

# DE CLUB (DEC) TOKEN SALES

[https://t.me/dec\\_token\\_sales](https://t.me/dec_token_sales)



**BLOCKCHAIN-BASED TOKENIZATION  
FOR THE CASINO GAMING INDUSTRY**

**Last Updated: Wednesday, October 10, 2018**



## **DEC Tokenization...**

**EVOLUTION / DISRUPTION**

**PROOF-OF-WORK / SOCIAL IMPACT**

### **Evolution: Casino Gaming Upgrades**

**VIP EXPERIENCE FOR MASS GAMING AREA PLAYERS**

**LAND-BASED AND ONLINE CASINOS INTEGRATION**

**INCREASE JUNKET PROMOTER FUND EFFICIENCY**

**STREAMLINE PAYMENT PROCESS FOR PLAYERS**

### **Disruption: Break Barriers of Entry**

**DEC HOLDING ENTITLES JUNKET PROMOTION EARNING,**

**JOIN THE HOUSE & HOST ONE'S OWN CASINO GAMES**



# **PoW: Trans-Fee Mining for DEC**

**REFFERAL-FEE MINING FOR DEC TOKEN**

**LUXURY GOODS PROFIT MARGIN REBATES IN DEC**

## **Social Impact: Get rich + Techno Fans**

**DEC-BASED TRUSTLESS JACKPOT GAMES**

**HIGH-PERFORMANCE DECENTRALIZED ONLINE GAMES**

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# 1. Disclaimer

This white paper does not provide financial, legal, investment, insurance or tax advisory services, but only provides an overview of the project. This white paper describes the status and estimated future development of the project, but the specific implementation is subject to adjustment according to market conditions. The project owner tries its best to provide the details of the project, but investors are responsible for judging the relevance and authenticity of the data. The project owner complies with the laws and regulations of its jurisdiction, but investors are responsible for researching the laws and regulations of their jurisdiction.

## 2. Abstract

This white paper describes the token sales held by Wide Rich Global Company Limited, a company registered in the Republic of Malta. The purpose of token sales is to raise 1 billion USDT.

De Club is a global casino management company, headquartered in Macau. As a third-party management company, De Club provides professional mass gaming area (MASS) membership management service for licensed casinos. It is the first of its kind in Macau and it is well positioned to service thousands of other casinos worldwide.

The team consists of veterans from casino management industry with solid expertise. The founder of De Club - Kennis Wong has over 20-year experience in the casino gaming industry. He used to serve as the CEO<sup>1</sup> of Hong Kong Listed Company Jimei Group, whose management footprint covered Macau, Korea, Philippines, North America, Cambodia and Australia, overseeing over 5000 staffs. He is familiar with casino ecology and its data science. With his rich industry experience and vast network of contacts, he is capable of cherry picking casinos with profitable mass gaming areas (MASS) among the sea of 4,000+ licensed land-based casinos around the world. The casinos applied with his management philosophy have witnessed a turnover increase up to 40% in 8 months.

With the DEC blockchain-based ecosystem, the issues of lengthy and costly payment processing between fiat currencies and chips, as well as the general lack of trust in the casino gaming industry are set to become a thing of the past. The technology ushers in a new era of efficiency, accountability, and traceability. DEC project adopts decentralization technology and cryptographically verifiable code to reform traditional casinos to realize lucrative returns of investment without the involvement of trusted third parties.

We upgrade land-based casinos via informatization and

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<sup>1</sup> <http://www.jimeigp.com.hk/wp-content/uploads/2015/12/LTN20150203041.pdf>

tokenization and establish blockchain-based decentralized online casinos for everyone to have the opportunity to invest in casino's cash reserves, to become a dealer, and to host one's own game. Furthermore, by developing decentralized junket promoter and casino gaming credit collateral IT systems, and by acquiring land-based casinos, we are going to bring casinos and their surrounding commercial activities into a self-enriching ecosystem. DEC catalyzes a new ecosystem for the casino gaming industry, opens a new era for fair, credible, flexible and stable casino gaming, allowing MASS players to enjoy high-stakes VIP kind of service.

### **3. Macau Casino Gaming Prospects**

#### **3.1 MASS Gaming Area Major Revenue Growth**

In general, Macau's casino gaming revenue has been declining for several years<sup>2</sup> in a row. China's restrictions on Macau's capital flow and anti-corruption campaigns have forced many casinos to fall into operational difficulties, which also bring the casino business into the MASS market era. The mass gaming area business has outgrown VIP room<sup>3</sup>. Casino industry can no longer underestimate its potential. How to better maintain the

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<sup>2</sup> <https://www.casino.org/gambling-statistics/>

<sup>3</sup> <https://www.zhitongcaijing.com/content/detail/108819.html>



vitality of the mass gaming area business, boost the revenue of the VIP room business, and explore the growing income of non-gaming business have become the biggest proposition in the casino industry.

According to data from the Macau Gaming Inspection and Coordination Bureau, after the downturn in 2015-2016, Macau casino gaming revenues resumed growth in 2017, and the casino gaming economy began to recover.

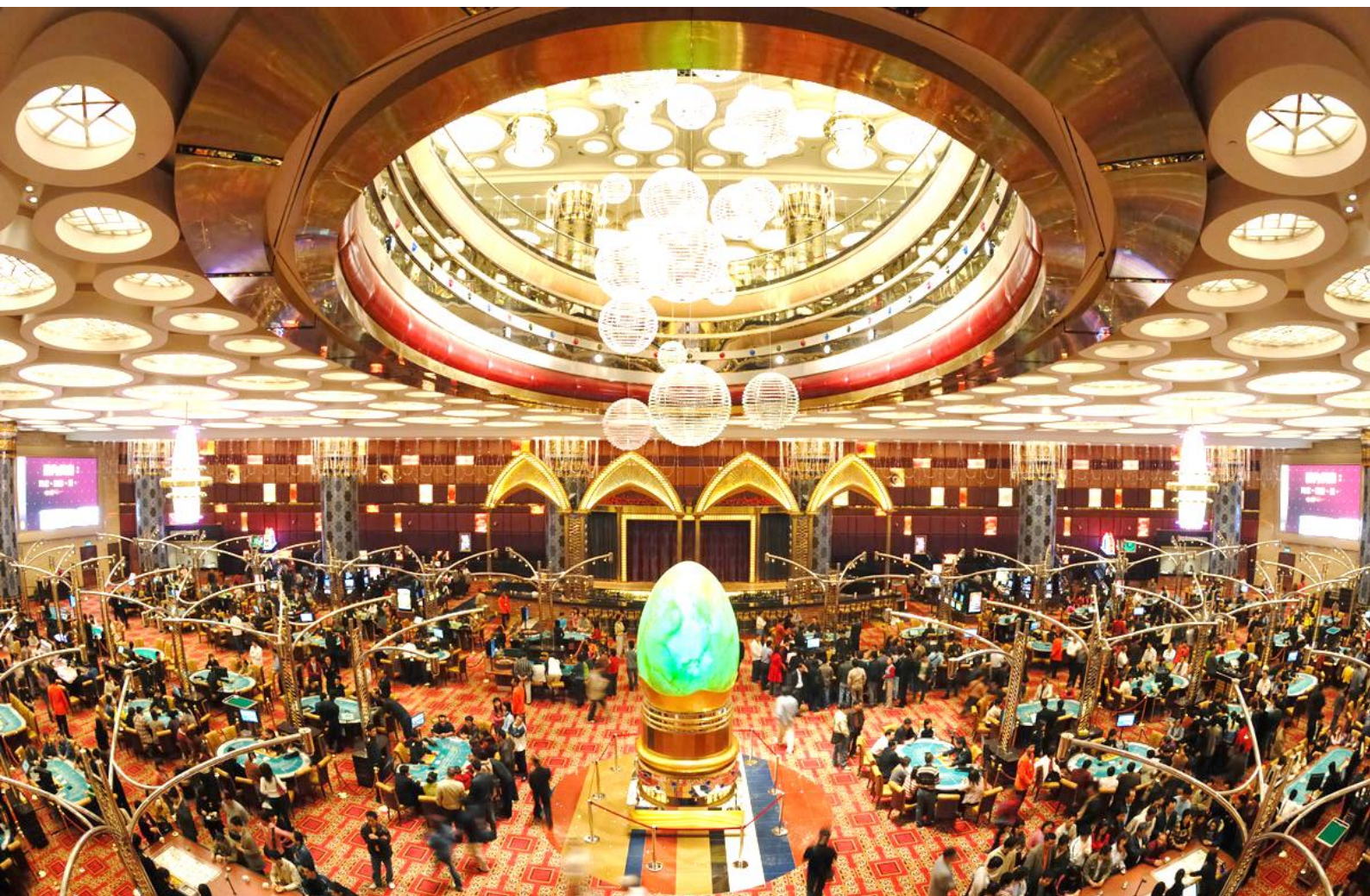
Macau casino gaming industry had suffered a 26-month straight loss since June 2014, and it reversed in August 2016. Casino revenues managed to climb, and the growth rate indicated an upward trend. In January 2018, casino revenue in Macau increased by 36.4% year-on-year, the largest increase in recent years. By July 2018, Macau casinos have managed to maintain a sustainable revenue growth for 24 consecutive months<sup>4</sup>.



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<sup>4</sup> <http://www.dicj.gov.mo/web/cn/information/dadosestat/2017/content.html>

Xiangwei Gu, Associate Professor, School of Public Administration, Shanghai Open University and Jinfeng, Zhuang, Adjunct Professor of Shanghai University Law School, Consultant of Shanghai Hong Kong, Macau and Taiwan Law Research Association pointed out in their paper<sup>5</sup> that the development focus of the casino gaming industry in Macau should shift from VIP room to mass gaming area (MASS) business. There should be more diversified and entertaining gambling elements. The industry should try to reduce or even eliminate illegal



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5 [http://www.ipm.edu.mo/cntfiles/upload/docs/research/common/1country\\_2systems/2017\\_1/19.pdf](http://www.ipm.edu.mo/cntfiles/upload/docs/research/common/1country_2systems/2017_1/19.pdf)

gambling activities and change people's bad impression of gambling. For casino operators, the development of non-gaming elements is an irreversible direction and trend of the future.

