



WHITEPAPER

Prepared by
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Project Founder

Zenoshi

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Introduction

Zenoshi is using blockchain technology to disrupt the loyalty rewards industry with easy to use applications and immediate value for consumers.

Zenoshi will be merchant agnostic and will be completely different than a loyalty program. Instead of driving loyalty to merchants, Zenoshi Rewards will be consumer centric.

For consumers, the value when created can never expire or be taken away as each token will be a part of the decentralized blockchain.



We have developed a digital token called Zenoshi using Ethereum's ERC-20 standard. These tokens can be earned, redeemed, or gifted. Tokens in this case, represent a reward taking various actions, like scanning receipts or referring others while using our system.

In order to facilitate the wide scale use by millions of participants, the Zenoshi Rewards platform is based on the principles of a permissioned blockchain. The platform leverages both the existing database technology with blockchain characteristics using the Ethereum ERC-20 Token Standard. This offers decentralized control, immutability and creation and movement of digital assets. A mobile wallet and rewards app is scheduled to start development this year.

The purpose of Zenoshi is to be a universal reward token for consumers and an advertising and marketing platform for brands (merchants) to acquire new customers, keep current customers engaged and turn all existing customers into loyal advocates of their business. Underlying all of this will be the customers' usage data that advertisers, brands and merchants will be able to access either for their own customers or to acquire access to broader network data.

Zenoshi will be interoperable with other services in our ecosystem integrating with ZenoshiOffers a software platform that has launched and has revenues.



By natively integrating Zenoshi and the Zenoshi Wallet inside the Reward App, Zenoshi has the capability to become the most adopted and frequently used reward system used worldwide.



Loyalty Rewards

Currently, the loyalty rewards space is saturated. Merchants or companies that operate these programs can change their programs any time, make points or miles worth less and in most countries can retire the rewards if there has not been recent use.

Consumers

The consumer suffers because there are too many cards to carry or if they use an app there are too many programs to remember which one works where.

A bigger problem is that consumers have too few points or miles in many places. These points or miles can't be combined, transferred or cashed out in most cases.

These challenges give the merchants the upper hand and pose an unnecessary annoyance to the consumer. Zenoshi feels there is a better way.

End users currently have to pool large amounts of points and air miles before those rewards have much value. These points and miles cannot easily be traded, gifted or transferred to others, often relying on third party applications to do so. Then there is the risk of these rewards being rejected by the loyalty reward company.

Many loyalty reward companies have also tried to put a time limit on using these rewards and consumers therefore fear an expiry of rewards they have fairly earned.



End users can also grow weary of managing multiple reward programs and there is always the obstacle that prevents the rewards from being combined.

A common example is a client that may have air miles with five different airlines, but the miles cannot be individually combined to get them to any major destination.



The Solution

The solution is to have a token that is immediately recognized on the blockchain upon creation. It will then be easily transacted over the Zenoshi App for rewards offered on the app or at merchants.

End users will download the app and scan their receipts by simply taking a picture with their smartphones. Depending on the amount of the transaction, they will be awarded with Zenoshis.

These coins will be used to redeem for rewards listed in the app. Additionally, the Zenoshi Reward Coin earned by the user can be traded, gifted to others, bequeathed, and once Zenoshi is listed on exchanges, these coins may also be transacted into fiat currency.

Merchants

Merchants who accept Zenoshis as a redemption form for rewards at their establishment will be able to transact the Zenoshis they receive for fiat currency. This will be conducted once Zenoshi is listed on cryptocurrency exchanges.

End Users

Consumers will be able to collect, use, trade, gift and transfer their rewards easily on the Zenoshi app. Users will have the option to invite their friends to join them on the app for additional coins. Many



additional tasks ranging from shopping to short survey questions will also reward consumers with additional tokens.

These accumulated Zenoshis can be used on the Zenoshi App, at participating merchants and will not be restricted to any particular merchant.

