



***STO***

***WHITEPAPER***

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## DISCLAIMER & RISK WARNINGS

Investments in early stage companies involves high risk. Purchases of Tokens/ICO's are even higher risk. We strongly recommend that purchasers familiar with themselves with all the risks associated with Tokens/ICO's on the AI-247 Official Website online investment platform before considering a Token/ICO purchase alongside any risk disclosures outlined in our 'Simple Agreement of Future Tokens' (SAFT) available upon request.

AI-247 exclusively targets investors who are sufficiently sophisticated to understand these risks and make their own investment decisions. You will only be able to invest via AI-247 Official Website once you are registered as sufficiently sophisticated.

This is not an offer to the public and investments can only be made by members of AI-247 Official Website that qualify to invest. AI-247 takes no responsibility for this information or for any recommendations or opinions made by the companies.

### **Complete Loss Of Capital**

Participating in token purchases, digital assets and other cryptocurrencies carries a very high degree of risk. Only purchasers familiar with the risks associated with acquiring tokens, digital assets, or cryptocurrencies should consider these purchases. No purchaser should purchase tokens, digital assets and other cryptocurrencies unless the purchaser can understand, accept, tolerate and afford total loss of all capital.

### **Valuation**

There is limited public information about the BF token. The price at which the buyer is agreeing to purchase the token may not represent current fair market valuation. Buyers should assume that the company generally possesses material information about the company not known to the buyer or the public. Buyers of tokens should perform their own due diligence prior to purchasing.

### **Transferability**

Tokens may be, or will be subject to transfer restrictions. Tokens subject to the transfer restriction will not be transferable, distributable or usable by holders of such tokens. If the token fails to be listed on a token exchange they will be illiquid and hard to, or impossible to sell.

### **Regulatory & Tax Uncertainty**

Regulatory changes or actions may alter the nature of, or restrict the use of the tokens in a manner that adversely affects token holders. Purchases of digital assets may subject the buyer to tax, regulatory risks and responsibilities. This issuance of the investment contract constitute the issuance of a 'security' and is being treated that way for the purpose of the securities laws, which may have an adverse impact on your purchase.

### **Inability To Launch**

Token issuers may be unable to successfully consummate the launch of its token, miss key milestones, attract developers and new applications to drive users to the network and grow its user base through widespread use and adoption of the tokens. Token software may not be widely adopted and may have limited users.

### **Cyber-Security Attacks & Fraud**

Digital tokens may be the target of malicious cyberattacks, sales and purchases of fraudulent tokens through either a phishing site, fraudulent systems or by other means, or may contain exploitable flaws in its underlying code, which may result in security breaches and the loss or theft of tokens.

### **Blockchain Risk**

Any blockchain network on which a token operates utilizes code that is subject to change at any time. These changes may have unintended consequences for token issuers and holders.

### **Competition**

Token networks may be “forked” and cloned that in turn don’t represent the companies or purchasers on what could emerge from the forks and clones. If one of these forks wins in the marketplace, the value of the token may go to zero.

### **Inaccurate Forecasts**

Results may vary materially from those expressed or implied in forward-looking statements (e.g., 'expect'). Important factors that could cause actual results to differ materially from those in its forward-looking statements include, but not limited to, government regulation, economic, strategic, political and social conditions.

### **No Rights**

Token holders DO NOT have rights in the company AI-247 or any of its affiliated companies such as rights offered to shareholders and/or stockholders. Tokens are not equity and token holders have no rights attributed to securities such as debt, equity or other securities.

## Disclaimers

Nothing herein constitutes an offer to sell, or the solicitation of an offer to buy any tokens, nor shall there be any offer, solicitation or sale of STMX in any jurisdiction in which such offer, solicitation or sale would be unlawful. You should carefully read and fully understand this White paper and any updates. Every potential token purchaser will be required to undergo an onboarding process that includes identity verification and certain other documentation, which you should read carefully and understand fully because you will be legally bound. Please make sure to consult with appropriate advisors and others.

This White paper describes our current vision for the platform. While we intend to attempt to realize this vision, please recognize that it is dependent on quite a number of factors and subject to quite a number of risks, for the reasons addressed, the planned roadmap and all details discussed in this White paper will be subject to changes and updates. It is entirely possible that the platform will never be implemented or adopted, or that only a portion of our vision will be realized or not at all. We do not guarantee, represent or warrant any of the statements in this White paper, because they are based on our current beliefs, expectations and assumptions, about which there can be no assurance due to various anticipated and unanticipated events that may occur.

Please note that although we plan to work hard in seeking to achieve the vision laid out in this White paper, you are strongly advised not to rely on any of it coming true. Blockchain, cryptocurrencies and other aspects of our technology and these markets are in their infancy and will be subject to many challenges, competition and changing environment. We will try to update our community as things grow and change, but undertake no obligation to do so.

THE ABOVE SUMMARY IS NOT A COMPLETE LIST OF THE RISKS AND OTHER IMPORTANT DISCLOSURES INVOLVED IN INVESTING.

