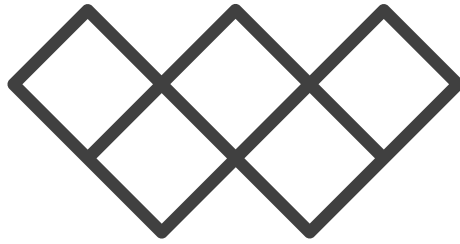


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WatermelonBlock

White Paper

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Regulatory authorities are carefully scrutinizing businesses and operations associated to crypto tokens in the world. Regulatory measures, investigations or actions may impact WatermelonBlock's business and may limit or prevent it from developing its operations in the future. Any person undertaking to acquire WatermelonBlock Tokens (WMB) must be aware that WatermelonBlock's business model and that the WatermelonBlock Product Suite may change or need to be modified because of new regulatory and compliance requirements from any applicable laws in any jurisdiction. In such case, purchasers and any person undertaking to acquire WatermelonBlock Tokens (WMB) acknowledge and understand that WatermelonBlock, entities of WatermelonBlock, its affiliates, officers or employees shall not be held liable for any direct or indirect loss or damages caused by such changes.

WatermelonBlock will do its best to launch its operations and develop WatermelonBlock Product Suite. Any person undertaking to acquire WatermelonBlock Tokens (WMB) acknowledges and understands however that WatermelonBlock does not provide with any warranty as to the development of the WatermelonBlock Product Suite. They acknowledge and understand therefore that WatermelonBlock, entities of WatermelonBlock, its affiliates, officers and employees assume no liability or responsibility for any loss or damage that would result from or relate to the incapacity to use the WatermelonBlock Tokens (WMB) or any failure to develop the WatermelonBlock Product Suite as intended.

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The purchase of WatermelonBlock Tokens (WMB) carries with it significant risks as the regulation of crypto tokens, token offerings, cryptocurrencies, crypto exchanges and blockchain technology is currently rapidly evolving and varies from jurisdiction to jurisdiction. Prior to purchasing WatermelonBlock Tokens (WMB), you should carefully consider the risks listed below and to the extent necessary, consult a lawyer, accountant, and/or tax professional prior to determining whether to purchase WatermelonBlock Tokens (WMB):

(a) WatermelonBlock Tokens (WMB) will be stored in a wallet, which can only be accessed with a password selected by you. If you do not maintain an accurate record of your password, or if your password protection is weak and it is cracked

or learned by somebody else, this may lead to the loss of WatermelonBlock Tokens (WMB). You must safely store your password in one or more backup locations that is/are well separated from the primary location.

(b) You recognize that the WatermelonBlock Product Suite is currently under development and may undergo significant changes before release. You acknowledge that your expectations regarding the form and functionality of the WatermelonBlock Product Suite may not be met for a variety of reasons.

(c) The WatermelonBlock Product Suite will be built based on the NEM blockchain technology and WatermelonBlock Tokens (WMB) will be issued as ERC20. As such, any malfunction or unexpected functioning of the NEM blockchain technology may impact the development of the WatermelonBlock Product Suite. Any malfunction or unexpected functioning of the NEM blockchain technology and the ERC20 protocol may impact your ability to transfer or securely hold WatermelonBlock Tokens (WMB). Such impact could adversely affect the value of WatermelonBlock Tokens (WMB), for which you shall not hold WatermelonBlock, entities of WatermelonBlock, its affiliates, officers or employees responsible.

(d) You understand that while WatermelonBlock will make best efforts to release the WatermelonBlock Product Suite on time, the official release may be delayed for a variety of reasons and you shall not hold WatermelonBlock, entities of WatermelonBlock, its affiliates, officers or employees responsible for such delay.

(e) As with other crypto tokens, the value of WatermelonBlock Tokens (WMB) may fluctuate significantly and become reduced in value for a variety of reasons, including but not limited to, supply and demand, overall crypto tokens' market conditions, political or geographical reasons, changes of regulations in any jurisdiction, and technical reasons.

(f) Cryptocurrency is generally unregulated worldwide but numerous regulatory authorities have been considering implementation of rules and regulations which govern cryptocurrency and cryptocurrency markets. It is difficult to predict how these changes to laws and regulations affecting distributed ledger technology and its applications may impact WatermelonBlock, entities of WatermelonBlock and its affiliates, WatermelonBlock Tokens (WMB), the WatermelonBlock Product Suite. WatermelonBlock, entities of WatermelonBlock and its affiliates may have to cease operations in jurisdictions which makes it illegal for WatermelonBlock, entities of WatermelonBlock and its affiliates to carry on their respective operations or commercially unviable or undesirable to obtain regulatory approval for their respective operations. In such cases, WatermelonBlock Tokens (WMB) may be untradeable in that particular jurisdiction or their value may be significantly affected.

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(b) you are fully aware of and understand that you are not eligible to purchase any WatermelonBlock Tokens (WMB) if you are a citizen, resident (tax or otherwise) or green card holder of the United States of America, the People's Republic of China, Singapore or a citizen or resident of any country or state where the purchase of WatermelonBlock Tokens (WMB) or similar crypto token may be prohibited or where the token sale is deemed to be not compliant with applicable laws and regulations of that country or state;

(c) you have a good understanding of the operation, functionality, usage, storage, transmission mechanisms and other material characteristics of cryptocurrencies, and including but not limited to blockchain based softwares systems, cryptocurrency wallets or other related token mechanisms, blockchain

technology, smart contract technology and other technology in relation to crypto tokens and token sale;

(d) you will not use the WatermelonBlock Tokens (WMB) purchased or the token sale for any illegal activity, including but not limited to money laundering and the financing of terrorism;

(e) you agree to be bound by the limitations and restrictions described herein;

(f) you are aware that various legislative bodies in Singapore and other countries may adopt laws, regulations or guidance which may impact the development of WatermelonBlock Tokens (WMB) and/or the WatermelonBlock Product Suite;

(g) you agree and acknowledge that in the case where you wish to purchase any WatermelonBlock Tokens (WMB), they are not to be construed, interpreted, classified or treated as:

- (i) any kind of currency other than cryptocurrency;
- (ii) debentures, stocks or shares issued by any person or entity (whether WatermelonBlock or its affiliates)
- (iii) rights, options or derivatives in respect of such debentures, stocks or shares;
- (iv) rights under a contract for differences or under any other contract the purpose or pretended purpose of which is to secure a profit or avoid a loss;
- (v) units in a collective investment scheme;
- (vi) units in a business trust;
- (vii) derivatives of units in a business trust; or
- (viii) any other security or class of securities.

(h) you agree and acknowledge that this White Paper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities in any jurisdiction or a solicitation for investment in securities and you are not bound to enter into any contract or binding legal commitment and no cryptocurrency or other form of payment is to be accepted on the basis of this White Paper;

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(j) you agree and acknowledge that this White Paper, the undertaking and/or the completion of the WatermelonBlock Tokens (WMB) initial token sale, or future trading of the WatermelonBlock Tokens (WMB) on any cryptocurrency exchange, shall not be construed, interpreted or deemed by you as an indication of the merits of WatermelonBlock or WatermelonBlock Tokens (WMB);

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(m) You agree and acknowledge that the token sale is final and non-refundable and you shall make no claim against WatermelonBlock, entities of WatermelonBlock, its affiliates, officers and employees for any refund;

(n) all of the above representations and warranties are true, complete, accurate and non-misleading from the time of your access to and/or acceptance of possession this White Paper or such part thereof (as the case may be).

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All statements regarding WatermelonBlock’s business strategies, plans, prospects and the future prospects of the industry which WatermelonBlock is in are all forward-looking statements. These forward-looking statements, include but is not limited to statements as to WatermelonBlock’s expected revenue and profitability, prospects, future plans, and other expected industry trends.

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- (c) changes in interest rates and exchange rates of fiat currencies and cryptocurrencies;
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- (i) any risk and uncertainties associated with WatermelonBlock and its businesses operations, WatermelonBlock Tokens (WMB) and the WatermelonBlock Tokens (WMB) token sale.

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Abstract



“Technology, through automation and artificial intelligence,

is definitely one of the most disruptive sources.” - Alain Dehaze

“An investment in knowledge pays the best interest.” - Benjamin Franklin

“Markets are never wrong – opinions often are.” - Jesse Livermore

Blockchain and cryptocurrencies are changing the global financial landscape, providing new investment and trading opportunities to retail consumers who have up until now relied on traditional FinTech investment applications. Today, anybody can become a cryptocurrency investor or trader with a minimum investment. This has brought many newcomers to cryptocurrency markets who did not previously possess the technical know-how in currency trading. For instance, a taxi driver or a pianist can trade or invest in cryptocurrencies and ICOs in their spare time with a small amount of funds and make higher returns than with traditional market retail investment applications.

Successful cryptocurrency traders have one thing in common - they do not guess. To make consistently positive returns, they dedicate days, if not weeks, researching their first currency purchase. It can take them months or years to develop technical and market specific knowledge to invest in multiple crypto-related assets effectively. It is important to note that this time is not free - aside from forfeited work and personal activities, this time can often mean missed opportunities, when an investor has been too slow to capitalize on profitable opportunities.

This is where WatermelonBlock comes in - making cryptocurrency, ICO investment and trading simple enough to fit any lifestyle, while being smarter and faster than traditional investment analysis.

As part of its Phase I implementation, WatermelonBlock will provide actionable insights in real time while making the whole investing and trading process simple, easy, reliable and trustworthy. This will be done with the

help of proprietary algorithms and the robust, scalable processing power of IBM Watson Artificial Intelligence (AI).

WatermelonBlock's phase II implementation, targeted to be launched in the third quarter of 2019, intends to analyze information which would take human minds hundreds and thousands of hours to process. This makes the process faster, more efficient and accurate using AI and machine learning that factor in behavioral finance and economic methods of analysis. WatermelonBlock will be able to cleverly analyze market sentiment by combining technical and social big data sets. Utilizing the efficacy of AI, WatermelonBlock will not be vulnerable to the biases of any particular investor, group or strategy.

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Executive Summary

The new world.

In a world full of data and new opportunities, making the right decisions about cryptocurrency and ICO investment at the right time requires keeping a constant eye on markets. While many skilled investors spend day and night researching and analyzing their portfolio choices, millions of retail consumers are looking for trustworthy insights.

WatermelonBlock is designed with retail consumers in mind, making cryptocurrency and ICO investment simple enough to fit any lifestyle by leveraging the power of big data and Artificial Intelligence.

Current Market Problems

Finding and comparing unbiased, easy to understand and actionable updated information on market sentiments and insights on cryptocurrencies and ICOs is time consuming.

Whilst cryptomarket information is plentiful, finding unbiased, reliable and thorough market insights, in layperson terms, is challenging. Comparing these sources is also extremely time consuming. Many investors miss valuable opportunities due to this problem.

Markets are highly influenced by sentiment, but investors cannot reliably measure the credibility and influence of opinions.

The work of Nobel Prize-winning behavioral economist Richard Thaler reiterates that investment decisions are influenced by psychological and speculative factors in the same way they are influenced by rational factors like intrinsic value and historical trends. Cryptocurrency and blockchain markets are highly influenced by online opinions in the form of news, social media, blogs and micro sites.

More and more investors are acting on the feedback and insights provided through new media channels, meaning that the sentiment of the market has a much stronger influence on blockchain assets compared to fiat currency assets.

Using AI to Enhance Real-time Decision Making

Without knowing the sentiment of the market, investors are missing crucial information required to make informed, accurate investment decisions.

This is why WatermelonBlock collates technical and social big data sets in real-time. WatermelonBlock applies specialized criteria to:

Discern the tone and credibility of media sources and authors.

Factor in their level of influence on the market.

Identify and weigh opinions based on the credibility of their market influence.

WatermelonBlock Product Suite

WatermelonBlock utilizes an AI-powered technology tool designed for cryptocurrency investors and traders, with a range of products, the WatermelonBlock Product Suite, made available through the WatermelonBlock app. Set out below is a brief overview of the Product Suite that will be rolled out over two key phases.