The Zenoshi Token will also be redeemable at a special rewards website. Eventually, participating merchants will be able to accept these rewards for discounts or giveaways in their establishments.



Zenoshi is being intricately designed through every phase to be legally compliant. However, a crypto token that derives its value from an external asset is not currently recognized by any institution. The Zenoshi Token is being designed as a cryptocurrency and will be a tokenized reward program with the rewards being registered on the blockchain.

When Cryptocurrency is finally recognized, failure to abide by traditional securities and regulations will incur costly penalties and could even derail certain projects. We are fully aware of this. We intend to meet all regulatory obligations and have hired one of the world's leading blockchain legal teams to guide us.

We are taking every step to ensure Zenoshi will be fully compliant with all regulations every step of the way to hopefully provide our investors with some piece of mind.

Legal Compliance – Merchants & Consumers

The token issued to customers by Zenoshi Inc or any of its partnered merchants, will be redeemable for rewards and discounts to incentivize loyalty. We expect these rewards to also be listed on exchanges so that merchants and consumers can easily cash out if they so desire. Zenoshis received by investors during the seed and STO rounds will essentially be the same coin but will have additional benefits. To be



compliant with securities regulations, KYC and AML rules will apply. Additionally, the investors will benefit from these Financed Tokens (FT) in the following ways:

1. Dividend-Bearing Tokens: As Zenoshi Inc and its associated companies like ZenoshiOffers and all its associated companies grow, the profits for Zenoshi Inc should grow as well. A certain amount of profits would be paid out as dividends quarterly or yearly to investors holding FT's from the seed or STO rounds.
2. Redeemable Tokens: These same Finance Tokens (FT) may also be redeemed for rewards.
3. Zenoshi Inc. may also be in a position in the future to buy back these FT's and may choose to burn them, reducing the number of FT's issued and outstanding.



Phase 1

In this phase we will develop an iOS and Android application that will allow consumers to take pictures of receipts for purchases they have made anywhere. When they do this, Zenoshi Inc will reward them with tokenized rewards.

These rewards will show up in their account and may be used on the rewards website. Eventually, all rewards on the website will be available on the app.

This phase will also see the development of a rewards website and platform to facilitate merchants and partners uploading products and services to the site.

We will also develop other uses for Zenoshi to encourage continuous circulation of the token. An example of this would be the Zenoshi Marketplace, which will include:



1. A bidding website for liquidated items using Rewards.
2. A rewards website offering items for a set amount of tokens.
3. A discount website offering discounted items and gift cards from our merchants for fiat currency and Zenoshis.

Phase 2

Merchants will be encouraged to start using the Zenoshi program as their very own reward program. They will be educated on how loyalty and data can help their businesses, as well as help deliver offers and services to their customers. This can ensure that companies partnered in this program can deliver their products and services to their consumers more efficiently.

Merchants will also be introduced to the benefits of ZenoshiOffers. A software platform owned by Zenoshi Inc. It helps small to medium sized merchants accumulate a prospect/client database through social media.

It then helps them to monetize that database through social advertising, SMS, in-app alerts and geo-targeted messages.

Phase 3

In this phase, we will tie in offline activities with online browsing. This is the secret sauce of Zenoshi Inc. More information regarding this topic will be discussed privately with groups partnered with Zenoshi. As this whitepaper is a public document, phase three will be excluded for the time being.



The Bigger Picture

Zenoshi Inc will be more than just a rewards platform. We are taking a data driven approach to become more accessible and properly evolve into a new channel in the industry.

The Itemized Transactional Data that Zenoshi Rewards will collect will help advertisers, brands and merchants better target consumers. And consumers will benefit tremendously by having their lives made easier through more accurate offers being sent to them.



Today behavioral targeting is fairly effective, but nothing can be more effective than actioned data where we know exactly what people are purchasing. Through AI driven algorithms we can then use predictive analysis to put even better offers in front of our users.

