



## White Paper

### Version 1.0 – Product Line and Road Map

May 2018

**A decentralised business that offer CyberAsset Investments  
beyond the expectations of reality through sheer financial  
genius**

## EXECUTIVE SUMMARY

HRIH Investments' Vision is to create a world connected by cryptocurrencies, allowing real-time banking, trading, mining and conversion from digital assets to fiat currency via our mobile or internet banking platform. HRIH Investments began building its blockchain on the Waves platform and began testing new business and application suites around the use cases it sought to develop after completing a successful token sale. This whitepaper was designed to give the user an understanding of the network, ecosystem, & product line envisioned by HRIH Investments.

**We developed and offer you Heridity, pure financial genius  
in a world of financial turmoil.**

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**INTRODUCTION**

Today we find that there are many cryptocurrency ~ fiat currency management companies that offer services for the management, trading / investing and even saving of cryptocurrencies, many of them scams or not even paying as well as they promised with bad performing tokens. What we aim to deliver and improve on is not just another platform with a promise to improve or deliver services that will increase your invested capital, we aim to explain and illustrate to you the services and offers we have in place to market our mission and vision to you, the prospective client.

**The new development of technology has had massive impact on the financial services industry and has introduced new uses and applications for blockchain and application / product development.**

Many of you found that a good number of these companies were scams that ran off with the ICO generated funds and never delivered, we on the other hand offer a guarantee of authenticity and legal assurance that the funds we generate will be used 100% to achieve the milestones aimed for to deliver the services we are about to explain to you in detail.

Most people do not have enough information or even the means to check whether an ICO is legal or just a scam, we have done everything necessary to ensure you that we are legal with evidence of that should you require it.

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We are the only decentralised company in the world who's Tokens will be traded on crypto exchanges. A company that does diamond mining, run a crypto mining warehouse, a cryptocurrency exchange, a cryptocurrency ~ fiat currency bank and essentially a business that will improve the Kimberley Certification Process (Diamonds) by using blockchain. We embarked on the journey of resolving the problem cryptocurrency users have with saving their earnings, business such as mining companies and exchanges have with obtaining bank accounts and / or even withdrawing their funds from their existing bank accounts.

**The use and application of new technological opportunities has created new demands and ventures, however, regulatory stipulation and authorisation still remained unresolved, an issue we managed to resolve.**

What we (will) offer is a solution to all of these problems, a resolution so definite, no one will want to turn us down and buy our tokens, for what we offer is with more than any other single company has ever generated in a single ICO, not to mention generate in annual returns, thus saying, a token investment that will increase in value that is faster than that of Bitcoin, yet be able to secure its value and not crash as was the case with Bitcoin, Ethereum, Litecoin, Ripple, DashCoin and Zcash some of the more well know and high return investment options.

Imagine a real change in the banking sector, the consolidation of the two main currencies in the world has never been easier, more legal, or secure that is what we are about to do with you.

This is the first company in the world whose Tokens have real buying power. Clients can load our Tokens onto their debit cards and literally spend them as

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cash at any of the +36b million point of sale worldwide in over 200 countries. This will make us the first truly decentralised company which means that our Token price will increase exponentially making our token a commodity that will outperform even major cryptocurrencies such as Bitcoin and Ethereum to name a few. We have truly created a product that serve the client and holder with more benefits than they bargained for and will rapidly become a market leader and benchmark for many companies in the world.

**Our team is going to develop an AI driven smart banking platforms that works for you managing your accounts for with the ability to learn as you bank.**

**Imagine a bank account that invests designated funds in user indicated markets and moves it to maximize profitability and protects it from losses.**

**A mining contract that invests in assets and trades mined cryptos to deliver maximum profitability, all is possible with AI and blockchain implementation to make it all possible.**

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**BACKGROUND / PROBLEM STATEMENT**

Presently we find the world in a difference especially the bridge between fiat and cryptocurrencies.

**We aim to change cryptocurrency / fiat banking and blockchain applications with our business operation as a whole.**

From cryptocurrency mining, banking and diamond mining we will reconcile and stimulate the demands of both sectors of the financial industry.

