

# LERN360

AI BLOCKCHAIN POWERED LEARNING



## WHITE PAPER





## CORE PHILOSOPHY

Education should be a right, not a privilege.  
The future of education isn't a company. It's a community.  
We don't disrupt education—we decentralize access to it.  
We're not imagining the future of learning. We're building it

## POSITIONING

LERN360 complements, not replaces, formal education.  
We offer blockchain-verified micro-credentials and stackable learning pathways to support learners before, between, and beyond formal qualifications.  
We're a decentralized professional learning ecosystem; powered by community, governed by DAO, and scaled through tokens.  
Accredited degrees validate institutions. We validate knowledge, learning & skills.

## WEB3 DIFFERENTIATORS

You don't need permission to learn or to earn.  
Learn : Stake : Succeed  
Every learner earns. Every credential counts. Every voice matters.  
Proof of learning is on-chain. Proof of impact is in the community.  
Not your average course platform. Not your average token either.

## WHY TOKENS, NOT EQUITY

We're not raising capital to build a company. We're building an economy.  
Tokenization makes education affordable, inclusive, and participatory.  
DAOs reward contribution. Corporations reward shareholders.

## FOR LEARNERS

Start anywhere. Learn at your pace. Prove what you know.  
Don't just take a course. Own your learning journey.  
Earn as you learn. Don't borrow to learn. Teach as you grow.  
The classroom is global. The credentials are permanent.



# TABLE OF CONTENTS

## 1. Legal Disclaimer

Abstract

## 2. Executive summary

- Empowering Education with AI and Blockchain
- The Rising Demand for Digital Education
- Core Features of LERN360
- Technology and Infrastructure
- Strategic Vision and Future Roadmap

## 3. Introduction

- The Need for a New Learning Paradigm
- Core Philosophy of LERN360
- Key Challenges in the Current Education System
- How LERN360 Addresses These Challenges
- Technology-Driven Learning Evolution
- Shaping the Future of Education

## 4. Vision

## 5. Mission

## 6. Market Demand

- The Expanding E-Learning Market
- Key Market Drivers
- Competitive Landscape
- Strategic Positioning of LERN360

## 7. LERN360 Overview

- Introduction
- Technology Stack
- User Experience & Functionality
- Future Roadmap



## 8. Case Studies and Practical Applications

- Corporate Training and Workforce Development
- Academic Institutions and Digital Accreditation
- Multilingual Learning for Underserved Populations
- Lifelong Learning and Career Development
- Entrepreneurial Education and Content Monetization

## 9. Technical Structure of LERN360

- Introduction
- System Framework Overview
- Technology Stack
- Blockchain Integration & Token Economy
- AI-Powered Personalization & Learning Optimization
- Security, Compliance, and Risk Management
- Scalability & Future Expansion
- Implementation Roadmap

## 10. Tokenomics

## 11. Leadership Team

## 12. Advisory Board

## 13. Roadmap & Growth Strategy

## 14. Compliance and Risk Mitigation

## 15. Conclusion

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# ABSTRACT

E-learning is on a sharp upward trajectory, expected to surpass USD 1 trillion by 2030, driven by increased internet access, a rising need for digital credentials, and advances in technology. Yet, today's platforms fall short, struggling with verifiable certification, personalization, engagement, and cost.

LERN360 takes these problems head-on. Our platform integrates blockchain-certified credentials, AI-powered adaptive learning, and a tokenized reward system to create a more inclusive, efficient, and transparent digital learning experience. With blockchain verifying every credential, and AI tailoring each learning journey, students receive personalized, trustworthy, and flexible education.

LERN tokens fuel the platform. They are used to unlock access to courses, reward participation, content creation, and skill development. A well-designed tokenomics model ensures long-term value: a fixed supply of tokens (with spent tokens recycled and sold to LERN360 users), rising demand, and value appreciation to support scalable increase in the number of learners, make learning accessible without inflation

With multilingual support, LERN360 transcends language barriers, opening education to global communities that were previously under-served. LERN360 democratizes education and plays a leading role in community development and support. The Strategic growth of LERN360 in the years to come will include enterprise training, international expansion, and decentralized governance via a DAO.

This is your chance to be part of the future of learning.

INVEST IN LERN360. EMPOWER A REVOLUTION IN LEARNING AND SHARE IN ITS SUCCESS.



## FOUNDER'S MESSAGE

Six years ago, I entered the education space with a simple but powerful belief: education has the power to transform lives and communities. I had seen firsthand how traditional education systems—though well-intentioned—were often slow, expensive, and inaccessible to those who needed them most. I knew something had to change.

My goal wasn't just to build another college or online platform. I wanted to create a movement—one that could scale across borders, languages, and income levels. But I quickly realised that conventional models—whether operational or financial—weren't built for that kind of scale or impact.

Fast forward to today, and the world has changed. Web3 has given us the tools to finally do what legacy systems never could: decentralise access, incentivise participation, and build self-sustaining ecosystems where everyone—not just shareholders—benefits from growth.

This is why I'm raising capital through tokens, not equity.

Because I'm not just building a company. I'm building a decentralised autonomous organisation (DAO)—one that's owned, shaped, and grown by its community. Educators, learners, validators, developers—everyone can own a piece of the system, have a voice in its governance, and be rewarded for their contributions. That kind of participatory economy simply isn't possible when ownership is locked up in venture capital term sheets.

More importantly, tokenisation allows us to keep education affordable, inclusive, and scalable. We can use tokens to incentivise learning, subsidise access for underserved communities, and create localised economies around content creation and peer-to-peer teaching. This is how we reach millions—not through top-down mandates, but through bottom-up empowerment.

Web3 isn't just a technology layer for us. It is the only model that aligns with my original vision: to transform communities at scale through accessible, high-quality education.

So when people ask me why I chose tokens over equity, my answer is simple:

Because the future of education isn't a company. It's a community.



"Education should be a right, not a privilege. At LERN360, we're not just imagining the future of learning; we are building it. As someone who has scaled businesses, led institutions, and championed access to opportunity, I believe technology can finally unlock what traditional systems could not — trust, flexibility, and true global reach. We are inviting you to join a new kind of education economy; an economy where every learner earns, every credential counts, and every voice matters."

Learn. Stake. Succeed.

**Nathan Mahalingam – Founder & President**



## MESSAGE FROM FOUNDER & CEO, ANTIERS SOLUTIONS, THE DEVELOPER OF THE LERN360 E LEARNING PLATFORM.

"At Antier Solutions, we are thrilled to partner with LERN360 to build a next-generation blockchain-powered e-learning platform. LERN360 is set to revolutionize how knowledge is shared and acquired, leveraging the power of blockchain for enhanced security, transparency, and global accessibility. Our team at Antiers is committed to delivering a robust and scalable platform that empowers learners and educators worldwide. We believe LERN360 will redefine the e-learning landscape, setting new standards for quality and innovation"

*Vikram R Singh, Founder and CEO of Antier Solutions (www.antierssolutions.com), is a seasoned entrepreneur and prominent speaker with over 20 years of experience in the technology sector. Under his leadership, Antiers has become a leading blockchain consulting firm, serving global enterprises across diverse sectors such as BFSI, Healthcare, Gaming, and Supply Chain. Education Congress In January 2025, Vikram was invited to participate in the DavosWeb3 Roundtable in Davos, Switzerland, a premier gathering of the 100 brightest minds in Web3. This event served as a crucible for visionary discussions, groundbreaking insights, and strategic networking opportunities within the decentralized technology space.*





## 2. EXECUTIVE SUMMARY

### 2.1 Empowering Education Through AI and Blockchain

LERN360 is an advanced e-learning platform built to transform education. It tackles three key gaps - access, verifiability, and engagement while leveraging AI for personalization and blockchain for credential authenticity. Token rewards further incentivize students and educators to actively participate in this decentralized education ecosystem.

### 2.2 Surging Demand for Digital Learning

The global e-learning market is projected to grow from USD 315 billion in 2021 to over USD 1 trillion by 2030. This growth is propelled by workforce reskilling and upskilling, online accessibility, and a critical need for certified skills. Traditional models cannot keep up. They offer outdated content, high costs, non-verifiable credentials and are not able to scale at speed and provide global access. LERN360 addresses all these weaknesses.

### 2.3 Core Capabilities of LERN360

#### 2.3.1 Personalized Learning

LERN360 harnesses the power of artificial intelligence to deliver a highly personalized learning experience. The platform dynamically adapts course content to match each learner's unique pace, learning style, and knowledge gaps. By continuously analyzing individual performance and preferences, the system ensures that students receive relevant, optimized content at the right time, increasing both engagement and educational outcomes.

#### 2.3.2 Verifiable Credentials

One of LERN360's most transformative features is its use of blockchain technology to secure academic achievements. Each certificate issued through the platform is permanently recorded on a decentralized ledger, ensuring that it is tamper-proof, transparent, and easily verifiable. This not only eliminates the risk of credential fraud but also enhances the credibility and global portability of qualifications earned on the platform.



### **2.3.3 Token-Based Rewards**

To promote active participation and long-term engagement, LERN360 uses blockchain and incorporates a tokenized incentive model. Students and educators earn LERN tokens based on their contributions, achievements, and level of involvement within the ecosystem. These tokens can be used to unlock premium features, access additional content, or at a later stage, participate in governance. This system cultivates a vibrant, self-reinforcing educational economy driven by merit and contribution.

### **2.3.4 Multilingual Access**

In line with its commitment to inclusivity, LERN360 features advanced AI-driven translation capabilities that support real-time multilingual access. This allows learners from diverse linguistic backgrounds to engage with high-quality content in their native languages. By removing language as a barrier, the platform expands its reach and makes education truly global.