Not an Offer. The information in this document does not constitute an offer to sell or the solicitation of an offer to purchase any securities from any entities described herein. Any such offer will be made solely to qualified investors. Such offer would not be registered under the U.S. Securities Act of 1933 (the “Act”), and any securities from such offer may not be offered or sold in the United States without registration under the Act or exemption thereunder.

Proprietary & Confidential. This Summary and its contents are Confidential; no disclosure of its contents can be made without the consent of AI-247; and the information herein can only be used for the prospective investment purpose herein, and may not be used to compete with or circumvent AI-247 in the pursuit of its target projects herein. This Summary may not be reproduced in whole or in part by any recipient, or sent by it to anyone else or used for any other purpose without the consent.

## INDUSTRY OVERVIEW

We live in an era that is increasingly influenced by technological advancements. As the global ecosystem of AI-powered bots, robotics and software grows, and businesses become more dependent on them, the need for a standardized, trustworthy, and an immutable ecosystem grows accordingly. The world's top tech companies are in a race to build the best AI and capture that massive market, which means the technology will get better fast – and come at us as fast. Recent explosion in Blockchain-based crowdfunding cast doubt on the business models of the traditional funding channels. Instead, decentralized funding models have proven to gain larger financial exposure. AI-247 pioneered to create the world's first decentralized ecosystem backed by AI and Blockchain to nurture start-ups and boost their success rate.

AI-247 unites four elements that are crucial to startup success and investor engagement into one platform: AI-247 Network, AI-247 Accelerator, AI-247 Marketplace and AI-247 News. From team building, idea development, proof of concept, MVP creation, market feasibility test to consumer market entry, start-ups will get full support and guidance from the top professionals and experts. In addition, start-ups can tap into AI-247's network of 150 tech parks, R&D laboratories and partners around the world. One can approach our platform with merely an idea and embark on his or her entrepreneurial journey. Success will no longer be bounded by who you are or where you are, but it will be determined exclusively by the quality of the idea and the execution capabilities of the given team.

The platform will allow talented and gifted minds to link up with the right resources and personnel to bring their ideas to life. AI-247 also sets a new standard of equality, transparency and trust within the community. All investors will enjoy equal investment opportunities based on merit, having an unprecedented opportunity to participate in any startup financing round. The stringent screening process, supported by our AI, ensures only brilliant projects with business potential are listed on the platform. Digital escrow safeguards the interests of investors by releasing funds to the only projects that are on track towards meeting the determined milestones.

It also creates a new channel for cryptocurrency holders to diversify their portfolio by investing in tangible projects that yield a great chance of success. Value in the future will likely be created by advancement in technology, and most of the new technology will be created by start-ups that do not even exist yet. AI-247 aspires to become the shared engine of economic growth and spur innovation in every city in the world.



## INTRODUCTION

High-tech industry is an important driver of growth for the world economy. This industry advances innovation, employs millions of highly skilled and educated workers and contributes to greater prosperity in communities. The total gross output of high-tech industries, including both final and intermediate products, amounted to more than \$7.1 trillion in gross output in 2016 in the United States alone. Tech companies continue to play an increasingly important role in the development of the world economy, having dramatically transformed our society.

Global venture capital investment hits a decade high of \$ 155 billion in 2017 and the value creation of global startup economy is estimated at \$2.3 trillion, between the years 2015 and 2017. Even traditional non-tech industries such as oil and gas, food and beverage, postal services and couriers are forced to embrace technology and use it to cultivate their competitive advantage. Robotics and AI industries are currently growing at unprecedented rates and will be the main drivers of the high-tech industry growth in the future.

Artificial Intelligence, Drones, Self-Driving Cars, 3D Bio-printing of Organs, Virtual Reality, Blockchain are just a few of the life-transforming technologies. A majority of those exciting technologies are being brought into our life by start-ups, who are the main drivers within this innovation landscape. However, tech start-ups also have a notoriously high failure rate. Failure rate is merely a symptom of the causes of startup failure. The reasons why they fail range from lack of market fit to lack of management.

Therefore, the need to build an ecosystem that will nurture and boost the development of start-ups on a global scale has emerged. AI247 will shape the process of innovation and redefine the funding mechanism for start-ups. It is an online platform that bridges the gap between ideas, talents and technical resource providers globally. We are building a tightly-knit global community for founders, talented professionals, investors and other technical resource providers to help each other grow and scale. Sharing knowledge and insight have never been easier and one does not need to be in Silicon Valley to be successful.

## PRODUCT DETAILS

The value that AI-247 delivers will be directly tied to AI. We aim to use machine learning algorithms to offer a better job-candidate match, giving both startup founders a better chance to hire the right tech professionals, and the candidate a better selection of relevant job opportunities. Unstructured data generated on AI-247 Platform will be used to implement a more user-centric experience. The data will be recorded from the moment the users register on platform, up until they fully develop their projects.

Our AI will use this data to reduce the time it takes to engage new staff and find investors. There are also other uses of AI on AI-247 Platform. The biggest benefits that investors will get is ranking of the projects. The AI will rank the projects according to the probability of success of these projects, which will be determined using many criteria. For example, these criteria include static elements (such as data generated by the users upon registration) and dynamic elements (such as user habits and log-in frequency at the platform). As a result, investors will be able to see the quality of the projects and make better-informed investment decisions. This way, the AI will facilitate the delivery of the ultimate value AI-247 strives to provide: bring innovations to the market faster.

