my performances

A blockchain solution that allow language institutions to certificate their students through a standardised and balanced system that guarantee the quality and acknowledgment of the exams provided.

Highlights

- Overview of the current scenario that are daily encountered from people to recognize their own language skills between institutions;
- How institutions could recognized and trust other language certifications in a more dynamic way while reducing time and costs;
- How a marketplace based system could make the difference;
- A distributed system across public and private language institutes;
- A cryptocurrency to allow students to earn coins based on their performances;
- How the Academic Bank is regulated.

Abstract

To date, the examination procedure for those students who face a language exams, is entirely delegated to the institutes and under the responsibility of teachers, which can rely only on their past experience and competencies. Nowadays a language test is not always built following predefinite standards and therefore is not possible to have an absolute certainty on its value nor in its judgment.

The system that we have considered is based on a marketplace where users can buy or sell language items[1]. It bases its operations through an innovative and decentralised application that are developed using blockchain technologies.

One of the strengths of this system is to create a high-value content environment that will be certified and than shared by public and private institutions such as universities and private language schools in order to spread the information between them and generate standard protocols that define how to create, validate and evaluate a language test.

The system will collect many certified contents (a collection of items) that are provided by item writers that they will publish on the market place once that items will pass the validation phase. Upon that the market place will be available the exam session managers[2] will be ready to have the opportunity to compose their exam sessions buying items that are needed to satisfy their own purposes.

The idea of using a marketplace allows to promote a strong meritocratic process in content selection. The use of a blockchain as base system, give us infinite possibilities to distribute, decentralize, merge and match contents.

Moreover the implementation of a dedicated cryptocurrency called Academic Coin (ACA) as a mechanism that track all the transactions and makes all operations transparent makes the entire system really truthful.

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[1] in language testing field the atomic unit of an exercise that could be evaluated
[2] the person in charge of the composition of language exams in the institutes

Background

The current scenario

<u>Marco</u>

Marco lives in a city in the South of Italy and he has successfully completed and passed the first four years of a five-year degree and is preparing to start his last year at university. His family is forced, due to the transfer of the father, to move to a city in the North of Italy where thankfully Marco have found an university that is offering the same university degree that he attends. The process of exams recognition between the two universities could jeopardize Marco's university career, which would be repeating some exams (for example the language ones) because the validation of the previously sustained exam is not recognised, since there is not one standard or agreement between the two universities.

<u>Lucia</u>

Lucia has completed her university studies in her own city and she has further studied the German language with the aim of starting a career in Germany. After researching a professional position more suited to her skills, she has found a job in Germany but she was forced to undertake a German language exam due the fact that his previous german language exam has no value in this country.

<u>Francesco</u>

Francesco is a worker student that during the day attends the university lectures, and in the evening he works as a waiter in a restaurant to supplement the financial help that is provided by his parents and to have the possibility to continue to study. Despite enormous sacrifices, his university performance is penalized by work, which distracts and weakens him. What if it were possible to change his status from "student worker" to "student professionist" thanks to the income from his university performances rather than working as a waiter?

<u>Raffaele</u>

Raffaele was admitted to the ERASMUS program without having to prove that he was able to take exams in the language of the host university. On arrival, he realizes that he will not be able to take most of the planned exams, and this will affect his university performance.

<u>Universita' di Cagliari</u>

The University of Cagliari is offering four language sessions per year in order to give to their students the possibility to pass the language exam based on the required level on each academic program. To prevent that the same exercise could be seen from the same student twice the university has to frequently change the exercises that are used in the exams. For that reason it is obligated to periodically purchase new packages of language exercises which the cost depends on the type and the level of them. The university is thus forced to immediately incur a large expense for exercises that will need to sip session after session.

<u>Giovanni - Admission to a degree course</u>

To be admitted to a Master at the University of Bolzano, Giovanni must at least obtain an English B2 at the admission tests. Unfortunately, Giovanni acquires only the B1 level and therefore he is not admitted to the University of Bolzano. At this point he decides to enrol to the University of Pisa where the B1 level would be enough for admission, and while hoping to exploit the result with him, the result obtained at the University in Bolzano, it has not been certified so he must repeat the exam in the new university too.

Languages certificates in Italy

The "Università per stranieri di Perugia" is offering the CELI certificates that have obtained the European quality stamp (Q Mark) issued by the ALTE (Association of Language Testing in Europe), achieved as a result of the passing of appropriate audit procedures. In Italy the "Ministero dell'Istruzione, dell'Università e Ricerca" MIUR (Ministry of Education, University and Research) recognize the CELI 3 as proof of knowledge of the Italian language for the purposes of enrollment in Italy in the quota that each university assigns to non-Italian speakers.

Today Italian universities, as well as linguistic institutes and language teaching centres, could not possess a common approved system to certificate the level of knowledge obtained by a student. Even if some of them have their own standard, they don't share it with others. Because of that, we have all across the country a proliferation of acronyms and certifications that have similar values but are not interchangeable. So, a student who reaches a certain level of competence and fluency in German, in South Tyrol, could not have the same credit in another Italian region. Each italian University, indeed, has its own procedure. For example the way in which a student obtain an "27/30" mark in Turin, is different from an "27/30" mark in Rome. A "30/30" mark in an italian northern region, could represent different competences from a "30/30" mark earn in a region in south Italy. This turn into a significant discrepancy between the knowledge of a specific language (for example German) by students of different Italian regions or even cities. The main reason of this difference is the absence of a common and standardised method to test the written and oral knowledge of the students.

The certifications of linguistic competence in the European Union

European Union has already expressed own opinion on the European standard for grading an individual's language proficiency.

"The result of over twenty years of research, the Common European Framework of Reference for Languages: Learning, teaching, assessment (CEFR) is exactly what its title says it is: a framework of reference. It was designed to provide a transparent, coherent and comprehensive basis for the elaboration of language syllabuses and curriculum guidelines, the design of teaching and learning materials, and the assessment of foreign language proficiency. It is used in Europe, but also in other continents."[3]

This standard consists of six levels, two base levels (A1 - A2), two medium levels (B1 - B2) and two advanced (C1 - C2). For example the Italian CELI and the Cambridge ESOL exams are structured following those standards and procedures.

The assessment test types are grouped into four distinct main categories: **progressive**, **adaptive**, **level** and **diagnostic** tests.

The exercises that are used to compose a language tests are made in order to be able to test the **reading comprehension**, **listening comprehension**, the **use of the language, oral** and **written** capabilities of the test takers.

While the ministerial programs to teach languages are well defined, the final phase of the examination lacks any standards in order to allow institutions to interchange information and acknowledge exams each other. Solving this problem means to solve the problems that we have previously seen related to Marco, Lucia, Francesco, Raffaele and Giovanni.

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[3] https://www.coe.int/en/web/common-european-framework-reference-languages/home

Involved and potential new players

The system we are considering in our project potentially involves and regards each institutes who works with language testing. For instance, even private or public primary and secondary schools could use the system in order to monitorize the learning curve of their own students.

Italian players

In Italy there are 68 Public Universities and most of them own a dedicated languages department.

Each year about 300.000 students are graduated from all of this universities (source: Istat 2016). Each student, during his university career, has to face up an average of 30 exams and usually at least one of them is a language exam that tests oral and/or written competences.

The Italian Universities committed to linguistic learning, use a custom protocol to teach and test students language skills. They are all disciplined, committed and authorised by an internal language commission.

