Connecting the Universe through Blockchain
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1.0 Abstract

Mandala is a platform that will bring cryptocurrencies and blockchain assets to the masses through a beautifully designed user interface and easy to understand trading technology. Mandala is introducing a functional token, MDX, which will be used to help facilitate simple and more successful trades through user friendly tools. The Mandala platform will empower beginner investors to learn while they trade using key technical indicators, big data, analytics, community strategies, fundamental analysis and automated trading bots. This innovative approach to trading is something that is not currently found in the fragmented exchange space. In addition, users will be able to unlock premium features and receive discounts on various fees by utilizing the MDX token on the platform.

The following white paper will outline and explain the company, MDX token, and why we believe you will want to come on board as a user.
2.0 Exchange Overview

2.1 Introduction

The mission of Mandala is "Connecting the Universe through Blockchain"
The word "Mandala" means "Universe" in ancient Hindu & Buddhist texts and was specifically chosen as Mandala ties us together through universal connectivity, which follows blockchain logic and the blockchain vision. Our flower of life symbol is designed with nature’s fibonacci numbers at the heart, representing the continuity the universe provides.

At its core, Mandala is a revolutionary cryptocurrency and blockchain asset exchange focused on simplicity, security and sustainability. Mandala empowers users offering more than a simple asset exchange, but a platform and avenue to seek advice and support throughout the trading process. This training approach is something not currently available in the blockchain asset exchange space. Our vision is to make trading actions on the platform very simple to understand and execute.
By utilizing easy to understand risk management and profit taking strategies, the platform will cater to novice investors but still offer features advanced enough for institutional investors as well. The Mandala platform will include integrated trade signaling for entries and exits, vital trading data and analytics, simple trading bot functionality and much more. Mandala’s powerful features and tools can help individuals while enhancing their experience across the platform, highlighting opportunities and creating new ones.

2.2 Market Analysis & Potential

On January 1, 2017, a single Bitcoin was valued at $972, while the entire cryptocurrency market capitalization was $17B. In the 15 months since, the market has seen a single Bitcoin rise all the way to nearly $20,000 and the total crypto market cap reach $830B at their respective peaks. This translates to a peak 1,955% gain for Bitcoin and 4,578% for the total cryptocurrency market cap [1][2]. Despite Bitcoin having been created 9 years ago and the remarkable growth that the total crypto market has seen since, we are still in its infancy stage.

The long term market sentiment of cryptocurrencies continues to be very bullish as mass adoption has yet to take place. Estimates show the crypto adoption rate at approximately 3.5% as of Nov. 26, 2017 [3]. At the time of this writing, the price for one Bitcoin is $6,935.12 while the total crypto market cap is $259B. The current market cap for just Bitcoin is currently $117B [4]. To put this in perspective, the current market caps for Facebook (FB), Amazon (AMZN), and Google (GOOGL) are $441.74B, $658.97B, $693.14B, respectively, all while equity valuations are at historically high levels. The Wilshire 5000 total market index, which observes all stocks actively traded in the United States, saw its market full cap reach $28.4T dollars at the end of 2017 with roughly 54% of all American households invested in the stock market [5][6]. Given these figures, one can only imagine the potential for cryptocurrency as more interest builds.
The psychological barriers delaying mass adoption should continue to be broken down as large companies such as IBM, UPS, eBay, PayPal, Amazon, Bank of America, etc. continue to invest or express interest in blockchain technology. As new investors see these established companies deploy blockchain technology, their faith and sentiment of crypto will turn more positive. This could cause increased money to flow into the market over the coming years and the entry point will be platforms such as Mandala.

### 2017 % Market Cap Growth

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Wilshire 5000</td>
<td>19.42%</td>
</tr>
<tr>
<td>FB</td>
<td>58.78%</td>
</tr>
<tr>
<td>GOOGL</td>
<td>31.96%</td>
</tr>
<tr>
<td>AMZN</td>
<td>57.24%</td>
</tr>
<tr>
<td>BTC</td>
<td>1301.08%</td>
</tr>
<tr>
<td>All Crypto</td>
<td>3317.77%</td>
</tr>
</tbody>
</table>
2.3 Problems & Solutions

The current issues in the crypto and blockchain asset exchange space range from a lack of supportive trading tools and communication lapses for first-time investors, to costly downtime and security breaches. To date, it seems that quality of development and proper community updates simply do not exist. Some exchanges operate unethically or appear like online casinos. We feel this gives the trading of digital assets a bad reputation. One of the Mandala platform goals is to set higher standards and bring the industry out of this “Wild West” phase. The exchange industry has seen an explosion of growth despite this lack of support, with many exchanges having goals to simply profit off uneducated investors. This needs to change.

