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## ORGANIZATION

Trevi is an American Delaware Incorporated company founded by Miriam Jones, that provides a personal savings solution for individuals and groups.

69% of Americans have zero savings, the result of a decades-long trend that saw the savings rate of the average household drop from 10 percent during the Reagan administration, to negative-10 percent in 2006. This unfortunate truth places the United States at 19th in the world in terms of retirement security, behind Australia, New Zealand, Japan, South Korea, Canada, and 13 European countries. Indeed, an annual study conducted by the Federal Reserve board to “monitor the financial and economic status of American consumers” revealed 47 percent of respondents said they would have to borrow or sell something to come up with the money for an unexpected \$400 expense.

With household income on the rise, the issue is not top-line earnings. The issue is discipline.

Trevi leverages Ethereum smart contract technology to offer a personal savings solution, which addresses the issue of discipline. Trevi savings accounts are held to, and secured against quantifiable performance-based savings benchmarks, and since transactions are backed by blockchain, they are transparent, can be trusted, and are secure.

Trevi offers an additional benefit: partnership with a top financial institution means special savings rates and greater incentives for responsible saving.

Development of the Trevi application is underway. We expect to offer our beta to a limited audience, including token-holders, in the first quarter of 2018.





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## TREVI ICO

Product Category: Personal Finance

Company Jurisdiction: United States of America

Total Token Generated: 1 billion

Token Distribution:

- Private Sale: 2 million Trevi Token (TT), 01/29/2018 - 2/11/2018
- Public Token Sale: 4 million TC, 3/1/2018 - 5/1/2018
- Company Ownership: 994 million TT

## TOKEN

Trevi is executing a token issuance under the name Trevi Token. Trevi Token will serve as an early fundraising mechanism for the Trevi savings platform and as an end-user store of value during savings campaigns.

Personal and group savings are a natural fit for an alternative digital currency, especially one built on top of Ethereum as Trevi Token is. An Ethereum-based digital currency includes the ability to incorporate smart contracts to govern savings campaigns, a key feature and benefit of the Trevi savings platform.

While the Trevi Token themselves are free of rules and may be freely transmitted, acquired, and sold, their stated utility is for deposit to a Trevi savings campaign. Each campaign includes a smart contract to define the terms of the savings plan. These rules may be as strict as the end-user desires and may include any quantifiable condition for release. Smart contract rules are public, strict, and technologically permanent, and performance is executed without involvement of the Trevi organization.

One Trevi Token is designed to equate to \$1 USD, meaning with a one billion total authorized supply, the Trevi platform offers the ability to save \$1 billion USD at any given time with no price fluctuation. The stability in price of a Trevi Token is instrumental to the long-term success of the product, which necessitates strong token liquidity and the ability for the organization to access additional tokens as needed.

Trevi Token is an open-source cryptographic token. In character, it is a pure cryptocurrency of fixed supply. It is fractionally divisible, long-term non-inflationary, and is pre-mined. As described below, only a portion of the Trevi Token supply will become liquid as part of the sale event. Like other cryptocurrencies, Trevi Token units are fungible and transferable, and we expect the tokens to trade on major cryptocurrency exchanges.



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## SUMMARY

Tokens distributed through private sale and public ICO Sale will not be delivered with a smart contract attached, as they are not acquired through the mobile app for the purposes of setting up a savings plan. They may be freely traded or be deposited to a Trevi savings account at a later date.

### Token Distribution and Issuance

One billion tokens will be generated during our token generation event. All unsold token will be made available to users inside of our mobile app.

### Private Sale

Two million Trevi Token will be sold as part of a private sale. The terms, distribution, schedule, and other details will not be published in compliance with the Securities Act of 1933. As per the SEC, "private offerings to a limited number of persons or institutions" and "offerings of limited size" may be made outside of a public security sale without advance public disclosure.

### ICO Sale

The public ICO sale, during which four million tokens will be made available to the public, is set to begin March 1, 2018 and will run through May 1, 2018 or until the hard cap has been reached. The hard cap, which will be defined in ETH and BTC terms as the date approaches, will be \$4 million USD or equal to \$1.00 USD per token.

### Additional Notes

- Trevi commits to offering the ability to trade tokens on a public exchange within 15 days of the conclusion of the public token sale.
- Token holders will receive early (beta) access to products developed by the organization.