Phase I - AI Cryptocurrency Insights App

The initial WatermelonBlock smartphone app provides simplified and unbiased cryptocurrency insights that help to present an updated market snapshot to cryptocurrency investors in just seconds, targeted to launch in the fourth quarter of 2018. Market outlooks are obtained by scanning the internet and social media sources to gather public sentiment on the cryptocurrency market. WatermelonBlock evaluates market sentiment in real-time, using IBM Watson's AI technology to aggregate these findings for cryptocurrency investors. WatermelonBlock then scores the relative strength of cryptocurrencies and ICOs in an easy to interpret index, based on WatermelonBlock's internal indicators built on this public sentiment. As part of the AI cryptocurrency insights features, WatermelonBlock identifies information contained in publicly available articles, marking this information as insightful and important to cryptocurrency investors. This information is then presented to cryptocurrency investors to assist them in interpreting potential market movements.

The WatermelonBlock app is designed for both existing cryptocurrency investors and early majority investors who are looking to enter the cryptocurrency market. The crisp user interface is designed specifically with users of fractional investment apps such as Robinhood and Acorns in mind.

The app will be available on both Android and iOS devices for free with optional premium features paid via WatermelonBlock Tokens (WMB), the platform's cryptocurrency token. The largely free distribution model will not only empower millions of crypto investors, it will also increase market awareness of the WatermelonBlock brand quickly to build a large community of investors. The first phase of the app features:

A simple, beautiful user interface

Melon Scores are ranked against cryptocurrencies and are easy for investors of all levels to understand.

Real-time cryptocurrency, market and ICO analysis

Market insights are based on sentiment analysis of global media and social big data sets using IBM Watson AI.

Personalized portfolio notifications

Alerting investors of real-time events relating to their cryptocurrency and ICO portfolio.

Mobile centric

The WatermelonBlock app is available on Android and iOS.

Digital wallet

Ability to store WatermelonBlock Tokens (WMB) and select cryptocurrencies. Premium features are paid via WatermelonBlock Tokens (WMB). The wallet feature will be available on Android, iOS and desktop web browser.

Phase II - AI Trading Bot

The second phase of the WatermelonBlock app introduces WatermelonBot, targeted to launch in the third quarter of 2019. The WatermelonBot is an AI investment and trading tool that helps cryptocurrency investors instantly capitalize on WatermelonBlock AI formulated cryptocurrency insights, making trades on behalf of the cryptocurrency investor. WatermelonBot uses WatermelonBlock's proprietary algorithms and IBM Watson AI to analyze the market in real-time to make accurate trading decisions. All trades will be made via WatermelonBlock Tokens (WMB).

This is a game changer for millions of early majority consumers, giving them the same convenience of a traditional investment app, but with the added possibilities provided by AI sentiment analysis and the high returns of cryptocurrencies and ICOs.

At this stage the WatermelonBlock app will be available on Android, iOS and as a desktop web application.

All versions of the app will still be available under a freemium model to build on the network effect of the first phase of the platform. WatermelonBot and other premium features will be accessed via a monthly subscription fee paid by WatermelonBlock Tokens (WMB).

In summary, the second phase of the WatermelonBlock app will contain:

WatermelonBot AI

Automated AI investment with personalized user- set preferences, based on preferred levels on risk, capital and types of cryptocurrency investment.

Integrated digital wallet and payments

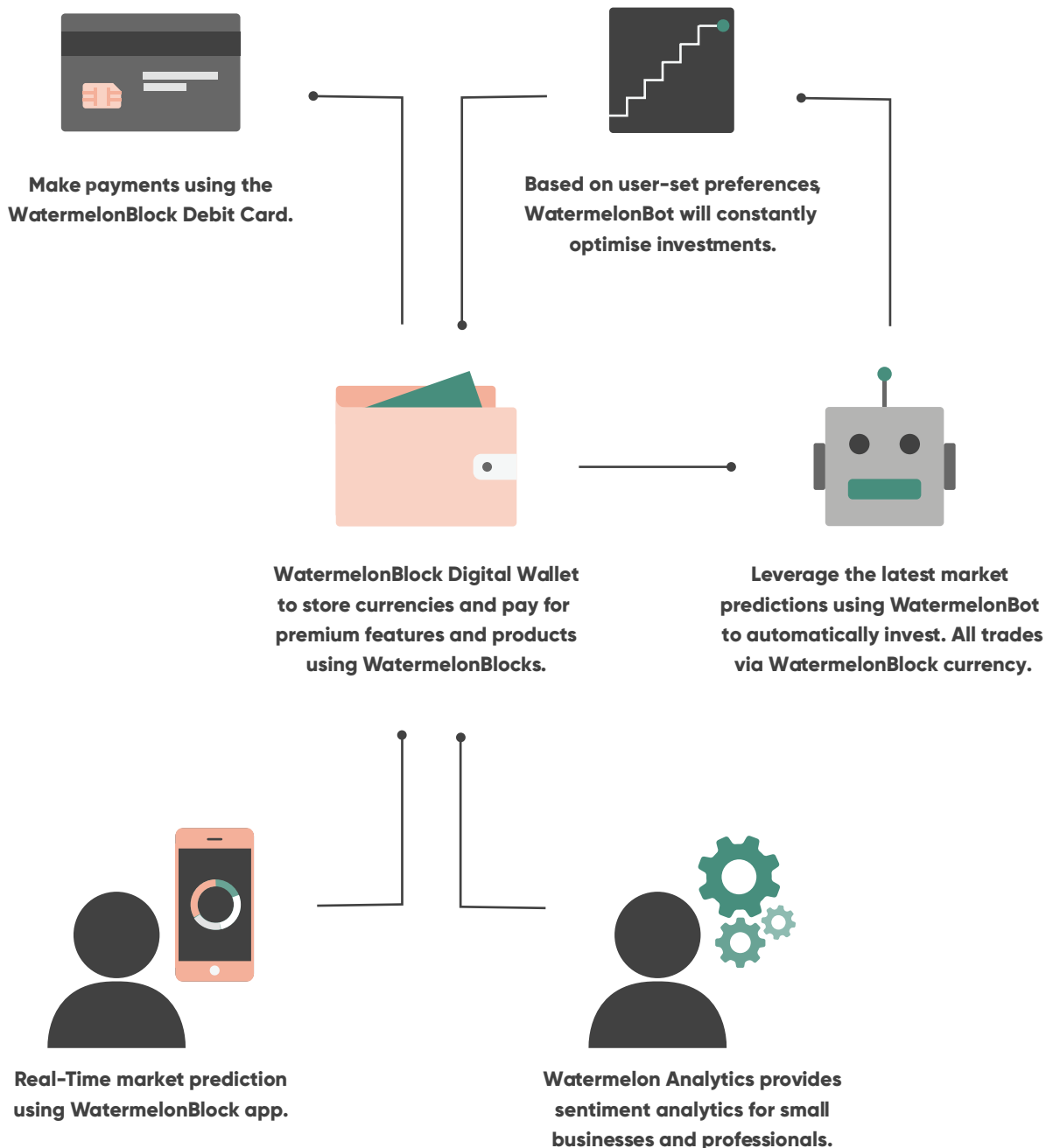
Investors can keep WatermelonBlock Tokens (WMB), and other cryptocurrencies in one place for seamless trading. Integration with popular digital payment platforms for faster trade fulfilment.

Throughout 2018 and 2019, related products will be added to the WatermelonBlock Product Suite, including:

WatermelonAnalytics

Small business sentiment analyzer and the WatermelonBlock Sentiment Influencer accreditation program.

The WatermelonBlock Ecosystem



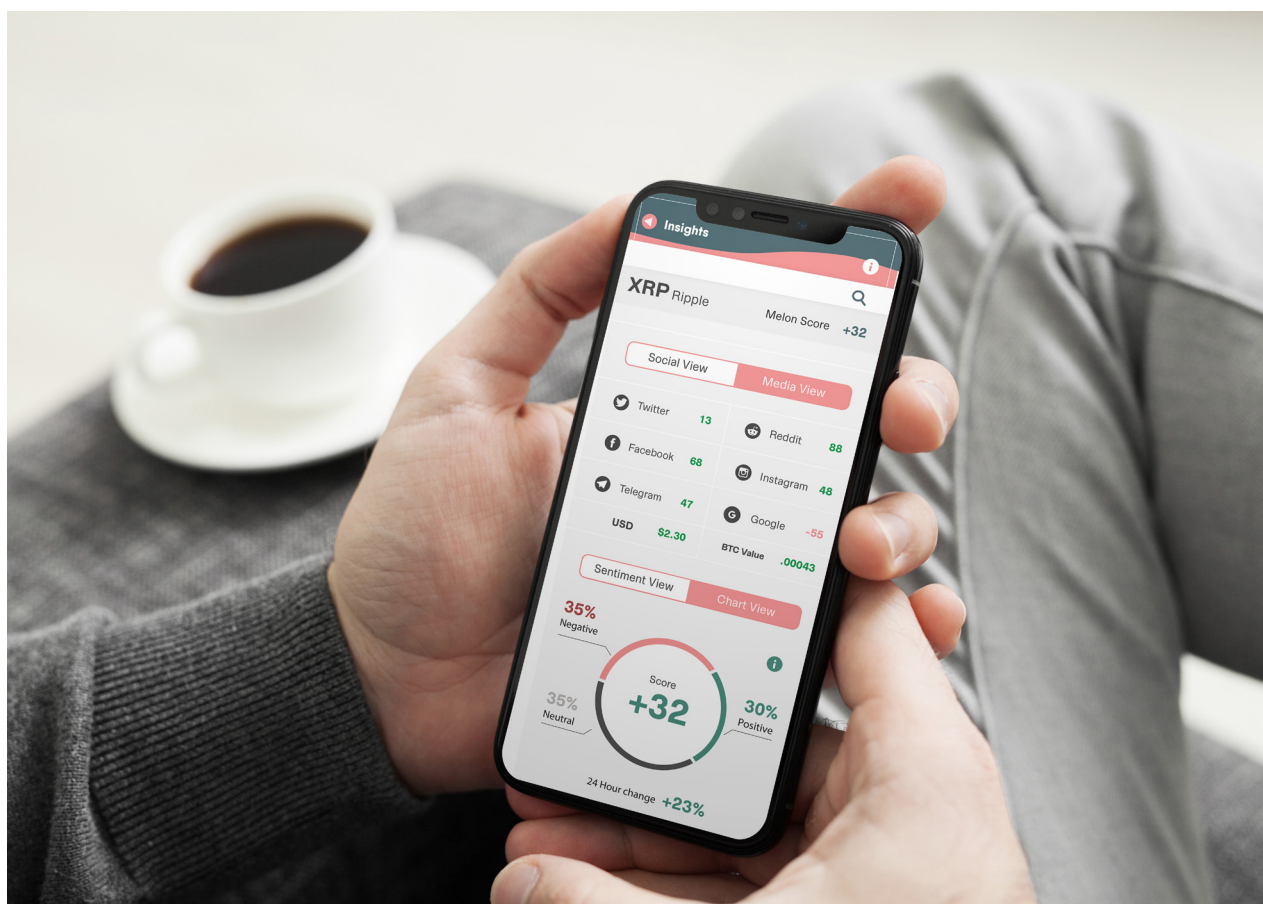
User Experience

There is a big difference between an idea (use case or proof of concept) and a working technology - especially one that is made with the end consumer in mind. WatermelonBlock is not another company intending to launch an ICO with merely an idea or a proof of concept. WatermelonBlock has developed a working technology, evident from the WatermelonBlock AI cryptocurrency insights feature that is ready for release in Q4 2018.

The difference between an innovative technology and one that millions of people around the world choose to use everyday is user experience. Early majority retail consumers need technologies to be familiar, easy to use, enjoyable and well integrated into their daily life.

This is why the WatermelonBlock app has been designed and built with user-centricity front of mind. The development team has worked with countless investors and retail consumers to make sure that the app is a pleasure to use and that insights are easy to interpret and action straight away.

The **Watermelon Index**, **Melon Score**, **Personalized Portfolio** and **Customizable Notifications** are features and products available on the WatermelonBlock app that are a first of their kind in the market, designed to enhance the investor decision-making process by providing updated real-time information on public sentiment and market insights.



