Nexxus Rewards Whitepaper

"Bitcoin currently is the largest social economic experiment ever conducted in the history of the world."

Gavin Andresen
Former lead bitcoin developer and one of a few individuals that worked and communicated directly with Satoshi Nakamoto.

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OVERVIEW

Abstract

Nexxus Partners was established in January 2016 in Texas, USA as a services company for the bitcoin and cryptocurrency industry. Nexxus has already developed advanced technology and innovative business models preparing to take cryptocurrency from the digital world to hometown communities all over the world, with an innovative cryptocurrency-based Customer Loyalty and Rewards program.

Nexxus recognizes that the mainstream public will adopt cryptocurrency only after they understand what it is and how they can benefit from it. The new emerging technology of cryptocurrency requires an ecosystem of support services, which are also provided by Nexxus to facilitate the mainstream adoption of cryptocurrency.

Nexxus is empowering people to take back control of their money with the biggest disruptive technology in modern history; an unstoppable grass-roots movement that won’t be trampled on by any government or bank. It’s all about the people’s freedom and reclaiming it.

Introduction

Bitcoin technology is uniquely ingenious, innovative and accomplishes the objectives described in the 2008 whitepaper titled “Bitcoin: A Peer-to-Peer Electronic Cash System” by Satoshi Nakamoto. The Bitcoin whitepaper abstract states: “A purely peer-to-peer version of electronic cash would allow online payments to be sent directly from one party to another without going through a financial institution.”

As the Bitcoin technology matures and evolves with continual improvements for its safe and secure use, an equally important question arises on how Bitcoin solutions will be delivered to the marketplace. The former lead Bitcoin developer, Gavin Andresen, asserts that Bitcoin is the largest social economic experiment ever conducted in the history of the world. This experiment must move from the technology laboratory to the mainstream public in order to realize its full potential, described by many experts as having the ability to impact human culture in a greater way than any other disruptive technology in modern history.
Some say it will be bigger than the personal computer and the Internet combined because we are now talking about disrupting the current worldwide political and financial establishment’s power structure – the people’s money.

**The Problem Bitcoin Solves**

To fully appreciate the Bitcoin solution, one must first understand the problem that Bitcoin solves.

Leading up to the 2008 United States financial crisis, the number of lower-quality subprime mortgages rose from 8% to over 20%, with 90% of those being adjustable-rate mortgages. The crisis was triggered by a large decline in home prices after the collapse of a housing bubble that was caused by the increased demand by subprime borrowers. The lower-credit quality ultimately caused massive defaults and the devaluation of housing-related securities.

The poor-quality mortgages had been packaged together and fraudulently sold as high-quality mortgage-backed securities, due to the over-generous A+ ratings by Moody’s and Standard and Poor’s who were paid by the banks offering the “safe” investments.

When U.S. home prices declined steeply after peaking in mid-2006, it became more difficult for borrowers to refinance their loans. As adjustable-rate mortgages began to reset at higher interest rates (causing higher monthly payments), mortgage delinquencies soared. Securities backed with mortgages, including subprime mortgages, widely held by financial firms globally, lost most of their value, forcing many large financial corporations into bankruptcy.

The United States 2008 financial crisis was only a symptom of the real problem of widespread corruption by financial institutions, governments and central banks. Governments, commercial banks and credit card companies have the ability and legal right to create money out of nothing through fractional reserve lending, typically initiated by politicians in order to fund their pet projects to fulfill commitments made to campaign donors and the people that got them elected. The problem is not unique to the United States and is very common with all governments around the globe. Similar financial crises have hit many other countries like Mexico, Brazil, Argentina, South Korea, Venezuela, Turkey, Cyprus and Greece to name a few with corrupt and irresponsible governments that were wildly spending other people’s money and borrowing well beyond their ability to repay. Some governments even confiscated money from their citizens in order to pay for their debts.

These actions constitute a form of legalized theft from the people. When more currency is printed or digitally created, the currency supply increases while the value of the currency decreases. Not only do the people end up with less value and purchasing power in the currency they hold, they are also taxed to pay for the newly created currency in the form of bonds, which constitute the bulk of the national debt – a double slap in the face of the people. In the United States, the Federal Reserve was established in 1913 and is one of many central banks worldwide designed to control the money and thus control the people.

