



Rubius

WHITEPAPER

Version 1.2.

Our Mission: To advance the blockchain industry and make cryptocurrency more accessible through the development of straightforward consumer-facing blockchain software.



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1. INTRODUCTION

1.1. Executive Summary

From purchase, to sale or send, Rubius offers the complete crypto-payment ecosystem.

The end-to-end solution begins with the Rubiex exchange. There, users can purchase and trade cryptocurrency within an intuitive environment. The exchange leverages extremely low fees to offer greater value than its competitors.

Rubius' next link in the chain offers users a secure tool to send and receive cryptocurrency. The versatile Aryl wallet serves as both decentralized bank and exchange facilitator. The wallet's user-friendliness allows for confusion free payments between users, and Aryl's Volatility Shield protects wallet value by converting unstable cryptos into a preferred, steady currency. The Shield's streamlined conversions allow users to quickly liquidate their holdings from an exchange without excessive fees or long queues typical of other "cashing-out" methods.

RUBY tokens power this innovative ecosystem. Users who transact with the native Rubius currency receive 50% off fees across all platforms.

Proceeds from the ICO will be used to develop the first crypto network to solve the issues of over complexity, exploitative fees, and volatility. Early investors will benefit from adoption at the premier stage of development, when the coin is at its cheapest value. Eventually Rubius will expand to explore further blockchain solutions outside the financial sector, and RUBY tokens will always be at the heart of these ventures, increasing in utility and demand.

1.2. Letter from the CEO

Hello,

My name is Joseph Rubin. Let me tell you why I am the perfect person to lead Rubius and grow it into the most successful fintech company in the world.

For me, I grew up in a bubble where banking services were always ubiquitous. I never had to go through the hard times experienced every day by the nearly two billion unbanked adults in the world. That being said, I have experienced first-hand the faults of the traditional banks and the need for modern financial solutions. When I was about 14 years old, my home life was disrupted due to the faults of the big banks. That's because it was 2008 and my father, Kevin Rubin, was a financial advisor for UBS Paine Webber. I won't go into too much detail, but I'd like to note that my father lost his job and a substantial amount of money due to the fraudulent practices of the



big banks. However, due to properly saving and diversifying his assets, we recovered better than most and eventually returned to a normal life. My father now works for Bank of America's Merrill Lynch, one of the biggest culprits of this disaster, and although we have our differences, he has taught me how to be fiscally responsible and how to safely manage funds. This is why I feel more than capable of managing the proceeds of our ICO and using it to build a profitable corporation. Any unused funds from the ICO will be properly invested and used for our future products and plans.

My first experience with cryptocurrency, like most people, was hearing how lucrative crypto-trading could be. I dabbled a bit in trading cryptocurrency until I saw where the real money was being made: the ICOs. I thought, "hey, if Jeff Bezos can use the dot-com bubble to build Amazon, why can't I use the blockchain-hype to start my own Amazon?" Thus, I began researching cryptocurrency, delving into the whitepapers, and determining where the real problems lie. Believe me, even though I have a background in mechanical engineering and have previously worked as a research scientist, reading through whitepapers isn't easy. The reason being is that the majority of whitepapers are fraud, attempting to confuse you with complicated technical jargon so that you will quickly look past the whitepaper and invest in their ICO.

The largest problem I found while surveying the market and researching cryptocurrency was the lack of good software products. Nearly every ICO attempts to build their own wallet (or payment app), yet they all seem like rushed haphazard products, most likely made to simply get a minimum viable product, take investors' money, and run. I could guarantee that 90% of the wallets on the market will never see a single update or improvement. Therefore, I decided to found Rubius and commit myself to creating high-quality, consumer-facing, blockchain software. Once we have quality products on the market, and need additional funding to market them internationally, I plan to also take Rubius Inc. through an initial public offering (IPO). I am asking you to join Rubius and help us bank the world and transition into the future of finance.

Sincerely,

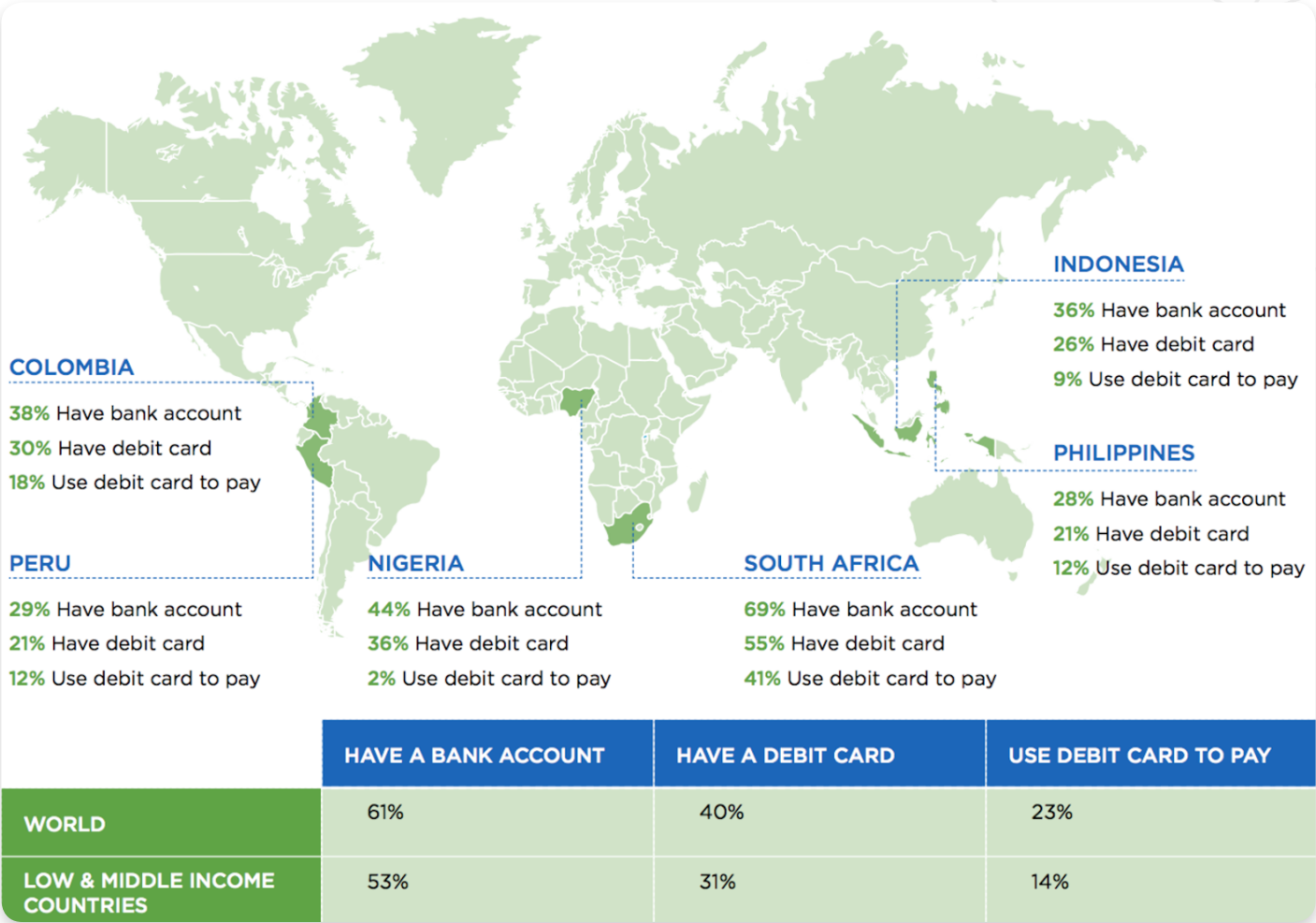
Joseph Rubin
CEO of Rubius Inc.



2. RUBIUS EXPLAINED

2.1. Market Problem

The fact remains that roughly 1.7 billion adults in the world remain unbanked [1]. That’s 1.7 BILLION adults who don’t have access to any electronic financial services and are forced to operate in either a cash or barter system which promotes crime and corruption.



Although smartphone ownership is increasing at an exponential rate, not everyone will have access to the needed solutions due to the limited software and cross-border restrictions. The existing solutions utilize third-party service providers that increase costs and limit services based on trust. These service providers also restrict access to their products depending on where you live. Unfortunately, the people living in war-torn countries, who arguably need to protect their money the most, are the ones who are affected most.

