GNEISS Operations Manual

Global Network Encryption
Investment Security Service

GNEISS makes blockchain technology easy by offering the first intuitive P2P free market blockchain platform in the world! Create, transfer, or trade any digital asset or smart contract. GNEISS, reinventing the financial wheel.

The World's First P2P Decentralized Free Market Blockchain Platform

https://gneiss.io/

GNEISS Operations Documentation
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Global Network Encryption Investment Security Service (GNEISS)

Abstract

Use GNEISS as your ultimate security companion in any free market transaction. Create, transfer, mint, burn, exchange, tax, or pay dividends to any digital asset or smart contract on our decentralized blockchain-powered trading platform. By utilizing GNEISS and taking advantage of all the many features GNEISS offers, users can decentralize most if not ALL their FinTech needs through one amazing platform. GNEISS, reinventing the financial wheel.

GNEISS is the first Bitcoin/Ethereum blockchain digital marketplace where users can create any coins and smart contracts to trade real world assets, goods, and services using a digitally encrypted, peer-to-peer exchange system. With the exchange platform, users can create, transact, and destroy any digital asset or smart contract in a personal "E-Vault" utilizing Ethereum Blockchain. With the ease of our platform, anyone that understands how to send, buy, and sell Bitcoin can quickly pick up how to use the basic features of GNEISS at minimum. If they learned to take full advantage of GNEISS, the only thing making them different than a big banker on wall street is capital and hopefully a sense of morality.

Blockchain technology also offers several advantages that could not be imagined before the invention of decentralized ledger that is also Turing complete. For example, GNEISS is establishing itself as the first "Trustless Economy" by having smart contract features control FinTech transactions. A classic example of this in GNEISS is if a bullion dealer wanted to sell gold coins on the internet. A user that cannot verify the authenticity of the gold dealer might be skeptical but if that gold dealer used GNEISS to create a digital asset that was 100% collateralized with Bitcoin or other digital assets to represent the price of a gold coin, then a buyer wouldn't have to worry at all that the value of what they're buying is there regardless of whether the gold dealer even had the gold or not.

1. Introduction

       This operations documentation pdf is meant to show users how to properly use GNEISS and take advantage of all the features GNEISS has to offer. On entrance to the website you will be brought to the landing page. Here you will be able to find out more about GNEISS in general and what the company does. In the top right users can "Register" or "Sign In" to access their Evault and use the GNEISS platform. Each user must have an Evault which will come with a Bitcoin and Ethereum address by default.
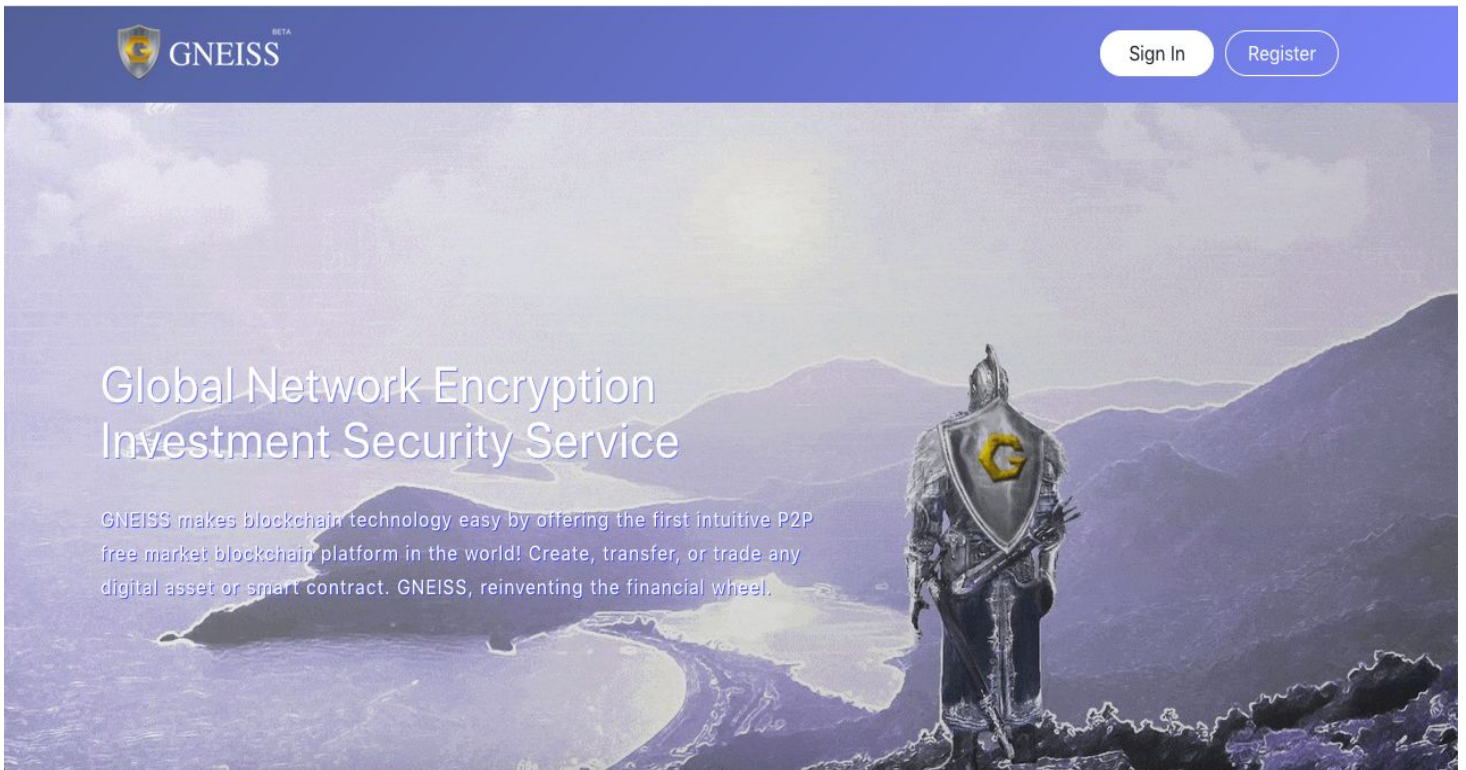
       Scroll down and there will be infographics that help to explain nine key features of GNEISS; **Blockchian Powered, Decentralized Crowdfunding, Peer-2-Peer Trading, Smart Contracts, Trustless Economy, Reputation System, Easy Token Integration, Advanced Security,** and **Decentralized.**

