

3. How to Use the VeADIR

3.1. A Step-By-Step Guide

This tutorial takes new users through the step-by-step process for using Veritaseum's VeADIR platform, which provides access to all the company's products and services. To access the VeADIR you will need the following:

- A computing device (Desktop, Tablet or Smart Mobile Phone)
- Windows 7 or later, Chrome, Firefox or Opera with Metamask
- LINUX 64-bit Ubuntu 14.04+, Debian 8+, openSUSE 13.3+, or Fedora Linux 24+, Chrome, Firefox or Opera with Metamask
- macOS OS X Yosemite 10.10 or later, Chrome
- iOS 11.0 or later Trust Wallet or Coinbase Wallet
- Internet Access Chrome, Firefox, Brave or Opera browser
- An Ethereum-based cryptocurrency wallet (We will show you how to set it up)
- Current Identification and Proof of Address documents for KYC (Know Your Customer)
 Verification

We also include this video summary that supports this guide. Video Summary

3.1.1. WALLET SETUP

Before interacting with Veritaseum, you first should have established your own cryptocurrency wallet. This digital wallet is similar to a traditional wallet in that it belongs to you and no one else. You guard it with care and can add to or take out your currency as you will for what you desire. There are some key differences, however.

• Most digital wallets today can only hold one type of network standard token. The most widely used networks include Bitcoin and Ethereum. You can only deposit or withdraw bitcoin from a bitcoin-based wallet and, you can only deposit or withdraw Ethereum and other Ethereum-based standard tokens (ERC20, ERC223, ERC721, ERC777, ERC1400, etc.) into or out of an Ethereum wallet. This factor is very important. If you attempt to send tokens to an incorrect type wallet, you will lose the tokens if there is no error function to prevent it from being sent. In many cases, you



will not get an error but lose your assets forever. VERITASEUM uses the Ethereum network and Ethereum Standard tokens.

That said, there are wallets that allow you to store different-type tokens in the same device. The ones we would recommend are considered "cold storage". Most cold storage devices are physical, hardware that allows you to store, Bitcoin, Ethereum, Litecoin and others in the same hardware unit. Technically, the wallet holds your private key such that no computer can compromise it. You can use the public address to receive tokens without logging on to the device. A cold storage wallet is just like your regular wallet. You can carry it or store it in a drawer. Yet, internally, the tokens are held in network specific wallets, like different sections of a wallet. You must connect the device to your computer in order to see the assets held or to make transfers out. Therefore, the same rule applies. You can only deposit or withdraw/send using the device address for that particular-type token. Common cold storage wallet brands include Trezor and Ledger Nano S.

Another important point about wallets is that there is no "lost password" function. So, how do you recover access to your assets if you forget your password? Each wallet provides a public Key, which is the identity of your wallet that can be shared with others to send to or receive from you. There is also a corresponding Private Key, which is like the key to your house. You share it with no one. The Private Key may be a 12 word phrase that you should keep separately from the device, online or cold, you use. Put the key in a place like you would a spare key for your house. This is the ONLY way to restore access to your account.

It is also worth noting, that there are exchanges that centralize deposits. These exchanges, like Coinbase, control the public addresses and the related private keys. If you want to send to or receive from this type of account, the company will send you one of their public addresses to use for the type token you wish to transfer. Although they credit your account, they will only credit the tokens they specifically list. If you send an Ethereum token that is not listed on their site, it will be sent but not credited to your account as they are only obligated to provide an account of that which they list in their central account. It is therefore, lost to you forever. When you control the Private Key to your account, it is yours and as long as you send the right type network token to the given network, you should be able to view what is in your wallet and any related transactions on the appropriate Blockchain explorer.

Therefore, one should only use a wallet for which you control and own both the public and the private keys. Think of the public keys as a bank account number, and the private keys as the password to access that bank account. You can pass your bank account number around freely to allow people to send money to you, but it would be extremely dangerous to allow anyone to have access to you banking password since that gives them full access to your account. As mentioned earlier, there are different types of private wallets; online/mobile (like myetherwallet), browser (metamask), and cold storage (tresor). You can hold as many wallets as you'd like across the



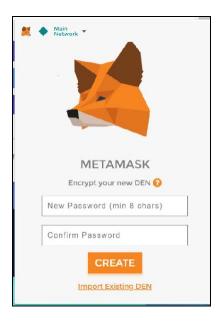
different types. Choose they type of wallet you would like and set it up with the instructions given by the provider. Also, purchase ETH and VERI from a decentralized exchange such as ETHERDELTA.

