

Personalized Crypto for making Connections

Crypto.Kred (CKr)

powered by the Stellar and Ethereum Blockchains

GIFT

EARN

PLAY



Share with other Kitesurfers and we'll set up another trip!



Every time I see one of these coins it makes me smile



Huge air! Thanks for the Coin, Luke!



Luke created a Coin



CONNECT

"Focus on giving and you'll get more back than you ever expected." - Porter Gale

OATH



DRESS



PERSONALIZE



GIVE



COLLECT



RECIPROCATATE



CONTENTS

OUR MISSION	4
HOW IT WORKS	4
PERSONALIZE	5
USE CASE: “My Highest Jump” Kitesurfing Coin	5
HOW TO GIVE COINS TO FRIENDS, FANS and FAMILY	10
COIN CIRCULATION TRAIL	12
YOUR Kred Coin COLLECTION	13
THE Crypto.Kred ECOSYSTEM	14
REGISTER and GET STARTED	18
NEWSFEED	19
EARN COINS AND BONUSES	20
THE MARKETPLACE	21
LEARN ABOUT BLOCKCHAIN AND CRYPTO	22
Crypto.Kred COMMUNITY	23
ADVANCED FEATURES AND TIPS	27
CREATING A BATCH OF IDENTICAL COINS	27
COIN VALUE	28
DRESSING STYLE - TO COLLECT or GIVE	29
CAN I EARN KRED COINS ON THE PLATFORM?	29
FAQ	32
THE Crypto.Kred TEAM	40
DEVELOPER MARKETPLACE (DApps)	41
RISKS AND DISCLAIMERS	46
DEFINITIONS	48



OUR MISSION

Infuse the blockchain with the power of gratitude and reciprocity.

HOW IT WORKS

Crypto.Kred coinifies and gamifies **reciprocity** and making **connections**.

Two components innovate within the **blockchain** ecosystem:

1. **Personalize and “Stand Out”**
The Coining Protocol - Personalizes Collectible Kred Coins with images, GIFs and videos.
2. **The Engagement Protocol** - Tracks a Coin's transfer path and adds Social Actions (Coin Comments, Connect, DMs)

Crypto.Kred makes it easy and fun to play on the blockchain. It expands blockchain and crypto asset awareness into the consumer market.

Monetary gain is a consequence of all stakeholders adding real value. In 2018 CKr, the Crypto.Kred unit of value costs \$1 USD equivalent. Members create monetary and social value by doing fun “CoinWork” - dressing, commenting and connecting.

Partners and developers can experiment and build innovative applications with a deep API designed to make it easy to tap the power of Crypto.Kred.

QUICKLOOK

“Crypto Coins just became personal”

Personalize Coins to cut through social clutter

Give Coins to spread your message at high speed. Say thank you, announce your new project, or share a personal milestone

Watch and Track your Kred Coins as they are traded

Collect Coins and showcase your Collection

Earn Coins with Social Actions

Connect with new friends or gather those who share your interests in your Coin community

Learn about Cryptocurrencies

Join the Community of 1000+ Early Adopters

Discover Developer API and Marketplace

Start Instantly. It is **not** an Initial Coin Offering

THE Crypto.Kred OATH



*I will use
Crypto.Kred for
good.*

*I will share **my**
moments, **my**
personal brand and
my products with my
friends, fans, family,
and network.*

PERSONALIZE

Tell your unique story with a custom coin.

Personal. Rise above the social clutter and send a friend a Kred Coin.

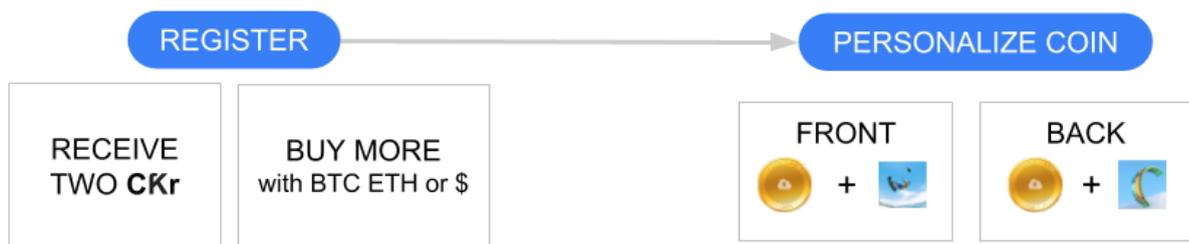
Powerful. Stand out from the sea of social noise with a Kred Coin your recipient can share, collect, or even spend on other Collectible Coins

Easy. Capture YOUR brand, moment or product quickly. Name your Kred Coin, add an image to the front and back, and your message is ready to send:



The Kred Coin is a personalized CryptoCoin for sharing and connecting powered by Blockchain and SocialOS.

Together with the Crypto.Kred application, it is designed for giving, tracking and playing.



USE CASE: "My Highest Jump" Kitesurfing Coin

Luke achieves his personal best kitesurfing jump and celebrates by creating 2 commemorative Coins to share with his kitesurfing friends:

FRONT

NAME THE COIN BATCH
Displayed on the coins forever

ACTIONABLE MOMENT
Add an image, GIF or video

FACE VALUE
Defaults to 1CKr
Can be set from 0.01CKr to 100CKr

CIRCULATION COUNTER
A live count shows how many times that coin has been passed between friends

ISSUER
Your .Kred profile domain

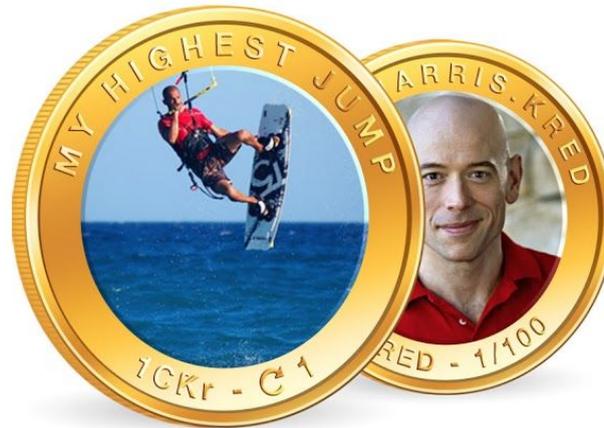
ADD MEDIA TO THE BACK
Defaults to the featured image and can be changed to create two unique sides

NUMBER IN BATCH
All coins are numbered and show the total number issued in that batch

BACK

MARKET PRICE: 1.1 CKr

(Face Value 1CKr)



AUCTION

SELL

GIVE

Every Coin has a unique URL that carries its issuer's .Kred profile domain as a verification of who created it.

<https://LukeHarris.Kred/Coin/MyHighestJump/1>

A live **Circulation Counter C** on every Coin shows how many times that Coin has been passed on between unique Coin holders. As everyone who has owned the Coin may Connect with each other, a high circulation may increase the social value of the Coin. (Note: The social value does not equate to the real value of the Coin.)

Every Coin has its own thread of Coin Comments. Coin owners can add a comment while they hold, or as they pass it on.

Past Coin holders maintain their access to Coin Comments and can view the Coin's past and future owners.



*A Coin that **touches your friends**, across networks*

GIVE, CIRCULATE - PASS ON TO OTHERS

Turn networking into Coinworking

The more people you share your Coin with, the more connections that everyone in your Coin community can make. Kred Coins are more than just a number in your wallet; they carry the power to share your message or mission, and connect with others. As your Coin touches people, it gathers their feedback, wisdom and comments.



A PERSONAL MOMENT
My Highest Kitesurfing Jump

Comments: 7
Circulation **C**: 9



A BUSINESS MILESTONE
Jeffrey Hayzlett's Best Selling Book Commemorated

Comments: 76
Circulation **C**: 80



A FAVORITE QUOTE
"There is no try, just do or do not." - Yoda

Comments: 302
Circulation **C**: 400



A TELL EVERYONE MOMENT
I Graduated

Comments: 45
Circulation **C**: 91



EXPRESSION OF GRATITUDE
You're Amazing

2 Coins issued, to 2 friends who pass it on to their friends who they think are amazing



AN INVITATION TO CONNECT

Let's Connect

Comments: 35
Circulation **C**: 12



A DISCOUNT FOR AN EVENT

Token Fest Promo

Comments: 40
Circulation **C**: 25



UNITE YOUR TEAM

Crypto.Kred Team

Comments: 20
Circulation **C**: 25



A CAUSE YOU FIGHT FOR

Save the Planet

Comments: 45
Circulation **C**: 35



A COMMUNITY OF FANS

2018 World Tour

Comments: 27
Circulation **C**: 22



A BONUS FOR EMPIRE KRED PLAYERS

EK VIP Players

Comments: 71
Circulation **C**: 87

KEEP AS A COLLECTIBLE

Coins that commemorate an event are likely to be kept rather than passed on by owners.