Casino gaming industry in Macau is enjoying a sound momentum of growth. We are well-positioned to capture this transformational opportunity by focusing on the mass gaming area (MASS) business. We believe that making VIP-like service available to MASS players is the best strategy to weather regulatory and economic risks.

### **3.2 Mainland Chinese Love Macau**

According to data from the Macau Tourism Bureau<sup>6</sup>, the number of mainland tourists to Macau exceeded 20 million in 2017, an increase of 8.5% over the same period of last year. In 2018, the number of visitors to Macau in the first quarter has exceeded 8 million. Macau's casino gaming as its core tourist attraction will benefit from the growth.

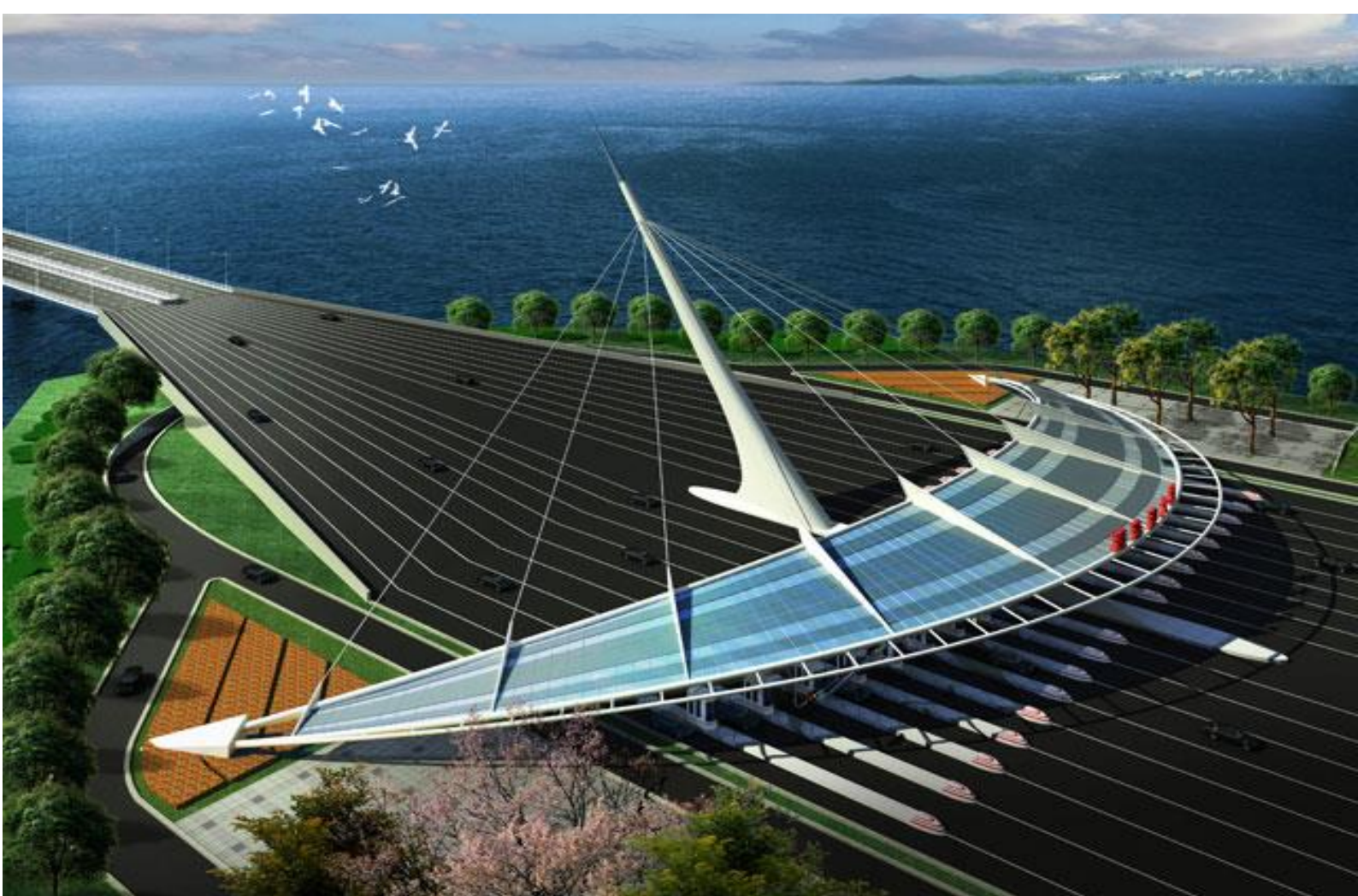
For a long time, the number of visitors from Guangdong Province to Macau ranks first among mainland provinces. Geography and traffic factors limit the growth of the total number of mainland tourists visiting Macau. However, it is anticipated to attract more visitors outside of Guangdong Province through Hong Kong airport to

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<sup>6</sup> <http://news.sina.com.cn/o/2018-01-17/doc-ifyquixe3244936.shtml>

travel Macau after the opening of Hong Kong-Zhuhai-Macau Bridge in 2018. Compared with Macau Airport, Hong Kong Airport's world-class passenger carrying capacity and flexible flight schedules make it easier for visitors from China mainland to travel to Macau via Hong Kong Airport and Hong Kong-Zhuhai-Macau Bridge.

In the "Planning of Guangdong-Hong Kong-Macau Greater Bay Area"<sup>7</sup>, Macau's positioning as a leisure and entertainment and convention center has been highlighted, and visa policies are expected to be further



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<sup>7</sup> <https://www.pwccn.com/en/research-and-insights/new-opportunities-for-the-guangdong-hong-kong-macau-greater-bay-area.html>

eased.

With multiple benefits of policies and infrastructure constructions, the number of mainland visitors to Macau is expected to increase significantly in the future, which will effectively enhance the vitality of the mass gaming area (MASS) business and serve as a strong revenue guarantee for casinos.

## Guangdong-Hong Kong-Macao Bay Area



### 3.3 Reform = Better Future

"Macau, a special administrative region like Hong Kong,

is the only place in China where casinos are legal, and the casino business has grown at an astounding pace since the government ended the four-decade gambling monopoly of the Hong Kong billionaire Stanley Ho in 2001.

Macau is the pre-eminent gambling capital of the world, grossing the highest amount of gambling/gaming revenue and greatly dwarfing all the other gambling centers/cities." -- Gambling in Macau, Wikipedia



From the year 2020, the existing six gambling licenses in Macau will expire in turn. The Macau government is reported to re-examine its gambling system based on

the development of its own gambling industry and the position of Macau in the "Planning of Guangdong-Hong Kong-Macau Greater Bay Area". This is the second major reform of the Macau casino gaming industry. Many predict enormous growth after that. For the Macau casino gaming industry, this will not only pose a challenge to the operators, but also presents a rare and exciting opportunity for future development.

Challenges and opportunities coexist in the global casino gaming industry and the survival of the fittest in the industry has become an irreversible trend. With upcoming major changes, the real test lies in their operational and profit-making capabilities. Casino management teams with excellent operational and management capabilities like De Club will stand out from the competition.

## **4. Vision, Mission & Values**

De Club aims to build the world's first blockchain-based casino gaming club with fully integrated online and land-based casinos. We will first provide a fair, transparent and borderless tokenized casino gaming platform for all gambling players where everyone can enjoy VIP service and get the ultimate casino gaming experience. Based on this, we will further provide opportunities for players and investors to host game and gain considerable profits from it by taking advantage of blockchain's trustless

nature.

At the same time, with the tokenization of chips, casinos and their surrounding entertainment service providers will be able to build a pan-gambling business ecosystem together, so that people with varying needs from tourism, business meetings to shopping can all gain easy and cost-effective access to customized and prestigious services on their mobile devices.

As the world's first blockchain casino IT service provider, De Club plans to offer data and IT services to all casinos around the world at cost, thereby accelerating the adoption of our advanced technologies and experience to the global gambling industry. The goal is to gain the widest possible audience of DEC token and its ecosystem in the shortest time.



As veteran casino operators and market participants, we are the few who are both aware of the impact of blockchain to the casino gaming industry and have the power to drive the evolution. If not us, then who? If not now, then when? We see ourselves as the chosen ones to create a fully trustless and frictionless casino gaming environment for the casino operators and players to enjoy through blockchain technologies.



## 5. Competitive Advantages

With first-hand experience in managing world-class land-based casinos, De Club is in the best position to apply blockchain technology in real-world casino gaming applications. Its land-based casinos offer real-world application scenarios for casino gaming centric tokenization and blockchain infrastructure development.

### Informatization of Casino Management

We will first start from land-based casinos currently managed by De Club, upgrading their IT systems thoroughly, so that a centralized data-driven system can take shape. We leverage blockchain technology to manage all players' information to achieve casino information sharing with a guaranteed privacy and security of information. Even if the players are scattered in different casinos, they can enjoy the ultimate casino gaming experience thanks to the real-time synchronization of information.

At the same time, we are developing DEC App, which is dedicated to creating a pan-gambling business ecosystem around gambling. New users of DEC App can enjoy premium discount packages after registration. For land-based casino players, DEC App provides location-based services, notifying users of exclusive value-for-money entertainment packages from nearby hotels, restaurants and local business partners based on their

GPS coordinates and personal preferences. Players can use DEC to pay for hotel accommodations, restaurant bills and all sorts of entertainment activities to earn loyalty points. The more one spends, the more points one gets.