The VeADIR works with many private wallets. But for this user guide, we will focus on how to use the Metamask Chrome browser wallet and the Trust online/mobile wallet that can be accessed through your smartphone.

I. Accessing the VeADIR

A. Desktop/Laptop Wallet (e.g. Metamask)

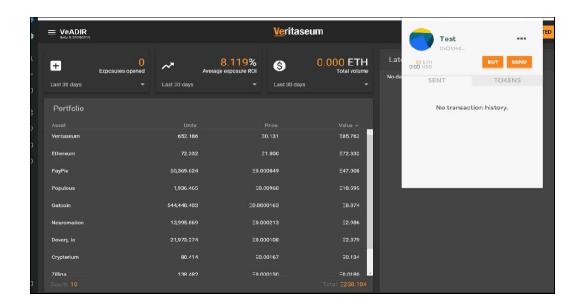
i Go to your browser and open your metamask wallet by logging in. If you do not yet have one, while in Chrome or Opera browsers, download the metamask plugin and create an account.



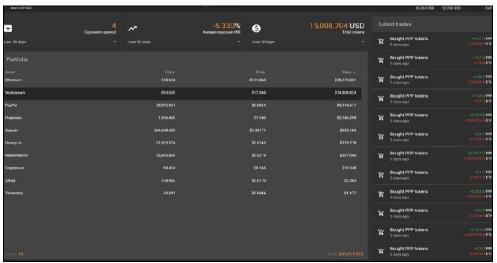
i Open a new tab and enter the VeADIR web address – https://Dapp.veritaseum.com

This will open the homepage of the VeADIR. Your Metamask wallet should also be logged in from the step above. If you don't see the open box, you can click on the fox icon in your toolbar to determine if you are logged in.



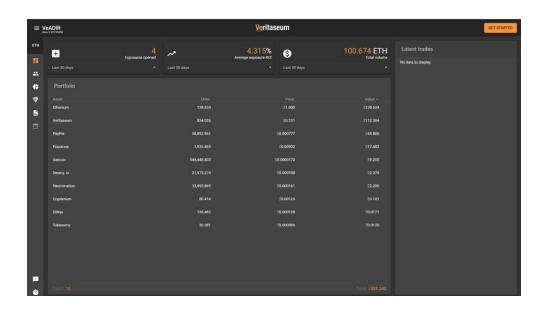


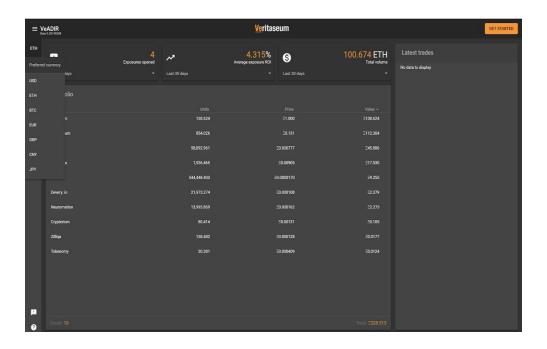
The home page shows a summary of the VeADIR model portfolio including the total number of open exposures among all users, the average return across all exposures and the total volume. On the right, you will see the VeADIR's activity including opening and closing buckets as well as purchasing or selling tokens for customer buckets.



This and other views can be shown in any number of currencies. To change the currency, click on the current currency showing at the top of the left-hand menu. Then select the currency of your choice from the menu to change it.

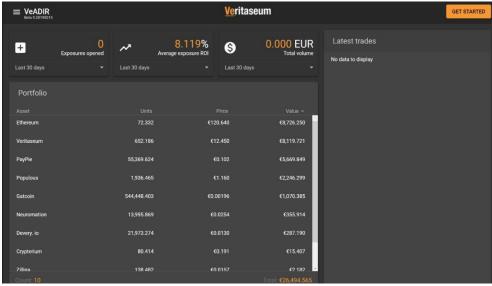




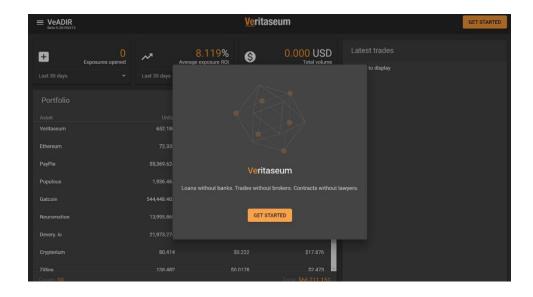




iv. As you are a new user who is not yet verified through the KYC process, you will see a <u>Get Started</u> button on the upper right of the screen. You must successfully complete the KYC process in order to purchase any products or services on the VeADIR except the free research reports.



