

JAVVY



A universal wallet that unifies
access to cryptocurrency exchanges into a
single, comprehensive application.

This is the Javvy solution.



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Introduction

Tremendous strides have been made to advance cryptocurrency wallets and exchanges into the exciting and disruptive industry that it is today. Yet, the desire remains for a user-focused experience to buy, sell, and use cryptocurrencies in a safe, convenient, and reliable application.

This is the Javvy Solution.

Javvy is the full integration of a universal wallet connected to numerous exchanges presently available to the cryptocurrency market. It eliminates the need for multiple accounts and applications while taking advantage of their respective benefits. Along with our simple and fast process for user registration and verification, Javvy brings confidence and clarity to the user as cryptocurrencies approach mass adoption. We provide all the tools necessary to securely store, use, and invest in cryptocurrency.

This document details the full vision of the Javvy Solution. Our ICO will finance the ongoing development of features to bring the Javvy Wallet from version 1.0, currently available online, into the full vision outlined in this whitepaper.



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“Design is not just what it looks and feels like. Design is how it works.”
—Steve Jobs

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Disclaimer

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Market Overview

Cryptocurrency

A cryptocurrency (or crypto currency; “crypto”, for short) is a digital asset designed to work as a medium of exchange using cryptography to secure the transactions and to control the creation of additional units of the currency. [1] One of the major differentiators of modern-day cryptocurrency is the emergence of the transaction database in the role of a distributed ledger, referred to as a blockchain. [2]

The primary benefit of using a blockchain as a ledger is that it is a freely and publicly available [3, 4, 5] transaction history, making it completely transparent. It is also considered immutable, meaning that the cryptocurrency developers cannot change the transaction records. The argument for the benefit of this attribute is that transactions may always be trusted, without the involvement of a centralized authority, once they are committed to the blockchain ledger and confirmed by other peers. [6, 7] The downside is that accidental loss [8, 9], theft, or fraud can never be undone -- an inherent trait of a completely decentralized, unregulated system. [10]

One major benefit to cryptocurrency is that it is not stored in a bank, as it is digital, decentralized, and tracked by the blockchain. Many crypto owners prefer to use a “wallet” [11] to manage their private keys [12], which need to be safely stored in order to access cryptocurrency holdings.



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Market Snapshot

The first decentralized cryptocurrency, termed Bitcoin, came into existence circa 2009. [17] The underlying technical system was created by the individual or group known as Satoshi Nakamoto. [18] For many of the early years of Bitcoin's existence, it was largely treated as a "joke" [19] or conversation piece among data scientists, mathematicians, and the early adopters. However, as people began to barter Bitcoin more regularly, the utility of Bitcoin as a functional form of payment became apparent. As more people bought Bitcoin, the price adjusted upward with market demand. As the price rose, more people began to view Bitcoin as an investment vehicle and bought in. Its success eventually sparked the creation of many other cryptocurrencies, deemed "altcoins." [20]

While Bitcoin's price has been very volatile, seeing price swings of double digit percentages in short time frames, its trend has been extremely bullish, increasing in price exponentially. [17] Initially, Bitcoin was virtually free, but as of June 2018, commanded nearly \$7,000 per coin. [21] Based on the finite supply of Bitcoin (21 million) [22], which cannot be weakened by dilution; some proponents of cryptocurrencies argue that the main cryptocurrencies could easily exceed USD \$100,000, per "coin", within the next decade. [23] The continued argument for the utility of Bitcoin includes that it is divisible down to 8 decimal places [24], which means that it would still be possible to buy products and services at low prices by sending a very small fraction of a Bitcoin, in the case that Bitcoin becomes worth a substantial amount per coin.



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Target Market

As a “digital asset” [25], cryptocurrency appeals to anyone who is looking for an alternative store of value, investment vehicle, or trading resource. Although it is an uncorrelated asset class, in many ways digital assets are similar to physical precious metals -- with the added advantage of being easily divisible and transferable for trading goods and services. Due to its finite quantities and independence from any government entity, it can be a hedge against financial warfare, national currency failure, negative government decisions on monetary values [26, 27, 28, 29, 30]), and corruption.

While cryptocurrency may be viewed skeptically by the risk-averse, due to its volatility, even conservative investors will “buy-in” to diversify their portfolio and spread the risk among a much larger pool of investors. [31, 32] Additionally, many corporate entities are buying in simply to gain access to unique applications built on top of the underlying blockchain technologies. [33, 34, 35, 36] This continues to spur investment by many others who also see the extreme potential for increasing market capitalization and cryptocurrency prices.

All users of cryptocurrencies need an intuitive and functional wallet --to buy, sell, manage and trade crypto.



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Market Challenges

Challenge #1:

Buying and selling cryptocurrency is currently not trivial. Finding a “trustworthy” means to buy-in requires many hours of research and still presents a huge risk. Creating an exchange account is frustrating, slow, and has a high potential for theft of the consumer’s identity, deposited funds and/or cryptocurrency.