Technology Used

In providing an AI cryptocurrency insights product, WatermelonBlock harnesses the AI computing power of IBM Watson to cut through vast quantities of data in order to focus on what is important, mirroring human thought and decision processes through machine learning. This helps investors stay on top of essential information and asset value.

Using social and traditional media big data sets, WatermelonBlock takes keywords, hashtags and metadata terms relating to cryptocurrencies and ICOs using a variety of social and traditional media APIs. Metrics are pulled from Reddit, Steemit, Facebook, Google, Instagram, Twitter and other media and social platforms that are reviewed every second for sentiment.

WatermelonBlock has created a series of proprietary data validation steps to ensure that the most credible and accurate data is extracted. The exclusion of false positives ensures that the final information output is reliable and useful for gathering a genuine market outlook.

WatermelonBlock uses IBM Watson AI to read and categorize these big data sets, making an assessment not only of the information, sentiment and reasoning, but also weighing each author individually to include their social influence and reach.

WatermelonBlock then uses its proprietary algorithms to compute a percentage, creating an index score in real-time for each network. This is known as the Melon Score.

As WatermelonBlock uses AI for market insights data, the core processor becomes smarter and more accurate, self-learning data and trends over time. WatermelonBlock then utilizes the WatermelonBot to make use of these insights, executing real-time trades on behalf of investors, based on their selected investment preferences.

Why Blockchain

Providing seamless trading to a high volume market requires technology that can handle large throughput and constant scaling whilst providing assured data integrity.

WatermelonBlock Tokens (WMB) are built on the NEM platform, leveraging its track record for robust and scalable blockchain architecture. The WatermelonBlock Token (WMB) is a utility token used purely to pay for optional premium products made available under Phase I implementation, in addition to products available under Phase II implementation, including trades using WatermelonBot.

NEM blockchain is the perfect complement to the WatermelonBlock network, as it provides low latency scalability, secure decentralization and is based on the same blockchain that global banks use.

WatermelonBlock utilizes a closed group of nodes deployed across enterprise infrastructure services.

Record credibility at node level is of key importance to WatermelonBlock in making sure all investor data and transaction values are secure. The NEM Consensus Protocol ensures that WatermelonBlock's blockchain can provide adaptive record security at all times.

Token Sale

Total supply of WatermelonBlock Tokens (WMB) is 400 000 000, with the intention for 240 000 000 (60%) of WatermelonBlock Tokens (WMB) to be sold during the ICO, which shall take place over three rounds:

Private Sale Round 1

Public Pre Sale Round 2

ICO Public Sale Round 3

WatermelonBlock grants users access to the continually developing ecosystem through the distribution of the WatermelonBlock Tokens (WMB) that are utility tokens. These tokens are to be used for the payment of optional premium products available under Phase I implementation, in addition to products available under Phase II.

Following the ICO, WatermelonBlock intends to make the WatermelonBlock Token (WMB) available to the public through the following three ways:

- 1.** The WatermelonBlock Token (WMB) can be traded via the automated WatermelonBot.
- 2.** The WatermelonBlock Token (WMB) can be stored in the WatermelonBlock digital wallet.
- 3.** To pay for WatermelonBlock premium features, subscriptions and associated products such as WatermelonAnalytics.

More Information

Thank you for reading this summary of the WatermelonBlock Product Suite and ICO.

If you are ready to purchase WatermelonBlock Tokens, please follow these steps:

1. Visit **www.WatermelonBlock.io**.
 2. Follow the links to the affiliate site that handles all transactions.
 3. Pay in the form of fiat and various other cryptocurrencies.
-

Please note that WatermelonBlock will use its best efforts to comply with all required KYC and AML requirements for relevant jurisdictions around the world. All transactions are recorded on a NEM blockchain and referenced against multiple internal and third party services to maintain a high level of integrity.

If you would like more information on WatermelonBlock products, technologies and the upcoming ICO, please read our detailed White Paper 'WatermelonBlock in Detail' or reach out to the WatermelonBlock team via our 'Contact' section.

WatermelonBlock in Detail

The Problem:

Cryptocurrency investment is confusing and time-consuming.

In financial markets, investors are often confronted with a flood of information on the assets of interest to them. Investment value is driven by multiple factors, including comparisons with monetary equivalents, correlation with other assets and commodities, and market sentiment. Making sense of all this data can be impossible without help.

In order for information to be reliable and credible, it needs to come from a sufficiently broad range of sources. As the world is becoming increasingly digital, these sources are in flux. Specific resource challenges for investors include:

Comparing sources and analyzing different information flows.

Dealing with rapidly increasing volumes of data being generated at high speed.

Factoring in the levels of influence of different information sources.

Managing emotions to avoid hasty decisions or panic reactions that cause investors to lose money.

To combat these challenges, large data volumes and effective means of filtering less reliable sources are needed. It is also important to consider the types of data sets being analyzed and their implications vis-a-vis market prediction.

Adding to the complexity, investors and market observers now freely exchange information and opinions over social networks. Social media can surpass the influence of traditional sources of information, such as professional brokers and financial journalists. This can strongly affect market sentiment of blockchain assets like cryptocurrencies. Therefore, sentiment analysis holds much more importance in cryptomarket predictions compared to the fiat currency market predictions.

Providing seamless trading to a high volume market requires technology that can handle large throughput and constant scaling, while providing assured data integrity.

WatermelonBlock uses NEM blockchain technology to generate initial WatermelonBlock Tokens (WMB). WatermelonBlock Tokens (WMB) are utility tokens used purely to pay for optional premium products made available under Phase I implementation, in addition to products available under Phase II implementation, including trades using WatermelonBot.

Record credibility at node level is of key importance to WatermelonBlock in making sure all investors data and transaction values are secure and the NEM Consensus Protocol makes sure that WatermelonBlock's blockchain can provide adaptive record security, at all times.

Cryptocurrency is the future, so why keep using old methods to predict the market?

2017 proved the dynamism of cryptocurrency markets. As prices climbed, traditionally skilled investment analysts could not agree on when growth rates would change.

Why?

Traditional market analysis is based on trends and movements. Mathematic and economic principles are used to measure the forces of supply and demand, with historical patterns and intrinsic value playing a key role.

These types of analyses are perfect for relatively stable assets, with common intrinsic value, such as property and commodities - however, cryptocurrencies are different. Crypto-related investments are a new type of investment that is intangible in nature. Some may be built on a technology used today, while others are built on a great idea or prototype. This is why cryptocurrency and blockchain investments create conversations - they create excitement, opinions, beliefs, bias and most of all, emotion. It is these conversations and speculations that often have the most effect on cryptocurrency and ICO value.

Traditionally this type of data is known as “market confidence” or “market sentiment”. This is highly valuable, but was exceptionally hard to quantitatively analyze at scale given its qualitative nature. Accurate measurement of market sentiment can therefore lead to more accurate predictions of cryptocurrency price movements.

How can investors measure the influence of data sources?

One of the greatest gifts of the digital age is data analysis. However, with huge volumes of unstructured, biased data on all types of investments, the job of the investor to analyze and filter is endless.

While most investors can identify the sources that they deem influential, measuring and comparing sources at scale is an impossible task for the human mind.

This is where AI steps in, making processing large volumes of unstructured data easy, in seconds.

WatermelonBlock scores cryptocurrencies and ICO insights data using IBM Watson AI, providing tangible benefits to users. Features include:

Insights gathered from market sentiment and social sentiment big data.

Scanning the internet for sentiment data in real-time, carefully discerning tone and author credibility.

WatermelonBlock proprietary algorithms use IBM Watson AI machine learning to remove bias from results.

Watson’s AI learns over time and develops more accurate predictions of the influence of media sources and authors.

WatermelonBlock notifies in real-time when sentiments change so users are ahead of the game.

The Importance of Sentiment

Tapping into the voice of the market

Access to information is just one hurdle investors face when participating in cryptocurrency and blockchain markets. Investors then spend hours sourcing information and buying and selling, all based on market data, which is an unnecessary and time consuming process.

This is where AI makes investment simple. WatermelonBlock makes it easy to compare market insights and invest, all in the one place within the WatermelonBlock app with:

WatermelonBot enabled automated portfolio management, actioning prediction insights in real-time so investors never miss an opportunity.

NEM blockchain ensuring transactional security and scalability - based on the same blockchain that global banks use.

24/7 trained technical customer support team (no market and investment advice given).

Most traditional economists look at the market through a technical lens, where investment decisions are considered rational and premeditated. However, market rationality does not fit the dynamic environment of cryptocurrency as explained by behavioral finance and economics.

Nobel Prize-winning economist Richard Thaler tells us that many psychological phenomena impact investment decisions, which may then skew cognitive perception of market decisions. Combine this with the omnipresence of social media and rating based services in today's society, and it is clear that market voices and opinions have much more influence than ever before.

The question is - how do investors use sentiment to predict the decisions of markets with millions of users, traders and voices?

“A belief about future cash flows and investment risks that is not justified by the facts at hand”¹

Qualitative analysis of sentiment considers the external influences that move the needle of the market. At scale, social and traditional news media drives positive and negative opinions surrounding global topics and issues, with cryptocurrencies being highly affected by conversations by both the public and news outlets. In turn, comments, influencers, likes and tags shape our perception of certain coins and markets.²

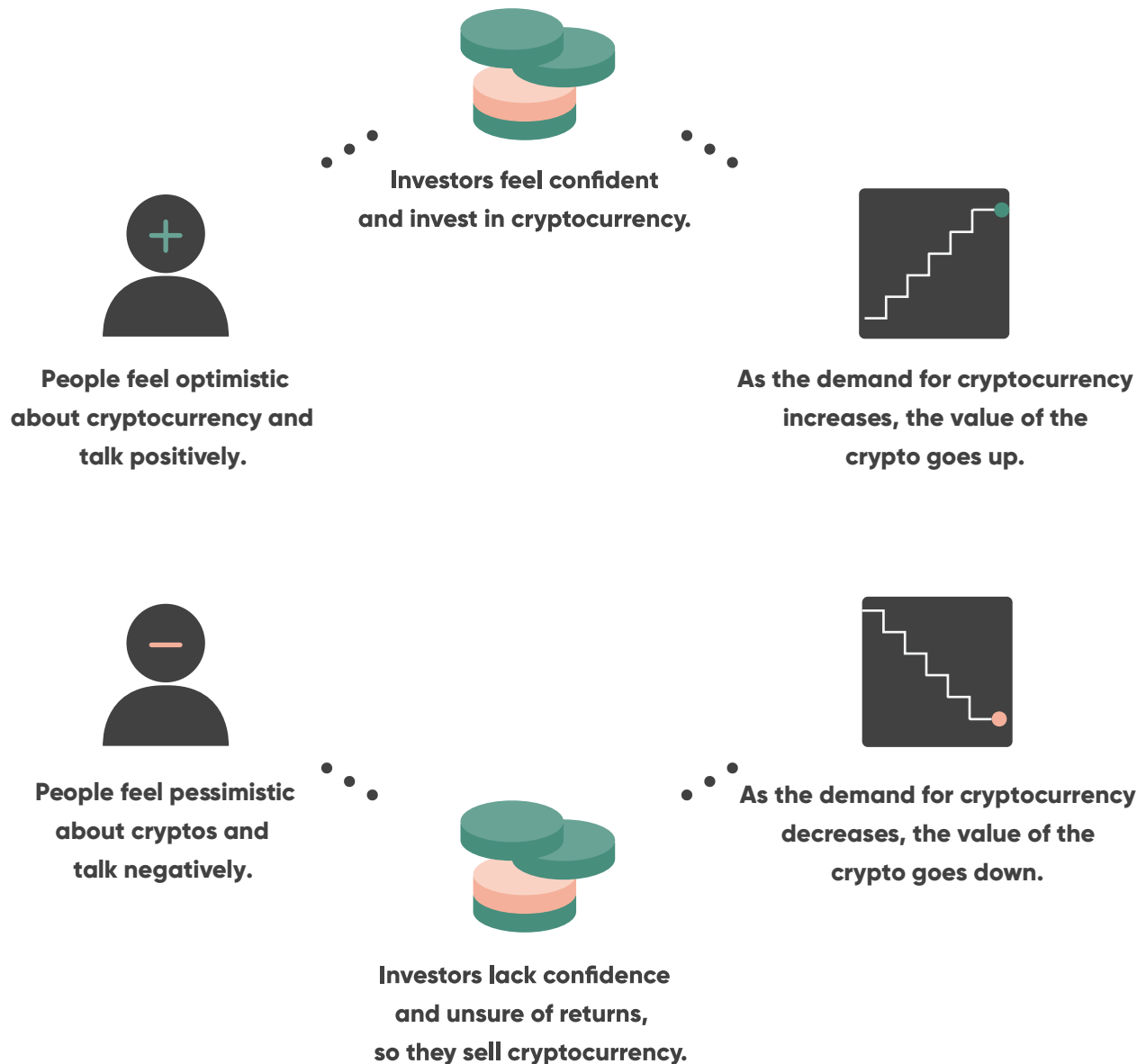
WatermelonBlock recognizes the power of millions of people's opinions. Alongside technical analysis, WatermelonBlock scans social and traditional media platforms in real-time, to pick up on indicators of emerging change in currency prices and values.