For online players, DEC App automatically matches their residential information and spending preferences to distribute incentivized online rewards, such as partner merchant coupons. At the same time, DEC App will send out loyalty points to daily sign-in users and referrals. Users with 7-day consecutive sign-on activity will have their weekly loyalty points doubled. One can earn even more points by sharing DEC App to social media! Loyalty points can be used to convert to chips or DEC at the trading module of DEC App any time.

## 5.1 Tokenization of Casinos

Chips are deemed as the most important representation of assets in land-based licensed and regulated casinos. We will tokenize them as cash-backed stablecoins<sup>8</sup>.



This not only solves the problem of fake casino chips, but also enables us to digitally transform offline casinos to online casinos powered by

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<sup>8</sup> <https://media.consensys.net/the-state-of-stablecoins-2018-79ccb9988e63>

our blockchain technology. As an extension of land-based casinos, online casinos can dramatically expand our market exposure. Both land-based and online players can enjoy synchronized game fun no matter where they are.

Casino tokenization will further facilitate the following applications:

### **Flexible Exchange**

To promote the flexible exchange between fiat currencies and DEC ecosystem, we plan to release our own official stablecoins to serve as the necessary intermediary. Our cash-backed stablecoins adopt a Tether-like mechanism<sup>9</sup> and are divided into multiple currencies. Each individual stablecoin is pegged to its corresponding fiat currency at a fixed conversion ratio of 1:1. Players can redeem the stablecoins for their preferred currencies in the DEC App. We have established partnerships with banks and we will set aside the required cash reserves to support the issuance of the stablecoins. The reserve accounts and their balance info are fully open to the public. The transactional info is updated in real time.

Compared to Tether, our stablecoins embrace more openness, transparency and regulation. In addition, we offer a lot more options for currency exchange than

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<sup>9</sup> [https://en.wikipedia.org/wiki/Tether\\_\(cryptocurrency\)](https://en.wikipedia.org/wiki/Tether_(cryptocurrency))

Tether, allowing users in different countries around the world to access stablecoins with their crypto and fiat currencies that are most convenient to them.

Besides online channels, investors and players always have other options most convenient to them to buy stablecoins with cash from our partner convenience stores and travel agents. We will first set up OTC counters in Macau for players to use cash to buy credits, chips, stablecoins, and DEC Token.

If you have large amount of cash to exchange to stablecoins, our offshore bank (opened in 2020) is at your service.

### **Legal Compliance**

Due to regulatory measures, the process of exchanging between fiat currencies and casino chips is cumbersome. Especially in the case of AML and KYC, the supervision of personal identification and access to funds are more strictly controlled than ever, and each operation involves lengthy verification process.

Nowadays, we have immutability of blockchain technology so that all transactional information is recorded, preserved and immutable. DEC App users simply go through a one-time authentication process, eliminating the hassle of additional authentication process elsewhere.

### **Free, Safe and Fast**

DEC circulates within the De Club managed casinos and collaborating businesses. All businesses are seamlessly connected which means members can securely synchronize and transfer their DEC-associated assets in real time and free of transactional charge.

## 5.2 Break Barriers of Entry of Game Hosting

Due to the underlying nature of blockchain technology, casinos driven by blockchain technology are no longer monopolized by conglomerates or big families. From a technical point of view, everyone can become a casino dealer and host one's own game, but due to legal and



regulatory barriers, it is not easy for them to do it.

Under the premise of complying with laws and regulations, we will design a dedicated mechanism so that DEC holders can crowdfund through smart contracts and earn money from these regulated and licensed table games<sup>10</sup> as hosts. DEC holders have the privilege to make money from their own homes.

### **5.3 Casino Client Data Sharing**

We are going to acquire at least three land-based casinos around the world and integrate their tokenized data into online casinos. In doing so, we exemplify "blockchainized" casino gaming ecology to the casino industry. We will evangelize and help our peers to replicate our success by sharing our platform data with worldwide land-based and online casinos. The goal is to form a global consensus and alliance of casinos so as to securely share all casino client centric and lending related data through a decentralized network without sacrificing the privacy of the clients through encryption and blockchain technologies.

### **5.4 Unique Advantages to Other Projects**

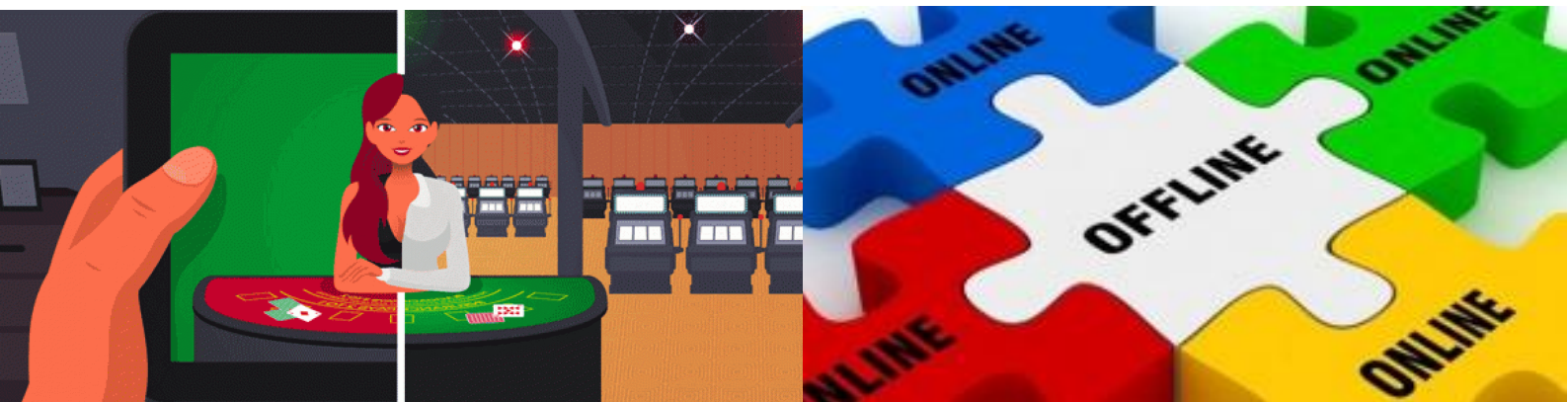
Compared to other successful blockchain casino projects

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<sup>10</sup> [https://en.wikipedia.org/wiki/Table\\_game](https://en.wikipedia.org/wiki/Table_game)

such as Edgeless and FunFair, DEC's unique competitive advantages are as follows:

- Land-based casino management veteran with global experience and exceptional track record.
- Existing and readily available land-based casinos managed by De Club for all the real-world applications detailed in this white paper.
- Monthly tens of thousands of newly registered land-based casino members to offer real-world data driven application scenarios to our product managers and software developers to design applications that are suitable to the current market environment.
- Roadmap to seamless O2O casinos, the ultimate casino gaming experience.



## 6. De Club IT Modules

De Club casino management system currently under development:

## Player/Affiliate/Junket Promotor Module

- Membership Application/Lifecycle
- Membership Card Issuing/Cancellation
- Account Management
- Player Performance Records
- Player Rating/Ranking
- Player Reward Tracking/Reporting
- Affiliate/Junket Promotor Tracking
- Promotional Campaign Activities
- Win/Loss and Tax

## Cage/Cashier Accounting Module

- Chips Tracking
- Payment Processing / Clearing
- Integration to POS and Management Systems of Table, Slot, Hotel, and Casinos

## Human Resources Module

- Role Definition
- Authorization
- Servicing Order
- Player Preference/Labeling
- Vouchers/Tickets
- Activity Monitoring/Tracking

## Business Intelligence Module

- Real-Time Reporting Dashboard
- Player Performance
- Casino Performance



- Data-Mining/AI Analysis/Predictive Analytics
- Visualization Profiler

## Host Module

- Cash Reserves Lending Pool/Host Qualification
- Socializing Win/Loss with VIP Room
- Real-time Order Notification/Handling/Reporting

## Marketing Module

- Mobile/Web Frontends
- Social Network
- Traveling Info
- Betting Agency Integration
- Membership Point Rewards
- Gift Cards and Luxury Items Vouchers
- Exchange of Points to Chips
- Borderless Transfer

# 7. Pain Points in Casino Gaming Industry

## 7.1 Lack of Trust and Fairness

Trust and fairness are common issues in casino gaming industry around the world, especially in online casinos. Players do not have the access to check the integrity and impartiality of the results of the games since such tools are not available to them.

All casino games have a mathematical expectation of less than 100%. This gives the house an edge. However, even

a small percentage of dishonest establishments leaves a stain in the industry. In addition, game operators do not publish their game statistics in full, thereby depriving players of opportunities to analyze their games results.

Nowadays, we have blockchain technology to the rescue. Online casinos can perfectly solve these tough trust and fairness issues. Many players therefore, choose to use virtual currency casinos, but the reality is most of the so-called blockchain online casinos do not have anything to do with the underlying technology of blockchain except the name itself.