GNEISS Landing Page Infographics

Blockchain Powered

GNEISS integrates the two biggest blockchains: Bitcoin and Ethereum. Bitcoin is the crypto-gold standard for trading, while Ethereum powers and logs every digital asset and smart contract function on the GNEISS network.

Decentralized Crowdfunding

To instantly fund your projects, take advantage of the most innovative free market on earth by launching your own digital asset on the GNEISS platform. Retain 100% of your raised funds, unlike other fundraising platforms.

Peer-2-Peer Trading

Blockchain technology comprises the backbone of GNEISS. This allows our platform to be the world's first P2P (Peer-to-Peer) blockchain trading platform. Every digital asset trade or action is powered and stored in the Ethereum blockchain.

Smart Contracts

GNEISS is the first Ethereum blockchain smart contract manager that can build and integrate digital coins and smart contracts, even those created outside the GNEISS network. Imagine the power of a digitized Wall Street marketplace all within your handheld device.

Trustless Economy

A degree of trust is essential in every written contract and transaction. . .until now! Thanks to GNEISS smart contract systems, digital assets and smart contracts can be collateralized with Bitcoin, Ethereum, or any other digital asset. Preventing fraud in secured contracts 100%!

Reputation System

Using GNEISS, every user creates an active Ethereum wallet, which is their E-Vault Address. Each E-Vault is continually ranked based on performance alone. This transparency displays in real time the most trustworthy E-Vault users with whom to transact business.

Easy Token Integration

GNEISS makes it easy for anyone to create their own advanced ERC-20 tokens and other smart contracts all in their personal E-Vault.

Advanced Security

Blockchain technology, military encryption, and having the best coding security in the world is what gives GNEISS a seriously advanced security edge.
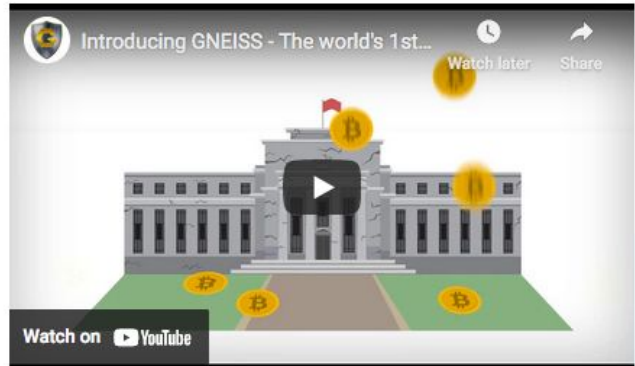
Decentralized

GNEISS will use Hyperledger to decentralized our servers through a Proof of Trust model making the 300 main spartan nodes run by the most trustworthy people.

There is also an introduction video:

As well as general FAQ's that a user can click on to get their questions answered:

At the bottom there are several more pages that users can navigate to.

These include the **White Paper, Operations Manual, API Documentation, Privacy Policy, Terms and Conditions, Documentation, Forum, Ratings & Fees,** and **Contact Us.**

GNEISS PLATFORM	LEGAL	SUPPORT	GET CONNECTED
White Paper	Privacy Policy	Forum	
Operations Manual	Terms and Conditions	Ratings & Fees	
API Documentation	Documentation	Contact Us	

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White Paper: Gives a general description of GNEISS and what the company/platform aims to achieve.

Operations Manual: Gives users a run down of how to use the GNEISS platform and take advantage of all the GNEISS platform's many features.

API Documentation: Users can set up an API to integrate with GNEISS's backend and perform most features they can use on the website but on their own computer without accessing a web browser.

Privacy Policy: GNEISS takes serious considerations in protecting our clients data. GNEISS prides itself on having one of the most strict privacy policies in the world and to put it simply, **user's personal data will NEVER leave the platform.**

Terms and Conditions: This webpage spells out the terms and conditions to lawfully and legally use GNEISS. If there are any questions please feel free to reach out to admin@gneiss.io.