Details:

Cryptocurrency will always lack regulation due to its decentralized architecture, however, many governments are working quickly to regulate the conversion of cryptocurrency to and from national currency. This regulation manifests itself when creating accounts to buy and sell cryptocurrency via exchanges. Due to AML (anti-money laundering) [37] and KYC (know your customer) [38] laws, potential customers must provide an abundant amount of documentation for proof of identity. Doing so presents a very high barrier to the adoption of cryptocurrency, because providing and verifying the required documentation is confusing, time-consuming, and exposes the customer to identity theft by “rogue” or “unscrupulous” exchanges [39, 40] or from hacking of the exchange itself. [41, 42, 43, 16]

Challenge #2:

An overwhelming majority of users find that cryptocurrency wallets are rather basic, limited in functionality, lacking in user experience and “buggy.”



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Details:

Since decentralized cryptocurrency was created in 2009 [17], wallets meant to access and trade cryptocurrency have yet to gain popularity by general consumers. Many existing wallets are not intuitive, have little instruction, and have only the most basic features. They have limited solutions for managing, buying, selling, and using cryptocurrencies. Many of their solutions continue to rely on centralized, regulated exchanges or risky peer-to-peer exchanges. [44, 45]

Challenge #3:

There are a number of limitations for wallets currently supporting cryptocurrencies other than Bitcoin.

Details: There exist a small number of wallets that support altcoins like Ethereum and Litecoin; but each one has its own limitations and shortcomings. Locating and using a dedicated wallet for each cryptocurrency can be a cumbersome and error-prone process. In many cases, those dedicated wallets are not actively maintained, are broken or have major issues. [46, 47, 48, 49]

Solutions

Javvy proposes its crypto solution for users to overcome all barriers to adoption with a regulation-first approach, defining a carefully crafted business infrastructure and multi-tiered, risk-mitigation policy. The technological framework is then built on that solid foundation. The consumer-facing front-end of the Javvy solution couples, by exclusive integration, a crypto wallet with the world's first distributed, fully-automated, cross-currency exchange. The combination of a properly designed crypto exchange with a safe, intuitive and feature-rich crypto wallet and a capable team is what sets the Javvy crypto solution apart.



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The Javvy Solution: Free Javvy Wallet + Javvy Distributed Exchange

The Idea Is Simple:

To build an easy, intuitive, feature-rich and fully-functional cryptocurrency wallet. The Javvy team has the specialized expertise and experience required to build the ideal crypto wallet for everyone.

Provides Convenient Buy and Sell Options Inside the Wallet

- Simplifies the experience of cryptocurrency exchanges
- Supports use of FIAT (national currency) to buy and sell cryptos/tokens
- Complies with financial regulations across all regions
- ID Verification (when absolutely required) process tailored for ease-of-use
- Citizens of over 170 countries will enjoy nearly instant identity verification
- Removes the security risk of web-based exchanges [\[39, 40, 41, 42, 43, 16\]](#)

Supports Many Cryptocurrencies, Not Just Bitcoin

- Initially supports Bitcoin, Ethereum, and the Javvy token
- After funding, will add up to the top 500 coins and top 50+ vetted tokens

Supports Many Payment Methods

- Pay with pre-paid debit card
- Pay by eCheck (adds 3% fee but settles in 1 day), or bank transfer (ACH or Wire, adds 3-5 days delay)



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Prioritizes Security

- Securely encrypts private keys on each device (when stored and in memory)
- Enforces secure passwords (configurable complexity for “experts”)
- Support for hardware “cold storage” wallets (Ledger, Trezor, etc)
- Two Factor Authentication (2FA) - Authy on mobile, SMS on desktop, etc
- Backup methods for private keys to help prevent losing access to assets

Supports Cryptocurrency Conversion

- Easy conversion from supported crypto/token to any others
- Provides a gateway from FIAT (national currency) into cryptos/tokens

Provides an Easy Way to Spend Cryptocurrencies

- Provides access to an optional, crypto-funded, international debit card
- The Javvy “crypto card” may be used to purchase real-world items

Intuitive and well-documented

- Consolidates the research for cryptocurrency newcomers
- Wallet translated into all major languages (initially English)

No registration required for basic functionality

- No registration required to send, receive, convert, or manage cryptocurrency
 - User privacy is a key focus (email optional)
 - Basic functionality may be done completely anonymously
- Whitelisting and ID verification only necessary to use advanced features
 - Buy & Sell crypto with FIAT (national currency, USD initially)
 - Participate in supported ICOs/STOs within Javvy wallet



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Javvy Features

Javvy is on All Platforms

- Available on Windows, Linux, Mac, iOS (natively), and Android (natively)
 - Find it in the app store for each platform or at javvy.com
- Available in all countries, where not prohibited, with wide language support

All-In-One Wallet

- See your entire portfolio at-a-glance with an exceptional user experience
- Hold and manage numerous cryptocurrency assets
- User-friendly backup options with security as a focus

International Debit Card

- Use cryptocurrency like cash at any location that accepts debit card
- Instantly converts crypto to FIAT to refill balance on a pre-paid debit card

Native ICO/STO Support

- Provides Whitelisting/KYC/AML for ICO/STO participants
- Provides accreditation services for STO participants
- All vetted, new tokens supported within the Javvy wallet
- All vetted, new tokens automatically supported on certain partner exchanges
- Adapts KYC/AML policies based on citizenship of buyer/investor

Passive Income Wallet for Merchants and PoW/PoS Miners

- Receive crypto payments and/or mining rewards directly to the wallet
- Rule-based automatic conversions to crypto/tokens/FIAT



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Security Features

The Javvy wallet takes security seriously

Fully Decentralized

When you're offline, so is your wallet

Cryptocurrency wallets should not be web-based or hold your private keys

Smart Setup with the Javvy Brain Wallet

Variable levels of security and convenience, based on user's comfort level

Optionally set up a secret phrase to allow easier private key recovery

Cold Storage

Support for hardware "cold storage" wallets for maximum security

Support easy "import" of partner "cold storage" wallets

Robust Login Features

Optionally add additional layers of security starting with your password, 2FA, biometrics (fingerprint), and multi-sig wallet authorization.