### **2.3.5 Decentralized Marketplace**

LERN360 empowers educators by offering them full autonomy over their course offerings through a decentralized content marketplace. Instructors have complete control over the creation, pricing, and distribution of their content, as well as direct access to earnings generated. This model ensures fair revenue sharing between the platform and educators/instructors, encourages innovation in content delivery, and fosters a more equitable and creator-centric education system. Instructors will have access to additional revenue sources by opting to become new course reviewers and live tutors on a by-appointment basis.

## **2.4 Technology & Infrastructure**

LERN360 runs on a dual blockchain architecture: Polygon Layer 2 handles transactions, while Hyperledger Fabric verifies credentials. AI components include natural language processing, predictive analytics, and real-time adaptation. The tokens are generated using the Binance Chain.

## **2.5 Strategic Vision & Roadmap**

We aim to lead the decentralized learning revolution by offering more in-demand courses, forming strategic partnerships, and implementing DAO-based governance at an appropriate time in the future. LERN360 will be secure, scalable, and future-ready.



## 3. INTRODUCTION

### 3.1 A New Learning Paradigm

Education is undergoing a profound shift. Traditional models, limited by cost, location, and rigid systems, no longer meet the expectations of modern learners. LERN360 responds to this evolution. It is built from the ground up to deliver accessible, credible, and engaging education through a decentralized, AI and blockchain-powered platform.

### 3.2 What Drives LERN360

At the foundation of LERN360 lie three guiding principles that shape the platform's direction, design, and long-term impact.

#### 3.2.1 Access Without Borders

LERN360 is committed to dismantling the financial and geographical barriers that continue to limit access to quality education. Through its decentralized architecture, the platform ensures that learning is not confined by borders or socioeconomic constraints. Whether a learner is in a major city or a remote village, the same high-quality educational resources are available and accessible, reinforcing the idea that education is a fundamental right - not a privilege.

#### 3.2.2 Trust Through Verification

Trust is essential in education, particularly in the validation of academic achievements. LERN360 integrates blockchain technology to ensure that every certificate issued is immutable, tamper-proof, and transparently verifiable. Such credentials will be in-demand globally and provide students, employers, and institutions with the confidence that each record is authentic and unalterable.

#### 3.2.3 Incentivized Engagement

Engagement is not only encouraged - it is rewarded with the inbuilt learn to earn model within the platform. LERN360 introduces a token-based system that acknowledges and compensates both learners and educators for their contributions. Students earn LERN tokens for progress and achievement, while educators receive rewards based on the impact of their content. This model fosters an active, committed community where value flows transparently and fairly.



## 3.3 Where Current Platforms Fall Short

While digital education has grown exponentially in recent years, existing platforms continue to face persistent shortcomings that limit their effectiveness and inclusivity.

### 3.3.1 Unverified Credentials

Many online education platforms issue certificates that lack proper verification. These credentials often hold little weight with employers or academic institutions, undermining the trust and credibility of learners' accomplishments.

### 3.3.2 High Costs

Despite the promise of democratized access, education remains unaffordable for many, particularly in underserved regions. High subscription fees and paywalls continue to exclude learners who would benefit most from access to quality content.

### 3.3.3 Static Content

A one-size-fits-all approach dominates many platforms, where courses are not responsive to individual learning styles or progress. This lack of personalization diminishes motivation, limits knowledge retention, and fails to adapt to diverse learner needs.

### 3.3.4 Educator Disempowerment

Instructors often lack control over their intellectual property and receive disproportionately low revenue shares. Many platforms centralize content ownership and monetization, leaving educators without adequate recognition or reward for their work.

## 3.4 Our Solution - Smart, Secure, Student-Centred

LERN360 directly addresses the limitations of traditional e-learning models through an integrated, tech-enabled approach that places learners and educators at the core.

### 3.4.1 AI-Powered Learning

Leveraging real-time data and behavioral insights, the platform continuously adjusts content to align with each learner's pace, preferences, and performance. This ensures a more effective and engaging educational journey for every user.



### **3.4.2 Blockchain-Certified Credentials**

Each certificate issued by LERN360 is permanently recorded on the blockchain, guaranteeing authenticity and eliminating the risk of fraud. This transparency elevates the value of the credential and builds long-term trust among stakeholders.

### **3.4.3 Token Rewards**

The LERN token system incentivizes meaningful engagement. Users are rewarded for learning progress, content creation, and community participation, thereby creating an ecosystem where learning and contribution are financially and socially recognized.

### **3.4.4 Global Language Support**

Real-time AI-powered translation eliminates language as a barrier, allowing learners across the world to access and understand educational content in their native language. This inclusivity ensures that education remains global, personalized, and equitable.

## **3.5 Built for the Future**

LERN360 is not just a response to current educational challenges - it is a proactive blueprint for the future of learning.

### **3.5.1 AI for Smart Learning Paths**

The platform's AI infrastructure provides learners with personalized recommendations and dynamic learning paths. These recommendations are based on real-time performance and historical behavior, creating a continuously optimized experience.

### **3.5.2 IPFS for Decentralized Content Storage**

Course materials are hosted using the InterPlanetary File System (IPFS), ensuring secure, decentralized, and resilient access to educational content. This system reduces dependency on centralized storage and enhances both availability and ownership rights.

### **3.5.3 Sustainable Tokenomics**

LERN360 operates within a closed-loop token economy where utility and participation drive circulation. This sustainable economic model encourages consistent engagement, ensures value retention, and aligns incentives across the ecosystem.



Rather than simply improving what already exists, LERN360 is actively shaping a smarter, more equitable, and truly decentralized future for global education.

We are not just solving problems; we are shaping a smarter, fairer, and more inclusive and decentralized learning ecosystem.

## 4. VISION

Our vision is a world where high-quality learning is accessible, affordable, and empowering for everyone, regardless of location or background.

Today's education systems are failing too many. Institutional constraints, geographic limitations, and financial barriers lock millions out. LERN360 breaks down these walls using blockchain, AI, and Web3 technologies to create a new kind of learning space - open, transparent, and borderless.

Our goal is simple. We want to empower lifelong learning. We will deliver, wherever possible, accredited, adaptable courses that respond to individual needs and changing job markets. We issue blockchain-secured certifications that employers can trust - anytime, anywhere. We will focus on courses that are industry-driven and that are in demand by employers all over the world and to continuously reskill and upskill their employees in an ever-changing world.

By integrating multilingual content and real-time translation, we ensure no learner is left behind. Whether in rural Africa, urban India, or suburban Europe, students access the same quality content.

This is not just an e-learning platform; it's a movement. We are building a global community where learners, educators, and institutions come together to teach, learn, and grow. Through smart technology and a student-first mindset, we are creating a future where education truly works for all.



## 5. MISSION

Our mission is to transform education through decentralization, personalization, and trust.

LERN360 exists to give every learner access to secure, high-quality, and accredited education without the restrictions of traditional systems. Using blockchain for credentialing, AI for customization, and tokenization for engagement, we are rethinking how education is delivered and valued.

We eliminate outdated gatekeeping. Students can learn on their terms. Educators earn fairly for their contributions. Institutions can trust the records. Every stakeholder wins. As the world shifts toward continuous learning, skills-based hiring, and flexible education models, LERN360 stands at the forefront - connecting learners, educators, and institutions in a trusted, decentralized ecosystem.

## 6. MARKET DEMAND

### 6.1 Digital Learning Is Exploding

The landscape of education is undergoing a seismic transformation as digital learning moves to the forefront of global priorities. The demand for flexible, trustworthy, and scalable educational solutions has reached unprecedented levels, and several critical factors are driving this rapid growth.

#### 6.1.1 Verified Digital Credentials

There is an accelerating global demand for academic and professional credentials that can be trusted and independently verified. Learners and employers alike are seeking systems that offer integrity, transparency, and reliability in certifying skills and qualifications.

#### 6.1.2 Rise of the Zen and Alpha Generations

A new wave of learners - comprising the Zen and Alpha generations - is coming of age. These digital natives expect learning platforms to be interactive, intelligent, and always accessible. Their expectations are shaping the future of education delivery, content design, and engagement mechanisms.



### **6.1.3 Shift Toward Remote Work and Lifelong Learning**

The global shift toward hybrid and remote work models has made lifelong learning essential for career progression. Individuals now seek educational platforms that can adapt to their professional schedules and help them continuously update their skills in a fast-evolving job market.

### **6.1.4 Expanding Internet Access in Emerging Markets**

Affordable mobile internet is transforming access to education, particularly in emerging markets such as Africa, Southeast Asia, and Latin America. With millions coming online for the first time, the opportunity to democratize education at scale has never been more tangible.

### **6.1.5 Emergence of AI and Gamified Content**

Advancements in artificial intelligence and game-based learning have reshaped how learners engage with content. Platforms that personalize the experience and infuse learning with interactive, rewarding elements are demonstrating significantly higher completion and retention rates.

## **6.2 What is Fuelling the Growth**

LERN360 is uniquely positioned to benefit from the forces propelling this digital education boom. These underlying growth drivers highlight the platform's strategic alignment with global trends.

### **6.2.1 Workforce Reskilling**

As industries are transformed by automation and AI, the World Economic Forum estimates that half of all employees will need reskilling by 2025. LERN360 provides a scalable and cost-effective way to meet this challenge, enabling individuals and organizations to stay ahead of the curve through targeted upskilling.

### **6.2.2 Demand for Verifiable Credentials**

Trust is the cornerstone of any certification system. LERN360 eliminates the risk of fraudulent claims by issuing blockchain-secured credentials. These are instantly verifiable and immutable, offering employers a reliable method for validating skills and qualifications.



### **6.2.3 Access to Emerging Markets**

Mobile-first e-learning is gaining significant traction across developing regions. LERN360's multilingual support and low infrastructure requirements make it ideally suited to meet the educational needs of learners in Africa, Latin America, and Southeast Asia, where demand for affordable, quality education is surging and where traditional educational platforms are unable to reach.

