

Custodi

PROTECTING WHAT'S YOURS



WHITEPAPER

Version 2.1

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We recommend that future Custodi token holders seek an independent opinion and professional consultation, as all the contents of the present Whitepaper are provided for information purposes only.

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Abstract

Custodi is a technology designed to transcend the traditional paradigm of how **Retail, Finance** and **Lifestyle** are managed.

Custodi aims to resolve these three fundamental problems currently plaguing our society.

- The traditional retail paradigm
- The traditional finance paradigm
- The traditional lifestyle paradigm

The Traditional Retail Paradigm



Problem:

Careless personal data management by users in the retail space results in user personal information being added to databases over and over again where users are then statistically profiled by stores without you having any control over this

The problem then surfaces for shoppers, how do you benefit from rewards and deals programs without submitting any personal information about yourself?

Shoppers are addressed with the blue pill or red pill scenario. what do you do?

Solution:

Custodi understands that for a shopper/user to benefit from any kind of rewards program, the shopper is required to submit personal information, how else will the store know who to award.

However, Custodi says why can it not just be a barcode? Why can you not just appear as numbers and lines to retailers and nothing more?

With Custodi aims to put control back in your hands. Allowing you to share only the items you deem relevant.

The Traditional Finance Paradigm

Problem:

We all use money, we use money to sustain ourselves, pay for services rendered, we lend money, we borrow money and we give money freely.

We all work hard for our money.

Something that we work so hard for should allow us far more control on how it is used.

The problem is you cannot control how your hard-earned money is spent by yourself and those who you entrust it to.

Traditionally you deposit money into the account of your child, family and friends and trust that your money is being used for the purpose intended.

With Custodi you can now enforce this trust.

Solution:

Custodi plans to bring our users the ability to apply conditions to money. Any transaction must first satisfy all criteria of condition before a transaction can occur as described by the following use cases:



Personal Use Case Example:

Your children go to the movies, you as a parent will give you child money to watch a movie and get some snacks. You can ensure that the money is only spent on snacks and movies by applying conditions to the funds you have given your child.

Organization Use Case example:

University students who receive bursaries can receive money in Custodi accounts with conditions that the money can only be spent on University Campus and at authorized university stationery/book stores.



The Traditional Lifestyle Paradigm



Problem:

Living smart does not just mean tracking your steps, living smart means accessing your own data and managing it in a way that literally helps you to live smart.

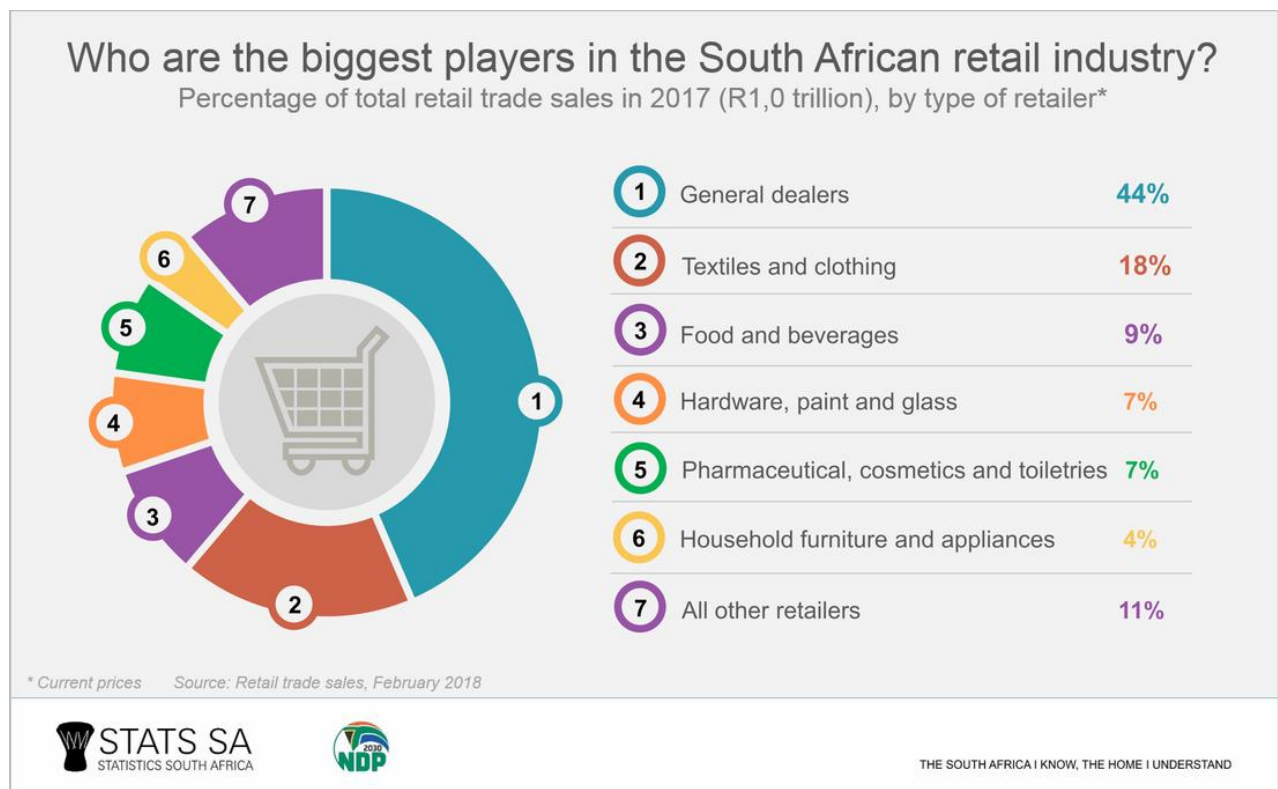
We all create data daily for stores when we swipe our cards and make purchases. The store takes this data and gets smarter in its strategy on what sales techniques work.