Option for Multiple Signature (multi-sig) Wallets

Manage access with configurable options for multiple signatures (2-of-3, 3-of-5, 5-of-6 etc). Institutional and power users benefit from making shared financial choices. Also enables creation of sub-wallets with distinct access rights.



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The Javvy Protocol

The Javvy Protocol serves as the underlying processes by which Javvy works quickly and effectively to provide ID Verification, an automated cross-currency exchange, and liquidity for cryptocurrency/token order fulfillment.

Overview of Registration and Rapid ID Verification Process

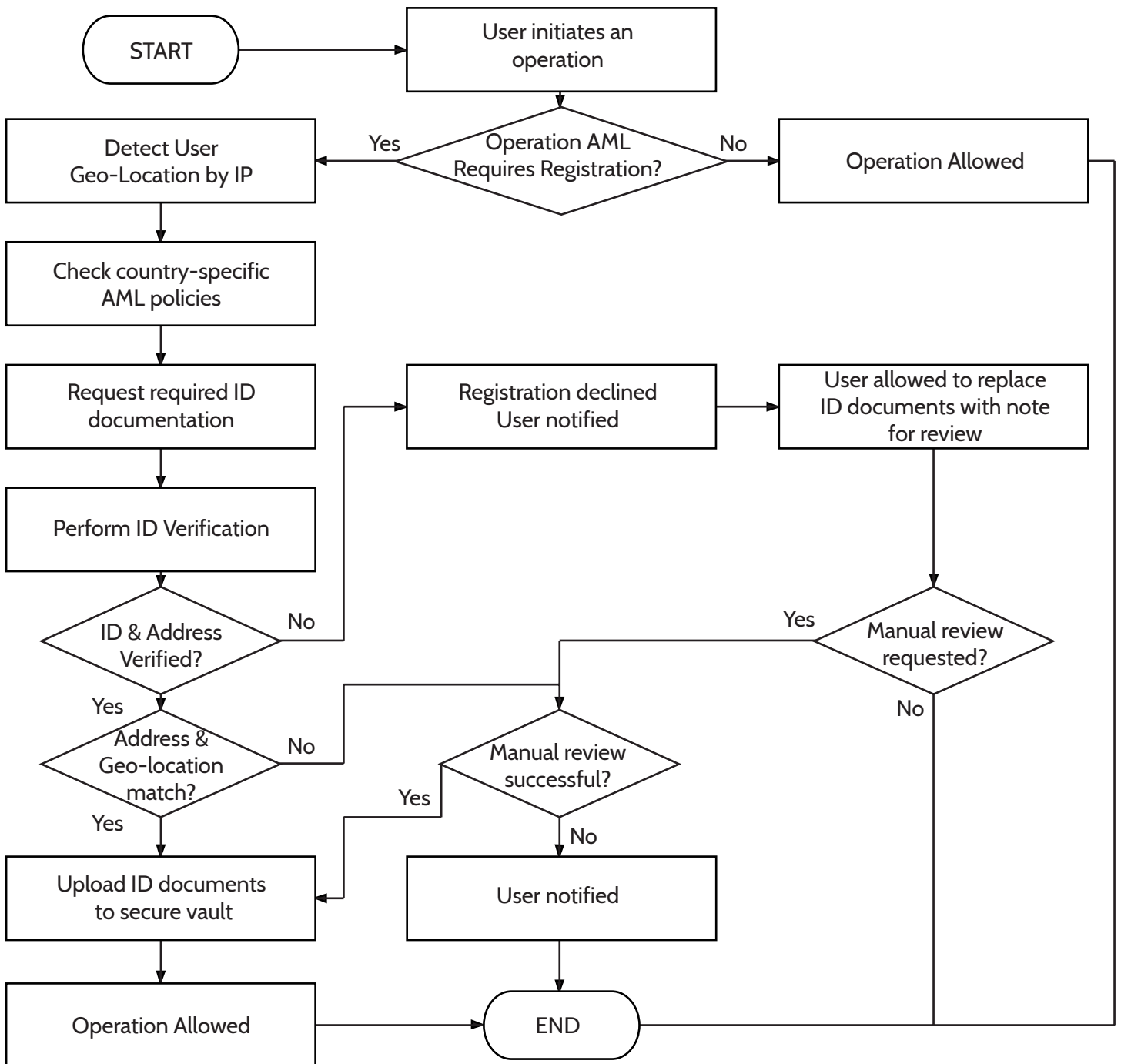
Javvy requires no registration to send, receive, convert, or manage assets.

When using advanced features, such as buying and selling crypto with FIAT (national currency), purchasing tokens in an ICO/STO, or an international debit card; Javvy offers a streamlined process for user verification to be able to scale quickly to a growing userbase while complying with KYC/AML regulation.



