PECULIUM

BUILD YOUR BRIGHT FUTURE



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ABSTRACT

THIS IS PECULIUM'S AML AI Ξ VE

PECULIUM originates from the word *« pecul »* (Latin), which literally translates to "*a sum of money saved for the future*".

PECULIUM is a revolutionary savings platform that seamlessly integrates the power of Automated Machine Learning and Artificial Intelligence (**AML-AI**), Blockchain Technology (**Ethereum**), and the economics of traditional savings and cryptocurrency markets.

PECULIUM team brings twenty years of experience in automated machine learning in the form of our financial advisor "**AIΞVE**" *(Artificial Intelligence, Ethics, Values, and Equilibrium)*. **PECULIUM**'s AML **AIΞVE** utilises a de-facto mastered risk management algorithm to intelligently diversify and continually optimise investments to achieve the best risk-to-benefit ratio.

PECULIUM is the first savings management platform to take advantage of the blockchain technology. **PECULIUM** revolutionises savings management by deploying immutable Smart-Contracts over the Ethereum blockchain. These smart contracts provide a trust-less way of achieving transparent, decentralised, and infallible contractual agreements.

PECULIUM is a visionary innovation in the realm of traditional savings, which with the help of **AIΞVE** and Blockchain Technology, provides groundbreaking solutions in savings management for individuals, brokers, and companies that are based on the underlying value of crypto-assets.

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PECULIUM, SMART CRYPTO-SAVINGS

PECULIUM is a revolutionary savings platform developed specifically to benefit from managing a superior cryptocurrency portfolio with the help of artificial intelligence based decision making. **PECULIUM** also offers a variety of crypto-asset management products for individual users and institutions. **PECULIUM** offers products with varying degrees of autonomy over asset management, which range from completely autonomous (suitable for users and investors) to highly customisable (suitable for professional traders, larger corporations, and brokers who are interested in providing customised plans to their clients). The **PECULIUM** platform will allow monitoring and management of crypto-assets in real time. **PECULIUM** harnesses the power of big-data analytics and automated machine learning (AML). **PECULIUM** utilises state-of-the-art risk management algorithms to minimising risks while helping the portfolios grow in value.

Benefiting from decades of research in the field of automated machine learning and artificial intelligence, **PECULIUM** has developed the world's first autonomous crypto-asset management consultant and supervisor **AIΞVE**, who is designed to optimise risk management while adapting most profitable strategies better than any human being could achieve. **PECULIUM** values transparency of the business decisions. Therefore **PECULIUM** operates over the Ethereum blockchain to make the most out of smart contracts. With the combined power of smart-contracts and **AIΞVE**, **PECULIUM** ensures reliability, flexibility, and transparency in crypto-asset management.

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Since the advent of the first blockchain-based cryptocurrency "Bitcoin" in January 2009, the cryptocurrency market has grown exponentially. According to recent estimates, the global cryptocurrency market capitalisation is approximately USD150 billion. Although in the last few years, the growth in market capitalisation has been anything but spectacular, the cryptocurrency market is still in its infancy. According to the World Bank, global savings have shown consistent growth in recent decades. In the year 2015, the evaluation of global traditional savings was approximately USD 19,000 billion. Compared to the colossal size of the global market for traditional savings, the cryptocurrency market is immensely undervalued. Considering the groundbreaking utility and global nature of blockchain technology, the cryptocurrency market presents a tremendous untapped potential for growth.

