

CREd

Micro-invest in cryptocurrency

Digital Asset Framework, June 2018

www.getcred.io
Proprietary & Confidential

SHUTTLE FINANCE, INC.

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Overview

1.0	Overview	
1.1	Purpose	The purpose of this framework is to evaluate cryptocurrencies for potential listing on the Cred digital asset micro-investing app. It applies objective measures derived from market research and common best practices in the cryptocurrency arena.
1.2	Flexibility	This is a living document, changing with the evolution of cryptocurrencies themselves as well as regulatory and market factors.
1.3	Authority	Cred reserves the right to list or not list any digital asset independently of how it performs against Cred's vision or core values.



Vision & Core Values

2.0	Vision & Core Values	Cred envisions everyday people world-wide accessing valuable cryptocurrencies safely and with great ease.
2.1	Proof of Value	The coin meets an existing functional or efficiency need in the market, thereby offering users a tangible underlying value.
2.2	Transparency	<p>The development team or ownership team is available for and responsive to questions or feedback from the community.</p> <p>Information about the total supply of coin, the percentage their purchases represent, and/or the inflation rate as applicable is readily available to the community.</p>



Technology

3.0	Technology	Cred partners with excellently engineered and sustainable projects managed by strong leadership teams.
3.1	Nodes	There are an increasing number of nodes on the underlying blockchain network that supports the coin.
3.2	Coding & Security	<p>The coin possesses well-documented development procedures and has a posture and plan to address vulnerabilities and security risks.</p> <p>The coin enforces strict security protocols to limit scams, hacks, and theft of funds.</p>
3.3	Business Health	The product leadership team has a strong track record of success, the engineering team is well-organized and experienced, the finances are well-managed and in order, and the business has the infrastructure and design to scale.
3.4	Plans for Future Development	The organization plans to release future upgrades to the technology and secure future funding beyond initial investments.



Legal & Compliance

4.0	Legal & Compliance	Cred maintains a posture of openness to partnership and compliance with industry regulators in order to further the legitimacy and long-term adoption of cryptocurrency.
4.1	Utility	The coin is not categorized as a security, as defined by US securities law.
4.2	Legality	The coin's historical and current associations reflect lawful business partnerships and transactions.
4.3	Compliance	<p>Coins partnering with Cred fully cooperate with our platform's full KYC/AML requirements, and any future government licensing requirements.</p> <p>Coins listed on Cred also fully comply with the Cred End User Agreement and Terms of Service.</p>



Market Factors

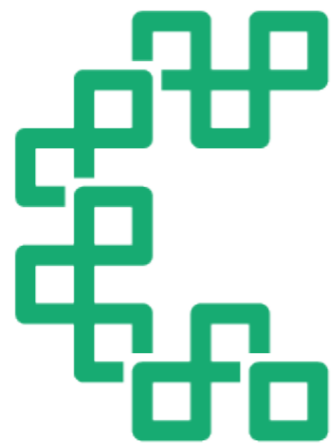
5.0	Market Factors	Cred supports coins with the most promise for strong network effects, maximizing user adoption.
5.1	Demand	Coins listed on Cred have demonstrated a trend of increased demand, or are uniquely positioned to address a quantifiable consumer demand.
5.2	Community Engagement	If owned, the coin has outlets for consumer engagement and provides valuable contribution to the growing cryptocurrency community. If decentralized, the coin developers provide transparency to the project and engage regularly with interested people groups.
5.3	Stakeholders	The coin has a network of external stakeholders, for example joint partnerships, investor relationships, and/or blockchain industry organizations.
5.4	Capitalization	The coin demonstrates an increasing market capitalization, and demonstrates an upward trend of # of transactions and # of coin holders over time.



Economic Factors

6.0	Economic Factors	Cred solely supports alternative coins and does not provide security brokerage services.
6.1	Coin Type	Coins listed on Cred are defined as service, work, or hybrid coins. The native digital asset has a compelling reason to exist.
6.2	Coin Supply	The supply of coins is either capped, with the majority of coins available to be acquired by consumers, or is moderated by an inflationary principal.
6.3	Motivators	The coin includes institutionalized mechanisms to incentivize proper economic conduct by miners, validators, and other members of the coin's technical community, and to deter illegal or unethical behavior.





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