

#be

...The digital me

The blockchain-based market place of people's digital activities

"Make everything you do online count"



Table of Contents



A table of contents with a decorative background of white circuit lines on an orange gradient. Each item is connected to a circular page number by a white line. The items and their page numbers are: Preface (3), Synthesis (4), Intro: market inefficiencies & opportunities (5), Solution (11), User-empowerment toolkit (12), Blockchain (17), beTOK (BTK) & economics (22), Value for ICO tokens owners (23), Go-to-market (26), Use of funds (30), Roadmap (31), Legal information (32), and Team (35).

Preface	3
Synthesis	4
Intro: market inefficiencies & opportunities	5
Solution	11
User-empowerment toolkit	12
Blockchain	17
beTOK (BTK) & economics	22
Value for ICO tokens owners	23
Go-to-market	26
Use of funds	30
Roadmap	31
Legal information	32
Team	35

Preface

#be is the trademark of *BE Energy International Sagl* (the "Company"), a technology venture based in Switzerland.

The company has been implementing and testing user-centric profiling solutions since end of 2016 in the EU market and Asia.

Since the beginning, the main idea of the founders was that profiling should be a useful tool for people, a tool fully respecting their privacy and their capability to control their data.

In this initial phase (late 2016 to present) we have been applying our profiling technology in specific verticals of interest with specialized users communities. The key aim was to establish how the personalization of a user's content experience, combined with a reward mechanism based on online and off line activities, could generate greater engagement.

We tested our solution in areas like Healthcare, Sport and HR (usage of profiling technology in training pathways or in companies' internal communication strategies).

We have ongoing projects ready to go with several hundred thousands users in medical sector, sports (e.g running, golf, basketball, etc.) and business (from automotive industry to insurance one).

We are now ready ready to adopt blockchain to solve identified market inefficiencies and boost users adoption.

WELCOME TO OUR VISION OF USER EMPOWERMENT.

Synthesis



THE POTENTIAL OF PERSONAL DATA

Personal data today is like oil was in the 20th century: an immense untapped valuable asset.



AN INADEQUATE CENTRALIZED REALITY

In today context, Tech giants' centralized model means that people have no control over their data and no way to monetize it. In the centralized approach, people are just a product to sell: this is a major inefficiency in a market where people are the primary source of data. **But what if personal data was the next asset that people could monetize through innovative technologies?**



AN INEFFICIENT ADVERTISING INDUSTRY

Data is advertising industry's main resource, but data does not always mean "people", direct connections and engaged interactions (which are brands main goals). The advertising industry is highly ineffective as regards frauds (bots), user profile quality, and poor transparency in budget allocation in a highly intermediated ecosystem. The digital advertising industry's real losers in all this are publishers.



OUR SOLUTION FOR USERS, PUBLISHERS AND ADVERTISERS: A COMBINATION OF SELF-PROFILING TECHNOLOGY AND BLOCKCHAIN

USER EMPOWERMENT TOOLKIT allowing every individual to collect, manage and use their data in a simple, secure and 100% GDPR compliant way. The result? Self-profiled, better-informed, more engaged users with more control over their online experiences.



BLOCKCHAIN-BASED MARKET PLACE OF DIGITAL ACTIVITIES

- # It allows users to monetize any engagement activity based on quality matching between their profile and the advertisers' targeting criteria.
- # It solves the problems of frauds and budget allocation transparency for advertisers.
- # It generates a new source of advertising revenues for publishers hosting the campaigns.



TOKEN

OUR TOKEN IS CALLED **beTOK (BTK)**

BeTOK offers major market opportunities:

- # Personal data is a promising growth industry in the coming decades.
- # Digital Advertising is a market worth over USD 250 billions.
- # The mechanism of a **PRIVATE MARKET PLACE** with exclusive access to products and services allows to create a running token economy immediately.

Intro: market inefficiencies & opportunities

Personal data today is like oil was in the 20th century: an immense untapped valuable asset.

As with oil, those who see data's real value and learn to extract and use it will earn huge rewards¹.

As new commodity, personal data is spawning a lucrative, fast-growing industry that is prompting antitrust regulators to step in to exert restraint over those who control the flow²: GDPR (the EU - *General Data Protection Regulation*) is evidence of this trend.

We can identify the following main inefficiencies and opportunities linked to personal data.

INEFFICIENCY 1

Tech giants' centralized model means that people have no control over their data and no way to monetize it. This creates both inefficiencies & opportunities

"Because of this centralization process, some of society's most important infrastructures - those of the internet economy - are now unaccountable. Their business model relies on asking users to trust platforms absolutely, yet companies benefit from opacity and lack of transparency about where they make their profits from data."

[Decode project - www.decodeproject.eu]

Giants corporations like *Google*, *Facebook* and *Amazon* seem unstoppable.

In 2017, *Google* and *Facebook* alone accounted for 60% of digital adv spend in the US market³.

These Companies economic performance in recent years shows how data aggregation and management can generate great returns in terms of business and influence in society.

The *Cambridge Analytica* recent scandal also shows how misleading effect the inappropriate use of data can have and how negative the impact can be in crucial areas of people's lives, such as politics.

In this centralized approach, people are just a product to sell: this is a major inefficiency in a market where people are the primary source of data.

The aggregation of data by piggybacking on users (the tech giants' data collection approach) has the evident limit of people's awareness of what, why and how data is collected, used and monetized.

Empowering people to shape their experiences, to "build" their profile safely and to decide the what, when, how and why of the information they give out is the solution.



¹ <https://www.wired.com/insights/2014/07/data-new-oil-digital-economy/>

² <https://www.economist.com/news/leaders/21721656-data-economy-demands-new-approach-antitrust-rules-worlds-most-valuable-resource>

³ <https://www.searchenginepeople.com/blog/google-facebook-claim-60-2017-digital-ad-spend.html>

The extreme centralized approach generates an intrinsic opportunity: if we decentralize the control and management of data and put it in people's hands, then each person become an active player controlling and monetizing their data. Thus, **tech giants get a new kind of competitor for data monetization: the public!**



The GDPR regulatory framework is a perfect opportunity to encourage people to control and monetize their data. **Personal data can be valuable and empowering. It can be a real asset for people.**

Control and management are key elements in an approach of decentralizing the “power” away from big corporations. **But they achieve nothing unless a real, simple way to use and monetize data is provided to enable each person to seize the opportunity it presents.**

Speaking of usage and monetization, peer-to-peer technologies, such as Airbnb, show us that anything can become a valuable asset. Just few years ago, an empty room in an apartment was just an unused space, a static asset. With Airbnb's “matching” technologies, these static assets became a new revenue stream for small and medium-sized real-estate owners. All through the amazing power of technology!

But what if personal data were the next asset that people could monetize through innovative technologies?

INEFFICIENCY 2

Frauds in advertising industry generate lack of transparency and limited R.O.I: inefficiencies & opportunities

Data is the advertising industry's main resource. Yet data is also the main blight on advertising industry's effectiveness, because of its unreliable quantity and quality.

Advertising frauds show that, all too often, views or clicks (quantity parameters) are simply not credible: an estimated \$7.4 billion was wasted on display ads alone in 2016, a figure that will rise to \$10.9 billion by 2021, according to Forrester. Other reports put it even higher.

Online fraud takes many forms. There are click farms, bots and domain spoofing à la the “Methbot” scheme, and there is unscrupulous arbitraging of publisher inventory by unauthorized resellers and middlemen. Ad misplacement also comes into the equation as another case of marketers wasting budget on ads that appear next to content that is unsuitable for their (or any) brand, like hate speech, or terrorist content, or against fake news.

Ad fraud is a global problem. Japan has the highest ad fraud rates, according to a report from Picalate, a fraud prevention ad tech firm. In the first three months of 2017, 81% of the programmatic impressions traded in Japan were fraudulent, with Brazil second at 36%. The U.S. was third with 35% of fraudulent programmatically bought desktop ad impressions during the same time period⁴.

Beside the frauds, advertisers face the problem of R.O.I.

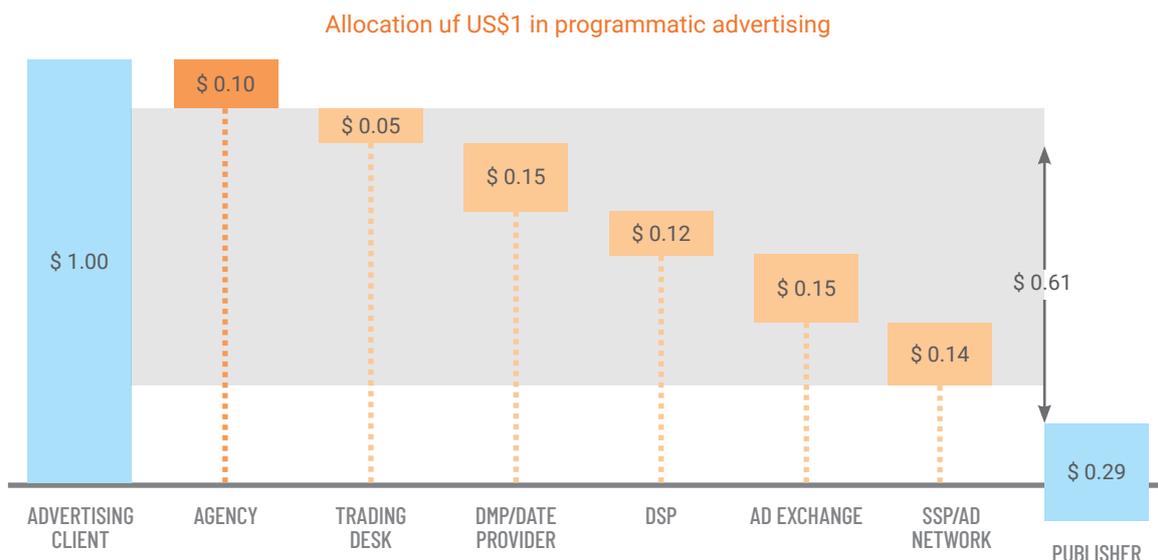
Too often, digital advertising budgets are perceived as ineffective by companies of all sizes. In June 2017, *Procter&Gamble* said that its move to cut more than \$100 million in digital marketing spend in the June quarter had little impact on its business, proving that those digital ads were largely ineffective.