Our Wedding Day

Coins Issued: 100



Seafurrers
Commemorating Cats at
Sea



Coins Issued: 100



A Day of My Time -
Thank You

Coins Issued: 10



Thanks for Attending My
Event

Coins Issued: 200



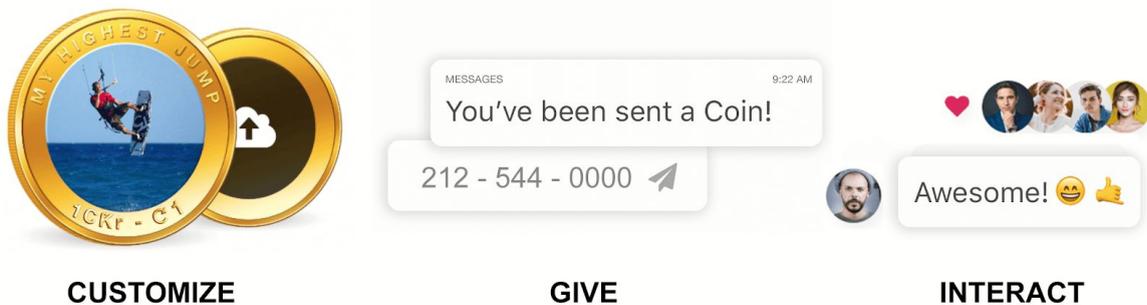
Come to My CryptoKitty
Seminar in Catsville,
Kansas

Coins Issued: 50

HOW TO GIVE COINS TO FRIENDS, FANS and FAMILY

Coins can be sent to anyone you know using their **.Kred domains**, **phone numbers**, **email addresses** or **Twitter usernames**. The recipient is notified that they have been sent a Coin.

When a Coin is sent to someone who has not yet activated their account, the Coin is reserved until that person registers, when they can then accept and receive it. If the Coin is not accepted within 7 days, it is returned to the person who gave the Coin.



Every time you send a Coin, you can include a Public or Private Message:

1. **Public Messages** are displayed in the Coin's comment thread and can be viewed by all past and future Coin holders.
2. **Private Messages** are delivered to the recipient as an inbox message and can only be seen by them.

Spread your Brand, your Message and your Moment on your Kred Coin.



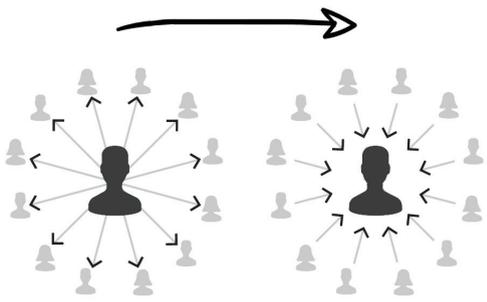
THE RECIPROCITY of GIVING

We deeply believe the more you give the more you will receive. Giving without expectation nurtures our core spirits.

Howard Becker described humanity as “homo reciprocus” and L.T Hobhouse claims reciprocity as “the vital principle of society.”

Crypto.Kred promotes giving across the web—it is governed and powered by the Community. **Member Profiles measure** both a Coin owners **giving** and **receiving**.

Notifications of received Kred Coins include a call to action to give back and **reciprocate** the member’s sharing.

 <p>The diagram illustrates the concept of reciprocity. On the left, a central black silhouette of a person has arrows pointing outwards to a group of smaller grey silhouettes, representing giving. A large black arrow points from this scene to the right. On the right, a central black silhouette of a person has arrows pointing inwards from a group of smaller grey silhouettes, representing receiving.</p>	<p style="text-align: center;">Case Study</p> <p><i>Players on Empire.Kred have proven to us that reciprocation works.</i></p> <p><i>A “giving event” in May 2017 showed an average of 110% of gifts returned to the giver.</i></p>
---	--

COIN CIRCULATION TRAIL C

Kred Coins contain social capital. When you take ownership of a Kred Coin you become a member of its **Circulation Trail**, showing you exactly who else has held the Coin in the past, and allowing you to request a Connection with them.

♥ 8 | ↻ 1 | 8 Requests

CONNECT 

 **Luke Harris** CONNECT 1 Week Ago

Thanks to everyone who joined us at this weekend's Kitesurfing Annual Meetup! I'm sharing these Coins to commemorate my 20' high personal best jump!

♥ 1 | 💬 0 | ⋮

 Will Jones received the My Highest Jump coin from Luke Harris

 Will Jones

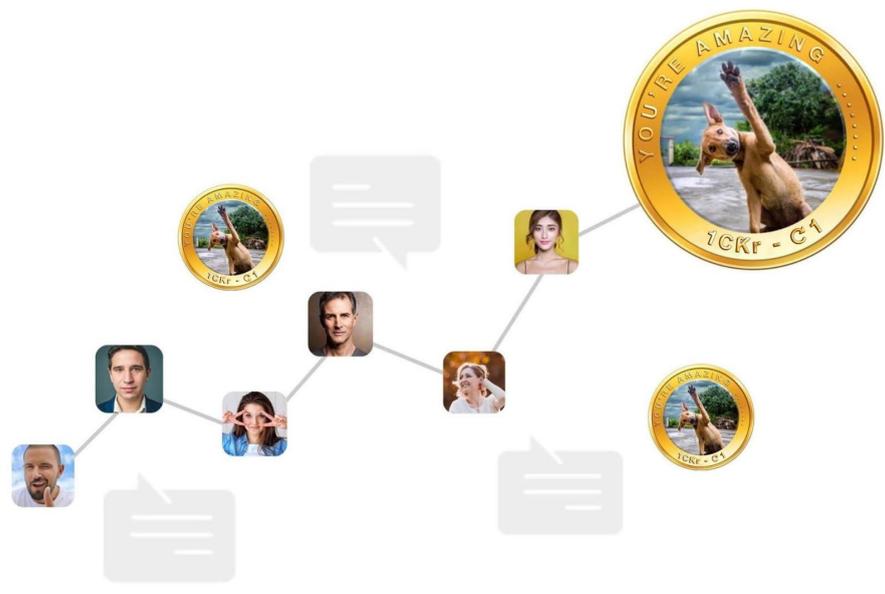
Huge air! Thanks for the Coin, Luke! 👍 😊

 Luke Williston and 3 others liked the My Highest Jump Coin

 Sarah Harris bought the My Highest Jump coin from Will Jones

 Sarah Harris

Every time I see one of these Coins it makes me smile 😊



YOUR Kred Coin COLLECTION

Every Crypto.Kred member has a Coin Collection that showcases:

1. **Currently Held Coins** that you have in your possession at this point in time.
2. **Given Coins** that you have had in your possession in the past. They are shown so that you can access their Coin Profiles.

Clicking on any Coin in your Collection takes you to its profile where you can see the Circulation and Conversation associated with that Coin.

Each Kred Coin in your Collection has:

1. A Face Value equal to the amount of CKr added when the dressed Coin was created; and
2. A market price on the Crypto.Kred platform which can be higher than the Face Value. The market price can be difficult to determine, and depends on what buyers on the platform are willing to pay for your Coin.



MY COLLECTION

Currently Held

Highest Value ▾



Think Big Act Bigger
1 CKr | ♥ 8



OMD Photography
4 CKr | ♥ 123



Diving
17 CKr | ♥ 18



Save the Planet
34 CKr | ♥ 62



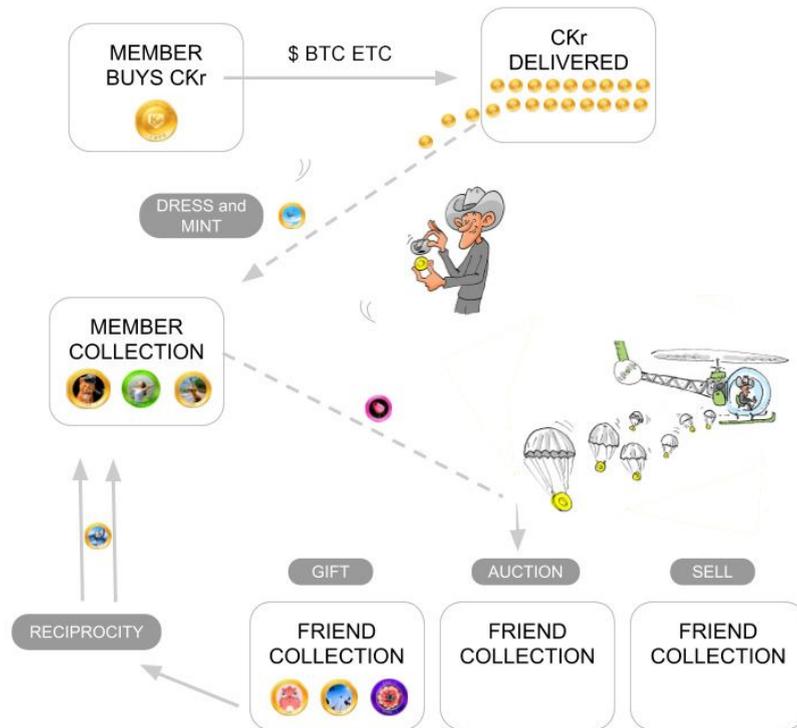
Black Marlin
22 CKr | ♥ 73



Seafurrers
2 CKr | ♥ 2

THE Crypto.Kred ECOSYSTEM

Kred Coins, Members, friends, developers and exchanges make up the Crypto.Kred ecosystem.