Bringing the financial world to individuals, companies and exchanges that frequently are denied by conventional banking institutes / banks we will change their situation and assist them by offering normal banking services, mining operations (both crypto and conventional) a fully operational crypto / fiat exchange that offers trading and investment services and artificial intelligence system that will help users maximise their investment capital through intelligent operations, be it fiat or crypto.

Being conceded by the South African Financial Services Board we will be the only cryptocurrency company in South Africa that is approved by the financial regulator and in the world the only one that carries an internationally accepted approval that is recognised by any financial regulator in the world in terms of the international banking and investment and taxation law.

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We spent three years investigating, testing and negotiating with service deliverers before we started the ICO and even then did not stop to seek the best service deliverers to help us achieve our goals by giving you the best that we can find in the industries of interest.

Some of the problems we address are mentioned here above. The difficulty for fiat and cryptocurrencies to be reconciled in a single banking system. The other is an exchange that can allow the buy and sell of of cryptocurrencies and precious metals / stones in a single environment. In certain countries it has become difficult for companies, cryptocurrency holders and miners / traders to exchangers to exchange or even invest their assets in a safe, trustworthy environment, or even operate as a whole due to restrictions applied to their local industries. We offer an opportunity for all interested parties to deal and trade in a secure financial regulator approved environment as we are fully audited and assessed business, internally and external by an independently approved business that is also approved and registered with and regulated by the South African Services Board (FSB).

We offer diamond mining companies to trade their raw diamond via our platform, making it easier for them to capitilise from our system by exchanging through our exchange and banking platform, thus essentially giving the mining companies the power to sell their product for their desired price and simultaneously improve the Kimberley Process as we'll only deal with Kimberley Process approved mining companies and buyers / traders. We thus create an environment where the price and value of diamonds will increase and everyone can benefit. By listing their diamonds on our banking platform as tradeable assets anyone that has been approved by our system can buy / sell their diamonds via our system. By us using KYC process we can track and trace all diamonds that had been

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purchased or traded via blockchain on our platform. Mining companies will be able to use their mined diamonds as collateral to obtain tokens which they can trade on the exchange in order to generate extra venue in the case of them not being able to sell their raw diamonds in time to generate profits. This is beneficial especially the small mining companies that in countries such as South Africa.

With the fluctuation of major cryptocurrencies such as Bitcoin and Ethereum the losses investors experienced, we are developing a system that will secure their investments by helping them experience less volatility and making their investments more resilient to risk. Even though volatility and risk can exist and the platform or products are not entirely risk free it control with our innovation and system.

We also ensure clients the opportunity to have instant access to funds through our online banking platform, mobile app, exchange and debit card facility, which means 24/7 access to funds and investments. We thus address the access to funds problem, where clients fundamentally have been restricted from accessing their funds or even the ability to make investments or even to purchase cryptocurrencies with their credit cards, we will change that by allowing those transactions on our systems, help them money by keeping transaction fees low and offer services such as crypto / fiat conversions for easy withdrawals and / or investments.

We will assist governments with funding, investments and banking services. People who previously had no access to banking services whom according to statistics amount to about 2 billion people. In Africa there is a great market for cryptocurrency banking and investing. Countries such as China and South Korea will also benefit from as their people will be able to invest in cryptocurrencies

HRIH Investments Heridity CyberAssets Token ICO WhitePaper using banking platform without the complications their cryptocurrency related businesses had experienced in the past 12 months. We can assure this as our company carries the approval of a well known and respected financial regulator.

**HRIH Investments will give them the freedom to invest in cryptocurrencies as if they are investing in offshore accounts.**

Cryptobonds will governments can earn substantial interest on their investments, or even invest in our various products to ultimately improve their financial positions where they may have been refused funding or financial aid, we will be able to assist them given that they agree to our Terms of Service.

**HRIH Investments is the world's first decentralised cryptocurrencies reserve bank to operate in the world** with its head office being in Swellendam, South Africa.

The South African FSB is renowned for its successful anti-corruption, money laundering and fraud investigation success and monitoring. This makes SA a perfect location for a cryptocurrency banking since the same authority gave us 100% support and concedence given that we operate within the banking legal framework, their rules and regulations and are tax compliant. We therefore enjoy the freedom operation with legal authorisation from the FSB which we acquired from them in writing and via a consultation session of which an audio recording exist.