Most exchanges have the exact same, noise-filled, trade books and traditional trade verbiage. They are difficult to understand for newcomers and offer very little support on how to successfully leverage trading tools. The most important methods to successful trading are within these tools, but without an advisor or proper training they are worthless and even dangerous to use. Strict profit and risk management strategies are a critical part of being a successful investor in digital assets and help prevent common mistakes such as ‘panic selling’. Mandala will have a detailed tutorial of all features on the platform during onboarding and utilize a digital advisor approach that will be seamlessly built into our user interface.

Access to adequate customer support at a traditional crypto exchange is rare, leaving users neglected or left find answers across social media and exposing them to potentially malicious strangers. This typically leads to increased frustration and false rumors about possible insolvency, security breaches, and general public “panic”. There are reports of users waiting long periods of time for any response after a lost transaction or lost investments with such nonexistent customer service teams. Mandala will put the community first and vows to be as transparent as possible. A best-in-world customer experience is at the forefront of our vision for the platform.
Exchanges can be vulnerable to technical issues due to an overwhelming number of trades at any given time with the total amount of transactions across all exchanges reaching billions daily. These vulnerabilities limit the amount of users that can move their funds. Cyber attacks on certain exchanges also show that there are associated financial hazards linked with the use of the crypto exchanges. Even with coins safe in a wallet, users would prefer to be able to execute a trade quickly or sell at a certain price, which requires a rapid transaction that some exchanges cannot guarantee. This is why a top notch and secure trading engine is essential to a reputable exchange. If the platform is a body, the trade engine is the heart.

Mandala’s trade engine will be cutting edge and updated regularly. It will be one of the most secure and scalable in the industry and be capable of 3M TPS, scalable to 10M TPS.

2.4 The Vision

Think about the current growth of cryptocurrency markets and who it is attracting; primarily users with very little or no background experience in trading or investing. These new users become overwhelmed with information on trading, analysis, and even how to use proper risk and profit management tools on current cryptocurrency exchanges. This is a direct result of a lack of information and outdated tutorials as well as the lack of assistance from the exchanges themselves.

The current exchanges available in the market are not user friendly, their trading tools are in confusing traditional market jargon, they offer zero support to empower users to make smart investments or trades, little or non-existent customer support and fall short in providing proper security for user accounts.
Mandala’s system will be simple enough that brand new users will understand how to trade/ invest in crypto markets successfully by removing traditional exchange noise, using plain English tools, offering simple yet powerful automatic trade tools on-site (bots, AI-derived strategies, etc.), easy to read and very detailed portfolio data, automatic chart tutorials, trade signals, community engagement and relevant market news. Having all of these tools encompassed in one robust platform can simplify the barriers of entry, opening the world of trading/investing in crypto for everyone - the system will be more powerful than current industry competitors to individual traders and institutional trading and investment firms.

The Mandala platform will offer better strategies, better risk management tools, and highly competitive trade and withdrawal fees. A range of premium tools are included that only MDX token holders can gain access to (see Section 6 for more information).

In summary, we believe a rising tide lifts all boats. By helping our users to become more informed and potentially more successful may increase user volume organically through personal testimony, therefore, aiding the process of mass adoption.