The problem here is why do we as shoppers and users not use our data to live smarter too?

Solution:

Custodi organizes your data into readable and understandable formats so you can make living smart a reality and live a better life by making informed data driven decisions. **Live Smarter.**

Custodi disrupting a R1,0 Trillion Retail Industry



What is Custodi



Taking existing technology and innovating it in new ways.

Custodi is a refreshing feel on doing everything you already do whilst removing the clutter and inconvenience of what is traditionally in your wallet.

Developed by a team of Financial Advisors, Lawyers, Retail Experts and Tech Junkies, Custodi takes existing technology and innovates it in new ways. It is a smart, reliable, user friendly solution to your everyday tasks.

Custodi is a platform that incorporates spending, saving and sharing information by making use of **Custodi Cash & Custodi Life**.

Custodi Cash is one of the first crypto currencies in the world that brings digital currency to everyday people, allowing for them to earn and spend both FIAT and CRYPTO via a single platform. Custodi will be made available to use wherever you are able to use a Credit Card.

Custodi is a refreshing feel on doing everything you already do whilst removing the clutter and inconvenience of what is traditionally in your wallet.

Custodi in everyday life

Being the brainchild of RRZ Innovations, Custodi is a creation that is centralised around being an unobtrusive extension of who you are. Whilst crypto currency forms an integral part of the Custodi Platform it is but one of the few amazing features that makes this platform one that is guaranteed to be widely adopted.

Living in an era of tech and being on the forefront of design, the team behind Custodi understand the requirement for **Custodi Life**, crypto currency and digital platforms to be understandable and user-friendly.

Custodi aims to be listed on all your favourite exchanges and will endeavour to make the process of trading, purchasing and converting your tokens to any other currency within your wallet simple and understandable.

The process of setting up a Custodi account is as simple as using an email address and

password. Your account will be represented by a barcode that can be easily accessed anytime you wish from within our Mobile app, in your browser or via a kiosk. Your barcode is also easily transferrable to any merchandise (wrist bands, necklaces, phone covers, wallets, cards, stickers etc).

You can scan your barcode at any till-point and your receipts will be safely stored under your profile, this is done using existing technology which makes adoption seamless. These receipts / till slips play an important role as they can help you to earn, as explained in the earning section of this document.

Custodi is a creation that is centralised around being an unobtrusive extension of who you are.

Custodi, Features at a glance

Earning

Opt-in | Anonymous | Targeted

Custodi works on an opt-in only policy ensuring that you only get what you ask for. Custodi uses **Artificial Intelligence** to learn and measure your behaviour without the need to ever share your information. You **earn** from stores without them knowing who you are.

