

RAMP

REWARDS

Redefining the loyalty rewards and marketing industry through blockchain technology. Created by retailers, for retailers



This Lite Paper (the “Lite Paper”) and the tokens described herein are governed by the following notices and disclaimers. By reading this document or by participating in any aspect of the token sale, you here with agree to abide by and be bound by these notices and disclaimers as they pertain to a potential offer of utility and security tokens by Ramp Rewards.

This Litepaper is intended as a discussion document and a ‘snapshot at a glance’ of a pending token sale. It does not include all, and is not intended to include all, of the information required in law to support investment decision making. Further information, including restrictions on various investor classes, in respect of the offer is contained in the comprehensive Whitepaper and is available upon request.

Restrictions on Distribution and Dissemination

The distribution or dissemination of this Lite Paper or any part thereof may be prohibited or restricted by the laws, regulatory requirements, and rules of any jurisdiction. In the case where any restriction applies, you are to inform yourself about, and to observe, any restrictions applicable to your possession of this Lite Paper or any such part thereof (as the case may be) at your own expense and without liability to RAMP. It is your responsibility to comply with your obligations pursuant to the laws, regulatory requirements and rules of the jurisdiction in which you reside.

Disclaimer of Liability

To the extent permitted in law, Ramp, including its directors, shareholders, agents or officers, shall not be liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on this Lite Paper or any part thereof by you.



What Is RAMP



RAMP Rewards is a Retail Marketplace and loyalty network that leverages blockchain technology and deep industry expertise to solve retailer and customer pain points in the loyalty rewards market. Through its Retail Marketplace RAMP creates a direct medium of communication between retailers and customers which can be used to provide deep market insights for retailers. This is done by aligning customer incentives with RAMP Dollars to engage and participate in the Marketplace. This is unique to current legacy systems that hold customer balances on an internal ledger with no real connectivity to marketing and sales. They also complicate accounting and can be expensive to maintain for long periods of time.



Alongside this Retail Marketplace is the RAMP loyalty network. This network provides RAMP cryptocurrency tokens to customers who purchase products at registered RAMP retailers. RAMP cryptocurrency tokens provide customers with substantial utility value especially when compared against traditional loyalty rewards points. These tokens are stablecoins; they have a fixed value against the New Zealand Dollar (NZD) ensuring that they hold their value over time.

Empowering Customers

- Able to permission who uses their data on the Retail Marketplace and be compensated for this permission. Users control the level of information that they are willing to share with us, and are rewarded on an ongoing basis based on how much they are willing to share
- RAMP Dollars are shareable and have real world value. They can be used to buy products from RAMP Retailers, be exchanged for New Zealand Dollars, donated to charity and can be gifted to friends and family
- Rewarded in RAMP Dollars for shopping at RAMP Retailers as well as completing market surveys and engaging with retailer posts on the Retail Marketplace