Overview of Rapid ID Verification Process

Figure 1





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Fig. 1 - Rapid ID Verification Process

- Users are not required to verify ID to perform send, receive, and convert transactions
- Users attempting to perform regulated transactions initiate the ID verification process
- Geo-location technology is used to help prevent unauthorized access and fraud
Whenever a geo-location mismatch occurs against the user's stated citizenship, it is logged and counts against the 'trust score' assigned to the ID verification
- The system performs rapid ID verification of the supplied credentials, when possible
- If rapid ID verification is not possible, the application is flagged for manual review
- If verification is unsuccessful, the registration is declined with a detailed report
 - The user may submit further credentials with an explanation for review
 - The user may also request a manual review
- If verified, the account is authorized to allow the user to conduct regulated transactions

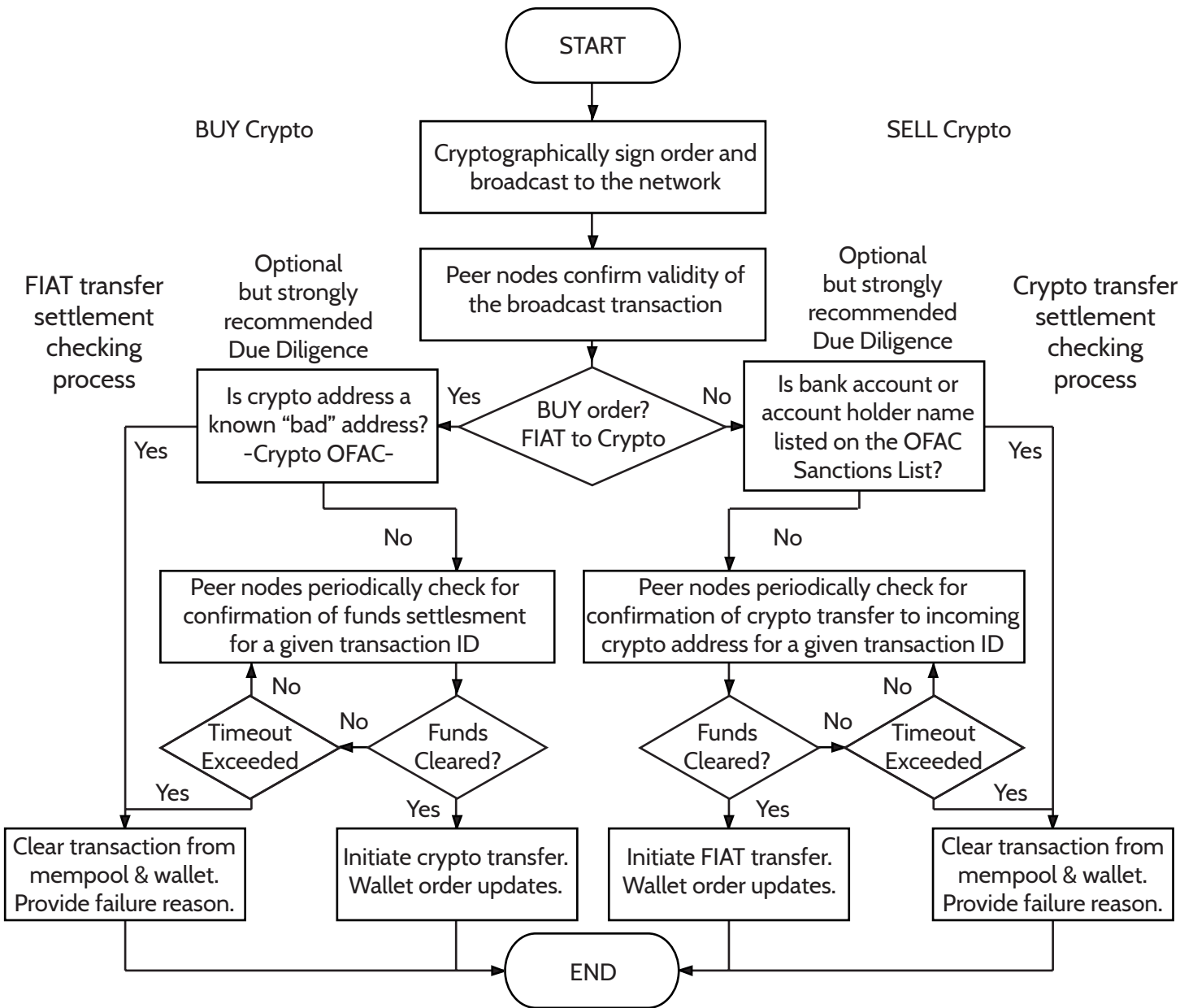
Overview of Automated FIAT-to-Crypto Exchange Process

Javvy received a patent pending (#62543097) for a provisional patent that covers the process and methodology for the automatic, bi-directional conversion of supported national currencies and cryptocurrencies. The novelty of this process is that it is distributed, fully automated, and ties into legacy banking system technology utilizing current banking APIs. Existing providers are limited by the amount of reserves held as deposits needed to clear these transaction types, which impede their ability to scale their customer-base. The Javvy Solution overcomes the issue by providing a clear, fully-scalable path to buying and selling cryptocurrency easily, eliminating the need for massive cryptocurrency reserves.