Smarter in every way

Smarter Lists

Create a shopping list in Custodi and watch it adjust based on where you are. Your list will grey out items that are not available at the location you're in, it will suggest nearby locations with the prices of items so that you can quickly decide where to go. You do not have to tick items of the list, just scan your barcode at the till and voila all items purchased are now marked off your list and those that share the list with you.

Smarter Rewards | Easier Sharing

Link all your reward programs to your Custodi barcode, you now have one barcode representing all your rewards programs. Scan your code at the till and Custodi will share your relevant loyalty / reward card information with the store so you don't have to.

Budgets

Live | Easy | Discreet

Create a budget in Custodi and watch in real-time as it directs all your purchases to their correct categories every time you scan at a till. Customize Custodi to alert you based on your requirements. We will even reward you for staying within budget

Take Custodi on your trips

Plan your holiday

Activate Holiday mode and Custodi will give you estimates on what you can expect to pay at your holiday destination based on items you normally purchase during those time periods. Custodi will also flag all slips retained while on holiday so that you can look back and see where you spent your money and what your holiday actually cost.

Take the stress out of business trips

Activate Business mode and a copy of all your slips will be sent directly to your finance department and whomever else you select to send them to.

Bringing tap to everyone

Engineering Genius, small and convenient

Custodi aims to give you a new way to pay, by allowing you to leave all your bank cards at home and use the Custodi App (if your phone has NFC) or a Custodi FOB.

Conditional Payments

Spend conditionally

Conditions are strict rules applied to your money which dictates where your money can and cannot be spent, on what it can be spent, even what times your money can be spent. Only you can apply or release these conditions.

Give Conditionally

You can apply conditions on where the money you give to your family members can be spent.

Budget Conditionally

Conditions also allow you to create a strict budget for yourself where you assign conditions on your monthly income. You as the person applying the conditions can apply conditions under groceries, entertainment, savings & other spend types relevant to you.

Timelines

2017 & Q1 – Q3 2018

Exciting times lay in store for the Custodi team, through difficult test phases, countless conceptualisations and ultimately a working proto-type we finally made it to a point where we are comfortable taking this to market. Here is a sneak peek on what we have in store for the next couple of months.

15 November 2018 – Pre ICO

Custodi will enter into Pre ICO on 15 November 2018 and run till the end of the year. Pre ICO is targeted to Angel Investors and people who would like to opt in early for major discounts on the Token Price. We will be announcing opportunities in this phase as well as special benefits for entering during the Pre ICO period.

Pre ICO will however only allow for investors to purchase a minimum of 100 Tokens and will require that the investor go through KYC (Know Your Customer).

First Quarter 2019 - ICO

Our Initial Coin Offering will begin during the first quarter of 2019, this phase will allow for users to purchase any amount of token. ICO Investors will also be awarded other benefits such as early access to our beta platform.

Risk Factors

Blockchain and Digital Currency Risk

One of the major risk factors to consider with regard to blockchain technology and digital currencies is the security aspect behind the token / coin and the blockchain itself. We have strategically chosen Ethereum to ensure that we mitigate most of the risks associated with unknown blockchains.