## **7.2 Fragmentation of Customer Information**

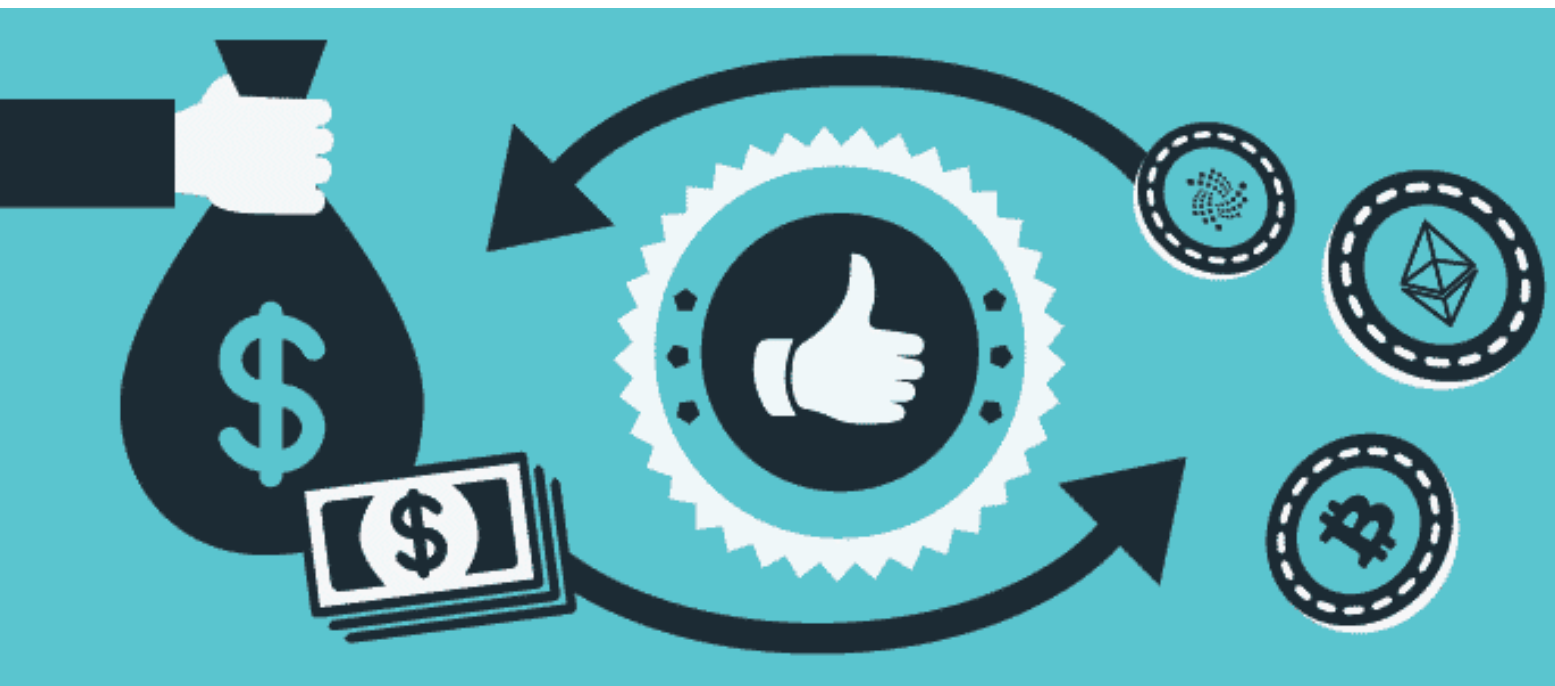
For land-based casinos or online virtual casinos, or even some so-called blockchain online casinos, their customer information is treated as their proprietary information and is not shared with outsiders which is a common practice of this industry. With the situation of isolated island of information, casinos are unable to fully unleash the value of information interconnection in the era of big data. And it also leads to problems that either at a downturn in the whole industry, it is not conducive to the mutual development of casinos, or at a period of sound momentum of growth, casinos fail to provide personalized service with players and take the quality of service to the next level.

Up until today, global casinos still fail to record the

collateral information of players in a timely manner. The situation of multiple mortgages on the same property frequently happens, which imposes significant default risks on casinos and lending parties.

### 7.3 Difficulties with Funds In and Out

Even though online casino business turnover has surpassed that of land-based, land-based casinos are still thriving because they carry the 'entertainment value' by providing a timeless party atmosphere, which a simple internet connection cannot compete with. Luxury land-based casinos in Macau and Las Vegas pride themselves in providing users with a high-end entertainment atmosphere and excellent services. Many casino players travel far just to experience the various atmospheres



offered by casinos in different countries.

For these players, fund in and out is an important factor that plagues them in this case. Given the restrictions of laws and regulations in different countries and regions and the cumbersome exchange between chips and different fiat currencies, it is imperative to provide online and offline unified chips with capabilities of easy and convenient global circulation.

## **7.4 Burden of Neighboring Casinos Travelers**

Land-based casino players like to travel. Some are active travelers who like to visit multiple neighboring casinos in the same region. Every time they switch to another casino to play, they have to walk to the cage to get their fiat money back before going to another casino to exchange for new chips. This is unnecessary because it creates no value-add to the casinos. Travelers derived no entertainment value from the trip neither because they haven't finished the day.

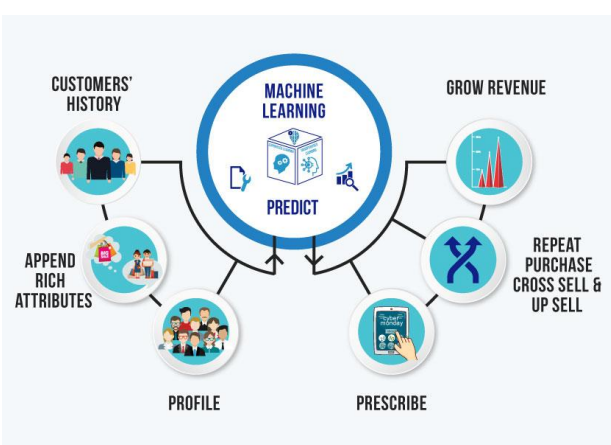
## **8. DEC Solution**

In response to the pain points of the casino gaming industry mentioned above, we have a corresponding solution, which includes the development of the following three projects:

## 8.1 Trustless Blockchainized Online Casino

Blockchain technology is adopted to create online casinos that players can really trust. By constructing an environment that casino operators cannot manipulate through random numbers transmitted in blockchain, the players' distrust of fairness is thoroughly eliminated, making it possible to conduct remote fair games without the need for trusted third parties. We can also let ordinary people realize the dream of becoming a casino owner to earn dividends and break the monopoly of traditional casinos ultimately. Players do not have to worry about being manipulated, so that they can enjoy the game any time anywhere with our online and offline casino service coverage.

## 8.2 Big Data and Machine Learning System



With the integration of blockchain and machine learning (ML), we are going to establish a brand-new player information management system, never seen before in the industry, dedicated to

breaking the casino "isolated information island", fully analyzing the player's game state in real time, sending SMS and App push customized reminders in time, and

providing various rights to appease players. Each player can enjoy VIP-like service, which is a good way to acquire and retain players. Big data and machine learning professionals can use our secured and consensus-based player information to make sense of behavioral patterns so that casinos can organize targeted marketing campaigns.

### 8.3 Big Data Loan Collaterals

De Club managed casinos have in-house loan collateral data in place. We will encrypt them and share them with all the other licensed and regulated casino operators. They do not need to know the specifics in the loan collateral data and they will not be able to access those data without the consensus of the lenders. Nevertheless, they can fully automate the due diligence of assets mortgaged in their casino as follows:



- If multiple mortgages have already existed
- Valuation of the collaterals
- Completion status of mortgage loans

Global casinos can decide on their own whether to approve a lending by referring to the big data system assessment. All they need to do is provide the collateral documents for the system to verify on the blockchain,

thus solving the risk of multiple mortgages on the same property.

Disruption is never the goal of technology revolution. By developing these three projects, we organically integrate the old and new worlds of online casinos and land-based casinos:

- DEC as a cash-backed token can be converted into different fiat currencies, and vice versa.
- Online bonuses can be freely transferred to offline, and vice versa.
- Even if you leave a land-based casino, you can continue to play on any online terminal, such as mobile phone or PC, and vice versa.

The management systems of intermediary information and mortgage information will play a major role in promoting the integration of the old and new worlds of casino gaming. It contributes to the formation of a complete DEC ecosystem

effectively integrated into global casinos to solve the problems that have plagued the casino gaming industry for a long time. De Club will become the first global casino gaming club with a perfect integration of online and land-based casinos.



## 8.4 Neighboring Casino Ledger System (NCLS)

Active Traveling Players (ATP) visiting neighboring casinos do not have to visit the cage first to get their fiat money back before going to another one to exchange for new chips.

Neighboring Casino Ledger System (NCLS) is an online distributed system allowing partnering casinos to help Active Traveling Players (ATP) to walk in and out of the neighboring casinos without having to carry any fiat money and its associated payment system such as debit and credit cards. ATP can save on electronic transfer and the burden of carrying cash around.

NCLS participating casinos can enjoy the "liquidity" of ATP flowing from the neighboring casino. NCLS-enabled casinos share the responsibility of keeping track the fiat money balance and profit-and-loss of ATP. ATPs do not need to carry, pack or transport their fiat money or its associated credit and debit cards when visiting NCLS-enabled casinos.

An ATP simply walks in a new NCLS-enabled casino, claim his or her chips at the cage and is ready to play because the casino has already received the necessary information from the NCLS. There is no need for the ATP to exchange fiat money for chips at the new casino.



## 9. Alternative Infrastructures

"Blockchain itself may be trustless, immutable and incorruptible, but if we ignore the bugs present in them, they are as good as multi-billion dollar safes with faulty locks." <sup>11</sup> -- Sherman Lee, Blockchain Technologist and Forbes Contributor.



As our business grows and before we successfully develop and launch a fully decentralized casino gaming centric blockchain infrastructure, if Ethereum network congestion <sup>12</sup> drags the speed of transactions to an unbearable degree, we will transfer or parallelly run our systems on other blockchain smart contract infrastructure. Our blockchain technology team is actively researching the latest alternatives, such as EOS.IO, Lisk and Cardano.

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<sup>11</sup> <https://www.forbes.com/sites/shermanlee/2018/07/10/blockchain-smart-contracts-more-trouble-than-they-are-worth/#16ecc71223a6>

<sup>12</sup> <https://bitcoinist.com/is-a-new-exchange-to-blame-for-the-ethereums-network-congestion/>

## 10. DEC Token

### 10.1 Description

DEC is a blockchain digital asset based on Ethereum conforming to ERC-20 standard. Total release amount of DEC is 20 Billion. No more DEC is ever going to be issued.