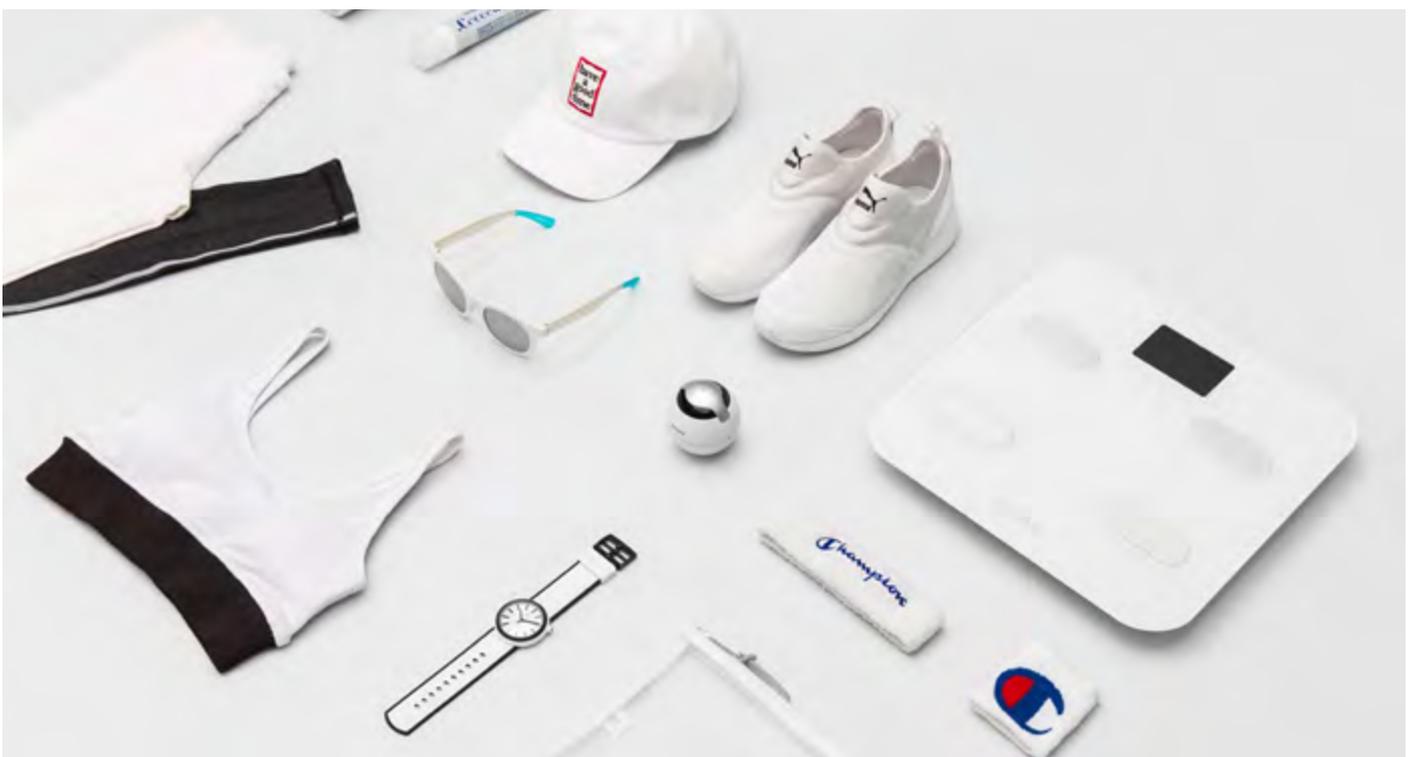
Liberating Retailers

- The RAMP Retail Marketplace allows retailers to filter specific customer demographics that they would like to target product offerings towards. RAMP customers have financial incentives through RAMP Dollars to increase the quantity of the data that they share. They are incentivised to make this data accurate because by doing so they receive more customised offers and can be assured that their data is non-identifiable. This gives retailers much more specific, personalised, and trustworthy data sets from which they can develop deeper insights



- The Marketplace also provides retailers with a powerful tool to measure the effectiveness of marketing campaigns. Retailers can choose how many RAMP Dollars they wish to put towards a marketing campaign or giveaway to attract customers. Customer uptake can be measured on the platform through social engagement and purchases, giving retailers greater certainty and knowledge around the costs of running campaigns and their effectiveness
- Existing legacy rewards systems create financial uncertainty for retailers because they receive liabilities from issued loyalty points and do not know when or if these will be redeemed. RAMP Rewards solves this by settling the retailer's liabilities at the end of each month, helping to improve retailer confidence and financial stability