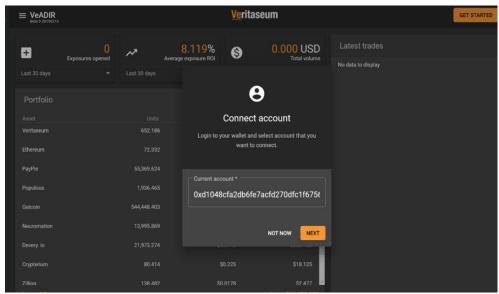
v. Click on the <u>Get Started</u> button and then again, the Get Started button that pops up on your screen



vi Because your wallet is open, you will now see your public address listed in the connect account screen. Your wallet address is your unique and main identifier in the VeADIR and

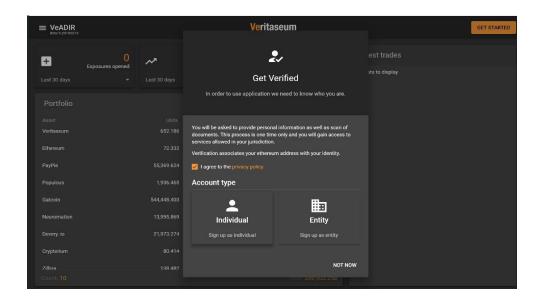


it is tied to your KYC data. If you want to use a different wallet than the one that is currently open, just copy the public address and replace the existing address by pasting it into the account box. If after completing KYC you want to use a different public address, you have to KYC with that address as well, giving you more than one account in the system.



- vii Click next after ensuring the right wallet address is in the box
- You should now see the <u>Get Verified</u> box. This is where you start the KYC process. As mentioned earlier, anyone who uses the VeADIR must be properly verified through our KYC process, whether you are an individual or an entity/company. Companies require more information than individuals including corporate documentation and KYC information on all their beneficial owners. Both individuals and entities may be subject to additional information requests if your prior activity or status needs additional review. If you are from an OFAC country or one that is currently under sanction by any, you will not be able to register. Certain individuals may also not be approved if KYC requirements are not met.

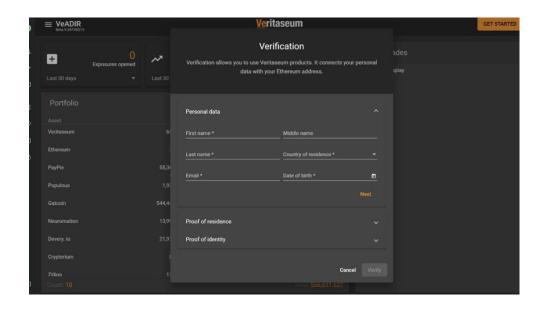




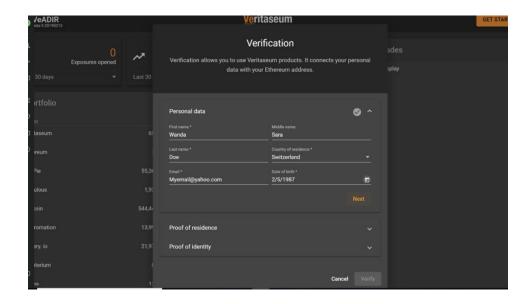
- ix Review the information provided and the privacy policy (highlighted next to the check box) before checking that you agree to our privacy policy.
- Then select the appropriate box, either <u>Individual or Entity</u> (if you are registering your company). You also have the option to start again by clicking the <u>Not Now</u> button. However, as mentioned before, you won't be able to access any features of the VeADIR until you complete the KYC process and have been approved. We will select Individual for this demonstration.
- xi After selecting <u>Individual</u>, you will see the initial verification screen. There are three (3) main sections. All three must be completed.
 - a. Personal Information
 - b. Proof of Residence
 - c. Proof of Identity

There is a small arrow button to the right of each section that will open each for your completion. We will go through each now.