According to the CFO “What it reflected was a choice to cut spending from a digital standpoint where it was ineffective, where either we were serving bots as opposed to human beings or where the placement of ads was not facilitating the equity of our brands.”⁵

This inefficiency is clearly related to two main aspects:

- # the number in intermediaries in the advertising eco-system = dilution of the value of each \$ invested.
- # the quality of the profile of people matched with advertiser targets = capability to engage and convert the interest of people with real “affinity” with the advertiser offer (content or activity).

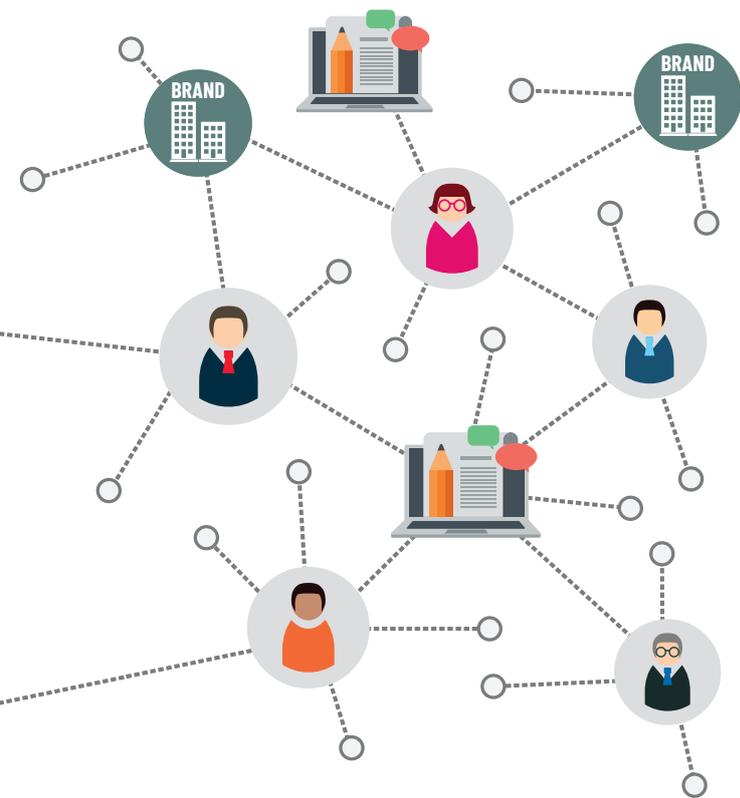
In programmatic advertising 60% of the budget can be allocated to several services contractors.



Source: IHS Markit 2016, interviews with over 100 market players
 Note: share of DMP/Date Provider and DSP might be slightly higher

⁴ <https://digiday.com/marketing/global-st-4-ate-ad-fraud-4-charts/>

⁵ <https://www.wsj.com/articles/p-g-cuts-more-than-100-million-in-largely-ineffective-digital-ads-1501191104>



For the numbers of intermediaries, there is a clear opportunity to reduce them and **create a very direct relationship between advertisers and people (users), including key-players such as publishers** (see next section).

For the user profile quality, the opportunity is obvious: let's get them involve!

What if you, as digitally active person, had the opportunity to "tell" to the whole online world what matters to you or simply to say "I'm open to X, Y, Z unexplored areas of interest"? Don't you think that you would be happier to receive relevant contents or calls-to-action that match with your profile, needs and desires?

And in a market full of bot-related fraud that lacks of transparency about where the advertising budget is going (too many intermediaries as we just noted), wouldn't a brand be more satisfied to know that its message is reaching people in full control of what they want or they are ready to share? Wouldn't that brand obtain better results and transparency in dealing clearly directly with well-profiled, engaged people like you?

INEFFICIENCY 3

Publishing industry is the "loser" of digital advertising models: inefficiencies & opportunities

Imagine that you are a magazine in the late 90s, advertisers are queuing to get a page in your publication. Your salesforce is dealing directly with them: great sales, great margins, great control over pricing. Then along comes digital advertising. As a publisher, you see again an amazing potential: *"Brilliant, I'm going to replicate what I do on paper on my websites"*.

Well... it didn't work out too well, because publishers lost the "weight" of direct sales and pricing control once programmatic advertising gained the whip hand in inventory management.

Programmatic advertising has become the go-to ad delivery system for publishers and advertisers alike. The system was a boon for all parties involved: publishers of all sizes could generate significant ad revenue with low overhead, advertisers benefitted from its highly-targeted ad placement and broad reach; and ad tech providers profited from companies on both sides that couldn't get enough of programmatic.

Unfortunately, it was this success that created a problem for the publishers who staked their business models on it. **As more and more publishers increasingly relied on programmatic, over the time, they were left holding the short end of a stick that only continues to shrink.** While publisher losses may seem like gains for advertisers, it's the publishers who provide the content that holds this deal up. That's why it's important for advertisers to take into consideration just how publishers ended up here.

In search of page views and ad impressions, publishers turned to social platforms for content distribution. Quality publishers, however, found themselves playing handicap, competing against baby pictures and click bait for attention.

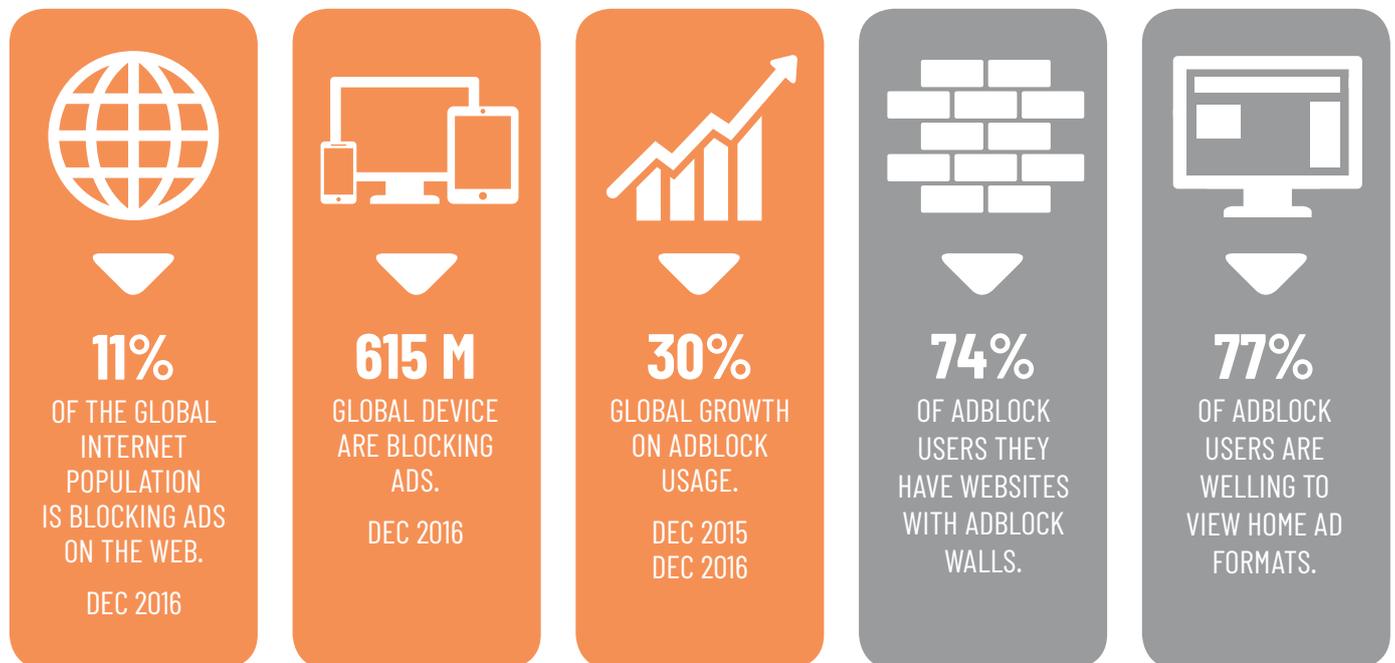
Programmatic doesn't care whether the page contains a thoughtful analysis of European monetary policy or a cat video lifted from Reddit; CPMs are largely the same. **So low-quality publishers with negligible production costs will win the long game on social media⁶.**

But programmatic is not the only inefficiency for quality and specialized publishers.

Now consider AD-blockers.

Publishers relied on programmatic but then people started to "block" that source of revenue. Ad blocking is now one of the biggest threats to digital marketing, **estimated to cost global publishers over \$27bn by 2020 through lost revenues.**

"If publishers hadn't failed to keep the balance of advertiser earnings and reader experience, if advertisers hadn't sacrificed quality for quantity, we would not be having this conversation today. Neither would we need ad blockers on our devices."⁷



What has created the demand for ad blockers in the first place is that the quality of user advertising experience has been declining steadily over the last few years. Advertising has aimed for more, bigger, brighter, and more intrusive.

Which creates an **opportunity for publishers, advertisers and users.**

If people and brands know what they want (see above), we just need a **quality and consistent place, let's call it "location", where they can meet. It is just a question of matching in the right environment.**

⁶ <https://performancein.com/news/2017/04/20/how-programmatic-has-hurt-publishers-a-6-nd-why-advertisers-should-care/>

⁷ <https://stopad.io/blog/ad-blocking-effect-on-advertisers-publishers>

INEFFICIENCY 4

**Brand Awareness is not satisfying advertisers expectations:
there is space for innovative formats based on engagement and conversion**

Compared to recent years with digital advertising's focus on creating brand awareness and "buzz" (word-of-mouth via social media, etc.), there is an ongoing growing demand of more effective "paths" that can lead people from valuable and high-quality sponsored content (so called native advertising) into ACTIONS and ENGAGEMENT with activities proposed by advertisers.

Often, a brand awareness campaign's impact is intangible and Digital Marketing managers are increasingly spurred (by their bosses) to find ways to make **digital advertising an effective business driver**.

This is true not only for big companies (seeking a balance between brand awareness campaigns and engagement ones) but also for small ones.