2.5 Regulatory Compliance

There have been many developments surrounding the potential regulatory framework for Initial Coin Offerings ("ICOs") and, specifically, cryptocurrency exchanges in the United States. On March 7, 2018, the U.S. Securities and Exchange Commission released a public statement regarding "potentially unlawful online platforms for trading digital assets." The statement goes on to discuss how most, if not all, exchange platforms are operating out of compliance and illegally listing securities. The SEC outlined what jurisdiction they have over these platforms and what is needed to begin operating in compliance.
The following are the requirements set forth by the SEC in order for a digital asset exchange to be considered compliant:

- Register as a national securities exchange, or be exempt from registration.
- Register as an alternative trading system ("ATS").
- Register as a broker/dealer.
- Register as a money transmitter in all U.S. states they plan to operate in ("MTLs")
- Become a member of an SRO (if operating as an ATS)

The SEC also warns consumers that they should ask numerous questions regarding the security protocols and other factors contributing to the sustainability and legitimacy of the trading platform [7].

It is our belief that many exchanges operating today will either be shut down or forced to halt trading until they comply with regulatory measures in the near future. Mandala has retained a veteran legal team that specializes in SEC compliance and plans to work diligently to ensure that Mandala meets current and future US compliance standards. We look forward to working directly with government agencies to help pave the way for mass adoption and legitimacy. In order for cryptocurrencies and digital assets to become widely accepted, it is the duty of the platforms that are trading these assets to lead with integrity and follow the applicable global securities laws.

### 2.6 Key Differentiators

While the current exchanges are stuck in the early 2000’s with their traditional trade tools and lack of support, Mandala will disrupt the markets view on exchanges in the crypto space. We will offer the easiest to use but also the most powerful system. This system can assist investors or aspiring day traders, new or seasoned to make more informed trades thereby increasing their probability of success, where we hope to reduce the ‘house edge’ markets have over investors.
Some important Mandala platform features will include, but will not be limited to:

- Enterprise-level matching system - Lean design and advanced risk controls
- Trading of any digital asset
- Support for public and private blockchains
- Support for custom digital assets
- Advanced & custom APIs
- Financial Integrations - Banking, settlement, and payment rails
- Multi-language support to attract global clientele
- Modular Design - Move and customize widgets on the platform
- 24/7 Platform - The system never sleeps, support for round-the-clock trading and supervision
- Institutional grade throughput and security
- Advanced order routing and order lifecycle management
- Extremely scalable connectivity and trading engine
- Simple and secure authentication for KYC/AML compliance
- Continuous Improvement & Updates - Quick support for new assets, modules and integrations

Traditional Outdated Exchange Interface [8]
2.7 Security Features

Mandala will provide state-of-the-art, advanced security architecture to protect its users with unique protocols in place. These features will include, but will not be limited to:

- 2FA & 3FA security support
- Multi-signature wallet structure
- Hardware wallet integrations
- Anti-DDoS attack security solutions
- IP whitelisting
- Wallet address whitelisting
- Third-party security audits
- Anti-phishing alerts
- Withdrawal confirmation emails
2.8 Mandala Hardware Wallet

Mandala plans to develop and manufacture a hardware wallet for users to store various cryptocurrencies safely and securely in cold storage. A hardware wallet is an electronic device that is designed to hold your private keys in a secure offline setting. This ability to store coins offline for safekeeping is referred to in the crypto community as ‘HODL’ (Hold on for dear life). The digital signatures and private keys that users need to transact or transfer with will be stored in this wallet. By using ancillary physical hardware no one can hack an account or wallet because the keys are not online to be stolen. We have also road mapped a feature that will marry the Mandala Hardware Wallet directly to the exchange. This will allow users to seamlessly login to the exchange utilizing high quality fingerprint sensor technology. Integrating cold storage wallets directly with the exchange brings a new layer of security and exploits next generation 3FA technology [9].
3.0 Apps & User Interface

Desktop & Mobile Interface
## 4.0 Token Sale Details

<table>
<thead>
<tr>
<th><strong>Project Protocol</strong></th>
<th>ERC20</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Token</strong></td>
<td>MDX</td>
</tr>
<tr>
<td><strong>Token Exchange Rate</strong></td>
<td>1 ETH = TBD MDX</td>
</tr>
<tr>
<td><strong>Soft Cap (USD)</strong></td>
<td>$3,000,000.00</td>
</tr>
<tr>
<td><strong>Hard Cap (MDX)</strong></td>
<td>260,000,000.00</td>
</tr>
<tr>
<td><strong>Payment Methods</strong></td>
<td>ETH, BTC, LTC</td>
</tr>
<tr>
<td><strong>ICO Price</strong></td>
<td>~$0.07</td>
</tr>
<tr>
<td><strong>Tokens for Sale</strong></td>
<td>260,000,000</td>
</tr>
</tbody>
</table>