## PROJECT DEVELOPMENT STRATEGY

### PHASE 1

#### First Wave Start-ups On-boarding

AI-247 team will launch the beta version of AI-247 Ecosystem by Q4 2018 for testing. Of which, the first wave of start-ups in pre- and post-MVP development phase will be on-boarded after the end of Private Sale in Q4. AI-247 has established partnerships with IE Business School, one of the top 10 business schools in the world from Spain, to direct award winning startup projects to join our platform. With the partnership, all investors will get equal opportunity to invest into world-class ideas. At the same time, our international community managers are actively looking for innovative startup team to join the platform. Along with AI-247's reputation and international branding, there is organic growth where multiple start-ups have approached the platform to be featured. The final launch of beta platform will coincide with the announcement of 10 start-ups which has passed the stringent evaluation and screening process.

AI-247 will finance their acceleration and subsidize the creation of IPO level documentation. AI-247 team will accelerate these start-ups in partnership with Big 10 and feature them exclusively for the successive funding rounds on the platform.

### PHASE 2:

#### AI-247 Marketplace and AI-247 News

Data collection over Phase 1 is crucial for the improvement of AI, with more examples and real applications, AI-247 can get better algorithms and higher prediction accuracy. The foundation building for AI-247 Marketplace and AI-247 News runs concurrently with AI-247 Network. AI-247 will build global partnership with engineering service providers as well as IT hardware merchants and vendors. Their goods and services will be listed and made available to all platform users. The database will also register various services that are provided by tech parks and R&D centres in different regions.

## AI-247 ECOSYSTEM

### AI-247 NETWORK

AI-247 is the first in uniting the key players in high tech startup ecosystem on a single professional network. Founders, developers, engineers, investors, entrepreneurs, innovators, data scientists, etc. will be able to interact and exchange insight freely. We divide the user base of AI-247 Network into three major segments, namely innovators, technical professionals and investors. At the moment, these segments are very much segregated. By building a tightly-knit community, AI-247 Network enables the distribution of ideas, expertise and resources across different parts of the world. Our AI, as well as, multiple other tools will be made available to guide team building, development of the idea and subsequent funding. The platform will significantly increase the probability of success of the newly-born start-ups, contributing to the creation of truly disruptive and innovative projects.

**Innovators & Founders** In this segment we consolidate individuals who are the drivers of each project. They add spark to each project by introducing new business ideas based on their background in artificial intelligence, robotics and other technological fields. Founders register on AI-247 Network and share their business ideas accompanied with all pertinent background information such as experience, education, special qualification, prior project descriptions, etc. As the creators of the idea and project leaders, developers are granted autonomy in building teams according to their project requirements and specifications. Developers are free to engage any available technical professional, expert with matching qualifications from AI-247 Network. Our AI will also be generating recommendations for suitable candidates depending on the project. However, the final decision of choosing to assemble the team lies in the hand of founders. They will also be able to approach a certain number of investors for seed funding.

### **Technical Professionals**

Technical professionals are technically sound individuals with background in AI, Robotics or other fields who are motivated to contribute to the creation of high tech products, be it independently or through teamwork. A technician has demonstrated knowledge and expertise, he or she can be a student, professor or professionals who are willing to dedicate time to meaningful long-term projects. After registration on the AI-247 Network, technical professionals will be able to search for teams and projects uploaded by founders. They can either offer their services or be approached by the founders. In the case when they already have a product in mind and want to work independently, they can proceed to source for prototype as well as product building material at the marketplace and subsequently list their creations on the platform for sale. AI-247 Network will provide all technical support to ensure easy navigation and prompt communication among team members.

### **Investors**

Investors are individuals or entities who seek to finance projects that have been submitted on AI-247 Network. With both the project evaluation team and notable advisors worldwide, investors will gain access to a series of vetted and approved start-up projects. Projects displayed to investors will be chosen from the top business and engineering schools worldwide. This way, they will be able to gain assurance that the projects they are investing in have a higher chance of success. Investors will also be able to see the progress and performance of the start-ups that they have invested. They are entitled to agreeing milestones with the start-ups and disbursing funds only if the startup has met the milestones. This is how the platform safeguards the interest of investors and provides them a fair, reliable and transparent investment environment.

### **AI-247 ACCELERATOR**

After AI-247 Network, this is the venue where clearly defined projects get additional funding. Only those projects which have passed the IPO grade evaluation and those that have an MVP will be eligible for AI-247 Accelerator. At AI-247 Accelerator, individual investors, institutional investors and centralized venture funds will find ‘post-seed and development’ start-ups which are ready to grow and scale. AI-247 Accelerator taps into a large and diverse market, backed by Blockchain technology. It provides its participants a liquid marketplace where investment can be liquidated at successive fundraising rounds, which is otherwise unavailable to the traditional startup investor. Startup founders benefit in a relatively quick and smooth manner to raise capital for their project without ceding strategic control. Screening requirements in AI-247 Accelerator guarantees that start-ups do not over-fund themselves, rather they only raise the very amount that is necessary to meet the objectives within the given round. Successive funding rounds will require issuance of additional shares at a new valuation to current shareholders and new investors. This creates a clear path for continuous financing as the startup begins to scale.