Digital advertising offers huge growth potential for small companies: they are clearly looking for very simple ways to launch effective campaigns that achieve "pragmatic results" to their business. Think about a small e-commerce shop or retail business: the first thing they need is to match people with their offer, who then come to them to interact and buy.

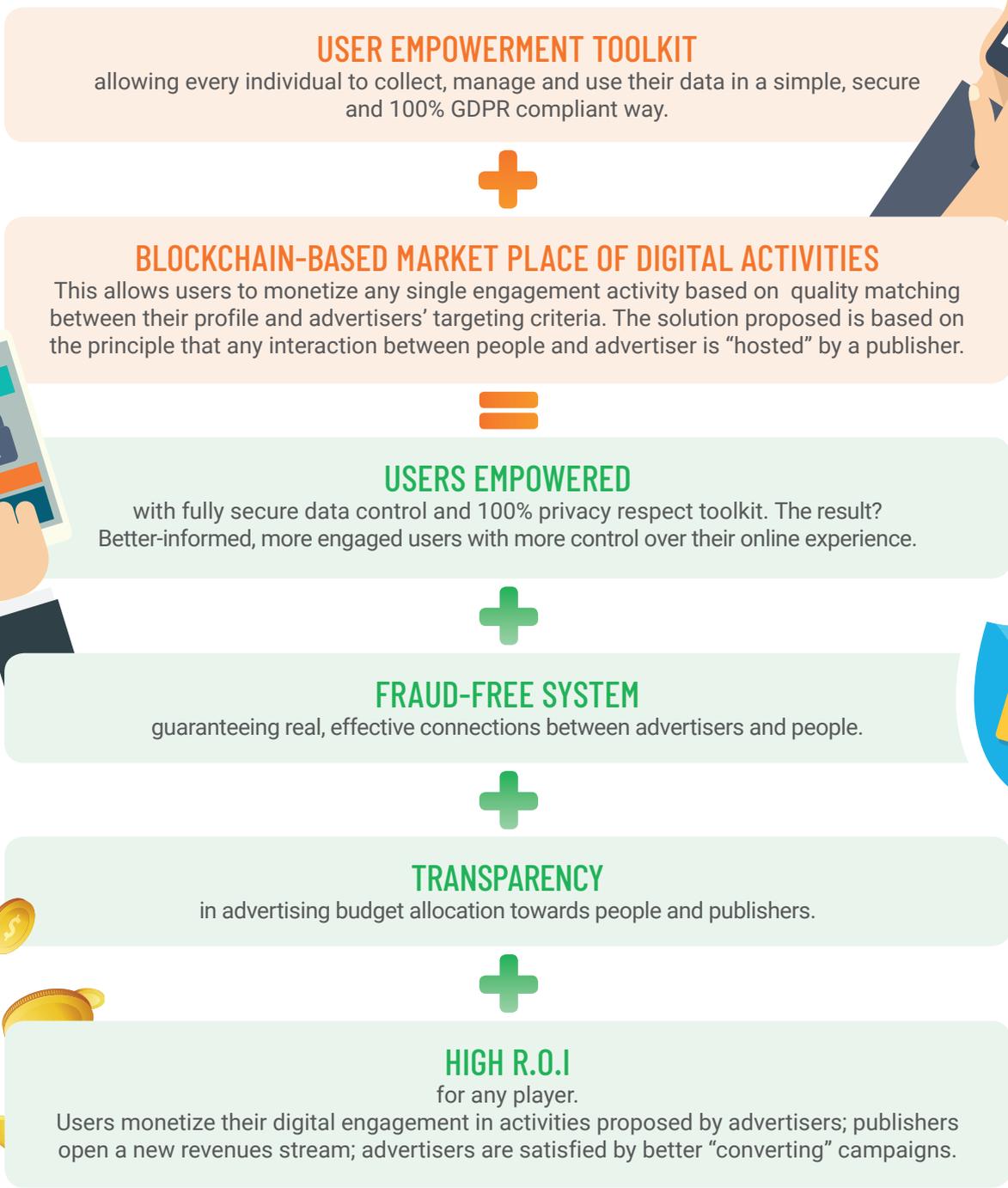
When you have people with control over what they want, combined with quality environments where people can find relevant calls-to-action from advertisers that are consistent with their profile, there is **the opportunity to implement new models of advertising strongly based in what we call "conversion": from interest to engagement (=participating in an activity) to purchase.**



Solution

#be combines profiling technologies at the service of people (transparency, security and 100% control) with blockchain technology in order to create an efficient interaction between users, advertisers and publishers. Thanks to #be blockchain protocol users monetize digital activities, advertisers have no more frauds related to "bots" and get transparency on budgets allocation, publishers generate new revenue streams.

Our solution is given by the following equation:



User-empowerment toolkit

How it works?

We equip people with a toolkit of data collection and management: the **#be platform**; in this **White Paper** we refer to **#be platform**, its technology and its solutions collectively as **#be**.

This service will become the “connection utility service” for all future apps and online services. The toolkit aims to feed and update a “highly-quality, highly secure” profile, allowing each user to close smart contracts with advertisers and publishers. In this way people (users) monetize their digital activities by engaging with calls-to-action proposed by these market players. **#be platform** is composed by several digital assets including a native application for iOS and Android, web-apps and other digital solutions representing “touch-points” for the users.

Users will have to register on **#be platform** in order to access a very innovative set of tools:





#TOOL1 _ The Digital Me

With this tool, we transform raw data into usable, understandable data for people.

To participate in the value system, a user must be able to understand and interface with their data. **They have to be able to make decisions based on the same information that other services can access about them.**

The profile that a user creates using #be is called a **Digital Me**.

It is based on a self-profiling approach where users control how their experience is enriched.

A Digital Me is an avatar of the user which learns through the user's input of data. It can also be questioned and will provide insights. It can also be actively taught through direct interaction with the user.

The user is in complete control of what is added to their digital me.

A Digital Me snapshot is a slice of that data, at some point in time. For example, this may include a GPS location, and the topics that the user has been reading online over the last 24 hours, with their relative weighting.

The **Digital Me** is viewed, browsed in a nicely designed and intuitive dashboard and it interacts with the user through any available touch point according to a frequency decide by the user: see the options for setting specific time slots during the day or "real-time" notifications".

FEATURES



Data Management

User's Dashboard

Notifications

"Cached" DMP (Data Management Platform)

REASONS WHY OF ADOPTION



Useful intelligent experience
related to interests & new discoveries

Easy understanding & management of data

Data monetization management



#TOOL2 _ Data Locker

#be is a user-centric technology. It doesn't need to see users' data, it doesn't need to sell users' data.

Security, privacy and GDPR compliance are among the core missions of #be.

To achieve them, #be contains integrated advanced cyber security technologies (from authentication to encryption technologies and more).

FEATURES



Data Security

Data Encryption

Privacy

REASONS WHY OF ADOPTION



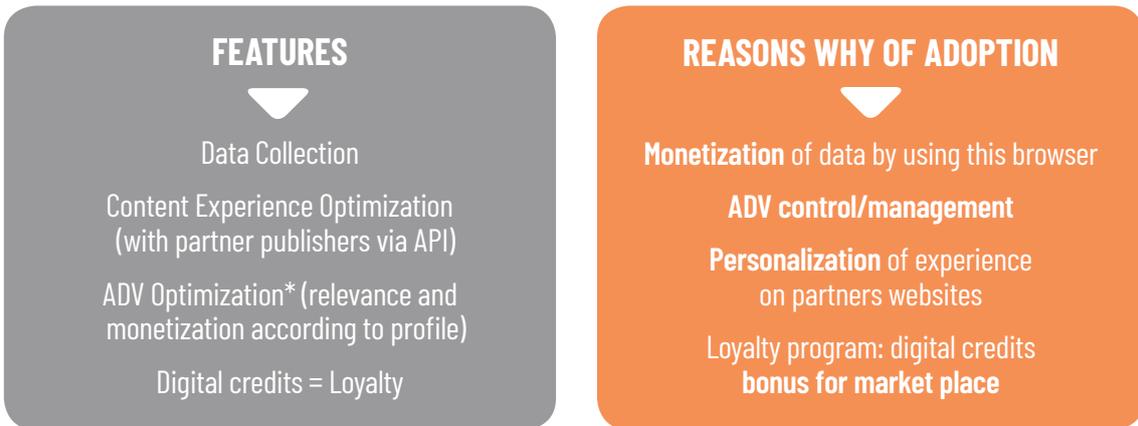
Being in control

Need of security



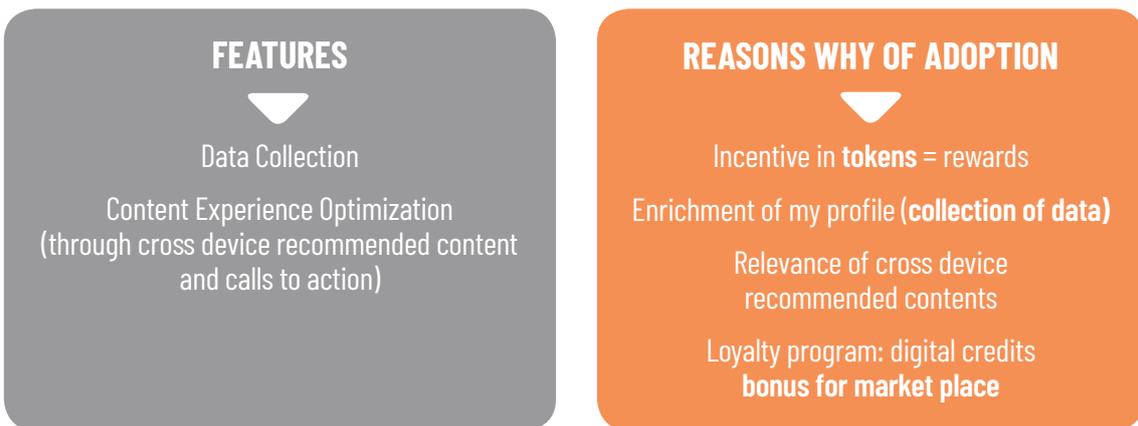
#TOOL3 _ #be browser (integrated in #be native app)

#be browser is integrated into the #be native app and it learns intelligently from what the user does online in order to personalize user’s experience on publishers websites.
 It acts also as a personal assistant that selects advertising according to users’ profiles: it is a clear step forward from adblockers because it offers evident real benefits for publishers.
 When people use the #be browser, they collect digital credits in a very effective loyalty program that combines with the tokens to push users towards the products & services market place.
 People will be able to collect digital credits and to participate to the loyalty program through other tools proposed by #be.