### Allocation Group

<table>
<thead>
<tr>
<th><strong>Allocation Group</strong></th>
<th><strong>Amount</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Token Sale Contributors</td>
<td>65.00%</td>
</tr>
<tr>
<td>Team</td>
<td>20.00%</td>
</tr>
<tr>
<td>Reserve</td>
<td>10.00%</td>
</tr>
<tr>
<td>Advisors, Influencers &amp; Bounty</td>
<td>5.00%</td>
</tr>
</tbody>
</table>
Crowdsale Token Allocation

- Token Sale Contributors: 65%
- Team: 20%
- Advisors, Influencers & Bounty: 10%
- Reserve: 5%
4.1 Token Sale Structure

We are excited to provide you, as an investor, the opportunity to participate in our crowdsale and be among the pioneers that will take advantage of our next generation exchange platform. Our crowdsale will be conducted in Ethereum (ETH), Bitcoin (BTC), and Litecoin (LTC). As is conventional and in fulfilling our mandate of achieving compliance the MDX token generation and distribution will occur shortly after completion of the crowdsale.

In order to remain compliant, the Mandala crowdsale plans to utilize Reg S Securities Act exemptions, as set forth by the U.S. Securities and Exchange Commission. The initial investment round is for international contributors only (Non-U.S.) with a Reg S exemption. In tandem, our veteran legal team is exploring all avenues to allow for unrestricted trading of the tokens that are distributed during our crowdsale, upon exchange launch, permitting U.S. contributors to purchase and utilize our MDX tokens legally.

There is a soft cap in place of $3,000,000 USD and a hard cap of 260,000,000 MDX for the entire crowdsale. The crowdsale will commence on June 1st, 2018, offering MDX tokens to investors before a full launch of the exchange platform. All of the funds used will directly follow our roadmap and product development plans.

260,000,000 MDX will be available for distribution through the duration of the crowdsale. The crowdsale will continue until the cap is reached or 6 weeks has passed, whichever comes first. At the end of the crowdsale, any remaining tokens will be burned.

The tokens distributed through the duration of the crowdsale will represent 65% of the total supply of MDX. The remaining 35% will be minted at the end of the crowdsale and allocated as follows:
20% for time-locked founder/team shares – 50% withdrawable after 6 months, the remaining 50% withdrawable after 1 year. This incentivizes the Mandala team to develop the platform and remain motivated throughout its development and growth.

10% for a reserve tank that would cover any unforeseen expenses such as but not limited to, additional legal costs, compliance costs, licensing, etc.

5% for Advisors, Influencers & Bounty.
4.2 Token Sale Proceeds

ICO Funds Allocation

- Development: 25%
- Marketing: 40%
- Operations: 15%
- Legal: 20%

Our roadmap assumes development of all features for the Mandala platform, apps and user interfaces, as well as a strong sales and marketing support to accelerate adoption by users and institutions.
Development (40%)
This will cover all R&D, development, security and manufacturing costs for the Mandala platform and ancillary products. We plan to engage with the highest caliber candidates and this fund is vital to the success and growth of our platform. Other expenses include design, development of smart contracts, cryptographic mechanisms, apps and interfaces, APIs, etc.

Operations (20%)
These costs include salaries of all Mandala employees, office expenses, call center expenses, travels expenses, recruiting expenses, non-capitalized research & development expenses, utility expenses, etc. Essentially, all expenses that are correlated to Mandala’s day to day operations.

Marketing (25%)
These costs will be for the acquisition of new users on the platform. We will onboard a wide range of users, from novice to institutional. To achieve this goal, we will run a variety of online and traditional marketing campaigns once the platform launches.

Legal (15%)
These costs include all legal expenses associated with registration, expansion and compliance of the Mandala platform in different countries.
4.3 KYC/AML

The tokens are not being offered or distributed to, as well as can not be resold or otherwise alienated by their holders to citizens of, natural and legal persons, having their habitual residence, location or their seat of incorporation in the country or territory where transactions with digital tokens are prohibited or in any manner restricted by applicable laws or regulations, or will become so prohibited or restricted at any time after this Agreement becomes effective ("Restricted Persons").