Technology Division



This is a software platform that helps small to medium B2C merchants accumulate a prospect/client database through social media. The platform then assists to monetize the database through social advertising, SMS and geo-targeted messages. This software platform has a built-in emailing and group-texting ability. ZenoshiOffers is in operation with customers. The funds raised from this token crowdsale will help us begin marketing to merchants and quickly achieve wide adoption.

After adoption of our universal rewards program by consumers we plan on merchants using Zenoshi as their loyalty program. Loyalty platforms are expensive to manage and even more expensive to maintain the vast amounts of data they produce. Though this data has plenty of value. Few companies have the resources to properly take advantage of all the information they collect.

Furthermore, Zenoshi's plan to create the Zenoshi Marketplace with three transaction sites that will help merchants to move some of their inventory online and profit from the huge e-Commerce advantage.

Zenoshi Mobile App

Retailers will join the Zenoshi community for a monthly price. The Merchants will then provide exclusive offers to consumers. Consumers will download the Zenoshi app at no cost and save money at all our reward retailers. Aside from the financial savings, they will also have the opportunity to collect Zenoshis. They will further benefit from the rewards of the products and services. In the meantime, the retailers will be building a loyal customer base gathering much needed analytics and data on their customers.



Zenoshi Reward Coin Tokenomics

Coin Specifications

This unique structure will have 2 coins. We begin with the Zenoshi Finance Token (ZFT).

The Zenoshi Finance Token (ZFT) details

Algorithm: ERC-20

Max Supply: 900 Million

This token will be a centralized, dividend-bearing, security token and will only be awarded to those who have helped finance the company at its early stages. This coin will be released on a securities exchange and anyone trading for it will have to go through an entity that has completed KYC and AML processes for the buyer.

Zenoshi Inc intends to buy back ZFT's as profits allow and burn them.

After the presale is complete Zenoshi Inc will institute a Hard Fork of the ZFT and create the Zenoshi Reward Coin (ZRC)

Zenoshi Reward Coin (ZRC) details

Algorithm: ERC-20

Max Supply: 200 Million

Zenoshi Finance Token Holders will receive ZRC as part of the Hard Fork – this will be
For every 18 ZFT = 1 ZRC