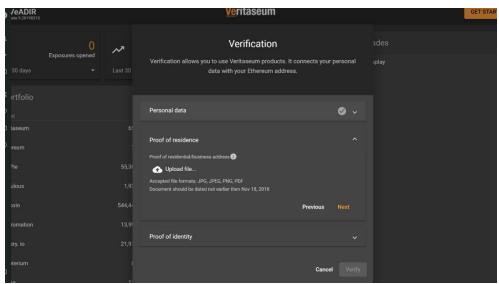


Under <u>Personal Data</u>, enter all the information requested. What you enter here MUST match your proof of residence and proof of identity documents in order to be approved. When you've completed your entries, you will see a check in the upper right corner of the section and will be able to select <u>Next</u> to move to <u>Proof of Residence</u>.

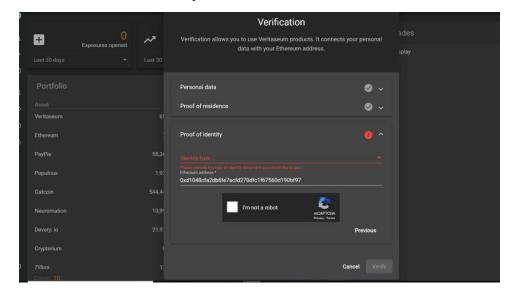




Under <u>Proof of Residence</u>, you are asked to upload a recent document with your name that proves your address. The type of file you can upload is shown under the upload link. The document must be no more than three (3) months old. To help you, the earliest date acceptable is shown under the different allowable file types. Click on the Upload file link to browse and attach a file from your computer. If you <u>upload</u> documents that are too old, don't contain your name as you entered it in the first section or are not adequate to prove residence (e.g. a mobile phone bill), your KYC submission will be rejected. If rejected, you can retry the KYC process when you have the right documentation.

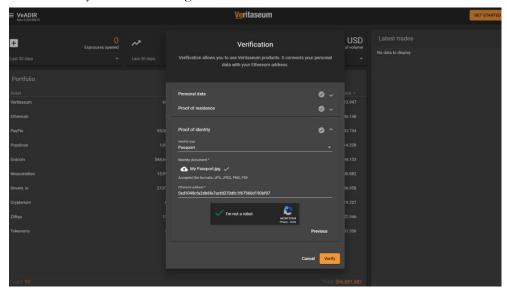


www. Under **Proof of Identity**, you will see below, there is a red warning. This is because we opened and then closed the tab without entering any information. This will go away as soon as we enter what is required.



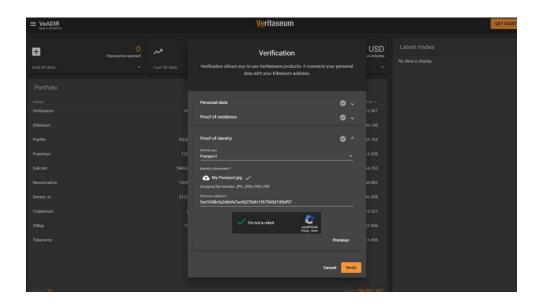


xv. You first must select the identity type, whether identity card, driver's license or passport from the pull-down menu. Then click on the <u>Upload</u> file link to submit a clearly legible image of your document from your computer. The acceptable file types are given. You will see small check marks to the right of each verification category indicating you have filled and uploaded information as required. Click on the "<u>I am not a robot</u>" button, which provides additional security. Your wallet address is displayed again for verification. Please ensure this is the wallet you intend to register under.

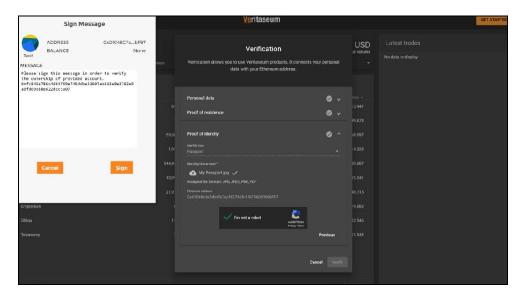


As an update to **Proof of Identity**, you may also be required to upload a 3-7 second video of you holding and moving your ID near your face. Your face must be clearly visible and the document must be fully legible including the watermarks. You can record this selfie on a smartphone or have someone help you. However, the face and ID on the video must match the ID submitted and the personal data entered to gain approval. After you have uploaded your selfie click the **Verify** button to submit your KYC information for review. If you do not see this requirement listed, just click the **Verify** button to submit your KYC information for review.