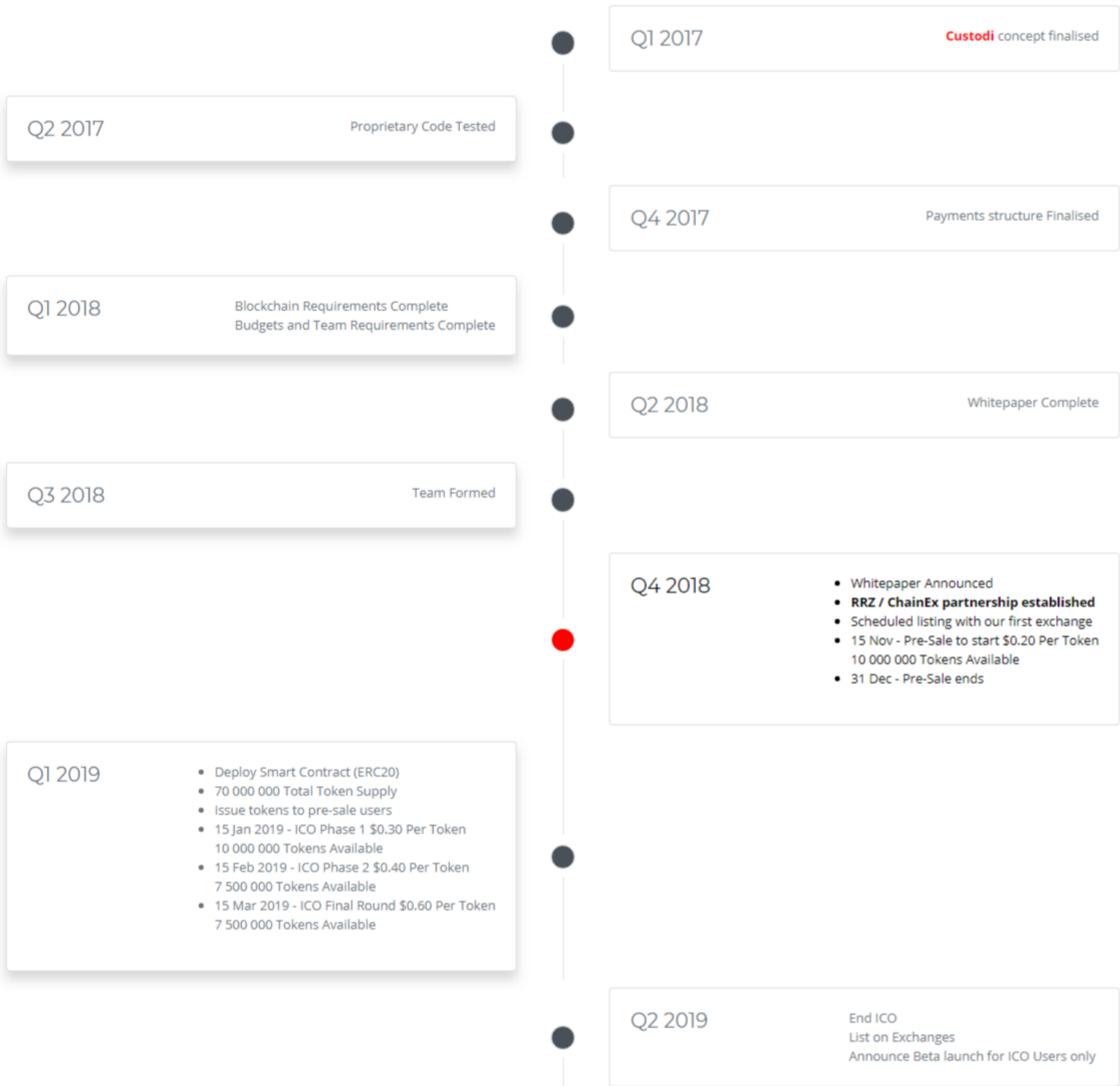
Investor Risk

When investing in any digital currency one should not only look at the currency itself but the project associated with the use of that currency. We are proud to say that we are one of the few digital currencies that operate in the retail industry and will facilitate mobile payments anywhere a credit card can normally be used.

Project Failure

Should the project not have enough funding to adequately go to market the chances of successfully delivering a good product diminishes. It is for this reason that we are going to govern the ICO and Pre ICO rounds by a smart contract. This smart contract will ensure that should we not make our soft-cap of \$2 000 000 by the end of the ICO all funds will return to their respective investors and we will look for investment elsewhere. This protects investors from backing a project that may not have adequate funding to successfully launch.

Timeline



The Token

Custodi Cash Token is a utility token, Custodi users will be able to use our token on the Custodi platform. The Custodi token will function as a reward being received for using the Custodi platform, users will also be able to spend and keep Custodi cash via the platform.

Pre-sale & ICO users will have first access to first beta releases of the Custodi Platform.

Token & Distribution

Custodi Cash will comprise of 70 000 000 Tokens with almost **80%** going to crowd-sale and App Distribution.