### **6.2.4 Personalized and Gamified Learning Experiences**

Learners today respond best to experiences that adapt to their progress and reward their achievements. LERN360 integrates AI-driven personalization and gamified interfaces to deliver higher learner satisfaction, improved knowledge retention, and stronger platform engagement.

### **6.2.5 Multilingual Content Delivery**

Platforms that can deliver content in multiple languages will have a clear edge in the global education market. Through advanced AI translation, LERN360 ensures that learners worldwide can access high-quality material in their preferred language, removing one of the last major barriers to inclusion.



## 6.3 Competitive Landscape: How We Compare

### Top E-Learning Platforms: Key Metrics

Platform	Annual Revenue (2023)	Registered Users	Number of Courses	Number of Educators	Business Model Focus	Notable Highlights
Coursera	\$695–705 million	142 million	7,000+	300+ institutions	B2C & B2B (Coursera for Business)	Offers courses from over 300 universities and companies; provides bachelors and masters degree programs.
Udemy	\$776–782 million	52 million	210,000+	50,000+ instructors	Primarily B2B (Udemy Business)	Offers many courses; serves a large number of enterprise clients.
edX	\$97.5 million	46 million	8,000+	160+ partners	B2C & B2B (edX for Business)	Partners with institutions like MIT and Harvard; acquired by 2U for \$800 million in 2021.
Duolingo	\$531 million	500 million+	100+	Not specified	B2C (Freemium Model)	A language learning platform; 9.5 million paid subscribers by end of 2024; 40.5 million daily active users.
Skillsoft	\$533 million	Data not available	180,000+ resources	Not specified	B2B (Employee Training)	Provides over 180,000 resources including courses, videos, and books; focuses on IT, business, and leadership skills.

These metrics illustrate the lucrative nature of the e-learning industry and the diverse strategies employed by leading platforms. For LERN360, this presents an opportunity to carve out a niche by leveraging innovative approaches and targeting underserved markets with a low cost of acquisition.



**While platforms like Coursera, Udemy, and edX have scale, they fall short in critical areas:**

Feature	LERN360	Coursera	Udemy	edX
Blockchain Certification	Yes	No	No	No
Token Rewards	Yes	No	No	No
AI Personalization	Yes	Limited	Limited	Limited
Multilingual AI Support	Yes	Limited	Limited	Limited
Control of Revenue	Instructors	Platform-controlled	Platform-controlled	Institution-owned
DAO Governance	Yes	No	No	No

LERN360 stands out in the crowded e-learning landscape by reimagining what a truly decentralized, learner-centric platform can be. At its core, LERN360 leverages blockchain and AI to deliver an educational experience that is more trusted, more rewarding, and more inclusive than anything available today.

First, LERN360 offers verifiable, tamper-proof credentials issued on the blockchain. This eliminates fraud and gives learners globally recognized proof of their achievements - instantly verifiable by employers, institutions, and credentialing bodies without relying on centralized databases or intermediaries.



Second, the platform introduces a powerful incentive model by rewarding all stakeholders - learners, educators, and referrers - with LERN tokens. These tokens not only encourage meaningful engagement but also create a vibrant ecosystem where users are economically empowered to contribute and grow together. Unlike traditional platforms where value is extracted, LERN360 shares it with its community.

Third, LERN360 delivers truly personalized learning powered by advanced AI. The platform adapts in real time to each learner's behavior, preferences, and progress - creating unique learning journeys that are both efficient and engaging. This dynamic approach enhances retention, speeds up mastery, and makes learning more relevant than ever.

Fourth, LERN360 puts educators back in control by offering full autonomy over their content, pricing, and learner relationships. They own their audience, can monetize on their terms, and will be able to participate in platform governance through DAO voting rights at an appropriate time. This contrasts sharply with traditional platforms that restrict visibility, impose rigid pricing, and retain control over user data.

Finally, LERN360 is built for global reach, offering content in 15+ languages using AI-powered translation and localization. This ensures inclusivity and accessibility for learners across geographies, regardless of language or background, helping bridge the global education gap.

By combining these five pillars, LERN360 is not just building another edtech platform - it is building a new education economy.

## 6.4 LERN360: What Sets It Apart

LERN360 has developed a robust educator acquisition strategy focused on onboarding high-quality content creators from around the world. By addressing key frustrations educators face on legacy platforms such as limited control, opaque revenue models, and lack of ownership, we aim to position LERN360 as the preferred platform for forward-thinking instructors. Our model is designed to align educator success with platform growth, creating strong incentives for sustained contribution. This strategy not only accelerates content readiness ahead of launch but also lays the foundation for a thriving, self-scaling ecosystem, making LERN360 uniquely positioned for rapid user adoption and long-term investor value.



## 6.5 How LERN360 Can Carve Out a Big Piece of the Market Quickly

### 6.5.1. Position as the First Decentralized, Incentivized Learning Platform

- Unique Value Proposition – Unlike others, LERN360 uses blockchain and AI to offer tokenized incentives for learners, educators, and referrers
- Incentive Flywheel – We reward users with tokens for learning, teaching, referring, or completing challenges - creating viral growth at low CAC and higher course completion rates and "customer-stickiness"

### 6.5.2. Focus on Underserved Markets

- Emerging Economies – While catering for the usual developed regions, we will target Africa, South Asia, Southeast Asia, and LATAM where demand for affordable, practical, and mobile-first education is skyrocketing
- Languages & Localization – Use AI-powered translation to offer courses in 15+ local languages, making learning accessible beyond English-speaking users

### 6.5.3. Attract High-Quality Educators Quickly

- Better Monetization – Offer better token-based royalties and performance-based bonuses to an existing pool of educators globally compared to flat revenue shares on traditional platforms
- DAO-Led Governance – Allow top educators to collaborate on courses, vote on platform upgrades, marketing initiatives, and even course curation - giving them a real voice – at an appropriate time

### 6.5.4. Strategic Partnerships

- Telecoms & Fintechs – Bundle free or subsidized LERN360 access with mobile plans and digital wallets in key markets
- Employers & Recruiters – Offer co-branded skilling academies where learners can get hired or certified by real companies
- Create an employment portal – enabling employers to access employees globally, enabling AI to study these job postings and providing recommendations to students and educators on what opportunities are available. Educators can then develop the right courses for students



### 6.5.5. Viral Peer-to-Peer Growth

- Affiliate Model on Blockchain - Anyone can become a referrer and earn tokens for every course purchased through their link
- Gamified Learning Journeys - Leaderboards, achievements, NFTs as badges - all built on-chain to incentivize user engagement and sharing

### 6.5.6. Community & Creator-Led Growth

- Micro-credentialing for Influencers: - Let creators launch branded micro-courses or skill challenges - powered by LERN360
- Content DAOs - Organize course content development as DAOs, where contributors are rewarded based on their input and upvotes

### 6.5.7. Speed to Market

- Launch in Stages –

Stage 1 – Free + token-incentivized courses to attract early users  
(growth over revenue)

Stage 2 – Add paid certifications and employer tie-ups

Stage 3 – Launch staking and DAO governance features to solidify ecosystem control

LERN360 is not just "another e-learning platform." It's a Web3-native learning economy; where every user can learn, earn, and grow together. By combining tokenization, language localization, community power, and low-friction referral models, it can scale faster than traditional players bogged down by centralized infrastructure. It can provide education at affordable costs reaching millions of learners all over the world.



## 7. LERN360 OVERVIEW

### 7.1 Redefining How Education Works

LERN360 is not merely a digital learning platform - it is a complete education ecosystem designed for the demands of the future. Combining artificial intelligence, blockchain, and decentralized infrastructure, the platform reimagines how knowledge is delivered, validated, and monetized.

#### 7.1.1 Blockchain-Based Credentials

Every certificate issued on LERN360 is permanently recorded on the blockchain. This ensures that the credentials are secure, tamper-proof, and instantly verifiable by employers, academic institutions, or any third party. This immutable certification system eliminates fraud and instills confidence in the authenticity of learning outcomes.

#### 7.1.2 AI-Powered Adaptive Learning

The platform uses advanced AI to continuously assess and respond to each learner's behavior, preferences, and performance. Content is adapted in real time through predictive analytics and feedback mechanisms, creating a personalized learning journey that enhances motivation, comprehension, and retention.

#### 7.1.3 Token Incentive System

LERN360 introduces an integrated reward mechanism through its native utility token, the LERN token. Learners are rewarded in LERN tokens for their progress, while educators receive incentives in LERN tokens for the impact of their content. LERN tokens can be used to pay for courses, redeemed for platform features, used to access premium modules, or exchanged within the LERN360 economy, thereby creating a functioning educational marketplace.

#### 7.1.4 Multilingual Support at Scale

To ensure global inclusion, LERN360 employs AI-driven translation technology that supports learning in more than fifteen languages. This is complemented by voice assistants and text-to-speech capabilities, making the platform accessible to learners regardless of linguistic background or literacy level.



## 7.2 Technology Stack – Built for Scale, Security, and Speed

LERN360's robust technology stack is engineered to handle high user volume, deliver low-latency experiences, and ensure top-tier security and compliance.

### 7.2.1 Blockchain Infrastructure

LERN360 integrates a dual blockchain framework. Polygon (Layer 2) is used for handling fast, low-cost token transactions, enabling scalability without sacrificing speed. Hyperledger Fabric is deployed for credential management, offering a secure and permissioned environment for storing and verifying academic records.

### 7.2.2 AI and Machine Learning Capabilities

The platform uses natural language processing (NLP) to deliver real-time translations and intelligent course recommendations. Predictive analytics track user behavior to fine-tune educational outcomes, while adaptive algorithms continuously update learning paths based on individual performance patterns.