#TOOL4 _ Detectors and Plugs-in

#be's ultimate goal is to offer organic experiences to each user without locking them into a closed system such as Facebook. To achieve this, “integration” will be one of the #be platform’s core capabilities: we allow the users to aggregate data all around the web. We call these integration features **detectors**.
 A detector can be a browser plug-in or a connection with an app via API.
 The first set of available detectors will be the browsers plugs-in for Chrome, Safari and Firefox. People will not have to change their browsing habits: they will simply install a **detectors** to collect data for them and unlock new experiences in terms of contents and calls-to-action. Users will be encouraged to install detectors through rewards including tokens and digital credits bonus to spend in the products and services market place. By using detectors and plugs-in, people will generate digital credits and they will be able to enjoy the benefits of the #be loyalty program.





#TOOL5 _ Call & Response system = a quick gesture engagement mechanism

Courtesy of its **Digital Me**, #be can activate cross-device experiences on relevant areas of interest to users. The principle is to “push” calls-to-action towards them based on their frequency decisions. This principle is based on the design of a quick-gesture experience that makes it easy for each user to select what is important to them and reject what is not.

Every action enriches the **Digital Me**, thus constantly fine-tuning the users’ profile for their own benefit.

This Call & Response system is the core of the innovative advertising format for brands and publishers: the personalized, intuitive experience will fuel greater engagement in native advertising content and activities.

#be aims to become the **top-of-mind format for converting of leads into active and engaged users.**

The Call & Response system is based on a fine-tuned matching between the users’ profile and the targeting criteria of the third parties that want to interact with them.

In this process the **Digital Me** snapshots provide high-quality small data pictures of the user’s interests during a given time slot. The directness, specificity, and readability of this data guarantees that **the potential targeting will be far more nuanced than that offered by traditional cookie-based targeting.**

FEATURES

Calls-to-action based on profile and including:

- Consensus/Refusal on activities
- Quick Selection
- Wishes (interests, activities, etc.)
- Others

REASONS WHY OF ADOPTION

Fast & intuitive

Useful

Monetization

Enrichment of user profile



#TOOL6 _ The wallet

People using #be will receive tokens named **beTOK** (see next sections). It will be possible to store the **beTOK** in any multicurrency wallets such as *Eidoo* (see eidoo.io), which will allow users to manage their **beTOKs**.

FEATURES

beTOKs cash-in
beTOKs cash-out

REASONS WHY OF ADOPTION

Easy-to-use

Access to Market Place

Necessary for exchanges



#TOOL7 _ "Private" Market Place

By combining their profile and the blockchain (see next section), users monetize their digital activities in form of tokens (they will receive **beTOK**). **#be** will offer a "private-sales" approach to owners of **beTOK** as well as special offers to **beTOK** owners for selected ranges of products and services matching with users' profile. The loyalty system based on digital credits will provide users with extra bonus to apply.

FEATURES

beTOKs-based private sales

beTOKs-based special offers

Access to advantages
for products and services

Usage of digital credits for extra- bonus

REASONS WHY OF ADOPTION

Discounts

Special terms

Usage of tokens

Usage of digital credits from loyalty system



Blockchain

The user-empowerment toolkit helps people to shape their online experience.

With **#be platform**, besides any personalized “editorial” content experience, users are ready to consciously accept (or refuse) advertisers’ advertising content and calls-to- action.

The **#be blockchain protocol** is a set of smart contracts governing the connections between users, advertisers and the publishers hosting their interactions.

Blockchain has a major role in this solution: as distributed ledger it allows everyone to see all the transactions made, thus eliminating the need of intermediaries. It is a guarantee of transparency.

The **#be economy** will be managed by the **beTOK smart contract**, compliant with ERC-20 guidelines. These cryptographically secure smart contracts are stateful applications stored in the *Ethereum blockchain*, fully capable of enforcing performance.

Ethereum is a blockchain with a built-in Turing-complete programming language, allowing anyone to develop smart contract and decentralized applications (Dapps). The native cryptocurrency of the *Ethereum* protocol is called *Ether*. It operates as a digital currency or payment, but it also seeks to provide “fuel” for the decentralized apps on the network. *Ethers* are the incentive ensuring that developers write quality applications (wasteful code costs more), and that the network remains healthy (people are compensated for their contributed resources). To create a decentralized application, developers have to develop Smart Contracts. They contain code functions and can interact with other contracts, make decisions, store data, and send ether to others. The services they offer, is provided by the network itself, and will be executed by all the nodes of the network. They will exist and be executable as long as the whole network exists, and will only disappear if they were programmed to self-destruct.



Ethereum is currently the standard in the blockchain world for issuing digital assets and raising money through the mechanism of an *Initial Coin Offering* (ICO), in which new projects create a certain amount of a digital token and sell it to the public, usually in exchange for other cryptocurrencies such as bitcoin or ether. Each digital token created in an ICO has to follow (or at least should) the standard ERC-20. ERC stands for *Ethereum Request for Comments* and it is authored by community developers in the form of a memorandum describing methods, behaviors, research, or innovations applicable to the working of the *Ethereum* ecosystem. ERC-20 defines a common list of rules for all *Ethereum* tokens that enables the issuance, distribution and control of the assets in a formalized, standardized manner. As 99% (if not all) issued ICO tokens do, **beTOKs** will follow the ERC-20 standards.

beTOK smart contract will be used for two main purposes: the first one is distributing ICO **beTOKs** to participants; the second one is managing the connections between users, advertisers and the publishers hosting their interactions. We can call these connections campaigns or calls-to-action. **We call this second smart contract “the campaign smart contract”**

#be's is entitled to trigger the **Campaign Smart Contract** only according to a verified matching between user profile and advertiser's campaign targeting criteria and only if the user has fully performed the activities requested by the campaign. The Smart Contract is able to recognize it and allow only calls from **#be**: this is a way to protect the system from frauds. The Smart Contract emits an event logged into the Blockchain. The event is visible but encrypted.

Only users, advertisers and publishers adopting **#be** approach are equipped with “keys” to read/decode these encryptions.

Each of these players is equipped with a specific dashboard able to visualize in a simplified way the data of the events logged into the blockchain. Each of these players is able to visualize only data related to the campaigns/calls-to-action where they participated.

Through the decoding keys, **#be** could also show aggregated and anonymous data generated by “bulks” of executed campaigns in order to provide each player with useful analytics.

In order to make them immutable and autonomous, each campaign will be represented by a smart contract; the information about the campaign will be stored in the smart contract. This information will include (but it is not limited to) the “snapshot” of the matching of user profile and advertiser's campaign targeting criteria, the hosting “location” (= publisher), the date, the budget, the allocation of the budget to users, publishers and **#be**.

Moreover, each contract could have its own logic: i.e. according to the contract logic, costs and duration could automatically change after a number of desired matches or a user could partially be matched with a campaign target.

The “snapshot” of the matching of user profile and advertiser's campaign targeting criteria will be calculated locally thanks to **#be** and not on a server as usually works. We can say that snapshots are high-quality synthesis of relevant users data. Snapshots will be constantly updated during the users' daily browsing activities.

This is an important factor of innovation and it is just a first step towards a full decentralized vision of data storage that **#be** wants to achieve in the future through new blockchain solutions.

#be considers the “presence” of at least 4 players.

No smart contract can be executed if one of the 4 players doesn't agree.

The players are:

- # a user registered in **#be** with an active **Digital Me** profile and **#be wallet**;
- # a publisher, i.e. a website, an app or any “location” able to “host” a connection/interaction between two parties;
- # an advertiser “running” a campaign and having a set of well-defined targeting criteria;
- # **#be** as technology platform enabling the user-advertiser matching in specific “locations” (publishers).

As we just noted, a smart contract is activated only when the snapshot generated by the **#be self-profiling technology** is matched with the advertiser's criteria for targeting its call-to- action.

These snapshots feed into a **#be DMP** (Data Management Platform) that can receive advertiser inputs on targeting criteria, processing them in order to identify potential users matching.

Once the **#be DMP** has identified the matching profiles, the Call&Response functionality is activated: users receive an invitation to "engage".

Users can easily confirm or refuse an invitation to participate. If they confirm they are exposed to a second relevant (consistent with an area of interests of the user) "call-to- action".

This call-to-action is always made in a "digital location": a publisher's website, or an app (the developers are considered as publishers in **#be** approach). The hosting "location" partners with **#be** and is consistent with the "editorial guidelines" with for the advertiser's proposed campaign.

Thus, the quality of the "environment" hosting the campaign will help the user to connect with the advertiser.

Important: an advertiser has to convert fiat currencies or ETH in **beTOK** in order to run campaigns.

As noted earlier, each campaign includes a call-to-action, and the engagement in the action is the key-factor triggering the Smart contract through **#be**.

By virtue of the Smart contract, an event can be logged into the blockchain, reporting information such as:

- # on a specific date
- # in a specific location = publisher hosting the campaign (connection / interaction)
- # with a specific budget of fiat currencies converted in N **beTOK** by the advertiser
- # two specific identified parties, the advertiser and the user
- # carried out an interaction based of specific actions
- # this interaction triggers the execution of the smart contract
- # the smart contract's conditions are validated on *Ethereum* blockchain
- # X% of **beTOKs** go to the user based on the activity engaged and the data provided;
- # Y% of **beTOKs** go to the publisher as the "location" hosting the campaign;
- # Z% of the **beTOKs** go to **#be** as technology platform enabling the high-quality matching and connection;
- # W% of the tokens are used for the GAS of the transaction (the transaction costs are "charged" to the advertiser's budget)



Please consider what written here above as a guideline of the smart contract development but not as the final version of it.