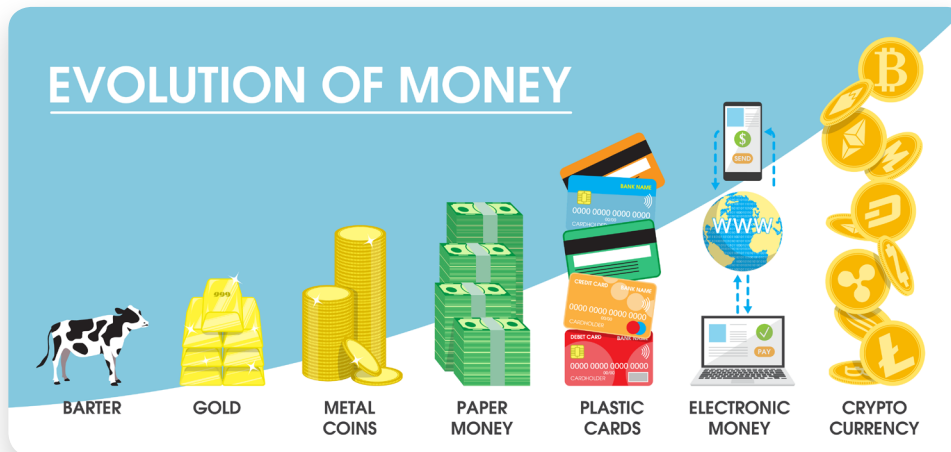
The most unbanked region is the Middle East, where a staggering 86% of adults are unbanked



[2]. The world's largest banks refuse to operate in the region because they cannot comply with the Islamic banking laws. The business model of the world's major banks revolves around loaning money and charging interest, which violates Sharia law [3]. And, in order to operate there or in any other location, the financial service providers have to fully vet and trust every single individual.



The traditional financial system's dependency on trust is leaving millions unbanked and is limiting the economic development of the world. We all saw the failure of the big banks in 2008 when their fraudulent practices caused a domestic crisis in the U.S., which then propagated into a full-blown international crisis due to the interconnectedness of the banking sector with non-banking sectors. This linkage was due



to the fact that eCommerce had grown into a multi-trillion-dollar industry and, at the time, there were no means of sending peer-to-peer payments on the internet. Thus, the actions of the big banks caused the Great Recession, the worst economic downturn since the Great Depression. One

smart individual, referred to as Satoshi Nakamoto, saw the failures of the banks and the faults in the system and decided to make a change. Bitcoin didn't emerge in 2009 out of coincidence. It was born out of necessity.

Cryptocurrency solves almost all of the problems necessary to bank the world. There is no trust involved, no interest or loans needed, and it enables peer-to-peer payments. Well, if that's the case, then why isn't the entire world using cryptocurrency? Why aren't those 1.7 billion adults accessing bank accounts and financial services? What is hindering mass adoption? The answer: the software is terrible. None of the wallets made for cryptocurrency are user-friendly or intuitive. None of them are designed for the consumer. Instead, they're all designed in a hurry to produce a minimum viable product, which the ICO/project will never improve upon because they were only in it for the money.



2.2. The Solution: Rubius Software

Rubius software will be designed for the consumer and will be continually upgraded and



improved indefinitely. This may include rebranding our products in specific regions to help promote mass adoption. Our goal is to provide the entire world with access to banking and financial services through our software products. All of our products will be open-source, free-to-use, and will have zero-trust involved. Our products will utilize decentralized applications and operate on existing blockchain platforms like Ethereum.

2.3. What is Rubius?

Rubius is both the name of our company and our cryptocurrency coin. The Rubius coins are a cryptocurrency operating on the Ethereum blockchain platform. They are designed to operate as a currency similar to bitcoin and ether. Our company, Rubius Inc., is a blockchain software startup located in Tampa, Florida, USA. We are focused on developing cryptocurrency products, services, and solutions to help advance the blockchain industry and spur economic development.

2.4. The World Needs Rubius: Here's Why

Our company will begin as a software startup but will transition into a new world bank, offering trustless financial services to the masses through our consumer-facing software. The world needs Rubius because the traditional banking model is dying. The old-world model depends entirely on trust, which will at some point no longer be sufficient as it is difficult to fully vet and trust billions of people; and the world population is growing exponentially. This traditional model is leaving 1.7 billion adults unbanked, limiting economic development and innovation worldwide.

Through Rubius, we will harness the power of the blockchain and provide every person in the world with essential financial services.

Rubius was born because nearly every “wallet” or “exchange” solution so far is extremely haphazard and not user-friendly. Thus, our focus will be 100% on quality. We will make simple, easy-to-use intuitive software that will enable mass adoption of cryptocurrency and blockchain technology.





3. RUBIUS PROTOCOL

The Rubius protocol is a decentralized blockchain solution that focuses on the transfer and exchange of Rubius coins. This protocol is focused on serving an ecosystem of Rubius software which will provide the world with trustless, ubiquitous financial services.

3.1. Rubius Coins

Rubius coins or RUBYs are a decentralized cryptocurrency based on the [ERC20 token standard](#). RUBY transactions are simple, safe, and low-cost.

RUBY coins are an autonomous digital currency supported by the Ethereum platform and all RUBY transactions will be processed by the Ethereum Virtual Machine (EVM). The EVM ensures transparency by verifying, recording, and publishing all transactional data.

3.2. Coin Parameters

Coin Name	Rubius
Ticker Symbol	RUBY
Initial Supply	300,000,000
Decimals	18

3.3. Use Cases

RUBY coins will be used in the Aryl payment app and the Rubiex exchange. In Aryl, RUBYs will be one of the default cryptocurrencies to use for frictionless secure payments. On Rubiex, the Rubius coins will be used as one of the main trading pairs, and our preferred Rubiex members will permanently receive 50%-reduced fees when trading RUBY. In the future, we plan to develop more financial products (e.g., our own proprietary point-of-sale software) in which RUBYs will see even more use.

The real-life use cases of the Aryl payment app and Rubius coins are endless. One example: you're out to eat with multiple friends and don't want to go through the hassle of splitting the



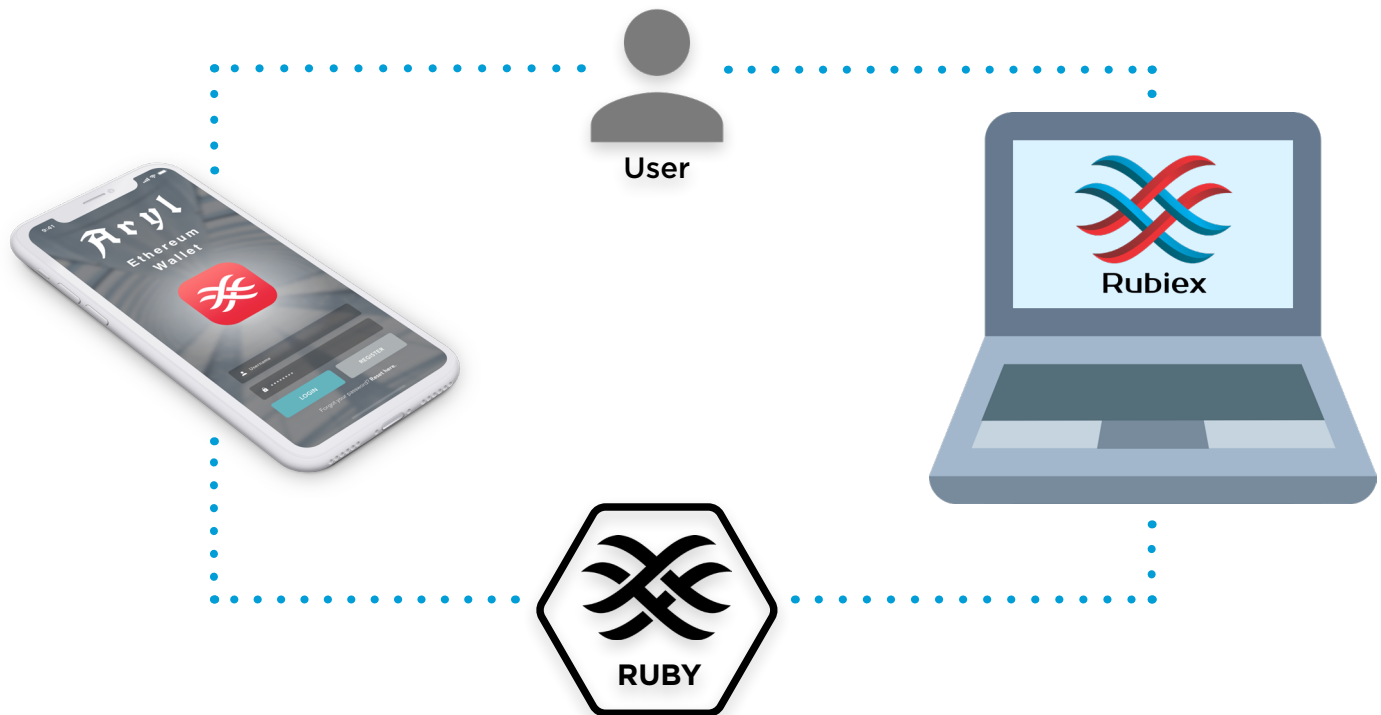
bill. In this case, one of you could pay the bill and the others could use the Aryl app to send them the money for the meal. Another example is if you work as a tutor or a typical cash-based business, because then you could have your clients or customers send you their payments using Aryl rather than holding on to large amounts of cash.