### 7.2.3 Cloud and Storage Systems

Scalability and security are ensured through AWS Cloud infrastructure, which provides elastic computing power and enterprise-grade protection. For decentralized content distribution and ownership, LERN360 utilizes the InterPlanetary File System (IPFS), maintaining course availability and content integrity.

### 7.2.4 Frontend and Backend Architecture

The frontend is built using React.js and Angular for web applications, and Flutter for mobile environments, offering seamless user experiences across devices. The backend runs on Node.js and NestJS, providing fast and scalable APIs. Data is stored using PostgreSQL and MongoDB to support both structured and unstructured data needs efficiently.

## 7.3 User Experience and Functionality

LERN360 delivers distinct value to three key user groups: students, instructors, and enterprise clients.



### 7.3.1 For Students

Learners are supported with intuitive dashboards that track progress, achievements, and learning milestones. The AI engine recommends the next best module based on performance data. Blockchain-certified credentials provide immediate credibility, while LERN tokens incentivize course completion and continued engagement.

### 7.3.2 For Instructors

Educators benefit from AI-driven tools that simplify content creation, course formatting, and learner feedback. Revenue distribution is managed transparently through blockchain, ensuring fair compensation based on quality and impact. Real-time analytics give instructors deep insights into student behavior, enabling them to optimize their teaching approaches.

### 7.3.3 For Enterprises

Organizations can use LERN360 to upskill their workforce through verifiable training programs. The platform's analytics capabilities help track individual and team learning outcomes, while integration with HR systems streamlines the credentialing and compliance process. This empowers enterprises to build agile, future-ready teams with minimal administrative overhead.

## 7.4 Features Roadmap: Five Years, Five Key Phases

### Year 1: Platform Launch

- Launch adaptive AI learning engine
- Onboard early educators and users
- Roll out LERN token economy

### Year 2: Global Reach

- Target emerging markets
- Expand language support
- Introduce AI translation in more languages
- Deploy employer-facing credential verification tools
- Launch AI-powered learner monitoring tools

### Year 3: Advanced AI & Micro-Credentials

- Launch micro-certifications backed by blockchain
- Implement AI-driven assessments



## Year 4: Verification & Analytics

- Enhanced employer-facing credential verification tools
- Intensify AI-powered learner monitoring tools

## Year 5: DAO Governance & Web3 University

- Transition to DAO-based decision-making
- Launch a decentralized university powered by the community

LERN360 is not only ready for what is next—it's designed to lead the future of education.

# 8. CASE STUDIES & PRACTICAL APPLICATIONS

## 8.1. Corporate Training and Workforce Development

Companies use LERN360 to streamline employee training. With AI-driven personalization and blockchain-secured credentials, businesses can track progress, verify skills, and ensure compliance, all on a decentralized platform.

Example: A tech firm trains its global sales team using LERN360. Each employee receives custom learning paths based on real-time performance. Verified blockchain certificates make internal promotions and compliance audits seamless.

### Key Benefits:

- Personalized learning tailored to each employee's role and growth plan
- Immutable, verifiable credentials to prove upskilling
- Gamified learning with token rewards for motivation

## 8.2. Academic Institutions & Digital Accreditation

LERN360 helps universities issue tamper-proof digital certificates. These blockchain credentials eliminate fraud and enhance global recognition.

Example: A university adopts LERN360 to replace paper diplomas. Graduates receive blockchain-verified degrees that can be shared with employers and graduate schools instantly.



### **Key Benefits:**

- Fraud-proof, easily shareable degrees
- Improved operational efficiency and reputation
- AI-enhanced learning materials boost academic outcomes

## **8.3. Multilingual Learning for Underserved Populations**

Language should never be a barrier to learning. LERN360's AI-driven translation brings top-tier education to communities often excluded from digital education.

Example: In rural Africa, students use LERN360 to access courses in their native languages; translated in real time by AI.

### **Key Benefits:**

- Access to global content in local languages
- Personalized study materials based on ability and interest
- Earn-as-you-learn model increases engagement

## **8.4. Lifelong Learning & Career Development**

Professionals in fast-moving sectors need ongoing learning. LERN360 offers flexible, accredited upskilling aligned with evolving industry needs.

Example: A nurse uses LERN360 to upskill in digital health tech, earning blockchain-backed micro-certifications recognized by global healthcare employers.

### **Key Benefits:**

- Tailored learning pathways for career growth
- Portable, verified credentials build trust with employers
- Continuous incentives for ongoing learning

## **8.5. Entrepreneurial Education & Content Monetization**

Instructors and experts use LERN360 to build, launch, and monetize their own courses-without middlemen or unfair revenue splits.

Example: An independent finance expert publishes a course on crypto investing. With AI analytics, he improves engagement and earnings. Blockchain ensures he's paid transparently based on student success.

### **Key Benefits:**

- Transparent revenue-sharing with no platform exploitation
- Real-time analytics help improve course performance
- Token rewards support sustainable educator income



## 9. TECHNICAL STRUCTURE OF LERN360

### 9.1 Designed for Performance, Security and Scale

LERN360 is architected with performance, security, and scalability at its core. The platform is built on a modular, multi-layered foundation, enabling every component - from artificial intelligence engines to blockchain frameworks - to work in tandem in delivering a seamless, intelligent, and adaptive learning experience. This structure ensures the system remains responsive under pressure, adaptable to user behavior, and protected against security threats.

### 9.2 System Architecture Overview

#### 9.2.1 User Layer

This is the interface through which students, instructors, and administrators interact with the platform. Personalized dashboards offer seamless access to course materials, track learning progress, and provide engagement tools tailored to each user group.

#### 9.2.2 AI Engine

Powered by machine learning and natural language processing (NLP), this layer continuously analyzes learner behavior, preferences, and performance. It enables real-time content adaptation, ensuring that users receive the most relevant and effective learning experience possible.

#### 9.2.3 Blockchain Layer

All critical transactional and credentialing functions are handled by this layer. It facilitates the secure issuance and verification of academic credentials, manages token-based rewards, supports staking mechanisms, and records all platform transactions with full transparency and traceability.

#### 9.2.4 Storage Infrastructure

A hybrid approach is used to balance scalability and decentralization. AWS cloud services provide dynamic scalability and high availability, while the InterPlanetary File System (IPFS) offers decentralized, tamper-resistant storage for course content, ensuring both accessibility and integrity.



## 9.2.5 Security and Compliance Layer

Robust security protocols safeguard both platform users and their data. Features include end-to-end encryption, multi-factor authentication, role-based access control, and compliance with global data protection regulations such as GDPR. This layer guarantees data privacy, platform reliability, and regulatory alignment.

All layers of the LERN360 architecture are seamlessly interconnected through secure APIs, ensuring smooth data transmission and a responsive user experience.

## 9.3 Technology Stack

### 9.3.1 Frontend and Backend Technologies

LERN360's frontend is developed using React.js and Angular for web environments, and Flutter for mobile applications, enabling fast and intuitive user experiences across devices. The backend, built on Node.js and NestJS, provides a high-speed, scalable API layer. Data storage is managed using PostgreSQL and MongoDB, offering structured and unstructured storage capabilities. Continuous integration and deployment are handled via Jenkins pipelines, allowing for seamless and automated platform updates.

### 9.3.2 Blockchain Infrastructure

The blockchain layer combines multiple technologies for optimal performance. Polygon Layer 2 ensures high-speed and cost-efficient token transactions. Hyperledger Fabric is employed for secure, permissioned credentialing. Smart contracts, developed in Solidity, automate key processes such as staking, reward distribution, and course purchases. IPFS decentralizes content storage, while Web3.js and Ethers.js ensure seamless integration and interaction with the blockchain.

### 9.3.3 Artificial Intelligence and Machine Learning

The AI engine employs Hugging Face Transformers for real-time multilingual translation and NLP. Personalization is driven by TensorFlow and PyTorch, which create adaptive learning paths tailored to individual user needs. Behavioral analytics track and predict learner behavior to optimize content delivery. Conversational AI tools like AWS Lex support user interaction, while AWS Recognition handles content moderation and media analysis.



### **9.3.4 Security and Privacy Framework**

Data security is enforced through AES-256 encryption. Authentication protocols include multi-factor authentication (MFA) and OAuth 2.0 for secure user access. The entire system is aligned with international compliance standards including GDPR, CCPA, and ISO/IEC 27001, ensuring robust data governance and privacy.

## **9.4 AI + Blockchain = Smarter Learning**

### **9.4.1 Adaptive AI**

LERN360 employs a learning engine that evolves dynamically in response to student performance. The platform detects where learners struggle or excel, adjusting content and difficulty in real time to create an optimal educational path.

### **9.4.2 Multilingual NLP**

The natural language processing layer provides real-time translation and culturally adaptive content, significantly expanding global access and retention. Learners can engage with material in their native language, making the experience both inclusive and effective.

### **9.4.3 AI-Optimized Pricing**

Pricing for courses is informed by AI based on learner demand, satisfaction ratings, and completion rates. This allows the platform to offer fair, market-responsive pricing and create targeted promotions to maximize participation and affordability.

## **9.5 Blockchain Applications in LERN360**

### **9.5.1 Tamper-Proof Credentials**

All academic certifications issued on the platform are recorded immutably on the blockchain, making them permanent, verifiable, and resistant to fraud.



## **9.5.2 Smart Contract Payments**

Course purchases, completions, and reward distributions are executed via smart contracts, eliminating the need for intermediaries and ensuring secure, automated transactions.

## **9.5.3 Token Economy**

LERN360 operates within a closed-loop token ecosystem. Learners earn LERN tokens through engagement and completion, while educators are rewarded in LERN tokens for the impact of their content. Enterprises can acquire LERN tokens to deliver and verify employee training.