### **AI-247 MARKETPLACE**

AI-247 Marketplace serves as the resource bank for the startup ecosystem and the gateway for start-ups to consumer market entry, and it plays an integral role in the startup development process. Tech parks, laboratories, vendors and merchants can list various hardware materials as well as offer their facilities and services. Our AI will be able to match the nearest available resources to start-ups’ requirements. Start-ups that have successfully finished product development can reach global consumer market by listing their products on the marketplace. The platform will become the go-to channel of consumers who are looking for new high tech and innovative products. Special discounts will be given when transaction is done in AI-247, hence encourage the use of our token. There will also be a bidding section under the marketplace where any entity can place an order for the development and creation of product with their specifications and a budget. This will help to spur innovation and creativity in any corner of the world.

## AI-247 NEWS

This space provides start-ups free media exposure to targeted investors and there is also an option to promote their projects at a fee. News regarding industry breakthrough and development within the high-tech ecosystem will be featured, which is important for the professional development of founders and technical professionals. In addition, there will be specific tools designed for investor community, such as technical data, charts and analysis of start-ups to keep investors updated about their development progress. Investors will be well-equipped with the necessary knowledge to make informed investment decisions. It will be available for all viewers across the globe at no charge.

## STO DETAILS

### Key Advantages of AI-247

Token-Holder Benefits:

- ✚ Leverage established product and algorithms that have outperformed key markets
- ✚ STMX will be a security token compliant to strict European regulation
- ✚ Take advantage of volatility in crypto markets with highperformance systems

### AI-247 Is Made To Outperform

AI-247 has played with the sharks on Wall Street and has been winning since 2012. Many AI-247 algorithms have consistently outperformed major indices like the MSCI World. The best performing algorithm generated profits that were 318% higher than profits of DAX in the same time period (2015-2017). In addition to this track record of outperforming to generate profits, the AI-247 algorithm is designed to reduce risk for investors. AI-247 sees significantly lower volatility compared to alternative approaches, with algorithms working independent of overall market developments, capable of generating profits even in periods of declining markets.

### **AI-247 Is Tomorrow's Tech**

AI-247 is not simply a tool to automate traditional ecosystem by installing algorithms. AI-247 is applying the latest artificial intelligence and machine learning technologies for optimised their ecosystem to allow the human investor to finally reap rewards that come with lightningfast, automated solutions. These award-winning algorithms automatically train taken into consideration to find more intelligent ways to optimise profits and reduce volatility. Human experts assist the self-learning algorithms to enter new potential markets and set up structures to enter the market. Once a basis is created, technology takes the lead and learns to improve its own performance over time.

### **AI-247 Is Rich In Experience**

The best tech needs the best people behind it. AI-247 has an exceptional experienced senior leadership team, who together have a proven track record within multiple companies that have been successfully built and sold for over 200 million USD. The core team has worked together for years now and is fully dedicated to the mission. As leading experts in AI, themselves and are fine-tuned routinely. Learning is constant, with new data continuously artificial intelligence and machine learning technologies they bring more than 100 years of AI Ecosystem and technology experience. These experts have worked in senior positions for companies such as Amazon, JP Morgan Chase, British Petroleum, UniCredit and SAP, to name a few. Additionally, a network of committed advisors combine a phenomenal array of expertise that has already brought invaluable support to AI-247 over recent years.

### **AI-247 Is Perfect For Crypto**

Given the volatility of cryptocurrencies and ever-increasing AI Ecosystem volumes, this market is ideally suited for AI-247's short-term AI Ecosystem approaches based on statistical mathematical models, statistical arbitrage, volatility concepts, pattern recognition, data science and machine learning. A large influx of money from institutions or professional investors is yet to be invested in the sector. When this inflow of liquidity arrives, cryptocurrency markets can expect to see extraordinary growth rates on selected currencies, but also increased volatility across all other currencies. In anticipation of this,



AI-247 pivoted toward crypto markets in 2016 to gain experience and begin extending a range of services.

Compared to established financial markets, cryptocurrency markets are young and full of inefficiencies. Given their decentralized and largely unregulated structure, AI-247 predicts that these markets will stay relatively inefficient for a long period of time. With price anomalies, price lags, price discrepancies and temporal (cross-)correlations occurring for a sustained period, these markets provide a promising environment for the application of sophisticated mathematical/ algorithmic AI Ecosystem concepts. AI-247's AI identifies and utilizes the anomalies and patterns in these markets with high-performance systems and advanced quantitative methods. Cryptocurrency markets also have a unique property setting them apart from other commodity markets. Tokens are stored and transacted on the blockchain, a cryptographically validated, distributed ledger that is secured by expensive computational consensus algorithms. Typically, this ledger is publicly accessible and allows for information about the transaction history and the analysis of market behavior to be extracted in microscopic granularity. Such is the potential distinguishing it from any other asset class and adding even more opportunities for quantitative approaches. Past transactions, participants, volumes, token holdings, and movements can be identified, analyzed, correlated and made available for complex network analysis and machine learning algorithms that deliver aggregated input for quantitative AI Ecosystem software.