Documentation: This is a PDF that shows GNEISS's legal incorporation along with any other legal documents.
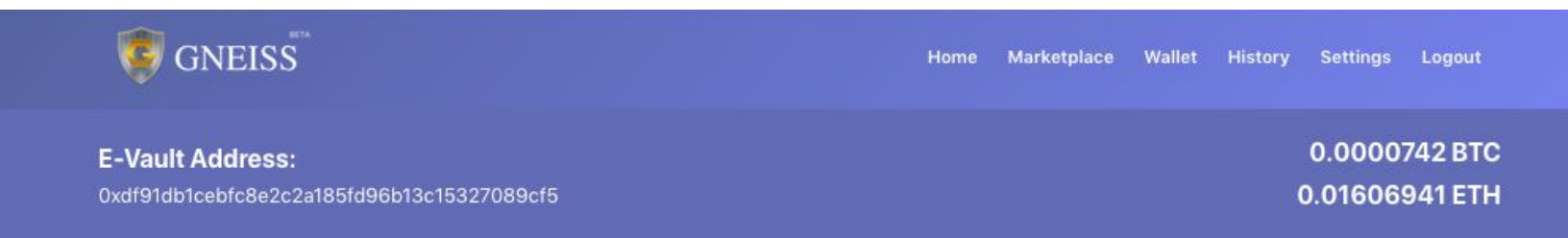
Forum: The GNEISS forum can be accessed by clicking this link. The GNEISS forum can be used as a learning resource, marketing place symposium, or just a general online forum for communication.

Ratings & Fees: This webpage shows how GNEISS creates users' credit scores and what fees are charged using the GNEISS platform

Contact Us: If a user wishes to contact the GNEISS administration then he can do so by filling out a contact us submission request. This is the only way to communicate with the GNEISS team other then Email

The rest of the app is accessed by signing into your Evault. When creating an Evault please make a password that uses at least 12 characters which consist of uppercase letters, lowercase letters, numbers, and symbols to meet the bare minimum security practices. GNEISS is not responsible for hacked accounts or lost passwords because we are truly decentralized and can't login to clients' accounts or recover their accounts as we do not have their login credentials or blockchain keys. This is designed as a feature to keep clients' accounts safe and secure. For extra security, clients can also turn on two factor authentication which can be found in Settings at https://gneiss.io/profile and can only be disabled either in the Evault Settings menu or by GNEISS upon stringent verification with a photo ID. Please contact us at admin@gniess.io if you have any questions or concerns.

2. GNEISS Home

Once a user registers an Evault and has verified their email address associated with the account, they can then sign into their Evault and begin to use the GNEISS platform. Upon signing in, a user will be taken to the GNEISS home page where they can view all their Digital Assets, Smart Contracts, and Registrations

Clients' Evault Addresses are their Ethereum wallet, general ERC-20 token wallet and the Ethereum address associated with all smart contracts created on the GNEISS platform. This will hold any digital asset, smart contract, or registration that has been purchased or transferred to that client's Evault using their assigned E-Vault Address. Clicking on the different boxes will change the viewing format of an Evault from box view to list view and vice versa.

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In the top right they will see the GNEISS platform menu which has five pages in total which are **Home, Marketplace, Wallet, History,** and **Settings.**

Home: The Home button brings a user to the Evault main menu. Here a user can see their Evault address used along with the total Bitcoin, Ethereum, digital assets, smart contracts, and registrations they own in their wallet. They can also click the plus button below digital assets, smart contracts, or registrations to create a new one.

Marketplace: Here a user can search for or view all the digital assets on the platform along with that digital asset's respective ticker, name, logo, market cap, price, volume, total supply, and 24 hour change.

Wallet: The wallet page allows a user to deposit and withdraw Bitcoin or Ethereum. This is also where a user can turn on and off the lightning network and raiden network.

History: In the history page a user can see their entire transaction history and even download it in an excel sheet. Each transaction also comes with its respective blockchain hash unless the transaction was on the lightning and raiden network.

Settings: A user can change their general account information in the settings page. This is also where a user verifies his identity using Basis ID in the tier 2 drop down box or additional verification in the tier 3 box by verifying additional registrations such as birth certificate or house registration. The Evault referral link is for a user to refer other potential users to the GNEISS platform for which they will earn 50% of the associated GNEISS fees for LIFE! Finally this is where a user can turn on or off their two factor authentication for extra account security.

3. GNEISS Marketplace

#	Ticker	Name	Logo	Market Cap	Price	Volume	Total Supply	24H Change
1	GNEISS	GNEISS Coin		20000.00 BTC	0.00002000	0.0241 BTC	₿1,000,000,000.00	0.00%
2	MANA	Decentraland		15467.66 BTC	0.00000585	0.0131 BTC	₿2,644,403,342.00	1519.90%
3	DAI	Dai Stablecoin		4142.49 BTC	0.00003740	0.0051 BTC	₿110,749,726.00	-7.69%
4	MKR	Maker		20192.51 BTC	0.02019251	0.0050 BTC	₿1,000,000.00	-7.84%
5	LINK	ChainLink		424535.11 BTC	0.00042454	0.0049 BTC	₿1,000,000,000.00	-8.73%

Our marketplace offers a unique trading opportunity for many. We allow you to trade over 1,200+ crypto assets priced in Bitcoin and Ethereum. All digital assets can be searched for by the search token input box or can be navigated to by scrolling to the bottom. Bitcoin is the default setting when accessing the marketplace. To change this click on the purple drop down menu titled BTC. A drop down menu will appear offering you our other trading pairs. Once another trading pair is selected the drop down menu will then be updated with the new trading pair to show what trading pair is active in pricing all digital assets on the marketplace.

When you click on the token of your choosing you will be brought to the "Digital Asset Trading" menu for that token.

You will see the Name of the token, its Ticker in parentheses, Picture, and a short description of the token. By clicking on the "Import" button next to the "Send" button, you transfer that token to your Evault home page. At the top right of the menu you will see a gear symbol for that digital asset's settings page. This will open up a menu and will allow you to remove the token from your Evault home page or provide other options if available.