## **9.5.4 Decentralized Governance**

Future versions of the platform will introduce decentralized autonomous organization (DAO) participation. Token holders will at that stage gain the ability to vote on platform upgrades, treasury allocations, and strategic initiatives, enabling true community-led governance.

# **9.6 Roadmap for Platform Launch**

## **9.6.1 Phase 1 (Q2 2025)**

The Minimum Viable Product (MVP) will be launched, featuring adaptive learning capabilities and blockchain-certified credentialing.

## **9.6.2 Phase 2 (Q3 2026)**

Token staking and smart rewards mechanisms will be completed.

## **9.6.3 Phase 3 (Q4 2025)**

This phase introduces the full personalization engine and enterprise onboarding. It will also mark the beginning of large-scale onboarding of educators and courses, alongside partnerships with credentialing bodies.

## **9.6.4 Phase 4 (Q2 2026 and Beyond)**

LERN360 will expand its educator and course onboarding, deepen its partnerships with credentialing institutions, and launch a fully operational learner interface. Additional features will include NFT-based credentialing and further decentralization of platform governance.



LERN360 has been designed to support a user base on par with the world's largest Web 2.0 based education platforms, which collectively serve over 300 million learners. With its future-ready architecture, global operations, and incentive-driven ecosystem, LERN360 is built to meet and exceed the evolving demands of education in the digital age.

The world's top 5 Web 2.0 based leading platforms currently serve more than 300 million users. LERN360's architecture is ready to support all of them and more through our global operations, ground-breaking technologies and incentives to serve the evolving needs of education.

## 10. TOKENOMICS

### 10.1 A Utility Token Built for Learning

The LERN token (BEP-20 standard, 18 decimals) is the native utility token of the LERN360 ecosystem, designed to serve as a core enabler of access, rewards, and governance within a decentralized education infrastructure.

The LERN token is a true utility token designed to fuel the ecosystem, drive engagement, and maintain financial sustainability. This is not a speculative coin; it's the engine behind a functioning, reward-based education platform.

**LERN tokens power a wide range of use cases within the platform, including but not limited to:**

- Access to premium educational content and micro credential modules
- Participation in staking, earning rewards for securing and growing the network
- Governance voting (once available) on key platform developments, upgrades, and treasury usage
- Rewarding contributors-educators, validators, referrers - via transparent smart contracts
- Transaction fees, cross-platform integrations, and affiliate-based incentives

The demand for these functionalities is expected to grow in tandem with platform adoption. As more learners, educators, and institutions engage with LERN360, the need for LERN tokens to facilitate core platform activity increases, creating a natural economic feedback loop. While not positioned as an investment product, token value may reflect the underlying utility and velocity within the ecosystem, consistent with supply and demand principles observed in similar blockchain-based platforms.



## 10.2 Tokenomics - Powering a Sustainable Ecosystem

At the heart of LERN's ecosystem lies a meticulously crafted tokenomics model; designed not only to fuel the platform's rapid adoption but to offer value for early adopters, partners, and the wider community. With a total supply of just 1 billion LERN tokens, we've engineered a balanced allocation that creates strong incentives and sets the stage for a robust and self-sustaining economy.

The LERN token is issued and minted by LERN360 GLOBAL LIMITED, a dedicated token-issuing business company incorporated in the British Virgin Islands (BVI), a jurisdiction used widely by many tier 1 crypto companies in the Web3 space for its regulatory clarity, operational flexibility, and international familiarity.

The LERN token plays a central role in facilitating platform access, rewarding users, and (once available) enabling governance participation via the DAO.

The LERN token plays a central role in facilitating platform access, rewarding users, and (once available) enabling governance participation via the DAO.

## 10.3 Token Pre-Sales - Funding a Revolution in Education

The presale, which will be carried out over a period of 24 weeks, itself moves beyond traditional models. Instead of fixed weekly pricing or arbitrary caps, LERN360 will implement dynamic, demand-driven pricing, in eight batches of 3 weeks each. If each batch allocations sell out quickly, the price will rise more aggressively. If demand cools, the price will hold thereby creating urgency while respecting market sentiment.

Investors who come in early will access lower prices but face longer lockups, while those who come in later pay more but unlock faster. This structure is elegant, fair, and built to pull in both strategic backers and retail investors.



The journey begins with our first 3 week Seed Round, where early adopters including learners, educators and visionaries are offered LERN at just \$0.02 per token. Three strategic 3 week private rounds follow, at a new price, engaging key partners, influencers, and community leaders who can help amplify LERN's reach and credibility. By the time of the last four 3 week public sales, LERN will already be positioned as a high-demand asset with real-world utility and visible traction.

TGE is expected within 2 weeks of completion of Presales. LERN hopes to launch on Pancake swap within 2 weeks of TGE with a 2 year lock on the liquidity with Team Finance and on top-tier centralized exchanges within 8 weeks post-TGE, subject to compliance and market readiness.

## 10.4 Token Allocations

Every token allocation has a clear purpose. Team and advisor tokens are locked with a 12-month cliff and a 36-month linear vesting schedule—a powerful statement of our long-term commitment. The Ecosystem Growth fund, comprising 20% of the supply, will be devoted to staking rewards, onboarding incentives, and granting programs that drive adoption and user engagement from day one.

This fund will also support CSR initiatives in underserved regions, funding education access programs, digital literacy campaigns, and token- subsidized learning for marginalized communities. By partnering with NGOs, schools, and local governments, LERN360 will use these grants to drive grassroots adoption, empower learners in low-income areas, and fulfill its mission of transforming lives through accessible, blockchain- powered education.

Marketing and Liquidity allocations ensure that LERN hits the market with momentum, visibility, and deep liquidity; whether on decentralized or centralized exchanges. Our **Treasury and Reserve** pool provides future-proofing: from governance participation to buybacks, we are building with resilience in mind.



But what makes this tokenomics model stand apart is its alignment with tokenholder interests. Vesting schedules are structured to protect against sudden early dumps, while still ensuring healthy liquidity and market activity. At every stage, LERN is designed to inspire confidence, reward early conviction, and power a thriving community.

All LERN360 token-related smart contracts are subject to rigorous third-party audits to ensure the highest standards of security, reliability, and investor protection.

The core LERN token contract, developed on the Binance Smart Chain (BEP-20), has been independently audited by CredShields, a leading blockchain security firm known for its deep expertise in DeFi and token protocol analysis. In addition, both the crowdsale contract, which governs the pricing logic, purchase caps, and token distribution and the vesting contract, which enforces time-locked releases for presale, team, and advisor allocations, will be audited prior to the Token Generation Event (TGE). These audits ensure that all critical token mechanics operate exactly as intended, without loopholes or vulnerabilities. Audit reports will be published publicly, reinforcing LERN360's commitment to transparency, invest or trust, and best practices in Web3 security.



## 10.5 Tokenomics: Built for Utility, Geared for Sustainability

The LERN token trajectory offers compelling value retention potential while maintaining sustainability. With careful supply management and dynamic ecosystem incentives, LERN is positioned not just as a token, but as the engine of a scalable, decentralized education revolution.

While LERN makes no forecasts or guarantees regarding token value, its design reflects industry best practices aimed at fostering healthy supply-demand dynamics, safeguarding against volatility, and building confidence among all participants in the ecosystem. The LERN token has an inherent self-propelling mechanism to provide strong and lasting value to users.

LERN's tokenomics are not based on promises, but on principles: responsible supply, real demand, transparent governance, and sustainable growth mechanisms. LERN is designed so that its utility, adoption, and performance move in harmony.

Token value will be a function of growth in adoption, participation, and trust—each one earned through the delivery of real outcomes, not marketing slogans.

This is how value emerges - not in theory, but in practice



**LERN360**



## Suggested Tokenomics for LERN

Category	Tokens (LERN)	% of Supply	Price/Token (USD)	Target Raise / Purpose
Seed Round	100,000,000	10%	\$0.020	\$2M – Early believers/ VCs, with long vesting for high ROI potential
Strategic/Private Sale	150,000,000	15%	Dynamic Pricing	\$5.25M – Key partnerships, influencers, community leaders
Public Sale (IDO/ICO)	200,000,000	20%	Dynamic Pricing	\$12M – Mass adoption & market liquidity
Team & Advisors	150,000,000	15%	Locked	Long-term commitment (12M cliff + 36M linear vesting)
Ecosystem Growth	200,000,000	20%	-	Staking rewards, learn-to-earn models, grants, user onboarding
Marketing & Liquidity	100,000,000	10%	-	Promotions, influencer marketing, CEX/DEX liquidity pools
Treasury / Reserve	100,000,000	10%	-	DAO governance, buybacks, ecosystem sustainability fund

Total Supply: 1 Billion LERN

Decimals: 18 (to allow for fine-grained transaction control and flexibility in microeconomics)

LERN is a BEP-20 standard token deployed on the Binance Smart Chain (BSC) fully compatible with the ERC-20 specification