The unit of value is CKr. It is stored either on the Stellar or Ethereum Blockchains (depending on how the holder of that CKr wishes to store it) using the ERC20 protocol. A Collectible Kred Coin is created on the Stellar network when Coin metadata and media files stored on IPFS are combined with ERC20 CKr. When a member wishes to move their Collectible Coin to the Ethereum network an ERC821 token is created and the IPFS metadata is moved to the ERC821 token, and the media files remain on IPFS.

The CKr value of a dressed and minted Coin is between 0.01 CKr and 100 CKr. We have a small lower limit, so you can give Coins for as little as the equivalent of USD1¢.

Kred Coin QUICK FACTS

Issue	200 million CKr	Upper limit to December 31, 2019
Unit = 1 CKr	Equivalent of \$1.00 USD in 2018 and \$1.10 USD from 1 January 2019	Purchase with USD, ETH, BTC, DOGE
Kred Coin	Denomination from 0.01 to 100 CKr	Assign a Face Value when you mint Coins
Trial Period Limit	No CKr purchases (10 CKr free on registration)	21 March to 30 April 2018
Purchase Limit	Up to 5,000 CKr per unique user with KYC	Above 5,000 CKr requires application
Buy & Export Fee	3% (10% minimum on surrender, if accepted by us)	No extra fee on Stellar, Gas on Ethereum (Gas charge dependent on Ethereum network)
Discounts	To Early Adopters and Community	Expires 30 days after Community access
Wallet - Base	On Platform Wallet	Compatible with Metamask
Coin Protocol	ERC20 CKr store, IPFS metadata store	ERC821 Collectible protocol on Ethereum
No ICO	Continuous sale of digital asset	ERC20 precursor
KYC	Required for Purchases over 100 CKr	KYC required to export Coins or take CKr off the Crypto.Kred application (e.g. to external wallet).
Developer	Access via API	

WHEN YOU BUY CKr

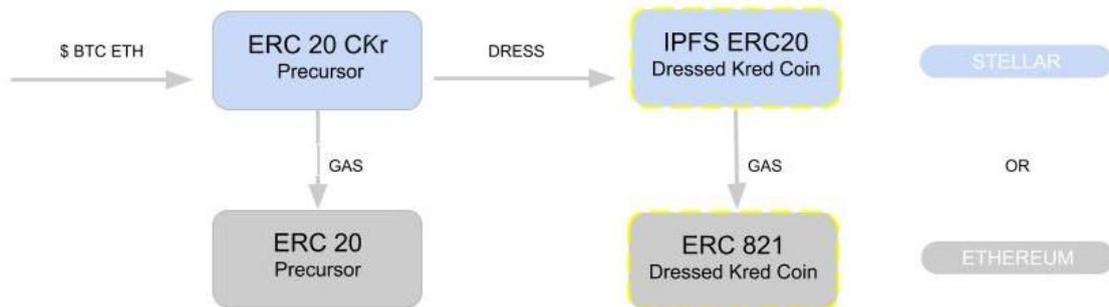
Kred Coins are a new class of digital asset, based on the IPFS and ERC821 protocols (and ERC20 precursor), supported by both the Stellar and Ethereum Blockchain Networks.

Their market price is a function of:

1. Social value - Coin Comments, Likes, Connections and Circulation Trail
2. Media value - Coin name and front and back media
3. The CKr (ERC20) unit of value - CKr can be bought with USD, BTC, DOGE or ETH within the Crypto.Kred platform.

An ERC821 Collectible Coin is created by the addition of CKr and custom metadata and media files..

Transactions on the Crypto.Kred platform are written to the Stellar Blockchain by default and incur no additional charges. Members who wish to have their Coins traded may elect to have their transactions written to the Ethereum Blockchain and will incur Gas charges. The amount of Gas charged will depend on the Gas charged by the Ethereum network for the Members use of that network.



USE CASE: Celebrity Giveaway

Be a rockstar and give away personalized Coins to your fans at onstage events. Take a picture of your audience, mint 100 identical Coins with the audience on the front and your face on the back.



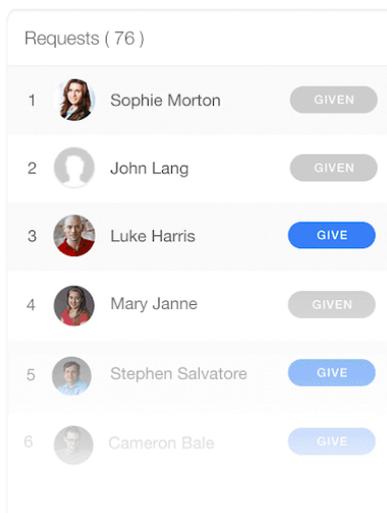
Celebrity takes a photo of the Audience



Audience picture is minted in the Coin and a Code is linked to it



Audience SMS the Code and their Name to Request the Coin



Celebrity sees incoming Coin Requests and gives Coins to selected Audience members



New Coin Owners can interact on Coin Conversation Stream and pass Coin to others

REGISTER and GET STARTED

Register for free at www.Crypto.Kred and activate your profile to receive **2 CKrs** (limit 5 million CKr).

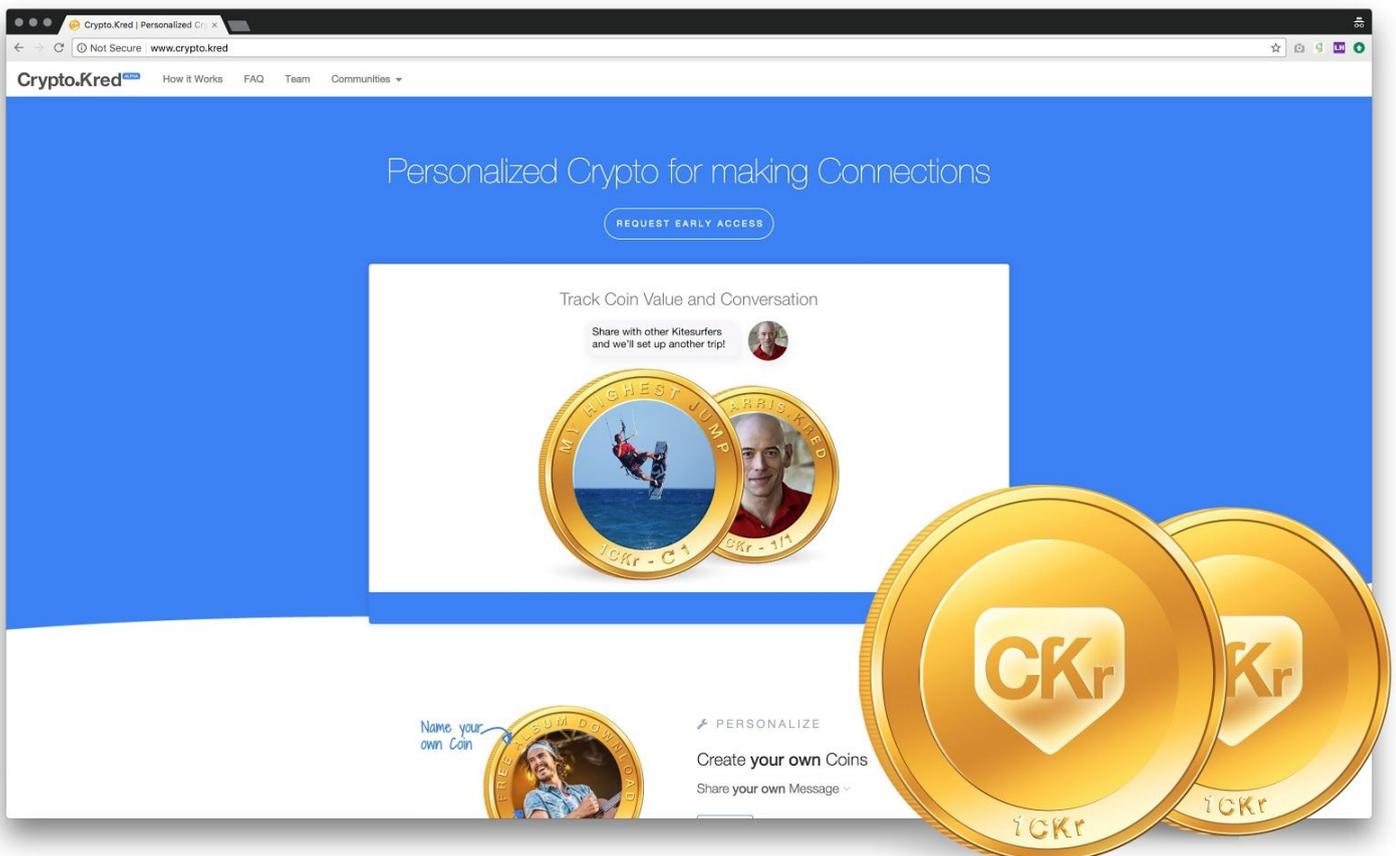
Registration requires:

1. A unique email address (e.g., LukeHarris@gmail.com)
2. A unique username (e.g., LukeHarris)
3. Cell phone number for verification

Note: KYC verification is required to export CKr into a Crypto Wallet. If you fail your KYC verification or cannot comply with our KYC procedures, you will not be able to withdraw or export your CKr from the Crypto.Kred application. KYC is also required to purchase more than 100 CKr.