1. 2007, Baker & Wurgler, Investor Sentiment in the Stock Market, Harvard Business Review
<http://www.people.hbs.edu/mbaker/cv/papers/InvestorSentiment.pdf>

2. 2017, Francesco Corea, Can Twitter sentiment predict stock market behaviour?, London School of Economics US Centre
<http://blogs.lse.ac.uk/usappblog/2017/10/14/can-twitter-sentiment-predict-stock-market-behaviour/>

MelonScore

= Tone of Sentiment x Historical Influence Rating x Technical Analysis



Working with IBM Watson Analytics and specially designed proprietary algorithms, WatermelonBlock evaluates the degree and volume of positive or negative sentiment. Weight is added to sentiment by social media content, posts and author influence. WatermelonBlock's AI then creates a ranking of coins and ICOs based on an internal system unique to WatermelonBlock. This system is built on sentiment collated from big data sets gathered from social media, blogs, news, microsites and other forms of public forums, predicting a future market outlook.

Phase I AI-powered Insights App

Launch date: Q4 2018

Revenue model: Freemium

Target user-base in the first 6 months: 100,000

WatermelonBlock believes that everyone should have access to free, unbiased data on cryptocurrency markets. That is why the first product is to be available on the WatermelonBlock app via a freemium model. The app will be available on both Android and iOS devices for free with an optional upgrade to premium features paid via WatermelonBlock Tokens (WMB).

The app is built for scale and is perfect for retail consumers who are either looking to enter the cryptocurrency market, or for existing crypto-investors who are looking for a higher growth substitute for fractional investing apps.

The largely free distribution model will not only empower millions of cryptocurrency investors, it will also increase market awareness of the WatermelonBlock brand quickly, building a large community of investors.

AI Cryptocurrency Insights App features:

A simple, beautiful user interface – Melon Scores are ranked against cryptocurrencies and are easy for investors of all levels to understand. AI is used to create this ranking system unique to WatermelonBlock, built on big data sets gathered from social media, blogs, news, microsites and other public forums.

Real-time market, cryptocurrency and ICO analysis - market insights are based on sentiment evaluation of global media and social big data sets using IBM Watson AI.

Personalized portfolio notifications - allows the free creation of a personal portfolio of cryptocurrencies, crypto tokens purchased during ICOs and crypto tokens which the investor wishes to track. The notification feature alerts investors in real-time of events relating to their cryptocurrency and ICO portfolio, enabling investors to self-monitor the performance of their portfolio.

Mobile centric - the WatermelonBlock app is available on Android and iOS.

Digital wallet - ability to store WatermelonBlock Tokens (WMB) and select cryptocurrencies. Premium features are paid via WatermelonBlock Tokens (WMB). The wallet feature will be available on Android, iOS and desktop web browser.

The focus on free access to cryptocurrency market insights in Phase I allows a large network of investors to use WatermelonBlock, providing the framework for building the WatermelonBlock community and introducing this community to WatermelonBot AI trading in Phase II.

Phase II - AI Trading Bot

Launch date: Q3 2019

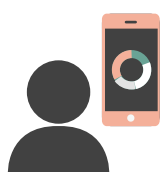
Revenue model: free trial period, then paid monthly subscription and token trading via WatermelonBlock Tokens (WMB).

WatermelonBlock's AI evolves from a data analysis tool in Phase I, into an autonomous trader in Phase II, known as WatermelonBot.

WatermelonBot will invest on behalf of investors in a variety of cryptocurrencies, using WatermelonBlock Tokens (WMB) and other paired digital currencies.

Building on from the network effect of Phase I, Phase II WatermelonBot is accessible via a monthly subscription paid in WatermelonBlock Tokens (WMB).

Features will be paid for via WatermelonBlock Tokens (WMB). The digital wallet will be available on Android, iOS and desktop web browser.



Consumer views
sentiment analysis
insights



Set up their
digital wallet

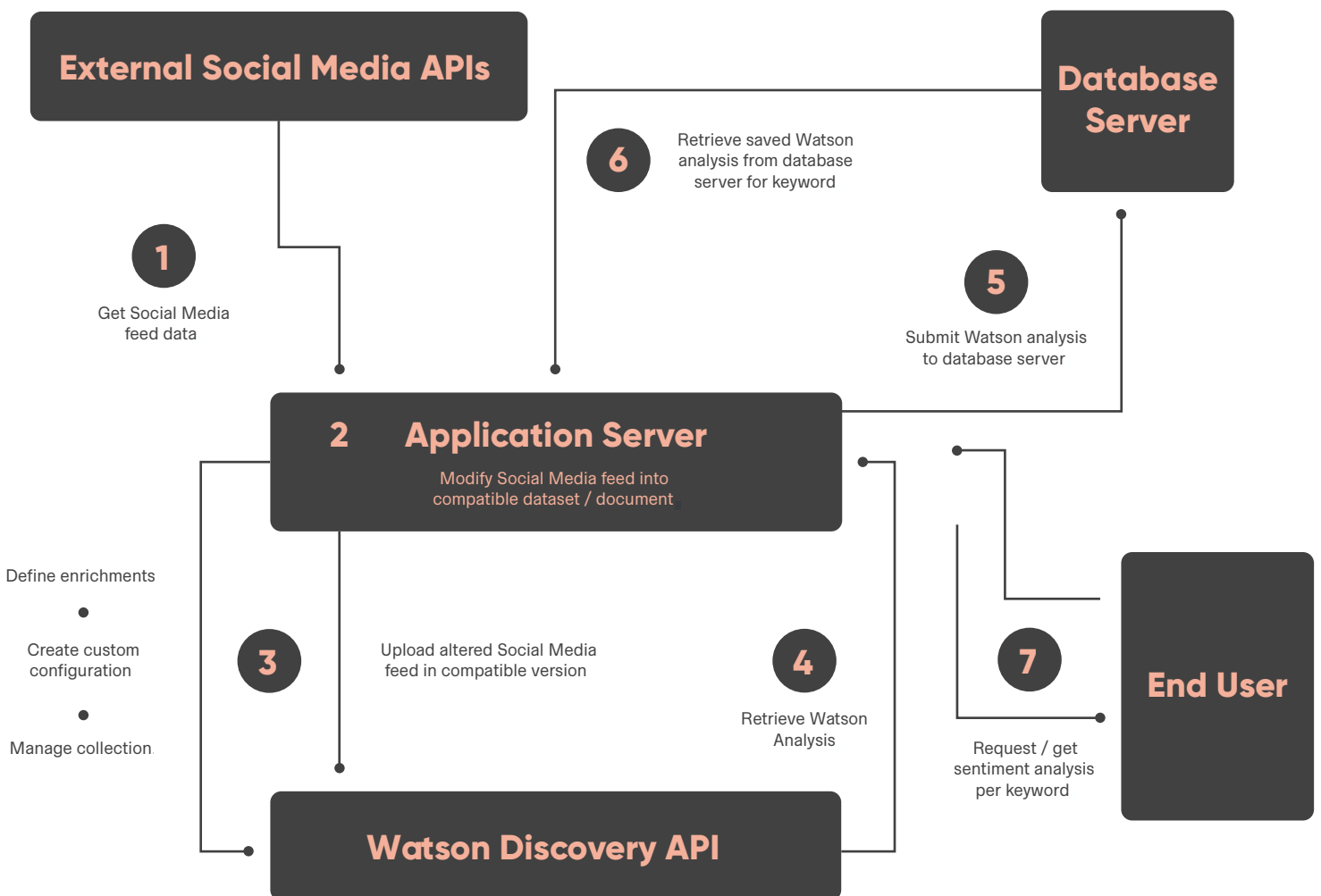


Invest fiat or
cryptocurrency into
WatermelonBlock
Tokens (WMB)



Use
WatermelonBlock
Tokens (WMB) for
cryptocurrency
trades

WatermelonBlock Technical Diagram



The second phase of the app contains all the features of the first phase, plus:

WatermelonBot AI

Automated AI investment with personalized user-set preferences, based on preferred levels of risk, capital and types of cryptocurrency investment. WatermelonBot leverages the computing power of IBM Watson to make trades on behalf of investors, based on user-set preferences for aggressive or low risk trading strategies.

Integrated digital wallet and payments

Investors can keep WatermelonBlock Tokens (WMB) and other cryptocurrencies in one place for seamless trading. WatermelonBlock integrates with popular digital payment platforms for faster trade fulfilment.

Intelligent news streaming services

Additional news and social media posts are available in real-time to help investors learn the latest news in the cryptocurrency market to enhance investor's decision making process when purchasing cryptocurrencies and crypto tokens.

Dedicated team

Trained WatermelonBlock technical support will be available 24/7 for support (no trading advice offered).

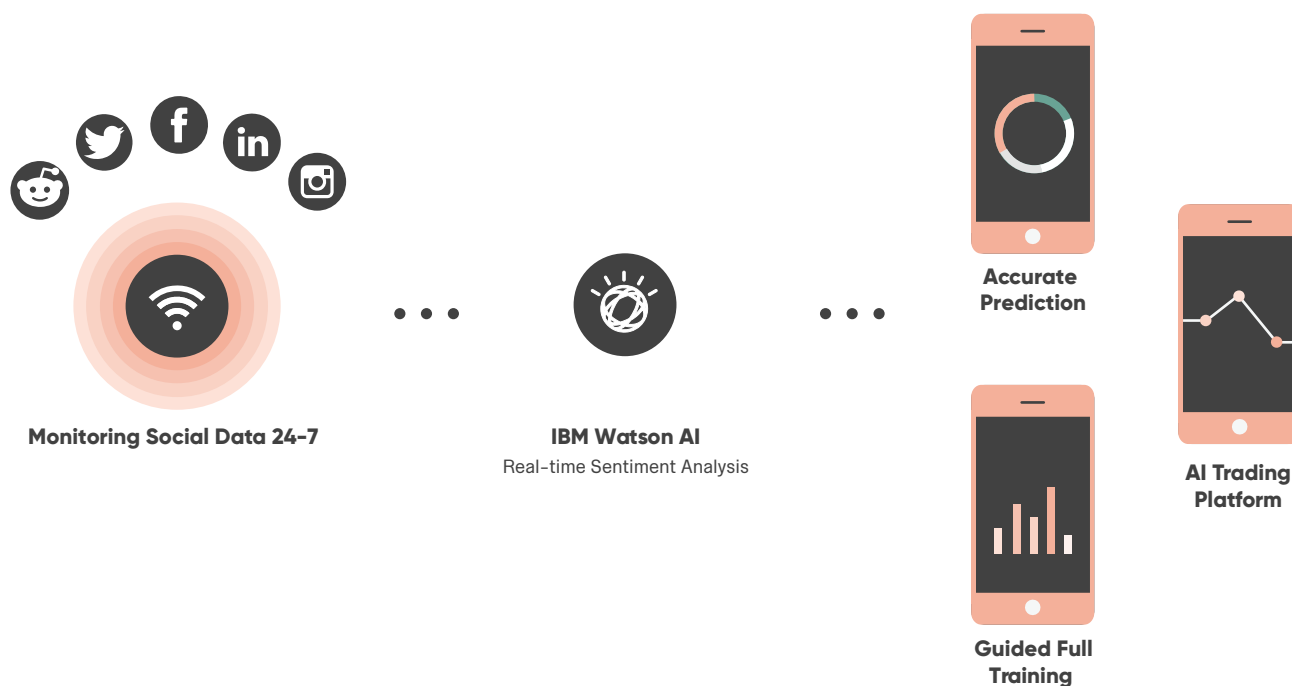
Reliability and speed of trades

The blockchain is capable of operating at 4,000 transactions per second.