3.4. Coin Buyback and Burn

Once our company becomes profitable, we will begin a coin buyback and burn process where we will spend 20% of our quarterly profits on buying back RUBYs and burning/deleting them. We will continue this process until there is circulating supply of only 100,000,000 RUBY.

3.5. Rubius Ecosystem

The Rubius ecosystem consists of our smartphone app called Aryl, our web-based exchange called Rubiex, the Rubius coins, and will include all of other proposed products. The ecosystem intertwines smartphones, laptops, desktops, tablets, and all other computing devices into a platform for financial security.



3.6. Rubius Accounts

The Rubius accounts can be created within the Aryl app or on the Rubiex exchange. Your Rubius account will be usable for all of Rubius's future products. This cross-platform functionality will enable you to utilize all of the software which we will offer, without having to waste time generating and remembering new login information.



Once our initial products have launched and we have begun generating revenue, we will begin researching the practicality of offering banking services (i.e., capital management, brokerage services, lending services, etc.). We will allocate a portion of profits to fintech research and development with the purpose of determining which banking services could be revolutionized using decentralized applications.

3.7. Transaction Speed & Cost

Compared to bitcoin, Rubius coins are capable of extremely fast and low-cost transactions. On average, the Rubius protocol enables transaction times over 40 times faster than bitcoin.

Rubius coins benefit from the speed and efficiency of the Ethereum platform. The average RUBY transactions take roughly 14 seconds to complete, whereas the average transaction time of bitcoin is roughly 10 minutes [4]. During times of high volume, bitcoin transactions can take hours to complete, and some bitcoin users have reported waiting days for their transaction to finish.

The average cost of Rubius transactions is roughly 2% of the total cost to send bitcoins. With bitcoins, the average transaction fee is 55 USD, whereas Rubius coins have an average transaction fee of only 1 USD [5]. This drastic difference makes the Rubius protocol far more scalable and sustainable than bitcoin, which is why Rubius is a much better candidate for the consumer market.

The Facts:	Bitcoin Transactions	Rubius Transactions
Average Time	10 minutes	14 seconds
Average Cost	55 USD	1 USD

3.8. Rubius Blockchain Infrastructure

In the future, we plan on developing our own blockchain infrastructure, which will be an improved version of Ethereum. Similar to Ethereum, our infrastructure will be an open-source, public, blockchain-based distributed computing platform and operating system with smart contract (scripting) functionality. However, the goal of our blockchain platform is to be more energy-efficient and more viable for long-term data storage.



To make the platform more energy-efficient, we plan to use computational science and numerical methods to lessen the processing power needed by the Rubius Virtual Machine (RVM). These methods will make the platform cleaner (more ecofriendly) and will make Rubius mining more lucrative. To make the platform more viable for long-term data storage, we plan to incorporate sharding protocols as they will make the blockchain more durable and scalable.

Our platform will be called “Rubius” and we plan on migrating the Rubius ERC20 coins from the Ethereum platform to the Rubius platform by pausing trades, then manually exchanging the assets. Afterwards, the Rubius coins or Rubies will become the main currency of the platform and will act as fuel or “gas” for the network, similar to ether on Ethereum.

Because Rubius will be first modeled as an Ethereum variant, it will initially use Merkle trees, for security reasons, to improve scalability, and to optimize transaction hashing. By design, the Rubius blockchain will be extremely secure and have a high Byzantine fault tolerance. To improve upon Ethereum’s design, we will consider the viability of using other hash trees to replace the Merkle Tree (e.g. the [Tiger tree hash](#)) or may consider inventing our own novel binary tree. We plan on devoting a significant budget towards cryptography research & development (R&D), hoping to build upon the work of Ralph Merkle by developing innovative public-key systems which could be used in conjunction with decentralized applications.



4. RUBIUS APPLICATIONS

4.1. Aryl

Aryl is an open-source Ethereum wallet and payment platform. Aryl will be very similar to PayPal's *Venmo* app, although it will have the added benefit of cryptocurrency storage and trading. Aryl will make cryptocurrency simpler to acquire and use, and it will protect people's money from the risks of the unstable crypto-markets by using its *Volatility Shield* feature.

Aryl's main purpose is to make cryptocurrency and blockchain technology more accessible, consumer-friendly, and risk-free. As with any new technology, it will take cryptocurrency and blockchain some time to catch on with the general public. To encourage adoption, the Aryl app will feature an intuitive layout so people can immediately start to use it with no prior training required.

Inside Aryl, users can access their decentralized Ethereum wallets, which support thousands of cryptocurrencies. Users will also have the ability to access our centralized crypto-exchange, Rubiex. By signing up for Rubiex, users can buy, sell, and trade select cryptocurrencies directly from the Aryl app. The Rubiex exchange will also be utilized for the Volatility Shield feature.

4.2. Aryl Features



4.2.1. Send, Receive, and Request

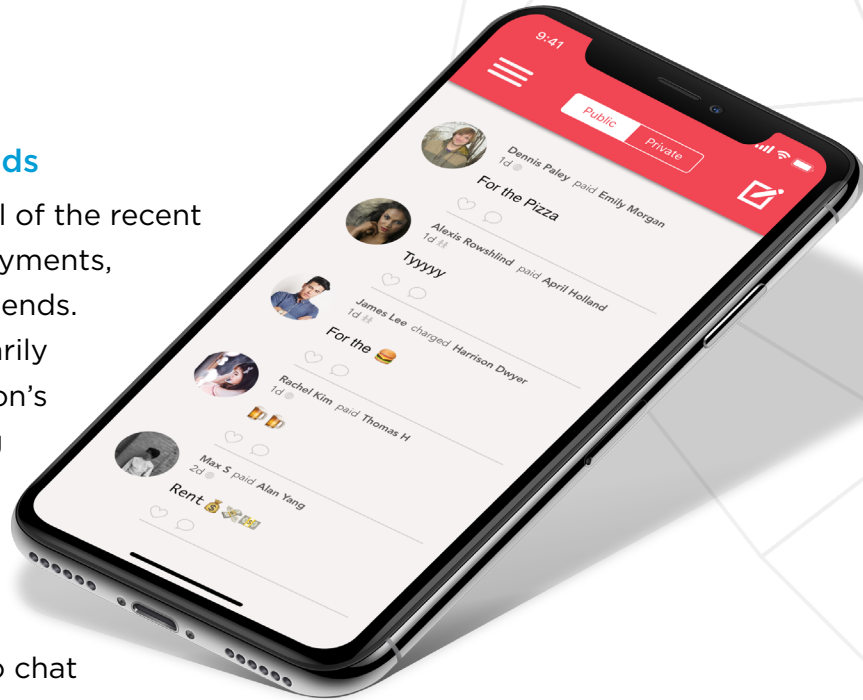
In the Aryl app, users have the ability to send, receive, or request payments in either fiat currency, Ether, or Ethereum tokens, making it useful for transactions in traditional currency and cryptocurrency.





4.2.2. Connect with Friends

The home screen features all of the recent activity (i.e. the requests, payments, events, etc.) from a user's friends. These friends will be voluntarily gathered from either a person's contacts or from connecting a social media account (i.e. Facebook). In a later version of Aryl, we plan to provide users with a secure messenger, allowing them to chat with their friends directly in the app.



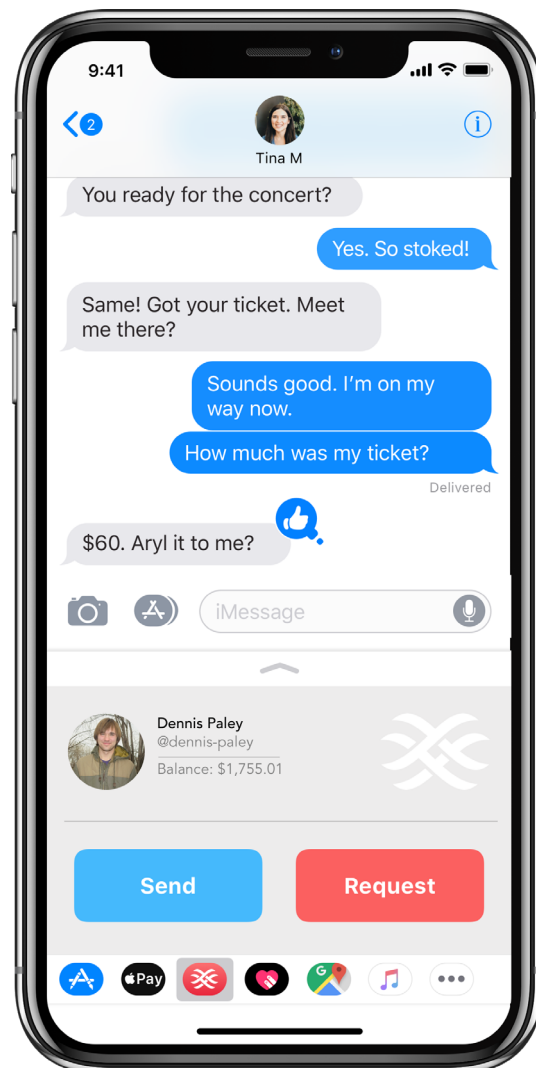
4.2.3. In-iMessage Usage

Users will be able to send and request payments directly from their iMessage conversations.