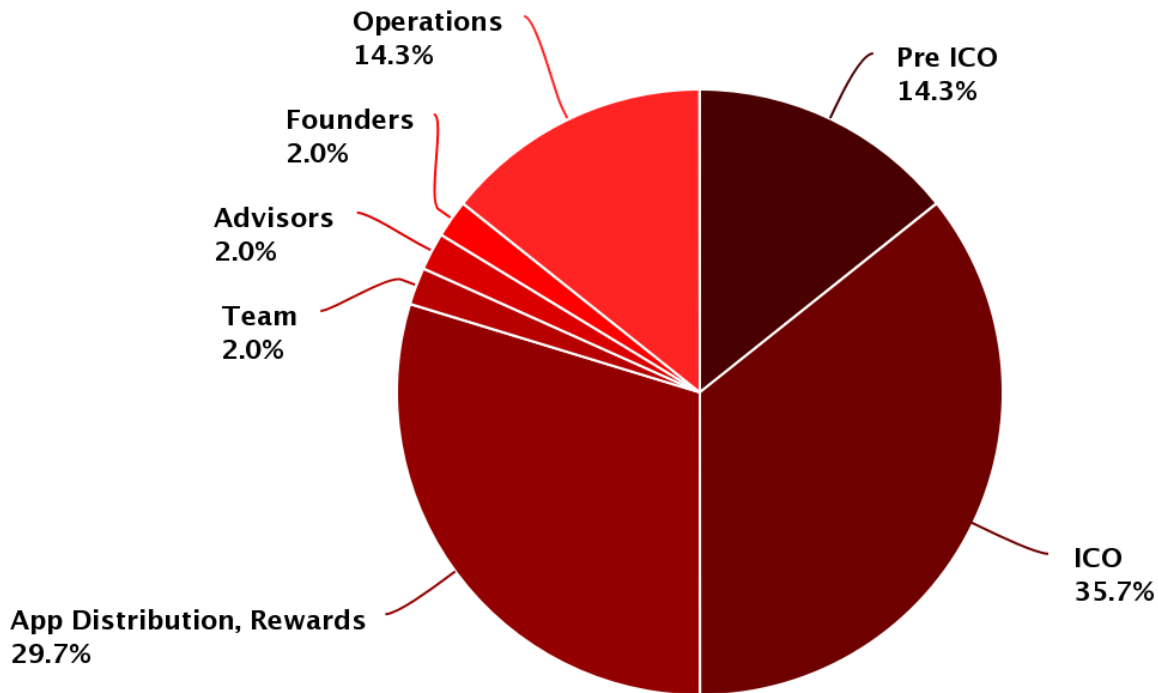
Token Distribution

Tokens will be distributed in the following manner:

- **Total Tokens Created** - 70 000 000
- **Pre ICO** - 10 000 000 (14,3%)
- **ICO** – 25 000 000 (35,7%)
- **Team** – 1 400 000 (2%) *
- **Advisors** – 1 400 000 (2%) *
- **Founders** – 1 400 000 (2%) *
- **App Distribution & Rewards** – 20 800 000 (29,7%)
- **Operations** – 10 000 000 (14,3%)