Overview of Automated FIAT-to-CRYPTO EXCHANGE Process

Figure 2





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Fig. 2 - FIAT-to-CRYPTO EXCHANGE Process

- User places an order to exchange crypto and FIAT (national currency)
- Peer nodes validate the transaction via network confirmations
- If Javvy received a sell order, we check the OFAC list for the transaction details
 - If a match is found, the system cancels the order and flags the account for review
 - Otherwise, peer nodes periodically check for sufficient blockchain confirmations
 - If confirmed, initiate wire transfer to user
 - Otherwise, the order will eventually be cleared from the order book
- If Javvy received a buy order, we check a crypto OFAC for the wallet address
 - If a match is found, the system cancels the order and flags the account for review
 - Otherwise, we periodically check for bank notification that funds have cleared
 - If the funds clear, with associated memo details, crypto transfer is initiated
 - Otherwise, the order will eventually be cleared from the order book

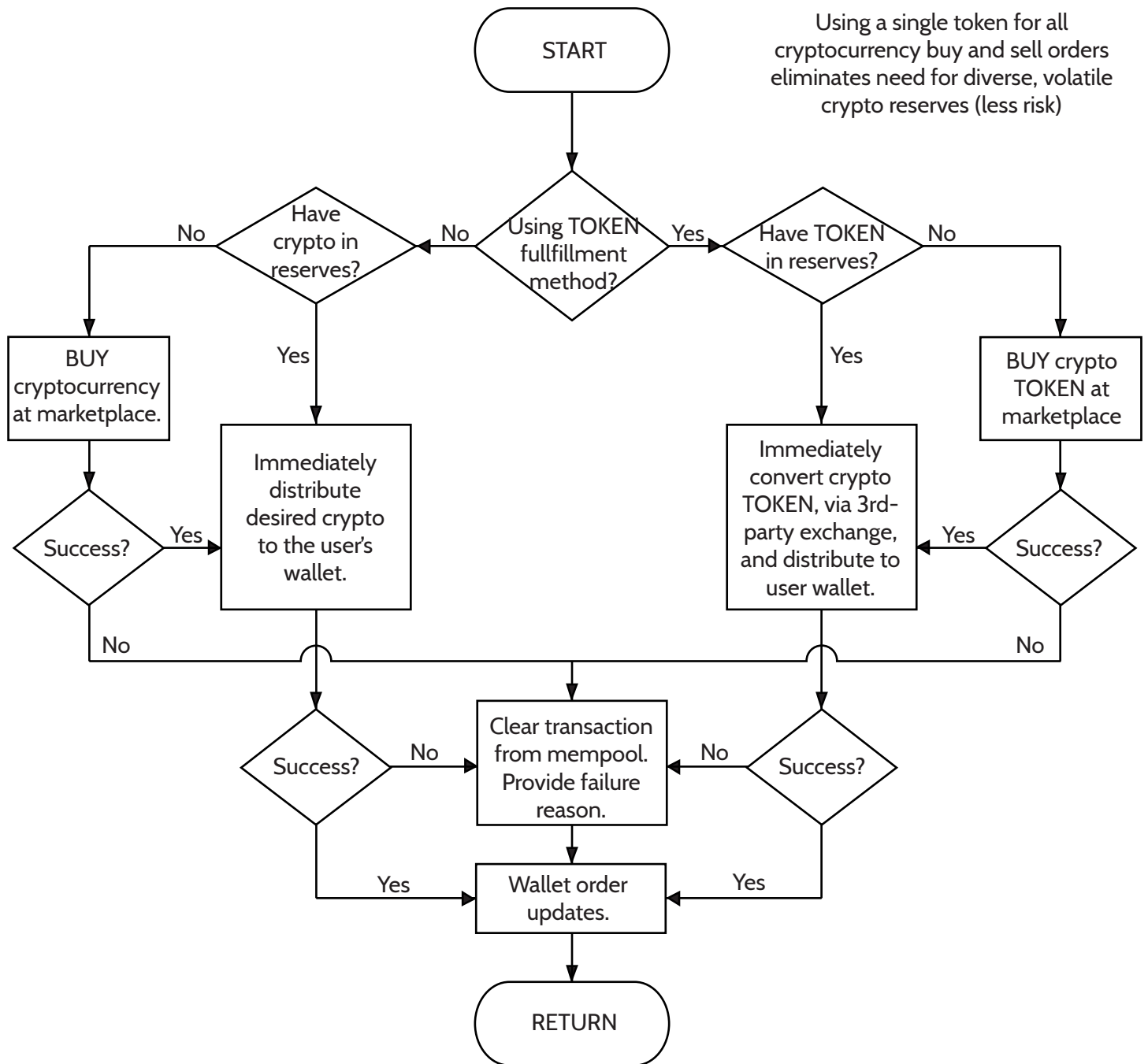
Overview of Cross-Currency Exchange

Javvy received a patent pending (#62558597) for a provisional patent that covers the process and methodology for conversion and settlement of cryptocurrency purchases, using an intermediary layer, the Javvy token (JVY), for the purpose of eliminating the need for holding disparate, volatile cryptocurrency reserves. This is a drastic improvement over current crypto exchanges that merely offer one (1) or two (2) cryptocurrencies (typically, bitcoin and Ethereum) to their users, due to the reserve limitation and extreme value risk. In contrast, by using this intermediary interchange process, Javvy will instantly be positioned to support nearly every major cryptocurrency in existence. Javvy users will be able to buy, sell, use, and manage them all, with the underlying framework remaining transparent from a user perspective.