This will allow for real-time payments whenever you owe a friend money or if your friend owes you money.

If a user sends or requests a payment from a contact that doesn't have an Aryl account, the contact will be prompted to sign-up for Aryl to complete the transaction.

With Aryl, you never need to worry about sending payments to the wrong wallet address. That's because the Aryl app has you select the recipient using the contact's name, rather than their wallet address.





4.2.4. Wallet Functionality

Aryl provides users with many decentralized wallet features, such as creating new Ethereum wallets (the key pairs to these wallets are stored locally on your iOS device), viewing balances of Ether and Ethereum tokens, and changing wallet passwords.

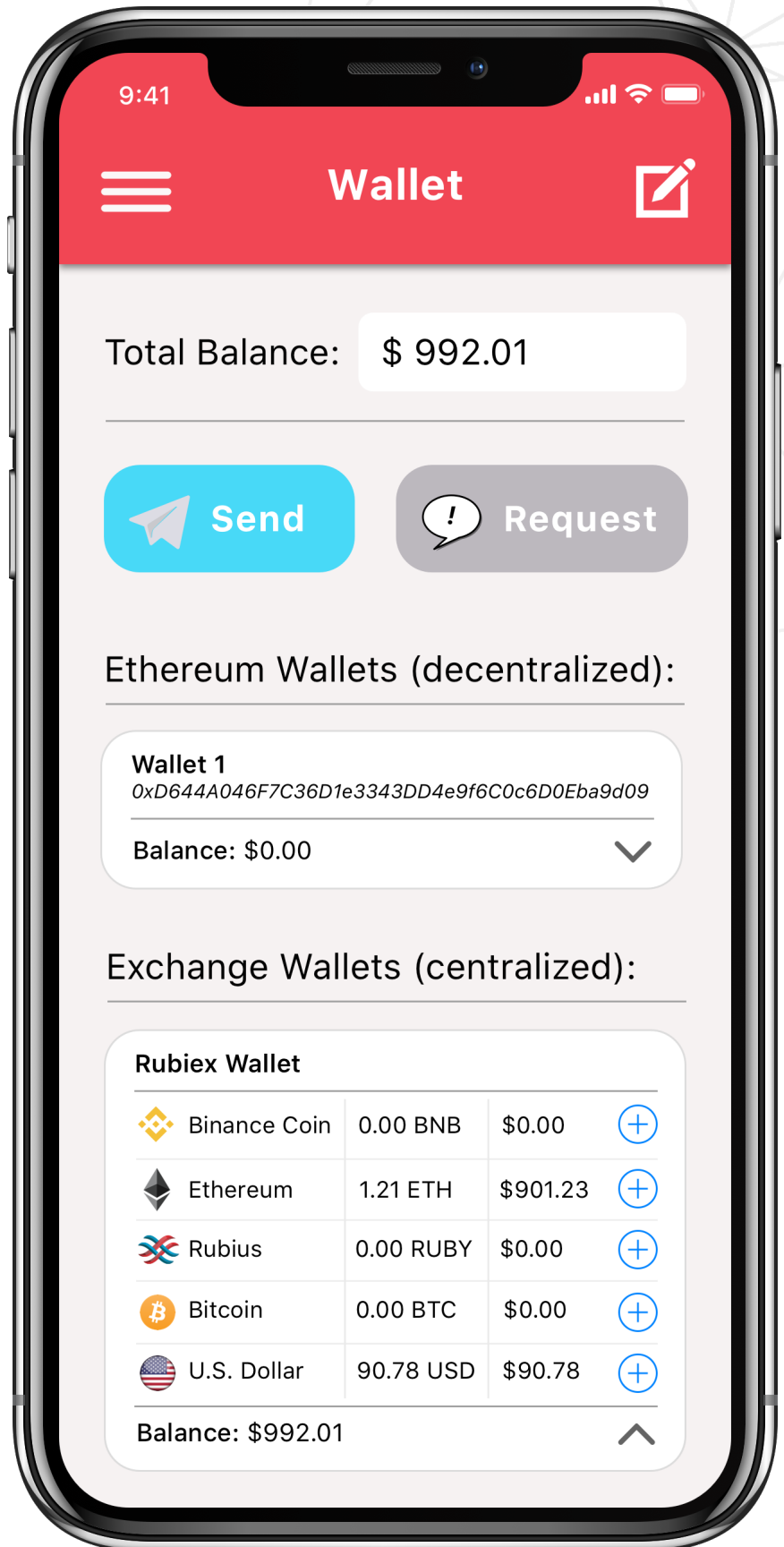


4.2.5. Exchange Features

Aryl will allow users to trade their cryptocurrency directly in the app.

To use the exchange features, we will require users to sign-up for Rubiex by providing additional KYC (know your customer) information to prevent money laundering and fraud.

A web-based version of our exchange will be located at: www.rubiex.com.

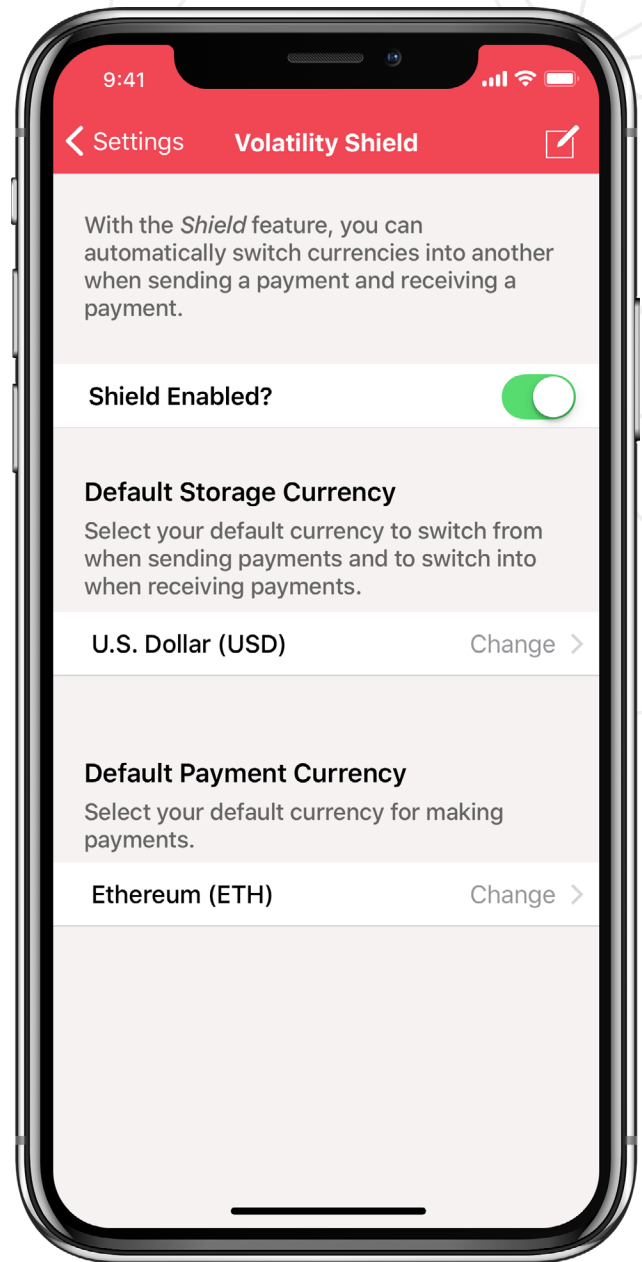
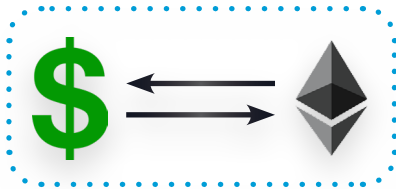




4.2.6. Volatility Shield

Aryl's Shield feature reduces the risk of using cryptocurrencies by keeping users' money in a safer currency and then automatically switching it into their preferred cryptocurrency when they are sending a payment.

When you receive a payment, the currency you receive will be automatically converted back into your preferred storage currency. This feature will allow you to utilize cryptocurrency without having to worry about losing money due to market volatility (i.e., the price of cryptocurrencies dropping).



4.3. Rubiex

Rubiex will be a web-based cryptocurrency exchange which will host hundreds of coins and tokens like bitcoin (BTC), Ethereum (ETH), Ripple (XRP), etc. The focus of Rubiex will be to facilitate trading through our high-quality user interface or our API functionality. Although Rubiex will begin as a crypto-exchange, we plan to later incorporate all types of tradable assets such as stocks, ETFs, mutual funds, fiat currencies, etc.