The former Director of the Bank of England, Sir Josiah Stamp shared his wise insights as follows:

"The modern banking system manufactures money out of nothing. The process is perhaps the most astounding piece of sleight of hand that was ever invented. Banking was conceived in iniquity and born in sin. Bankers own the earth. Take it away from them, but leave them the power to create
money and control credit, and with the flick of a pen, they will create enough money to buy it back again... But if you want to continue as the slaves of bankers and pay the cost of your own slavery, let them continue to create money and to control credit."

Bitcoin was specifically designed to solve and transcend all these problems. The fundamental principles of Bitcoin and all cryptocurrencies include:

1. **DECENTRALIZATION**: Cryptocurrency is owned and controlled by the people. The public ledger or “blockchain” is a decentralized, distributed ledger stored collectively on millions of computers worldwide and is governed by consensus algorithms, math and the people, not by governments, financial institutions or central banks.

2. **PRIVACY**: The consumer's identity is as anonymous as they want it to be. The blockchain contains only cryptic numbers known as cryptocurrency coin addresses for the sender and receiver of each transaction.

3. **UNLIMITED USE**: Cryptocurrency can be sent immediately to and from anyone, anywhere, anytime, for anything, in any amount, with little or no fees.

4. **CONTROLLED SUPPLY**: No one can change the predetermined and published circulation schedule of a cryptocurrency. The government cannot arbitrarily create more cryptocurrency out of thin air and devalue it. Cryptocurrencies have many of the same characteristics as the precious metals that were once used to back a currency. They work because of their controlled and limited supply.

5. **TRANSPARENCY**: Everything is public. All technical specifications, whitepapers and source code files are published for the public to see. All cryptocurrency transactions are recorded in the blockchain for everyone to see with a publicly provided blockchain explorer.

No government or bank can create more bitcoins or any other cryptocurrency, nor can they confiscate anyone’s money or tell anyone what they can and can’t do with their money. Bitcoin is a grass-roots movement driven by the people and is unstoppable in the exact same way that the Internet cannot be stopped or shut down because it has no single point of control or failure.

**Solution Acceptance**

The challenge of gaining broad acceptance is not unique to Bitcoin. Every new technology faces the same challenges as it strives to cross the chasm from early technology adopters to mainstream public acceptance.

Personal computers were first invented in the mid-1970s as assembly kits. They were first used by techie hobbyists and were of little to no interest to the public. It wasn’t until there was a benefit for them that they started paying attention to personal computers. The VisiCalc electronic spreadsheet by Dan Bricklin in 1979 was the first application (or “Killer App”) for the personal computer that provided benefits to non-techies and owners of small and medium sized businesses. The general adoption of personal computers by the average Joe and Jane didn’t happen until the Graphical User Interface (GUI) had matured through three major versions of Microsoft Windows on May 22, 1990, with Windows 3.0.

The original Internet, ARPANET, was invented in 1969, with commercial Internet Service Providers (ISP) starting to pop up in the late 1980s, followed by the first graphical Internet browser, Mosaic (Netscape)
by Marc Andreessen in 1993. However, mainstream adoption did not occur until the mid-to-late 1990s with “Killer Apps” like electronic mail, information search engines, and electronic commerce.

The personal computer and the Internet took ten to fifteen years to achieve mainstream public adoption. Bitcoin is only eight years old and is still searching for the Killer App that will attract the general public. Cryptocurrency is currently where personal computers were with green screens and floppy drives in the early-to-mid 1980s. Bitcoin solutions have a ways to go before they will be considered easy, safe and convenient to use. Finding merchants in your community that will accept bitcoin payments is not easy. The cryptocurrency industry will develop mature and convenient solutions just as personal computers replaced an entire infrastructure of corporate computing.

The real question being asked by the general public is “What’s in it for me?”, “Why should I use bitcoin?” after all, their credit cards still work just fine. There must be a good reason for people to buy and use bitcoin. One might be tempted to think that the inherit benefits of decentralization, privacy, unlimited use, controlled supply and transparency are sufficiently good reasons, except for the fact that most people have never heard of cryptocurrency and have no idea what Bitcoin really is.