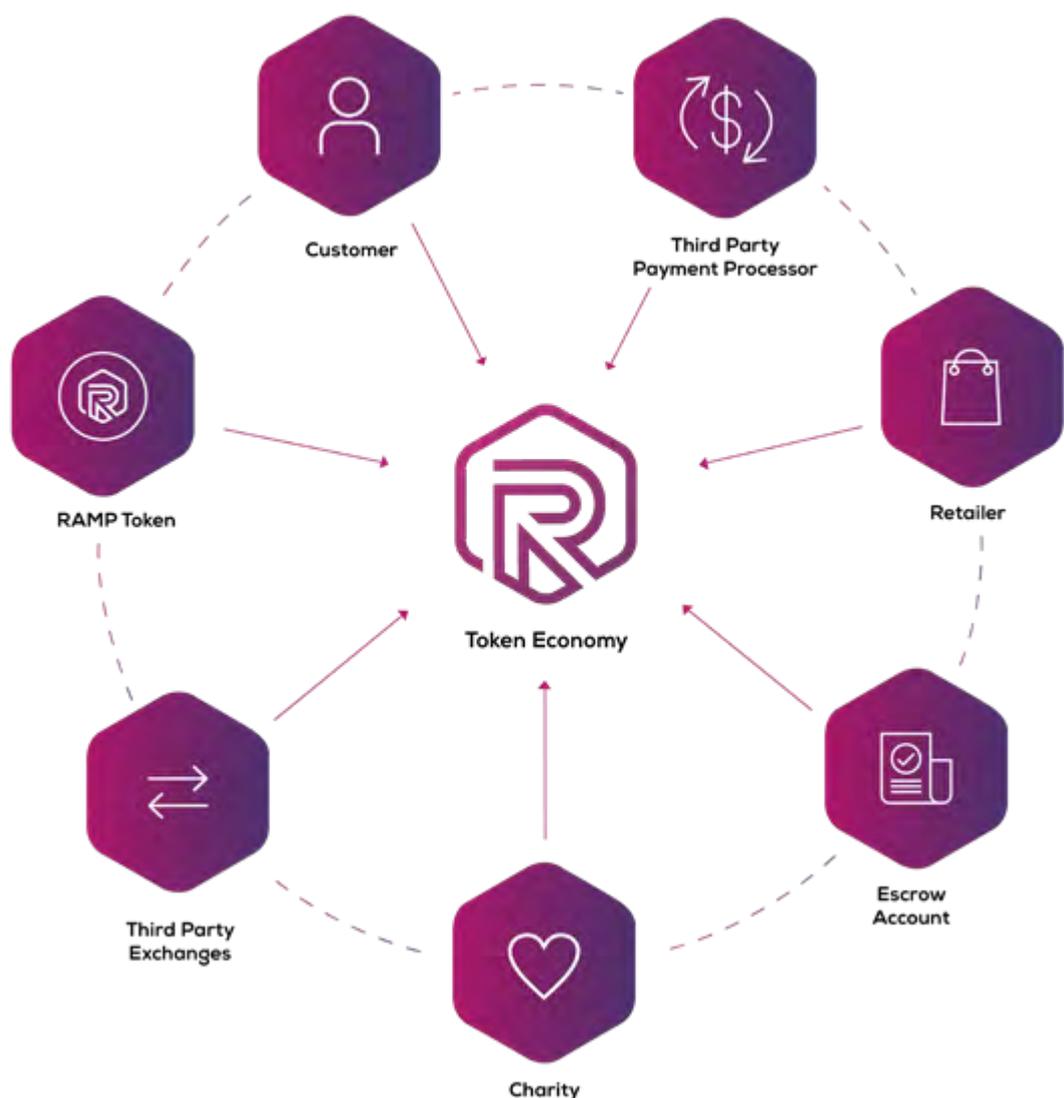
RAMP Rewards signal an end to non-transferable, confusing, and low-value reward points





Token Ecosystem

Within the conceptual design of RAMP Rewards Ltd there are eight core elements that encompass the full relationships between RAMP, customers, and retailers. These eight elements optimise the operational effectiveness and efficiencies that can be achieved through the RAMP ecosystem. These elements are illustrated below:



As part of the ecosystem and business model, two tokens have been created for specific needs and purposes. These two tokens are the RAMP Dollar and the RAMP Security Token, both of which are built on the ERC20 protocol.



The RAMP Dollar is the currency for the RAMP ecosystem, which is managed by RAMP Rewards Ltd. The RAMP Dollar ecosystem operates on an earn and spend model, depending on the types of activities undertaken. These tokens are allocated to customers by RAMP based on pre-agreed distribution rates between the retailer and RAMP. Typically this will amount to 2% of transactional value, meaning that for every \$100 NZD spent by customers they will receive \$2 worth of RAMP Dollars.