Your username is used to create your Profile domain (eg. LukeHarris.Kred) where your friends can also send Coins. Any Coins sent to your profile domain are added to your Crypto.Kred online wallet instantly.

Communities who request special access receive additional benefits.



NEWSFEED

Every registered Member has a profile featuring their newsfeed. Watch your newsfeed to see who your Coin is touching, how it is gaining momentum and rising above the background noise of social network actions.

It includes:

- Comments added to your Coins and Coins you have touched
- Transfers of your issued Coins and Coins you have touched
- New Coins Issued by your Connections
- New Connection requests
- New Kred Coins earned

WATCH AND CONNECT



Andrew via **My Highest Jump** Coin

Commented: Thanks to everyone who attended the Kiteboarding competition this weekend!

♥ 2 💬 3 ⋮



Tina via **The Pink Club Member** Coin

Bought The Pink Club Member Coin!

♥ 1 💬 4 ⋮



Max via **You're Amazing** Coin

Gave Gertrude a You're Amazing Coin

♥ 2 💬 5 ⋮



Sophie via **Cryptokitties** Coin

I've just issued my first Cryptokitties Coin. View it in My Collection

♥ 5 💬 3 ⋮



Duncan via **Nature Lover** Coin

Your friend Sophie added a Nature Lover Coin to her Collection

♥ 1 💬 6 ⋮

EARN COINS AND BONUSES

Play Work and Earn Algorithm

Every time you perform Social Actions or one of your Coins is engaged by others, you receive Kred engagement points.

The Crypto.Kred Admins have a limited supply of CKr to give to Community Members:

Circulation Bonus

The Issuer of a Kred Coin earns a 1 CKr Circulation Bonus when their Coin is circulated both 100 and then 1,000 times among unique users.



GIVING LEADERBOARD		COINS GIVEN
1	 Andrew Lumsden	999
2	 Jodee Rich	989
3	 Chris Murphy	976
4	 Katie Morris	962
5	 Steve Moore	
6	 Binita Sinha	
7	 Cameron Bale	



The Giving Leaderboard

Every week up to 100 Top Givers receive a Crypto.Kred Bonus

THE MARKETPLACE

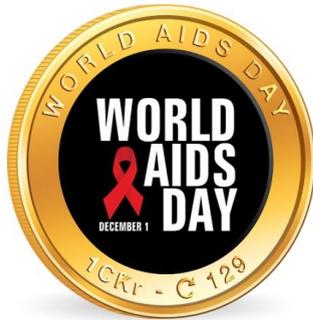
The Marketplace is for buying, selling and auctioning Kred Coins.

Gold Coins

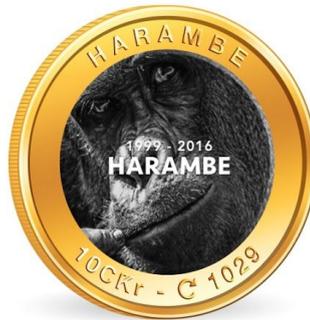
All Coins

Auctions

Most Circulated



World AIDS Day
1 CKr | ❤️ 927



Harambe
12 CKr | ❤️ 892



Graduation Day
28 CKr | ❤️ 46



E-Sport
28 CKr | ❤️ 1,983



Seafurrers
77 CKr | ❤️ 46



Think Big Act Bigger
50 CKr | ❤️ 8

Occasionally, special edition Kred Coins will be released in the Marketplace for purchase with CKr, BTC or ETH at a Dutch Auction.

“Every currency is a community and holding that currency makes you a member of that community”

Eyal Hertzog
Product Architect at Bancor

LEARN ABOUT BLOCKCHAIN AND CRYPTO

THE Crypto.Kred PLATFORM AND THE BLOCKCHAIN

The first release of Crypto.Kred is a hybrid platform using traditional open database storage and processing, and Blockchain platforms.

We do not sacrifice speed and system service levels for premature Blockchain use. Gift your coins immediately, with no Gas or ledger transaction fees until you - or a future coin owner - decide to sell.

Kred Coin Transactions are recorded on a dual ledger—either the Stellar or Ethereum blockchain platforms depending on the members recording preference.

Dressed Coin metadata and media files (such as photos and messages you may use to customize your Coin) are stored on Amazon Web Services servers and cryptographically signed and distributed using the InterPlanetary File System (IPFS).

All coins are tradeable on the Stellar network and can be transferred to the Ethereum blockchain. Metadata and media for collectible coins are stored on IPFS in the Stellar Network. When transferred to Ethereum, the metadata is moved to an ERC821 token while the media files remain on IPFS.

THE Crypto.Kred WALLET

When you sign up to Crypto.Kred, a Stellar-based wallet is automatically created for your CKr and Kred Coin transactions without the need to connect an external wallet. You can purchase additional CKr for this wallet using USD via credit card (using the Stripe payment platform) or cryptocurrencies (BTC, ETH, DOGE) via direct transfer, CoinPayments or Metamask.

You can also transfer your CKr or minted Kred Coins to a compatible external wallet. CKr stored on the ERC20 protocol must be unlocked with KYC verification before they can be exported to an external wallet.

USING METAMASK TO STORE YOUR CKr OFF PLATFORM

Your Metamask Ethereum compatible wallet can store CKr and Minted Kred Coins. CKr and Kred Coins can be exported from the Crypto.Kred platform to your MetaMask wallet by entering your wallet's address. You must pass our KYC verification before exporting CKr or Kred Coins to an offline wallet (including a Metamask Ethereum compatible wallet).

STORING YOUR CKr OFFLINE

Ledger nano S is an offline hardware wallet. Using Ledger nano S you can carry your CKr with you in a USB device specialized to store your cryptocurrency.

Crypto.Kred COMMUNITY

EARLY ADOPTERS AND EXISTING DEMAND

The Kred Influencer Community has grown over six years with leaders who believe in reciprocity and giving.

- The Kred Influence Score was first released in November 2011. Over 300,000 users actively check their Influence and Outreach Scores.
- The Kred Engagement Platform was first released in alpha in 2016. Over 6,000 influencers have created their profiles on their own .Kred domains.
- The Empire.Kred virtual currency game to buy and sell influencers has over 50,000 players.

We are giving our Kred Community early access to Crypto.Kred.

WHAT LEADING INFLUENCERS HAVE TO SAY



Chris Brogan
Business Advisor
Chris Brogan Media

*“What if you could reach your ideal customers and **connect them** together without all the noise? Imagine a tiny pocket **social network in a box**. Or a **coin**. Now, you’re seeing what I see in Crypto.Kred.”*



Tom Friend
Founder and CEO
Ash Elements LLC

*“It’s **brilliant** and I believe where you are going, no one has gone.”*



Neal Schaffer
Social Media
Keynote Speaker &
Educator

*“Crypto.Kred creates new opportunities for influencers, brands and businesses to promote and exchange their goods and services with the **security** of blockchain.”*

EARLY TRIAL - 21 MARCH to 30 APRIL 2018

All members who join during the early trial period will receive 10 free CKrs to test the platform. Members are expected to provide usability feedback. CKr may not be purchased during the Early Trial.

APPLYING FOR COMMUNITY ACCESS

During the Crypto.Kred rollout phase, we will be granting special access and discounts Community by Community.

Any community administrator can request access:

1. APPLY

The community administrator submits a short request at Crypto.Kred.com/communityaccess that includes - name, size and community objective

2. APPROVAL

Once community access and the launch discount is approved, an onboarding link is provisioned to all Community members.