### 10.2 Specification

|                  |  |
|------------------|--|
| <b>Name</b>      | De Club  |
| <b>Symbol</b>    | DEC  |
| <b>Total</b>     | 20 Billion   |
| <b>Features</b>  | <ul style="list-style-type: none"><li>● Earn daily interest of 12% APR or yearly interest of 22% APR</li><li>● Redeem for NNC via cage/cashier/shop/kiosk</li><li>● Redeem for NNC via online casinos</li><li>● Rights to participate Cash Reserves Lending Pool</li><li>● Rights to host game(s) and game table(s)</li><li>● Tradable on cryptocurrency exchange(s)</li></ul> |
| <b>Issued on</b> | 15-Oct-2018  |

## 11. Token Allocation

|                        |     |            |
|------------------------|-----|------------|
| <b>Management Team</b> | 50% | 10 Billion |
| <b>Token Sales</b>     | 50% | 10 Billion |

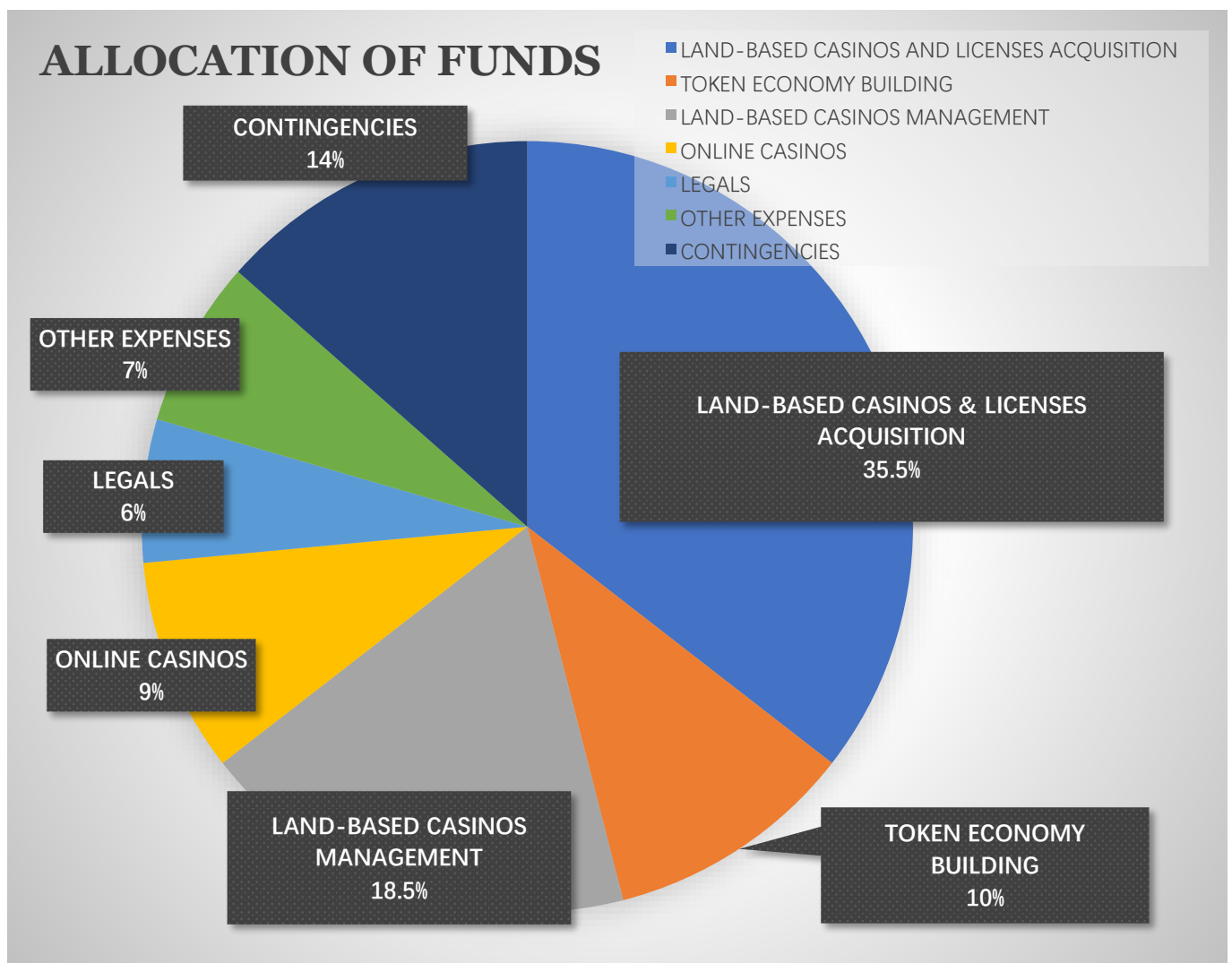
## 12. Token Cliff Vesting Schedule

The management team has a five-year vesting schedule with a 12-month cliff. This means that 12 months after the completion of token sales, the team "vest" 20% of their token allocation. After this cliff, tokens move to pro rata vesting which runs on a calendar month basis. This means 1/60th of tokens granted would vest monthly after the 12-month cliff until all tokens are fully vested on the five-year anniversary the completion of the token sales.

# 13. Token Sales & Fund Allocation

| Campaign | To Raise       | Description             | Pricing        |
|----------|----------------|-------------------------|----------------|
| Total    | 1 Billion USDT | Sales of 10 billion DEC | 0.1 USDT / DEC |

Softcap is 4 million USDT. In the case of not being able to reach the Softcap, the management team reserves the right to terminate the fund raising and all the received funds shall be returned to investors accordingly. For purchase info, join our official Telegram chat group at the following link: [https://t.me/dec\\_token\\_sales](https://t.me/dec_token_sales)



# Detailed list of how we plan to spend the one billion USDT:

## Land-based Casinos and Licenses

- 15.00% Land-based Casino Buyouts (Macau)
- 8.00% Land-based Casino Buyouts (Curaçao or Busan)
- 7.00% Land-based Casino Buyouts (Manila or Singapore)
- 4.00% Banking Licenses (casino-friendly) Acquisition
- 1.00% Licenses (Self-own centralized online casino) Acquisition
- 0.50% Centralized online casinos 3rd party software licenses

## Land-based Casinos Management (for an extended period)

- 13.00% Land-Based Casino Management & Employees
- 1.50% Land-based Casino IT-related Engineering Development
- 3.00% Macau Headquarters Administrative Overhead
- 1.00% Offshore Casino Offices Administrative Overhead

## Token Economy Building (for an extended period)

- 1.50% De Club DEC Token Worldwide Decentralized Junket Promoter Software Development
- 0.50% De Club DEC Token Centric Player Membership Software Development
- 2.00% DEC Token Centric OTC Exchange Trading Platform Development
- 2.00% DEC Token Centric Forum and Instant Messengers Software Development
- 2.00% DEC Token Private Placement Customer Service & Administration
- 1.50% DEC Token Community Network Building
- 1.00% DEC Token Sales International/Multilingual B2C Affiliate/Channel Marketing

## Online-based Casino (for an extended period)

- 4.00% Anyone-can-become-a-dealer Decentralized Blockchain Infrastructure
- 3.00% Online Casino Affiliate/Channel Marketing
- 1.00% Decentralized Casino Software Development
- 1.00% B2B Blockchain Infrastructure Evangelizing

## Legal

- 3.00% Legal Compliance for Land-based Casino Business
- 1.00% Legal Compliance for Tokenized Business
- 2.00% Legal Compliance for Online Casino Business

## Other Expenses & Budgets

- 3.00% Land-based Casino Advertising and Marketing
- 2.00% Online-based Casino Advertising and Marketing
- 1.00% Incentivized Bounty Schemes for Bugs & Suggestions
- 1.00% Decentralized Blockchain Infrastructure Advertising and Marketing

## Contingencies

- 7.00% Contingency Reserve for Land-based Business
- 4.00% Contingency Reserve for Online-based Business
- 2.50% Contingency Reserve for Decentralized Infrastructure Building

## 14. DEC Token Utility & Dividends

DEC token serves as an essential part of De Club ecosystem. DEC holders can enjoy multiple benefits from the ecosystem as follows:

### 14.1 Redeem Chips

DEC can be used to redeem online and land-based non-negotiable chips (NNC). After acquiring the first wholly-owned land-based casino with the fund raised through token sales, each DEC can be converted into a NNC with an equivalent value of 0.1 USDT.

Note that NNC are different from cash chips. Casino does not exchange NNC for cash. Strictly speaking, one can only place NNC as bets on casino game tables and get cash chips back only if winning.

For those who prefer cashing out directly without placing bet on the tables, don't worry! We will set up OTC counters in major casino cages/cashiers and tourist attractions within 3 months after the completion of token sales. NNC can be redeemed for cash with a mild and reasonable transaction fee.

### 14.2 Interest Income

DEC holders earn interest paid in non-negotiable chips

(NNC) credit. Credit holders can commence redeeming the credit for NNC at the land-based casinos managed by De Club in Macau and within 3 months after the completion of token sales. Credit holders can commence redeeming credit for online playable NNC as soon as our online casinos are launched.

By default, a daily interest of 3.28 USDT worth of NNC credit per 1 lot of DEC is distributed. (1 lot DEC is equal to 100,000 DEC.) The annualized return (APR) of 0.1 USDT cost of non-negotiable chips is approximately 12%.