Other players

In addition to Italian institutes, even foreign ones that teach and promote the study of languages can find in MyPerformances an ally.

International Certification Institutions

Even the international certification institutions such as CELI, TOEFL or TESTDAF could be interested to cooperate and collaborate to the project. They can store their own results in the Blockchain and then spread all the results across all the network.

MyPerformances

MyPerformances is a blockchain solution that allows language institutions to certificate their students through a standardized and balanced system that guarantees the quality and acknowledgment of the exams provided.

Its four principal goals are:

- Standardize the languages tests and give them the same authority and acknowledgement between all the institutions;
- Assure that all the results and documentation are recorded by transactions using a dedicated blockchain technology, and consequently to guarantee to all the users of the network to access to the resources based on their permissions that are regulated from smart contracts stipulated time by time between them;
- Encrypt and protect all the user data and guarantee that their information (like exam results) will be stored in the blockchain and be available forever;
- The ability to earn Academic Coins (the monetary system used in MyPerformances) for all the actors of the system: those who create exercises, those that allow to validate them, institutions that will be a certification examination centre for the MyPerformances certification and for deserving students that they will earn academic coins based on their results during the exam sessions.

MyPerformances is providing a possibility to institutions to host the certification directly provided by the system that is composed by a selection of items[4] that are previously endorsed from at least three institutions and evaluated from an dedicated language scientific board.

That possibility allow institutions to reduce their costs and even to provide to their students a distributed certification.

The main aim of the MyPerformances exams is to become a recognised certification from the ALTE (Association of Language Testers in Europe) and help institutions to recognize that certification because is generated from the spreaded knowledge that is come from the effort of all the network and from the use of common standards and procedures.

How does it work?

MyPerformances is made to test language skills. The core of the system is based on the items. We can sell them, we can buy them and we can use them to compose structured exams.

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[4] In the language testing field the atomic unit of an exercise that could be evaluated.

We can split the system in five main parts. The first one is dedicated to the **item writers** that are experts in language testing that create items. The second one is the **item validation phase**, the third the **items marketplace**, the fourth the **language exam sessions management** and the last one about the **results management and the rewarding system**.

Phase 1 - Item Writer
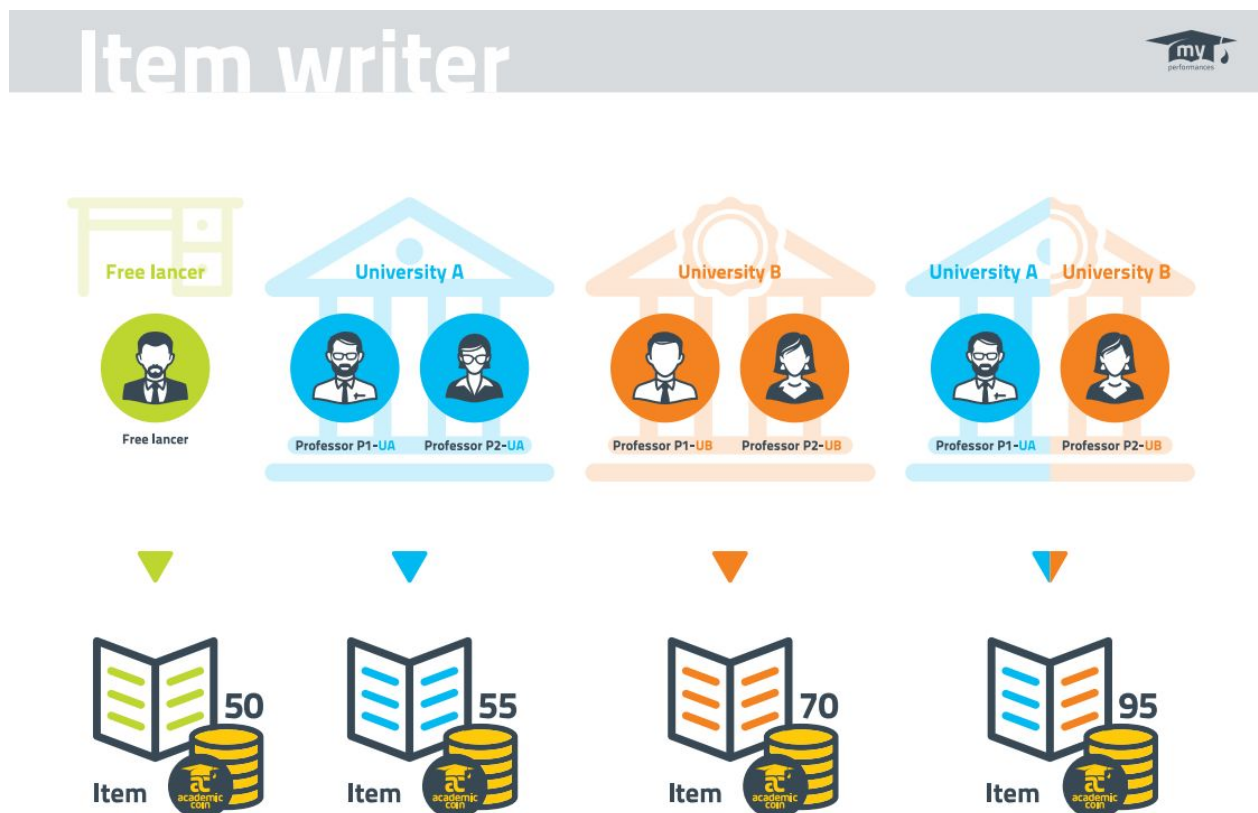
In MyPerformances, teachers, professors, certificated experts, passionates, can produce their own items, and after passing the validation phase, publish them in the marketplace and start to earn academic coins. Based on the effort that are needed to create an item, the item writers can freely choose the cost in academic coins of their own items.

For instance, as the above graphic is showing, items would be possible to be generated from a freelancer, a group of item writers who belong to the same institute or to different ones.