3. 30 DAY DISCOUNT ACCESS

- a. A discount for 30 days of up to 30%. A 1,000 CKr limit per member (topped up as CKr are used on Dressed Collectible Coins).
- b. CKr and Collectible Kred Coins are locked for export during the 30 day discount stage.
- c. After the 30 day discount stage, the 1,000 limit expires (the normal limit is no more than 5,000 unallocated CKr)

CKr DISCOUNTS TO EARLY ADOPTERS, DEVELOPERS AND BRANDS

	Lock*	Limit	Discount	Cap
Early Trial Access 3/21 to 4/30	Locked	10	10 Free	1m
Early Access				
TEAM and ADVISORS	1 Year	50,000	80%	1m
EMPIRE.KRED	30 Days	1,000	50%	2m
.KRED SUBSCRIBERS	30 Days	1,000	50%	1m
KRED LEADERS	30 Days	1,000	50%	1m
KRED INFLUENCERS	30 Days	1,000	30%	1m
DEVELOPERS (own use)	30 Days	1,000	20% - 30%	1m
APPROVED COMMUNITIES	30 Days	1,000	Up to 30%	10m
General Access	None	5,000	None	50m
DEVELOPERS (for Apps)	None	50,000	10-20%	50m
BRANDS	None	50,000	10% - 20%	50m
BONUSES - Sign up, Circulation and Leaderboard	None	100	100%	5m

*Locked - No export off platform during Lock period.

Discounts include additional terms including offer expiry. The ERC20 is a precursor CKr store of value which may only be exported off the Crypto.Kred platform after successful KYC verification.

US State Money Transmitter legislation may mean Crypto.Kred is not available in certain states.

Crypto.Kred COMMUNITY MEMBER TYPES



Newbie*

New Members receive 2 CKr to dress Coins



Issuer

Dresses and issues new Kred Coins



Owner

A Member with a Coin currently in their Collection



Holder

A Member who receives and holds Kred Coins



Collector

A Member who buys or receives Coins without passing them on



Trader

Swaps Collectible Coins with others



Giver

A Member who regularly passes Kred Coins on



Leader

Top givers receive CKr bonuses

*5m CKr Cap

ADVANCED FEATURES AND TIPS

CREATING A BATCH OF IDENTICAL COINS

Create up to 500 identical Coins in a batch. Each Kred Coin in an identical batch is “meshed together.” Coin Comments and Connections are global across the whole batch:



When dressing and pressing your own batch of Coins, you can choose the:

1. Coin Name
2. Front media - This is the face of your Coin. Showcase your achievement, avatar, logo or even your favorite meme.
3. Back media - Can be anything (defaults to match the same as the front)
4. Advanced:
 - a. Coin Color - Every batch can have its own unique color
 - b. Coin Pattern - Choose a repeating pattern for your Coin, and customize its color.
 - c. The CKr value (Default 1 CKr, Range: 0.01 CKr to 100 CKr)
 - d. Batch Size - How many Coins you are releasing in this batch
 - e. A Delivery Effect - A fun animation displayed when the recipient receives the Coin
 - i. Grow
 - ii. Rotate
 - iii. Throb
 - iv. Spin
 - v. Wink
 - vi. Unfold

Create a Coin
✕

Your new Kred Coin is looking awesome!
Add it to your Collection.



Advanced
▲

1 Coin
⬆️⬆️

ADD

*“Focus on giving and **you’ll** get more back than you ever expected.”*

Porter Gale

COIN VALUE

The value of each Coin is comprised of both its CKr Face Value and its Market Price.

CKr FACE VALUE (Stored on ERC20)

Prior to adding CKr to a dressed Coin it is stored on the ERC20 protocol

MARKET PRICE (Non-fungible Coin)

Once a Coin is dressed, pressed and minted it becomes unique and may have a non-fungible collectible value. The Market Price will be a function of:

1. The amount of CKr added on Issue (0.01 to 100 CKr \$1.00 USD default equivalent value in USA, UK and Australia)
2. The Issuer’s Influence - now or in the future
3. The Event (if any)
4. The Look of the Coin
5. The Rarity of the Coin (e.g., batch number, and number in the issue)
6. The Coins Circulation Trail

PROVENANCE

As the Kred Coin touches people and travels, it gathers their feedback, wisdom and comments. Other people may want to acquire the Coin to Connect to its Circulation Trail.

DRESSING STYLE - TO COLLECT or GIVE

Depending on how a Coin is dressed, recipients will either want to **keep** the Coin as a memento or **pass** it on.

CAN I EARN KRED COINS ON THE PLATFORM?

Kred Coins have been designed primarily to rise above the social clutter, and increase human engagement and giving.

The market for virtual goods has been growing since the creation of the Internet in the early 1990s.

Some examples include:

In 2010 a virtual space station in the game [Entropia Universe](#) sold for \$330,000!

In late 2017, the AxiomZen team released CryptoKitties, the first blockchain powered virtual collectible cats game.

In February 2018, Kevin Abosch, a digital artist, released and sold a single ERC20 Coin “The Forever Rose” for \$1,000,000.

There are now many marketplaces for virtual goods—Wax.io is one of the largest.

It is possible to increase your Kred Coin holdings on the platform.

COLLECTIBLE AUCTION

Coins that you have worked to dress, press and issue can be sold for CKr in the Marketplace.

Adam’s art has garnered positive reviews from media outlets and publishers so he illustrates and issues his own limited artists series of Kred Coins. By auctioning his limited edition Coins in the Marketplace, Adam can potentially sell each Coin for its CKr market price.

TRADE

CKr profits can be made on Collectible trades.

An online Art Collector sees Adam’s artist series of Coins in the Marketplace and clicks through to his Collection. He sees one of Adam’s first issued Coins with another illustration on the front and believes that Adam’s artist series Coins will be popular. Adam is thrilled with the Collector’s interest and gives the Coin for free. The Art Collector holds the Coin until Adam’s artist series Coins gain notoriety, and then Auctions the older Coin.

EARN COINS

(Limit 5 CKr million issued)

1. **Circulation Bonus** - Receive a bonus of **1 CKr** whenever a Coin you have issued is passed to over 100 and 1,000 unique users.
(Subject to Fair Go Policy in Terms of Service)

Adam illustrates and issues a Coin with a controversial cartoon on the front. He passes the Coin onto one of his fans with the message to pass it on and spread the meme. The Coin is passed from user to user. When it eventually reaches its 100th user, Adam is rewarded a Circulation Bonus of 1 KRED.

2. **Giving Leaderboard Bonus** - The top 100 people on the weekly giving leaderboard receive a bonus relative to their rank.

We do not provide any guarantee that you will earn or receive a certain amount of CKr or Kred Coins. The amount for which you might be able to sell your Kred Coins on the Marketplace will depend on what other Members are willing to pay for your Kred Coin.

PRODUCT TIMELINE and ROADMAP

2010		Kred begins its life as a Social Actions Influence Score for 500 Companies
2011		November 17 Public Release
2012		Over a million +Kred actions given
2013		Kred Actions refined for Brands, Communities and Locations
2014		Kred Top Level Domain acquired to extend Influencer Identity
2015		Empire.Kred - Buy and Sell Influencer Game with Eavs Virtual Currency
2016		Alpha early Kred Network launched
2017		Crypto.Kred a new class of digital asset, the next Kred Era Begins
Q1 2018		Crypto.Kred demonstrated at SF DeveloperWeek. Early Trial Crypto.Kred App released with Kred Coin Profiles, Member Profiles, Conversation Streams to approved communities. Ethereum and Stellar Blockchain integration Developer API.
Q2 2018		Continuing Early Trial May 23 Turtle Day actionable Coin Issue Experiment with Coin Pairs, Splits and valuable moment Scouts. Game Experiments
Q3 2018		August 8 International Cat Day Issue Experiment with physical 3D Coin delivery

FAQ

FAQs helpful for Members new to Blockchain:

1. What is blockchain?

A digital ledger in which transactions of a financial or a non-financial nature are stored and recorded with the oversight of the network supporting the ledger.

2. What is a cryptocurrency?

A digital currency in which encryption techniques are used to regulate the generation of units of currency and blockchain technology is used to verify the transfer of funds, operating independently of a central bank or overseeing authority.

3. What is a crypto asset?

A crypto asset exists only in non physical, digital form. Its value is derived from supply and demand. The asset's attributes are secured by a cryptographic key.

4. Are there different types of crypto assets?

Yes, there are different types of crypto assets:

a. Fungible

- i. Currencies
- ii. Securities
- iii. Commodities
- iv. Utility Tokens

b. Non Fungible

- i. Collectibles
- ii. Utility Tokens

5. What does “fungible” mean?

Fungibility is the property of a good or a commodity whose individual units are capable of mutual substitution, i.e. they must be identical. Something is fungible if it can be exchanged for anything else of its kind. A one dollar bill is fungible because my one dollar bill has the exact same value as your one dollar bill.

6. What does “non-fungible” mean?

Fungibility is a useful trait for currency where every unit must be the same. For collectibles, **non-fungibility** means non-identical or uniqueness.

The Mona Lisa would not be very valuable if it were interchangeable with any other painting.