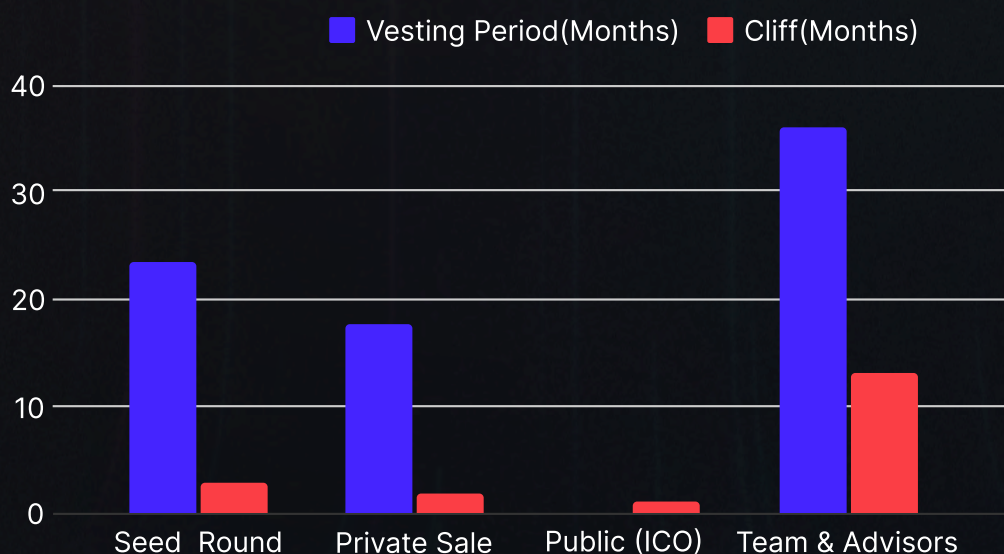
## Vesting Schedule (Investor-Friendly & Dump-Proof)

Category	Vesting Duration	Cliff Period
Seed Round	24 months linear vesting	3 months
Strategic/Private Sale	18 months linear vesting	2 months
Public Sale	Fully liquid or 20% TGE + 2M	0–1 month
Team & Advisors	36 months linear vesting	12 months
Ecosystem / Staking	Distributed over use-cases	No cliff

### Why This Tokenomics Model Works for LERN

- Balanced capital raise with low risk, high reward early entries
- Long-term ecosystem growth incentives via staking + community rewards
- Avoids dumping by implementing smart vesting schedules
- Marketing and liquidity allocation ensures strong exchange performance
- Treasury reserves keep future flexibility open for expansion or buybacks

### Vesting Period & Cliff





## 11. LEADERSHIP TEAM

LERN360 is led by a seasoned team with a track record in technology, capital markets, product innovation, and blockchain and digital assets implementation. This team brings the strategic vision and execution capabilities required to build a world-class digital education platform.

### NATHAN MAHALINGAM

#### FOUNDER & PRESIDENT

With over 45 years in project development, execution and M&A transactions with several large multi-nationals and Mergers, Nathan founded and listed a renewable energy start-up on ASX and later on NASDAQ, raising over USD180 million over a 6 year period. After exiting the investment in 2018, he acquired ICMS (International University College of Management and Sports), now one of Malaysia's top-rated private higher education institutions.



Nathan took over ICMS in November 2019, when it was a fledgling 2-star-rated college, facing declining enrolments and limited visibility. Just a few months later, the COVID-19 pandemic hit. Despite these challenges, under his leadership, ICMS not only weathered the crisis but grew in student numbers, academic performance, and national recognition. The college was upgraded to University College status, received a 6-star MyQUEST rating, and was honoured with the Award as Nation's Top Private Higher Education Institution and a National Excellence in Teaching Award.

Nathan's leadership is rooted in his mission to expand access to high-quality education at scale, especially for underserved learners. This vision now extends globally through LERN360 - a decentralised learning ecosystem that combines blockchain, AI, and token-based incentives to democratise learning opportunities worldwide.



He brings to LERN360 not just a strong institutional foundation, but a proven ability to execute and lead through adversity, delivering results even in volatile environments - a quality that inspires confidence among partners, investors, and learners alike. His expertise in scaling businesses, capital raising, and IPO readiness underpins LERN360's strategic roadmap.



## LEON LOO

### CHIEF INVESTOR STRATEGY OFFICER (CISO)

A former Vice President at MYEG and a fintech strategist, Leon has a strong background in capital markets and data-driven monetization. He launched Malaysia's top car insurance aggregator, generating RM70 million in annual revenue. Leon brings critical insight into investor relations, growth strategy, and sustainable token models.

## KARAN CHOPRA

### CHIEF PRODUCT OFFICER (CPO)

A blockchain systems architect and expert in Hyperledger Fabric, Corda, Cosmos, and Substrate, Karan leads LERN360's product innovation and cross-chain development. His deep knowledge of consensus mechanisms, cryptography, and tokenomics ensures technical excellence and blockchain interoperability.



Together, this leadership team combines vision, execution, and technical depth—positioning LERN360 for sustained success and global impact. More team members will be included as the platform scales.



# Vishal Yadav

Technical Project Manager / Blockchain Architect



With over 6 years of hands-on experience in the blockchain industry, Vishal brings deep technical expertise and strategic leadership to the team. Starting as a blockchain developer, he advanced to a lead role and has served as a technical project manager for several years. His core tech stack includes Node.js, Solidity, Rust (for Solana), and both relational and non-relational databases. He has worked extensively across multiple blockchain ecosystems, including EVM-based chains, Solana, Hedera, Cardano, and private blockchain solutions.

Vishal has successfully led and contributed to projects across a wide range of domains, such as centralized and decentralized exchanges (CEX/DEX), blockchain protocol development and forking, ICO/IDO platforms, staking systems, token and NFT creation, DAO frameworks, and futures trading infrastructure.



# DIVYA CHAUDHARY

## PROJECT MANAGER (ANTIERS)

Over 10 years of combined experience in software development, project management, and blockchain-based solutions. A B.Tech graduate from Chandigarh University, she has a strong foundation in full-stack development (Java and frontend frameworks) and specializes in leading blockchain projects across DeFi, NFTs, and enterprise applications. Divya excels in bridging technical execution with business strategy, applying Agile methodologies, solution design, and full SDLC management to deliver scalable, high-quality outcomes. Passionate about emerging technologies, she is committed to driving innovation and real-world value through blockchain.



Together, this leadership team combines vision, execution, and technical depth-positioning LERN360 for sustained success and global impact. More team members will be included as the platform scales.



## 11.1 Institutional Pilot Partner: ICMS

LERN360 is founded by the team behind the International University College of Management and Sports (ICMS) - a licensed higher education institution in Malaysia approved by the Ministry of Higher Education with all its course accredited by the internationally recognised Malaysian Qualifications Agency (MQA).

Under the leadership of its founder and Executive Chairman, Nathan Mahalingam, ICMS grew from a modest private college into one of Malaysia's most respected higher education institutions. It achieved the highest possible 6-star MyQUEST rating, was upgraded to University College status, and was recognised as the Nation's Top Private Institution in the country by Brand Laureate, alongside receiving the National Association of Private Education Institution's Excellence in Teaching Award for 2024. These accomplishments reflect a deep, proven commitment to innovation, quality, and access - the same values now embedded at the heart of LERN360.

As part of its ongoing transformation journey, ICMS will serve as the first institutional adopter of the LERN360 platform.

**Through this strategic partnership, LERN360 will be implemented across ICMS programs to:**

- Issue blockchain-verified academic credentials
- Enable token-based rewards for learners and educators
- Pilot peer-reviewed content creation and validation
- Launch stackable, modular learning pathways that complement formal qualifications
- Deploy real-time analytics and AI-driven learning personalisation

This collaboration not only validates LERN360 in a live academic setting, but also provides a controlled environment to refine platform features before global scale-up.

While LERN360 operates as an independent, decentralised platform, its alignment with ICMS ensures that its design is grounded in real-world academic experience, proven institutional leadership, and student-focused impact.



## 12. THE LERN360 ADVISORY BOARD

LERN360 has strategically identified and engaged independent Advisory Board members with diverse expertise, each bringing invaluable experience to the platform. These distinguished professionals were carefully chosen for their proven leadership, innovation, and strategic insight within their respective fields. Their collective experience aligns with LERN360's mission to revolutionize the global e-learning landscape through blockchain and AI. By leveraging their expertise, LERN360 ensures a robust strategic foundation to guide the platform's growth, adoption, and success.

### RAYYAN FATHALLAH

CHAIRMAN, LERN360.AI ADVISORY BOARD

Rayyan is a seasoned financial services professional with over 20 years of experience advising high-net-worth and institutional clients across EMEA and Asia. He brings deep expertise in hedge funds, alternative investments, and liquid capital markets, with a strong background in portfolio construction, tactical asset allocation, and risk management.



Rayyan has held senior roles at Merrill Lynch, Dresdner Kleinwort, and JP Morgan, and has managed both private and institutional capital across hedge funds, private equity, and real estate. He holds a BSc (Hons) in Economics from City University of London and is proficient in French and Arabic.

As Chief Investment officer at INDX, a digital asset fund that gave holders of its security token exposure to passive income deriving from masternodes, staking and lending, Rayyan was also involved in creating a proprietary algorithm to filter the universe, find the best opportunities and create a risk weighted portfolio that was rebalanced periodically.

Later as a director at Piexton Capital, Rayyan [acquired] specialist knowledge on the unique risks and opportunities that exist within the Digital Asset Fund universe.



As the Chairman of the LERN360 Advisory Board, Rayyan provides critical oversight and strategic direction. His extensive experience in guiding transformative digital projects ensures that LERN360 remains at the forefront of blockchain-based e-learning. His leadership skills and ability to execute large-scale digital initiatives make him an invaluable asset in steering LERN360 towards global prominence.

# JAMES YERKESS

## ADVISOR, STRATEGIC GROWTH & MARKETING

Strategic marketing and business transformation leader with a track record of delivering measurable growth and efficiency improvements in well known brands. Expertise in scaling start-up fintech businesses across global markets, driving operational excellence, and leveraging AI-powered solutions to maximise impact. Skilled in multi-market C-level strategy, brand positioning, and operational optimisation, driving over £500m in recurring cost savings across the UK, US, Europe, and the Middle East.



James has led growth initiatives, securing 2000+ new clients for Marvin Labs AI SaaS investment analysis co-pilot across key global markets. He has had Board advisory and governance roles in an FCA-regulated fintech payment, FX and cash business and extensive leadership experience across HSBC, Tesco, M&S Bank and Fintech advisory roles, with a strong focus on high-impact, results-driven strategies.