We offer an **all in one platform** for customers to access their accounts on in different banks bu linking with them and cryptocurrency wallets including

HRIH Investments Heridity CyberAssets Token ICO WhitePaper currencies via a single platform. By having an HRIH Investments Multi Asset Account clients will be able to operate all their investments. This will save users the pain of opening and managing multiple accounts on different platforms which can be costly not to mention a great security risk. The first phase of the ICO will be to offer CyberAsset Investments both during and after the ICO as the infrastructure for these products already exist.

Diamonds traders, companies and individuals may not even have the means to purchase gold, diamonds or platinum at the best prices, we will make it possible for them to purchase and / or invest in these assets which is done by us centralising these services.

Technological and operational facilities of our platform will be fully built to support customer needs where customers can pay full attention to their personal or business expertise and benefit from highly digital and cost effective solutions when it comes to payments and transaction management. Our clients will have opportunity to easily scale up their business using our infrastructure and business model. Our system will show users and clients how to maximise cryptocurrency investments and savings the smart and most profitable way in the world.

For more information on this ICO or its associative products being marketed as “Alternative ICO Cyberasset Sales” please read the documents:

- Principals and Practices of the Financial Management of HRIH Investments' Heridity Cyber Asset Products.
- CyberAsset Securities for Financial Wellness
- Financial Products Information

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All documents are available on our websites or on request via our WhatsApp group.

## **Helping developing countries, businesses and individuals**

With our system, countries will be able to borrow funding, invest in our services, trade multiple assets / currencies and obtain investments that may otherwise have been impossible to obtain or even sustain due to exuberantly high interest rates repayments. We assist in eradicating these problems by offering services and products such as integrated cryptocurrency mining to increase the client's revenue and reduce their repayments thereby. We also offer lucrative bonus interest rates to all investment / savings accounts capital by offering cryptocurrencies as interest on their investments. Hence clients will receive double the interest paid to their accounts.

We will write specific investment products for account holders to expand our range of services which will be online and active from quarter two 2019.

You've already provided a succinct description of the most impactful solutions in the Abstract, as well as an overview of these solutions in the Introduction. This section provides the opportunity to go into the specifics of the solutions.

The Heridity token is the only investment asset that can guarantee a 150% annual return to all investors. Clients who purchase the tokens will receive indefinite profits. For each purchase we will issue an investment on those tokens. Since client details will be kept on file we will upon maturity of the investment, buy our tokens back from you for the value of the total return calculated in our financial calculator. The added benefit is that the remainder of the tokens will be

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sold on exchanges and given that we have received an “x” value for the tokens,  
marked the softcap we will sell them to boost returns. We guarantee an annual  
growth of 150%. Since clients will be issued bonus tokens, these tokens will be  
subject to the market value, and given that we buy your ICO tokens back at the  
value of the investment profits, prices on exchanges will increase which will allow  
for market value increase, hence the bonus tokens will be more value and be  
liable to the price of at least ZAR 30-00 per token. This means that if investors  
sell their bonus tokens at the market price, they will receive extra profits from  
their investments.

# HRIH Investments Heridity CyberAssets Token ICO WhitePaper Solution

## Products and Services

### Products for Individuals

- Multi Account Management
- Insurance
- Credit / Debit Card Management
- Cryptocurrency Wallets
- Cryptocurrency and Fiat Deposits
- Transfers and Payments
- Withdrawals
- Currency Conversion (Fiat and Crypto)
- Customer Support
- Investment and Brokerage
- Crypto Exchange
- Custom ATMS
- Invoicing
- Cryptocurrency Mining
- Asset Investments (Gold, Diamonds, Platinum)
- Deposits and Loans

HRIH Investment clients will have a lot of possibilities related to account management. With just one application, a customer will have access to all his

HRIH Investments Heridity CyberAssets Token ICO WhitePaper accounts in different banks at one place – it will be easy to manage personal finance in such a way. Access to all his /her crypto wallets, investments in traditional financial assets (stocks, bonds, commodities, etc.) and credit or debit cards. This is a featured product offered by the company and it is called a Multi-Asset Account. The product will reduce complexities of using different types of assets by centralising all the financial activities of our private customers at our single system. It will be easy to quickly transfer resources from one fiat currency to another, or from fiat currency to a digital currency, or vice versa. Moreover, transaction costs will be reduced substantially by doing that on our platform.