7. Why do cryptocurrencies have value?

To understand why cryptocurrencies have value, one must understand what gives them Value. The following are some of the drivers of cryptocurrency prices:

- a. Limited supply and increased demand.
- b. Utility of the currency - how easy it is to use and store.
- c. Perceptions of value by the public.
- d. Media.
- e. Investors.
- f. Scams.
- g. Confidence in traditional systems.

Crypto.Kred FAQs

1. What do I get with Crypto.Kred and what are my intellectual property rights?

Each member receives:

- a. A license to use the Crypto.Kred web app (App.Crypto.Kred);
- b. A fungible Ethereum based unit of value - CKr, tradeable on the Stellar (or Ethereum) Network;
- c. A license to use an application to include your own metadata to your Kred Coins , stored in PeopleBrowsr SocialOS and secured with the InterPlanetary File System (IPFS). The metadata sleeve contains content owned by the Member that dresses the Coin. .
Together the metadata sleeve, the content and the CKr become an ERC821 Collectible Coin recorded on either the Ethereum or Stellar Networks; and
- d. A subscription to a unique Kred domain (2nd or 3rd level domain, at our discretion).

When you Dress a Kred Coin, you must have a legal right to use any content or data (such as pictures, text, logos, trademarks) that you add to a Kred Coin. You will retain any intellectual property rights in any metadata or content you may include on a Kred Coin (such as pictures, comments, text, logos).

When you gift or sell a Kred Coin, you will be granting the recipient or purchaser a free licence to use any content or data (such as pictures, text, logos, trademarks) that you have added to the Kred Coin.

As the receiver of a Coin, you will have a licence to use content or data (such as pictures, text, logos, trademarks) that has been added to a Kred Coin.

2. What is a Kred Coin?



Kred Coin is a new class of digital asset for sharing and connecting, powered by Blockchain and SocialOS. Together with the Crypto.Kred application, it is designed for giving, tracking and playing. It is based on:

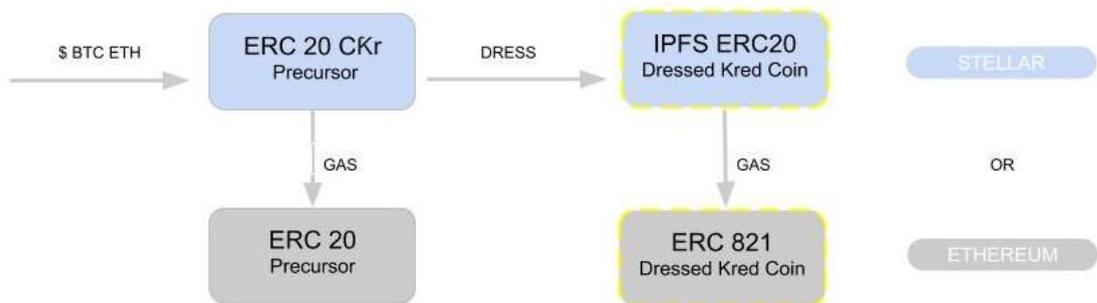
- ERC20 Protocol CKr unit of value - they are a precursor for storing CKr on minted Coins
- Minted Kred Coins on the Stellar Network use IPFS, and Minted Coins on the Ethereum blockchain use IPFS and ERC821 Protocols.

A Kred Coin is a non-fungible collectible crypto asset. Each Coin derives social value from the person, moment or brand it represents, its Circulation Trail and the social capital that comes with holding, trading or gifting the Coin.

3. On which network is Kred recorded?

Stellar or Ethereum. You choose on which blockchain network your transactions are recorded. If you choose the Ethereum network, you will bear the cost of Gas (see point 4 below).

4. How does Kred minimize transaction costs and maximize speed?



Stellar is fast and with no additional cost. ERC20, ERC821 and IPFS tokens can be traded on Stellar. If you want to trade on the Ethereum blockchain,

that trade costs gas. “Gas” is the processing cost of powering a transaction on Ethereum. You can write your transactions to the Ethereum blockchain if you pay the gas. If you wish to store your Kred Coin transactions on the Ethereum network, we pass on the gas fee.

5. What is Stellar?

Stellar is a distributed ledger for recording transactions. We use Stellar as Crypto.Kred’s primary ledger as it is cost-effective, fast and supports transactions of Ethereum’s ERC20, ERC821 and IPFS protocols.

8. Getting Started

a. What do I need to get started with Crypto.Kred?

A computer running any modern browser like Google Chrome or Firefox and a reliable connection to the internet.

b. Registration and Profile Creation

You start by registering on Crypto.Kred. Once you have entered a unique email address, username, and a verified cell phone number you will be taken to the Crypto.Kred Marketplace, where you can buy more CKr or start creating your own Coins. Get a quick how-to on creating your own personalised Coins in PeopleBrowsr’s free course.

c. What do I get when I register on Crypto.Kred?

2 CKr are free per signup (limit 5 million CKr). You can buy more CKr in \$1.00 USD lots.

d. How much does CKr cost?

1 CKr is equated to \$1.00 USD. This value may vary from time to time and the actual value is displayed on your dashboard’s screen before every CKr purchase. We plan to sell CKr at \$1.10 USD from January 1, 2019. The price at which we sell CKr may change.

e. How do I buy CKr?

You can buy CKr from your Crypto.Kred menu. Click on the Coin’s icon and select “Buy More.” You can buy CKr with ETH, DOGE, BTC or USD. You can purchase a minimum of 1CKr, and a maximum of 100 during the trial period (up to 5,000 with KYC).

9. Wallets

a. Do I need a crypto wallet?

- i. When you sign up to Crypto.Kred, a Stellar-based wallet is automatically created for you to handle your transactions within the Crypto.Kred platform. You can top this wallet up with CKr using fiat currencies on a credit card (using the Stripe payment system).
- ii. If you want to buy more CKr using BTC, DOGE or ETH, you can either:
 1. Send your BTC, DOGE or ETH using CoinPayments secure payment gateway, or

2. Make a payment directly by sending that currency to a one-time address.

b. **Can I use an external wallet to store my CKr and collectible Coins?**

Yes! You can store your CKr and collectible Coins in any compatible wallet. Keep in mind that you will only be able to see the customized styles and media of your collectible Coins when viewed in Crypto.Kred or other compatible applications (e.g., those developed using the Crypto.Kred API).

If you want to store your CKr and collectible Coins in an external wallet, you will need to successfully complete our KYC procedures. If you fail your KYC verification or cannot comply with our KYC procedures, you will not be able to withdraw or export your CKr or collectible Coins from the Crypto.Kred application.

c. **What external wallets support CKr?**

As of March 2018, these wallets support CKr and Dressed Coins:

1. **Web Wallet:**

MetaMask is a browser plugin that allows users to make Ethereum transactions from your browser.

2. **Offline Hardware Wallet:**

Ledger Nano S - A hardware wallet which connects to any computer (USB) and embeds a secure OLED display to double-check and confirm each transaction with a single tap on its side buttons.

3. **Note that some external wallets require a Know Your Customer (KYC) protocol, which requires you to verify your identity with official identification documents (e.g., passport or driver's license), credit card and sometimes a photograph.**

4. The above wallets were deemed compatible at the time of publication. Crypto.Kred has no control over third-party wallets, so please confirm the security and compatibility of your wallet before attempting to conduct transactions with your CKr or Coins.

d. **How to install MetaMask?**

- i. Make sure to have Google Chrome as your browser
- ii. Visit metamask.io and click on "Get Chrome Extension"
- iii. Download the extension
- iv. Open the extension and accept the privacy notice and terms of use
- v. Enter a password of at least 8 characters (make sure to save it)
- vi. Save your 12 given seed words utilizing their .csv download feature

e. **Where can I find my MetaMask Wallet Address?**

- i. Open your MetaMask extension
 - ii. Click on the ellipsis (...)
 - iii. Click on "Copy Address to Clipboard"
 - iv. You are now able to paste your wallet address anywhere
- f. **Why is my MetaMask locked?**
MetaMask locks itself periodically to ensure that you are the owner. To unlock it, simply enter your password generated during the MetaMask extension installation.
- g. **How can I transfer CKr and Kred Coins between on-platform and off-platform wallet once Coins are unlocked and KYC verification is complete?**
Kred Coins can be transferred to any wallet that supports ERC20 and ERC821 protocols.
1. Minted Kred Coins: Click the gear icon on the Coin Profile, enter your wallet address and click Export.
 2. CKr: Click Manage next to your balance in the Coin menu and go to Export

If you fail your KYC verification or cannot comply with our KYC procedures or your CKr or Kred Coins are locked, you will not be able to withdraw or export your CKr or Kred Coins from the Crypto.Kred application.