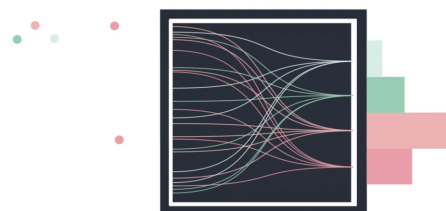
The Technology

How WatermelonBlock Works

WatermelonBlock's business logic and algorithms leverage the IBM Watson AI platform. In Phase I, Watson gathers mass social big data, such as opinions surrounding cryptocurrency topics and issues, to score cryptocurrencies and ICO investment data in order to provide summarized insights for investors and traders. In Phase II, WatermelonBlock will utilize machine learning in conjunction with generated data to help predict market outlooks.



WatermelonBlock Tokens (WMB) are based on the NEM blockchain, providing a robust decentralized platform from which to mine the initial WatermelonBlock Tokens (WMB) and continuously store their records of creation, ownership and transaction between authorized parties.



IBM Watson Artificial Intelligence

“Nobody phrases it this way, but I think that Artificial Intelligence is almost a humanities discipline. It is an attempt to understand human intelligence and human cognition.” - Sebastian Thrun

As human beings, investors are overwhelmed. Conventional computer systems can do little to help them. Traditional computing approaches rely on precisely structured data from which to generate answers. However, 80% of today’s data is unstructured. The freeform text of social media messages is just one example. Yesterday’s rigid rules no longer keep up with the changes of today.

Artificial Intelligence – or Augmented Intelligence, as some now call it – can help investors cut through vast quantities of data in order to focus on what is most important. Cognitive computing, a specific part of AI, simulates human thought processes in a computer. This includes self-learning capabilities using data mining, pattern recognition, and natural language processing. Mimicking how the human brain works, cognitive systems can do much of what humans do to understand and structure information from the real world around them. They do this at immense speed and scale, without cognitive bias, omissions or human error.

Final investment decisions are still in the hands of investors themselves. However, backed by cognitive computing, investors can base decisions on a better understanding of what drives asset value and when to act.

Watson is an IBM-designed computer system built for natural language processing, information storage and retrieval, knowledge representation, automated reasoning, and automatic learning. As a supercomputer and a cognitive system, Watson can connect both

structured and unstructured data sources, unifying them to increase data learning. Watson runs advanced analytics to generate insights from data.

Providing seamless trading to a high volume market requires technology that can handle large throughput and constant scaling, while providing assured data integrity.

WatermelonBlock uses NEM blockchain technology to power WatermelonBlock Tokens (WMB). These tokens are used for all WatermelonBlock related transactions, including freemium product payments and all trades using WatermelonBot.

IBM Watson, in conjunction with NEM blockchain is the perfect complement to the WatermelonBlock network, as it provides low latency scalability, secure decentralization and is based on the same blockchain that global banks use.

Record credibility at node level is of key importance to WatermelonBlock in making sure all investor data and transaction values are secure and the NEM Consensus Protocol makes sure that WatermelonBlock’s blockchain can provide adaptive record security, at all times.

How it Works

1. Social Input

Journalists, influencers and regular social media users write each day about hundreds of cryptocurrencies, sharing their opinions, insights and information about any given cryptocurrency, its key players, related events and topics.

2. Social Monitor

WatermelonBlock's proprietary social network monitor is constantly watching social networks and honing in on articles or posts that contain our analysts set of keywords, hashtags and related triggers (defined both by humans and AI).

3. IBM Watson

Sentiment analysis is combined with WatermelonBlock's proprietary algorithm. This takes into account various influences on sentiment analysis such as author reputation, publication, aggregate sentiment and then scores each cryptocurrency with a Melon Score which best represents the sentiment of the masses with respect to cryptocurrency.

4. Sentiment Scoring

The basic process flow which results in a Melon Score can provide insights when viewed in real-time, as well as when charted historically. WatermelonBlock is developing proprietary algorithms for the purpose of deep learning, intelligent insights and predictive analysis to ensure that the Melon Score remains the definitive cryptocurrency insights tool.

IBM Watson AI is continually learning from new data, interactions with people and other systems

Watson was originally designed with a highly specific objective. Competing against human experts, the system was built to become the champion of the popular TV show, Jeopardy! The technologies that enabled Watson to reach this goal are now finding wider use in many fields, including education, healthcare, and finance.

In simple terms, Watson acts by mirroring the human thought and decision process.

This happens in four steps:

1. Observe data from different data sources.

2. Interpret the data to understand possible meanings.

3. Evaluate the hypotheses about the data.

4. Decide on the action to be taken.

Watson starts learning about a new area by ‘ingesting’ data from relevant sources. In the cryptocurrency marketplace for example, sources might include exchange data, reports and news from organizations promoting different digital coins, as well as social media. Human experts help by selecting suitable data sources. They also root out material that may be out of date or irrelevant. This process is known as ‘curating’ the data.

The next step is to invoke machine learning. Human experts provide Watson with ‘training data’ that enables Watson to start identifying patterns and conclusions. Once Watson has learned which patterns and conclusions are the right ones from the training data, Watson works to produce results by itself on new files and data sources. This is essential for WatermelonBlock’s Phase II AI assisted investments and trades to be made.

Hypotheses, answers and conclusions are then generated, including market forecasts and insights. Watson assigns ‘weighted evidence scores’, scoring each hypothesis according to information already collected. Hypotheses are then ranked in a table. The higher the ranking is, the greater the probability of that hypothesis being correct.

Watson continues to update its knowledge and insight generation as new data arrives and with each new interaction. Watson learns, adapts and gets smarter through growth.

While focused information and insights are advantageous for investors, more is needed to make investors secure.

When dealing with dynamic assets like cryptocurrencies, it is important to factor in the reliability of information sources. From this, it is possible to estimate the confidence an investor can have in forecasts for cryptocurrencies and ICOs.

Watson has two ways of managing reliability and confidence:

- 1 Watson uses instructions made by human experts to rate sources of information according to their reliability. These experts are specialists in the type of investment in question. They may be investment managers, journalists, or even investors with a proven track record of success.
- 2 Watson uses algorithms to calculate probabilities of events and trends. These algorithms are programmed for use by Watson, either as part of its core services (like social media analytics) or by partners using Watson's application programming interface (API).

By selecting and analyzing the right information, Watson can offer confidence ratings for buy, sell and hold decisions for given assets, all done in real time. Backing Watson are massive IBM computing and data storage resources, containing a huge (supercomputer level) amount of processing power.

What value is super intelligence if it's not easy to use?

Second to carefully curated data sources, smart algorithms, and the constant learning process, the user interface with the investor is of prime importance. Additionally, valuable insights and recommendations must be offered at the right time.

An investor application can leverage Watson and its technologies to do the following:

Interact with the investor using normal, everyday language. No technical knowledge is required.

Provide high quality information and advice to the investor in real-time.

Constantly update insights and ratings, including investment decision confidence ratings, as markets change.

Make market sentiment measurable. The application lets investors manage the market's emotions, without being carried away by their own.

Alert the investor to any need to act on an investment. For example, selling to consolidate gains before a likely imminent decrease in price.

Provide investment indicators that can be easily customized to the investor's needs.

Further features can also simplify investment portfolio management and make buying and selling assets easy.

Nova Tools X WatermelonBlock

In the cryptocurrency space, there's an endless amount of information for investors to take into consideration before they can make confident decisions. That is why WatermelonBlock believes it is important to listen to the landscape and hear what the market has to say so that investors can react accordingly.

In this day and age, social buzz and media coverage can make or break a business. Same goes for the value of investments. WatermelonBlock has partnered with Nova Tools, fully utilizing their experience and technology, specifically, an innovative algorithm developed by the Nova Group, a marketing agency that has more than 20 years of experience in the digital space. NovaTools provides brands with real-time insights into what's occurring in their marketplace and allows them to analyse and optimise their content accordingly.

WatermelonBlock's developers have translated the same advanced technology that has helped thousands of brands succeed into WatermelonBlock, allowing the app to scan the entire web to gather insights, recognise patterns and structure this data in an easy to implement way. Nova Tools' data mining, social monitoring and content aggregation capability exceeds any other social tracking software in the market.



The innovative algorithm gathers and stores data neatly, reports on trends and tracks keywords. Consider Nova Tools your own dedicated newsroom, which allows users to tap into data, market sentiment and trends using some of the best software available. It's the sort of technology that brings transparency to complex systems. It deploys scalable machine learning and analytics systems across the most critical commercial institutions in the world to solve some of the hardest analytical problems of our time.

WatermelonBlock is committed to the idea that one of mankind's most innovative technologies—Artificial Intelligence—can be used to better understand our oldest and most complex social and economic systems. WatermelonBlock is using Nova Tools to its full potential to allow users to understand the cryptocurrency market and global sentiment of the most highly performing cryptocurrencies and ICOs, in real-time.

IBM Watson and smart applications make life easier for investors

Watson and the right investment application can make investing manageable again. Information sources and volumes will continue to evolve and expand. However, with the help of Watson, investors can stay on top of the essential information and drivers of asset value, with no technical expertise required. The natural language interface and Watson's human-like processes result in intelligent, usable insights and conclusions, making investors feel at ease with their investments. The application and its associated experts ensure that interactions, information, advice and alerts are easy to manage and effective in improving investment decisions.

WatermelonBlock proprietary analysis algorithms

WatermelonBlock uses keywords, hashtags, currency symbols and other metadata to create inclusions and exclusions that define cleansed data suitable for analysis. WatermelonBlock has created a series of proprietary validation steps to ensure that analysis output is based on accurate, credible data. The exclusion of false positives results in information that WatermelonBlock users can rely on to more accurately predict the market. The factors of the analysis are then put into WatermelonBlock's social media APIs, which return a table of results for Watson to read and categorize.

At this point, AI makes an assessment not only of the information, sentiment and reasoning of the article or comment, but also weighs each author individually on factors including their social reach, influence and reaction. WatermelonBlock determines and weighs articles spreading "FUD" (Fear uncertainty and doubt) and filters out comments which are non-genuine in nature, such as paid comments.

Once an individual article analysis is completed, an aggregate score is calculated - known as the Melon Score. A percentage change is then recorded and a score is given to each network.

The metrics WatermelonBlock employs across Reddit, Steemit, Facebook, Google, Instagram, Twitter and other media platforms and public channels are analyzed in real-time. WatermelonBlock sends approximately three million requests for data sets per day which ensures precise and current results.

WatermelonBlock is defining the future of AI in cryptocurrency markets

WatermelonBlock envisions the use of AI-based platforms as key to making more accurate predictions and profitable trades, while enabling backtesting and technical analysis. To make AI accessible, simple and useful for all in the cryptocurrency space, WatermelonBlock is investing in using AI to constantly:

Search, define and cleanse global big data sets.

Analyze social data and refine analysis techniques in real-time to improve accuracy.

Make informed trading decisions, taking all factors into consideration such as risk, historical trends, technical and sentiment analysis insights.

Overview of Initial Application Suite

UX

User experience and features

So many innovative applications leverage expansive data networks, yet fail in adoption due to convoluted design and poor usability. Today's technology giants like Apple, Amazon and Alibaba have proven that user experience is key to achieving network effect. Early majority retail consumers need technologies to be familiar, easy to use, enjoyable and well integrated in their daily life.

WatermelonBlock is a working technology - the WatermelonBlock AI cryptocurrency insights app is ready for release in Q3 2018. The app not only utilizes one of the most comprehensive databases of social and traditional media analytics on the planet, but has also been designed and built with user-centricity front of mind.

The development team has worked with investors and retail consumers to make sure that the app is a pleasure to use and that insights are easy to interpret and action straight away. The app displays data in an attractive, simple and intuitive user experience design.