We do not accept participation from the Restricted Persons and reserve the right to refuse or cancel the MDX token purchase requests at any time at our sole discretion when the information provided by the purchasers within the KYC procedure is not sufficient, inaccurate or misleading, or the purchaser is deemed to be a Restricted Person. We will be utilizing a third party to facilitate our KYC/AML requirements.

1. Our crowdsale will meet standards for SEC Reg S Category 1 (Securities Act Exemption)
2. Access to accreditation status
3. Checks investors against multiple global AML watchlists
4. Fast turnaround
4.4 Risks Involved

Prospective purchasers of MDX tokens should carefully consider and evaluate all risks and uncertainties associated with the Company and its business and operations, the MDX tokens, the MDX crowdsale and all information set out in this White Paper prior to any purchase of MDX tokens. Potential risks include, but are not limited to:

- Regulations and compliance risks
- Highly speculated trading price risks
- Tokens may be non-refundable
- Blockchain network congestion
- Failure to receive or maintain permits or licenses
- New technology development risks
- Attempted attacks on token smart contracts
- Lack of interest in platform
- Cryptocurrency market price volatility

If any of such risks and uncertainties develops into actual events, the business, financial condition, results of operations and prospects of the Company could be materially and adversely affected.
5.0 Team & Advisors

5.1 Founding Team

Nate Flanders
Co-Founder & CEO

Anant Handa
Co-Founder & CSO

Zach Daniels
CTO

Justin Hart
Director of Digital Marketing

David Hoverman
Director of Operations

Sam Jadali
Director of IT Operations

Jerry Das
Director of Motion Graphics

Bridget Vandenbosch
Director of Communications

Darrell Prins
Senior Designer

Andrew Carman
Business Development

Will Smith
Project Manager

Dean Simcock
Growth Marketing Manager

Rostik Rusev
Public Relations

John Boyce III
Community Leader
5.2 Advisors

- Zachary Lutes
  Community Leader

- Eric Slonaker
  Community Leader

- Meredith Darden
  Social Media Strategist

- Anabell Hilarski
  Social Media Strategist

- Randy Hilarski
  Social Media Strategist

- Bill Kline
  Co-Founder & CEO at Token Magic

- Frank Curzio
  Founder of Curzio Research

- Joseph Reiben
  Managing Partner at Reiben & Velvis, LLP

- Richard Reiben
  Senior Advisor at Reiben & Velvis, LLP

- Ralf Gerteis
  Strategic ICO Advisor & Founder of Fusion Consulting

- Puneet Handa, PhD.
  Professor of Finance, Financial Researcher

- Barry Hurwitz
  Former Managing Director at York Group

- John Campbell Law
  MD at Beacon & Former VP at Goldman Sachs

- Niek Velvis
  Managing Partner at Reiben & Velvis, LLP
As the cryptocurrency and digital asset trading industry has evolved, exchanges have found inspiration in some of the key features conventional online brokers offer capital market participants. The new frontier of cryptocurrency trading and investment requires better tools and services uniquely designed for accelerated, highly volatile and equally exciting market dynamics. By refining existing features and tools and creating entirely new ones, Mandala differentiates itself as an exchange designed to meet the needs of cryptocurrency traders and investors, raising the standard of service and meeting the expectation of its user base.

6.1 Mandala Risk Strategy System

Generating data from an individual's current trade position, the specific assets recent price activity as well as measuring their entire portfolio, Mandala’s profit and risk management system offers users a semi-automatic tool that can protect their portfolio. The data collected from an individual account provides a suggested “profit take” zone accompanied by a “risk limit” zone. With the click of a button, exchange users can apply the Mandala Risk Strategy System to their current position and further customize their profit and risk thresholds. Users will not only be able to limit downside exposure while setting a threshold to lock in profits, but can specify how much of their position should be sold off when a limit is reached. Risk management and capital preservation are keys to success in this industry and Mandala’s Risk Strategy System will be advantageous to traders and investors alike. Premium strategies with enhanced customizability will be available to MDX token holders, enabling them to further refine Mandala’s Risk Strategy System and tools to suit their individual needs.
6.2 Mandala Signaling System

A semi-automatic signaling system enables users to select from preset technical indicators and backtest their reliability against the chart history of a specified cryptocurrency or digital asset. The signal system tests the behavior of commonly used indicators such as the MACD, Moving Averages, RSI and more to determine reliability and probability as an entry or exit opportunity for a given position. The Signal System creates automatic buy and sell signals generated by the selected technical analysis tool which can be executed from anywhere on the site while activated for a particular coin or token. MDX Token holders will have access to premium signal and alert strategies that can help them act and react to evolving market dynamics.