RAMP Dollars are stablecoins and are directly backed by New Zealand dollars

RAMP Dollars are stablecoins and are directly backed by New Zealand dollars held within escrow for conversion at any point by customers. By utilising a stablecoin, RAMP Rewards Ltd has the opportunity to provide transparency of value to customers as well as a means of reward that is not impacted by the speculative volatility that traditional cryptocurrencies are typically exposed to. Within the ecosystem, customers have the ability to either “cash out” tokens for New Zealand dollars, utilise the token within the RAMP marketplace to purchase goods being offered, donate their tokens to partnered charities, or gift their tokens to family and friends.

The second token in this model is a security token (RAMP Security Token). Once purchased and held within the RAMP platform this token provides entitlement rights to a proportion of cash flows generated by transaction fees that RAMP Rewards Ltd has earned within the ecosystem. This gives the token an intrinsic value and a direct valuation of price that correlates to the success of RAMP Rewards Ltd. This token will be utilised as a portion of our capital raise, refer to the Token Sale section for further information.





Our Team



Garth Brown (CEO)

Garth's collaborative leadership style has allowed him to build, develop, and manage market leading businesses across NZ, UK, and South Africa. By understanding the retail industry and how technology is changing customer expectations, Garth has proven how businesses can leverage the same technology to improve the overall customer journey and experiences through new products and initiatives. Success has been consistently proven through people development, ensuring great teams, profitable businesses, and engaged customers across all markets.



Duwane de Coning (CTO)

Duwane is an industry expert across diverse technology stacks, and specialises in decentralised and distributed systems. He loves working at the forefront of technology, and has extensive experience in hardware, electronics, high level business consulting, and software development. He combines his love and deep understanding of blockchain technology and Information Technology to help organisations plan, design, and implement solutions. He has more than 20 years of experience in Enterprise level Information Systems working for some of the largest corporations in New Zealand. He also has experience across architecture, design, implementation, integration, migration, administration, management, consultancy, and service coding languages.



Our Team



Chris Wong (Chief Strategy Officer)

Eighteen years of experience in innovation, product, marketing and delivery, combined with diverse leadership experience developed through strategic and general management payments, telecommunications and technology roles in the United Kingdom, Hungary and New Zealand.



Gerard Rolton (CFO)

Gerard is a NZ Chartered Accountant with significant international experience gained with senior roles with Big 4 accounting firms, investment banks and international legal firms. His business, Fusion Business Consultants Ltd specialises in utilising their extensive international networks whilst working with companies who are looking for growth funding, acquisition opportunities and business improvement. Most recently he has been working with disruptive technology companies and assisting on various ICO capital raises and TGE offers alongside other traditional market listings on the NZX and ASX



Project Roadmap





Token Sale Details

Unlike standard ICO's, RAMP plans to issue a security token that has dividend entitlement rights to the underlying transaction fees earned within the ecosystem. This token is distinct and separate from the RAMP Dollar issued as a utility within the ecosystem. The RAMP Security Token (RST) is a speculative investment vehicle that warrants individual investment due diligence.

The private SAFT round for the RAMP Security Token (RST) is planned for Q3 2020, with 7,900,000 tokens available for sale at a price of \$0.63USD. These tokens will be ERC20 protocol and issued in a smart-contract based TGE.

Type:	Symbol:	Protocol:	Supply:
Security	RST	ERC20	50,000,000 RST

Token Price

SAFT Round

\$0.63USD 7,900,000 tokens for sale	Soft Cap \$1,500,000USD	Hard Cap \$5,000,000USD
--	-----------------------------------	-----------------------------------



Main Sale



Soft Cap
\$5,000,000USD

Hard Cap
\$16,500,000USD

Proceeds from RAMP Security Token Sale

RST Tokens sold during the token sale will be used to fund the development and deployment of the RAMP rewards platform and ecosystem within New Zealand. The allocation of funds from the token sale is as follows (subject to full amounts being raised):