4.4. Merchant Software

We plan to develop software to facilitate trustless merchant services in both physical stores and eCommerce marketplaces. For physical stores, we will attempt to develop decentralized point-



of-sale (POS) software that can facilitate payments made via Apple Pay, Google Pay, or credit/debit card. To facilitate payments for physical stores and online marketplaces, we plan to use decentralized applications to develop novel payment gateway software.

4.5. Rubius Smart Escrow (RSE)

To promote the adoption of cryptocurrency, we plan to develop an escrow mechanism using Ethereum smart contracts. With a normal escrow process, an asset is kept in the custody of a third party and will only be released once a service has been filled or a product has been delivered. For the Rubius Smart Escrow (RSE), this asset will be your cryptocurrency payment and there will be no third party involved (unless one has been specifically requested before deploying the contract). Instead, users will both agree upon a set of conditions before deploying the contract and these conditions will define where the assets will go in the case of a dispute. The RSE will be incorporated into the Aryl payment platform in a later version so that users can select and deploy contracts from inside the app.

4.6. Rubius Smart Loans (RSL)

The RSL will be very similar to the smart escrow application because they will utilize Ethereum smart contracts to conduct simple loan operations. The smart loans will be designed for small agreements between friends and the users will be able to deploy loan contracts directly from their Aryl app. Similar to the RSE process, the participants will agree upon a set of conditions before the contract is deployed. In the Aryl app, users will be able to select another friend to act as an arbitrator for the agreement to mediate in the case of a dispute.

4.7. Decentralized Social Media

We plan to explore the potential of using the blockchain as a host for a decentralized social media platform. This may include expanding Aryl's social media features to include more detailed user profiles and a secure messenger feature. Or, this may include developing our own novel social media platform. At Rubius, we envision a world where your data is owned by you and can only be sold or distributed with your permission. After implementing our financial software, we will experiment with different ideas to try and bring our vision to life.

4.8. Security

For all of our applications, security will be our highest priority. Our products will already have a security advantage over traditional financial solutions because the traditional service providers operate using centralized ledgers, whereas we will be utilizing decentralized ledgers. Centralized storage means that your important data is stored in one (or a few) locations which leaves the sensitive data vulnerable to attackers. With decentralized storage, your data will be distributed amongst tens of thousands of computers, making it impossible to hack because the attackers



would need to gain majority control of the fault-tolerant blockchain network.

To improve security, we will be publishing all of our products as open-source so that they can be publicly audited. We will also hire IT security professionals to do their own evaluations of our software and systems. We will strive to maintain the highest levels of IT security to protect the assets of our users. After our ICO is complete, our first move will be to hire full-time security personnel to oversee our operations.

4.9. Customer Service

Unlike some of our competitors in the market, we will be extremely focused on providing excellent customer service. All of our software applications will be manned by a support team that will be accessible at all times via email or phone.

You will never have to worry about unanswered tickets. We will respond within minutes to address every issue that you have.



5. INITIAL COIN OFFERING (ICO)

5.1. ICO Details

We have dedicated 70% of all Rubius coins to our initial coin offering. Our Pre-ICO will begin on July 31st and last for two weeks. The main sale for our ICO will start at 2:00pm EST on August 21st, 2018. The ICO will consist of three phases, spanning across five weeks (or until all tokens have sold). After the end of each phase, the price will increase, so we recommend participants get their RUBYs early.



1 ETH = 7000 RUBY

5.2. ICO Schedule & Bonuses

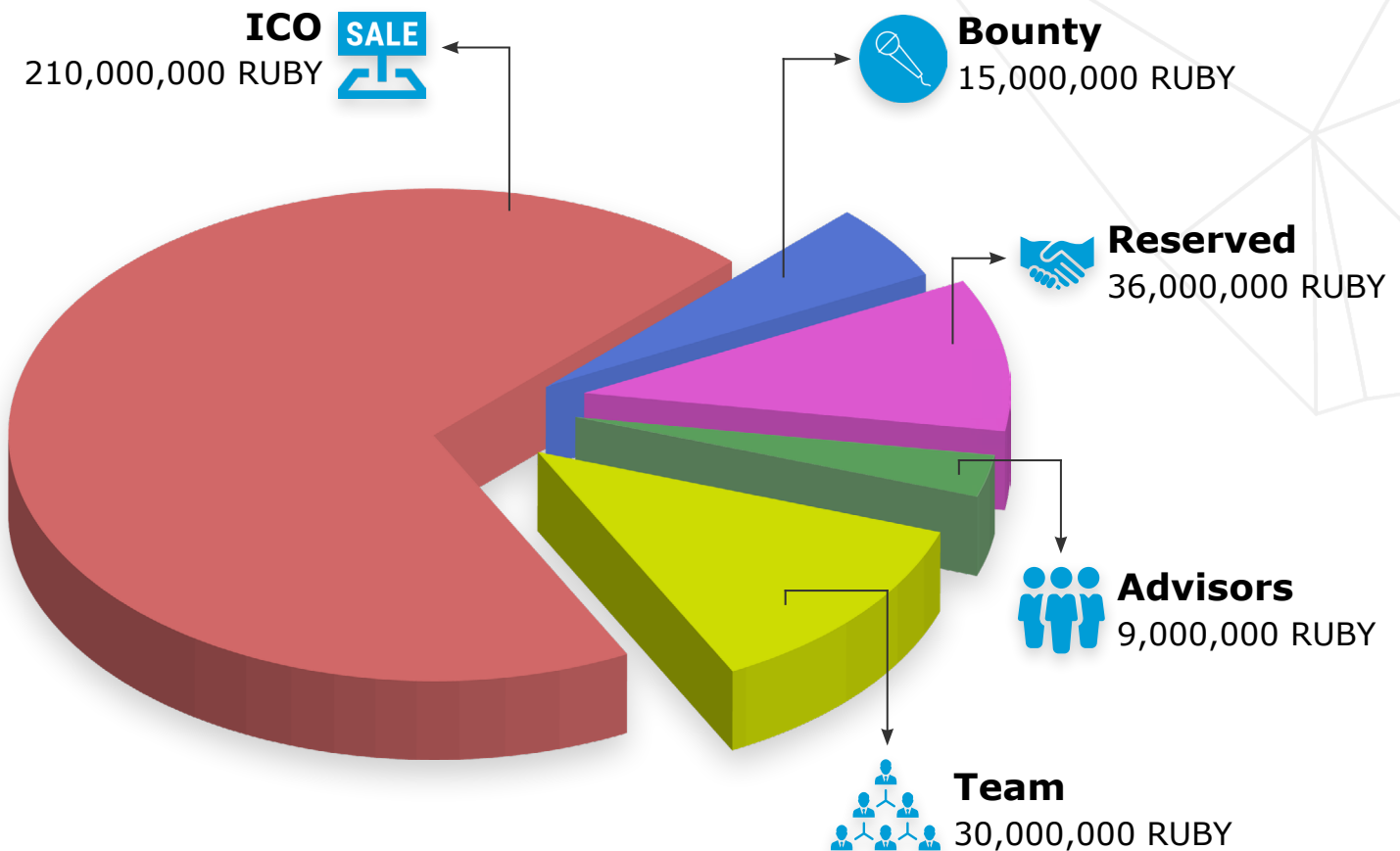
Phase	Starts	Ends	Bonus
Pre-ICO	2:00pm EST July 31, 2018	2:00pm EST August 14, 2018	50%
Week 1 & 2	2:00pm EST August 21, 2018	1:59pm EST September 4, 2018	25%
Week 3 & 4	2:00pm EST September 4, 2018	1:59pm EST September 18, 2018	18%
Week 5	2:00pm EST September 18, 2018	2:00pm EST September 25, 2018	10%

Purchased tokens will be distributed to the sender's Ethereum address upon completion of the ICO in the order they were received. It is crucial that buyers do not lose their key pair and/or password of their sending address as we are unable to recover lost funds. To participate in the ICO, please visit our website: <https://rubius.io>.



5.3. Coin Allocation

The total supply of RUBY tokens is three-hundred million (300,000,000 RUBY), of which 70% will be allocated to the ICO. With the remaining portion, we've allocated 5% to our bounty program, 10% to our founding team, 3% to our advisors, and 12% to be held in reserve for either partnership deals or exchange listings.



5.4. Benefits to Participants

By participating in our ICO, you will receive a *Preferred* Rubius Account (PRA) featuring reduced fees and priority customer-support.

This is your only opportunity to receive a PRA and this offer is only available to the first 1,000 participants in the ICO. You will never have another opportunity to acquire a PRA, so we encourage you to secure your account early.

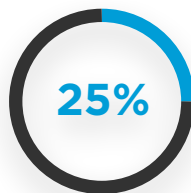


5.5. Use of Proceeds

We are hoping to raise a soft cap of at least 2500 ETH from the ICO. Upon completion of the ICO, these funds will be liquidated so that they can be used to develop our software and hire the necessary employees. The usage of these funds can be divided into five broad categories:



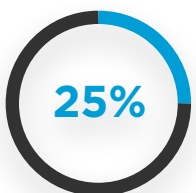
will be used for marketing and Rubius/Aryl branding to establish an active following and user base. This includes advertising, promoting future products & research ideas, and hiring a full-time marketing firm. Marketing and branding is allotted the largest percentage of funds because it will be needed for us to stand-out in this extremely competitive market.