DEC holders who are willing to forfeit the daily interest earnings and wait for 365 days can earn a higher interest, earning 2200.00 USDT worth of NNC credit per 1 lot of DEC on the 365<sup>th</sup> day. The annualized return (APR) of 0.1 USDT cost of non-negotiable chips is approximately 22%.

| <b>For every 100,000 DEC holding</b> | <b>Conditions</b>                             |
|--------------------------------------|---|
| 3.28 USDT of NNC credit/1 day        | DEC holder default interest earning           |
| 2200 USDT of NNC credit/365 days     | If DEC holder forfeits default daily interest |

DEC holders can check the real-time balance of their NNC credits in the DEC App. The credit is transferrable to other De Club members at any time within the DEC App.

We offer O2O channels, such as land-based OTC counters and online OTC markets for DEC holders to cash out their NNC credits.

## 14.3 Right to Invest in Cash Reserves

As required by licensed casino regulations worldwide, all casino gaming operations need enough cash reserves to cover every chip in play. The amount of money on the casino floor, and that in the vault, the cage (cashier) and the bank is called the gross cash<sup>13</sup> or cash reserves.

DEC holders will be able to invest in our Cash Reserves Lending Pool. Depending on the category of games, our casinos make money and settle interest to DEC lenders on a daily, weekly, or monthly basis. DEC holders have the right to invest in Gross Cash Lending Pool for a certain period to enjoy the interest yield of the Pool. Casinos under De Club management and its future wholly owned land-based casinos would bring substantial interest payment to the Pool's investors. Gross Cash Lending Pool allows DEC holders to make the most out of their DEC investment.

Interest rate matching mechanism of Cash Reserves Leading Pool and its interface will have a similar look and feel of Bitfinex's lending market. DEC holders and De Club-administered casino Cash Reserves Lending Pool data and lending rate is updated daily. DEC holders can maximize their fund utilization and improve their return on investment through monitoring the lending rate.

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<sup>13</sup> <https://gaming.nv.gov/modules/showdocument.aspx?documentid=12361>



For online casinos, the Cash Reserves Lending Pool is subdivided into tables. DEC holders can enjoy the fun and investment returns of owning a part of an individual table.

## **14.4 Right to Host Games**

The fully decentralized casino gaming centric blockchain infrastructure of DEC will enable a more refined model of game hosting.

Hosting casino games online has never been more customizable on DEC decentralized network. Start your casino with a single click and invite your friends to your online casino gaming tables straight from your social networks.

You are free to set all the rules including edge and rake or even no rake on our online casino gaming platform.

The multiple customization options available in each game allow you to configure games to the specification of your user base.

You can set up smart contracts according to your preferred gameplay rules. Smart contract options ensure that the game and all transactions are fair, trustworthy and transparent with simple and automatic settlements.

Our approach ensures you as a host can collect the rake and edge from games without having to deal with any financial or operational barriers.

Of course, benefits always come with a price. Hosts will have to maintain a bankroll of DEC tokens to qualify as hosts.

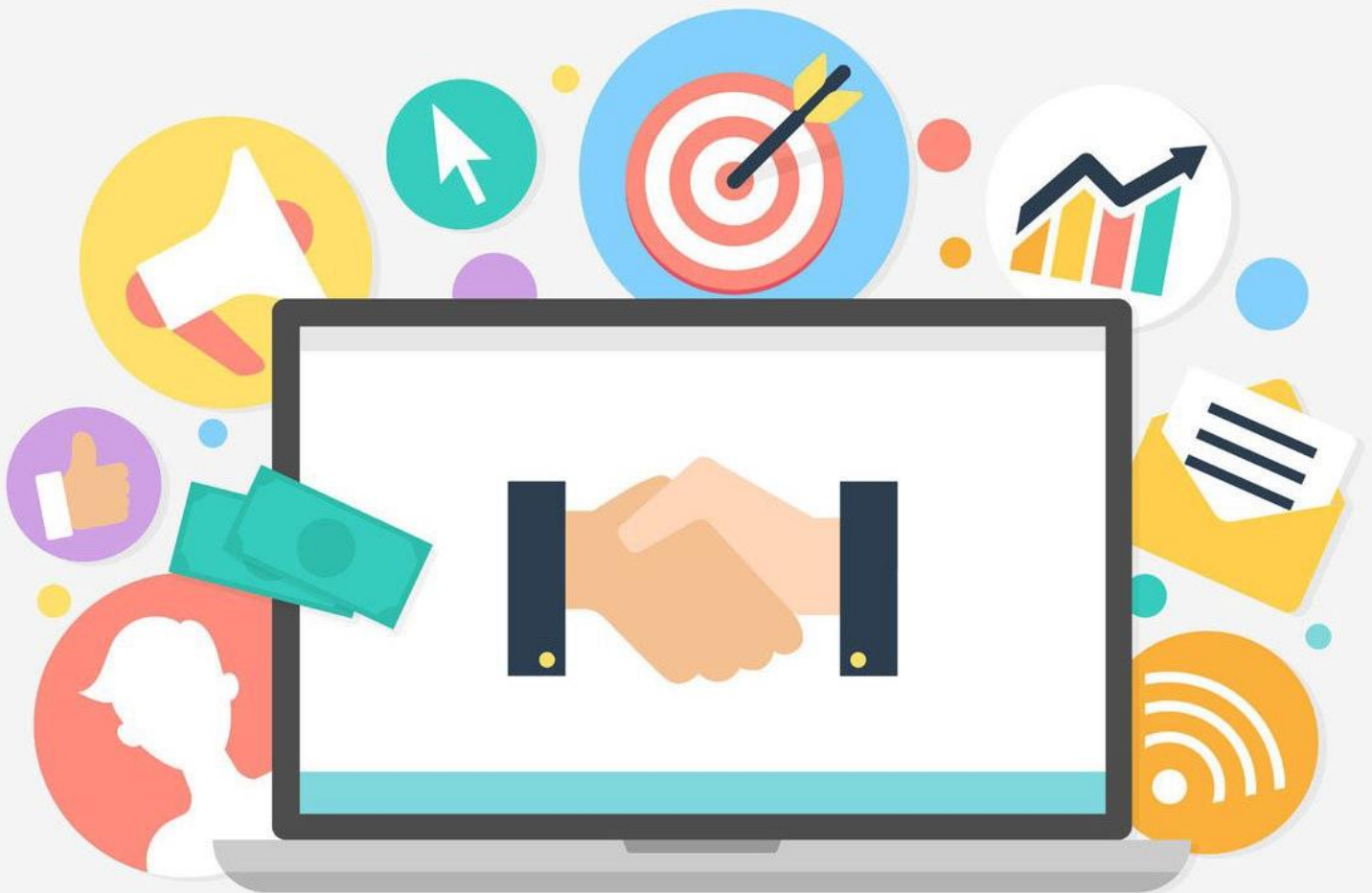
For some of you who do not want to maintain a bankroll of DEC tokens as a host can always have the option to be an affiliate (or a junket promoter) who does not need to deposit as many DEC tokens as a host and earn a safe and fixed commission income with every player you introduce to play on DEC-powered games.

## **14.5 Affiliate Commission Income**

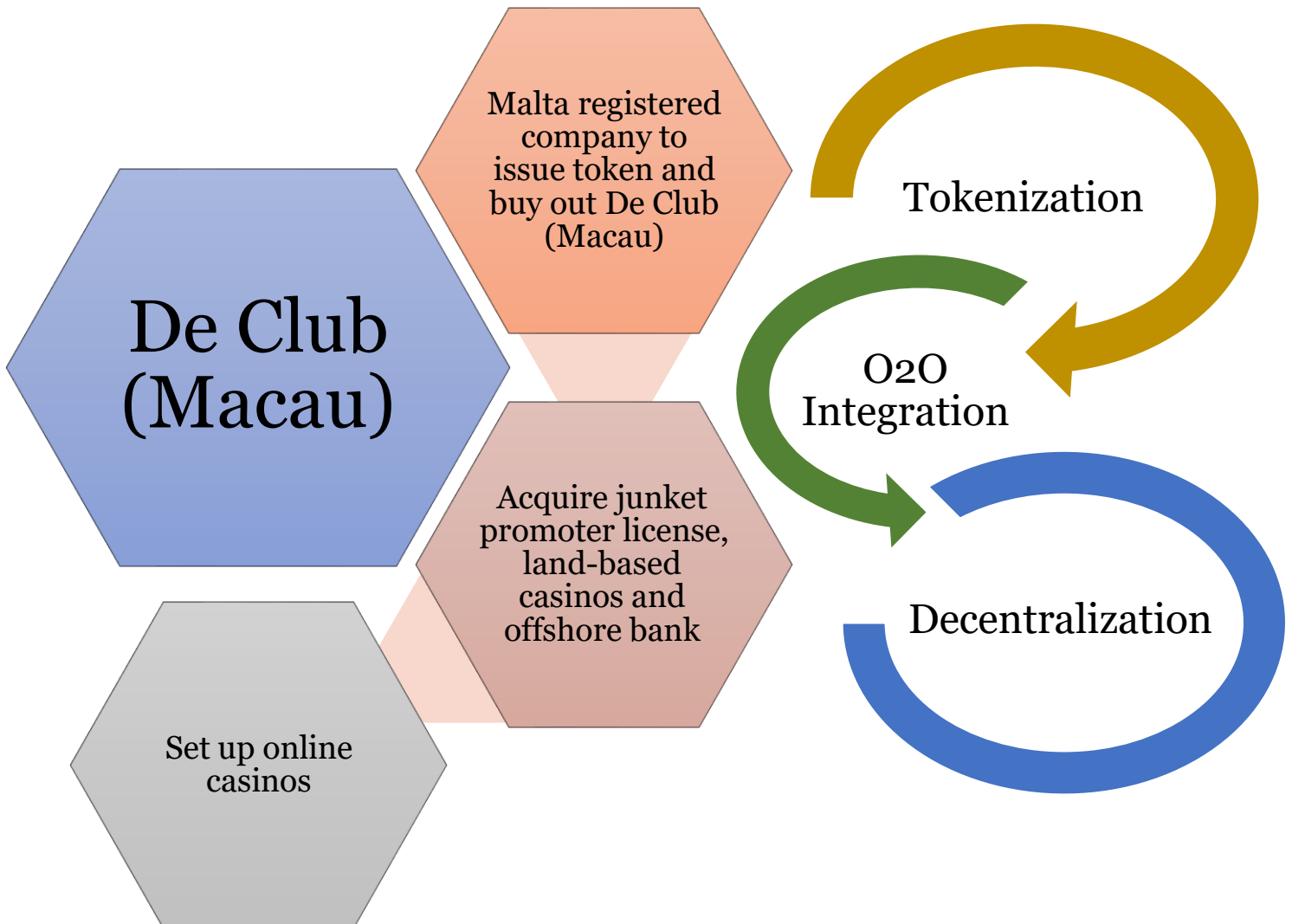
Besides the right to host game, with the tokenization of casinos, each DEC App registered user and DEC holder can serve as a player and junket promoter. In other words, one can have fun as a player and earn commission income as a junket promoter at the same time.