Token Distribution

70 000 000 tokens

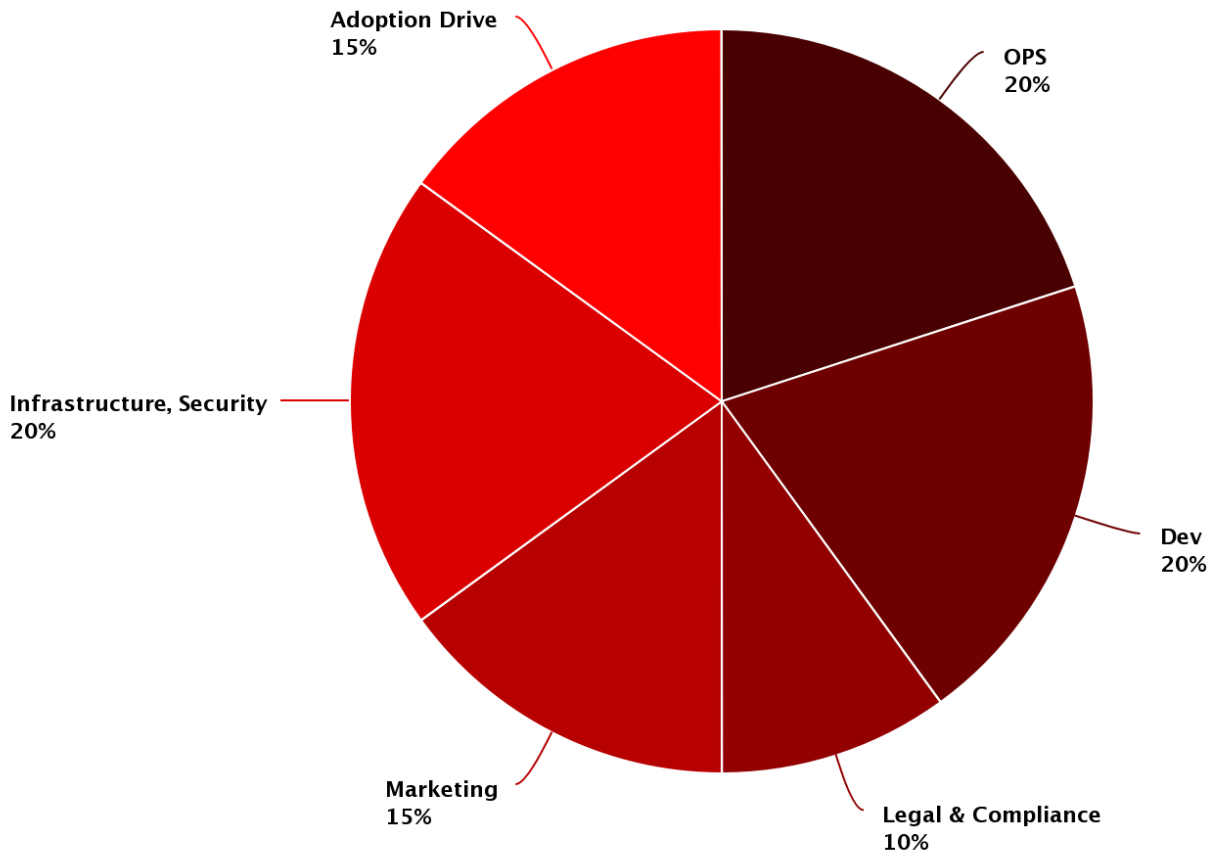


*Team members, Advisors and Founders are not allowed to sell their tokens within the first 24 Months.

Allocation of Funds

Custodi understands the need for wide-spread adoption and the assistance of creating the correct infrastructure for lower level retailers to ensure the best adoption of our platform and wide acceptance of **Custodi Cash**.

Fund Distribution



Token Use

The tokens generated will be available for use on the Custodi platform and many major exchanges. Custodi has already formed a relationship with exchanges to ensure investors and early-adopters have alternate platforms / wallets to trade and invest in Custodi Cash.

Team

The team comprises of talented individuals with diverse backgrounds and skillsets. Custodi is blessed to be working with some really big names and one can rest assured that this will be a successful platform and one that is widely used.

Meet the Team



Zahed Rassool
Owner / Founder, Product
Owner



Roxy Rassool
Lead Software Engineer



Ryan Smith
Operations & Marketing



Zolani Zweni
Software Engineer



Gilliem Noeth
Software Engineer



Melody Kossmann
Quality Assurance / UX



Ciaran Prince
UX, Designer



Chris Dempsey
Designer



Davin Smit
System Admin

Advisors



Abel Naidoo
Financial Manager, FNB South
Africa
Finance



Christopher Arnold
Director, Rushmere Noach
Legal & Compliance



Michael Warren
CLO, Beyond Borders
Legal & Compliance



Luvuyo Bangazi
Head of Marketing, MBDA
Marketing



Mikaela Oosthuizen
Owner, MikaelaO.com
PR / Social Media / Ux



Fahdiel Agherdien
Owner, Origin Digital
Brand & Ux



Lloyd Keating
Head of Tech, Big Daddy
Retail Technical



Ryno Mathee
CTO, ChainEx
Blockchain & Crypto

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Conclusion

Custodi is something that is very close to our hearts and we hope that you would love to get involved with us in something that is surely going to change the world as we know it. *Custodi - Protecting what's yours (<https://custodi.io>)*