The ultimate delivery solution must accomplish multiple goals. First, it must help the general public understand what bitcoin is, what problems it solves, why it is important, how it can benefit them, and how to use it safely and securely. Second, it must provide a sufficient benefit for the general public to use it. There must be a very good reason, a “Killer-App” if you will, possibly something like getting a better deal from merchants when paying with cryptocurrency. But before they will recognize and desire a benefit, they must first understand what it is.

Regarding merchants, bitcoin is currently being presented to them as a payment processing solution to save a few percentage points in credit card processing fees. The opportunities are much greater for merchants to benefit from bitcoin and other top cryptocurrency marketing solutions to significantly increase their sales revenue by acquiring and retaining new customers.

**Solution Technology**

The complete bitcoin solution for the mainstream public adoption of cryptocurrency includes many layers of technology, similar to computer technology that has a Central Processing Unit (CPU) to do the main computing work, but also has layers of technology support services like user input devices (keyboards, mice, microphones), user output devices (monitors, speakers, printers), storage devices (RAM, hard drives, memory cards) and communication devices (network cards, Bluetooth, infrared, Wi-Fi) that constitute the complete solution we call a computer.

Likewise, the core Bitcoin technology is the blockchain software, equating to a CPU. The blockchain software is supplemented with technology support services like blockchain explorers, wallets, public exchanges, price aggregators, payment processors, news propagators, industry watchdogs, educational services and marketing solutions that make up the complete bitcoin solution for the end-users.

Each of these support service technologies is as important to the complete bitcoin solution as our arms and legs are to our brain. The development and maturity of these technology support services will define the usefulness and eventual adoption of cryptocurrency by the mainstream public.

Cryptocurrency blockchain software is constantly being improved and matured with the release of new versions and even new cryptocurrencies. The technology support services are also maturing and new services are being introduced to expand the reach and value of bitcoin solutions to the public.
As Bitcoin technology expands outward from the core blockchain software, to the end-user it provides more opportunities for creative user experiences and innovative business models to play a significant role in the complete bitcoin solution.

NEXXUS REWARDS

Nexxus Rewards Technology

Cryptocurrency is disruptive but more people need to understand it in order for it to be truly transformational. Nexxus has chosen a suite of services designed to help popularize cryptocurrencies. They pivot around the Nexxus Rewards – Community Cooperative Technology. Merchant loyalty programs suffer from several problems that blockchain technology can uniquely solve. As Nexxus Rewards solves some of those industry-specific problems, it will be helping the overall cause of cryptocurrency adoption.

The core technology is Nexxus Rewards – a global rewards community. Nexxus Rewards facilitates the use of cryptocurrency with a win-win-win situation for the merchants, shoppers and the local community. Shoppers have mobile and desktop apps to find Nexxus merchants to collect and redeem Nexxus Rewards points. Nexxus Merchants have Nexxus promotional advertising in their stores. The Nexxus Rewards technology is already up and running in production with beta merchants currently offering free cash back rewards to shoppers.

Nexxus merchants can come from all types of businesses in the local community like bakeries, salons, restaurants, boutiques, dry cleaners, tire stores, flower stores, gift shops, cafes, pizza parlors, burger joints, frozen yogurt shops, grocery stores, service stations, butcher shops, game centers, miniature golf, movie theaters, home repairs, real estate, car dealerships, etc.

Nexxus Rewards is the first global rewards loyalty technology for bitcoin and other top cryptocurrencies. Nexxus Rewards meets people where they are most comfortable today by accepting any local fiat currency and eventually leading them to the virtues of cryptocurrency.

Nexxus Rewards plans for explosive growth worldwide with a trained and certified independent direct sales force and a distribution strategy designed to create critical mass in local communities in order to provide enough shoppers for the merchants and enough merchants for the shoppers.

Nexxus Rewards has a strong technology background and has developed all of its technology internally over many years. All technology, including the Nexxus Global Rewards system and its many supporting services like the Nexxus University Learning Management System (LMS), the Nexxus Barter system and the Direct Sales Management system are all developed, owned and controlled by Nexxus with no third-party dependencies for critical functionality. This enables Nexxus to move quickly with enhancements and refinements to meet the changing needs of the business environment.
Merchant Value Proposition

**Risk Free:** Nexxus merchants have a completely risk-free solution to get and keep new customers. There are no signup fees, no contracts, no special software and no special terminals to lease or purchase. Merchants pay nothing until after they make the sale – no more Pay-n-Pray advertising.