Phase 2 - Item Validation
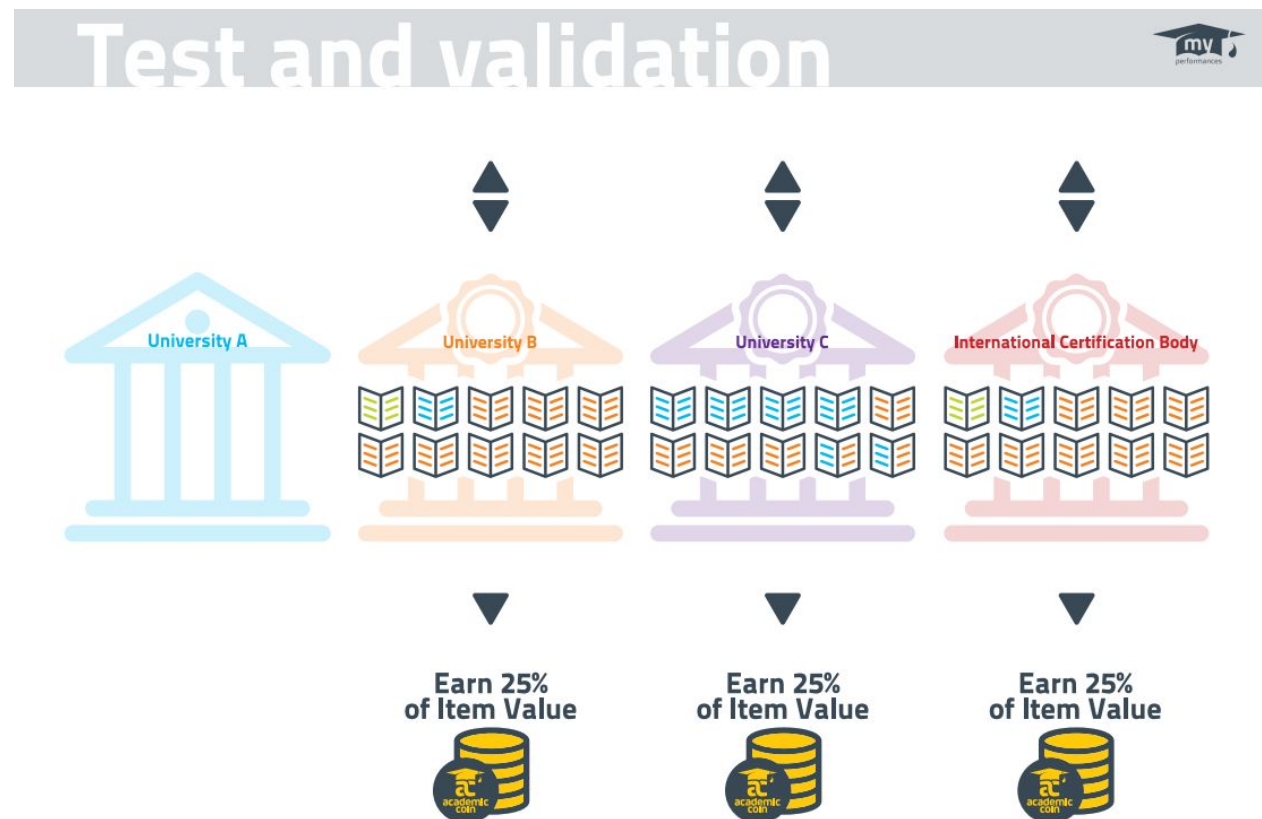
An item could be published on the marketplace if and only if it will pass the validation phase. This phase is the most delicate and important of the entire system. Items will be presented to students who are attending preparation courses that allow them to be better prepared before taking an international language certificate such as Cambridge ESOL certification. That means that potentially all the preparation centres for international languages certification could become an evaluation centre for items provided by MyPerformances. For instance, Cambridge ESOL has a global network of about 50.000[5] preparation centres.

The judgment that an item will pass the evaluation phase depends on the comparison between the results obtained evaluating the items provided during the preparation course and the results obtained by the same set of students during the international certification exam. In order to normalize and compare those sets of results MyPerformances will use a detailed algorithm that use and consider the Gaussian Function[6], Standard[7] and Bivariate[8] Normal Distribution, the central limit theorem[9], the Chi-Squared Test[10] and the Paired t-Test[11].

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[5] http://www.cambridgeenglish.org/

[6] http://mathworld.wolfram.com/GaussianFunction.html
[7] http://mathworld.wolfram.com/StandardNormalDistribution.html
[8] http://mathworld.wolfram.com/BivariateNormalDistribution.html
[9] http://mathworld.wolfram.com/CentralLimitTheorem.html
[10] http://mathworld.wolfram.com/Chi-SquaredTest.html
[11] http://mathworld.wolfram.com/Pairedt-Test.html

Evaluation Centres that will do that activity will earn the 25% of the value generated by the items (once they will be used). As we can see from the graph evaluation centres activities could not be connected with the first phase and therefore an evaluation centre could just evaluate items provided and generated by other institutions that are for instance just item writers.

Phase 3 - Marketplace

As already described, the costs of the items are freely decided by the item writers. Therefore to give the possibility to the exam session managers[12] to compose their specific language exams and choose the items based on their specific needs, MyPerformances will offer a dedicated marketplace where it will be easily to search, view and compose language exams, just selecting the desired item. Items will present some details like the author, the types (reading comprehension, listening comprehension, use of the language, oral, written), the level (A1, A2, ...), the language (English, German, ...) and if they have received endorsements from institutes that and used them. Moreover for each item it will be possible to see the statistics of the use and effectiveness of it.

An item will be endorsed by an institute if and only if that item was useful to determine the results of the test takers. The endorsement is an automatic procedure that is made by MyPerformances after the analysis of the exam session results that are coming from a specific

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[12] The person in charge to define the composition of the language exams and their scheduling

institution. For instance, it could be possible that an item is effective in an Institute and not in another. This is a natural phenomenon that could be happen based on the geolocation where an item is used.

Items that will be endorsed from at least three institutes will be then eligible to become items for the MyPerformances exam certification. To be eligible those items must also have other properties that are outside from the didactic aspect of an item but they are related to the possibility to use them with people with disabilities such as partially sighted or with motor disorders.

In the above graph endorsement is represented by colored cockade. In the example the color is related to the institution that is releasing the endorsement. The black one is related to the endorsement provided by the MyPerformances scientific board.

Phase 4 - Exam Session
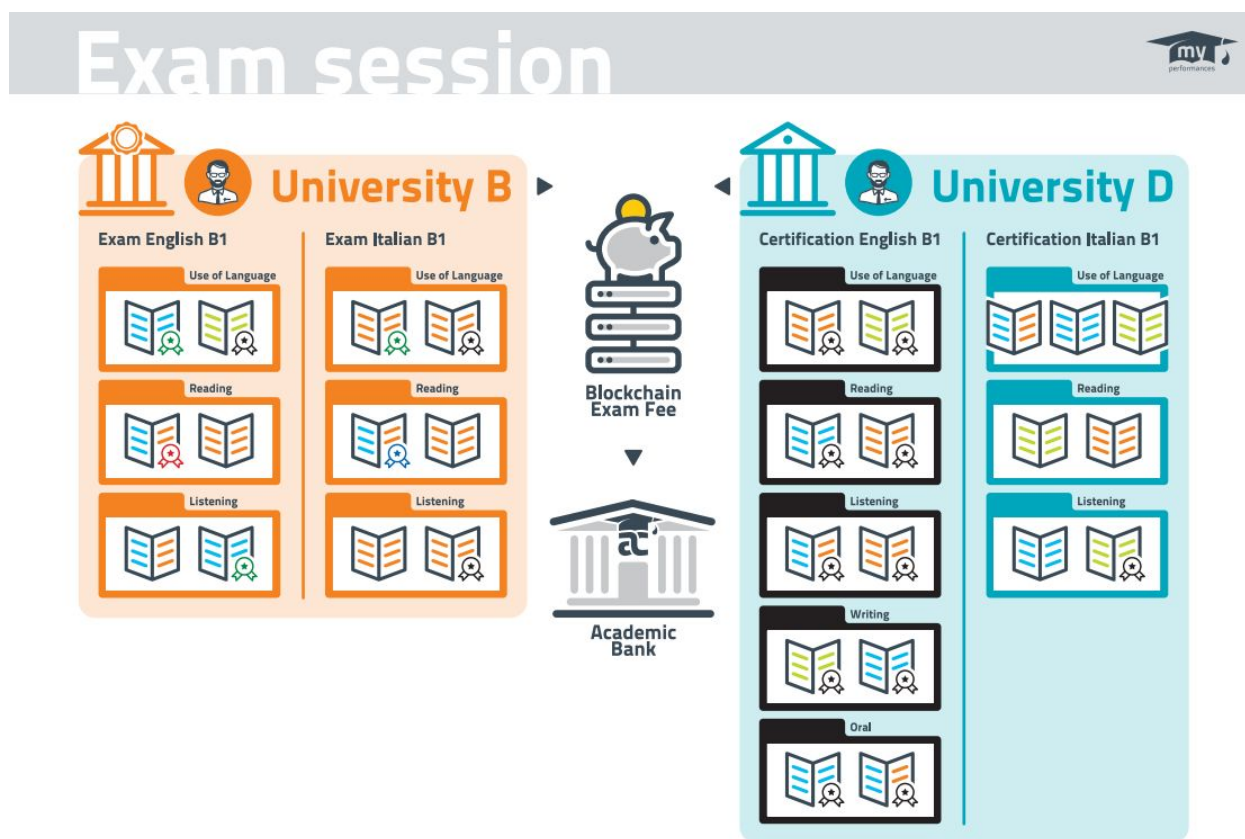
Like nowadays is happening, institutes will have the possibility to define the composition of the language exams based on their needs without having to be forced to use a default nor static exam structure. For instance, like in the above graph, University B and University D are offering the same exam level (Italian B1) but they are using a different exam structure.