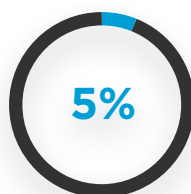
of the funds will be used to develop and maintain the Rubiex exchange.



will be held in reserve for unexpected/emergency situations.



of the funds will be used to develop and maintain the iOS Aryl application, which will include employee recruiting and training, salaries, and third-party security audits.



will be used for legal fees, which includes general counsel, IP attorneys, and securities lawyers for SEC regulation.



6. EXPANSION AND MARKETING STRATEGY

6.1. Expansion Plan

We plan to expand internationally by partnering with other companies in the financial services sector, acquiring competitors, and doing extensive marketing. The marketing channels will be focused on traditional press/publications, social media channels (Twitter, Facebook, Reddit), opinion influencers, blockchain and fintech conferences, and word of mouth.

Rubius is currently a startup company but our following and coverage is growing rapidly. We plan to expand our partnerships with payment providers (Apple Pay, Google Pay, PayPal), banks, credit card companies, and other fintech companies around the world. Our team is in the process of establishing relationships with many such companies in North America, the EU, Asia, and Africa.

The financial services sector generates over 13 trillion USD in revenue every year [6]. If Rubius were to take 0.5% of this revenue by offering our decentralized financial services, then we would accumulate over \$650 billion annually, which would be shared with coin holders through our quarterly coin buyback.

The development of the Aryl payment app and the Rubiex exchange platform will be completed in late November or early December of this year. Once these platforms go live, we will begin a substantial marketing campaign to immediately garner users, which will allow us to start generating revenue. Cryptocurrency exchanges, even the small ones, earn hundreds of thousands of dollars a day, and the medium-sized exchanges typically bring in millions of dollars every day. Therefore, once our exchange marketplace is active, we will be collecting enough income every day to expand our operations, build up our team, improve our software, and create our future products.

The focus of our management staff will be on rapid yet sustainable growth. This fast-paced expansion will be needed to adhere to our timeline and accomplish our goals. In 2019, we plan for Rubiex to be one of the first cryptocurrency exchanges to transition into a complete broker-dealer, offering equities, ETFs, mutual funds, and forex trading alongside its crypto-trading. In 2020 / 2021, we will begin offering banking services and expand our software products.

The following page displays an illustration of the platform's potential growth. Please note that all numbers are only projections based on current estimates.