**Customer Acquisition:** Merchants can acquire new customers by accessing Nexxus registered shoppers with a text messaging (SMS) marketing system to send daily promotions at no additional cost. Merchants can reach shoppers that may not even know they exist and reach them where they are – on their mobile devices. Merchants also have an online presence on the mobile shopper application.

**Customer Retention:** Merchants can keep customers coming back again and again to collect and redeem their cash back rewards. Merchants can offer cash back rewards that are redeemable at any merchant in the network and they can offer exclusive recognition awards redeemable only at the issuing merchant.

**Flexible Pricing:** Merchants can name their own price for the valuable Nexxus marketing services. Each merchant decides how much cash back reward they will offer based on their profit margins. Even the low 1% to 5% marketing fees are flexible and based on the offered cash back reward.

**Additional Revenue:** Merchants can create an additional revenue stream by participating in the free Nexxus viral marketing program that pays them for every transaction done at any merchant by any shopper they refer and anyone those shoppers refer... to infinity.

**Cryptocurrency Payments:** Merchants also have unlimited access to a cryptocurrency payment-processing gateway that allows them to accept bitcoin and any other top cryptocurrencies supported by Nexxus Rewards.

**Merchant Portal:**
Shopper Value Proposition

**Global Rewards:** The Nexxus shared rewards program allows shoppers to register free of charge, collect free cash back reward points and redeem them at any Nexxus merchant.

**Dynamic Points:** Shoppers can collect dynamic cash back reward points that can increase in value as usage of Nexxus Rewards grows worldwide.

**Referral Rewards:** Shoppers can earn free referral shopping rewards for every transaction done by any shopper they personally refer.

**Shopper Portal:**

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**THE NEXXUS FUTURE**

**Nexxus Crypto-Café**

The Nexxus strategy to take cryptocurrency from the digital world to home town communities all over the world includes local physical Nexxus Crypto-Cafés as the community centers for everything cryptocurrency. Nexxus Crypto-Cafés are community centers for the public to learn about and use cryptocurrency. Every Nexxus Crypto-Café will have a cryptocurrency automated teller machine (ATM) for exchanging cryptocurrency to and from the local fiat currency.
The Nexxus Crypto-Café is the local Nexxus sales headquarters supporting merchants and community organizations, as well as training and supporting the independent Nexxus sales force.

Nexxus Crypto-Cafés will include lounge areas, classrooms, small offices, free Wi-Fi, food and beverage services, ATMs and cryptocurrency promotional products and supplies for anyone in the community to learn about, use and promote cryptocurrency. Cryptocurrency ticker tapes and cryptocurrency news will be continually broadcast from the Nexxus Crypto-Cafés.

Nexxus Crypto-Cafés will be licensed to qualified independent operators for explosive growth in predeveloped global markets. Nexxus Crypto-Café operators will be trained and certified at the Crypto-Café University. Operators can profit from the retail product sales, food and beverage sales, ATM transaction fees and instructor-led class fees as well as Nexxus Rewards related sales and service commissions and bonuses.

**Nexxus ATM**

The Nexxus Automated Teller Machines (ATM) will support the 2-way exchange of bitcoin and other top cryptocurrencies to and from the local fiat currency and are equipped to support KYC and AML requirements. Nexxus ATMs will be located in every Nexxus Crypto-Café and will be available for licensing and placement in high traffic public locations.
Nexxus University

Nexxus Rewards is the core technology and has an educational service, Nexxus University, to support the eventual widespread use of Nexxus Rewards. The public must first learn about cryptocurrency with the Nexxus University, which has been providing many educational courses on cryptocurrency since early 2016.

Many opportunities for learning are available on services like Coursera and YouTube. Nexxus University has organized a plethora of information about cryptocurrency in an easy to learn way for the average non-technical person. Nexxus has created a structured environment with accurate and current information to facilitate the learning process and test if the student really learned the subject matter and to recognize them accordingly.