They both have three sections (use of language, reading and listening) but they differ on the number of items that are required inside them.

Each time that an item is used, a fraction of the whole item cost will be paid to the item writer from the institute that is using it. As previously said the 25% of that amount will be sent to the institute that has validate the used item. Obviously, if the item was created and evaluated by the same institute that is using it, no costs for the visualization of the item are due. In order to keep the system available, MyPerformances will apply a fee for each exam that will be provided to the test takers. Part of that fee will be used in order to later gratify deserving students. All the fees will be sent to the Academic Bank and from there all the transactions to the students wallets will be made.

The whole cost of an item is splitted based on the minimal amount of times that it will be used. For instance if an item will cost 50 Academic coins and the minimal amount of times to repay that cost is defined at 500, the cost of each single use of the item will be 0,1 Academic Coins. Moreover, an item will be used inside an institute for a limited number of times that depends on the number of students that are enrolled to that institute. Once that the maximum number of visualizations has been reached in an institution, that item is frozen until the a new cycle of students will be activated in that institute. For instance, in a university the cycle could be defined as three-years cycle.

For the Universities, in MyPerformances the visualisation limits are so defined:

Mega universities   => 40.000 views

Big universities   => 30.000 views

Middle universities   => 15.000 views

Small universities   => 5.000 views

Institutes that have reduced resources or that want to provide to their students a MyPerformances exam session the structure of the exam will be provided by the system and all the examination processes will be followed to the MyPerformances scientific board. This opportunity will be a win-win solution from both the student and the institute. From one hand the institution will not be charged to pay because the expenses will be covered by the students and to the other hand students will receive a recognized certificate that will be stored forever into the blockchain and hopefully then even internationally recognised.

Phase 5 - Results and Gratifications
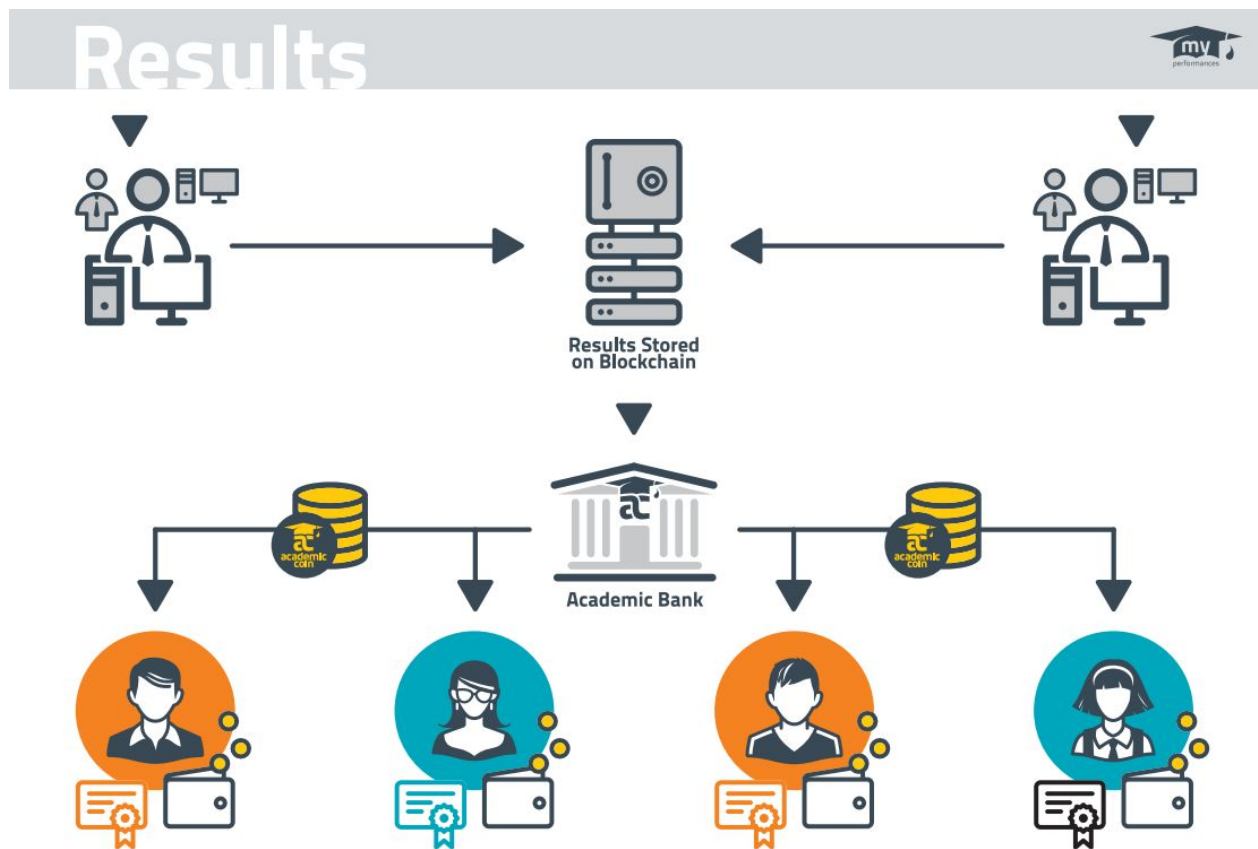
In relation to the linguistic competence, and to the learning / acquisition of a second language, four different areas are then identified, strictly connected, depending on whether it is an **active** or **passive** competence, and that it concerns the phonic substance or the graphic one of the language.

Based on that a matrix is constructed, which contains the ability to speak (active competence and phonic substance), the ability to understand an oral dialogue (passive competence and phonic substance), the ability to write (active competence and graphic substance), the ability to understand a written text (passive competence and graphic substance). So when a "passive" competence is evaluated, the system simply consider that no production is required, neither phonetic nor graphic.

Therefore for exams where only a passive competence is required, the system will immediately calculate the result of the given exam and store those information in the blockchain. In case that an exam is also composed on active competence sections, those parts will be recorded into the system and evaluated in a later stage. MyPerformances will allow the institutes to manage and evaluate the active parts produced by the test takers during the exam sessions.