6.3 Mandala Automatic Trade Assistant

Traditional trading bots often fail or negatively impact traders and investors as they compete with each other by running the same strategies, ultimately limiting profitability and increasing risk. The Mandala Automatic Trade Assistant compiles individual data including balance, portfolio makeup and current asset positions to create individualized comparisons to market data and signalling data. This unique compilation of information limits and even prevents the trading tool from competing with other users on the exchange who are simultaneously running the Mandala Automatic Trade Assistant. Individualized cues that drive the Automatic Trade Assistant can limit conflicting signals and help individuals perform better in an already highly competitive industry. Enhanced, easy to use, premium strategies and customizable settings will be available to MDX Token holders.
6.4 Order books and Time & Sales

The Mandala platform will provide users with the traditional and robust tools they are accustomed to, including order books, depth charts and time and sales, also known as the trade tape. Live market data is essential to any traders arsenal and can enable individuals to participate in markets by applying their own strategies in addition to using the Mandala tool suite to enhance their trading and investment plans.

6.5 Mandala Portfolio View

Mandala’s Portfolio View functionality provides a customizable and easy to read snapshot of a user’s trade history. Individuals can view the profit and loss of a single asset over a specified period of time or across an entire account in just the push of a button. Specifying a currencies profit and loss as either fiat or another cryptocurrency makes compiling information to report for capital gains tax as simple as a few mouse clicks. Ensuring that users have all the tools they need from start to finish is core to Mandala’s mission.
7.0 MDX Token Features

7.1 MDX Utility & Fees

MDX tokens are vital to utilizing the full capabilities of the Mandala platform. Users will be able to unlock exclusive premium features on the platform and receive up to 80% discounts on trading fees by utilizing the MDX Token. In addition to trading fees, MDX tokens can be used to pay for withdrawal fees, access advanced analytics, signals, trading bots, strategies, community platform, tax reports, P2P marketplace services and much more. See below for more details on some of the premium features that will be offered to MDX token holders. Exact details on discounts and metrics will be variable and announced once the exchange is live.

Please note, MDX tokens will not provide users with dividends or payouts of any kind, nor will holders be entitled to any company control or voting rights. In addition, the tokens will not be listed on secondary exchanges. MDX tokens derive their value purely from their utilization within the Mandala micro-economy. The tokens are not speculative and therefore should not be associated with the future cash flow of the company.

In addition to the key services Mandala will offer exchange users, MDX token holders will have access to enhanced trading features as described below:
7.2 Autonomous Trade Bot

- Bot Strategies
- Bot Tutorials
- Custom Community Strategies
- Fast Load Strategy Back Testing
- Bot Risk/Profit Management
- Bot Analytics

7.3 Trade Signals, Alerts & News

- Enhanced charting signals for ideal buying and selling zones
- Real-time market news based on which coin pair the user is viewing
- Customizable market alert systems allowing the user to define a wide array of signaling parameters for any coin listed
- Each cryptocurrency team will have a widget on their coin page where they can update live news for their token - users will also be able to comment on these news releases to interact with the founding team

7.4 Trade & Portfolio Analytics

- Each trading pair page will display the user’s full trade history as well as detailed history of profit & losses (P&L). The P&L can be viewed in multiple asset pairs (USD, BTC, LTC, ETH).
- Mandala Automatic Position Suggestions, Trade Suggestions, and Risk Management Suggestions based on the users trade history.
This will empower users to make informed trades in the market that are easy to understand. Fully customizable, this tool will display ideal risk amount and ideal take profit amounts in plain English.