WatermelonBlock has analyzed the disparate tools that investors rely on and have streamlined them and placed them in one, simple app. Time is of the essence, so instead of building an app that investors need to monitor, WatermelonBlock utilizes a smart notification system to keep users in the loop, based on their preferences. The application's portfolio functionality, Watermelon Index and ICO tracking utility are all seamlessly linked to keep users within the WatermelonBlock ecosystem.

UI

User Interface

WatermelonBlock

Mobile app for sentiment analysis index of cryptocurrency market.

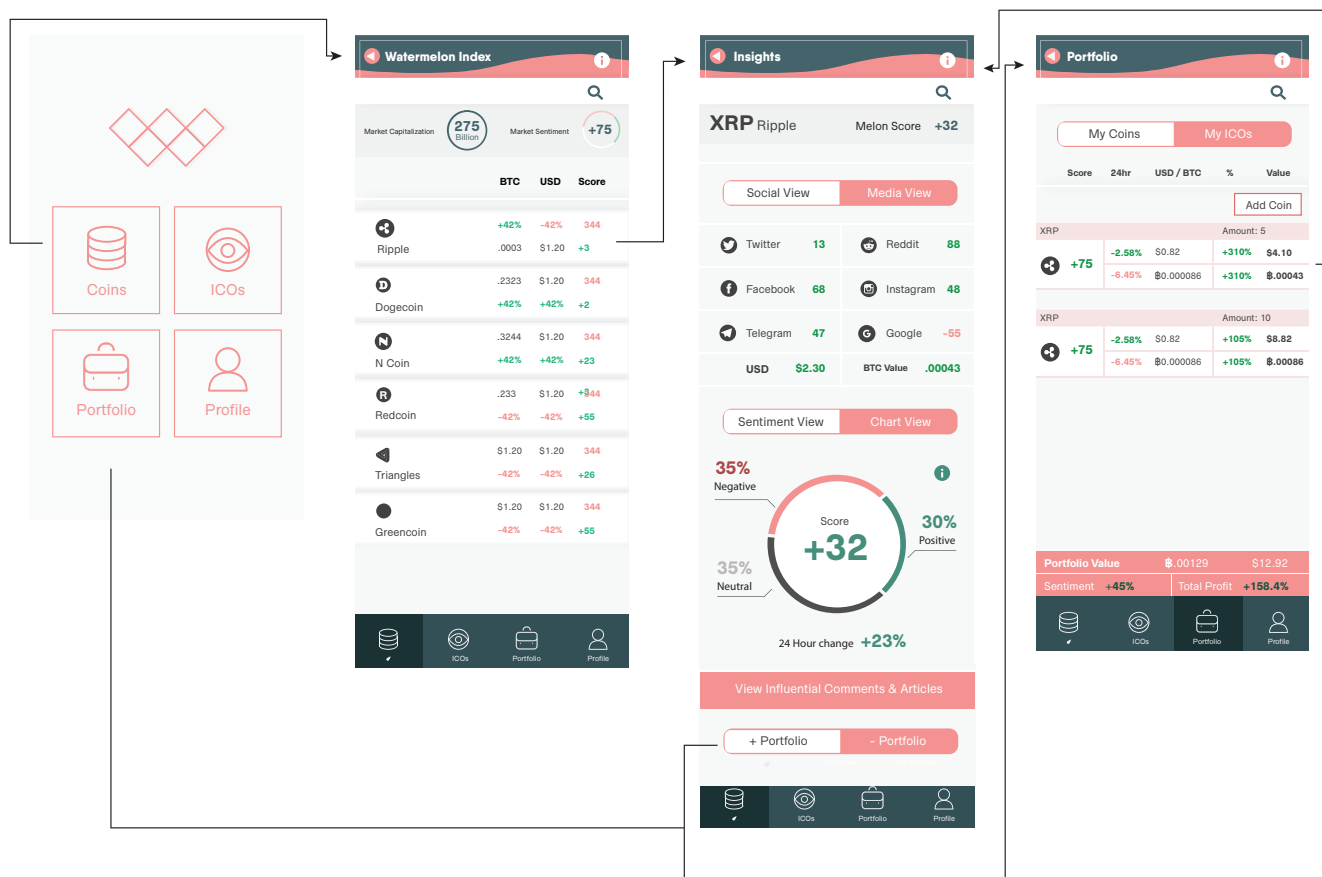
Release: Q4 2018

Data in the app is updated in real-time, based on new big data that WatermelonBlock pulls from trusted media sources.

A comprehensive dataset is shown in every window, but is designed for simple step-by-step navigation, so that the data is easily comprehensible, in layman's terms.

All screens also feature an information pop up that includes a full explanation of terms, acronyms and options.

The user interface is displayed step-by-step below.



App Features

WatermelonBlock is so easy to use that retail investors can acquire market insights the first time they use the app. While the app's design is simple and intuitive, it also has specially built features to cater to gaps in the market. The Watermelon Index, Melon Score, Personalized Portfolio and Watermelon Alarm are first of their kind features in the cryptocurrency market and are designed to help investors make faster, more informed investment decisions.

Features of the WatermelonBlock AI cryptocurrency investment app include:

Melon Score

The Melon Score is derived from publicly accessible data on all of the major social media and news networks. WatermelonBlock then processes this data and performs detailed analysis on each of the specific networks, providing the user with a total score based on an internal ranking system unique to WatermelonBlock. The Melon Score is built upon big data sets gathered from social media, blogs, news microsites and other forms of public forum which indicate how the world is currently feeling about any given currency.

Watermelon Index

The Watermelon Index tracks the top 500 cryptocurrencies rated by MelonScore which is based on world sentiment determined by IBM's Watson.

Watermelon Alarm

The Watermelon Alarm is a feature that looks for any major change in sentiment on both the market, specific coins and ICOs then lets the user know via push notification.

Community Discussion

WatermelonBlock makes it possible for users to communicate with each other. This leads to a forum of a large investing and trading community exchanging and discussing their views and ideas.

Search Function

The search function lets users scan through thousands of ICOs and currencies with ease. Once users have found the currency or ICO they are looking for, they can then add it to their portfolio with the click of a button.

Comments and Articles

WatermelonBlock gives users the ability to see some examples of the information Watson views, assesses and rates.

Personalized Portfolio

WatermelonBlock platform incorporates the only portfolio on the market which integrates comprehensive sentiment tracking alongside detailed price movements and push notifications to signal significant ubiquitous fluctuations. The personalized portfolio also gives users the ability to store the details of their ICO token holdings and token values in one place, neatly formatted.

Top ICOs

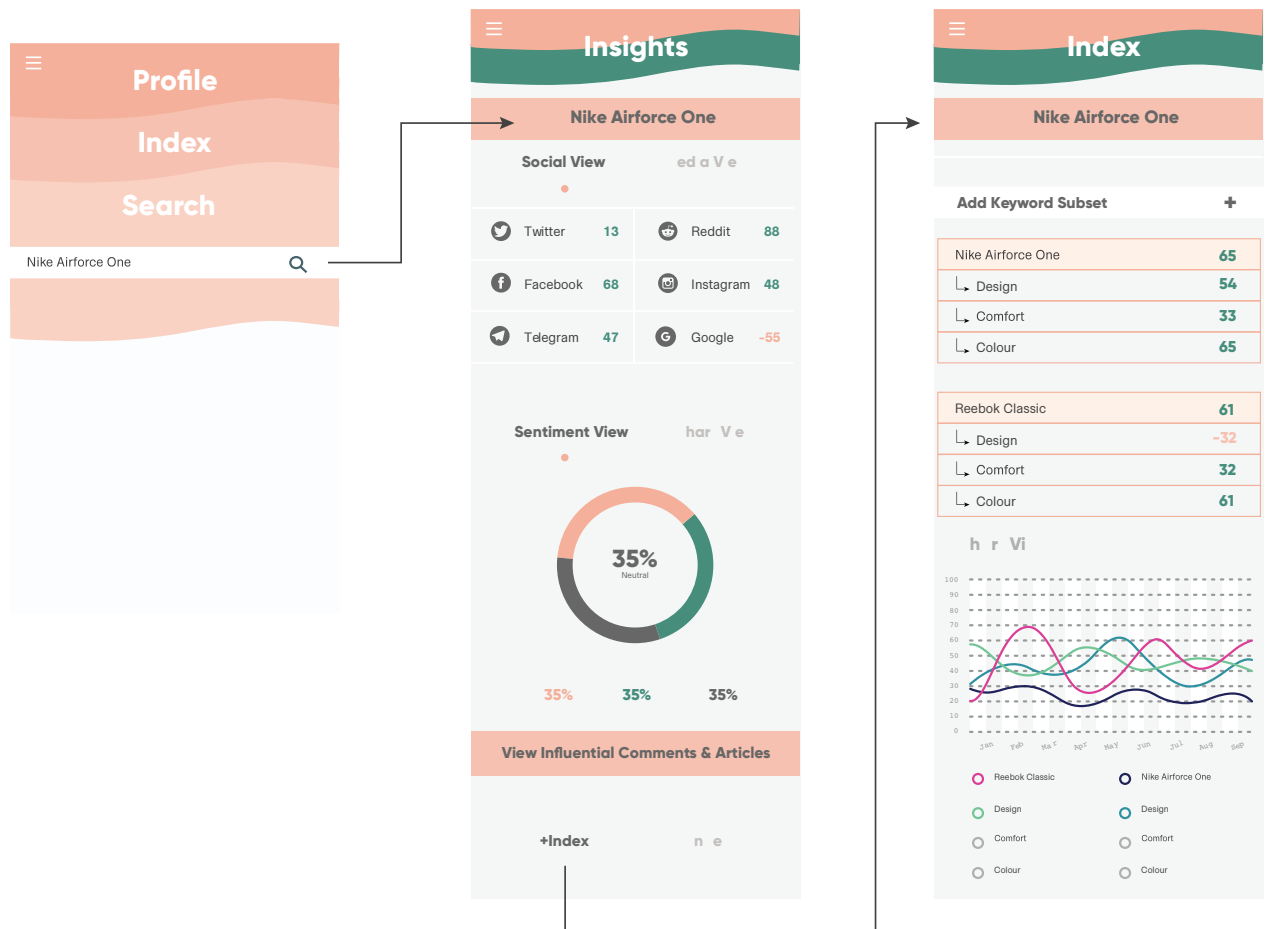
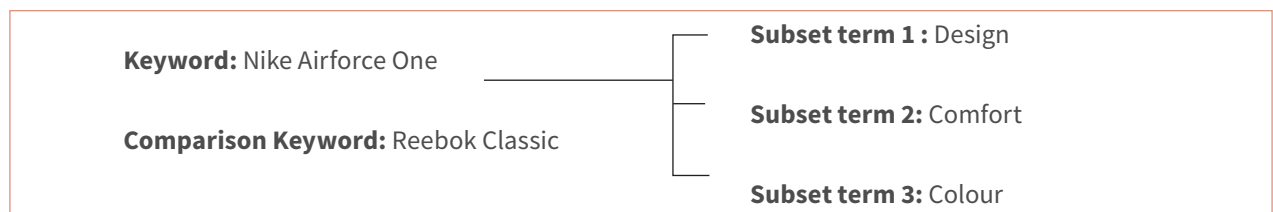
WatermelonBlock orders the top 500 Initial Coin Offerings by world opinions. Users are advised via push notification of any significant change in sentiment.

WatermelonAnalytics

Mobile app for custom sentiment analysis. Release: Q1 2019

WatermelonAnalytics will also be introducing the small business sentiment analyzer and the sentiment influencer accreditation program - WatermelonAnalytics. WatermelonAnalytics will allow businesses to search, analyse and compare individual phrases, hashtags or direct URLs to harness industry specific insights. Users will be able to create their own private index, allowing them to track not only the sentiment of a brand, but the sentiment of certain phrases, products and releases. WatermelonAnalytics will be available free of subscription costs, adopting a

'holding' payment method instead that requires users to keep a minimum of 5000 WatermelonBlock Tokens (WMB) in their wallet to activate services. Users can create an index which not only allows them to track the sentiment of a brand, but allows them to create a subset of phrases or products then run a sentiment comparison between their product / brand and up to two competitors. For example, if Nike wanted to know how their comfort, style and logo compares to their latest shoe offering they may use a keyword and a subset similar to this:



The user has access to current market sentiment and a graphed comparison about the performance of any given brand compared to their own product.