Under the settings gear icon there is a drop down menu to change the cryptocurrency the digital asset is priced in along with that digital asset's

current price, how much is owned in the Evault, and what the total value that digital asset is.

Under the current price metrics on the right, you will see a send button. This is where you send the token of your choosing to another **"E-VAULT ADDRESS"** or any other Ethereum wallet that is compatible with holding ERC20 tokens.

Below the send button and general coin info is a timeline graph of that digital assets price in the GNEISS free markets.

The scroll bar above the graph allows users to zoom in and out of the digital assets price history. What the digital asset is priced in can be changed in the top

right drop down menu. All assets can be priced in Bitcoin or Ethereum. We currently have blocked access to US users to comply with SEC rulings and regulations but hope to open up to US citizens as soon as possible. We would love to have everybody trading on GNEISS but that's not possible with how the US government currently regulates open markets. However, GNEISS is working on getting the appropriate licenses needed to open our markets to US

citizens as soon as possible. All citizens banned from trading on the US government's OFAC list are permanently banned until they are off the OFAC restricted list.

Below the graph on the left you have your buy order menu consisting of a limit order function. On the right next to the buy order menu is the sell order menu with

the same limit order functionality. A user would input the amount of units that they want to buy or sell in the respective order menu, select a price, and then the total will show up below to show how much the total transaction is worth. After a user is satisfied with their order they click the respective buy or sell button to initiate the order. If the order has a matched order in the GNEISS order book it will execute the trade immediately. Otherwise, the order will be added to that digital asset's order book and will be fulfilled as soon as another order can match it. The lightning and raiden network must both be on in order to trade digital assets on the marketplace (raiden network will be integrated soon).

Sell Orders — Total 830.22 ANT

#	Price (ETH)	Amount	ETH	Sum (ETH)
1	0.00511647	48.71519653	0.24924984	0.24924984
2	0.00535573	44.36266014	0.23759443	0.48684427
3	0.00583424	77.80964243	0.45396013	0.9408044
4	0.00726979	171.96941009	1.2501815	2.1909859
5	0.01205495	277.42720691	3.34437111	5.53535701
6	0.01731863	128.1003263	2.21852215	7.75387916
7	0.02401786	81.83082085	1.9654012	9.71928036

Buy Orders — Total 2.93 ETH
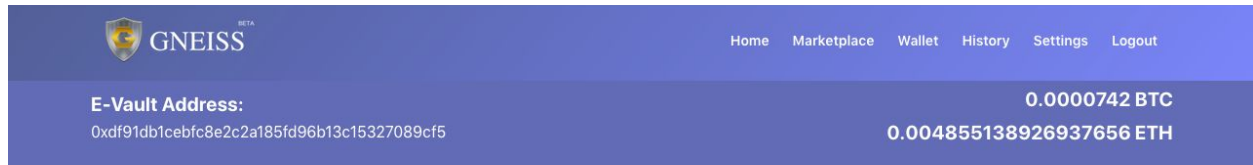
#	Price (ETH)	Amount	ETH	Sum (ETH)
1	0.00460946	54.07363394	0.24925025	0.24925025
2	0.00437092	59.97571404	0.26214905	0.5113993
3	0.00389384	141.99647998	0.55291157	1.06431087
4	0.0024626	756.09912896	1.86196971	2.92628059

The immediate trading history of the coin can be found below the GNEISS order books to show trades that have recently happened.
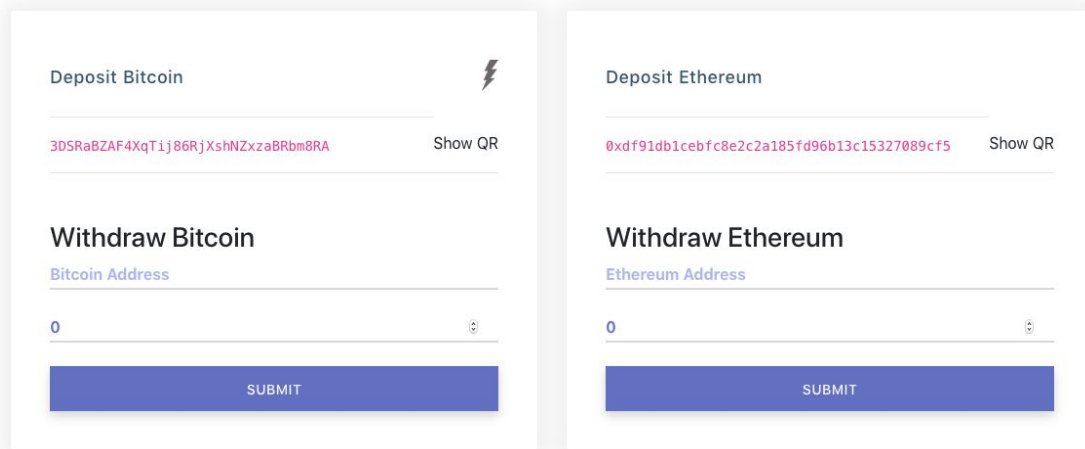
History