- Portfolio display that offers detailed and easy to read overviews for your entire trading account, including simple graphs, profit and loss data with ability to customize metrics important to the individual user.

### 7.5 MDX Marketplace

Users will have the ability to sell their services P2P on the Mandala platform utilizing MDX tokens. This includes but will not be limited to, trading advice, technical analysis classes, one on one training, custom bot strategies, portfolio advice, and much more. The marketplace will have a full rating system where users can rate their experience for each purchase made in the MDX Marketplace as well as an escrow system to facilitate payments.

### 7.6 MDX Social

MDX Social will be a fully integrated social platform where users can interact openly within specific categories. There will be a MDX Social widget included on each coin’s trade page. There will be a rewards section for Mandala Social users based on aggregated data by other users for things like “Best Trade Entries” and “Highest Profitable Trade”, and much more. These award winners will receive prizes in MDX tokens. Users will have the ability to create full profile pages on MDX Social where users can gain followers based on their content shared or posts within MDX social landscape. Users will have the ability to like, comment, and share posts made by members, as well as utilize a fully private messaging chat system to communicate with others.
7.7 MDX Token Micro-Economy

Mandala - Connecting The Universe Through Blockchain.
Mandala trail blazes the digital asset industry with enhanced trading tools, portfolio analytics, learning resources, a P2P marketplace and a social network and the MDX functional Token.

P2P MDX Marketplace
- Technical Analysis Training
- Portfolio Advice
- Buy & Sell Custom Strategies

MDX Social
- Post, share, like, comment, grow a following
- Get rewarded for trading & interact with development teams

MDX token holders unlock exclusive premium features on the platform & receive up to 80% discounts on trading fees.

Autonomous Trading Tools
- Custom Strategies
- Automated Trading tools, Analytics, Strategy
- Back-Testing, Risk Management

Trade & Portfolio Analytics
- Trade history, profit & loss in multi-asset pairings
- Trade planning – Position & trade suggestions, risk management tools & automation

Trade Signals, Alerts & News
- Chart signaling, buy & sell zones, market alert systems, real-time news feeds

MDX tokens will not provide users with dividends or payouts of any kind, nor will holders be entitled to any company control or voting rights. In addition, the tokens will not be listed on secondary exchanges. MDX tokens derive their value purely from their utilization within the Mandala micro-economy. The tokens are not speculative and therefore should not be associated with the future cash flow of the company.
8.0 Development Roadmap & Timeline

Q4 2017
- R&D
- Market analysis
- Product & Concept creation
- Resource acquisition

Q2 2018
- Pre-sale
- Public crowdsale
- Trade engine development
- UI/UX development
- US compliance
- Community building

Q4 2018
- Mandala hardware wallet release
- Expand trading pairs
- Annual financial audit

Q3 2018
- Mandala platform beta release
- Additional Stress testing
- Third party security audit
- Code audit

Q1 2019
- Mandala hardware wallet manufacturing & beta testing
- MDX marketplace beta release
- Android app release

Q1 2018
- Company formation
- Financial forecasting
- Team recruitment
- Whitepaper release
- Crowdsale announcement
- Development commences

Q2 2018
- Mandala platform full release
- MDX social beta release
- Third party wallet integration
- iOS app release

Q3 2018
- Mandala hardware wallet manufacturing & beta testing
- MDX marketplace beta release
- Android app release
9.0 Legal Disclaimer

Regulatory authorities are carefully scrutinizing businesses and operations associated to cryptocurrencies in the world. In that respect, regulatory measures, investigations or actions may affect Mandala’s business and even limit or prevent it from developing its operations in the future. Any person undertaking to acquire MDX tokens must be aware that Mandala’s business model and the T&C’s may change or need to be modified because of new regulatory and compliance requirements from any applicable laws in any jurisdictions.

In such case, any person undertaking to acquire MDX tokens acknowledge and understand that neither Mandala nor any of its affiliates shall be held liable for any direct or indirect loss or damages caused by such changes and that project parameters, dates, specifications provided as well as other details technical or not could be subject to change without prior notice.

In addition, Mandala has the complete freedom to operate or domicile its business(s) anywhere suitable provided it complies with the regulatory framework of the requisite jurisdiction. Please keep in mind that this document is provided for your information only and that under no circumstance should it be considered an effort by Mandala to either promote or sell stocks or securities on its platform or on any other related or associated company’s platform.