Nexxus University courses are delivered on a professional Learning Management System (LMS) with multiple multimedia lessons per course, lesson quizzes, exams and professional certificates. The current courses include:

1. Cryptocurrency Enlightenment
2. The History of Money
3. The Bitcoin Solution
4. Understanding Cryptocurrency

Hard-core enthusiasts can become a “Certified Cryptocurrency Specialist” (CCS) by passing the tough 100 question final exam. All Nexxus Rewards direct sales reps and Nexxus Crypto-Café operators are required to pass the CCS exam as part of their certification.

All Nexxus University courses are currently available in English and Spanish with plans for future support of many additional languages including Mandarin and Hindi.

Nexxus University provides cryptocurrency courseware at very affordable retail prices from $9.95 to $24.95 per course for 12-month access for the student and their entire family, in an effort to educate as many people as possible about cryptocurrency.
As part of an additional effort to share the virtues of cryptocurrency with everyone, Nexxus University has an affiliate program enabling free registered affiliates to earn a share of the retail revenue by promoting the Nexxus University courses.

Nexxus Barter

Nexxus Rewards also includes support services for its end-users to trade their unwanted or surplus products and services with each other in cash or cryptocurrency with Nexxus Barter.

Other services like Craigslist and ITEX bartering provide the ability for consumers to trade with each other. Nexxus expands these existing services with a free bartering service that supports cryptocurrency and provides a co-branded bartering service for local community affinity groups.

Anyone can join free of charge and list free barter ads to sell the stuff they no longer use or need. Nexxus Barter is considered the Craigslist/eBay of cryptocurrency. In addition to unlimited free barter ad listings, sellers can optionally feature and promote their barter ads on the Nexxus Barter search page. Nexxus Barter is designed as a local community bartering system for in-person transactions.

Nexxus Barter was released in late 2016 and is undergoing beta testing as it accumulates barter ad listings. The production system already includes barter area expansion, optional ad features, ad campaign management and ad credit purchases for the optional ad upgrade services.

Nexxus Barter is an ideal solution for local organizations like churches, schools and charities to have a co-branded bartering solution for their membership, which can create free fundraising for the organization. Consumers that register free of charge have full access to all the Nexxus Rewards and Nexxus Barter services.

Nexxus HandUp

Nexxus Partners supports the use of cryptocurrency for all people in all circumstances. Nexxus Partners looks to help the underprivileged gain an advantage in the new evolving world of cryptocurrency with full scholarships to Nexxus University for selected families in countries all around the world. Nexxus Partners works with local community leaders and news media to identify and qualify scholarship candidates.
**Nexxus Sales Management**

Nexxus provides a comprehensive sales management system for its direct sales representatives and its affiliates. The Nexxus Sales Management software has been developed over 13 years and is owned and maintained internally to provide all the sales and marketing tools required for a professional independent sales force.

Sales reps have access to personalized sales and lead generation tools, university course inventory management, order processing, sales commissions and bonuses, sales and support resource centers, sales team management, sales territory management, sales training and certification, merchant and organization management, mentoring system, support knowledgebase and support ticket system.

All direct sales representatives and affiliates have secured access to their personalized Nexxus back-office with the enhanced security of Two Factor Authentication (2FA).

**THE NEXXUS DIGITAL TOKEN**

**Role of the Nexxus Digital Token**

The Nexxus Digital Token was developed in the early stages of product development of the Nexxus ecosystem in 2016 by Nexxus Partners. It was designed from the beginning to be the internal currency for value exchange within the various Nexxus solutions. Some Nexxus tokens were distributed for product development funding in part to private angel investors and other contributors with the early vision to see the potential of the Nexxus mission and business strategy. The Nexxus digital token currently has a privately established value of $0.10 USD.

**Internal Currency:** The Nexxus internal reward points used for the cash back rewards represent a digital token called the Nexxus Coin. It is the internal currency of Nexxus used throughout the Nexxus ecosystem including Nexxus Rewards, Nexxus University and Nexxus Barter for purchases and the internal exchange of products and services.