According to DEC's Affiliate Program, a junket promoter can obtain a commission reward of 0.9% to 1.1% of the total turnover or total "rolling" amount by himself or herself and/or by the customers he/she introduces. The reward cap is the weighted average market value of DEC held by the junket promoter on that day. This mechanism encourages everyone to hold more DEC so that they can maximize their affiliate commission earnings.

When a player leaves the casino and if the junket promoter doesn't care about the interest income from holding DEC, the junket promoter can sell his/her DEC holdings to maximize his/her fund use elsewhere. In doing so, we manage to shorten the junket promoter fund utilization cycle from a yearly basis to a daily basis. This is a highly sought-after feature by hundreds of thousands of full-time and part-time junket promoters working in Macau and the rest of the world.



## 15. Road Map



With the fund raised from token sales, Wide Rich Global Company Limited (a Malta registered company) will first acquire De Club (Macau). Then De Club (Macau) will acquire a Macau junket promoter license and several land-based casinos. Scouted ones are in Macau, Curaçao of the Caribbean, Busan of South Korea, Singapore and Manila of Philippines. Only those that have high potential of turning exceptional profit and return on investment

will be considered.

In terms of technology, DEC App will fully support the exchange of mainstream crypto currencies. We will invite seasoned third-party market makers to ensure liquidity. The cryptocurrency exchange will encompass the latest design elements of trans-fee mining model<sup>14</sup> to attract cost-conscious cryptocurrency traders to adopt DEC token while discouraging bonus token hunters from distorting the order book.

It is expected that 250 casino gaming tables will be under our management in 2018 and hitting 700 in 2019. Alternative games, such as e-sports betting, will be added as their market demand increase.

Android and iOS compatible DEC App is the main interface for our users before the decentralized casino gaming network launch. In the first quarter of 2019, all land-based casinos players can enjoy the most appreciable upgrades of tokenized casino: no more entrance barriers for ordinary people to become a junket promoter/affiliate to make money by referring new customers to casinos. Referral-fee mining model enables every registered DEC App user to earn DEC tokens without the need to deposit a large amount of fund. Mass gaming area players can enjoy the rewards and

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<sup>14</sup> <https://www.linkedin.com/pulse/trans-fee-mining-existential-question-token-economics-rebecca-mqamelo/>

experience that used to be for VIP players only.

To maximize the impact on the fast-growing cryptocurrency world, our product and social media team will keep a close eye out to the latest trends in drawing eyeballs from active cryptocurrency speculator/trader users. Part of the income from DEC's Affiliate Program will be added to token-based jackpot on smart contract blockchain. Due to the overwhelmingly large betting volumes and referral fees earned in land-based casinos, the jackpot will grow extremely quickly. The sheer size and the winnings will draw social and media attention, driving wider adoption and recognition of DEC App and DEC token.

Before the end of 2020, we intend to finish the acquisition of an offshore bank so that we can have an even more streamlined fiat currencies payment network within the DEC ecosystem. At the same time, we will be actively exploring real estate business opportunities, such as hotels and conference centers to complement our casino gaming business.

The development and promotion of tokenized and later decentralized online casinos is going to be the irreversible trend and future of a secure, transparent and fair online casino gaming environment. DEC and its associated stablecoins will fuel the first ever online casino that has seamless integration to land-based casinos. The prototype of tokenized online casino is expected to roll out in early 2019.

Unlike other blockchain projects whose bloodline and reputation rely solely on their moonshot decentralized



software developmental success, we have land-based casinos and their monthly balance sheet confirmed by the respective regulatory bodies, such as The Gaming Inspection and Coordination Bureau of Macau (DICJ) and Philippine Amusement and Gaming Corporation

(PAGCOR) to show everyone that our casinos are performing well. Moreover, what set us apart from other blockchain projects is that we have moneymaking land-based casinos to fuel the continual development of the "blockchainized" and decentralized online DEC network to ensure our development is financially sustainable.

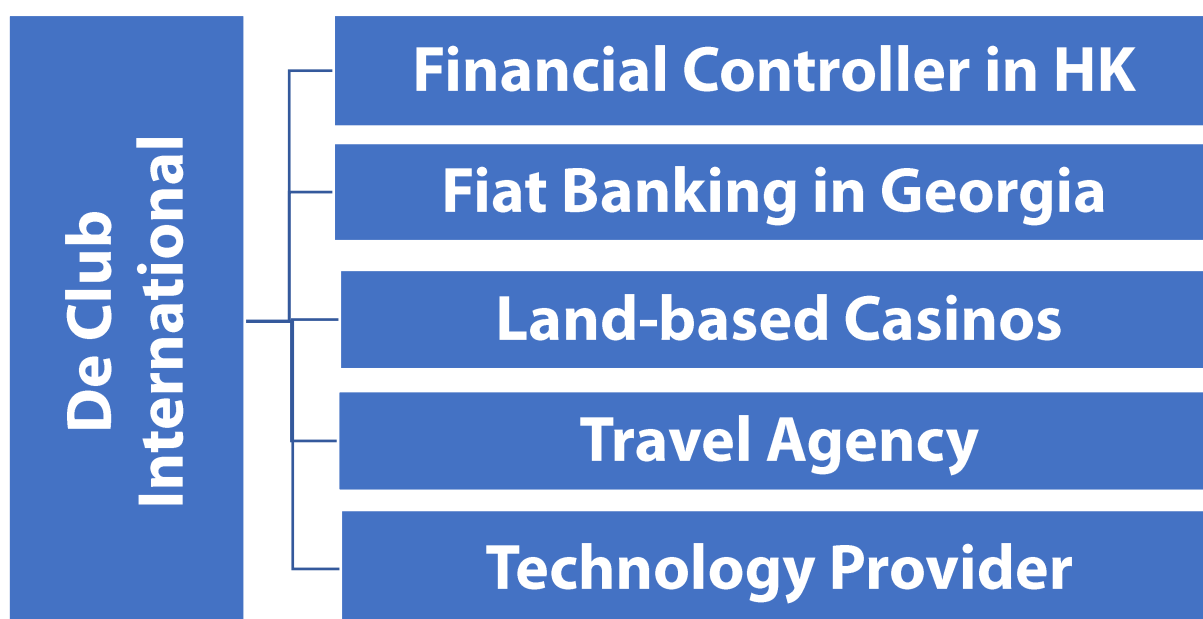
De Club management is committed to the cause of building a WAN-network functioning, open to public and fully decentralized casino gaming centric blockchain-based infrastructure that is going to forever reshape the course of casino gaming landscape. We know the destiny and we are going to write history together. You are cordially invited to join us and share our vision: Everyone's VIP at DEC powered casinos.



## 16. Corporate Structure

The envisioned corporate legal entity structure of this project is as follows:

Wide Rich Global Company Limited, a company registered in the Republic of Malta, issues DEC token and invests in De Club International who owns and operates:



- Hongkong-based company that controls all the financial aspect of the project
- Fiat currency banking in Georgia free zone
- Land-based Casinos in Macau, Curaçao of the Caribbean, Busan of South Korea, Singapore and Manila of Philippines that issue non-negotiable chips (NNC)
- Travel agency arranges discount group tours
- China and US based technology provider companies responsible for IT-integration, De Club App, tokenization, and online casino technologies

## 17. Management Team

### **Kennis Wong (黃國樑) – Founder & CEO**

General Manager of De Club. Former CEO of Jimei Group. With 20+ years casino gaming industry experience, he has managed casinos in Macau, Korea, Philippines, North America, Cambodia, and Australia of over 5,000 employees. He is familiar with casino ecology and its data science. With his rich industry experience and vast network of contacts, he has the knack to acquire low-hanging fruit kind of casinos with profitable mass gaming areas (MASS) among the sea of 4,000+ licensed land-based casinos around the world. The casinos under his management has witnessed up to a turnover increase of more than 40% in 8 months.



## **Patrick Lam (林志達) – Chief Information Officer**

Entrepreneur, blockchain financial expert and venture builder. He founded the international multi-currency bitcoin trading platform KBBEX in 2014. It was funded by the Hong Kong Government's Cyberport Technology Fund and became the first crypto exchange that has been acknowledged by authority in Asia. The trading platform was subsequently acquired by Chinese Bitcoin counterparts in 2015. Patrick was invited to several well-known entrepreneurial incubators in Silicon Valley for entrepreneurship guidance and sharing, such as Y Combinator, 500 Startup, and Plug and Play Tech Centre. Lam was also invited to Stanford University and University of Waterloo as guest speaker to present how blockchain and decentralization technologies can disrupt traditional finance, payment and international remittance systems. As a pioneer in the blockchain industry, Patrick had traveled to more than ten countries in Europe, America and Asia to discuss the application of blockchain with local enterprises and various government departments. It is his mission to help create a favorable legal environment to support blockchain entrepreneurs to thrive. Up to now, Patrick had invested in several blockchain related companies, and among many companies, he is convinced that a decentralized, algorithm-proven fair, online and offline integrated casino gaming platform will bring the next wave of disruption of the casino gaming industry.