## **Invoicing**

Customers who are offering small products and services as individuals without having a company. We will provide user friendly and simple invoicing services for such customers. Client will be able to automatically issue invoices and receive both fiat and non-fiat funds to cover them.

## **Deposits and Loans**

The bank will offer deposits and loans in traditional fiat currencies like JPY, ZAR, USD and others, as well as in non-fiat digital currencies like BTC, ETH and others. Currently there is no financial institution in the world that is offering similar products in non-fiat digital assets, this means that there is huge potential in developing and introducing classic banking products for non-fiat digital currencies.

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This is definitely also a sector that many companies may wish to enter as the cryptocurrency market expands and more products are appearing on the scene. We may may not be the very first to mention this, but surely will be one of the first companies in the world that will be introducing the product and service to its clients.

### **Investments and Brokerage**

Individual clients will have opportunities to create and manage their investment portfolio by using investment and brokerage services provided by HRIH Investments. The bank is developing its own exchange which will make it easier for clients to trade, invest and exchange currencies effortlessly.

**Other Services** The bank will also offer traditional products and services like insurance, payments and transfers, payment history and analysis, cash withdrawals at HRIH Investments ATMs (First roll out will be in South Africa), as well as at ATMs of our other banks. We will deliver support with integrated machine learning technologies to our customers which will make their experience better and more enjoyable.

At current we offer cyber asset investments based on the Heridity Token as cyberasset security which offers a staggering 18000% growth in 5 years. We already have investments running and made then part of the ICO. In fact, part of all tokens sold during the ICO will be used as securites. Terms are than investors hold their tokens for 5 years. Annually we will issue bonus tokens to each every investor as well as offering bonus tokens during the ICO sales. What we say is that, holding your tokens will show you a profit of 18 000% in five years when we

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buy the securities (tokens) sback from you. The bonuses you can sell at the value of 18000% that of today and experience the value thereof as dividends. The benefit is that with each financial report release we estimate the value of our cybershare tokens to increase which will directly influence your Heridity cyberasset token and vice versa. We have thus developed a system that benefits itself and incentivices itself in both directions.

Our share token will offer support for the cyberasset token and vice versa, which will indefinitely deliver a profit in excess of the calculated 18000% profit margin. This is something no other company can guarantee, but we can, which is why this is a must have investment for all.

For more information, please consult the other documents on our websites.

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## **Products for Businesses**

- Financing
- Multi Account Management
- Mass Payouts
- Invoicing
- Card Issuing
- Trading Robots
- Card Issuing
- Smart Contract Management
- ICO Escrow
- Access to API
- Access to Application platform

By giving these services to businesses and even more that we are not mentioning here and now, we will definitely change the businesses are looking at banks. Being able to invest or even bank and have the opportunity to increase your capital in was that normal banks do not offer, we are assured of the fact that we will be changing business banking by offering solutions that many business owners thought not possible, we can do that by using and implementing blockchain to not only help them manage their funds, but also maximise their profitability, none of which conventional banking can offer or improve on.

With our API businesses will change overnight and achieve goals that were previously uncharted territories or impossible for them.

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E-commerce clients will be able to easily accept payments on their web-pages, applications, games etc. with our system. They will be able to accept payments in traditional fiat currencies via credit or debit cards (Visa, MasterCard, Diners etc) and direct bank transfers. Entrepreneurs will be able to accept payments in digital currencies our support which will provide clearing procedures. We will provide convenient and effective invoicing services.

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## **Products for Traders**

We will also assist Traders and Developers to receive multiple services from our Api and services

Developers will be able to utilise our Api in their software for various financial operations and functions within their own environments. There is also the integration to our Api payment system.

## **Bonds (Token creation) + Asset trading**

- Asset (gold, diamond or platinum) backed cryptobonds
- Redeemable to the bearer
- Convertible / Exchangeable
- Annual Interest
- Trading Robots

## **We will also offer associating facilities**

- Underwriting
- Insurance
- Brokerage
- Market Making
- Clearance

## **Futures**

- Exchange Platform
- Brokerage
- Management

## HRIH Investments Heridity CyberAssets Token ICO WhitePaper **Technology**

HRIH Investments is going to use blockchain, API, Artificial Intelligence, biometrics for internal operations, products and services.