Machine learning and complex network analysis on the distributed ledger can yield a constantly updated data model with information about wallet addresses, coin credits, exchanges, transaction patterns, the behavior of role model-wallet addresses, clusters and movements between addresses. Those anomalies, pulse patterns and “telegraphy signals” are all analyzed prior to the purchase or sale of coins, which occur by the movement of coins from PC wallets, cold wallets, paper wallets into addresses suitable for the actual trade. AI-247's predictive models are based on input features that have corollaries to physical phenomena, such as percolation dynamics and detectable divergences of an order parameter prior to a phase transition in an out-of-equilibrium system.

For example, a straightforward yet highly profitable AI Ecosystem strategy AI-247 currently is developing is the arbitrage between cryptocurrency prices of relevant exchanges and futures prices. This approach leverages the time offset between “anticipatory” price-influencing exchanges to the representative exchanges, which are the basis for the price building of the exchange-traded futures and derivatives.

## AI-247 IS WHAT THE CRYPTO COMMUNITY &

### MARKETS NEED

AI-247's entry into crypto markets will bring a series of positive effects to the crypto community. These benefits range from democratizing AI technologies to increasing market stability and connecting crypto markets to traditional markets. Not only will these benefits help crypto markets by making them more attractive, they will also lead to greater returns for current members of the crypto community.

- ❖ One of AI-247's key competencies is its Wall Street level AI Ecosystem that it is now democratizing. As already explained, Wall Street is entering crypto markets and bringing years of experience in developing AI Ecosystem. Most crypto investors don't have access to these technologies and risk being squeezed out of profitable AI Ecosystem. AI-247 will counter this trend by empowering crypto investors with an AI that has already performed in competitive traditional markets. A comprehensive description of AI-247's AI, its different approaches to AI Ecosystem and how AI-247 investors can use these tools to compete with sophisticated financial institutions follow later in the whitepaper.
- ❖ Cryptocurrency markets are currently characterized by a high degree of volatility. A major part of this volatility is due to the large role that emotions play in the cryptocurrency markets: bull markets are further overheated by hopeful enthusiasm and bear markets are further depressed by blind pessimism. AI-247's algorithmic AI Ecosystem does not operate through emotions and therefore is immune to them, leading the AI to avoid investing in overheated bull markets and to invest in underpriced bear markets. Not only is this a winning strategy for AI-247 investors, but it also has various benefits for the community as a whole. One of these benefits is that AI-247, through its scale and emotion-free algorithmic AI Ecosystem, will function as a countercyclical actor. These systematic and large-scale countercyclical investments will stabilize crypto markets and smoothen out portfolio returns for the whole community.

- ❖ Another benefit will be that AI-247's AI-driven algorithmic AI Ecosystem will help counter market manipulation. The vast amounts of data that AI-247 processes for AI Ecosystem allow it to detect, analyze and act on anomalies in the market at their infancy. Many of these anomalies are the fruit of active market manipulation by maligned actors: small groups of investors pump up certain cryptos and then dump them, costing other ordinary investors millions of dollars. These practices plague current crypto markets and are holding crypto markets back. These anomalies can be countered, though, by AI-247's ability to quickly detect them and invest large sums. This will protect smaller investors from the actions of maligned market manipulators and create a more stable and fair environment to invest in.
- ❖ The stability that AI-247 will bring to the market and AI-247's Crypto-Traded Funds (CTFs) will make cryptos attractive to more conservative financial institutions: the lines between crypto and traditional markets will blur and crypto investors will reap tremendous benefits. Traditional capital from more conservative institutions will flow into crypto markets, and this large inflow will push crypto assets prices higher to the benefit of all current crypto investors. The liquidity that will come with this will make crypto AI Ecosystem easier and faster.
- ❖ At the same time, this blurring of the lines between traditional and crypto markets will also allow crypto investors to diversify their investments. Many crypto investors have built wide-ranging and substantial portfolios, but these investment portfolios lack diversification outside of crypto markets. Extensive diversification, a AI Ecosystem practice ubiquitous in high finance, protects investors from downturns in markets. AI-247 will empower crypto investors to diversify their portfolios through CTFs and thereby help them achieve stable and substantial returns in the long run.

## THE AI-247 STO

### Token-Holder Benefits:

- ✚ Gain an affordable entrance point to top-level AI technology.
- ✚ Generate a lifetime of passive income, with nearly 42% of STO proceeds invested into AI-247 algorithms.
- ✚ Participate in robust AI-247 ecosystem through dividend gains, automated investments, and access to wide range of assets.

### STO Objective

The entire financial system benefits from diversification and decentralization. More liquidity, financial products and services, participants with differing motivations, and commodities makes for a more stable and productive market. This also holds true for individual investment vehicles, but specially for an investment vehicle that is powered by a machine learning ‘bigdata’ technology like AI-247.