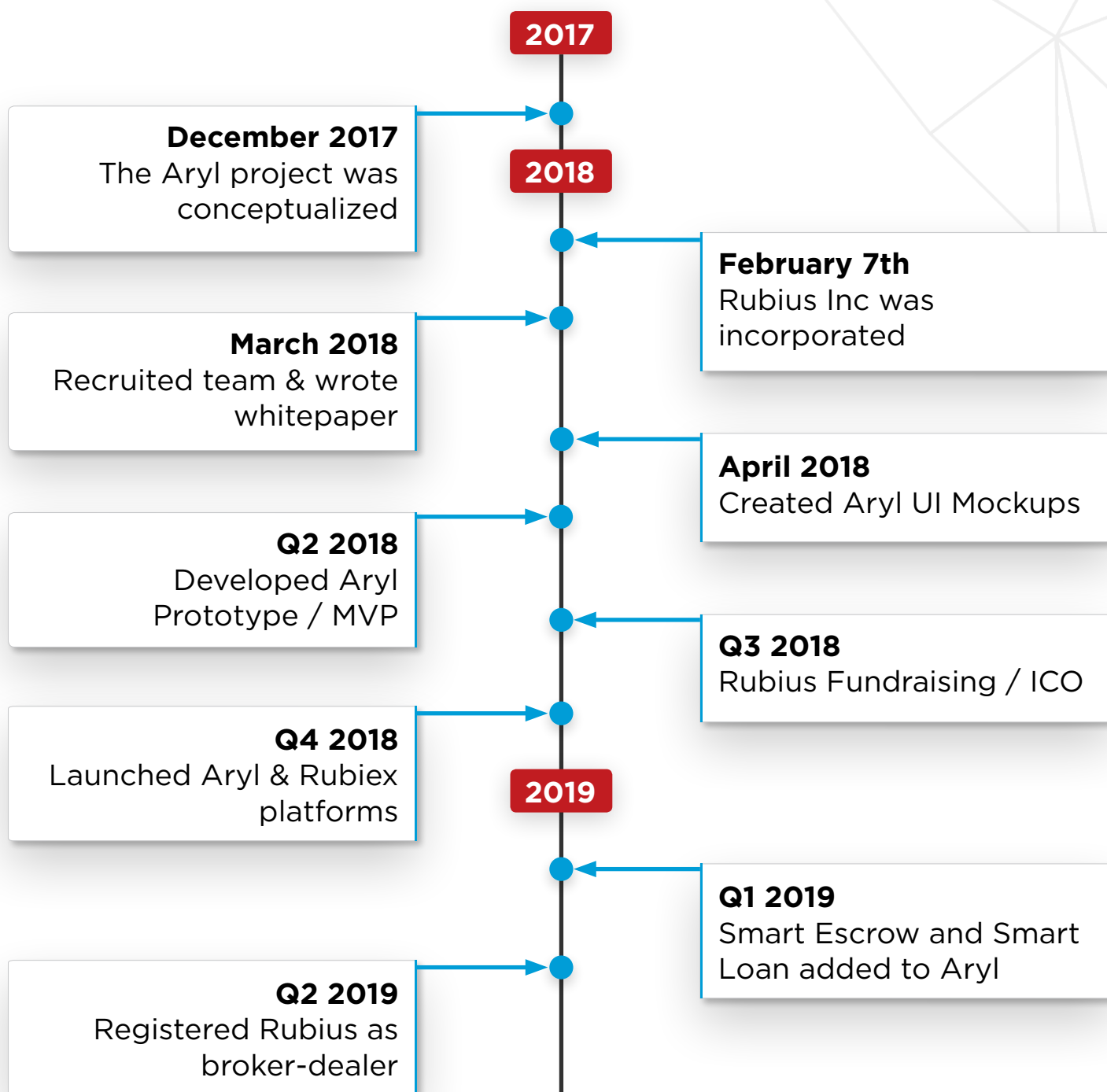
6.2. Projections

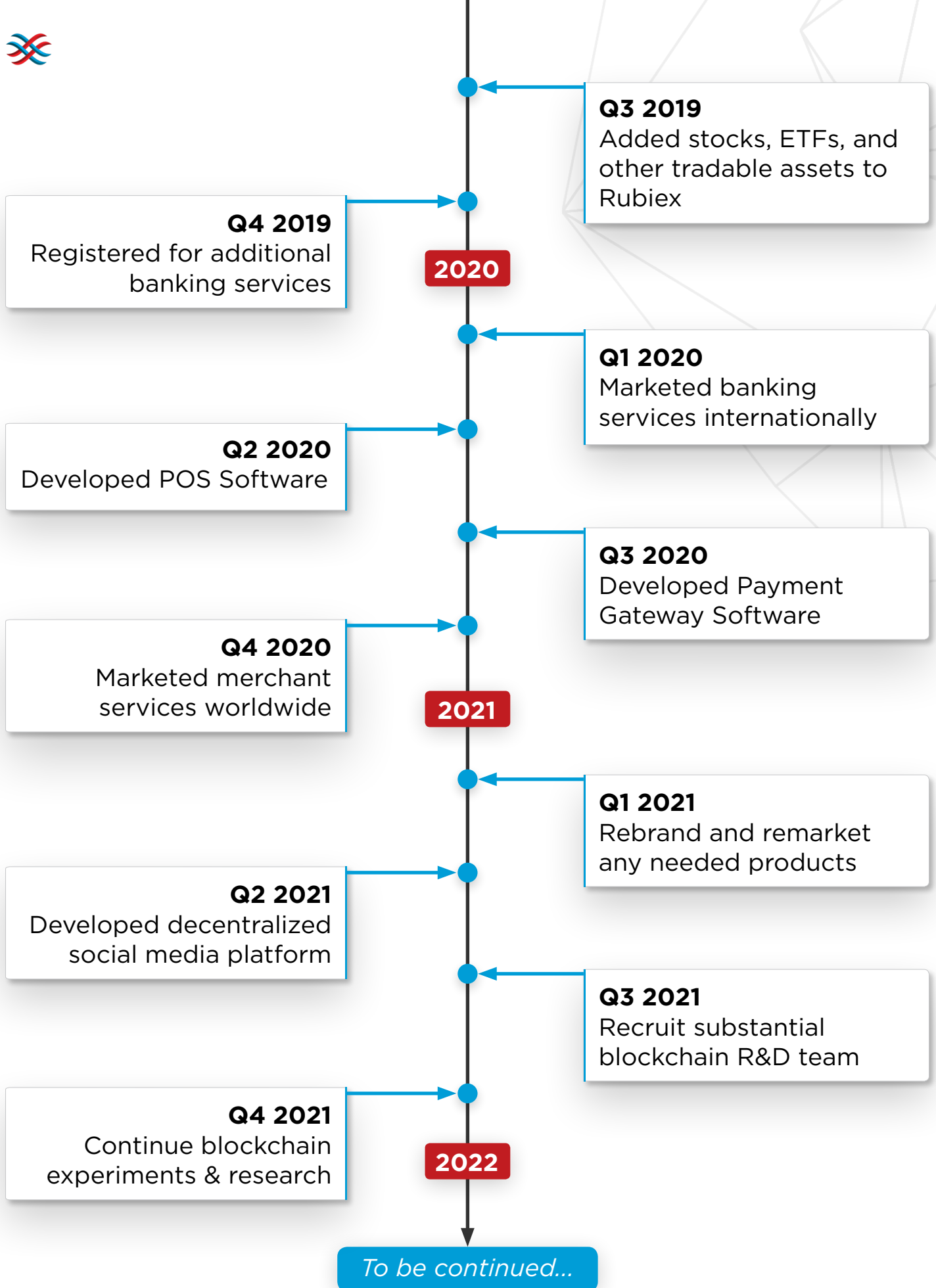
	2018	2019	2020	2021
Users	125,000	8.2 million	47.2 million	210 million
Revenue	\$10.2 million	\$12.1 million	\$58.5 million	\$245.2 million
Markets	N. America (US, Canada) Europe (Estonia, the UK)	Asia (China, Japan, Korea) Middle East Europe (all countries)	Asia (all countries) S. America Africa	Global
Key Services	Peer-to-Peer Payments Currency Exchange	Rubius Smart Escrow (RSE) Rubius Smart Loan (RSL) Stocks, ETFs, & Other Tradable Assets Added to Exchange	Banking Services Merchant Services (POS, Payment Gateway) dApp Browser Secure Messenger	Decentralized Social Media
Operating Cost	\$4.5 million	\$12 million	\$24.3 million	\$61.4 million
Net Operating Income	\$5.7 million	\$0.1 million	\$34.2 million	\$183.8 million
Profits Returned to Coin Holders via Buyback	\$0 million	\$0.5 million	\$6.8 million	\$36.8 million
Market Cap of Rubius Coins	\$10 million	\$500 million	\$1.5 billion	\$4 billion



6.3. Roadmap

The company roadmap, shown below, plots our course through our first year of operations. Our goal is to first conduct a successful ICO and then develop the Aryl app. We plan to partner with another crypto-exchange to facilitate Aryl's exchange services until we finish developing Rubiex. Please be aware that this roadmap is intended as a rough outline of our plans, and the dates/events listed here could be variable to change as market conditions fluctuate and the competitive landscape shifts.







7. TEAM & ADVISORS

The founding team of Rubius is extremely diverse, consisting of world-class industry experts as well as young up-and-coming developers. Our abilities cover a wide variety of fields including blockchain, finance, engineering, and more.

7.1. Rubius Team



Joseph Rubin

CEO & Lead Developer 

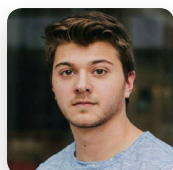
Joseph is an American inventor and entrepreneur with a background in mechanical engineering. He is a former research scientist and USF Graduate who is now dedicated to the development of user-friendly cryptocurrency products. Joseph is the lead developer of the Rubius protocol and Aryl app.



Haydn Snape

Chief Operating Officer 

CMO/CEO/CSO, Founder, strategist, investor and advisor focused on transformational projects in Blockchain, Fintech, AI and Robotics. Over the last decade, Haydn has delivered strategic business and marketing solutions in a variety of areas, including politics, financial services and technology. He's had the chance to work with companies large and small, including the likes of HSBC, Barclays, JP Morgan and Thomson Reuters.



Adam Singer

Chief Marketing Officer 

Adam enriches brands with witty eloquence. His work assists international firms, corporate websites, mobile applications, and blockchain businesses. He specializes in directing content for ICOs, maximizing impact and delivering buzz.



Joshua Snape

Chief Legal Officer 

Joshua is a London-based lawyer, with years of experience in business dispute resolution and intellectual property. Over the years Joshua has helped his clients (whether a corporation or individual) find the best and most effective solution to their legal issues. Moving into the cryptocurrency industry, he aims to bring the same sharp and creative solutions to any legal matters that may arise.



Daniel Spyralatos

Marketing Director 

Daniel is a digital marketer with extensive experience working on blockchain-related projects. He is the lead social media marketer for the ICO booking firm Cryptonomos and, as a result, has participated in the campaigns of highly successful projects such as Rentberry (which sold out and raised 30 million USD). Some other notable projects are Aitheon, Game Loot Network, and WAX.



Sophia Gavril

Token Economist 

Sophia is a token economist and brand developer, a role in which she analyzes and articulates a token's future value. Her experience with blockchain-based projects ranges from high frequency trading systems to new consensus-based infrastructures. She draws upon her experience as a cryptocurrency trader and educator to present a compelling hypothesis of why a token would maintain its value under a variety of different cryptoeconomic models - a key factor in building investor confidence. She also has a background in neuroscience research and translation- she speaks Spanish, Italian, French, German and English.



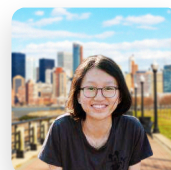
Craig Clayton
CFO



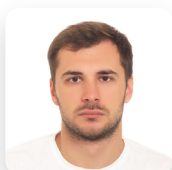
Richard Nacht
Legal Counsel



Dmitry Boganchenko
Frontend Developer



Rachelle Kim
Project Manager



Oleg Romanov
iOS Developer



Vladymyr Gorvat
Graphic Designer



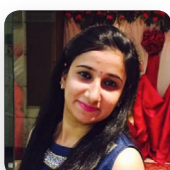
Vlad Vasylichuk
Content Director



Peter Bou Dib
Telegram Manager



Daniel Jennings
Finance Writer



Nanda Behl
Creative Writer



Alex Chaban
Video Animator



Ashleigh Whitfield
Voiceover Artist



7.2. Advisors



Nikolay Shkilev

Strategic ICO Advisor 

Nikolay is a crypto-enthusiast, mentor, and entrepreneur and is the Co-Founder of “Top ICO Advisors”. On ICObench, the most popular ICO rating website in the world, Nikolay is rated as one of the Top-5 in people in blockchain. He is an ICO expert and tech guru with over 20 years of experience in large-scale transaction projects. Nikolay has many awards and titles in the IT sector such as the Self-Made Russia award, Super TOP award, and more. He is most well-known for being the Founder and CEO of the “Private Business Club”, and his holding received the “Enterprise of the Year” award in the Kremlin.



Vladimir Nikitin

Cryptocurrency Expert & ICO Advisor 

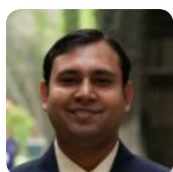
Vladimir is a world-class professional in consulting with over ten years of experience in the legal, financial, retail, and IT industries. He is a renowned cryptocurrency expert and ICO advisor (Top-5 worldwide ICObench Certified Expert). As an active supporter and advocate of blockchain technology, Vladimir provides consultancy and advice to selected ICOs in the CIS region. Vladimir’s network in the crypto community includes over 30,000 members and he personally oversees a crypto portfolio with over 200 million dollars in assets.



Phillip Nunn

ICO Advisor & Marketing Expert 

Phillip is an entrepreneur, CEO, and international speaker on Blockchain, Cryptocurrency, and fintech. With more than 15 years of experience in financial services, Phillip specializes in wealth management, angel investment, commercial property investment and financial technology. In 2013, he founded The Blackmore Group, which today has grown into a business with substantial assets under management.



Jayant Nath

Payments Expert 

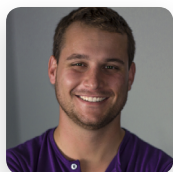
Jayant is our advisor on secure payments and payment integration. Jayant previously worked for PwC as a payment strategist, and he has over 14 years of industry experience advising clients such as Goldman Sachs, American Express, First Data, Global Payments, WorldPay, NCR, and T. Rowe Price.

**Maxim Bashmakov***Creative Director/Advisor* 

Max is a Digital Marketing Expert with more than 11 Years of experience in a wide-range of projects from complex CRM and SAAS web applications to various apps and websites. Over the last few years, Max has become interested in blockchain, advising on campaigns launched across the world.

**Saurabh Choudhuri***Smart Cloud / IT Security* 

Saurabh graduated with an Electronics Telecommunications degree and an MBA in Finance & Strategy. He has 10+ years of industry experience and is most well-known for publishing an international white paper on 'Cloud Technology.' He has advised clients such as Cisco Systems, United HealthCare Group, Cox Automotive, and SAP.