**Technical Specifications:** The original Nexxus Coin utilized the latest Proof-of-Stake (POS) protocol to secure its network and had its genesis block created on March 1, 2016. Nexxus Coin was originally forked from and followed Black Coin due to its strong developer community and implementation of POS 2.0 and POS 3.0 for enhanced security. Nexxus Coin had a 60-second block time and an initial money supply of 299M with a 5% annual staking rate.
In July 2017, Nexxus Coin, which is also referred to as Nexxus Token, was migrated to the Ethereum blockchain and became an ERC-20 token. This migration allows Nexxus Coin to take full advantage of the security, innovations and interoperability of the Ethereum platform. As of the writing of this white paper the Nexxus Coin/Token contract address is: 0x9Affc3b52fCD18Bf2d7B6E715e511Eaa3A973638 on the Ethereum blockchain. Nexxus Coin is no longer Proof-of-Stake but is now interest-bearing at 0.5% per month, compounded. Learn more about the Nexxus Coin, block-chain explorer and available downloadable wallets at www.NexxusCoin.com.

**Automatic Buyer Demand:** The Nexxus Coin digital token has built in buyer demand as the internal currency of Nexxus Rewards. Every purchase in any currency drives buyer demand and the value of the Nexxus Coin digital token. Regardless of the currency used for the purchase, the cash back reward percentage offered by the merchant is automatically purchased from the market in Nexxus Coins.

*For example, if 10,000 merchants were issuing $1,000 a month in cash back rewards, 100M Nexxus Coins would be purchased from the market (at a price of $1.00). That’s approximately 1/3 of the total money supply every month.*

**Reward Point Bonuses:** Additional bonuses will be offered by the Nexxus University for meeting Nexxus Reward point earning milestones. Users will receive free educational courses as they earn more and more Nexxus Rewards points. For example, earning $25 in Nexxus Rewards points will earn a free course certificate for the “Cryptocurrency Enlightenment” introductory course, which can be used for any purpose. The reward points need only be earned, they do not need to be held and no points are surrendered or redeemed for the course certificates. Meeting the reward point milestones is all that is needed.

**Distinctive Advantage:** Many traditional loyalty programs are available today without blockchain technology. The Nexxus Rewards blockchain solution has a distinct advantage over traditional exclusive static loyalty points with SHARED and DYNAMIC Reward Points.

**Token Utility:** Similar to the Ether coin used by Ethereum, the Nexxus Coin digital token has utility as the internal currency of the Nexxus ecosystem and can increase in value as usage of the Nexxus Rewards solution grows worldwide. Ethereum provides computing services for a market of programmers, while Nexxus provides commerce services for a much larger market of shoppers.

**MARKETING PLAN**

**Go-To-Market Strategy**

**Viral Marketing**

The most effective form of advertising is word-of-mouth. Nexxus Rewards includes a viral marketing program designed to provide financial incentives to its merchants and shoppers for referring new shoppers to Nexxus. Shoppers can earn free shopping reward points for every transaction at any Nexxus merchant by anyone they personally refer. Shoppers can share Nexxus with their friends and family and earn free shopping rewards.
Merchants can create an additional revenue stream on every transaction at any Nexxus merchant by shoppers they refer and by anyone those shoppers refer... to infinity. Both shoppers and merchants earn 10% of the marketing fees generated from the transactions. Shoppers earn reward points and merchants earn cash. Merchants could potentially offset all of their Nexxus marketing fees with the additional viral marketing revenue stream.

**Certified Direct Sales Force**

Nexxus partners with independent entrepreneurs worldwide to create a trained and certified direct sales force to build the merchant and shopper network. Qualified direct sales representatives set up, train and support merchants and organizations in the local community. Direct sales reps work with merchants and organizations to build large infinity shopper networks. Direct sales reps earn 20% of the marketing fees generated from all purchases at any Nexxus merchant by any shopper in their entire infinity shopper network.

Direct sales representatives typically have worked in related fields like credit card payment processing services, advertising sales, business insurance sales, disability insurance sales like Aflac, etc. These are all proven successful commission-based independent sales forces.

Development of the direct sales force will be initiated in Plano, TX and later in major cities in the United States including; Los Angeles, San Francisco, Seattle, Salt Lake City, Phoenix, Denver, Dallas, Chicago, Atlanta, Miami and New York City. International expansion will be developed based on market penetration.