MDX tokens are not to be considered an investment although the Mandala team will do its best to proceed with the project described within this whitepaper and complete it at the best of its ability, unforeseen circumstances might not allow the completion of the project in whole or partially. MDX Tokens can never be considered an official or legally binding investment of any kind and purchasing the token is done at own risk.

Acquiring and storing MDX tokens involves various risks, in particular that Mandala may not be able to launch its operations and develop its platform. Therefore, and prior to acquiring MDX token, you should carefully consider the risks, costs, and benefits of acquiring MDX tokens within the Crowd Sale, and, if necessary, obtain independent advice in this regard.
Any interested person who is not in the position to accept nor to understand the risks associated with the activity (including the risks related to the non-development of Mandala platform and operations) or any other risks as indicated in the white paper, should not acquire MDX tokens, at this stage or later.

An MDX token does not give any rights on dividend or interest. The MDX token is final and non-refundable. The MDX token is not a share and does not give any right to participate to the general meeting of the Company and cannot have a performance or a particular value outside the Mandala platform or another affiliate platform. The purchase and use of MDX token shall therefore not be done for speculative usage.

Risks associated with regulation crowdsales and blockchain-based cryptocurrencies are mostly unregulated at present. Efforts are being made by various regulatory bodies around the world including central banks and governments to supervise, regulate or even restrict the cryptocurrency market.

Risks associated with new technology and cryptocurrency tokens in general are a relatively new and untested technology. Due to this nature, technology-related unforeseen events may occur at any time. Participants comprehend and fully accept all types of related risks involved. Ethereum related risks to tokens will be issued on the Ethereum blockchain thus being dependant on it. The functionality of the MDX tokens or the Mandala platform will be severely affected should the Ethereum protocol malfunction or fail.

Risks associated with quantum computers despite the efforts made by the blockchain community to safeguard the security of cryptocurrency technology, the potential development and deployment of quantum computers or any other kind of advanced types of computers in the future may put this security at risk. In such a case, the MDX token will be affected as well. No fund insurance provided, all types of funds collected during Pre-ICO and ICO are in no way insured. Funds may lose their value in whole or completely without warning. There is no insurance company, private or public, to turn to should something goes wrong with the funds provided.

Fund refunds in case our crowdfunding campaign and distribution of MDX tokens is cancelled, the funds collected will be returned to the wallets of their respective providers. Funds collected by the Mandala platform towards other crowdsales in the future, again funds will be returned to their original respective wallets should those crowdsales be cancelled by their originators or do not end successfully.
## 10.0 Abbreviations and Definitions

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Definition</th>
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<tbody>
<tr>
<td>MDX</td>
<td>Mandala Token</td>
</tr>
<tr>
<td>ETH</td>
<td>Ethereum</td>
</tr>
<tr>
<td>2FA</td>
<td>Two-Factor Authentication</td>
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<tr>
<td>3FA</td>
<td>Three-Factor Authentication</td>
</tr>
<tr>
<td>P2P</td>
<td>Peer-to-Peer</td>
</tr>
<tr>
<td>KYC</td>
<td>Know your customer</td>
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<tr>
<td>AML</td>
<td>Anti money laundering</td>
</tr>
<tr>
<td>API</td>
<td>Application Programming Interface</td>
</tr>
<tr>
<td>T&amp;C’s</td>
<td>Terms &amp; Conditions</td>
</tr>
<tr>
<td>SRO</td>
<td>Self-Regulatory Organization</td>
</tr>
</tbody>
</table>
11.0 References

Text Citations


[6] "Stocks are high, but investor numbers are low” https://www.cnbc.com/2017/11/02/stocks-are-high-but-investor-numbers-are-low.html


Tables & Figures

Wilshire 5000 Total Market Full Cap Index graphical analysis: https://www.marketwatch.com/investing/index/w5000?countrycode=xx

BTC Annual Market Cap Data: https://coinmarketcap.com/currencies/bitcoin/historical-data/?start=20131231&end=20180220

All Crypto Market Cap Data: http://www.coinmarketcap.com
thank you

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