All the results that will be stored into the blockchain will be then available for all the nodes (institutions) that will be part of the network based on their specific permissions and agreements (smart contracts), that will be defined between them. The results will be stored forever, the interchange of the information between the nodes will be really easy and the truth of the results will be unique in all the network. This allows institutions to accelerate all the processes that involve the recognition of the exams and the interexchange of the information between them.

MyPerformances is a meritocratic system that after each exam session, will allocate part of the funds that are paid by the institutions and stored into the Academic Bank to the deserving students of that exam session. Therefore after each exam session, students will be immediately able to receive academic coins on their own wallet based on their commitment during the exam session.

MyPerformances technical information

Blockchain can do for business what the internet did for communication. Powering that transformation is Hyperledger, hosted by The Linux Foundation, featuring innovators in finance, banking, IoT, supply chains, manufacturing and technology – including IBM. Hyperledger Fabric is the first project to move to active status within the Linux Foundation's Hyperledger, emerging as the de-facto standard for enterprise blockchain platforms like the IBM Blockchain Platform and others. Through open source and open governance, Hyperledger Fabric features innovative new capabilities hardened for use by businesses so they can usher in a new era of trust, transparency and accountability[13].

The system core of MyPerformances runs on Hyperledger Fabric, whose goal is to permit to private companies and other bodies to enjoy the benefits of a blockchain maintaining the transactions privates using specific channels where the chaincode (smart contracts) will run. The main reasons that MyPerformances is using the Hyperledger Fabric could be summarize as:

- Is a **Permissioned Network**. Participants of the network are know rather than a public network with no identity;

- **Confidential transactions**. Expose only the data you want to share to the parties you want to share it with;

- **Pluggable architecture.** Tailor the blockchain to industry needs with a pluggable architecture rather than a one size fits all approach.

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[13] https://www.ibm.com/blockchain/hyperledger

Outline of the Initial Coin Offering (ICO)

Academic coin (ACA) operates and lives within the NEM[14] blockchain platform. NEM operates secure, RESTful APIs that allow developers to build unique, user friendly solutions on top of the platform. To send Academic Coins or make Academic Coins transactions a user will pay a nominal transaction fee in the XEM cryptocurrency. Unlike Ethereum, fees in the NEM blockchain are non-variable, reliable and low cost.

OneZero Binary LTD launched a token named Academic Coin. Academic Coin has been in testing and prototyping phases for months. Academic Coin is in circulation today. The functioning is exactly the same of any other currencies: when you buy some items in MyPerformances you pay with Academic Coin and, if someone buy your contents, you earn Academic Coin. It's easy to find out that Academic Coin can be an opportunity for students and not only money but a real bursary of the new university concept which allow students to pay university fees, or other stuff.

But why Academic Coin is important? Behind Academic Coin there is something more than a coin. The Academic Coin ecosystem is made by students and for students. Thanks to its primary use in MyPerformances, Academic Coin could be accepted also by major Universities and Colleges, and this mean that you can pay taxes or fees directly in Academic Coin.

Students throughout Italy, and hopefully all over the world, will have at their disposal the Academic Coin Wallet, which differs substantially from all other cryptocurrency portfolios because it is a portfolio that concerns their future and their scholastic career.

Detail of Issuer

Name: OneZero Binary LTD (C70679)

Address: Enrico's Block Centre - 493 Triq San Pawl - San Pawl Il-Bahar - SPB3416 - Malta

Date of Registration: 20.05.2015

Budget Allocation

The total of Academic coins mined are 110.000.000 and they will be used into four main macro area. That number is derived from the fact that in Italy the academic graduation is based on a grade system of 110/110 (cum laude).

Therefore the 5% are issued for the team and seed investors, the 25% to cover the expenses due to the development of the project, the 30% as users base reserve (Academic Bank) and the 40% on sale for Investors, marketing operations nor strategic acquisitions.

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[14] https://nem.io/
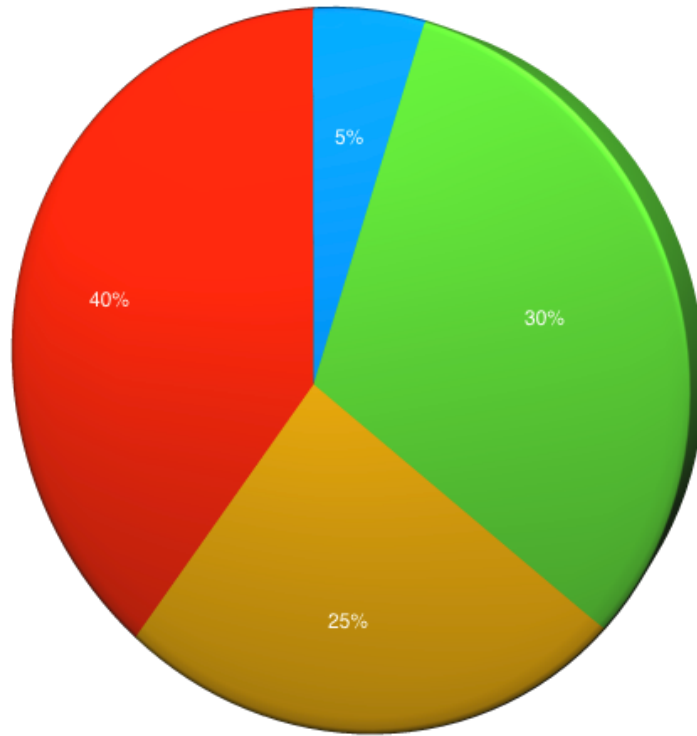
OneZero Binary LTD

Roadmap

The ICO will start on the 20.08.2018 and will finish on 31.12.2018.

Academic Coin Sale

Academic Coin Issuer: **ONEZERO BINARY LTD**

Total Academic Coins: **110.000.000,00**

Short name: **ACA**

Type of blockchain: **NEM**

Accepted cryptocurrency: **XEM**

Funding Allocation

A part the funds allocated for the Team (5%) and for the Academic Bank (30%) the other 65% of them will be then used for:

Operational Expenses (58%)