Nexxus promotes sales management from within to manage the worldwide direct sales force. A worldwide management structure of supervisors, managers, directors and V.P.s share in 20% of the generated marketing fees. The Nexxus Sales Management system provides direct sales reps with secured access to sales and marketing tools, sales commissions and bonuses, a customer management system, support knowledge-base and a sales support ticket system.

**Community Outreach**

Nexxus Rewards benefits the entire community by working with local non-profit organizations and affinity groups to provide them with a perpetual fundraising program for their much-needed operating funds. Organizations receive the same opportunity as the merchants to build a large infinity shopper network and earn 10% of the marketing fees generated by every transaction at any merchant by any shoppers they refer and anyone those shoppers refer... to infinity.

Community organizations no longer need to send their kids out to sell candy bars and greeting cards. They can now raise funds automatically every day, week and month from their shoppers that keep shopping. And what’s the likelihood that shoppers will stop shopping?

**Critical Mass Strategy**

Nexxus Rewards will be successfully launched in communities around the world by the qualified direct sales force with a detailed 3-phase rollout strategy to build critical mass within sales territories defined worldwide by postal code.

**Phase 1** requires the establishment of a sufficient qualified direct sales force based on the population of the sales territory. 1 Full Time Equivalent (FTE) is required per 25,000 population. 1 FTE is considered 40 hours per week. 2 qualified direct sales reps working 20 hours a week each would also equal 1 FTE.
Phase 2 requires the registration of a significant number of shoppers equal to 1% of the population of the sales territory. For example, if a postal code has a population of 50,000, Nexxus requires 500 registered shoppers to complete phase 2 for that sales territory. Local organizations should provide the momentum to easily meet the 1% requirement. Nexxus Barter can provide a valuable service for the shoppers before the merchants are available.

Phase 3 is the start of setting up pre-sold merchants. Merchants will have been made aware of the coming Nexxus marketing solution throughout phases 1 and 2. The risk-free solution and allure of 500 shoppers in their community looking for merchants just like them should make it easy to attract a large number of local merchants in the sales territory.

Nexxus Rewards has a comprehensive Go-To-Market Strategy to ensure its success in the local community through the use of viral marketing, a qualified direct sales force, community outreach and a 3-phase rollout strategy for achieving critical mass.

**MANAGEMENT**

**Nexxus Executive Management Team**

**Robert A. Wood**, Founder & CEO

Bob Wood is the founder and CEO of Nexxus Partners and is a senior technologist, formerly working with Bill Gate’s company, Microsoft, and Ross Perot’s company, Electronic Data Systems. In 2004, he founded Pinnacle Institute, a marketing and technology consulting company to the direct sales industry for over 30 sales organizations. In 1998 during the Internet gold rush, he founded Shabang.com building it to a $200M e-commerce corporation as the first Internet product search engine, the predecessor to Google, Amazon and eBay shopping.

Bob Wood has over 30 years of experience in corporate America designing and building the mission-critical architecture of distributed systems for Fortune 500 corporations. He was published in the Microsoft Systems Journal, published the blue book on “Re-engineering Software Development” and presented numerous executive lectures for Fortune 500 corporations on “Re-engineering Software Development.”

Bob Wood has most recently been immersed in cryptocurrency since early 2014 and has been involved in the development of three cryptocurrencies. He has been referenced and quoted in many cryptocurrency news articles and has been a keynote speaker at Independence Conferences advocating the virtues of cryptocurrency. Bob Wood is an industry analyst, researcher, consumer advocate and industry watchdog, publishing articles to educate the public on recognizing the differences between legitimate cryptocurrencies and cryptocurrency scams.
W. Terry Howell, Ed.D.  Chief Operations Officer
Terry is an Accomplished Senior Organizational Effectiveness Executive, Author, Speaker and Board Director with over four decades of experience developing and implementing strategies to increase quality of care and decrease operational costs for leading hospitals and healthcare systems. Adept at all aspects of organizational development, including executive coaching, assessment, prioritization and strategy. Leveraged extensive board governance advisory experience, research and publications to lead initiatives and garner support, streamlined policies and procedures, identified and secured growth strategies, ensured patient satisfaction and built high-performing teams. Broad-based expertise includes strategic planning, finance, business development, balanced scorecard, vendor relationships, performance improvement, change management, transformation, accreditation and fiduciary and board oversight. Dedicated to building effective relationships and providing support to stakeholders, senior executive teams and boards.