50 Million ZRC will go towards the Hard Fork

25 Million ZRC will be pre-mined for initial marketing promotions and operations

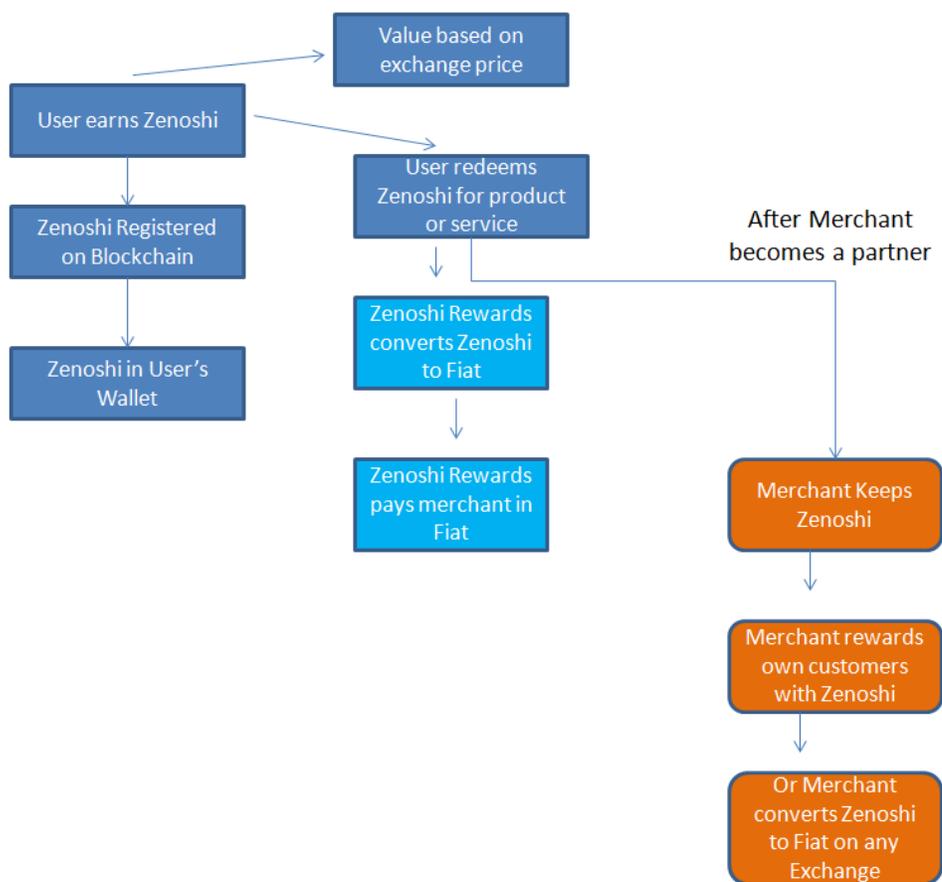
125 Million ZRC will then be mined

The ZRC will be a decentralized coin with each coin having 8 decimal points. Specifically, there will be 10,000,000 (ten million) Oshis in one Zenoshi.

- A consumer will therefore receive either Zenoshis or Oshis – for now let's explain this in Zenoshis



- The amount of Zenoshis a user has earned within the Zenoshi Rewards Program will be registered on the blockchain and reside in their individual wallets.
- Zenoshi Rewards anticipates assigning a user Zenoshis based on the value of the reward and the current market value of the coin.
- When a user redeems Zenoshis for a product or service with a certain value, Zenoshi Rewards expects to turn those Zenoshis into fiat and pay the merchant in fiat for that product or service, unless the merchant is willing to get paid in Zenoshis.
- Merchants will eventually become partners taking Zenoshis for purchases that they will use to reward their customers directly.