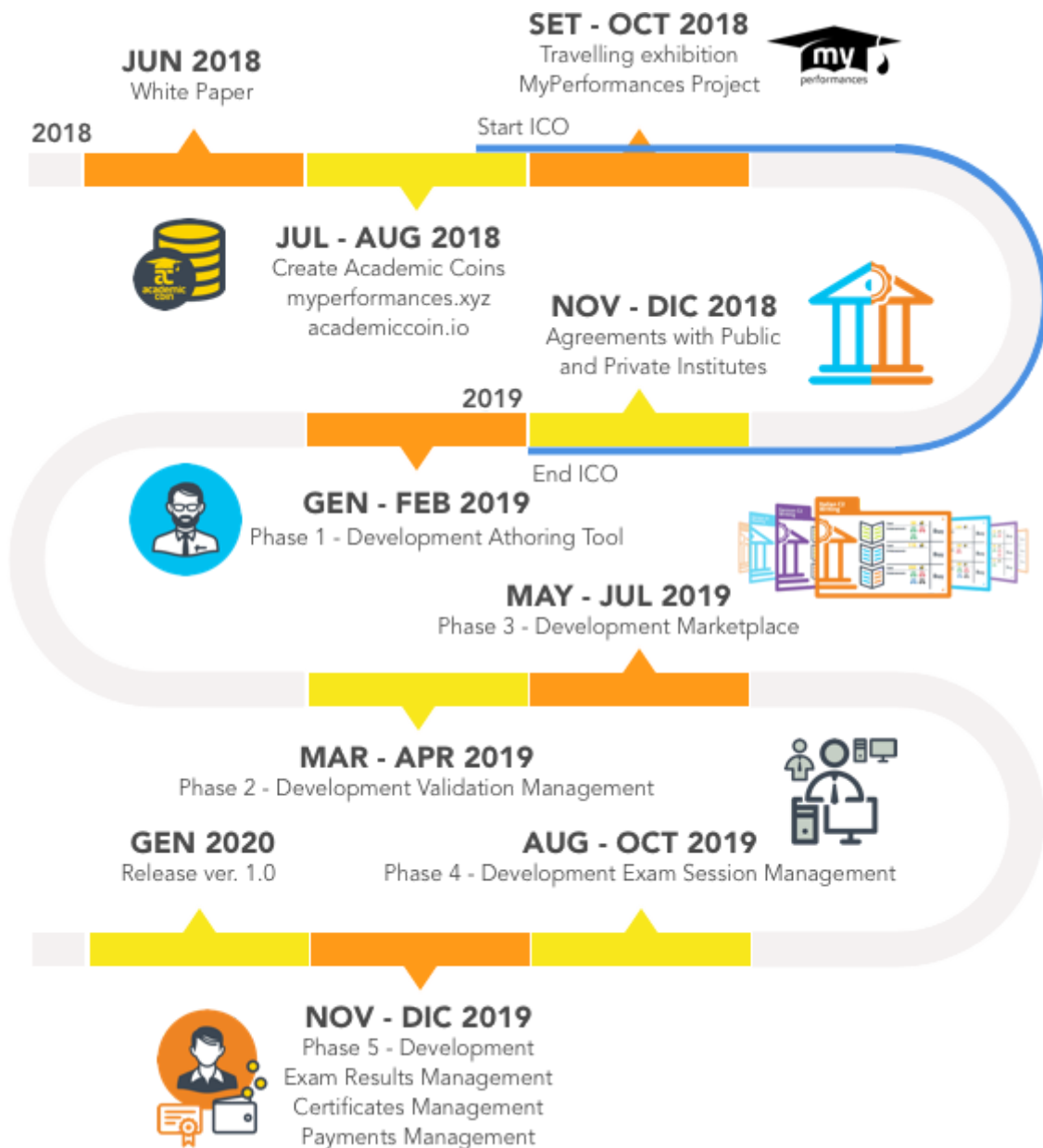The majority of funds will be used to build-out the MyPerformances platform and invest in the production of items in order to have a starting pool of elements into the system.

Institutes Acquisition (20%)

Funds will be used to acquire new institutes for the MyPerformances platform.

Corporate Structuring (10%)

Funds will be used to ensure the MyPerformances platform maintains fully independent operations and has the strategic freedom to grow on its own terms.

Security & Legal (5%)

Funds will ensure timely audits for MyPerformances platform security and ensure the legality of the platform's operation in the EU and in all other global markets.

Ecosystem Support (7%)

OneZero Binary LTD will invest in Malta's emergent Blockchain ecosystem, developing valuable partnerships to help the company and its stakeholders as we grow.

Vip-Sale

For a limited period of time (2 weeks) 1.000.000 Academic Coins will be offered as an Airdrop to the first 10.000 users that will join to the telegram channel (https://goo.gl/SzKsyJ) of the project.

Sale

The 70% of the academic coins will be offered for sale. The other 30% that are stored into the Academic Bank will be used to pay the deserving students.

The next phases will offer to users the possibility buy the academic coins by choosing period by period between four different packages that will allow them to gain more academic coins based on the number of academic coins buyed and on the time on which they will buy the them.

Pre-ICO Sale

Period 1 (21.000 K of Academic Coins)

With the Vip-Sale Academic coins, we will offer the 20% of the Academic coins that will be distributed.
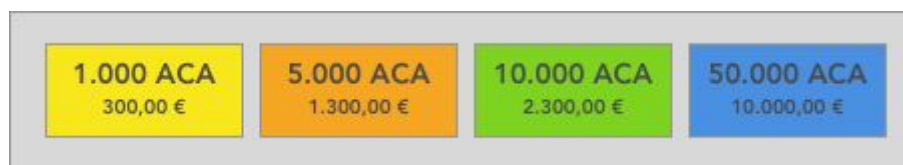

Period 2 (16.500 K of Academic Coins)

This period will offer the 15% of the Academic coins that will be distributed.

Period 3 (16.500 K of Academic Coins)

This period will offer the 15% of the Academic coins that will be distributed.

Sale

The main Academic Coin sale will start once the Pre-Sale phase will be terminated.

Period 4 (11.000 K of Academic Coins)

This period will offer the 10% of the Academic coins that will be distributed.
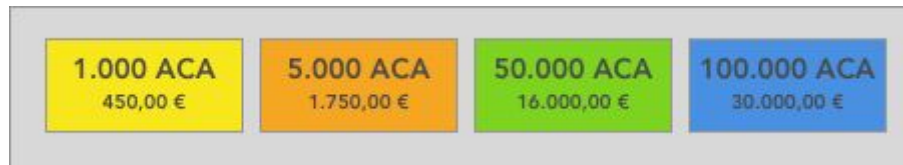
Period 5 (11.000 K of Academic Coins)

This period will offer the last 10% of the Academic coins that will be distributed.
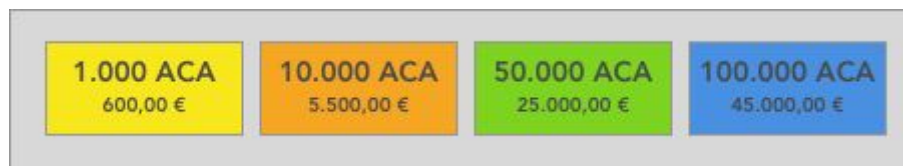
How Information will be shared

The information will be delivered to the public through the MyPerformances website at https://myperformances.xyz, the ICO website https://academiccoin.io and through the telegram channel https://goo.gl/SzKsyJ . If you are interested in engaging with OneZero Binary or have any further questions please reach out to us at: info@onezerobinary.com

Team

The team building these products are veteran developers, teachers, designers and tech enthusiasts.

Enrico Zanardo | CEO & Blockchain Developer

Linkedin : https://www.linkedin.com/in/enrico-zanardo-a81607156/

Twitter: https://twitter.com/enricozanardo

Stefano Mazzei | International Agreement Coordinator

Linkedin : https://www.linkedin.com/in/stefano-mazzei/

Francesco Lentini | Chief Strategy Officer

Linkedin : https://www.linkedin.com/in/francesco-lentini-330865108/

Enrico Marro | Cryptocurrencies & Business Accounting

Linkedin : https://www.linkedin.com/in/enrico-marro-5a2486a7/

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Matteo Mazzei | UX/UI Developer

Linkedin : https://www.linkedin.com/in/matteo-mazzei-813a0a167/

Legitimacy

Working in a blockchain-friendly legislative environment

The Academic Coin Sale will be executed in Malta, where the OneZero Binary has been based from the beginning, over 3 years ago. The Maltese Parliament has approved three cryptocurrency and blockchain bills in its next efforts to make Malta one of the most desirable locations for setting up blockchain enterprises.