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## FUNCTION

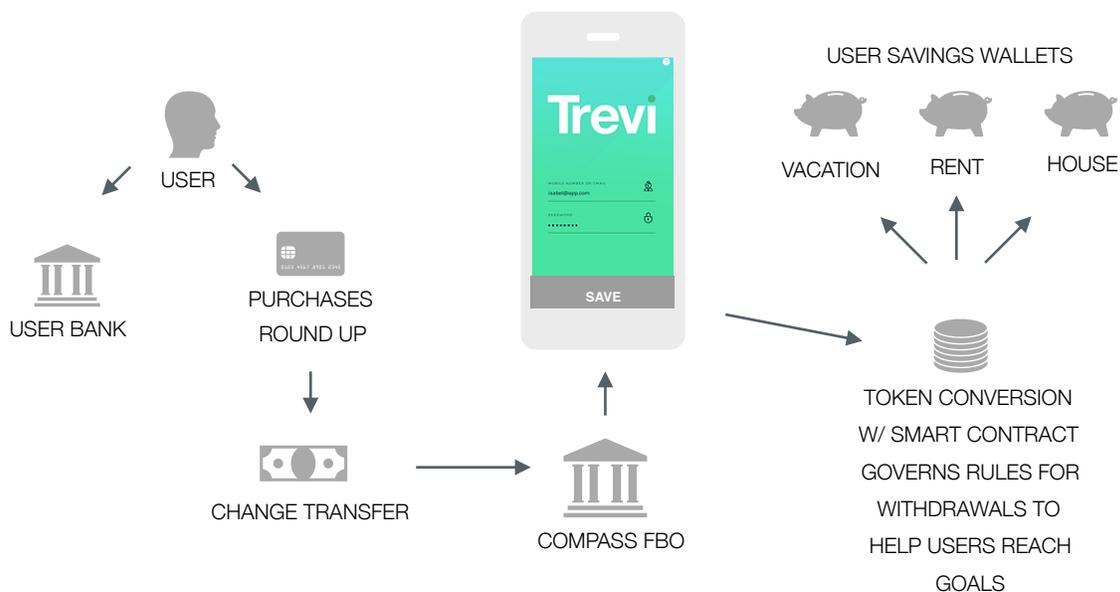
Trevi is a mobile app designed to facilitate personal and group savings.

Saving plans may be designed to accept regular deposits of all sizes, including micro-transactions linked to a consumer bank account. Through a series of partnerships, Trevi's in-app wallet is designed to accept deposits via Visa, MasterCard, American Express, Discover, Bitcoin, Ethereum, and Trevi Token. All amounts collected, regardless of original funding mechanism, are converted to Trevi Token and deposited into individual savings campaign wallets.

Each saving campaign wallet is encoded with a smart contract which defines the rules and goals of the effort. A smart contract is a self-executing contract, the terms of which are directly written into lines of code. The code and agreements contained therein exist across a distributed blockchain network which permits trusted transactions and agreements to be carried out without management or involvement of a central authority.

In practice, the smart contract is where the end-user defines items including but not limited to the release of funds, whether a fundraising goal is time-based or amount-based, who has access to funds, how to manage the funds pre-release, and in some cases, where the saved funds go once the savings period has concluded. These smart contracts are designed to enforce the original intent of the saver, leveraging technology to execute a savings plan in a trusted and transparent way.

Additionally, Trevi's iOS app enables public and private group savings plans where the end-user may collect funds for a shared purpose.



## FLOW FOR SINGLE OR MULTIPLE USER GOALS

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## MARKET

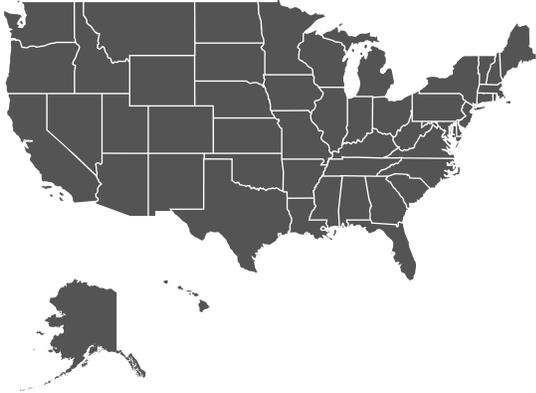
Trevi is well-positioned at the intersection of the right place, the right industry, and the right time. The expanding need for technological innovation in personal finance is clear, as is the end-users' interest and willingness to engage fintech products to meet their needs.

Trevi is further benefitted by innovation in blockchain technology, as the intrinsic benefits of blockchain (including trust and transparency) address concerns many potential users may have when interacting with new fintech products.