**Eric Scheier***Chief Technical Advisor* 

Eric is a quantitative analyst and trading systems developer who has worked with everyone from sole traders to mutual/hedge funds on projects involving machine learning, deep learning, exchange integration, as well as exchange development. He is experienced with programming in Python, R, Stata, Excel, JavaScript, C++, Java, etc. He is the CEO of Altfund, which manages blockchain-denominated assets on behalf of investors and deploys market-based solutions for communities. Eric is channeling his knowledge of exchange development and vast network of industry contacts to help us develop the Rubiex exchange.



8. SUMMARY & CONCLUSION

There are over 1.7 billion unbanked adults in the world who are forced to operate in a cash or barter system which promotes crime and corruption. Cryptocurrency solves all of the problems necessary to bank the world and provide everyone with common financial services.

Although bitcoin was invented almost a decade ago, mass adoption of cryptocurrency has not yet taken place due to one massive problem: the software is terrible. None of the crypto-wallets are designed as consumer-friendly payment apps. Instead, they are all rushed low-quality products developed solely for their ICO, and most likely will never see a single update or improvement.

Therefore, Rubius plans to develop consumer-facing financial software that will utilize cryptocurrency and blockchain technology.

Our primary product, Aryl, will be an easy-to-use payment application which will utilize decentralized crypto-wallets, as well as provide access to our cryptocurrency exchange, called Rubiex. Our applications will be powered by Rubius coins, which is our own cryptocurrency that is being offered in our ICO in order to raise the funds needed to develop our software.

After producing these initial products, we will expand our business to include a wide-range of financial products and services, such as offering equity trading on Rubiex, providing banking services through Aryl, and developing merchant services (i.e. POS Software, Payment Gateways, etc.).

In the future, after implementing all of our financial products and banking the world, we plan to change our focus to blockchain R&D. We plan on creating our own blockchain infrastructure and becoming the world's first decentralized internet provider.



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DISCLAIMER

The goal of this whitepaper is to present the Rubius, Inc. (“Rubius” or the “Company”) project.

The information set forth below should not be considered exhaustive and does not imply any elements of a contractual relationship and is presented for information only. The sole purpose of this document is to provide summary information regarding the Company. This information may be updated or changed from time to time without notice. In the event of such changes an updated version of this whitepaper will be uploaded to the Company website. Written authorization is required for distribution of any or all parts contained herein.

The cryptocurrency produced by the Company is called Rubius, but to avoid confusion will be referred to as “Rubius coins”, “RUBY”, or “RUBYS”. As of the date of publication of this whitepaper, Rubius coins have no known potential uses outside of the Company platform ecosystem and are not permitted to be sold or otherwise traded on third-party exchanges.

This whitepaper does not constitute advice nor a recommendation by the Company, its officers, directors, managers, employees, agents, advisors or consultants, or any other person to any recipient of this document on the merits of the participation in the initial coin offering (“ICO”).

The ICO refers to all sales of Rubius coins by the Company. Participation in the ICO carries substantial risk and may involve special risks that could lead to a loss of all or a substantial portion of such an investment. Do not participate in the ICO unless you are prepared to lose the entire amount you allocated to purchasing Rubius coins. Rubius coins should not be acquired for speculative or investment purposes with the expectation of making a profit or immediate re-sale.

No promises of future performance or value are or will be made with respect to Rubius coins, including no promise of inherent value, no promise of continuing payments, and no guarantee that Rubius coins will hold any particular value. Rubius coins do not present an opportunity for an exchange of cryptocurrencies or conventional currencies. Rubius coins are not being structured or sold as securities. Rubius coins are sold as a functional good and all proceeds received by the Company may be spent freely by the Company, absent any conditions set out in this whitepaper. Rubius coins are not participation in the Company and Rubius coins hold no rights or interest in the Company. Unless prospective participants fully understand and accept the nature of the Company and the potential risks inherent in Rubius coins, they should not participate in the ICO.

This whitepaper does not constitute a prospectus, offering statement or disclosure document and does not constitute an offer to sell securities or a solicitation of an offer to buy an investment in securities or any financial instrument of any kind, in any jurisdiction, and should not be treated or relied upon as one. The content of this whitepaper is not a financial promotion and none of its contents should be considered an invitation or inducement to engage in any manner



of investment activity.

All information herein that is forward looking is speculative in nature and may change in response to numerous outside forces, including technological innovations, regulatory factors, and/or currency fluctuations, including but not limited to the market value of cryptocurrencies.

The Company cannot guarantee the accuracy of the statements made or conclusions reached in this document. The Company does not make and expressly disclaims any and all representations and warranties (whether expressed or implied by statute or otherwise), and all responsibility for any direct or consequential loss or damage of any kind, whatsoever arising directly or indirectly from, including but not limited to:

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The Company shall have no liability for damages of any kind arising out of the use, reference to or reliance on the contents of this document, even if advised of the possibility of such damages.

ICO participants should carefully consider and evaluate all risks associated with cryptocurrencies, the ICO and respective business activities. Before participating in the ICO you should carefully read all the information set out in this disclaimer, the whitepaper, the Company website Terms and Conditions and Privacy Policy and ensure that you are aware of all potential risks.

This whitepaper includes references to third party data and industry publications. The Company believes that this industry data is accurate and that its estimates and assumptions are reasonable; however, there are no assurances as to the accuracy or completeness of this data. Third party sources generally state the information contained therein has been obtained from sources believed to be reliable; however, there are no assurances as to the accuracy or completeness of included information. Although the data are believed to be reliable, the Company has not independently verified any of the data from third party sources referred to in this whitepaper or ascertained the underlying assumptions relied upon by such sources.

Please note that the Company is in the process of undertaking a legal and regulatory analysis of the functionality of its Rubius coins. Following the conclusion of this analysis, the Company may decide to amend the intended functionality of its Rubius coins in order to ensure compliance with any legal or regulatory requirements to which we are subject. In the event that the Company decides to amend the intended functionality of its Rubius coins, the Company will update the relevant contents of this whitepaper and upload the latest version of this to its website.

No regulatory authority has examined or approved any of the information set out in the whitepaper. The publication, distribution or dissemination of this whitepaper does not imply that the applicable laws of any jurisdiction, regulatory



requirements, or rules have been complied with. Any Rubius coins could be impacted by regulatory action, including potential restrictions on the ownership, use, or possession of such coins. Regulators or other circumstances may demand that the mechanics of the Rubius coins be altered, all or in part. The Company may revise mechanics to comply with regulatory requirements or other governmental or business obligations. Nevertheless, the Company believe they have taken all commercially reasonable steps to ensure that its planned mechanics are proper and in compliance with currently considered regulations.

CAUTION REGARDING FORWARD-LOOKING STATEMENTS

This whitepaper contains forward-looking statements or information (collectively “forward-looking statements”) that relate to the Company’s current expectations and views of future events with respect to the Company and the sectors and industries in which the Company operates. In some cases, these forward-looking statements can be identified by words or phrases such as “may,” “will,” “expect,” “anticipate,” “aim,” “estimate,” “intend,” “plan,” “seek,” “believe,” “potential,” “projects,” “could,” “would,” “continue,” “is/are likely to” or the negative of these terms, or other similar expressions intended to identify forward-looking statements. The Company has based these forward-looking statements on its current expectations and projections about future events and financial trends that it believes may affect its financial condition, results of operations, business strategy, financial needs, or the results of the ICO or the value or price stability of the Rubius coins. In addition to statements relating to the matters set out here, this whitepaper contains forward-looking statements related to the Company’s proposed operating model. The model speaks to its objectives only, and is not a forecast, projection or prediction of future results of operations. Forward-looking statements are based on certain assumptions and analysis made by the Company in light of its experience and perception of historical trends, current conditions and expected future developments and other factors it believes are appropriate and are subject to risks and uncertainties.

Although the forward-looking statements contained in this whitepaper are based upon what the Company believes are reasonable assumptions, all forward looking statements address matters that involve risks , uncertainties, assumptions, and other factors which could cause the Company’s actual results, performance, achievements, and experience to differ materially from its expectations expressed, implied, indicated or perceived in its forward-looking statements. Given such risks, prospective participants in an ICO should not place undue reliance on these forward-looking statements. Risks and uncertainties include, but are not limited to, those identified in the ICO terms and conditions.

The Company undertakes no obligation to update any forward-looking statement to reflect events or circumstances after the date of this whitepaper.

The Company’s business is subject to various laws and regulations in the countries where it operates or intends to operate. There is a risk that certain activities of the Company may be deemed in violation of any such law or regulation. Penalties for any such potential violation would be unknown. Additionally, changes in applicable laws or regulations or evolving interpretations of existing law could, in certain circumstances, result in increased compliance costs or capital expenditures, which could affect the Company’s profitability, or impede the Company’s ability to carry on the business model and the Rubius coins model proposed in this whitepaper.