Our diamond mine in Kimberley that we will purchase with a percentage of the proceeds from the ICO stands to generate a return of minimum ZAR 2 billion nett profit with the current value of one carat per diamond with a minimum of 8000 carats of diamonds that is mineable in the south section of the mine. The upper sector is estimated by the geological study to deliver more carats, but from the lower section we have estimated a minimum return of ZAR 2 billion in nett profit. for the company.

We will employ in accordance with production and service level agreements that we are busy setting in place.

Our cryptocurrency mining warehouse that we are planning to set up to back returns and company returns will contain 25 000 mining units of which 6000 S9 mining units will be installed to mine Bitcoin, of the rest of the mining units will be used for client account and our cloud mining platform which will be integrated into the banking platform. A further 40 000 mining units will be set up for Ethereum, Litecoin, Zcash and DashCoin mining, these will be for the cloud mining platform as well as for the banking platform. We will be fully scalable and will be able to order more units to extend our service delivery as we have secured a reliable source that will supply us with the best technology at the best prices negotiable on the market. This will make it possible for us to offer cloud mining services at highly competitive rates which will undoubtedly place us in the high ranks and make us one of the most renowned competitors in the world. Our mining facility

HRIH Investments Heridity CyberAssets Token ICO WhitePaper will run on solar power plants that we will purchase from the University of Stellenbosch which will help keep the electricity costs very low and therefore furthering our objective of being a very competitive.

## Banking

Our banking platform will be utilising blockchain to operate with clever parameters put in place as well as rely on AI to manage accounts on behalf of clients. Our platform will utilise the Waves blockchain which is currently the fastest in the world. When we opted for a blockchain we investigated both Waves and Ethereum and found that the Waves blockchain gives us the services and scalability we are looking for, not to mention stability and speed. With the option to offer token issuance on the Waves blockchain and smartcontracts, we chose the technology that runs on Scala. In order for us to run as a reserve serving millions if not billions of clients at once, we will need the fastest blockchain available, Waves delivers that. With this fact and flexibility our banking platform will operate on the Waves platform and integrate with other technologies to give users the best, smoothest, and most reliable banking experience ever.

The banking platform will be built in such a way that it integrates with normal banking gateways and cryptocurrencies. We will be able to process payments to and receive payments from banks via Sepa, Visa, Mastercard, Swift, Cryptocurrency payments using Bitcoin and Ethereum gateway via our website or mobile application, of this clients will not only benefiting, third party users of our API will also benefit from our system in the same way.

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**Blockchain**

The technology is base on the Waves platform which offers smart contracts and token issuing for our clients that want to run their own ICOs as well. It will help developers to create mobile applications, integrate our blockchain technology into their existing network which will be beneficial for businesses and traders.

One specific benefit will be for diamond mining companies that can use the technology to certify diamonds speed up the Kimberley Certification Process to then presell the diamonds to traders as tokens that can also be used as certificates and insurance notes in the form of bonds. Using this protocol, mining companies can buy cryptobonds and sell them to traders, whom will redeem them for mined diamonds on agreed dates. This will help them source the highest paying traders / investors and transactions whilst operating within the KPC and local laws.

**Wallet:**

Our wallets will allow clients to hold multiple currencies in our wallet. Users will be able to monitor current balance, send and receive deposits in fiat and crypto.

Our company only uses high technology security and will store all customer data in various data centers encrypted and replicated to several data centers across the world, each housing dedicated servers with cloud backups. This allows secure and quick access and restore of customer data should it be required for any reason by providing relevant required details to use.

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### API

HRIH Investments will provide comprehensive API access to allow businesses and partners to integrate their applications and services with our banking and mobile application infrastructure. Since we will be offering Whitelable crypto mining as well, partners will easily be able to use our API to integrate our services into their web servers and mobile applications.

This integration will allow to exchange information and to connect business processes of these organisations with business processes of HRIH Investments. The integration of financial services and broad range of external systems and integration with our exchange will make it easy for users to create their own applications on our platform, extend their services and achieve new heights through connecting with us.