Richard LeBlanc, Marketing Director
Richard is a professionally trained guru in the art and science of graphic design and is an associate professor at Collin College. Richard founded B12 Group as a strategic branding firm dedicated to energizing business by creating: a look, attitude and place in the world for the business, memorable brands that cause a stir, award-winning solutions that command attention, innovative ideas that produce results and insightful plans that convert customers into advocates.

Nexxus Management Team

Michael Bailey, Localization Director
Michael is a staunch cryptocurrency enthusiast driving the localization of Nexxus Partners around the world. Michael has a BSc degree, graduating with honors in accounting and computer science. He has decades of expertise in a wide variety of industries including music/entertainment, construction, real estate development and property management as Controller, Accounting Manager, IT Manager and Technical Support Engineer and is fluent in Spanish. Michael translated all Nexxus University courses and Nexxus Rewards training courses into Spanish. He is also deeply involved and committed to spirituality-based personal development.

Gary Berriochoa, VP Business Development
Gary is an experienced executive in many areas of corporate operations wearing many hats as a life-long entrepreneur. Gary worked in manufacturing with General Dynamics and was a talent manager for the entertainment industry. He worked in direct sales management with West Bend cookware and introduced the new emerging cell phone technology into the North Texas market. Gary was a manager of international manufacturing and assembly plants in Taiwan with Technical Chemical where he also worked as a Quality Control Manager and liaison to Underwriters Laboratory. Gary also managed a team of 150 volunteers for the 1994 FIFA World Cup Soccer tournament in the United States.
**Mike Sorensen**, Director of Technology
Mike is an experienced IT professional with over 30 years of systems engineering experience in software, hardware, networking and data centers. He founded a software development and technology consulting company specializing in technology solutions, industry specific software and systems integration. Mike has worked, consulted and contracted with many large companies including CompuCom Systems, Interstate Batteries and Easton-Bell Sports.

**Bill Richardson**, Financial Controller
Bill is an experienced business professional with a degree in accounting and finance from the University of Texas at Dallas. Starting in the oil and gas industry, Bill has accumulated 20+ years of business experience in accounting, finance and related technologies, which includes a background in hardware and financial software solutions, as well as back-end services involving Internet and e-commerce. Bill’s experience also includes raising private placement capital and securing strategic financial partnerships.

**Nexxus Expertise**
The Nexxus executive management team has a unique combination of many fields of expertise aiding in the successful design, development and implementation of the Nexxus solutions.

**Technology**
The technology staff of Nexxus has over 60 years of disciplined corporate experience in all aspects of information technology including operating system services, business application software development and data center operations, maintenance and security.

Nexxus Partner’s software applications are built on the same enterprise quality n-tier architecture as the largest companies in the world. All Nexxus Partners software is owned and controlled internally by the Nexxus technology team for maximum responsiveness to changing business requirements.

**Cryptocurrency**
Nexxus technologists have been intimately involved in the development of several cryptocurrencies and have been immersed in the cryptocurrency phenomenon at a technical and business level for several years. Nexxus prospered through the wild-wild-west frontier stage of cryptocurrency while working closely with many industry experts and international hackers.

**E-Commerce**
Several Nexxus executives founded and worked closely with Shabang.com, a $200M e-commerce platform for small businesses to sell their products and services on the Internet at the dawn of e-commerce.

**Direct Sales**
Many Nexxus executives have decades of experience in the direct sales industry as presidents, CTOs, marketers, sales representatives, technologists and consultants, including technology and business
consulting services provided by the Pinnacle Institute since 2004 for over 30 sales organizations employing independent direct sales strategies.

**Loyalty Marketing**

Nexxus executives have several years of experience in the loyalty marketing space for multiple clients and provided consulting services for an international German-based loyalty company with over 100,000 sales agents.

**References**


**NEXXUS REWARDS IEO:** [http://nexxusrewards.io](http://nexxusrewards.io)


**NEXXUS UNIVERSITY:** View the Nexxus University website at [http://www.NexxusUniversity.com](http://www.NexxusUniversity.com).


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