According to legislative records, the bills, which were introduced to the parliament by Parliamentary Secretary for Financial Services, Digital Economy and Innovation Silvio Schembri, were approved unanimously on Tuesday, June 26, 2018.

The three bills are "The Virtual Financial Assets Act," "The Malta Digital Innovation Authority Act," and "The Innovative Technology Arrangements and Services Act," respectively.

The Virtual Financial Assets Act (VFA)

The VFA will regulate initial coin offerings. The law would require new companies raising capital through ICOs to publish white papers that outline a detailed description for the entire project. Issuers are also expected to make their financial history public.

The Malta Digital Innovation Authority Act

This bill formalizes regulatory procedures for the cryptocurrency and the blockchain industry. It also establishes the Malta Digital Innovation Authority (MDIA), which will serve as the regulatory body for the industry. The functions of the MDIA will be carried out by a Board of Governors, headed by a CEO.

Technology Arrangements and Services Bill

This bill details the registration and certification of technology service providers and technology arrangements, and it focuses on the registration of exchanges in Malta. Industry insiders believe this bill was created to make Malta the destination of choice for cryptocurrency exchanges.

The new bills are expected to guide the government on how to embrace the technology and achieve its aim of becoming a hotspot for crypto and blockchain businesses.

Actually the bills were only approved by the Maltese Parliament, not passed, as voting them into approval requires another legislative process entirely, however the OneZero Binary has already start the processes in order to become one the first companies certificated on DLT (Distributed Ledger Technologies) and Service Provider.

Operations inside the European Union

OneZero Binary LTD is not an off-shore vehicle (unlike the majority of Token Sales, it do not operate through Bermuda & Belize) – instead working through the European banking system and under full regulatory oversight. OneZero Binary LTD company accounts are audited and publicly available.

Intellectual Property Rights

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Data Protection Policy

The General Data Protection Regulation (EU) 2016/679 (GDPR) regulates the processing of personal data whether held electronically or in manual form.

This policy explains when we process personal information for our legitimate interests. This privacy policy describes the personal data collected or generated (processed) when you use onezerobinary's websites ("Sites") nor mobile applications ("Apps"). It also explains how your personal data is used, shared and protected, what choices you have relating to your personal data and who to contact when you have questions or concerns over how we process personal information.

Please note that in order to use our apps and websites, you authorize OneZero Binary LTD to transfer your personal information across national borders and to other countries where OneZero Binary LTD and its partners (such as Universities) operate, including the United States. The privacy protections and rights of authorities to access your information in these countries may not be equivalent to those in your country. We will only transfer your personal

information to these countries where permitted to do so by law and we will take steps intended to ensure that your personal information continues to receive appropriate protections.

If the content or information that you share with OneZero Binary LTD websites or apps contains personal information of other individuals, you must be legally permitted to share the personal information with OneZero Binary LTD.

Who is Responsible for processing your Personal Data?

The OneZero Binary LTD entity responsible for the processing of your personal data will depend on how you interact with OneZero Binary LTD's Sites and Apps and where you are located in the world. The relevant OneZero Binary LTD entities are referred to as "OneZero Binary LTD", "our", "we" or "us" in this privacy notice. In general, they include:

OneZero Binary LTD websites: web-based services and web-based aspects (together referred to as "websites");

Desktop apps and mobile apps (both referred to as "apps") that include a reference to this policy;

OneZero Binary LTD's marketing, sales, and advertising practices;

Please note that websites and apps provided by some companies acquired by OneZero Binary LTD may operate under their own privacy policies until their privacy practices are integrated with OneZero Binary LTD's privacy practices.

What Personal Data do we collect and when?

We ask you for certain personal data, which we need to provide you with the services you request. For example, when you contact our customer services, request to receive communications, create an account, participate in our events, or use our Sites or Apps.

Personal Data we collect to help you use our services.

We collect certain personal data so you can gain access to our services. This includes:

Contact Information: If you are a customer we will collect general contact information that you provide to us. This includes: your full name, wallet address, address, country, e-mail address and all the necessary information that are needed in order to attempt the KYC (Know your customer) procedures. We use this information to communicate with you. This helps us to carry out your purchase or requested services and to notify you about updates to our Sites and Apps. This also helps us to ensure we are providing adequate support and fulfilling your requested services.

Payment Information: When we provide a fee-based service to you, we will collect payment information (such as wallet addresses, for depositing and withdrawing). We use this information for billing purposes and to carry out your requested services.

Login and Account Information: If you are a customer or a user of our services, we will collect your user id and password to control access to and security of our Sites and Apps.

Eligibility information: We will collect certain information to ensure you are legally eligible to use our services, including your date of birth. The laws of many countries in which we operate require customers meet minimum age requirements. The laws of many countries also require that we exclude from our customer list individuals who are politically exposed or a person of interest.

Where your consent is required, we will obtain your permission before sending you news and promotional material about OneZero Binary LTD. You can withdraw your consent to such activities or ask us to stop processing your personal information at any time by simply contacting our customer service team emailing us at support@onezerobinary.com.

To help keep our databases current and to provide you the most relevant content and experiences, we may combine information provided by you with information from third party sources, in accordance with applicable law.

Personal Data we collect when you use our apps and websites to enhance our services.

We collect information about how you use our Sites and Apps and how you got there. These include:

Online Identifiers: When you access a service by one of our advertisers, we obtain your Internet Protocol address ,browser user agent, and sometimes your device id.

Data Trackers: Data trackers include Cookies and Web Beacons. Through these data trackers, we collect information on:

The webpage that led you to our Site;

The search terms entered into a search engine which lead you to our Site;

Use and navigation of websites and apps (collected through cookies and similar technologies, or by OneZero Binary LTD servers when you are logged in to the app or website);

Analysis of your content (e.g., activity logs, and direct feedback from you) which is stored on OneZero Binary LTD servers.

Data trackers help our Sites and Apps work. They also help us to improve our content and to customize the content and/or layout of our page for each individual visitor. In addition, online identifiers and data trackers to prevent and reduce fraudulent practices.

Personal Data we collect to support OneZero Binary's online advertising efforts.

OneZero Binary LTD advertises online in a variety of ways, including displaying OneZero Binary LTD ads to you on other companies' websites and apps and on social media platforms, such as Facebook, Twitter and Linkedin. OneZero Binary LTD websites use cookies and similar technologies that allow us to gather additional information to measure and improve the effectiveness of our advertising. We collect information such as:

- Which ads are displayed;
- Which ads are clicked on;
- Where the ad was displayed.

OneZero Binary LTD apps and websites may include buttons, tools, or content that link to other companies' services (for example, a Facebook "Like" button). We may collect information about your use of these feature, such as content "liked". In addition, when you see or interact with these buttons, tools, or content, or view a OneZero Binary LTD web page or app containing them, some information from your browser may automatically be sent to the other company. We will advise you via a notification before you access one of our partner websites for which we do not have control their use of customer data, requesting your acceptance of their applicable Terms of Service.

Personal Data we collect through our social media functions.

OneZero Binary LTD has its own pages on many social networking sites (for example, the OneZero Binary LTD Facebook page). We will collect information which you have made publicly available on your social networking account, such as name and interests in our products and services, when you interact with our social networking pages.

How long will you keep my Personal Data?

We will retain your personal data for as long as necessary to provide you with the product and services you have requested and as needed to comply with our legal obligations and enforce our agreements.