Focussing on the nature of our business and the services we offer, security is very important. To obtain access to the API, developers will be required to create developers accounts and register their applications with us. Without doing this, no access will be granted to any developer.

We will store application profiles that will contain all information required for access via API – application identifier, private key, permissions, logo & description for financial application store, information about application owner. Private keys will be used to authorize all API calls from application side and to prove that the given API call comes from correct application.

The access to domain-specific part of API is controlled using permissions. In order to use some domain-specific API, developers should send access request

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for such API part and receive an approval from bank side. When bank approval is received, the application is allowed to ask the customers to grant their permission to the application. The application is permitted to call these protected API methods when all required permissions are granted by bank customer. This is standard protocol and security measures that are followed by many companies that allow access to their API. Apart from this we will supply developers with changes tracking (auditing) and offer a management console where they can manage their application – create applications, modify information in profile, request permissions, generate private key, etc.

For secure online communications we will use HTTPS protocol with TLS for all our network communications to exchange the data.

Our API will also be able to process the internal transfer of funds from one account to another within HRIH Investments;

- Send funds to another bank via SEPA;
- Mass payments that will allow to send to many recipients at once;
- Recurring payments (subscriptions) to collect payments periodically.

Another design is for services which allow consumers and businesses to have a global view on their financial situation, for instance, to categorise their spending according to different typologies (food, energy, rent, leisure, etc.), thus helping them with budgeting and financial planning. This facet of the API will include following methods:

- Request of personal information of customer;

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- Request list of customer bank accounts;
- Request list of customer financial transactions.

For full featured trading platforms that will provide the traders with rich user interface that will visualize the trading situation on the market with charts, monitor balance of trader account in real time, open/close trading deals, etc. Here the API provides the access to bank exchange platform and will provide following methods:

- Request personal information, bank accounts and financial transactions;
- Transfer of funds within HRIH Investments and to another banks via SEPA gateway;
- Loan management;
- Deposit management.
- Request list of customer assets – crypto and fiat currencies and tokens;
- Request balances for customer assets;
- Request traded pairs of assets;
- Request ticker (bid/ask price) for traded pair of asset (can be streamed real time via websocket API);
- Request last trades for traded pair of asset (can be streamed real time via websocket API);
- Request order book (changes can be streamed real time via websocket API);
- Place / close / cancel trading order;
- Open / close marginal position.

## Artificial Intelligence

- With the recent explosion of data storage capabilities and computing power, we see machine learning (artificial intelligence) as the cornerstone of efficiency and accuracy of our operations. At HRIH Investment we will use it in various operational and analytics functions, with most prominent examples being:
  - Risk Management;
  - Marketing;
  - Customer Service;
  - Fraud detection;
  - Security;
  - Product development.
  - Account Management

In risk management, application evaluation will be automated using probability of default (PD) scorecards. Every time a client applies for a new product or a new feature within existing product, such as a higher credit limit, he will receive a risk assessment based on our statistical models – a credit score. According to internal policy, customers whose application is scored above our tolerable risk level will be declined.

Account Management is a service where our platform is activated in AI mode to automatically invest, buy/ sell assets based on a set of parameters selected by the user. This service can be used to maintain risks in investments or to automate investment strategies. You will be able to select a pattern for your AI

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account manager to follow based on three investments / trading / savings  
settings:

- Conservative
- Moderate
- Aggressive

Based on these three settings the AI manager will manage the account with allowed designated funds selected operation. The account can also be managed manually with AI learning in learning mode. In learning the AI Manager learn from your behaviours and selections and create methods to assist and manage your account. If there were any losses in your manual management while it was in learning mode, it will use the API to make adjustments to counteract and rectify such errors to not repeat them in the future. This will our system highly accurate and a favourite amongst those who want to increase their capital without the risk of losing all their capital.

Our use of machine learning in our platform and business is of course limitless from assisting clients with their investments, trading, working our budgets and giving advice based on market news and trends we see a great use of it. Much of the services will use machine learning to assist both the clients and employees to not only increase productivity but system experience.