#	Type	Price (ETH)	Units (ANT)	Date and Time
1	Sell	0.00509363	0.39395765	Dec 28, 2020, 4:25:53 PM UTC
2	Sell	0.00514809	0.43095292	Dec 28, 2020, 3:16:01 PM UTC
3	Buy	0.0045956	0.51596989	Dec 28, 2020, 2:05:53 PM UTC
4	Sell	0.00508145	0.30198484	Dec 28, 2020, 12:55:59 PM UTC
5	Sell	0.00509938	0.21159288	Dec 28, 2020, 11:46:14 AM UTC
6	Buy	0.00455555	0.37767821	Dec 28, 2020, 10:36:26 AM UTC
7	Sell	0.00501231	0.33240645	Dec 28, 2020, 9:26:42 AM UTC
8	Buy	0.00445296	0.63122071	Dec 28, 2020, 8:16:55 AM UTC
9	Sell	0.00508534	0.3648464	Dec 28, 2020, 7:06:59 AM UTC
10	Sell	0.00508761	0.27099209	Dec 28, 2020, 5:57:08 AM UTC
11	Buy	0.0045901	0.40853339	Dec 28, 2020, 4:47:15 AM UTC
12	Sell	0.00509139	0.32184081	Dec 28, 2020, 3:37:09 AM UTC

4. GNEISS Wallets

Clicking on the wallets tab at the top of the GNEISS menu will open the wallets page. Here a user can see their Bitcoin and Ethereum wallet addresses. These are the two main wallet blockchain addresses used on the GNEISS platform. The Bitcoin address can only receive or send bitcoin, and the Ethereum/Evault address is where you can directly send Ethereum or receive Ethereum and other ERC-20 compatible tokens.

[**ERC20** is a technical standard used for smart contracts on the Ethereum blockchain for implementing tokens.]

A user can turn on or off the lightning network by clicking the lightning bolt on the right side of the Bitcoin wallet. Opening and closing a lightning network channel costs the same as a typical transaction but once open the user can transact Bitcoin

for free to any other lightning network address whether it be in the GNEISS platform or not.

For users that are using an app which can scan a QR code to input a Bitcoin or Ethereum address directly in the app then they should click "Show QR" and a QR code to scan will drop down below. After this QR is scanned the gathered wallet address should match the wallet address to the left of the "Show QR" button or an error has occurred and the QR code should be rescanned.

Deposit Bitcoin

3DSRaBZAF4XqTij86RjXshNZxzaBRbm8RA   Show QR

Below the wallet addresses are the withdrawal fields to send Bitcoin or Ethereum to another account. Here a user will enter the recipient's Bitcoin or Ethereum address, and the amount that they wish to send. Make sure you send to the right wallet address as GNEISS is not responsible for coins sent to a wrong wallet address. It is also a good idea to know if the lightning network is opened or closed. A regular Bitcoin transaction can be sent to a lightning network address but a lightning network transaction can ONLY be sent to another lightning network address and cannot be sent to a regular Bitcoin address. After a user is confident in the information they input then they can click the submit button to complete the transfer.

PLEASE NOTE THIS IS ONLY FOR SENDING BITCOIN OR ETHEREUM, NOT ANY OTHER DIGITAL ASSET. TO SEND OTHER DIGITAL ASSETS LOOK FOR THE SEND BUTTON UNDER THEIR INDIVIDUAL TRADING MENU AND SEND TO THE USER'S EVAULT ADDRESS OR A COMPATIBLE ERC20 ETHEREUM ADDRESS IN ANOTHER ETHEREUM WALLET.

5. Lightning Network and Raiden Network

To use Lightning Network go to wallets and click the lightning bolt icon at the top right of the Bitcoin wallet. This will convert a user's normal Bitcoin wallet to a lightning network wallet with a new lightning network address included and sends all current Bitcoin to the lightning network side chain wallet. Sending Bitcoin to the lightning network will cost a regular Bitcoin transaction. Closing the lightning network channel will also cost a regular Bitcoin transaction. If there is not enough Bitcoin to cover the transaction fees then it will not be transferred.

LIGHTNING NETWORK MUST BE ACTIVATE TO TRADE ON THE GNEISS MARKETPLACE!!!

Once the lightning network is enabled, you will have a new bitcoin lightning network address. Any bitcoin you send to this address will automatically be converted to the lightning network. Funds should appear within a few hours of the Bitcoin being sent and depends on the current Bitcoin blockchain network traffic.

There 3 different ways you can interact with others using lightning network:

Sending to a Bitcoin address: Bitcoin addresses are not part of the lightning network. With GNEISS, you can still send to a bitcoin address, but you will have to pay the normal bitcoin fee and have to wait the normal time for the transactions to be confirmed. To do this, go to wallets and under lightning network input the bitcoin address you wish to send to, the amount of Bitcoin, and click submit.

Sending to a Lightning Network address on GNEISS: If you wish to send Bitcoin through the lightning network to someone on the GNEISS platform who also has lightning network enabled, you can use the "Send To Bitcoin Address" form. In the address field, put the recipient's GNEISS lightning network address. Then fill in the amount to send, and click submit.

Sending/Receiving with a Lightning Network Node (not on GNEISS): On the Wallets page, when Lightning Network is enabled, there is a button for "Non-GNEISS Lightning Network Options". Click this button. A new form will load.

To Send: The person you are sending to will give you a long string of characters called an invoice. Copy and paste this into the Invoice field and click submit. This will send Lightning Network funds specified in the invoice. A site we have tested with Lightning Network is https://www.bitrefill.com/?hl=en, where you can use Lightning Network to buy Gift Cards.