At LERN360, James's expertise will play a pivotal role in crafting marketing campaigns, fostering user engagement, and expanding the platform's global reach. His ability to scale digital platforms aligns with LERN360's vision of becoming a leader in blockchain-enabled education.



# MICHAL HRABI

## ADVISOR, TECHNOLOGY AND INNOVATION

Michal Hrabi is an innovation-driven technologist with extensive experience in emerging technologies, including blockchain, AI, and digital ecosystems.

A visionary by heart who has always been involved with technologies, innovation, and superb company cultures. From founding StarCube, an award-winning startup accelerator program, through directing the Microsoft Innovation Center in Brno, to joining Phonexia in 2014, he has extensive experience in bringing the sci-fi of today into the reality of tomorrow.

As Phonexia CEO, he passionately pursued our company's vision to provide the world with groundbreaking speech and voice recognition solutions and technologies to improve people's lives. As SolSol COO, he ran initiatives to handle massive company growth.

As an advisor, Michal will support LERN360's technical development and innovation strategies. His experience in integrating advanced digital solutions ensures that the platform remains technologically competitive, delivering cutting-edge educational services.



# PETER VAS

## ADVISOR, LEGAL AND COMPLIANCE

Peter is a highly regarded offshore lawyer specializing in British Virgin Islands and Cayman Islands law. With over a decade of experience advising on complex offshore cross-border transactions, he has worked across major financial centres including London, Hong Kong, and the Channel Islands. Peter has acted for investment funds, banks, private equity firms, and global corporates on corporate, banking and finance, and restructuring transactions valued in the billions.





He is consistently recognized as a leading offshore legal expert by Legal500, Asian Legal Business, and Asia Business Law Journal, and is known for his commercial acumen, responsiveness, and attention to detail. His work includes advising on blockchain and digital assets matters, landmark transactions such as the US\$11.6 billion privatization of Global Logistic Properties Ltd, and the restructuring of RMB 17 billion in offshore debt for Kaisa Group. Peter sits on the BVI Finance Working Group for Digital Assets.

At LERN360, Peter provides strategic legal oversight on offshore structuring, token compliance, and offshore cross-border regulatory matters.

## PHILIP KWA

FICD, CISSP, SID, CISM, CA,PMP

With over 25+ years of experience in a variety of corporate and entrepreneurial environments, Philip is an authentic, dynamic, and innovative leader with extensive experience in a variety of leadership roles. These unique journeys have allowed him to develop a comprehensive understanding of security and infrastructure, P&L management, emerging business technologies, transformations, product management, and strategy.

Philip's career highlights include:

Leading complex large-scale IT, Cyber Security, and ERP/SCM projects, providing strategic directions with Profit & Loss responsibilities to drive business and global growth.



- Managing new market entry and offering guidance on the growth stage of various businesses while also successfully navigating Initial Public Offerings (IPO)
- Conceptualizing and implementing strategic initiatives to propel the achievement of corporate goals and objectives, and driving multi-million dollar revenue increases, and expanding business development opportunities



- Leveraging dynamic talents in logistical management, operational direction, resource forecasting and allocation, and regulatory compliance to enhance organizational performance to boost efficiency and productivity.
- Providing thought leadership and evaluating cutting-edge best practices and enabling technologies for internal adoption.

# ERIC CHAN

## ADVISOR, DIGITAL ASSET TRADING & EXCHANGE TECHNOLOGIES

Eric Chan is an entrepreneur and blockchain innovator with a comprehensive understanding of Web3, AI integration, digital assets trading and decentralized finance.

He has been in the IT industry since 2007, running the whole spectrum from web development to SAAS all the way to Digital Exchange technology and blockchain now. In other words, he has been involved in Web1 to Web3. His latest ventures involve Non-Fungible Tokens. One of the current Web3 projects that he started is a small experiment of decentralised application deployed in one of the blockchain Testnet. This experiment is the basis for the current MVP for Maneki-Meow which now has an award grant from Conflux Network to grow the entire decentralised ecosystem and blockchain application.

His leadership in blockchain-based ecosystems positions him as a key contributor to LERN360's tokenomics and technical infrastructure, ensuring secure, efficient, and scalable blockchain solutions.





# GUY BURNETT

ADVISOR, FINANCIAL OVERSIGHT, CAPITAL STRATEGY, AND GOVERNANCE

Guy is an experienced Chief Financial Officer with a demonstrated history of working in a Listed entity in the energy sector. Skilled in Financial Reporting, Cash Flow and Working Capital Management, Capital Raising, Enterprise Risk Management, Business Planning and Financial Modelling, Internal and External Audit, and ASX Company Secretarial Work.

A member of Chartered Accountants Australia and New Zealand. Full management of finance function from external and internal reporting, working capital management, tax, insurance and audit across multiple jurisdictions, including USA, Malaysia, India, Indonesia, Singapore and Mauritius.

He has been an active executive team member involved in contract negotiation, capital raising (ASX and USA Nasdaq IPO), business restructuring, due diligence of acquisition targets and risk management. All ASX, Nasdaq and USA SEC reporting. ASX and Board Company Secretarial Compliance. ASX Company Board Member.

At LERN360, Guy's expertise will ensure robust financial oversight, helping the platform achieve long-term viability while maintaining transparency and compliance.



# HARITH ROSLANI

ADVISOR, ECM

Harith Roslani specializes in equity capital markets and financial structuring. His track record of executing capital-raising initiatives will support LERN360's funding strategies, helping secure the financial resources necessary for platform development and expansion.





The LERN360 Advisory Board's diverse backgrounds and complementary skills provide a solid foundation for the platform's development and strategic direction. With leaders in digital innovation, blockchain, financial strategy, and regional market penetration, the board's guidance is instrumental in achieving LERN360's mission to revolutionize e-learning through blockchain technology.

## 13. ROADMAP & GROWTH STRATEGY

LERN360 has a clear five-year roadmap to scale user adoption, deepen technological capabilities, and establish category leadership in decentralized education.

### 13.1 Five-Year Roadmap

#### Year 1: 2026: Foundation & Early Adoption

- Complete AI and blockchain integration
- Onboard educators and institutional partners
- Launch LERN token and reward system
- Build a 5,000-course multilingual library
- Launch in 10 countries with full language support
- Target 10 million monthly active users (MAUs)

#### Year 2: 2027: Market Expansion

- Launch Globally with full 20 languages support
- Implement AI-powered adaptive learning engine
- Introduce micro-credentials and blockchain-backed certificates
- Begin corporate upskilling partnerships
- Grow to 30 million MAUs

#### Year 3: 2028: Enterprise Solutions & DAO Launch

- Integrate credential verification with HR systems
- Launch LERN Enterprise for workforce development
- Implement DAO governance for community voting
- Reach 60 million MAUs





## 13.2 Growth Strategy

LERN360's growth strategy is built on three strategic pillars - partnerships, user engagement, and monetization sustainability - each carefully designed to ensure long-term impact and global reach.

### 13.2.1 Strategic Partnerships

LERN360 seeks to collaborate with accredited universities to offer recognized certifications through its platform. These alliances provide credibility and open new pathways for learners seeking formal qualifications. In parallel, the platform will engage with corporate partners to co-create tailored training solutions that address the upskilling and reskilling needs of their workforce. Additionally, LERN360 will integrate with Web3 and decentralized identity projects to strengthen digital trust and user sovereignty within the platform's credentialing and onboarding processes.

### 13.2.2 User Acquisition and Engagement

Growth will be driven through a combination of direct and community-based engagement strategies. Referral and reward programs will incentivize both educators and learners to join and actively participate in the ecosystem. AI will play a central role in enhancing engagement by recommending personalized content that aligns with each user's learning trajectory. To scale outreach and amplify brand presence, LERN360 will build a global ambassador and influencer network, composed of respected voices in the education, blockchain, and tech communities.

### 13.2.3 Monetization and Sustainability

All transactions within the LERN360 platform will be powered by the LERN token, establishing a closed-loop economic model. For enterprise clients, the platform will offer subscription-based access with customized packages for workforce training and credentialing. To attract top-tier educators and subject matter experts, LERN360 will implement a transparent revenue-sharing model, ensuring that contributors are fairly compensated for the value they bring to the ecosystem. These mechanisms are not only commercially sound but are structured to reinforce long-term platform stability and self-sustainability.



## 14. COMPLIANCE AND RISK MITIGATION

Compliance and risk management are central to the LERN360 ecosystem. The platform is designed to operate within global legal frameworks while protecting users and ensuring operational integrity.

### 14.1 KYC, AML, and Data Privacy

LERN360 enforces full Know Your Customer (KYC) and Anti-Money Laundering (AML) protocols to maintain regulatory compliance and platform transparency. The system adheres to leading data privacy frameworks, including the General Data Protection Regulation (GDPR) and the California Consumer Privacy Act (CCPA). User authentication is secured via multi-factor protocols, and all smart contracts undergo routine audits to ensure functionality, integrity, and security.

### 14.2 Utility Token Structure

The LERN token is structured as a non-security utility token. It is not designed for profit-sharing or speculation and is limited to use within the platform's educational and governance ecosystem. By restricting transactions to within the LERN360 environment, the token provides a more stable and utility-bound user experience.

### 14.3 Risk Management Framework

The platform maintains liquidity reserves that are carefully controlled to avoid inflationary pressure on the token economy. Fiat-payment support is provided to enable broad accessibility and ensure operational continuity. In addition, LERN360 continuously monitors the global regulatory landscape to stay aligned with evolving legal requirements and industry standards to proactively mitigate risks.