10. Types of Kred Coins and Trading

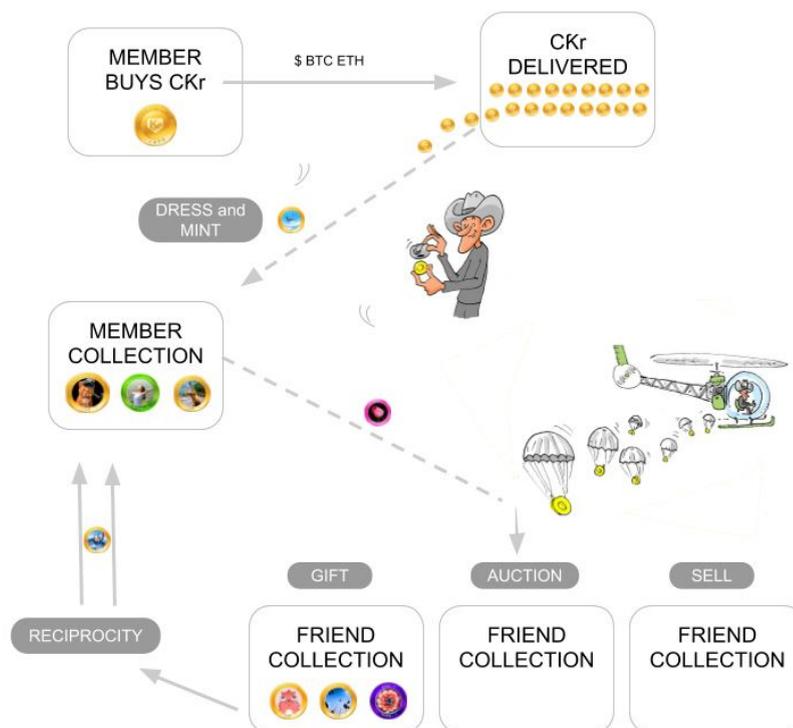
a. **What is the difference between CKr and a minted Kred Coin.**

CKr is a store of value added to minted Kred Coins

b. **Why should I Gift my Coins?**

- i. **Connecting** - By minting and gifting a coin you start a chain of conversation with every member the Coin is exchanged. This can be helpful in building a community. For example, a kitesurfing Coin that is gifted to 100 members interested in kitesurfing, allows you to contact and make connection requests with them.
- ii. **Reciprocity** - The act of gifting in itself is a gesture that invokes response and by gamifying the process of networking with your unique coins it makes it more fun.

c. **How could I maximize the social value of My Coins?**



Gift Minted Coins that have a unique theme. Gifting it to members on the Crypto.Kred platform could be a way to start maximizing your Coins social value.

The amount for which you might be able to sell your Coins on the Marketplace will depend on what other Members are willing to pay for your Coin.

d. **Can I export my CKr?**

If you have successfully completed our KYC verification procedures, yes. You can connect an External Wallet to your account and withdraw your CKr to an exchange that supports Ethereum based Coins.

e. **Can I convert my Minted Coins back to CKr?**

f. **What fees am I being charged?**

- i. 1 CKr can be purchased for \$1 USD. This may vary from time to time and the actual cost is displayed on your dashboard's screen before every CKr purchase. We plan to sell CKr at \$1.10 from January 1, 2019.
- ii. The buyer pays a 3% fee (in CKr) for all Kred Coins purchased in the Marketplace. When selling a Coin, the new owner has the rights to the metadata in the context of that Coin.
- iii. If we accept a surrender of minted Kred Coins, a minimum 10% processing fee (in CKr) will be charged on surrender of a Collectible Coin for CKr.
- iv. Gas Charges are incurred for any transaction using the Ethereum Network:
 1. Gas fees are charged to a user:

- a. When they purchase a Coin and process the transaction on the Ethereum Network
 - b. When they Give a Coin and process the transaction on the Ethereum Network
 - c. When they export CKr or Kred Coins to an Ethereum wallet
2. As of February 14, 2018, the GAS fee costs approximately \$0.70 (costs may vary depending on the network traffic)
 3. All Gas fees are charged in CKr

11. Other

- a. **Cooling Off - Can I receive a refund on the USD I have spent on CKr?**

The original purchaser can receive a refund (less a 3% processing fee) within 7 days of CKr purchased with USD. BTC, ETH or DOGE purchases are NOT refundable.

- b. **I am new to cryptoassets. What should I be aware of?**

There are many issues and risks you should be aware of when dealing with cryptoassets. We have outlined some of these risks at page 48 of this Whitepaper, however we recommend you undertake your own research and perform your own due diligence before purchasing cryptoassets. Importantly, never share your wallet password or key with anyone else.

- c. **Does Crypto.Kred improve my Kred Influence Score?**

Yes. Giving a Kred Coin is an act of Outreach **and is rewarded:** By boosting your Kred Outreach Score by 10 points. Receiving Kred Coins as a Gift boosts your Kred Influence Score by 10 points.

THE Crypto.Kred TEAM



Jodee Rich
CEO



Manel Ugaban
Finance



Cameron Bale
Marketing and Product
Director



Andrew Horn
Senior Engineer and API Lead



Angela Ung
Lead Front-end Developer



Andrew Maizels
Lead Architect and Guru



Laarni Ungab
Customer Happiness



Fagner Lordello
Marcom



Khizer Sheriff
Product Manager



Jesse Skinner
Systems Architect



Ramil Lacambacal
PHP Developer



Noopur Virmani
Mobile Expert

www.Crypto.Kred/team

DEVELOPER MARKETPLACE (DApps)

The Crypto.Kred Platform provides developers with a rich API and sandbox environment for experimenting and building Social Applications with CKr and Kred Coins.

Here are a few DApps under development:



PeopleBrowsr
Engagement Pack



PeopleBrowsr
Manage Multiple
Coin Conversation
Streams



PeopleBrowsr
Widgets for my
website



Crypto.Kred Coin
Browser



3D Print
Coin owners 3D
print their Coins



Stats
Deeper insights
into Coin stats



Crypto.Kred
Mobile App



iOS Application
Mobile App

Developers can buy CKr at a 10 - 20% discount.

DEVELOPER USE CASE: PLAY

Lucky Coin and Boomerang are two example applications that may be built by third party developers:

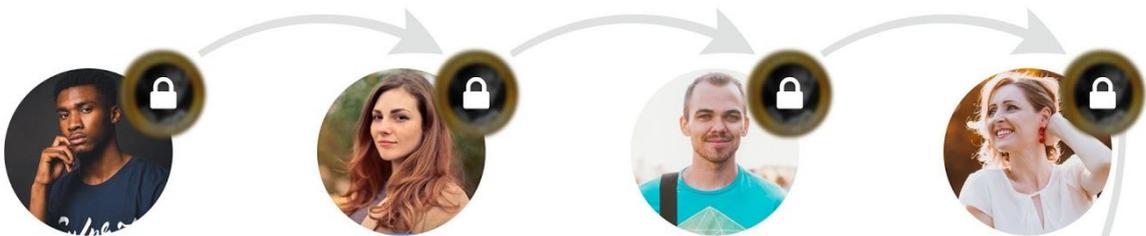
GET LUCKY



You issue a Coin with a surprise Front and Back. Add a Q&A for each player to answer correctly



The Lucky Coins are locked with a secret Lucky Number of wrappers



The coin is passed from person to person until the last wrapper is removed



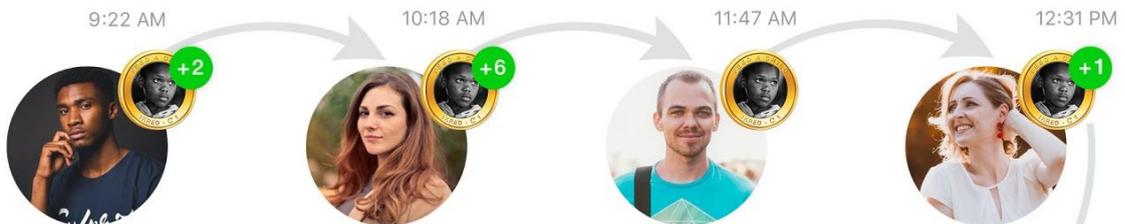
BOOMERANG For Charities



An individual or charity issues a Coin with a Cause or Prize featured on it.



The Coin is shared with 24h time limit to return to the issuer



The coin is passed from person to person during the timeframe, and those who receive it are prompted to donate, adding to the value of the Coin.

Donor Leaderboard	
1	Craig Morton
2	Penelope Lang
3	Luke Harris

Everyone who touches the coin can comment and add CKr value

A blind "Donor Leaderboard" ranks the most generous donors until time is up, when the Coin is returned to the issuer and Donors are issued prizes or simply thanked.

**Approved Charities will be allowed to exchange their raised CKr for USD, subject to the required KYC procedures being completed successfully, and qualification with U.S. federal and state money transmission regulations.

DEVELOPER API

Crypto.Kred is a hybrid centralised and decentralised platform. The API provides a single, easy-to-use method to integrate applications with all the functionality of Crypto.Kred.