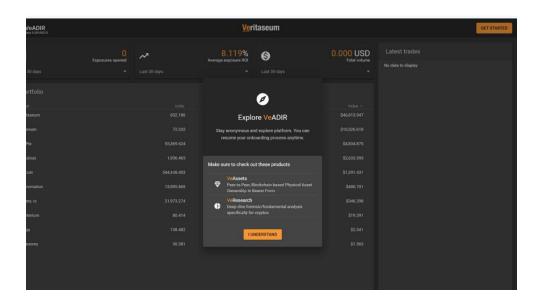


After clicking <u>Verify</u>, you will see a metamask popup that will ask you to <u>sign</u> as confirmation of your desire to submit your documents for review and to verify that you own the wallet being submitted. Click <u>sign</u> if you wish to move forward OR cancel if you don't want to move forward with verification at this time.

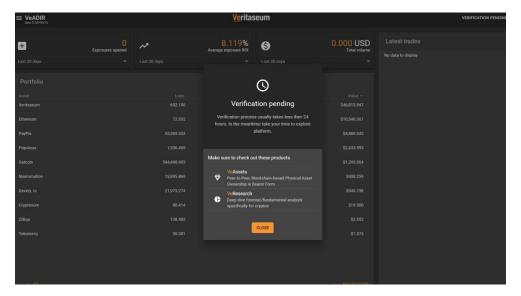


If you click <u>cancel</u>, as at any time during the KYC process, you will see a disclaimer letting you know that without KYC you can only explore and learn about the different aspects of the VeADIR as well as access free research for review. Click <u>I understand</u> to continue exploring the VeADIR.



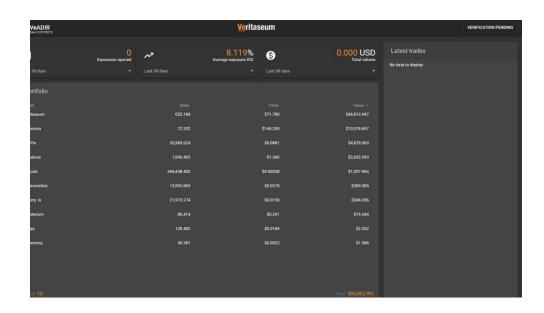


Once you click on <u>Verify</u>, you will receive a message showing that your verification is pending. It should take 24 to 48 hours for review and approval/rejection. You can click close. In the upper right corner of the app you will now see verification pending. You can click through the various sections of the VeADIR to explore until your application is reviewed.

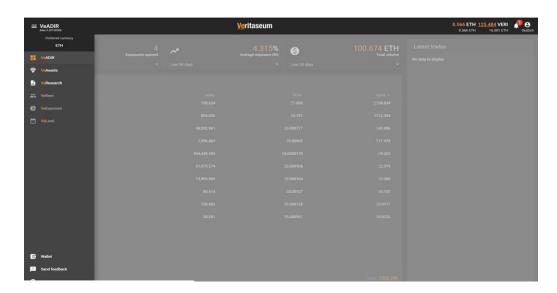


Check back in 24 to 48 hours, with your submitted wallet open, to ensure your status has been changed to approved. This will be indicated by the amount of ETH and VERI in your wallet showing where **Verification Pending** used to be. If you were rejected, you will see a **Get Started** button, where **Verification Pending** used to be.



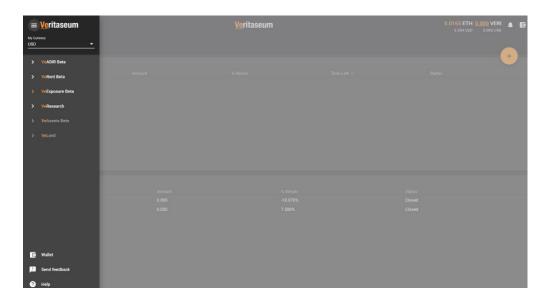


Once approved, you will have access to any areas of the VeADIR allowed in your jurisdiction. The other areas will be grayed out. Ve Exposure, VeREnt and VeLend are grayed out for this user.





If at any point in the process you have trouble with the system, please click the help button on the bottom of the menu on the left. There you will find a user guide and helpful videos. You can also **Send Us Feedback** if you have a specific issue that the guide or videos do not address.



For more information on setting up your wallet for use in the VeADIR, watch this video.