Overview of Cross-Currency Exchange

Figure 3





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Fig. 3 - Details of the Intermediary Layer Interchange Process for Handling Crypto or TOKEN Fulfillment

- User places an order to buy or sell cryptocurrency
- When possible, orders will default to fulfillment through conversion of the JAVVY token (JVY), negating the need for Javvy to store massive crypto reserves
 - If possible, perform fulfillment trade from existing token liquidity
 - Otherwise, perform marketplace crypto/token trade to fulfill order
- Complete user order for desired crypto/token (Figure 2)

Liquidity Explained

When a buy/sell order is placed, the Javvy wallet will securely connect to Javvy's servers to nearly instantly poll all open order books, arbitraging prices across decentralized exchanges and partner centralized exchanges that support 3rd-party orders via an open API.

Unless all crypto exchanges fail, Javvy will not provide its own centralized exchange component, as we believe that markets can be, and should be, decentralized.

There are already several quality decentralized exchange projects and others that are working to provide liquidity and custodial services. So, Javvy supports those movements and will work with them to offer the best-in-class services to its users.

While cryptocurrency liquidity is being ramped up in the markets, we will work with trusted liquidity providers to help place orders that cannot be filled elsewhere.



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Goal/Conclusion

Javvy plans to disrupt the cryptocurrency industry by providing a superior alternative to traditional web-based crypto exchanges and wallets. By building a comprehensive, secure, and intuitive crypto wallet with buy, sell, convert, and management capabilities, Javvy aims to deliver the ideal solution.

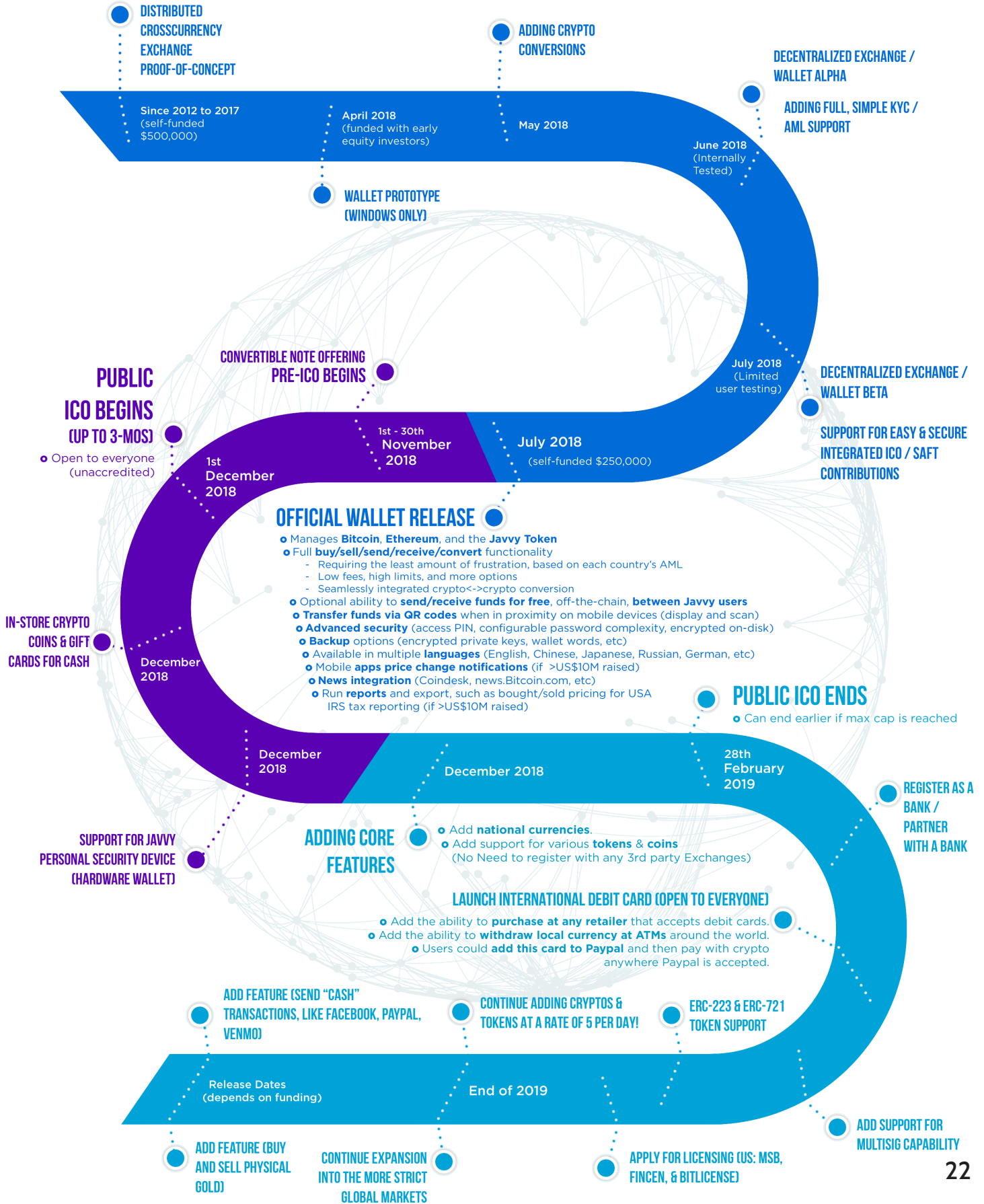
Javvy approaches cryptocurrency from a compliance and regulation-first perspective, and is powered by a team with decades of extensive regulatory, compliance, programming, and security experience.