It provides methods to:

1. Retrieve balances and Coins from the Stellar or Ethereum distributed ledger
2. Send and receive Coins via Stellar
3. Request a Coin from another user
4. Like and comment on Coins
5. Sell or auction Collectible Coins (normal or reverse auctions)
6. Design and mint your own custom Coins
7. Track the history of payments, sales, and auctions

The API supports multiple back-end currencies simultaneously, using the abilities of the Stellar network to match currencies between buyers and sellers.

STELLAR

The Stellar payment network provides a low-cost **decentralized** payment network for both conventional currencies and cryptocurrencies. Crypto.Kred uses Stellar (or Ethereum) to handle all transactions between users. Buying, selling, or sending a coin creates a transaction in the Stellar **peer-to-peer distributed** ledger that tracks both the value transferred and the unique coin being sent.

Transactions sent directly via the Stellar API or within a Stellar wallet or app are automatically reflected in the Crypto.Kred platform.

Coin metadata—the design of your Coin and the messages attached to it—is available via the Crypto.Kred **cloud datastore** using the transaction memo value in Stellar and IPFS. The coin endpoint accepts the memo value and returns full details of the coin, and the messages endpoint allows viewing the messages posted to the coin. Cloud data will migrate to the blockchain as its efficiency and speed improves.

The cloud datastore contains public details such as the user names and avatars, messages, likes, and images attached to coins.

Online documentation is available at <https://kred.readme.io>
Documentation for the Stellar network is available at <https://www.stellar.org/how-it-works/stellar-basics/>

TERMS OF SERVICE

www.PeopleBrowsr.com/ToS

RISKS AND DISCLAIMERS

In addition to the information about the Crypto.Kred service, CKr, and Kred Coins provided throughout this whitepaper, we are providing the following disclosures and disclaimers about our services and their technologies:

SCALING

It is still early days for Blockchain technology. We will temporarily keep a traditional data store cache to mitigate blockchain scaling issues.

FINANCIAL

Adoption of Crypto.Kred is uncertain. Lack of use could negatively affect Crypto.Kred. The price of crypto assets is extremely volatile. Fluctuations in the price of other digital assets could materially and adversely affect the value of your Kred Coins. Purchasers of Kred Coins may lose money. We do not guarantee any increase or change in value of CKr or Kred Coins.

REGULATORY

The U.S. federal and state regulatory regimes, as well as those of other countries and jurisdictions, governing blockchain technologies, crypto assets and utility tokens is uncertain and constantly changing. New laws, regulations, guidance or policies may materially adversely affect the development of Crypto.Kred and the utility value of Kred Coins and CKr.

CRYPTOGRAPHIC

Cryptographic keys are used to protect the blockchain and user data. Quantum computers being developed may be able to break cryptographic keys. Cryptographic keys can be lost or stolen and are then unrecoverable.

SPOOFING

Multiple personal identities on Kred may be created by one sole user. These identities may allow the user to hold multiple community votes and exploit the bonus programs.

TAMPERING

Users may attempt to alter transactions after other users believe it to be finalized. Blockchain technology used on the Crypto.Kred platform is designed to prevent this, though we do not guarantee that transactions cannot be altered or tampered with.

REPUDIATION

Users may attempt to cancel a complete transaction in collector and trade exchanges. We have no control over any such cancellation or repudiation.

INFORMATION DISCLOSURE

As more user data is entered onto Crypto.Kred platform, there is a chance personal information may be compromised by third-party actors. Crypto.Kred system seeks to address this by only requesting basic user information, and storing any information to Payment Card Industry Data Security Standards. Please refer to our Terms of Service for more information about our data protection policies.

DENIAL OF SERVICE

Hacking and Denial of Service Hackers and other malicious groups may attempt to interfere with and disrupt the use of the Crypto.Kred platform and other blockchain technology. Such interference may include malware attacks, phishing attacks, denial-of-service attacks, consensus attacks, and other kinds of cyber-attacks.

While we may put security measures in place to address the risk of hacking and other attacks, we cannot predict the future of cryptography or protect against every kind of attack. In using the Crypto.Kred platform and blockchain technology in general, there remains an inherent risk that a party may intentionally or unintentionally introduce weakness into the infrastructure of the Platform, which could negatively affect your holdings of CKr and Kred Coins.

ELEVATION OF PRIVILEGE

Refers to a user being able to access funds or rights beyond their authority, Kred's oath and fair-go policy along with a proven stable and secure Kred network may mitigate this risk.

DEFINITIONS

CKr: Kred Unit of value

Kred Coin or Coin: A new class of digital asset, based on the IPFS and ERC821 protocols (and ERC20 precursor), supported by both the Stellar and Ethereum Blockchain networks.

The following factors may impact their value:

1. Social value - Coin Comments, Likes and Connections
2. Media value - Coin name and front and back media
3. CKr (ERC20) value - CKr units which can be bought with USD, BTC, DOGE or ETH within the Crypto.Kred platform.

ERC20: A store of CKr value based on the ERC20 protocol. Its value can be between 0.01 and 100 CKr. It is the precursor to a Minted Collectible (IPFS or ERC821) Kred Coin. “**Locked**” means ERC20 stored CKr value can not be exported off the Crypto.Kred platform.

Moment: An event, thank you or any moment you wish to capture with a Coin commemoration

Collection: All of a Member’s currently held Coins and any Given Coins

Community: Community of Crypto.Kred users

Marketplace: The marketplace at Marketplace.Crypto.Kred on which sellers of Coins and potential purchasers of Coins interact.

Minted Kred Coin: An IPFS or ERC821 Coin that has non-fungible (“**Collectible**”) metadata properties. These include the Face Value, Coin name, issuer name, front face media, back face media, comments, messages, circulation count, circulation trail and amount of CKr Coins added (between 0.01 and 100 CKr). Once the Dressed Coin has been minted its properties can not be changed.

Face Value: The CKr value added to the Kred Coin on issue

Coin Name: A title given to the Coin which it carries in perpetuity

Coin Tags: Searchable keywords assigned to the Coin

Batch Size: The number of Coins being issued in an identical Coin release

Circulation Trail: The publicly visible provenance of a given Coin and who has held it.

Coin Comments: The comments passed along with the Coin, accessible to current and past Coin holders

Public Message: A public comment that can be added to Coin Comments whenever a Coin is given. Public Messages can be viewed by all past and future Coin holders.

Private Message: A private message that can be sent to the recipient when a Coin is given

Connect Button: Make connections with current or previous Coin holders. Every person who touches a particular Coin may Connect with all the other people who have touched the particular Coin.

Mesh: An identical batch of connected Kred Coins

Surrender: Dressed Coins may be able to be traded in for CKr for the Face Value of the Dressed Coins, less a minimum 10% processing fee. Whether we accept or reject your surrender of Dressed Coins will be at our sole discretion and will be assessed on a case by case basis. Surrendered Coins are no longer public. They can be reinstated by adding CKr.

App.Crypto.Kred: The PeopleBrowsr web and mobile application used to access, dress, press and transfer Kred Coins

Crypto.Kred Developer Platform: Backend server with developer API access powered by SocialOS

Kred Influence Score: Influence is how often you Inspire Action and is mainly scored using mentions, follows, retweets on Twitter and likes, posts, invites on Facebook.

Kred Outreach Score: Outreach is your generosity to others and is mainly scored using mentions, follows, retweets on Twitter and likes, posts, replies on Facebook.

SocialOS: PeopleBrowsr's developer platform for creating Social Applications

Kred Engagement Platform: A Platform built on SocialOS that allows Influencers online to create their own Engagement Profiles, Discover and Connect with other Influencers Online.

Crypto.Kred Protocol: The Crypto.Kred Protocol has two components that innovate within the blockchain ecosystem:

Coining Protocol: Adds CKr, name and images to a dressed Coin.
On the Stellar Network it uses IPFS to add metadata.
On the Ethereum Network, it moves CKr stored on the ERC20 protocol to non-fungible ERC821 individual Coin.

Engagement Protocol: Each Coin's transfer path is tracked.

The Engagement Protocol activates cryptocurrencies with sharing Actions that drive collaboration and reciprocity

CoinWork: Creating Collectible Crypto.Kred Coins. Then sending the Coins to selected Contacts

KYC: Know Your Customer. PeopleBrowsr applications verify a users identity by email and social network sync. Many jurisdictions now require passport and other forms of identification to trade ethereum and other blockchain currencies. When a

member wishes to transfer their ERC20 stored CKr, we are required to perform a deeper identity check. We may change our KYC procedures and apply our discretion at any time.

TRANSFER ACTIONS

Each Coin becomes a cross platform Social Action vector

Crypto.Kred Actions compared to General Social Network Actions:

   	 Crypto.Kred
Post	Press and Dress a Coin, add a Post
Like	Mint and Give a Coin to actionable person
RT/Repost	Pass-On a Coin
Recommend	Give a Coin with a recommendation on the Back Face
Comment	Add Comment to Coin transfer thread
DM	Add a DM to Coin transfer thread
Follow	Connect