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**Roadmap**

**2017**

**August**

The idea to start a cryptocurrency bank and mining company

**October**

Initiated contact with service deliverers for the implementation and development of a cryptocurrency exchange

**November**

Started research into blockchain and smart contracts on the Waves platform

**December**

Received first authentication from the financial services board South Africa to operate within the legal framework and status of cryptocurrencies as stipulated by the national financial regulator.

**2018**

**January**

Began investigation into the fiat and cryptocurrency banking sector and cryptocurrency debit cards.

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### **February**

Began researching and contacting key partner businesses regarding product and service development

### **March**

Obtained legal concedence from the South African Financial Services Board to launch a cryptocurrency bank and run and ICO to generate funds for the venture.

### **April**

Construction of financial model of the bank, preliminary calculations and Preparation of the documents necessary for ICO

### **May**

Start of presale of Heridity Tokens and main ICO

### **July**

Start software development and purchase diamond mine

### **August**

Apply for fiat currency banking licence and start building cryptocurrency mining farm in warehouse

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**September**

Start Heridity token presale and main ICO

**December**

Start mining diamonds and prepare them from selling

**2019**

**January**

Expand business by opening physical offices in Cape Town, Johannesburg, Durban, Port Elizabeth and Bloemfontein.

**June**

Open offices in New York, Germany, South Korea, Netherlands, Japan and Australia.

**October**

Open additional satellite offices to promote business and secure customer confidence.

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**2020**

**May**

Perform world tour of all offices with marketing campaign to attract more clients and introduce new technology.

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**Initial Coin Offering Details**

HRIH Investments is offering unique benefits to contributors during ICO and future token holders of Heridity Token (HRIHDTY). ICO contributors will have wide range of benefits in terms of products and services of HRIH Investment, as well as possibilities to multiply the contribution, as tokens will obviously be demanded on secondary market. The more detailed explanation of this is summarized in the document "Token Holders Benefits".

Tokens will be given in exchange for Fiat, Ethereum (ETH), Bitcoin (BTC) and Waves. The price of one token is \$ 0.60 or the equivalent in Bitcoin, Ethereum and Waves.

**Hardcap for ICO is \$ 65 million and soft cap is \$ 6,5 million.**

Total amount of tokens generated will consist of tokens sold during three rounds of ICO, bonus tokens and tokens generated for founders, advisors and bounty campaign.

The Heridity Token is a Waves token. HRIH Investments Tokens represent the company share Tokens and allow owners to trade the Tokens as tokens on initially the DEX platform. At the end of the ICO we will list the tokens on other exchanges giving holders more platforms to trade it on. By holding the token you are also eligible for annual crypto payouts from the company at the end of the financial year when all Tokenholders are paid out. Token holders are paid out proportionally in crypto into their registered company company accounts.

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Heridity Token is conducted by HRIH Investments - the first decentralised company and reserve bank in the world solving financial problems that normal business and private clients may experience. The offering will be open to the global public. Token Issue Volume max. 10 billions(reissuable) for Heridity token (HRIHDTY) and 200 million for HRIH Investment share token (CyberShare) tokens not distributed shall be burned.

### **Distribution**

Token Price at Issue 1-50 USD

50% token holders

10% founder team

20% Annual Investment Bonus payouts

10% HRIH Investments as reserve (to purchase mentioned assets and develop technology)

2% bounty program

Website [www.hrihinvestments.org.za](http://www.hrihinvestments.org.za) or [www.hrihinvestments.co.za](http://www.hrihinvestments.co.za) or our temporary website at <http://hrihinvestments.wixsite.com/hrihinvestments>

Tokens can be purchased via DEX by going to <https://beta.wavesplatform.com/> (create a new account if not yet a Waves member) and search for “HRIH Investments” or “Heridity” on the Decentralised Exchange, or directly via our company website at <https://hrihinvestments.org.za/whmcs/cart.php?gid=13> and receive up to 30% free Heridity tokens. Once you have purchased the tokens via our website you will still need to create a Waves account to receive the tokens. We have a manual that is downloadable via our website or on request from our WhatsApp group.