The cryptocurrency market is still in its infancy. As a result, lack of information and the absence of easily-identifiable best practices, has led crypto users to resort to combining feature-poor, and often insecure, crypto utilities to obtain and manage their cryptocurrency. We, the Javvy team, decided that there is a better way. We are consolidating the full functionality of cryptocurrency into a previously non-existent, comprehensive solution with a focus on security, simplicity, and keeping the control of cryptocurrency where it belongs, in the hands of its owners.

Roadmap



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SEC Compliance

The Javvy Token itself does not constitute entitlement to a share of Javvy's profits, losses, assets, or liabilities.

The Javvy token sale may technically represent an investment by merit of there being an initial offering, but token holders have no expectation of profit; only of the token's utility within the application. Further, our varied use cases demonstrate a lack of common enterprise. Users may choose to spend, stake, hold, or sell their JVVY, each finding different utility or reward within the application.

Javvy has no control over secondary token markets that may trade the Javvy token for its utility, or any other purpose, at a discount or for a premium. Javvy will not directly pursue listing on secondary markets, except in cases of preventing scams from listing fake and misleading tokens (such as occurs on EtherDelta), although we acknowledge that listing may occur on major exchanges due to the nature of markets developing for anything that has utility value or otherwise.

Due to being classified as an ICO and utility token, the Javvy token offering will be available to everyone in the world except where prohibited by law. For US citizens there are no accreditation requirements, but all potential buyers must pass a proactive whitelisting verification (KYC/AML check) before being allowed to participate. The whitelist is enforced within the Javvy smart contracts. This makes it impossible for someone to bypass whitelist verification.



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The Javvy Utility Token (JVY)

Javvy understands the importance of its community and encourages opportunities for everyone to gain value from the Javvy Token.

Operating as a utility token, the Javvy token possesses two primary use cases. First, when JVY is used to pay fees within the Javvy wallet and exchange, users receive a 50% discount on those transaction fees. This behavior is identical to the Binance utility token (BNB).

There is an alternate use case where token holders can opt-in to staking their JVY in exchange for a fixed percentage of interest given in the form of additional JVY tokens. This behavior mirrors the reward structure of master-nodes. The difference is that stake-holders are not supporting Javvy's blockchain infrastructure but, instead, add liquidity to Javvy's exchange network.

Additionally, a loyalty reward system is in place to incentivize use of the Javvy exchange. Almost half of the token supply is reserved as Loyalty Reward Tokens. They will be distributed as full reimbursements to any users paying fees within the Javvy wallet & exchange using FIAT (national currency), a process known as trans-mining. Once all reward tokens are distributed, the program is complete.



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The Javvy Token Offering

We are launching a capped token sale to raise funds for the Javvy project and further develop our application into a cutting-edge, feature complete product (see roadmap). We will be raising a minimum soft cap of 1,000 ETH and a maximum hard cap of \$8MM USD (amount chosen to proactively comply with UK ICO proposals) through a pre-sale and public token sale. Our public sale offers Javvy tokens at a price of 0.0004 ETH per JVY or 2,500 JVY per ETH.

The JVY token total supply is 333,333,333. The crowdsale will offer a total of 100,000,000 JVY tokens. Participants in the pre-sale receive a 25% token bonus to their purchase with bonus tokens coming from the crowdsale pool. A total of 25% of the token supply is reserved for operations, founders, advisors, and future talents. Founder tokens will be “locked up” for one (1) year after ICO closes.

All remaining tokens, 150,000,000 JVY, make up the Loyalty Rewards token pool. Any fees paid with FIAT (national currency) within the Javvy wallet & exchange will be fully reimbursed in JVY tokens of equivalent value, a process known as trans-mining. Once all loyalty rewards tokens are distributed, the trans-mining program is complete.

Unsold tokens will be added into the rewards token pool to be distributed through trans-mining (loyalty rewards program), and any oversold tokens, due to unknown amount of bonuses to be claimed, would come from the rewards token pool to offset any deficit and satisfy, without exceeding, the defined ICO max cap.



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Token Sale Milestones**

While the Javvy wallet already exists in its MVP (minimum viable product) form for Windows, iOS, and Android; advanced features of the Javvy crypto solution will be implemented based on a series of fundraising milestones.

Our goal is to raise 40,000 ETH to deliver all of the main features of this highly requested application. Several longer-term milestones are planned to be funded out of revenue generated by commissions and fees from the exchange.

Milestone #1 Add: Decentralized Buy, Sell, & Native ICO	2,500 ETH
Milestone #2: Add: Mac/Linux support, 12 coins/tokens	5,000 ETH
Milestone #3 Add: In-store Gift Cards, some global locations	10,000 ETH
Milestone #4 Add: ALL major crypto/tokens (5/day goal)	20,000 ETH
Milestone #5 Add: Many national currencies (₹, €, ¥, etc)	35,000 ETH
Milestone #6 Launch international debit card	40,000 ETH
Milestone #7 Register as or partner with a bank	*Revenue
Milestone #8 Expand to stricter markets; More translations	*Revenue
Milestone #9 Buy physical gold, Instant CASH transfers, etc	*Revenue

* Advanced initiatives to be funded from revenue (transaction fees, KYC/Accreditation verification services, etc).