<https://www.linkedin.com/in/patricklamct>



## **Terry Li (李明) – Chief Technology Officer**

CEO of TDEX Derivatives Exchange. Technology Consultant of Asian Blockchain Society. Product consultant (Greater China) of TradingSystemLab. Former SVP of 796 Exchange, the world's first and crypto futures exchange. Senior blockchain trading technology expert with more than 20 years of experience in internet financial product design, management and marketing. He has been highly involved in promoting the use of artificial intelligence in the financial trading industry.

<https://www.linkedin.com/in/amonica>



## Leon Lai (黎利安) – Chief Marketing Officer

Founder and Chairman of New Fuhua International Co., Ltd. (Shenzhen Stock Exchange, Qianhai Equity Exchange Center, Listing No. 962863). Former Deputy Chief Executive Officer of China Yinsheng Financial Credit Holdings Co., Ltd. He has 25 years of experience in marketing and business development, especially in the areas of payment, electronic trading, financial financing, local/overseas property and hotel development investment.



Mr. Lai is also a pioneer in e-commerce. He has assisted a number of listed and local companies in the development and promotion of e-commerce, mobile portals, and advanced IoT applications. He is familiar with latest trends and applications of electronic payment, multimedia entertainment and smart city technology.

Mr. Lai is convinced that the future of any business must integrate traditional land-based business, virtual delivery, and big data to become a leader in its respective market segment.

## **Dr. Felix Lor (罗永强) – Chief Artificial Intelligence Officer**

Dr. Felix Lor holds a Ph.D. degree in Intelligent & Interactive Systems and Neural Networks in Telecommunications from Imperial College of Science, Technology & Medicine in UK. He studied Theoretical Biology in Institut für Neuroinformatics of Ruhr Universität Bochum. He graduated his M.Phil. degree of Physics from Hong Kong University of Science & Technology. He got a double-major bachelor degree in Mathematics and Physics from the University of Hong Kong.



Dr. Lor has also been working in advanced technology on many areas, including display technology, electronics, information technology, telecommunications, automobile, robotics, virtual reality, augmented reality, artificial intelligence, medicine, biometrics, environmental technology, RFID, location-based technology, supercomputing and financial analytical modeling.

He had invented an intelligent contract-based hedge fund model and had been CTOs of many companies. He has rich experiences in project development



collaborating with Microsoft, Intel, Apple Computers, Qualcomm, Nokia, Motorola, Sony Ericsson, Samsung, LG, Kodak, Sharp, TMD, Pioneer, Casio, Kopin, Leadis, AUO, CMO, TPO, HTC, OPEL, British Telecom, Siemens, Philips, etc. Moreover, he has developed large-scale management systems, such as ARMS for British Telecom, AM/FM for Wharf Telecom and flight scheduling and management system for European and Hong Kong Airports. He is expertise in Artificial Intelligent robotics and has investigated many advanced mining technologies, such as robotic mining and mining engineering management system. He also participated in projects of exploration of outer space in European Aerospace and NASA.

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## **Alice Costa (高麗斯) – Prospective Legal Counsel**

De Club's prospective Legal Counsel, Ms. Alice Leonor Das Neves Costa, is a renowned legal professional who served in Macau Judiciary in her entire career. Ms. Alice studied Law and obtained an LLB at Macau University in 1994. She then pursued her further study and received her LLM at Peking University in 1997. At the same year, she was appointed as the Judge of Court of First Instance (Lower Court) of Macau.



In 2006, Ms. Alice was appointed as the President of the Collegiate Bench of Court of First Instance (Lower Court) and held the office until her retirement in 2017.

<http://awardsmacau.com/team-member/alice-costa/>

## **Anna Cheung (張少娟) – Event Ambassador**

An open-minded and passionate veteran in various government and media systems. Anna Cheung used to work as a business consultant in tackling intellectual property infringements. She is now working as a Senior Cultural Asset Development Manager closely with many Embassies and consulates overseas including Sweden, France, Spain, Italy, UAE and South Korea. Anna has been engaged in various global campaigns including Fête de Lumière Hong Kong and Expo Milano.



## 18. Advisor Team (Casino)

### Dr. Fung, Kwok Hung (馮國雄)

Mr. Paddy Fung joined Louis XIII Holdings Limited as Senior Vice President of Marketing in Jan 2014, Mr Fung had been working with the Chairman of Louis XIII Holdings since 2009, serving high net worth guests, international and regional institutional and private investors and facilitating Mass Gaming and junket operations in Macau. His major strengths is MASS marketing strategy. He flawlessly executes and creates a culture of exceptional service and hospitality include but not limited to entertainment, promotions, VIP Events and loyalty programs to different segments of guests. Added to that, he had over 30 years of experience in international finance, hotel investments, real estates and gaming industries. Mr. Fung joined Lai Sun Group from 1984 to 2004 served as Vice President and from 2004 to 2009, he joined Grand Emperor Group Macau served as Deputy General Manager of VIP operations at Grand Emperor Hotel Macau. During his tenure, Mr. Fung successfully developed and opened the Grand Emperor Hotel Casino as well as facilitation of VIP area at Hotel Lisboa Macau.



## Patrick Lam (林承輝)

Mr. Patrick Lam is a veteran in casino and gaming Industry. He had been working in The Crown Resorts Limited as a Senior Vice President - VIP Business Development.



Crown wholly owns and operates two of Australia's leading gambling and entertainment complexes: Crown Melbourne and Crown Perth. The group's core businesses and investments are in the integrated resorts sector. In Australia, Crown wholly owns and operates two of Australia's leading integrated resorts, Crown Melbourne Entertainment Complex and Crown Perth Entertainment Complex. Overseas, Crown also fully owns and operates Crown Aspinall's in London.

With long years in Casino and gaming business, Mr. Lam is skilled at casino strategic planning and marketing strategy. He also has deep-rooted knowledge in business planning, M&A and event management.

## 19. Advisor Team (Finance)

### Trevor Fung (馮永康)

Founder and Chairman of Tianfeng 21 Holdings Co., Ltd. (Shenzhen Stock Exchange, Qianhai Equity Exchange Center, Listing No. 962842).

Mr. Feng was the former vice president of China City Investment Group. He has over 10 years of experience in financial and loan recovery. Mr. Feng is currently managing a loan account of HK\$3 billion.

Mr. Feng is also a consultant for a number of low-density real estate development projects, handling concept, financing to sales planning, involving floor area of over one million square feet.



## **Ricky Yeung (楊東成)**

Former Vice President of the Loan Department of China Yinsheng Financial Holding Co., Ltd., specializing in loan sales, business planning and expansion.

Mr. Yang has been in the credit industry for 30 years. Has extensive management, operations and marketing experience. The scope of employment includes personal retail, mortgage and credit card business.

He has served as a senior manager of several financial institutions. Including Bangmin Japan Finance, Wing Hang Bank and AEON Credit Finance (Listing No. 0900).

Mr. Yang holds a Bachelor of Business Administration from the Int. University of Wisconsin and an MBA from the University of Southern Queensland, Australia.



## 20. Advisor Team (Technology)

### Robert Neivert

Mr. Robert Neivert is a Venture Partner at 500 Startups running the blockchain program . He was previously an executive for startups having founded or worked at eight companies with four exits and four companies still operating. He is an experienced Senior management or executive positions in six startups (Ventro/Chemdex, Datasweep,



Blazent, Equilar, Fididel, HighlightCam), two as CEO and had maintained a broad domain of expertise, having held leadership positions in products, marketing, and operations. His Academic credentials include a BA, BS, MS, and MBA degree from Stanford, Wesleyan, and Santa Clara. He is currently a 500 startups Venture Partner, a mentor/advisor for Cardinal Ventures, Stanford iFarm, and Stanford's Treehacks program as well as an executive advisor for over 15 funded startups, and previously held the position of Executive in Residence at Quest Venture Partners and raised \$6+ million in funding as CEO (Fididel and HighlightCam) from Intel Capital, NTT DOCOMO, Quest Venture Partners, K9 Ventures, and others and is an



Executive in Residence for Quest Venture Partners. His Leadership enabled him to join as founders and grew companies and had successfully led team from 3 to 200+ members to achieve goals. In Marketing aspect, he built marketing plans and achieved 100%+ average revenue growth in four companies (HighlightCam, Fididel, Equilar, Blazent). He managed marketing programs including social, email, web, SEO, event, celebrity, YouTube, physical mailings, banner ads, Google ad word, and many others. Financially, he doubled margins and drove startup company to profitability in 11 months (Fididel) and had proven track record of hitting financial burn rate goals.

<https://www.linkedin.com/in/robertneivert>

## **Dr. Hans Lombardo (pending confirmation)**

Chief Marketing Officer of Blockpass.org. Entrepreneur and preacher of blockchain. He is a co-founder of Chain of Things - a Hong Kong-based startup integrating blockchain & IoT devices. In 2012, he sold his previous company, a data collection



and analytics research firm focused on mainland Chinese high-technology industries. During the Internet boom, Hans provided due diligence support for the internet.com Venture Capital Fund in Asia, investing in several Internet startups in Greater China. As a tech journalist in the late 1990's, he interviewed Jack Ma, Jerry Yang, Vinton Cerf and Richard Li Tzar Kai. Hans earned a Ph.D. degree from the University of Hong Kong in 1997 and a Sir Edward Youde Memorial Fellowship in 1995-1996.

<https://www.linkedin.com/in/hanslombardo>