In general, we are required by law (such as tax, income and regulatory requirements) to retain your personal information for at least five years after the closure of your account with us. All other information not required by law, generally speaking, is only kept as long as you keep your OneZero Binary LTD account open with us.

Where do you store my Personal Data and is It secure?

Your personal data and files are stored on our OneZero Binary LTD servers and the servers of companies we hire to provide services to us. We use a variety of technical and organizational security measures, including encryption and authentication tools, to maintain the safety of your personal data.

We provide reasonable administrative, technical, and physical security controls to protect your personal information. However, despite our efforts, no security controls are 100% effective and OneZero Binary LTD cannot ensure or warrant the security of your personal information.

How does OneZero Binary LTD share my Personal Data?

Due to the nature of our business, OneZero Binary LTD operates within a strict regulatory environment. As such, we may share required information with companies, organizations or individuals outside of OneZero Binary LTD as necessary to detect and prevent anti-money laundering, fraud, theft, security or technical issues, as well as to protect against harm to the rights, property or safety of OneZero Binary LTD, our employees, our users, or the public as required or permitted by law.

We will also share your personal information with companies that help us to run our business by processing personal information on behalf of OneZero Binary LTD. Such companies include providers of customer support services, payment processing services, fraud monitoring and prevention, e-mail, social media, and other marketing platforms and service providers, and hosting services.

Change in Business Ownership or Structure.

If the ownership of all or substantially all of OneZero Binary LTD's business changes, or we undertake a corporate reorganization (including, but not limited to, a merger or consolidation), or a potential sale of some or all of our business or assets, or there is an event of insolvency, bankruptcy, receivership or pledging of assets, or there is any other action or transfer between or among OneZero Binary LTD and its affiliates, collected customer information may be transferred along with the change in ownership or structure but the information will be treated in the same manner described here. In the event of any significant changes to the manner in which your information is handled, we will notify you.

Will you transfer my Personal Data across National Borders?

We may transfer your personal information across national borders to other countries in compliance with applicable laws. If you are located in the European Economic Area (EEA), OneZero Binary LTD will transfer your personal information to affiliated companies located

outside the EEA, namely the U.S. and Australia and other locations where we may have operations in the future.

Where OneZero Binary LTD transfers your personal information from the EEA to a country which is not within the EEA and is not subject to an adequacy decision by the E.U. Commission, we rely on European Commission approved Standard Contractual Clauses, and your consent in certain circumstances. A copy of the relevant mechanism can be provided for your review upon request by contacting support@onezerobinary.com.

What Rights do i have to the Personal Data you collect?

Under the law of some countries, you have the right to:

- Access the personal information that you provide us and that we maintain;
- Correct, update or delete that personal information that we no longer have business reasons for retaining;
- Restrict processing while we review any concerns you may have over the accuracy of the personal information we maintain.

Object to:

- Data processing based upon legitimate interests;
- Data processing for research or statistics;
- Direct marketing;
- Decisions based exclusively on automated processing, such as profiling, so long as the decision does not impact our ability to enter or perform our contract services for you or is not based on your explicit consent;
- Withdraw your consent in instances where we must have your consent to contact you;
- Transfer, or port, your personal information that you provided us in a structured, commonly used, machine-readable format.

These rights are not absolute. Where we have obtained your consent for the processing of your personal data, you have the right to withdraw your consent at any time.

If you like would to request a copy of your personal data or exercise any of your other rights, please contact us at support@onezerobinary.com.

If you are an E.U. resident and you have a dispute about how we are handling your personal information, you have the right to complain to a supervisory authority to enforce your rights. You can contact the National Data Protection Authority in your respective E.U. State at: http://ec.europa.eu/newsroom/article29/item-detail.cfm?item_id=612080.

Will this Privacy Policy change?

Occasionally, we may change this privacy notice (or other OneZero Binary LTD policies) to allow us to use or share your personal information in a different way. If we decide to update

our privacy notice, we will post the changes on our Sites and Apps. If we materially change the way in which we process your personal data, we will provide you with prior notice, or where legally required, request your consent prior to implementing such changes. For new users, the change will become effective upon posting. For existing users, if the change is significant, it will become effective 30 days after posting. We encourage you to periodically review the OneZero Binary LTD's latest information on our privacy practices. This privacy policy was last modified in July 2018.

Contact Details

If you have a privacy question you can get in touch with any of our customer support team at support@onezerobinary.com, or alternatively contact our Data Protection Officer directly at:

Data Protection Officer

Email: dpo@onezerobinary.com

Miscellaneous Provisions For U.S. Law.

Use of Services by Minors.

The Sites and Apps are not directed to individuals under the age of thirteen (13). OneZero Binary LTD does not knowingly collect personal information from such individuals and we request that they not provide personal information through the Sites or Apps. If we learn that we have collected or received personal information from a child under 13 without verification of parental consent, we will delete that information. If you believe we might have any information from or about a child under the age of 13, please contact us at support@onezerobinary.com

Cookie Policy

The OneZero Binary LTD websites uses cookies to deliver a better and more personalised service to users. This Cookies Policy explains what cookies are, how they are used on the website and how to manage their use.

What is a Cookie?

Cookies are small text files containing small amounts of information which are sent to and stored on your computer, smartphone or other device when you access a website. Cookies are then sent back to the originating website on each subsequent visit or to another website that recognises that cookie. Cookies are useful because they allow a website to recognise a user's device.

You can find more information about cookies at www.allaboutcookies.org

Use of Cookies on OneZero Binary's websites

Cookies are used on the websites for a number of reasons. This includes, but is not limited to, the following:

(i) To allow users to log on to their account;

(ii) To allow users to choose log-in preferences;

(iii) To monitor and collect information about transactions placed on the Website;

(iv) For fraud prevention purposes and generally to safeguard privacy.

Cookies are generally used to improve and enhance the user experience. Some of the cookies we use are essential for the Website to operate.

OneZero Binary LTD's use of cookies on their websites falls into the following categories:

Session Management - These cookies are essential to enable use of the website, they manage session information and enable users to navigate through the website.

Functionality - These cookies store information which enables us to remember user preferences e.g. preferred language, sort types, media settings. They are also used to improve user`s experience by, for example, stopping users from being shown the same message twice.

Fraud Prevention - These cookies store information which helps us stop fraudulent use of the Website.

Tracking - These cookies enable us to store information about how users landed on the website. We need to record this so that we can appropriately pay our Affiliates.

Analysis - These cookies allow us to recognise and count the number of users and to see how users move around our website when they are using it. This helps us to improve the way our website works, for example, by ensuring that users are finding what they are looking for easily and to deliver adverts and information which are more relevant to each user and their interests and to monitor the effectiveness of such adverts and information.

OneZero Binary LTD might, from time to time, use carefully selected third party tracking and/or analytical cookies to assist in improving the websites and OneZero Binary LTD´s services for users.

Where links are provided on the websites to third party websites it is important to remember that those websites will have their own cookies and privacy policies which will govern any information you may submit. If you decide to use any linked third party websites please read their cookies and privacy policies before doing so.

Jurisdiction and Applicable Law

The Maltese courts will have exclusive jurisdiction over any claim arising from, or related to, a visit nor use to the OneZero Binary's websites.

These terms and conditions of use and any dispute or claim arising out of or in connection with them or their subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the law of Malta.