Send To Lightning Network

[   ]

[SUBMIT   ]

Receive From Lightning Network

[   ]

[SUBMIT   ]

[GNEISS LIGHTNING NETWORK/BTC   ]

To Receive: In order to receive you will need to generate a long string of characters called an invoice. To generate this, you need to specify how much you wish to receive in the amount field, then click submit. This will generate an invoice below the submit button. Click it to copy it and then paste it to the lightning network address you wish to receive from. Funds should appear within a minute of the person sending them. Invoices expire after an hour.

Receive From Lightning Network

[1   ]

[SUBMIT   ]

Generated Invoice (Click to Copy)

[lnbc11p076zwzpp52vefm8a6yp74dkzuv5ykl7l3]

[GNEISS LIGHTNING NETWORK/BTC   ]

6. GNEISS History

History
2018
2019
2020
January
May
September
November

6th

0.0037092	ETH	Send 625000 MP Fee	16:59	5d09998d43fca992a6b758b981c2d987153eeef51c35b6f3a8f3d61ba56bb8d2

11th

0.07894856	BTC	Recieved	21:06	0xf673f2316bb6e60f073fb05957a0e80ccdcafd09f910bd074d183310234e3ce4
-0.0785	BTC	Transferred	21:26	0xb5a0a543b7eef77c747e9ecdb1faef2fbdcbfe55e6a5871d2e3aeffee7808b8c
0.00127405395	ETH	Transferred	13:25	9d9cfd08747c13958bcc1301c9c1af67dd3ddf8c02c5b494a4f7e7a9875d7597
0.00306737115	ETH	Transferred	13:26	42e27b86ba188be53119b68eb770f8ca28d9e034237aeb34f5f721d2219f78a9
2.7602751	ETH	Transferred	20:56	c7b5f7a736ed07c37073c33a470ac964325a66c5d5b73a6165554b7c600129d3

Clicking on the history tab at the top of the page you will be directed to an in-depth record of your transitional history. To expand the menu and view your records in more detail, click on each benchmark below history. This will show the selected month's transaction history. In that History a user can see the amount transferred, the type of digital asset and transferred action, the time, and the transaction hash address to look up the address on another blockchain explorer which opens automatically if clicked.

If you want to export your history to your computer click on the export tab located at the bottom of the page.

7. GNEISS Settings

Account Information

✔ Tier 1

✔ Tier 2

🕐 Tier 3 (Coming Soon)

Current Password   [SUBMIT]

E-Vault Referral Link

`https://gneiss.io/#/signUp?referrer=e495a432eb1e858833d7`

Refer a friend, earn 50% of the associated GNEISS fees for LIFE!

AML/KYC Compliances

Tier 1

» Create Crypto-Assets
» Modify/Utilize Crypto-Assets
» Access GNEISS Network

Tier 2

» Trade/Securitize Crypto-Assets
» Create Loan Smart Contracts
» Create Business Smart Structure

Tier 3

» Create Insurance Smart Contracts
» Create Derivative Smart Contracts
» Unlock Advanced Features Structure

Opening up the settings tab will bring to your personal settings menu. In the "Account Information" box will hold three tiers of Evault information. Tier 1 holds all the account information a user initially gives when signing up for an Evault. Tier 2 is where Basis ID Know Your Customer (KYC) portal is located. Finally Tier 3 is where additional GNEISS registrations can be submitted to improve a user's GNEISS rating and submit more information on the Evault account owner.

Two Factor Authentication [2FA]

Every new account will have a Two Factor Authentication menu with a QR Code, manual Authentication Entry Code, and a submit box to confirm activation that a user would input the verification code from their 2FA app. Activating the Two Factor Authentication and following all of GNEISS' recommended security measures will ensure your account is safe and secure.

Two Factor Authentication

Enter this code into your Two Factor Authentication program and enter the code that you receive to enable Two Factor Authentication in the submit field.

INNV2YZJLV4WKYLRMVND6RBJHJXE4RDZIRHDSQBTEUWCK3BYPNGA

Enter 2FA Code

SUBMIT

Two Factor Authentication can only be disabled either in the E-vault settings menu or by GNEISS upon stringent verification with a photo ID. Users would find it more convenient to back up their 2FA in multiple places as a best practice to avoid GNEISS' 2FA recovery process which takes a lot of time and user account verification which has to be done correctly for GNEISS to disable a user's 2FA. Please contact us at admin@gniess.io if you have any questions or concerns.

8. GNEISS API Documentation

API Documentation

Examples

Node.js example of how to connect to the post API (requires request) https://pastebin.com/kskMYyzU

Public API Methods

There are two public methods, all of which take HTTP GET requests and return output in JSON format:

getBuySellRequests
Returns the buy and sell requests for a coin.

Call: https://gneiss.io/api/getBuySellRequests?address=[address of coin]

getHistoryRequests
Returns the history requests for a coin:

Call: https://gneiss.io/api/getHistoryRequests?address=[address of coin]

Trading API Methods

To use the trading API, you will need to create an API key.

All calls to the trading API are sent via HTTP POST and must contain the following headers:

key - Your API key.
sign - The query's POST data signed by your key's "secret" according to the HMAC-SHA512 method.

At the bottom of the GNEISS website there will be a "API Documentation" link which opens up the GNEISS API menu. Here GNEISS shows how to connect to the GNEISS API and provides coding examples. To create an API key click the "create an API key" link which will bring you to another menu. From there click the "Create API Key" button which will provide you with a new API Key. Clicking the "Delete" button next to the API Key will permanently delete it.