** The token sale will end on the specified date OR once a maximum of \$8MM USD is raised.

The Javvy Team will report on the milestones being attempted when each distribution of funds raised is made. It is our goal to be fully transparent.

Token Details

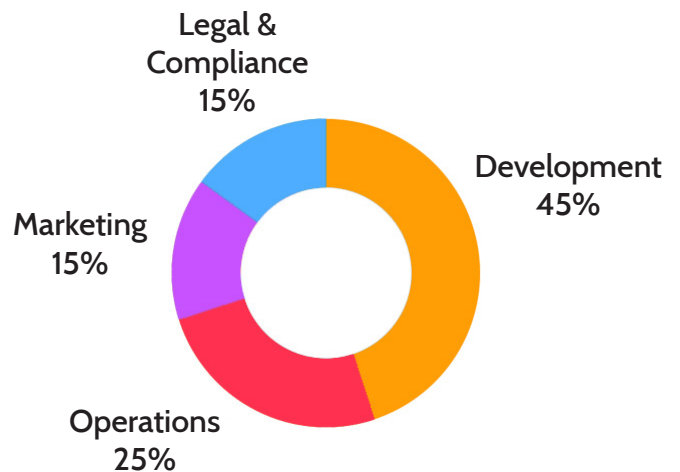
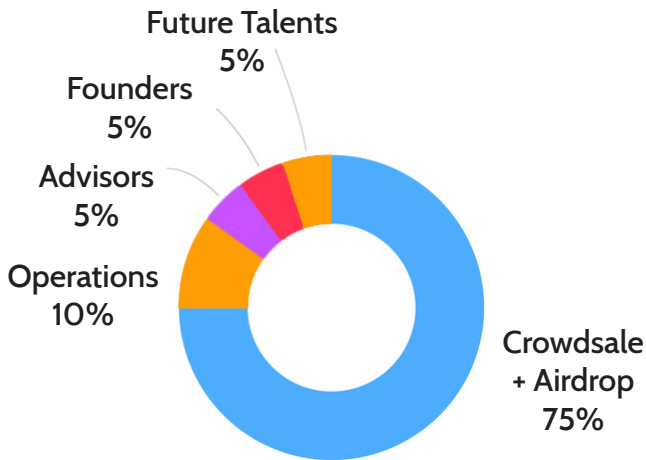


JAVVY

Token Type	ERC-20
Token Symbol	JVY
Maximum Supply	333,333,333 JVY
Tokens for Sale	100,000,000 JVY
Loyalty Reward Tokens	150,000,000 JVY
Soft Cap (USD)	1,000 ETH
Hard Cap (USD)	\$8,000,000 USD*
Private Sale Date	Jun 15,2018 - Oct 31, 2018
Pre-Sale Dates	Nov 1,2018 - Nov 30, 2018
Pre-Sale Price	0.0004 ETH + 25% Bonus
Token Sale Dates	Dec 1, 2018 - Feb 28, 2019
Token Sale Price	0.0004 ETH (2,500 JVY / ETH)**

*Compliant to proposed UK ICO \$8MM USD limits (as of 9/18/2018)

**Token Price calculated at time of contribution, based on the price of 2,500 JVY per ETH



Token Allocation

- Crowdsale + Airdrop 75%
- Operations 10%
- Future Talents 5%
- Founders 5%
- Advisors 5%

Funds Allocation

- Development 45%
- Operations 25%
- Marketing 15%
- Legal & Compliance 15%



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The Growing Javvy Team

Our Founders



BRANDON ELLIOTT
CISSP, CCNA, MCSE,
MCP+I, MCT, A+
Chairman Of The Board
CEO



FRANK GROGAN
HCISPP, NETWORK+, A+
CMO (Chief Marketing Officer)
Co-Founder

Our Team



TODOR VELEV
CSO (Chief Strategy Officer)



YASITHA BOGAMUWA
RHCA II, RHCE, RHCSA
CIO (Chief Information Officer)



KIRUBEL GIRMA
CIPO (Chief Innovation &
Product Officer)



HARLEY GROUETTE
Director Of Human Resources



DMITRY EVDOKIMOV
Senior Full-Stack Developer



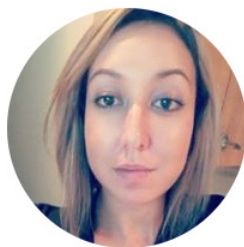
HARINI KARNATI
Software Developer



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MICHAEL LU
Lead UX/UI Designer



DANIELLE HONEYMAN
Business Development



ADIA MEYERS
Quality Assurance



DONG JUN KIM
Quality Assurance



SUNIT KULKARNI
Quality Assurance

Advisors



RANDALL LEE PIRES
Blockchain Advisor
Government Blockchain Association



DIANA CANDELA
CEH, CNDA, ECSA, LPT, ITIL,
CSSGB, NIMS
Chief Information Security Consultant



CHRIS CARTER
Business Development Advisor



WARREN KRITKO
Business Development Advisor



STEVE KECK
Corporate Culture & Sales
Communication Advisor



TOSHENDRA SHARMA
ICO Advisor



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Questions?

Visit Javvy online: <https://javvy.com>

Join our Telegram: <https://t.me/javvychat> (questions/community) and
<https://t.me/javvycrypto> (announcements)

Citations



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