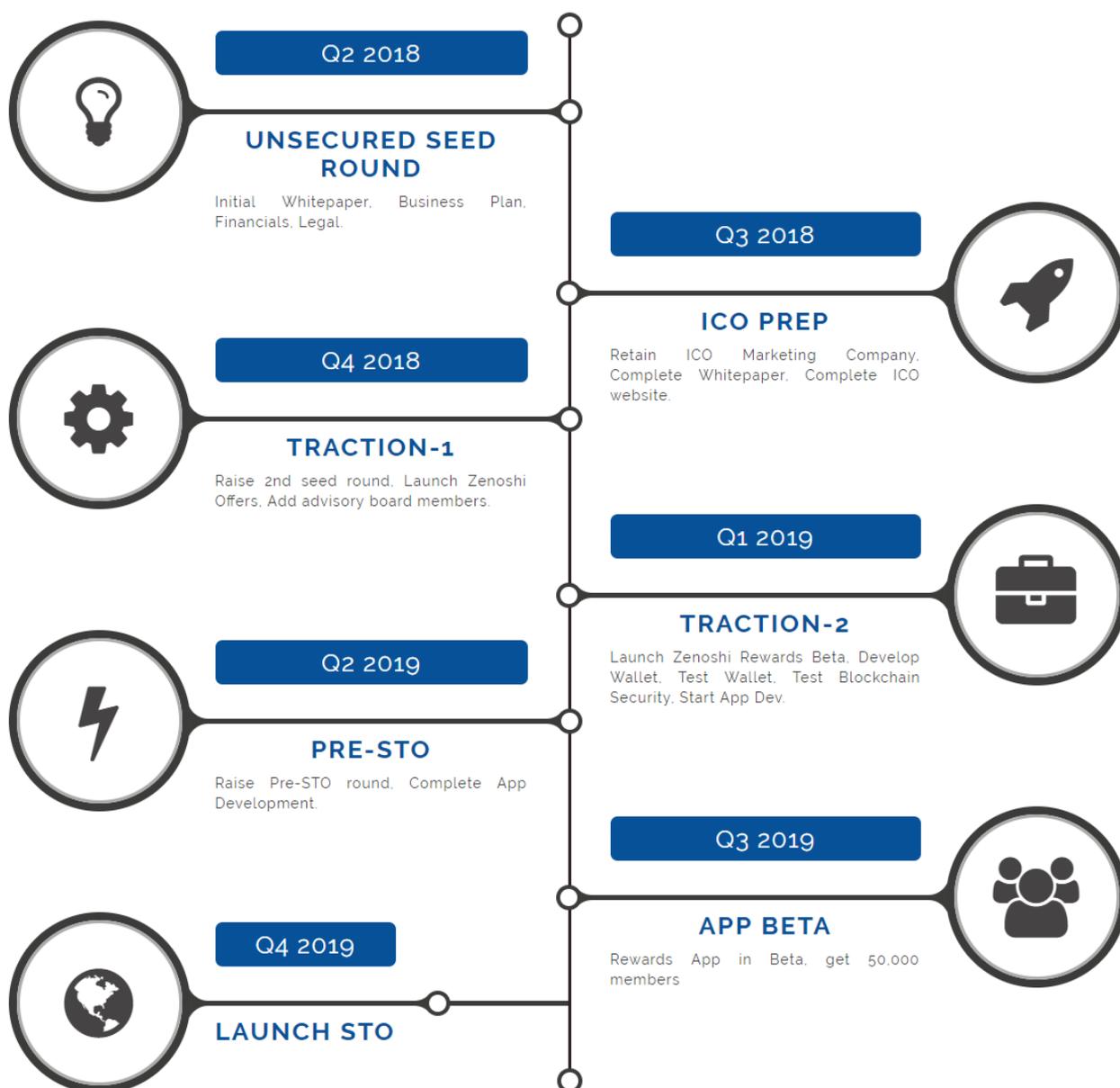
Partner Merchants

- Partner merchants may also purchase Zenoshis from our company directly or from exchanges carrying the Zenoshi Reward Coin.





Zenoshi ROADMAP





The Team

Allan Marston – Founder & CEO

Mr. Marston is a successful corporate executive heading up departments in Business Development, Sales, Marketing, Human Resources and was the CEO of his own Silicon Valley company.

Allan has had several start-ups and successful exits internationally. He also spent 25 years in every aspect of the retail business and was with a company when it created Canada's first loyalty reward card program called Club Z. He also has over 17 years' experience in the technology startup space. Mr Marston is also the founder of the Global Cryptocurrency Network and the Bitcoin Intelligence Group.

Satish Kumar – CTO

Mr. Kumar is an international technology professional with experience in a variety of technical modalities. He has worked on major initiatives for American Express, H&R Block and Accenture to name a few.

For the last few years he has been a blockchain and cyber security consultant. He is a highly experienced and sought-after Information Architect, IT Security Consultant and a Big Data Specialist. Mr Kumar has developed the Zenoshi technology on the Ethereum Platform and is currently working on a Bitcoin Core platform as well.

Shawn Leynard - VP Funding

Mr. Leynard a Cryptocurrency educator, investor and a crypto mining expert. He has built a following of beginners to a vast network of professionals in the crypto space. He has 30 years experience in computer technologies as well as been a successful Computer tech/developer and internet magazine publisher.

Shawn has perfected his client relations and sales skills over the last decade and has worked closely with Robert Kiyosaki's personal advisors to lead the way in raising venture capital. Besides being very successful in business Shawn is highly respected by his peers having served his community as a Volunteer firefighter of 21 years. He received the Award of Excellence Medal from the Governor General of Canada for his service.



Steve Marston – Director Digital Marketing

Mr. Marston has extensive experience in offline and online advertising having spent almost a decade at Canada's largest communications companies, Post Media.