API Keys:

Key	Delete
d4527526-70669358-f38abcb5-20483c20	Delete

Create API Key

9. GNEISS Forum

At the bottom right of the GNEISS website there is a link to access the GNEISS forums. The forums are where clients can communicate in an online symposium that has everything from Bitcoin/Ethereum news to general discussions. There 5 categories (Staff, Lounge, Trading, GNEISS, General) each with multiple sub categories. Utilize the forums to communicate and share your thoughts with us!

Note: The login to the GNEISS forums and a client's GNEISS Evault is different for security reasons. To create a GNEISS forums account click the "Sign Up" button in the top right of the forum page. Then click the "Log In" button to sign into the GNEISS forums. As a best security practice please make the login credentials to the GNEISS forum different then the login credentials to a GNEISS Evault.

10.   GNEISS Ratings & Fees

Blockchain Fees

Bitcoin

Fee based off of a SegWit transaction of size 226 bytes.
Larger transactions will use larger fees.
Lightning Network Transactions are FREE!

Ethereum

Additional Fees may be applied to advance smart contract features.
Contract creator pays all fees besides other user trading fees.
Raiden Network Transactions are FREE!

Digital Asset Creation	0.0195372 ETH per Advanced ERC-20 Token
Digital Asset Transfer	0.002515 ETH per Transfer
Digital Asset Mint/Burn Change	0.009515 ETH per Mint/Burn
Marketplace Exchange Fee	0.3% per Trade

The GNEISS Ratings and Fees webpage can be found by clicking the "Ratings & Fees" button at the bottom of the GNEISS website. This webpage show all the fees associated with operating an Evault as well as how a user's GNEISS ratings or credit score is calculated. The GNEISS blockchain fees are dependant upon the Bitcoin and Ethereum blockchain so they can vary depending on blockchain network traffic. The more traffic on the Bitcoin or Ethereum blockchain then the higher the price it is to enact a transaction on that respective blockchain.

GNEISS Ratings

⁺A⁻	⁺B⁻	⁺C⁻	⁺D⁻	F
100-90	90-80	80-70	70-60	60>

- A Ratings can open 3 loans
- B Ratings can open 2 loans
- C or D Rating can open 1 loan

*Loans must be filled at least 50% to be activated and are listed for 21 days

- The + means your ≤ 3 points from the top of that grade (ex. A+ would be between 100-97)
- The - means your ≤ 3 points from the bottom of that grade (ex. B- would be between 83-80)

There are 5 different letter grades to score an Evault with: A, B, C, D, and F. The + or - symbol shows whether a user's Evault ratings grade is close to the next highest or lowest by 3 points. If there is no + or - symbol then the respective Evault ratings score is in the middle 4 points of that letter grade's point range. The Evaults rating system is there to show several things such as recommended interest rate or to rate the users so that the Evault owners with the highest score are the ones to run a spartan node which runs the whole GNEISS system.

Recommended Interest Rate

A	B	C	D	F
Up to 4%	4%-7%	7%-10%	10%-15+%	Can't start a loan.

The user credit scoring system is calculated as follows:

User Credit Scoring System

There are 7 ways your credit score is graded. All negative points accrued are wiped from the record after 7 years after the event, but do affect points gained by loans or secured contracts. User credit scores are based on the following criteria:

1. **Initial Sign Up/E-Vault Creation** (+10 Points)

2. **Basis ID Tier 2 Verification** (+40 Points)

3. **Tier 3 Verification** (+5 Points per Authorized Identifiable Registration)

> Birth Certificate → +5 points   Marriage Certificate → +5 points
>
> Business Registration → +5 points   House Registration → +5 points

4. **Criminal Record** (-15 per Felony, plus -1 point per year in jail and -1 point per 0.1 BTC or money equivalent fined)

5. **Loans** (Invest/create up to 0.1 BTC → +2.5 Point | up to 1 BTC → +5 Points | up to 10 BTC → +10 Points)
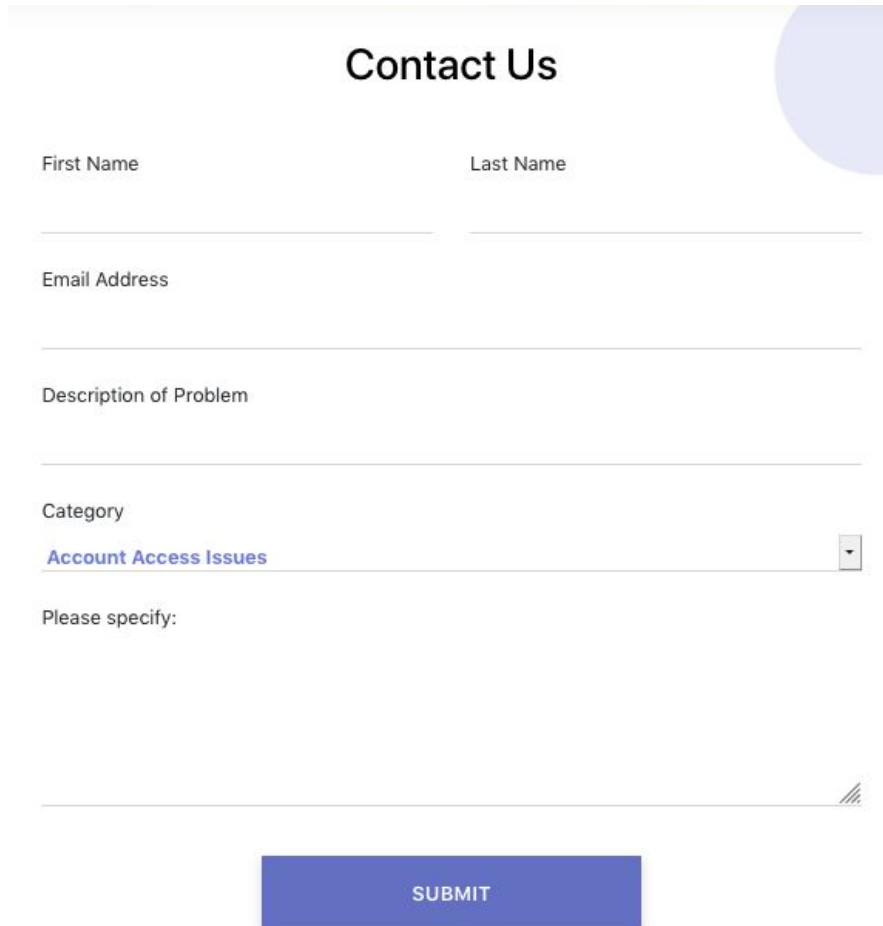
> Missed payment → -0.1   Missed payment → -0.25   Missed payment → -0.5
>
> Delinquency → -10   Delinquency → -25   Delinquency → -50