The transaction is registered on the blockchain ledger, and the results promised by **#be** are achieved: the advertisers interacted with a real person (no fraud), the budget was allocated transparently, the users monetized their engagement in the digital activity and decision to provide their data, the publisher generated a new revenue (while maintaining consistency between its editorial guidelines and the kind of campaigns hosted).

The users and the publishers gaining the **beTOKs** will then be able to actively use them in the PRIVATE MARKET PLACE created by **#be**.

Users will enjoy special product and services benefits (discounts, free access to special activities, etc.).

Publishers will be able to obtain special terms for distributing their content to **#be users** or to run advertising campaigns in **#be eco-system**: the campaigns can run with special pricing terms and conditions.

With the blockchain, #be creates the first market place of people's digital activities, where engagement and data are monetized according to verified conditions where supply and demand are consistently matched.

Value for stakeholders thanks to blockchain

VALUE FOR USERS

Monetization of engagement and personal data exchange

VALUE FOR PUBLISHERS

New source of revenues consistent with editorial guidelines

VALUE FOR ADVERTISERS

Based on quality matching between profile and campaigns targeting criteria, thanks to blockchain technology advertisers will achieve:

NO FRAUDS
TRANSPARENCY IN BUDGET ALLOCATION
AUDITABLE CAMPAIGNS RESULTS



User, advertiser and publisher interaction

Users register in #be through the native app, web app or other tools such as plug-in.

Once registered, users can receive an airdrop of a percentage of #be tokens in order to "activate" their wallets: it is a welcome "goodwill" as well as a way to initiate users to #be token economy.

Thanks to #be toolkit users start to "feed" their profiles in a private and secured way.

#be generates "snapshots" of user's profile: these snapshots are at the base of the matching technology between users and advertisers' campaigns.

According to these snapshots, users can receive invitations to campaigns.

A campaign is always hosted by publishers with editorial guidelines consistent with the campaign content (the right interest-driven context).

If there is a match between the user profile and campaigns targeting criteria, if the user accepts to engage in the campaign, fulfilling the actions required, a Smart contract is executed.

The budget of #be tokens allocated by the advertiser for this campaign is then distributed between the user, the publisher hosting the campaign and #be, as enabling technology platform.

Thanks to the #be tokens gained, any token owner can access a private market place of products and services with special and unique terms (discounts, exclusive access to special events, etc.).

BeTOK & economics

TOKEN Sale

NAME:

beTOK

SYMBOL:

BTK

TYPE:

Hybrid token (utility and payment token)

MAXIMUM SUPPLY:

1.500.000.000 (no new BTK tokens will be created)

FOR SALE:

39.5%

PRICE (AVERAGE):

1 ETH = 18.000 BTK

ACCEPTED CRYPTO CURRENCIES:

ETH

ICO:

September 27th 2018

SOFT CAP:

1.800 ETH (Including pre-ICO + ICO collected value expressed in ETH)

HARD CAP:

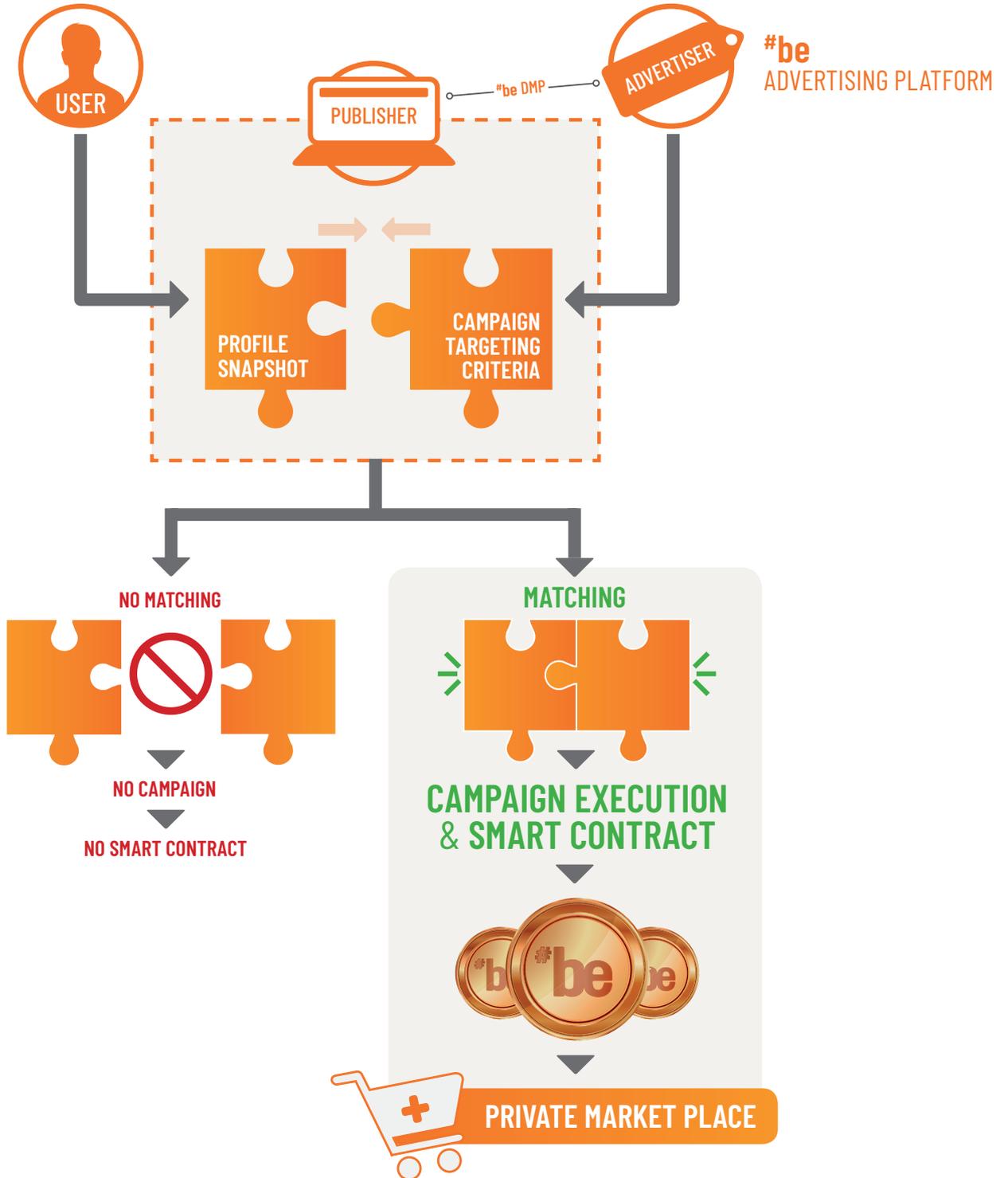
16.500 ETH



#be

beTOK Economy

- DATA CONTROL
- SECURITY
- PERSONALIZED BROWSING
- INTEGRATIONS
- ENGAGEMENT
- CRYPTO MANAGEMENT
- TOKENS USAGE



Value for Tokens Owners

■ Value for ICO tokens buyers

#be platform will be a peer-to-peer platform empowering users to unlock the potential of their digital activities and data.

#be stands at monetization of digital activities and personal data as Airbnb stands at monetization of private rooms and flats.

Imagine which value would have an Airbnb crypto currency if this company had issued a token few years ago. Now you see the potential of #be.

As far as they own BTK, ICO tokens buyers will be part of an exclusive “club” accessing special and exclusive conditions such as specific BTK Air Drops and specific offers of products and services in the Marketplace.

■ Value for tokens users

beTOK will play a fundamental role for users empowered by #be services to monetize their digital activities and personal data. In general terms, users will have strong reasons to own BTK because it will represent an effective way to monetize their engagement in digital activities strongly related to their areas of interest. Users will receive BTK according to their conscious decisions in full respect of GDPR principles.

By being registered in #be platform, users will access all major profiling and data management services (i.e. Tool Kit) as well as they will be able to participate to Advertising Campaign pay-out.

To encourage a large-scaled adoption of BTK, the #be platform will give BTK to each user at the moment of the registration to any Tool Kit products or services available on the #be platform.

Through this airdrop, users will be immediately exposed to the potential of an economy based on their digital activities and data. BTK users will have access at any moment to the special market place created and available on the #be platform, a market place featured by “private sales”, power-hours offers an a growing participation of partners for products and services.

■ Value for Advertisers

In the beTOK economy, advertisers represent a strong component of BTK demand.

Advertisers have to buy and use BTK to reach, engage and pay-out Users and Publishers.

Thanks to BTK, the advertisers are enabled to adopt a unique advertising platform strongly based on:

- # the high-quality matching of the campaigns targeting criteria with the profile of the user
- # the “consensus” of the users
- # the transparency of the budget allocation.

These are major solutions to string inefficiencies of the digital advertising eco-system created in the last 15 years by big internet corporations and advertising players.

"THE BEAUTY" OF THE PROFILE'S SNAPSHOT IN THE BLOCKCHAIN



Each Smart Contract, related to a verified campaign generating a distribution of **#be tokens** for users and publishers, contains an encrypted snapshot of specific parts of the profile of the user.

The "smart contract" and its snapshot can be "called" at any moment on the blockchain: in this sense the blockchain represent a everlasting "ledger" of "meaningful encrypted parts" of "empowered-users" profiles. Why meaningful? Because they have been useful at a certain time, in a certain "location" (publisher) for a specific interaction agreed between the user and other parties (advertisers, publishers, **#be**).

In order to "decode" the snapshot's encryption, there is a need of at least two private keys: the one "owned" by **#be** and the one of the user.

Without the user's key the snapshot cannot be visualized.

This snapshot becomes "the data asset" that a user can monetize according to third parties requests even after the campaign.

As key-factor of the matching process, the snapshot represents a very "rich" synthesis of data potentially interesting for third parties ready to allocate "budgets" of tokens to access the information.

Third parties could be interested in snapshots because of surveys purposes, analysis of trends, processes supporting decisions for product and services development and so on.

Once again, only the explicit consensus and usage of the private key of the user can allow third parties to visualize and "exploit" the "rich" data of the snapshot.

THIS IS WHAT WE CALL DATA CONTROL AND USER EMPOWERMENT.