The AI-247 STO will both improves the effectiveness of AI-247’s AI Ecosystem systems by providing the financial resources to scale the technology that has already shown itself to be successful, and create a more robust crypto market by enabling more strategies to be developed, which in turn will create more data to train the system and improve the effectiveness of the technology. In the end, better AI Ecosystem means a fairer market for everyone.

AI-247 will share in the profits from crypto markets by following the democratic ethos of the crypto community—the STO will finance the buildout of AI-247’s AI Ecosystem technology and also will reward the community that makes it possible. AI-247 tokens will provide an affordable entrance point to top-level AI Ecosystem technology, as well as profit-sharing with token-holders.

The technology improves via financial investment and participation, and investors will be compensated directly with dividends paid to every token-holder.

### **The AI-247 STO Will Fulfill Three Central Financing Goals:**

#### ❖ Roll out globally

AI-247 will continuously develop additional algorithms (e.g. for new investment markets, with new technologies) and enhance existing algorithms, with plans to roll out the AI-247 approach globally. Therefore 15% of the STO proceeds will be reserved for research and development, which includes marketing.

#### ❖ Grow the license business

In order to attract more large institutional investors licensing AI-247 Ecosystem algorithms, AI-247 needs to increase its assets-under-management quickly to reach a solid 100m+ Dollars. A significant portion of the STO proceeds will get invested into AI-247 algorithms to quickly achieve this target and to boost licensing revenues streams, which will in part also get paid out to all token-holders.

#### ❖ Improve access to the AI-247 ecosystem

The AI-247 app will act as entry point and central steering hub for all crypto investments and trades. AI-247 will use parts of the R&D budget to add features related to the management of AI-247 tokens, the AI-247 CTF, etc.

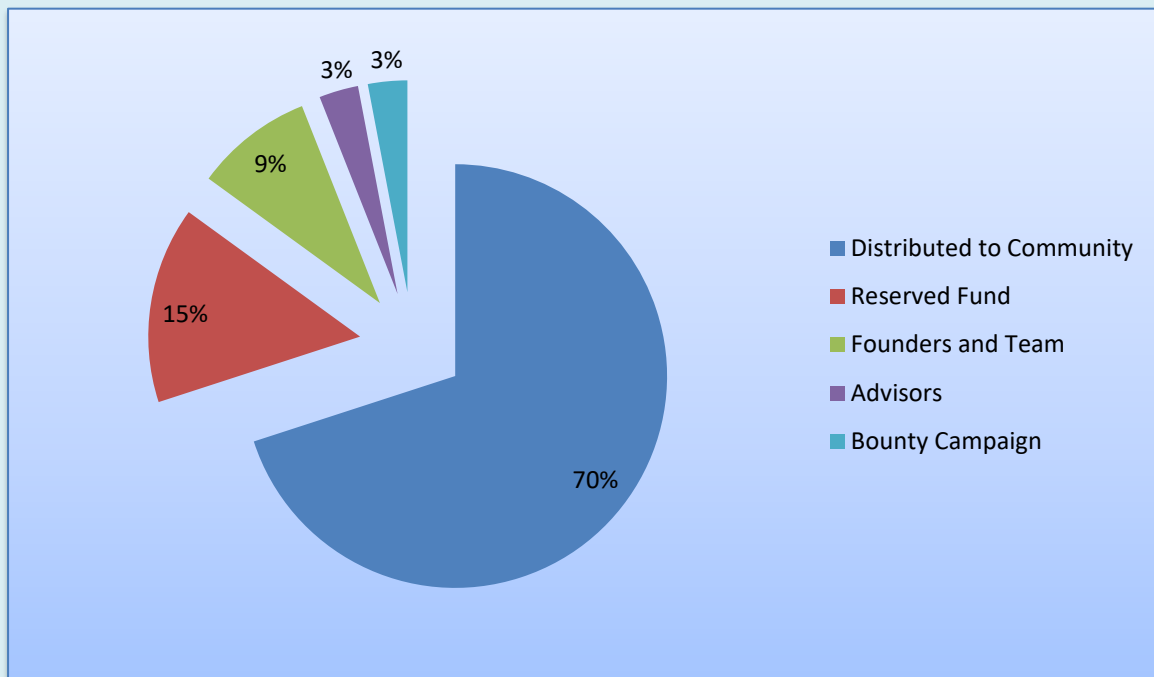
## THE AI-247 TOKEN

Token	Structure
Cost of 1 token STM	\$15 per token
Minimum Purchase	1000 token
Term of token sale	75 days with the possibility of an automatic early completion in pursuing the final goals of ICO
Expanded goals after start of ICO	Impossible
Technical limitation of tokens	300,000,000
Adjustable emission	All unsold and unallocated tokens will be destroyed and additional release of tokens will not be possible
Secured ways to purchase tokens	Bitcoin (BTC), Ethereum (ETH)
Hardcap	\$47,000,000
Softcap	\$47,000,000
Total Token For Sale	1, 000,000,000
Start Date	January 14, 2019 (9:00AM GMT)
End Date	February 27, 2019 (09:00AM GMT)
Acceptable Currencies	ETH and BTC

The AI-247 token aims to let every token-holder fully participate in the success of the AI-247 ecosystem and the STO-funded initiatives mentioned above, which will generate longterm passive income for investors and provide the backbone for AI-247's AI Ecosystem algorithms and platforms.