Over the past few years his focus has been on guiding clients through digital marketing platforms using profitable strategies and processes.

Steve is an avid sportsman and is a proven leader on and off the field.

The Legal Team

We have retained Gowlings WLG which has Canada's leading Blockchain legal team. Gowlings is an international law firm with a massive presence in Canada.

Their team is guiding us through compliance issues here in Canada and internationally.

Advisory Board

Dr. Bob Hayes, PhD – Advisory Board – Data Scientist

Dr Hayes is a researcher, writer and consultant who likes to solve problems using scientific methods. His interests are at the intersection of customer experience, data science and machine learning.

He has over 25 years of consulting and research experience in enterprise and midsize companies, including Microsoft, Oracle, Agilent Technologies, Sophos, Virtual Instruments, Netsmart Technologies and Genstar Capital.

Bob holds a PhD in industrial-organizational psychology and has written three books on the topic of customer experience, measurement and analytics, and he blogs regularly on these topics. He is considered a top social influencer/subject matter expert in customer experience, data science and machine learning. He has managed customer satisfaction research as an employee to Fortune 500 firms, and as an independent consultant.

He has published numerous articles in both scientific and trade journals and presented at national and international conferences as a keynote speaker on such topics as customer experience management (CEM) best practices, implications of Big Data for customer experience and selecting the right loyalty metric. You can follow Bob on Twitter at @bobhayes.

Bruce Matichuk – Advisory Board – AI Expert

Bruce Matichuk received his BSc. and M.Sc. in Computer Science from the University of Alberta.



Bruce has worked as a founder of several AI based companies including Celcorp, Poynt, Tapestry, Salu Design Group and Aidant Intelligent Technology.

Bruce's systems have been installed at many Fortune 500 companies including Liberty Mutual Insurance Company, Holiday Inn, American Airlines and others.

Research interests include biometric estimation with Neural Nets, image recognition, behavior analysis and intelligent agents. Bruce is also a contributor to Troy Media writing on AI trends and its impact.

Dominic Vogel – Advisory Board – Cryptocurrency Expert

Dominic has an established track record as a cyber security leader. He has a wide-range of experience overseeing numerous projects including security strategy development, policy development, endpoint security, and threat management in a multitude of industries (financial services, logistics, transportation, government, telecommunications, and critical infrastructure).

Dominic is well regarded as a skilled communicator having been a security blogger for the renowned IT website TechRepublic. He has performed as a keynote speaker for BrightTALK Security Summits, Cyber Security Summit West, Blancco Security Days, NYIT Cyber Security Symposium, Calgary Cyber Security Congress, Youth Achieving Success, Delta Chamber of Commerce, Vancouver Enterprise Forum, Vancouver SecSIG, Vancouver ISACA, BC Aware Day, Launch Academy, Startup Canada (Startup Chats), World Mining Summit, ISACA CSX North America 2016, Business-in-Vancouver Digital Privacy & Security Series, Calgary Cyber Security Congress 2017, RSA Conference 2017, and InfoSec World 2017.

Dina Abdullah Enriquez – Advisory Board – Serial Entrepreneur

From crowdfunding, PR, analytics, digital marketing, publishing, FMCG, hospitality, F&B, and now, the blockchain / cryptocurrency arena, Dina has built a massive footprint in her global network. She is also the founder of Spin Capital PR Marketing Analytics, based in Singapore.

To Zenoshi, Dina brings her investor matching skills, having closed private deals from six to seven figures for startups and established companies in Asia. Dina is also our representative for Asia expansion.

In her home country, the Philippines, Dina is well known as a public speaker, host and a former broadcast personality on her own morning TV show and co-host on a classic rock radio channel. Dina embraces social media; is in Singapore's top 10% of travel reviewers, with a following of 29,000 readers. Named in 2012 as one of LinkedIn top 1% most viewed, where 2,000,000 went to her profile.

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