Value for Publishers

As mentioned above in this White Paper, publishers are websites, apps and any kind of “location” able to host a digital interaction between users and advertisers. We can consider “publishers” even physical spaces, meaning that digital interactions between users and advertisers in a restaurant, in a bar or in a music hall will generate opportunities for the locations’ owners because they will be considered as “hosting” space. This means that the potential of adoption of **beTOK economy** in the market is large and publishers will be motivated to invite users to adopt **#be** services because of their additional revenue stream linked to advertisers’ budgets.

Publishers are a component of **BTK Supply**. Why Publishers will consider the **#be platform** and **BTK** as a priority advertising service for users? Because publishers will have the opportunity to engage users in a very consistent way according to their scopes, the editorial guidelines and generally speaking the “story telling” of their digital “location”.

By hosting engagement campaigns between profiled users matching with advertisers’ targeting criteria, publishers become the main partners of **#be** system: they have a clear opportunity to add a revenue stream.

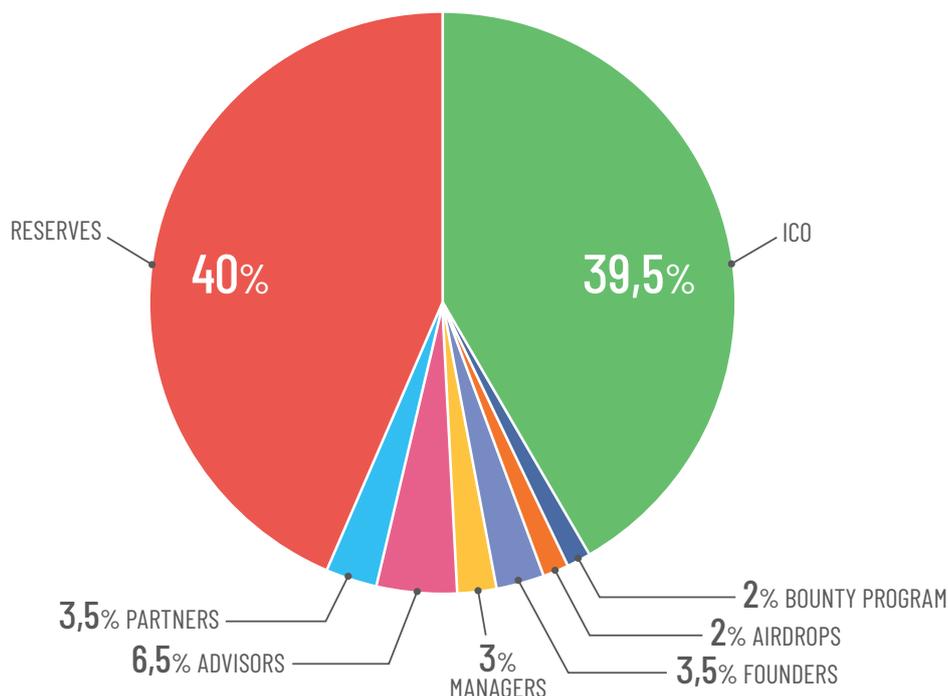
The tokens cumulated by publishers can be used for their own advertising campaigns or to access the market place for services and products. In **beTOK economy** publishers and users will receive the majority of the budget allocated by each advertiser.

Tokens distribution

The goal of the tokens distribution during the ICO are:

- # rewarding crypto experts through bounty programs
- # boosting the discovery of the **#be platform** through bonus systems such as airdrops and create awareness of the **#be platform**
- # engage partners, like publishers, in the innovative user-centric data control and advertising approach
- # set the reserve for end-users adoption and for long term development of **BeTOK economy**.

The portion of **BTK** allocated during the ICO is 39,5%. Bounty programs and Airdrop bonus will engage 4% of the remaining reserves. Partners, like publishers, will receive 3,5% of the total amount of tokens issued. Another 13% of the total tokens available will be used for founders, teams and advisors. The remaining 40% of total tokens issued will be used by the Company for the purpose of financing the future company's activities. The reserve will be carefully managed according to specific targets of market adoption and liquidity.



Go-to-market

The first point to underline is that the Company has ongoing projects, cases and clients that represent a great resource for the go-to-market strategy.

While testing and prototyping in recent years, we have attracted the interest of major players in the European publishing industry as well as forging partnerships with specialist communities in specific areas of interest, such as sport.

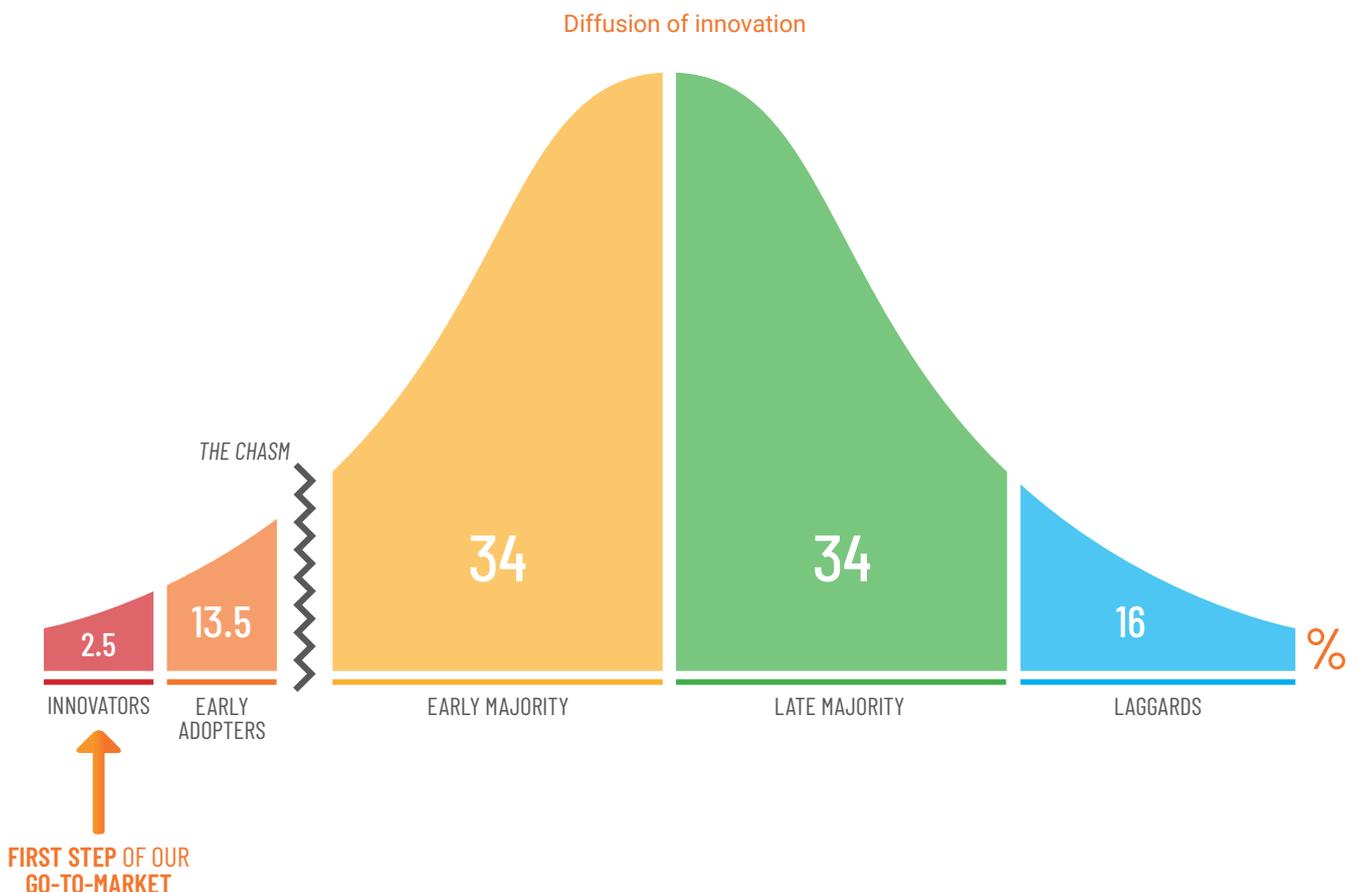
Before September 2018, for example, the Italian athletics federation (FIDAL) will launch the first #be application in a community of 50,000 runners.

Integrating the blockchain and the full development of all the toolkit functionality will enable us to position #be as a revolutionary user-centric platform that radically changes the data control paradigm from a centralized oligopoly of corporations like Google and Facebook to a decentralized system in the hands of each user.

Our go-to-market strategy is based on PARTNERSHIPS with strategic communities that can adopt the #be toolkit and beTOK very quickly.

Strategic partnerships with innovators communities

In order to push this revolutionary data control system, it is crucial to **start work on the communities of innovators**.



To bring innovators on board, the Company has established a partnership with one of the fastest growing geek communities in the world: the “Campuseros”.

The Campuseros are those who attend the **Campus Party**, “the geeks’ Woodstock” (www.campus-party.org).

An example Campus Party event in Brazil, June 2018



More than 3 million people have attended Campus Party events around the world.

Campuseros are mainly millennials with a disruptive world vision.

In forging a partnership with Campus Party, we are combining our shared values for a more user-centric internet with people empowered to control their experiences.

Many other partnerships with innovator communities are now kicking off with the motto:

MAKE EVERYTHING YOU DO ONLINE COUNT!

■ Strategic partnerships with publisher

The Company already working with major global or national publishers.

Publishers are the new winners, beside the users and advertisers, in the innovative digital- advertising approach that the Company is driving in the market.

It will be essential to establish the first successful integration of the #be with some major publishers.

Part of the funds collected via ICO will be invested in these partnerships in order to promote #be and drive adoption by the communities linked to the publishers.

The goal is to begin “signing up” publishers to an idea of engaged users seeking a personalized editorial content experience (the publisher’s core skill) and high-quality native advertising content or calls-to-action.

Our market experience in the last 2 years shows the importance of working with not only the big “generic” publishers but also highly specialized vertical publishers with established communities in the fields of science, sport and beauty,

as just a few examples of the Company's ongoing and future partnerships.