AI-247 will be built around the legal framework of a security token compliant to strict European regulation. All tokens will be generated immediately after the end of the STO during the "token generating event" (TGE). The smart contract for the AI-247 token is set up on the Ethereum blockchain and will be compatible with the standard for transferable tokens (ERC20).

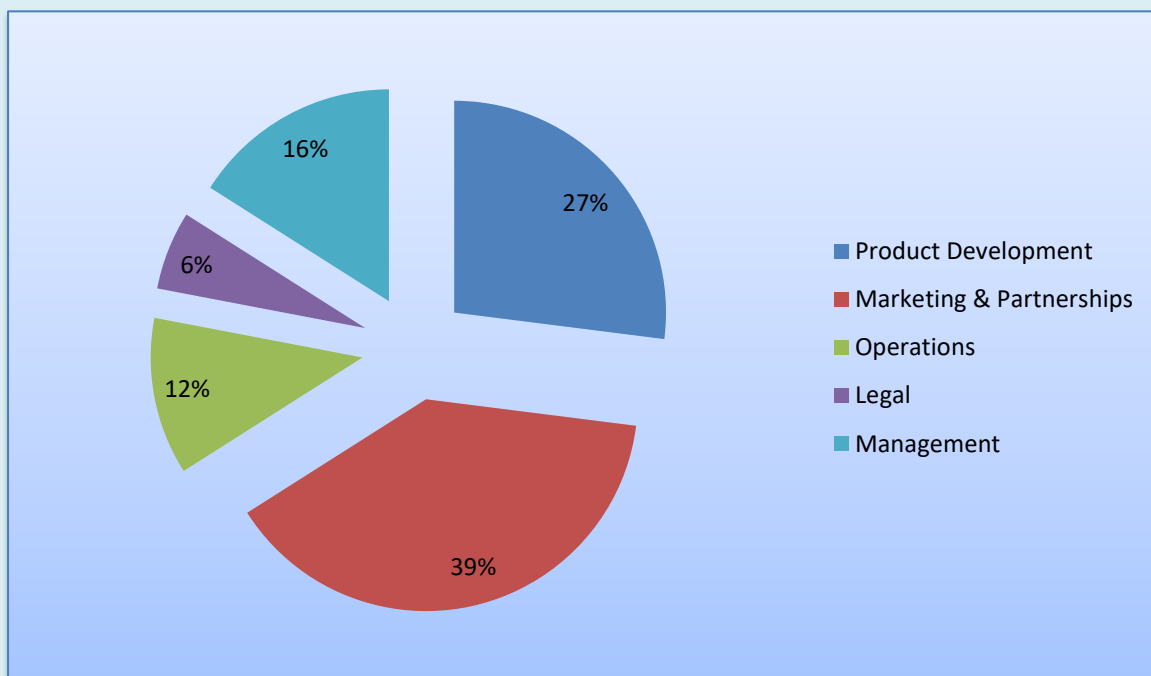
## TOKEN DISTRIBUTION



Of all the AI-247 tokens, 70% will be allocated to investors. This keeps in line with the spirit of AI-247, to liberate the market and allow everyone the opportunity to access the newest, breakthrough AI Ecosystem technologies.

AI-247 founders and the AI-247 teams will take a mere 9%, which also includes the seed investors who already helped to bring AI-247 to the outstanding level it is at today. 15% of the token will also be reserved for funding any development and the remaining 3% will be reserved for Bounty Campaign. Since the team believes in its own project, tokens held by the team will benefit every token-holder, due to the additional incentive of maintaining the algorithm's exceptional performance.

## ALLOCATION OF FUNDS



More than two-thirds of the STO proceeds will be invested into AI-247 algorithms, which will quickly reach 100 million Dollars invested. Tokenholders will receive returns equivalent to the performance of these investments. For the rest of the proceeds, 27% are planned for product development, which includes product development according to Roadmap to achieve AI-247's top three STO growth goals as outlined above.

39% will be used for Marketing, sales, merchant acquisition & partnerships, Expenses for attracting the retailers to the platform, making partnerships with payment providers, website builders, loyalty programs services providers and other partners. It also includes the planned extensions of the algorithms to address additional market segments, the ongoing optimization of the algorithms (including the integration of more sophisticated AI/ ML technologies and logics), the enhancement of our app in order to allow a proper and easy management of all AI-247 token proceeds and some general technological improvements (such as improving the speed and stability of our algorithms).