6. **Secured Contracts** (Invest/create up to 0.1 BTC → +2.5 Point | up to 1 BTC → +5 Points | up to 10 BTC → +10 Points)

7. **Account Balance** (Current Account has the following account balance in BTC)

> Less than 0.1 BTC → +5 Points   0.1-1 BTC → +10 Points
>
> 1-10 BTC → +15 Points   Over 10 BTC → +20 Points

⅔ the current Market Price of ETH or GNEISS will be considered the equivalent value to BTC for scoring purposes

11. GNEISS Contact Us

To contact the GNEISS team please click the ""Contact Us" button in the bottom right side of the GNEISS website. This will bring a user to a message submission to fill out. After inputting your inquiries information in all the right fields please click the submit button and a GNEISS representative will be with you shortly.

A GNEISS client can also contact GNEISS by email through the following email address: admin@gneiss.io.

Glossary

Bitcoin: The first digital currency built upon an algorithm that utilized blockchain technology and encryption techniques to generate units of currency and verify the transfer of funds, independent of any central bank. Each transaction has the ability to add a short note as well.

Blockchain: A complete record of every executed transaction and smart contract, which is stored in a public ledger (i.e., the blockchain). The blockchain database is created by collaborating online computers which run the same software nodes. A specific amount of transactions are stored in a block, and each one is then verified and hashed into blockchain nodes which synchronized computers are running. The blocks accumulate in a linear, chronological order to compose the entire blockchain.

Decentralize: The delegation of money, power, and/or governance from a central authority to local automatic technological computational node. Multiple nodes verify each other through blockchain or other algorithms which keep a shared mutual digital ledger or data.

Decentralized Autonomous Organization (DAO): A company or organization represented by rules, permissions, and keys which are encoded in a computer program that is transparent on the blockchain and to the public. DAOs can be controlled by shareholders and not influenced by any government institution. All financial transactions being recorded and programmed rules are maintained on a blockchain.

Digital Asset: A digital representation (or token) of a GNEISS user's electronic or physical asset in which encryption techniques are used to regulate the generation of units and verify the electronic transfer of assets.

Ethereum: A public blockchain platform that powers smart contracts via apps created by developers around the globe. ETH's computing platform is Turing Complete, meaning it makes up a decentralized virtual machine that can execute any peer-to-peer smart contracts.

Evault: The GNEISS user's password-protected account, which interfaces with the user's BTC and ETH wallet, to perform all the banking, sending, and smart contract transactions. Later versions of the GNEISS platform will give users the option to privately handle their own wallet keys at the user's risk, and swap out the BTC/ETH addresses for new ones while maintaining the same username and E-Vault rating system.

FinTech: Stands for Financial Technology (FinTech) and represents any financial transaction that uses technology such as computers or the internet to accomplish the assigned task. FinTech technology has existed ever since the first computers but with the dawn of the internet and blockchain technology has completely taken over modern day regular financial transactions. Normally these financial transactions would not necessarily need technology such as trading a gold or silver coin for a loaf of bread but technology can make it much easier along with accomplishing other transactions that physical transactions never could.

Free Market: An economic system in which prices are determined by unrestricted competition between privately owned businesses. Governments may regulate free markets while they are still considered to be true "free markets," but they cannot assign possible advantages or disadvantages to any particular individual participating in the exchange of goods or services.

Smart Contracts: Computer protocols that facilitate, verify, or enforce electronic contracts between peers. Every E-Vault, digital asset, or electronic contract is considered to be a smart contract. With smart contracts, developers can create truly free, peer-to-peer marketplaces, store registries of debts or promises, move funds without the cost or risk of third-party (middle man) entities, and much more.

Rather than relying on trust of third-parties (such as banks or financial institutions), smart contracts rely on algorithms, which take risks (such as fraud) out of the equation.

Smart Contract Fields: The fields of any smart contract store integers, strings, and data. Utilizing all three of these, any smart contract can be given specific properties to accomplish functions that any normal computer can do, and more. All smart contract data is stored on the ETH blockchain for security, auditing, and optional transparency.

Smart Contract Functions: When a GNEISS smart contract is created, functions are linked to the created contract. Only the users can call functions on smart contracts with the allowed permission.