For instance, a community of 170,000 Italian doctors will be active by September 2018 thanks to our partnership with a major scientific publisher.

Another major partnership in its early stages is with Wolters Kluwer, the global leader in the 4 key verticals of tax, law, finance and healthcare.

The publishers' approach in detail

The first main service, which will serve as the entry point into the publishers' customer base, will be the easy login via your social-media account.

It will be very similar to existing ones, such as Gygia, except that it will not cost publishers anything.

This will allow them to increase their customer base of always logged-in users, so that end users can have better/more customized editorial and advertising content. The premium modules will then kick in, to offer publishers a better way to optimize and personalize their editorial content distribution and improve their digital monetization strategies (from subscriptions/paywalls/micro payments) besides the advertising.

Knowing the customer base better and providing better services will also enable publishers to launch new membership offerings to add new revenue opportunities to their monetization strategy⁸. Following the interesting and successful case of native advertising, which is gaining scale across all markets, #be will also offer a creative-solution service for publishers to leverage custom-made templates to offer specific packages to advertisers for increased engagement and conversions. Indeed, publishers will extend their advertising portfolio with #be's innovative conversion model with the Call&Response approach based on users' profiles.

Analytics services will also be provided to help publishers better understand their audiences.

The business model offered to publishers and advertisers is founded on conversions not just CTR (clicks).

We define conversion as the engagement of a user in an activity where they will consciously decide to leave a certain amount of data and/or complete a requested action.

Thanks to the data quality and user consent, the platform's main USP will ultimately become its ability to monetize user engagement, better buyer ROI, and greater monetization for publishers.

The main currency will not be the classic CPM (cost per thousands of impressions) but rather a CPU (cost per user) or Cost per conversion (response to calls-to-action, survey participation, orders, etc.).

On the demand side, the right approach would be to talk directly to clients/brands, especially CMOs, who understand better than anyone the value of good, unique data for presenting their products and services to the right people at the right time.

Consultancies such as Accenture Interactive, Deloitte Digital and Ernst&Young, with whom we already have relationships, make good partners for leveraging even more opportunities. Indeed, they are already supplying brands with tech expertise and knowledge to keep them innovating fast enough.

⁸ <http://whatsnewinpublishing.com/2018/03/13/when-should-a-publisher-adopt-a-membership-model>



From a geo-market standpoint, Europe will be our initial focus

The Company has been developing a network of publishing sector experts who can introduce our solutions to the major market players in Germany, France, Italy, Spain, Netherlands and the Nordic countries.

In France, the main contacts would be *Le Figaro*, *Le Monde/Le Nouvel Obs* and *Mondadori France*.

In Italy, *Mondadori*, *Mediaset*, *RCS*, *Gruppo L'Espresso*, *Condé Nast* and *Hearst*.

In Spain, *El Mundo*, *Prisa* and *Vocento*.

In the German market, the first publisher we would talk to, based on our existing relationships, is *Burda*.

In Nordic Countries, the most interesting players are *Bonnier*, *Schibsted*, *Sanoma*, *MTG*, *Egmont*, *Otava* and *Amedia*.

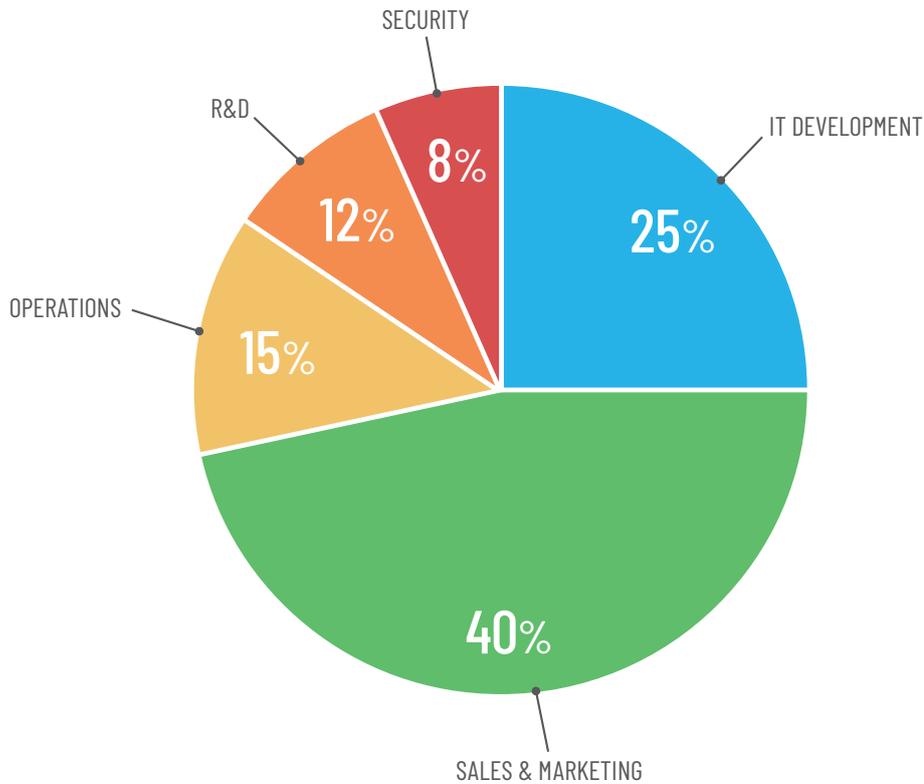
The strategy will also involve talking to publisher consortia such as *Audience Square/LaPlace Media* (FR), *United Internet* and *Verimi* (DE) and the recently formed cross-country bodies, namely the *European Broadcaster Exchange* (DE, FR, IT, UK and ES), as they gather all decision-makers in one place with the strategic goal of counterbalancing the *American tech giants* (GAFA).

In this approach to the market, one driver is to prioritize the publishers with the best mobile and video strategies – two of the mainstream revenue-generation channels of the future.

With this strategy, #be is also moving towards recruiting business development and publishing talent.



Use of funds



It is extremely important to note that the Company is going to invest funds in cyber security and R&D. For the R&D, the Company aims to evaluate the best solutions to guarantee an effective storage of data on blockchain. This means that the Company will consider market solutions or will develop its own blockchain for the achievement of a full decentralized approach in personal data storage. The vision of “user-empowerment” can be pursued further through these specific R&D works.



Roadmap first year



SEPTEMBER
2018



ICO Experience and available services from September 27th 2018

ICO buyers and first users will be equipped right after the ICO with a web-app powered by the Company and called **beTOK Magazine** providing each person with updates about personal data economy, opportunities related to user empowerment and personal data monetization, **#be** partnerships and other information related to the development of the industrial project.

Each user will be also exposed to the digital loyalty system related to the **#be platform**, with the possibility to spend the tokens in a first version of products and services market place related to **beTOKs**. This market place will be the subject matter of continuous developments and updating.

Thanks to the web-app and other communication channels, ICO buyers and first users will be informed once the **#be** native app will be ready for both Android and iOS systems.



R&D # Development of Blockchain Data storage solutions # Evaluation of future advanced solutions of user-centric profiling

- ### UX
- # Digital me dashboard
 - # Notification system
 - # Call & Response gesture system
 - # Simplification of data visualization
 - # Progressive Development of the digital loyalty system
 - # Analytics

SALES & MARKETING: PARTNERSHIPS

- # Business development partnerships with publishers
- # Active recruitment of advertisers through publishers and affiliate partners.
- # Media Plan
- # Workshops and webinars with advertisers, and other market players, about user empowerment and opportunities provided by **#be** user-centric data control
- # IT integrations with Developers

USERS RECRUITMENT

- # Push of partnerships with existing communities: i.e. Campus Party
- # Cooperation with publishers
- # Active public relations activities on decentralization and user empowerment

IT

- # Updating and further development of **#be** native app
- # Launch of smart contract of campaigns
- # Integration of **#be DMP** (Data Management Platform)
- # Integration of advanced cyber security systems
- # Integration of **#be browser**
- # Development of detectors/API
- # Launch of Developers eco-system
- # Integration of third parties wallets
- # Update of Market place approach with integration of third parties e-commerce platforms

TESTING

- # Regular tests of functionalities since November 2018 through Lean approach

FROM
OCTOBER
31ST 2018
TO OCTOBER
30TH 2019

NOVEMBER
2019



- # **#be toolkit** fully updated and integrated
- # Publishers partnerships in major target markets activated
- # Quality group of advertisers recruited and using **#be** solutions
- # Private Market Place activated with large offer of products and services

Legal Information

A. General Information

1. In order to fund the development by *BE Energy International Sagl* (the "Company") of the #be project highlighted in this white paper (the "White Paper") #be tokens (the "beTOK") to be used on the #be platform will be created on the Ethereum blockchain and will be sold to the public (the "ICO Placement").
2. The beTOK will be issued by a technical process that uses the «Blockchain» technology. This is an open source IT protocol over which the Company has no rights, control or liability in terms of its development and operation. The beTOK distribution mechanism will be controlled by a Smart Contract; this involves a computer program that can be executed on the Ethereum network or on a blockchain network that is compatible with Smart Contract programming language.
3. The beTOK is a token
 - that will allow the user to access to some specific services provided by the #be platform (utility Token)
 - and
 - that will be used as a means of payment in the market place that will be part of the #be platform (payment token)
4. The sale of the beTOK is final: the beTOK is non-refundable and not redeemable.
5. As of the day of the ICO Placement, the beTOK does not have the legal qualification of a security pursuant to Swiss Law and is therefore not qualified as an Asset Token pursuant to the Guidelines (the "Guidelines") issued on February 16, 2018 by *Swiss Financial Market Supervisory Authority ("FINMA")*.
6. The beTOK does not have a performance or a particular value outside the #be platform. The beTOK shall therefore not be purchased or used for speculative or investment purposes.
7. As of the day of the ICO Placement, the beTOK sale is currently not subject to the Federal Act on Stock Exchanges and Securities Trading Law and the Financial Market Infrastructure Act, which ensure that the sale of certain products or assets is subject to regulatory scrutiny for the investors' protection and may only be sold to investors provided that, inter alia, the respective documentation include all the proper disclosures and that the sale of investments.