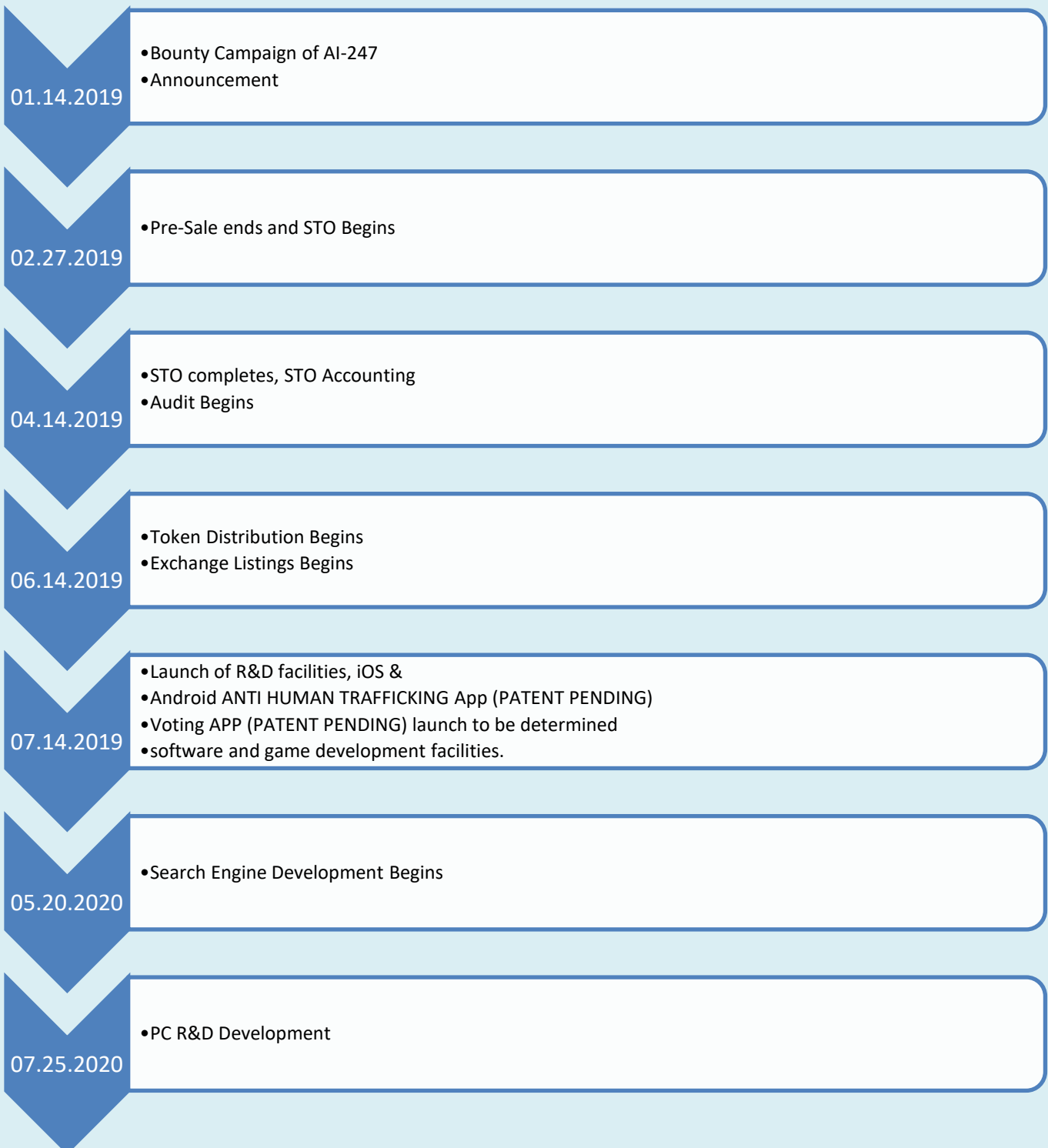


6% Legal Company and subsidiaries establishment, contracts with the retailers, development of legal opinions about the entire stack of BitRewards services and retailers' operations, etc. 16% Management C-level executives salaries.

The remaining 12% will be used for Operations and are required to process the STO, including the seed financing and for non-tech staff salaries which helped to bring AI-247 to the point where it already is.

Fund distribution has been designed in a such a way to maximize the benefit from the tokenholders' perspective. Thus, the greatest part is reserved to go into AI-247 algorithms, which will enrich the value of the token as it increases the amount paid to to token-holders. To stay one step ahead of the competition and future proof the project, AI-247 will continue optimizing the algorithm and infrastructure around it so that the token-holder can benefit from dividends over a long period of time.

## ROADMAP



## OUR TEAM

### Members

Gabriel Moulinou

*IT company founder, stock market investor and business*

Frederic Zanko

*More than 15 years of Software Development experience*

katrina Tamburrano

*More than 10 years of experience in banking*

Mark Kristof

*Investment banker, risk management expert.*

Simon Kurvits

*Internal and external communications specialist*

Angie Hunter

*Eight years of experience working in an investment bank*

Terence Spencer

*Audit specialist, masters in economics.*

Mattias Christopher

*Co-owner of marketing agency, cryptocurrencies investment*

## Advisors

Clark Sunguy

*Wealth funds manager with more than 20 years*

Marianna Kopli

*Headed the Media Department of the football*

Jack Cooking

*Certified reputational manager with nine years of experience*