# 15. CONCLUSION

## Transforming Education with Blockchain and AI

LERN360 is redefining how education is delivered, accessed, and verified. Through the integration of blockchain-secured credentials, AI-personalized learning, and token-based rewards, the platform is building a decentralized ecosystem that is inclusive, equitable, and scalable.

This is not just another learning platform-it is a foundational transformation in the global education landscape. Traditional systems are burdened by fragmentation, high costs, and inflexible structures. In contrast, LERN360 offers a unified, technology-driven alternative where learners, educators, and institutions all benefit from shared value, transparency, and control.

**LERN360 offers a unique combination of attributes that make it unlike any existing platform:**

### 15.1 Decentralized and Transparent

All academic records are securely stored on the blockchain. They are tamper-proof, instantly verifiable, and fully under the control of the learner.

### 15.2 AI-Driven Personalization

Learning experiences are continuously optimized through real-time analysis of learner progress, behavior, and preferences. This ensures high engagement and improved learning outcomes.

### 15.3 Tokenized Engagement

The LERN token system drives user motivation by offering tangible rewards for achievement and contribution. It supports long-term platform growth and quality assurance through aligned incentives.

### 15.4 Global Accessibility

With AI-powered translation and multilingual content delivery, LERN360 is accessible to learners across geographies, breaking down traditional language and cultural barriers.



## 15.5 Corporate and Institutional Integration

The platform supports enterprise-grade credentialing, compliance, and workforce development, making it a valuable tool for HR departments, training providers, and large-scale organizations

Join the Future of Learning

LERN360 is more than a product-it is a movement toward open, trusted, and learner-first education.

Learners gain valuable skills, earn verified credentials, and are rewarded as they progress.

Educators have the tools to build impactful content, reach a global audience, and earn transparently.

Institutions can modernize training and certification programs through secure, blockchain-backed systems.

Investors and Partners are invited to support and shape the next evolution of education.

The future of education is already here. It is decentralized, intelligent, and borderless.

Be part of it. Be part of LERN360.



# LERN360 TERMS OF USE

## 1. Scope and Applicability

By accessing the LERN360 platform (<https://lern360.ai>), using any associated services, or acquiring LERN tokens, you agree to abide by these Terms of Use. If you disagree with any provision, you must immediately cease usage of our services. These Terms, along with our Privacy Policy and Cookies Policy, constitute a binding agreement between you and LERN360 Global FZCO, registered in Dubai, UAE.

## 2. Eligibility and Age Requirement

To engage with LERN360, you must be at least 18 years old or of legal age as required in your jurisdiction. By using the platform or interacting with the LERN token, you affirm that you meet these criteria and accept full responsibility for your compliance with applicable laws.

## 3. Changes to the Terms

LERN360 reserves the right to update or revise these Terms at any time. All amendments take effect upon being posted. Continued use of the platform or services following changes implies your acceptance of the revised terms.

## 4. Platform Description and Company Identity

LERN360 is a decentralized e-learning system powered by blockchain and centered around the LERN utility token. The platform delivers online courses, verifiable credentials, and tokenized incentives to educators and learners globally. It is developed and operated by LERN360 Global FZCO.

## 5. Use Restrictions and Prohibited Activities

The following activities are strictly forbidden:

- Engaging in any unlawful conduct, including fraud, money laundering, or malicious hacking
- Attempting to disrupt platform operations or breach security measures
- Posting offensive, harmful, or infringing content
- Manipulating markets via pump-and-dump schemes or coordinated trading
- Uploading or distributing malware or other harmful code



## **6. Token Purpose and Legal Classification**

LERN tokens are designed solely for utility within the LERN360 ecosystem, with the primary purpose of being a prepayment voucher for future services (content), and secondary purposes including incentivizing (learners'/referrers'/educators') various contributions to the success of the LERN360 ecosystem, and giving access to future technology developed by the issuer and its affiliates. They are not investment assets, securities, or financial instruments and confer no ownership or equity rights, profit/revenue/dividend entitlement, or voting privileges outside platform governance. They do not have the intended purpose of securing a profit or avoiding a loss by reference to fluctuations in the value or price of property of any description, or any index or other factor.

## **7. User Responsibility and Risk Assumption**

Users bear full responsibility for safeguarding their wallets, private keys, and access credentials. Cryptocurrency transactions carry inherent risk, including volatility and potential loss. LERN360 is not liable for damages caused by user errors, mishandled funds, or failed third-party integrations.

## **8. Disclaimers and Limitation of Liability**

LERN360 provides all services and content "as is," without warranties of any kind. We do not guarantee uninterrupted access or data accuracy. Under no circumstances shall LERN360 or its affiliates be liable for direct, indirect, incidental, or consequential damages resulting from use or misuse of the platform or tokens.

## **9. Ownership and Intellectual Property**

All logos, content, software, and trademarks associated with LERN360 remain the exclusive intellectual property of the company. Users are granted a non-exclusive, non-transferable, and limited license to use the platform solely as permitted by these Terms.

## **10. Privacy and Data Usage**

All user interactions are subject to our Privacy Policy, which outlines how LERN360 collects, stores, and processes personal information. By using the platform, you consent to the data practices detailed therein.



## 11. External Links and Third-Party Content

LERN360 may provide links to third-party sites or display third-party content. We do not control these entities and are not responsible for their privacy practices, terms, or actions. Users should review the respective policies of these external sites before engaging.

## 12. Legal Jurisdiction

These Terms of Use shall be governed and interpreted under the laws of the United Arab Emirates. Any disputes arising in connection with LERN360 will be subject to the exclusive jurisdiction of UAE courts.

## 13. Interpretation and Severability

If any part of these Terms is found to be invalid or unenforceable, the remainder will continue in full force. Any unenforceable clause will be replaced with one that most closely reflects the original intent and remains legally effective

## 14. Contact Information

For inquiries, please contact **support@lern360.ai**.

By accessing and using <https://lern360.ai> , you confirm that you have thoroughly read, understood, and agreed to these Terms of Service

## 15. Privacy Policy

### 1. Overview

Your privacy matters to us. This policy outlines how LERN360 (“we,” “our,” “us”) collects, uses, and protects personal data shared by users of our services at <https://lern360.ai> (the “Platform”). It applies solely to our own platform and not to any third-party sites we may link to.

### 2. Consent and Policy Updates

By accessing or using the Platform, you acknowledge that you’ve read and accepted this Privacy Policy. We may revise this policy occasionally. The most current version will always be dated accordingly. Continued use after any update indicates acceptance of the revised terms.



### 3. Key Terms and Definitions

- User: Any individual or organization that interacts with our platform.
- Personal Data: Any information that identifies or relates to an individual user
- Cookies: Browser-based data files used for anonymous analytics and personalization
- Device Data: Technical info from the devices used to access our platform
- Engagement Data: Metrics like time spent, pages visited, or session frequency
- Service Partners: Authorized third-party providers that support our operations
- LERN Token & Services: Refers to the blockchain-based learning system, services, and digital token ecosystem powered by LERN360

### 4. Information We Collect

#### **We collect the following categories of information:**

- Voluntarily Provided Info: When users submit contact forms, emails, or sign up, we may collect names, email addresses, or wallet addresses
- Technical and Device Data: IP address, browser type, OS, and usage patterns
- Cookies and Analytics Tools: For session tracking, platform optimization, and user experience enhancement
- Communication Records: Including user queries, support requests, and feedback
- Blockchain-related Info: Wallet addresses used for accessing token utilities

### 5. How We Use Your Information

Collected data is used for:

- Delivering and customizing our services
- Providing support and resolving user issues
- Ensuring platform security and fraud detection
- Analyzing usage patterns to improve features
- Fulfilling any regulatory or contractual obligations



## 6. Third-Party and AI Usage

LERN360 may rely on external partners, analytics tools, and AI technologies - including large language models (LLMs) - to support translation, personalization, and user interactions. While these tools enhance functionality, we do not guarantee the accuracy of third-party or AI-generated content. Users should exercise discretion and independently validate any outputs relied upon.

## 7. International Data Handling

We may process or store your data outside your country of residence, including via global service providers. Wherever your data is handled, we apply protective measures that align with applicable data protection standards.

## 8. When We Share Information

Your information may be disclosed only under the following circumstances:

- With service providers helping us deliver core functionality
- During business restructuring (e.g., acquisition, merger)
- To comply with legal requirements or protect platform rights
- With your consent, in any case where opt-in is required

## 9. Your Privacy Rights

You have the right to:

- Request access to your personal data
- Update or correct your information
- Request deletion of your data (unless retention is legally required)
- Limit or withdraw certain data uses
- Contact us with questions or requests: [support@lern360.ai](mailto:support@lern360.ai)

## 10. Data Security Commitments

We implement commercially reasonable safeguards, including encryption and access controls, to protect your personal data. However, no method of data transmission is completely secure, and users should take reasonable precautions on their end as well.



## 11. Children's Privacy

Our services are intended for individuals aged 18 and older. We do not knowingly collect data from minors. If you are a parent or guardian and suspect your child has submitted personal data, please contact us immediately.

## 12. External Websites

Links to external resources or websites are offered for convenience only. LERN360 is not responsible for the content, privacy policies, or practices of those sites.

## 13. Policy Changes

This Privacy Policy may be amended at our discretion. The "Last Updated" date will reflect changes. Please review this page periodically to remain informed.

## 14. Contacting Us

If you have any privacy-related questions, concerns, or data requests, you may email us at: **[support@lern360.ai](mailto:support@lern360.ai)**

### **Token Issuer**

LERN360 Global Limited  
Wickhams Cay II, Road Town, Tortola,  
British Virgin Islands

### **Platform Operator**

LERN360 Global FZCO  
Level 18 Sheikh Rashid Towers, Dubai World Trade Centre,  
Dubai, United Arab Emirates



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