HRIH Investments Heridity CyberAssets Token ICO WhitePaper  
Alternatively, prospective clients can purchase a cyberasset investment upon which they will be issued tokens as securities for their ICO purchase. All purchases will receive bonuses and will be eligible for annual bonus payouts as well. Sixty percent of all funds received via this alternative ICO sale will be invested in the investment portfolio, the remainder of the funds will be used to develop technology, setup and customise our Blockchain Mining Node, banking platform, company multi cyberasset wallet and further marketing. With the expansion of the program, all funds received that would have been paid as commission would be reinvested in the system to fund the remaining 60% of all invested ICO cyberasset investments.

All CyberAsset Investment clients will be required to open a Waves / DEX account to receive their securities (Heridity Tokens) and annual bonus payouts. The procedure is explained in the document “**DEX Account Creation Manual for Heridity Cyber Assets**” which is downloadable from our website or WhatsApp group on request.

All tokens purchased via DEX will be immediately available to buyers, tokens purchased via our website will be distributed after the ICO ends on December 31, 2018.

Accepted form of payment Waves, BTC, ETH, credit cards (via our website using PayPal gateway).

ICO Start Date May15, 2018, 1&:00 PM GMT +2 ICO End Date July 15, 2018, 11:59 PM GMT+2

## HRIH Investments Heridity CyberAssets Token ICO WhitePaper

### **Discounts**

(8:00 GMT+2) 15/05/2018 – 31/05/2018 (23:59 GMT +2) \$0.80

01/06/2017 (8:00 AM GMT+2)- 22/06/2018 (23:59:59 GMT +2 ) \$0.90

23/06/2018 (8:00 AM GMT+2) – 15/07/2018 (23:59:59 GMT+2) \$1.50

Use of proceeds:

ZAR 25 million will be used to purchase a diamond mine 45 km West from Kimberley in the Northern Cape, South Africa.

ZAR 45 million will be used to set up the mining farm and to launch the cloud mining platform.

ZAR 55 million will be made available for the development of software, marketing and technologies for the company.

ZAR 15 million will be made available for restructuring the company and employing miners to mine the diamonds and to conduct research.

## HRIH Investments Heridity CyberAssets Token ICO WhitePaper

In our opinion currently ICO is the best and fastest way to attract financing for interesting projects, especially for those that are community driven with the aim to develop important infrastructure elements related to cryptocurrencies. We believe that ICO can boost innovation, as attracting funds via ICO procedure companies do not have to go through traditional bureaucratic procedures. Moreover, as ICO is conducted via smart contracts and blockchain, everything is transparent and project authors get full responsibility for successful realization of the idea.

ICO also gives opportunity for people from different countries to contribute their digital assets into projects and teams situated in other countries. In traditional economies there are many restrictions and limitations for individuals to participate in such activities and there are no possibilities for people to contribute relatively low amount of funds into projects with promising non-financial benefits. HRIH Investments provides only non-financial benefits to our contributors and future holders of Heridity Tokens. However, over time we believe that thanks to these benefits the value of tokens might increase and early contributors will have possibility to sell them, if they are willing to do so.

## CONCLUSION

Our aim and goal is to be the first decentralised company in the world, but also the first reserve bank that can reconcile fiat and cryptocurrencies via a single platform. We are a company that carries the approval of a national financial regulator which means our concept, business model, products and services addresses real problems and deliver realistic solutions in a world where active, innovative and problem solving application of technology and opportunity is welcomed and required.

With our services we will introduce fresh and new uses for blockchain, smart account management, customer and token usage that had been thought impossible by many people. We will be able to cure the problem that still exist in the Kimberly Certification Process using blockchain and give a new service, platform and manner of trading diamonds to mining companies and traders buyers themselves. These matters as problems had not yet been addressed and still exist in the world. We not only have the solution but the means to address the underlying problem by introducing banking and blockchain technologies that will literally change the way individuals and businesses do business.

We will be the first company whose Tokens will be spendable by debit card at any of the +36 million service points in the world. This will not only make our Tokens a highly sought after commodity, but also change the way the world looks at company Tokens as a whole.

We not only stop here but also allow you the client, to gain access to our API and blockchain and develop your products using our technology, allow you to expand

in ways impossible before and opening market possibilities that now will be possible by partnering with us. We are truly striving and working towards a world and industry changing venture that we can only realise and accomplish with your help.

[Address of Registered Office:](#)

[24 SIEGELAAR STREET SWELLENDAM](#)

[RAILTON 6739, South Africa](#)

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