Token Utility

White Label

All WatermelonBlock apps will contain an integrated digital wallet that will allow users to use WatermelonBlock Tokens (WMB) directly from their wallet.

Watermelon White Label

WatermelonBlock will work with third party developers and companies to build customised applications based on the WatermelonBlock technology. WatermelonBlock gives app developers a platform to create their own analysis, index utilizing WatermelonBlock Tokens (WMB).

The monthly subscription cost for all products will be paid in the form of WatermelonBlock Tokens (WMB).



As the iOS app will be in public beta testing stage, there will be a high volume of public interest in the market value that WatermelonBlock's AI tool is delivering. All profits generated under the public beta testing will be transparent and verifiable. In conjunction with the token sale, WatermelonBlock will open a public waitlist for access to the app upon launch. This will be synchronized with an embargoed publicity campaign run by an experienced FinTech publicity house - the same house that has run campaigns for Stripe, Visa and Slack, amongst others. This ensures that tokens have a high degree of desirability when they are listed on exchanges.

WatermelonBlock accepts multiple forms of payment inclusive of various cryptocurrency and fiat options in purchasing WatermelonBlock Tokens (WMB).

Token Utility

The WatermelonBlock Token (WMB) is primarily used to access premium features within the application. Premium features require a subscription to be paid in WatermelonBlock Tokens (WMB).

The WatermelonBlock Token (WMB) has three different primary uses:

1.

To be traded via the automated WatermelonBot.

2.

For use within the WatermelonBlock whitelabel cryptocurrency payment system and business to business subscriptions.

3.

To pay for WatermelonBlock premium features, subscriptions and associated products such as WatermelonAnalytics.

In the constantly evolving token economy, what was once accepted as a feature to add value has now changed. A currency should not exist to purely support a limited range of business functions. These factors have been considered and we have built a currency with a set of features and utilities that offer significant value to investors and customers that wish to access our services.

Proof of Burn Protocol

WatermelonBlock is adding a PoB (Proof of Burn) protocol where tokens are destroyed by sending to wallet address that is not accessible, therefore not spendable. This process is verifiable on the blockchain and adds value by constantly reducing circulating supply. Additionally, WatermelonBlock is not a protocol that can incentivize via mining function.

WatermelonBlock will burn tokens up until 50% of the total supply. When users pay fees in the native WatermelonBlock Token (WMB), 50% of all fee payments will be sent to a wallet address that is not accessible nor spendable, thus will be destroyed.

For example, if a year's worth of fees for services are 1000 WatermelonBlock Tokens (WMB), every three months 250 tokens are paid. From the 250 received, we will send 125 WatermelonBlock Tokens (WMB) to a verifiably inaccessible wallet address.

WatermelonBlock Tokens (WMB) are to be listed on major crypto exchanges after the ICO is completed.

Third Party Integrations

To determine the top 500 cryptocurrencies and ICOs for indexing, WatermelonBlock taps into the API of Coinmarketcap.com

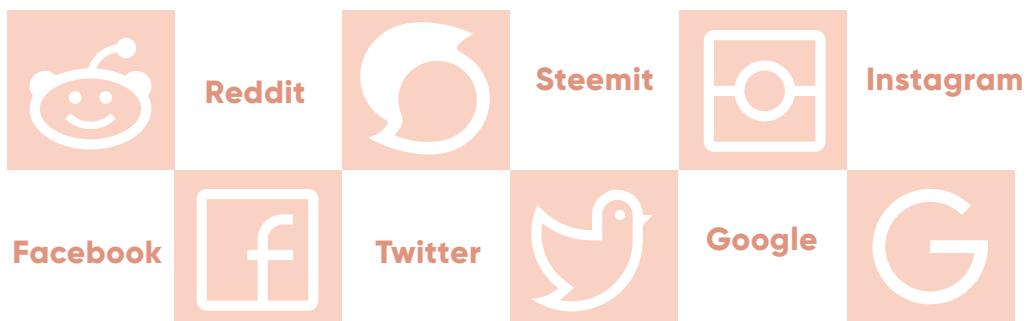


Coinmarketcap.com tracks most of the alternative coins that have hit the market in addition to Bitcoins, showing users the current value in dollars and Bitcoins for each coin.

WatermelonBlock integrates into live public feeds from Reddit, Twitter, Facebook, Steemit, Instagram and Google, in addition to off the shelf media outlets. WatermelonBlock can access almost any source available on the internet. Selection and cleansing of credible sources is performed using IBM Watson's AI and WatermelonBlock proprietary algorithms. These algorithms continuously scan, sending requests through all integrated platforms to find new posts relating to prescribed keywords, cryptocurrencies and ICOs. Analysis of these keywords is facilitated by IBM Watson. Platforms and media repositories are analyzed every day, processing millions of data sets.

From processing these millions of data sets each day, Watson constantly self-learns and provides more accurate analysis. The self-learning abilities of Watson are used to find trends and analysis factors are applied to social and media feeds, in order to achieve the most accurate results and predictions over time.

WatermelonBlock also offers access to third parties via APIs. This means that cryptocurrency and ICO exchanges, plus advisory websites and news outlets can feature the Watermelon Index. A version of this feature will also be used by the mass market, when the WatermelonAnalytics small business sentiment analyzer and WatermelonBlock Sentiment Influencer accreditation program are released.



WatermelonBlock Tokens on NEM Blockchain



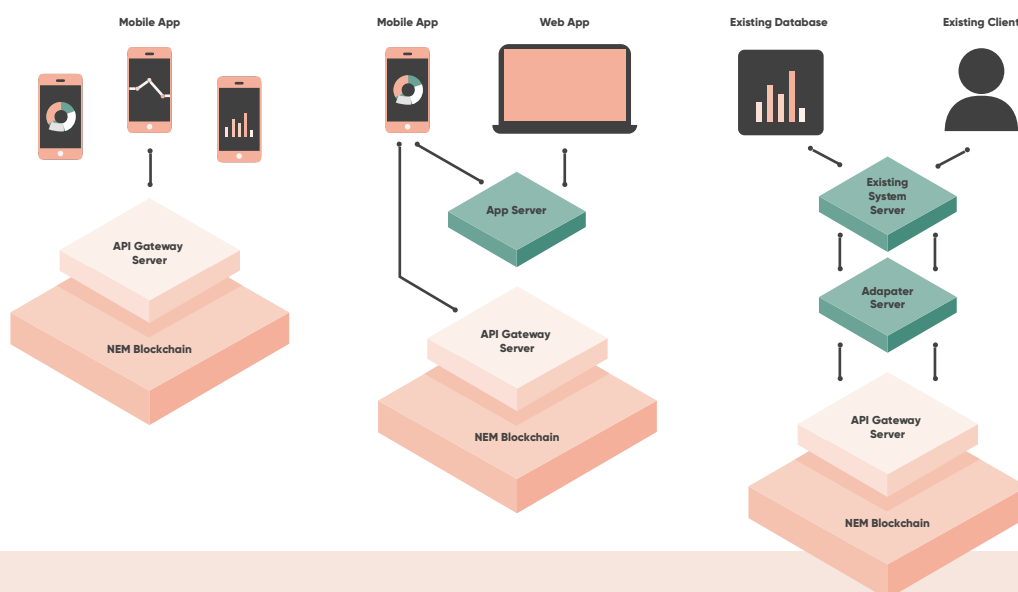
Using world-class infrastructure and blockchain technology to create the safest and most potent token for a trading cryptocurrency pair

Building on the analytics and market insights provided by the WatermelonBlock app, investors will be able to apply for participation in the WatermelonBlock initial coin offering for the proprietary trading tokens – WatermelonBlock Tokens (WMB).

WatermelonBlock Tokens (WMB) are built on the NEM Blockchain platform. This choice of robust blockchain technology and specially architected deployment gives WatermelonBlock virtually unlimited scalability, geo-disparity and world-class support, solidifying WatermelonBlock Tokens (WMB) as the safest and most potent token for trading cryptocurrency pairs.

Purpose-engineered, WatermelonBlock Tokens (WMB) will facilitate the secure, fast and reliable trades of users on the WatermelonBlock platform. Deployed by a specialist team, the platform has been selected as the ideal solution for high-volume, automated and semi-automated trades against paired currencies, devoid of many of the risks of anonymously deployed, decentralized blockchain currencies.

Leveraging NEM provides WatermelonBlock with world-class scalability - exceeding even those of most financial institutions. This ensures that the platform performs and continues to perform with the highest levels of availability and best-in-class transaction times. As such, WatermelonBlock is architected to avoid the performance pitfalls affecting numerous cryptocurrencies that didn't predict nor architect for their prospective deployment base.



IBM x WatermelonBlock

WatermelonBlock has chosen to align itself with IBM as its primary technology provider. IBM's pedigree in leading technology as well as its heavy investment in commercial blockchain, AI and infrastructure as a service, represents a perfect partnership for WatermelonBlock.

Built from the ground-up with this strategy in mind, WatermelonBlock has selected IBM Watson as its AI service, IBM Bluemix/Cloud as its infrastructure provider and built its stateless data interchanges as IBM Bluemix/Cloud Micro-apps.

IBM Watson[®]

The WatermelonBlock ICO

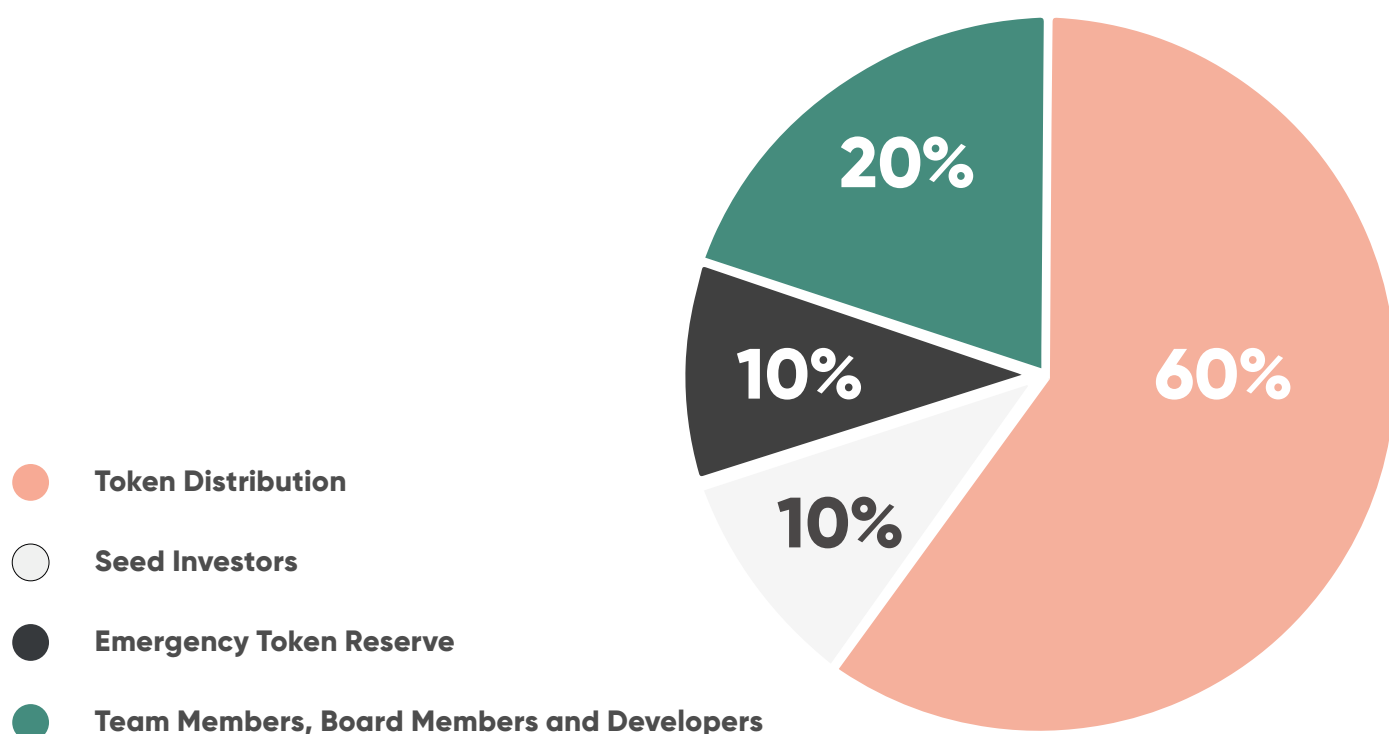
The WatermelonBlock Token (WMB) is a key aspect of payments and trading that facilitates the use of features and services across the WatermelonBlock ecosystem of investment and sentiment analysis products.