## TARGET

37% MALE  
67% FEMALE  
Millennial, Gen X

U.S. ADULT POPULATION 209M  
*TREVI USER DEMOGRAPHIC 54M*

- 
- English speaking 167M
  - English speaking + Smart phone 128M
  - English speaking + Smart phone + Bank 120M
  - English speaking + Smart phone + Bank + Finance App 120M
  - English speaking + Smart phone + Bank + Finance App + Steady Income 54M

## FINANCIALS

**CAC's** - Native in app + \$115

**LTV** - \$655 @ Y3

**REVENUE** - Y1 \$2M, Y2 \$13M, Y3 \$45M

**EBITDA** - Y3 \$37M

## PARTNERS

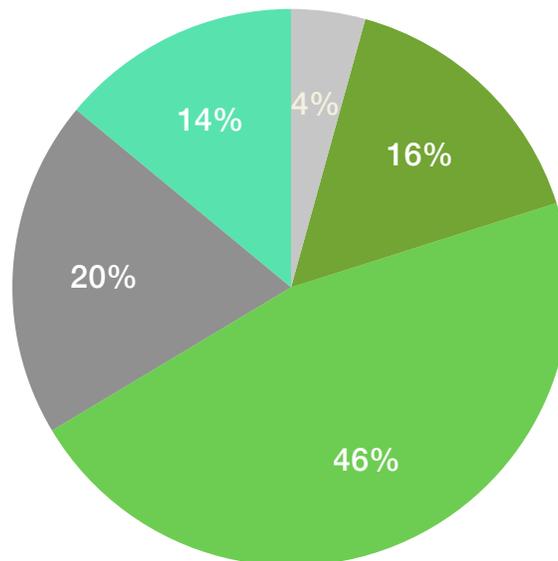
All saved funds, aside from a 0-6% fee, are placed for deposit with BBVA Compass Bank. BBVA Compass Bank has agreed to offer Trevi a secure high-interest savings instrument. Interest earned on funds is operational revenue.

ConnexAPI will integrate with the Trevi savings platform as a method of purchasing Trevi Token directly from a Visa, MasterCard, American Express, or Discover debit or credit card. With their service, Trevi Token buyers will not need to navigate an exchange or wallet to purchase their token. We consider this to be instrumental to a smooth user experience.

## FUNDS

With \$5 million in token sales, Trevi is well-positioned to execute all planned business and development activities. This amount represents two years of expense runway in a scenario with no additional revenue generated. The organization's planned use of funds is as follows:

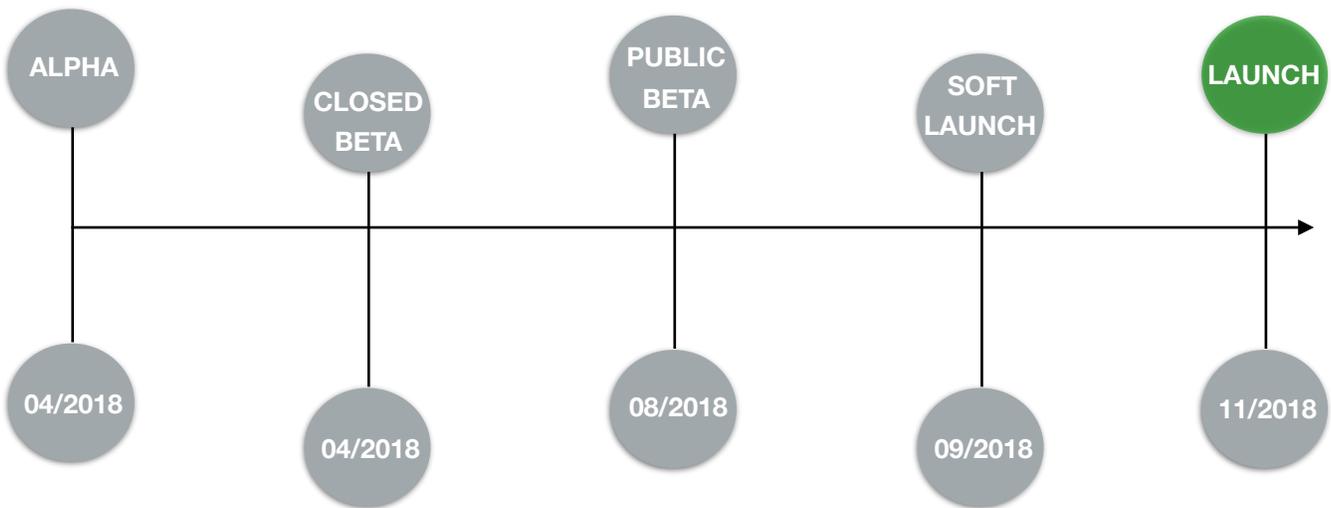
● TECHNOLOGY ● DEVELOPMENT ● PAYROLL ● OPERATIONS ● MARKETING



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## DEVELOPMENT ROADMAP



## LAUNCH



# Trevi

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## TEAM



**Miriam Jones, CEO** [LinkedIn](#)

- + 11 Years CEO Experience
- + Bootstrapped Sale Of 2nd Company
- + Skilled At Recruiting Exceptional Talent
- + High Level Organizational Skills
- + Resourceful, Strategic, Adaptable
- + First Ex-Amish Tech CEO



**Michael Carian, CCO** [LinkedIn](#)

- + Art Director, Cashmere Agency
- + Art Director, LA Times
- + Senior Designer, New Wave Entertainment
- + Senior Designer, GoBank
- + Skilled comprehensive UX/UI planning
- + Inventive, Artistic, Focused



**Saf Elmansour, CMO** [LinkedIn](#)

- + Fulbright Scholar
- + Head of Mobile Marketing, USA Today
- + Co-Founder, Evoca
- + Head of Marketing, Blinq
- + Expert Global Marketing Advisor, Frontier Strategy Group
- + Dedicated, professional, insightful



**Tommy Goode, CTO** [LinkedIn](#)

- + IOS/Android/Python/PHP/Parse(Node.js) Dev
- + Senior Dev Verigo
- + Co-Founder, Benjamin
- + Senior Dev, Feathr
- + Hardware support, debugging expert
- + Technically creative



**Andrew J Chapin, Advisor** [LinkedIn](#)

- + Founder, Benja and benjaCoin
- + Author, Art of the Initial Coin Offering
- + Member, ICO Governance Foundation



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## KEY MEMBERS

**Partner Bank** - BBVA Compass Bank - [www.bbvacompass.com](http://www.bbvacompass.com) - LinkedIn

**Backend Partner** - Tether - [www.tether.io](http://www.tether.io)

**Law Firm** - Stubbs, Alderton, & Markiles - [www.stubbsalderton.com](http://www.stubbsalderton.com) - LinkedIn

**Creative Consultant** - Melinda Gorham - [www.imgladwemet.com](http://www.imgladwemet.com) - LinkedIn

## LEGAL

Our target end-user is not one typically involved in cryptocurrency and it is a group that may be unfamiliar with blockchain concepts. Trevi pledges to welcome its user-base to the sector and, when appropriate, serve the sector in an educational capacity. Further, in recognition of the great potential of blockchain, crypto token, and the initial coin offering process, Trevi commits to compliance with regulatory bodies in the jurisdictions where the organization operates. It is too common to see bad actors in this space, and the organization will avoid such individuals and activities.

Trevi is a utility token and will not register as a security with the U.S. Securities and Exchange Commission (SEC) in advance of our public sale event. The Securities Act of 1933 sec. 2 (a) defines “security” as: “any note, stock, treasury stock, security feature, security-based swap, bond, debenture, evidence of indebtedness, certificate of interest or participation in any profit-sharing agreement, collateral-trust certificate, pre-organization certificate of subscription, transferable share, investment contract, voting-trust certificate, certificate of deposit for a security, fractional undivided interest in oil, gas, or other mineral rights, any put, call, straddle, option, or privilege on any security, certificate of deposit, or group or index of securities (including any interest therein or based on the value thereof), or any put, call, straddle, option, or privilege entered into on a national securities exchange relating to foreign currency, or, in general, any interest or instrument commonly known as a “security,” or any certificate of interest or participation in, temporary or interim certificate for, receipt for, guarantee of, or warrant or right to subscribe to or purchase, any of the foregoing.” Trevi Token, though it holds a specific and clear utility, may be considered an investment-grade security. In recognition of this, the Trevi organization will provide the SEC with a description of the company’s properties and business, a description of the security to be offered for sale, information about the management of the company, and financial statements.

Our organization will file an IGF-1 with the ICO Governance Foundation, a decentralized global organization and Swiss foundation whose mission is to establish a protocol-based global community that performs a regulatory function for ICOs, and will comply with best practices as defined by the organization.