B. Token Documentation

8. The White Paper together with the beTOK Terms and Conditions (the "Terms & Conditions", see <https://www.beico.info/>), as amended from time to time, shall form the entire documentation for the beTOK sale (the "Token Documentation").

C. Knowledge Required

9. Any purchaser of the beTOK (the "Purchaser") shall understand and have significant experience of cryptocurrencies, blockchain systems and services, and understand the risks associated with the crowd sale as well as the mechanisms related to the use of cryptocurrencies (including the storage).
10. The Purchaser shall carefully review the Token Documentation so to understand the risks, costs and benefits associated with the purchase, storage and use of the beTOK.

D. Risks

11. Acquiring the beTOKs and storing them involves various risks, in particular (but not limited to) the risk that the Company may not be able to launch and/or develop the platform and/or its operations, to develop or exploit its blockchain and/or to provide the services to which the beTOK relates or is forced (in particular due to changes in the legal environment and/or issuance of new laws or regulations and/or new leading interpretation of current legal framework and/or case law, which might also have a retroactive effect) to stop its operations or change its business model. Therefore, and prior to acquiring the beTOK, any user should carefully consider the risks, costs and benefits of acquiring the beTOK in the context of the crowdsale and, if necessary, obtain independent legal and tax advice in this regard.
12. Any interested person who is not in the position to accept or to understand the risks associated with the activity (including the risks related to the non-development of the platform) or any other risks as indicated herein or in the Token Documentation) shall not acquire the beTOKs.

E. No Investment Invitation

13. This White Paper shall not and cannot be considered as an invitation to enter into an investment. It does not constitute or relate in any way nor should it be considered or interpreted as an offering of securities in any jurisdiction.
14. The White Paper does not include nor contain any information or indication that might be considered as a recommendation or that might be used to base any investment decision.
15. This document does not constitute an offer or an invitation to purchase shares, bonds, securities or rights relating to the Company or to any related or associated company (the "Company's Group").

F. No Security

16. The **beTOK** is not convertible in shares or certificates of **#be** or **#be** Group and do not grant any right to receive any such share or certificate.
17. The **beTOK** does not confer any direct or indirect right to **#be** or to **#be** Group capital or income and, in particular, do not grant any right to dividends or interests or to any other share or participation to the Company or to the Company's Group revenue or earnings.
18. The **beTOK** is not proof of ownership of any assets belonging to the Company or to the Company's Group or of a right of control over the Company or the Company's Group and does not grant to the owner any right to assets of the Company or the Company's Group.
19. The **beTOK** are not shares or participation certificates and do not give any right to participate to, or vote in, the general meeting of the Company or the Company's Group or to influence in any way the respective corporate governance or the decisions of the corporate bodies of the Company or the Company's Group.
20. Subject to Paragraph G. below, based on the above, at the date of the ICO Placement, the Company considers that the **beTOK** does not have the legal qualification of a security pursuant to Swiss Law and does therefore not qualify as an "Asset Token" in Switzerland as interpreted by FINMA in the Guidelines.
21. Pursuant to the Guidelines and current practice, the **beTOK** is a hybrid token which gives access to certain services provided by the **#be** platform and can be used as a mean of payment on the **#be** platform; the **beTOK** and is not intended to be used as an investment.
22. The offering of **beTOKs** on a trading platform is done to allow additional users to use the services and/or to purchase the goods available on the **#be** platform and not for speculative purposes and does not change the legal qualification of the token as a hybrid token.

G. Changes in the Legal Environment

23. The ICO Placement and the purchase of **beTOKs** is taking place within a legal environment that is still under development. Regulatory authorities are carefully scrutinizing businesses and operations associated to cryptocurrencies in the world.
24. Regulatory measures, investigations or actions may impact the Company's business and even limit or prevent it from performing or developing its operations.
25. Any person acquiring **beTOKs** shall be aware that the Company's business model and the Token Documentation may change because of new legal, regulatory and compliance requirements from any applicable laws in any jurisdictions, even with retroactive effect. In such a case, Purchasers and anyone acquiring **beTOKs** acknowledge and accept that neither the Company nor any of its affiliates shall be held liable for any direct or indirect loss or damage caused by such changes.
26. According to the Guidelines, the Company is selling a hybrid token (therefore also a payment token) and therefore it has to fulfill Anti-money laundering ("**AML**") regulation due diligence requirements, including the requirement to establish the identity of the beneficial owner and to assess the origin of the assets. The Company will fulfill AML requirements by having the funds accepted via an affiliated financial intermediary who is already subject to the Swiss Anti-Money Laundering Act (AMLA) and who exercises on behalf of the Company the corresponding due diligence requirements. Hence, the purchase of the **beTOK** is conditional upon the positive conclusion of an AML/KYC identification process and the user shall provide to the Company and/or to the appointed financial intermediary all requested documents and information necessary or useful to complete the AML/KYC process. Users will not be entitled to purchase the **beTOK** in the event that the Company considers that the user does not satisfy the AML requirements set by the Company or by the appointed financial intermediary.

H. This is not an offer - no investment advise - no representation and warranties

27. This White Paper shall not be construed as an offer, personal recommendation or solicitation to conclude a transaction and should not be treated as giving investment advice.
28. The Company is not to be considered as an advisor in any legal, tax or financial matters. Any information in the white paper is given for general information purpose only and the Company does not provide any representation and/or warranty as to the accuracy and completeness of the information included in the White Paper.

29. Given the lack of qualification of the crypto-token in most countries, the Purchaser is strongly advised to carry out a legal and tax analysis concerning the purchase and ownership of the **beTOK** according to his/her/its nationality and place of residence.

I. Important Information and Disclaimer

30. The Company will do its utmost to launch all of its operations and to further develop the **#be** platform and/or provide the services highlighted in this White Paper. Anyone undertaking to acquire **beTOK** shall be aware that the Company does not provide any guarantee that it will be able to fully achieve the project highlighted in this White Paper.

31. By subscribing the **beTOKs** the Purchaser acknowledges and accepts that the Company assumes no liability or responsibility whether under any theory of tort, contract or otherwise for any loss or damage that would result from or relate to the Purchaser failure to receive (or to timely receive) the **beTOKs** or to the incapacity to use **beTOKs**, as well as for any failure or malfunction of the respective Smart Contract, except in case of intentional misconduct or gross negligence directly attributable to the Company.

32. The **beTOK** is based on the Ethereum protocol. Any malfunction, unplanned function or unexpected operation of the Ethereum protocol may cause the Company network or the **beTOK** to malfunction or operate in a way that is not expected. Moreover, the native Ethereum Protocol account unit may itself lose value in a similar way to **beTOKs**, and also in other ways. The Company assumes no liability or responsibility in this respect except in case of intentional misconduct or gross negligence directly attributable to the Company.

33. The Company assumes no liability or responsibility whatsoever for any loss of the **beTOK** or situations making it impossible to access the **beTOK**, which may result from any actions or omissions of the Purchaser, as well as in case of hacker attacks.

J. User Representations and Warranties

34. By participating in the ICO Placement and by purchasing **beTOKs** the Purchaser confirms that he/she/it:

- has read and understood the Token Documentation and accepts to be legally bound by its terms;
- has sufficient knowledge about the nature of the cryptographic tokens and has significant experience with, and functional understanding of, the usage and intricacies of dealing with cryptographic tokens, cryptocurrencies and blockchain-based systems and services;
- has fully understood and accepts the risks connected with the purchase of the Token outlined in the Token Documentation, including those related to possible changes in the legal environment;
- is familiar with all related regulations, in particular (but not limited to) in the specific jurisdiction in which the Purchaser is based, and has received competent advice that participating to ICOs and purchasing cryptographic tokens is not prohibited, restricted or subject to additional conditions of any kind;
- is entitled to purchase the **beTOKs** in the ICO Placement without requiring any local authorization and is in compliance with the local, state, and national laws and regulations when purchasing;
- is authorized and has full power to purchase **beTOKs**;
- is not and will not be at the time of the ICO Placement a U.S. citizen, resident or entity (a "US Person") nor is the Purchaser purchasing **beTOKs** on behalf of a US Person;
- is not and will not be at the time of the ICO Placement a Chinese resident or entity nor is the Purchaser purchasing **beTOKs** or signing on behalf of a Chinese resident or entity;
- will not use the ICO Placement for any illegal activity, including but not limited to, for money laundering and/or the financing of terrorism;
- the purchase and storage of the **beTOKs** will not constitute a violation or breach of any applicable law by the Purchaser, in particular in his country of residence or citizenship;
- purchases **beTOKs** because he/she/it wishes to have access to the services provided by the platform of the Company;
- is not purchasing **beTOK** for the purpose of speculative investment or usage.

K. Governing Law - Arbitration

35. The Token Documentation, the ICO Placement and its related operations and the purchase of the **beTOKs** shall be governed by and construed in accordance with the substantive laws of Switzerland without regard to the conflicts of law rules and without regard to the rules of the Vienna Convention on the International Sale of Goods dated 11 April 1980.

36. Any dispute, controversy or claim arising out of or in connection with the Token Documentation, the ICO Placement and/or the purchase of the **beTOKs**, shall be finally settled in accordance with the Swiss Rules of International Arbitration of the Swiss Chambers' Arbitration Institution in force on the date on which the Notice of Arbitration is submitted in accordance with these Rules. The number of arbitrators shall be 3 (three), the arbitrators to be appointed in accordance with the said Rules. The seat of the arbitration shall be Lugano, Switzerland. The language of the arbitration shall be English.

Team (main members)



"The entrepreneur"

#Raimondo_Gissara Co-founder & CEO

[in https://www.linkedin.com/in/raimondo-gissara](https://www.linkedin.com/in/raimondo-gissara)



"The user-centric experience visionary"

#Luther_Jones Co-founder & CDO

[in https://www.linkedin.com/in/luther-jones-98a88021/](https://www.linkedin.com/in/luther-jones-98a88021/)



"The tech mind"

#Peter_Williams CTO

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"The power of A.I. applied on blockchain"

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"The Blockchain Software Developers"

Mangrovia Solutions Blockchain Technology partner

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Neodata Group Tech ADV partner

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"The geeks network"

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