The WatermelonBlock ICO is a chance for investors to secure WatermelonBlock Tokens (WMB) from the limited issue upon initial offering.

Token Generation

The total supply of Watermelon Tokens (WMB) is 400,000,000 and of this total, 60% or 240,000,000 are sold over the period of the ICO. Token distribution consists of three rounds: Private sale, ICO Public Sale Round 1 and ICO Public Sale Round 2.

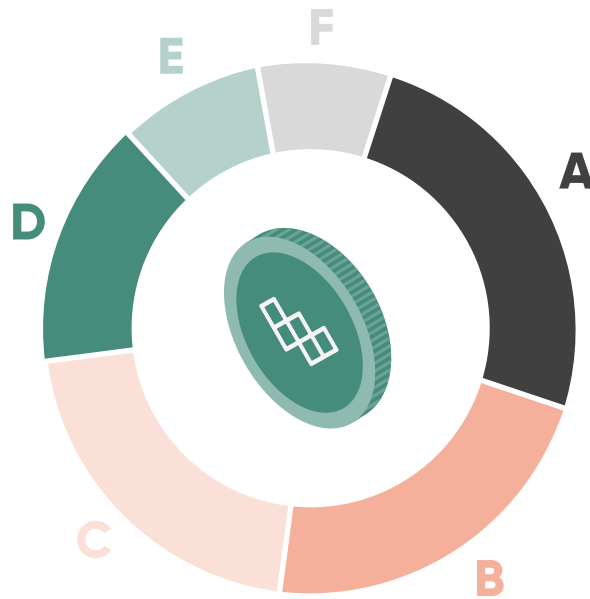
Token Allocation



Please check WatermelonBlock.io for upcoming ICO details.

Use of Funds

Funds received during the ICO will be used to finance the following products and business activities:



A

Development of the app suite and bot

B

Financial regulatory licence compliance

C

White label and B2B marketing

D

Ongoing mass marketing

E

Maintenance and hardware infrastructure

F

Building a data center

A

Development of the Application Suite and WatermelonBot AI under Phase II

The WatermelonBlock App and WatermelonBot utilizes the power of IBM Watson to assist users in managing their cryptocurrency portfolios. In developing this innovative technology, the WatermelonBot demands a team of specialised data scientists, analysts and financial experts to produce the algorithms that will predict and execute trades on behalf of the user. While other applications have attempted to offer an automated trading bot, the WatermelonBot is unique in its ability to cultivate an easy to use framework that provides the functional value of convenience and usability to the user. As an integral element of the WatermelonBlock product road map, the high costs associated with the bot are indispensable to the WatermelonBlock strategy.

B

Financial Regulatory Licences, Compliance & Fiscal Responsibility

In an unregulated market, many ICOs garner popularity and financial fulfilment without complying with traditional regulatory standards and licensing. In combating regulatory waywardness and guaranteeing investor security and credibility, WatermelonBlock upholds stringent internal governance which permits the app to operate on a global scale, alongside conventional intermediaries. While WatermelonBlock currently only operates in the cryptocurrency realm, the strategic direction of the organisation will open up the WatermelonBlock ecosystem to expansion into other industries. In order to achieve operations on a global scale, a multitude of financial service and advisory licences may be acquired.

Use of funds (continued)



White-label Development

WatermelonBlock aims to establish a ubiquitous payment solution that is centered around the WatermelonBlock Token (WMB). Whilst the WatermelonBlock Market Analysis tool is an innovative platform, the value of the platform is increased via indirect network externalities. Above acting as a portal to store and maintain user profiles, the WatermelonWallet will allow users to use WatermelonBlock Tokens (WMB) directly from their wallet to access WatermelonBlock applications. For example, retailers and business owners who wish to use WatermelonBlock's market analysis software to collect their own industry specific insights must obtain a WatermelonWallet in order to activate these services. These white-label services will act as a consistent revenue stream for the company, however this system requires high developmental costs and expenses.



Ongoing Marketing

Running concurrently with the ICO boom, WatermelonBlock recognizes the importance of employing a unique and extensive marketing strategy to communicate the WatermelonBlock vision and message. Subsequently, WatermelonBlock will execute an internationally targeted campaign, positioning WatermelonBlock as a staple in every cryptocurrency investor's arsenal. The WatermelonBlock PR strategy, created by top industry PR personnel, will include a strong presence in leading tech, finance and cryptocurrency publications (print and digital) to garner brand awareness. Cutting through the ICO noise and grabbing the attention of investors and potential app users requires sufficient funds to execute the marketing and PR strategy.



Maintaining hardware and infrastructure

WatermelonBlock recognizes the rapid rate of technology innovation. The technological product lifecycle assumes that any commercial gain on a product decreases as the product depreciates. As WatermelonBlock utilizes cutting edge technology to read social sentiment through AI, this requires continual updates to the most advanced hardware available, ensuring that these tools operate as effectively as possible.



Building a Data Center

Please refer to the data center addendum for more information.

How to Join the WatermelonBlock ICO

If you're ready to purchase WatermelonBlock Tokens, please follow these steps:

- 1 Visit www.WatermelonBlock.io.
- 2 Follow the links to the affiliate site that handles all transactions.
- 3 Pay in the form of fiat and various other cryptocurrencies.

WatermelonBlock's time tested platform is designed to meet the needs of the most demanding offerings. All transactions are recorded on a blockchain ledger and referenced against multiple internal and third party services to maintain a high level of integrity.

To ensure that WatermelonBlock complies with all required KYC and AML requirements for various jurisdictions around the world, this may mean that some customers need to submit extra supporting documents to verify identity and eligibility. As the ICO sale trend has evolved, some unscrupulous operators have been offering false, misleading or completely fraudulent token sales. WatermelonBlock aims to be a market leader, and this starts with a safe verifiable and legal initial coin offering.

For further information on Rule 506(c)
<https://www.sec.gov/fast-answers/answers-rule506htm.html>

Implementation Timeline

2018 Final stage development of WatermelonBlock the free iOS insights application.

Q2

2018 ICO public sale begins.
Release iOS and web based wallet.
Early stage development of WatermelonBot AI investment fund application.

Q3

2018 Release of the premium version of WatermelonBlock Insights App on iOS and Android, featuring ICO analytics and portfolio.
WatermelonBlock Token listed on major exchanges.
Release WatermelonBlock free iOS insights application.

Q4

2019 Launch of WatermelonBlock news service and proprietary investor confidence indexes.
Release of dossier of trading strategies that users have trialed using WatermelonBlock.
Launch of WatermelonAnalytics Business Sentiment Analysis Tool.

Q1

2019 WatermelonBlock Sentiment Influencer accreditation program.

Q2

2019 Release of WatermelonBot AI investment fund app on iOS, Android and web platform.

Q3

2019 WatermelonBlock debit card release.

Q4

2020 Commence strategic partnerships with established crypto banks and lending platforms.

Q3

The Team



Elliot Rothfield

Director / UX Designer

Elliot is passionate about creating communities - particularly around empowering millennials. His background is in front end development and user experience and he has been the leading force behind the experiential design of the WatermelonBlock app suite. He also has a background of successful startup businesses and is co-founder of an international community and arts festival that has been running for 10 years.



Sonia Miles-Khan

Governance / COO

Sonia is a technology adoption strategist with a passion for financial services. Previously a Senior Consultant in EY's Financial Services Technology Advisory Practice, she was a Global Subject Matter Advisor on FinTech. In this role, she presented on FinTech industry panels and co-authored two white papers on the subject. Sonia has worked with multi-nationals to transform their enterprise technology strategies and has led IT architecture development as the Customer Relationship Manager of a multi-million dollar, high-tech startup.



Daniel Shani

CTO

With a background in scaled corporate cloud computing services and full stack solutions, Daniel brings a wealth of platform knowledge to the WatermelonBlock team. He is also the Director of Tech Head, a leading Australian cloud services provider and an accredited IBM business solutions partner.



Bill Angelidis

Blockchain Development Specialist

Bill is the founder and director of Asta, Australia's largest and most well renowned blockchain development agencies. As an entrepreneur and an executive business leader, he is committed to applying his skills and experience where they can make the maximum impact, and helping others do the same.



Motti Peer

Public Relations

Motti is an experienced Co-Chief Executive Officer with a demonstrated history of working in the public relations and communications industry. He is skilled in Entrepreneurship, Marketing Strategy, Business Strategy, Digital Marketing, and Social Media. Motti is a strong entrepreneurship professional with an MBA focused in Finance, Economics from Ono Academic.



Jason Lee

NEM Blockchain Consultant

Championing blockchain technology across the world and securing a place in the Forbes 30 Under 30 Asia 2018, Jason is no stranger to the Fintech space. Jason is the Global Director of Partnerships and Strategic Alliances with NEM.io. He is a deal-maker, community-builder and entrepreneur with a background in business development, client proposition, digital enablement, innovation and commercialisation consulting.



The Team



John Louzio
Head of Finance

John is a partner and co-founder at Chronos Private, a boutique accounting firm specialising in SMEs and startups. He has more than ten years of finance experience and technical knowledge, with six years spent at international professional services firm, Grant Thornton.



Chris Moore
Software Development Manager

Chris is a driven and committed IT professional who's lived IT for the past decade right through the ranks. With a background in web development, he transitioned into enterprise consulting, project management and into Leadership and Management, all the while displaying dogged persistence and client focus.



Boris Peter Manitius
IBM Watson Specialist

Boris is in the Bluemix team as part of IBM's cloud division. He is an IBM Watson expert. Boris creates fantastic solutions utilizing the power of artificial Intelligence.

IBM Watson®



Adrian Rich
Marketing Strategist

Adrian is a tactical thinker who views business problems through a strategic lens. After working at TRO Agency as a National Training Manager, he coordinated the marketing efforts at Lightning Broadband, where he helped elevate the start up to one of Australia's premiere NBN competitors.



Effi Shwintarsky
Analytics

Effi has more than twenty years experience in media and analytics. He is the Managing Director of The Nova Group, a specialised analytics consultancy. His areas of expert knowledge include big data analytics, machine learning, IBM Watson Analytics implementation, customer centric design and predictive analysis.



Salil Ahuja
IBM Watson Genius

Salil is the AI and cloud solutions technical lead at IBM. He works with enterprises to transform through cloud, artificial intelligence, natural language processing, machine learning, analytic and cognitive technologies.

IBM Watson®

The Team



Ali Pinch

Marketing Co-ordinator

Ali is a brilliant copy writer and the perfect go between for social media, ad spend, PR and community management. Ali comes from The Hedgehog agency and is making waves in the industry.



Yelena Galystan

Social Media Manager

Hailing from a journalism background, Yelena has years of experience as a Content Curator at Milkman Agency and Digital Marketing Strategist at Asta. She's passionate about executing creative strategy and loves working with innovative new brands to make sure their voice is heard.



Aaron Newson

Cryptocurrency Advisor

Aaron has been working in the cryptocurrency space for three years. His private fund FTG capital has been highly successful, financing multiple notable ICOs in their early stages.



Viraj Evans

Data Scientist

As a lead data scientist for Quantum, Viraj is experienced in analyzing and interpreting complex data.



Michael Blau

Web Developer

Michael is an experienced web developer and graphic designer. He has been working in the industry for half a decade, founding his own design studio two years ago.

Legal and Financial Advice

Singaporean Legal Representation

Joseph Tan Jude Benny LLP

Singaporean Financial Services

H.S LIM & Co

United States Financial Regulatory Advice

Reed Smith LLP

Australian Financial Regulatory Advice

Holley Nethercote

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