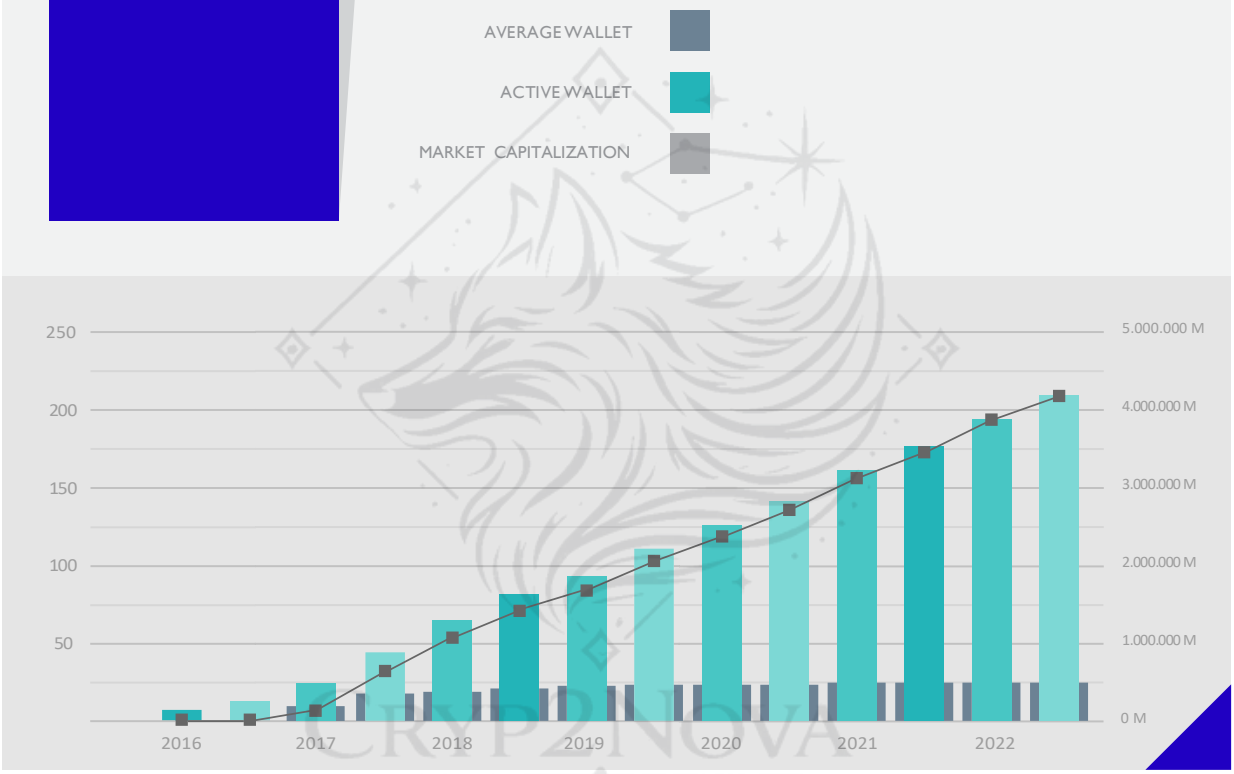
As of the first quarter of 2018, about 23.9 million wallets are active. The average value stored in each wallet has increased significantly, driven by gradual mainstream adoption of crypto-assets, and thus resulting in the higher market capitalisation. For example, since Jan 2017, the market capitalisation has grown 10 times. This surge in the market capitalisation has shown no intention of slowing down. With the help of smart-contracts over the Ethereum blockchain, **PECULIUM** provides transparent solutions for investment of traditional savings in crypto-assets. Using Artificial Intelligence, **PECULIUM** maximises benefits from the thriving cryptocurrency markets. **PECULIUM** merges traditional savings and cryptocurrency markets blockchain technology in a mutually beneficial relationship, potentially providing outstanding returns for the invested savings.

Ref: https://data.worldbank.org/indicator/NY.ADJ.ICTR.GN.ZS

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POTENTIAL FOR GROWTH

MARKET CAPITALIZATION / USERS



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PECULIUM

SAVE WI THTHE
PEACE OF MIND



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PECULIUM platform is powered by the blockchain technology. A blockchain is a form of digital ledger, which is used to log all transactions. The blocks in the blockchain are analogous to the pages of the ledger. These blocks are linked by secured cryptographic functions, which make ledger immutable. A blockchain is stored over the network in a decentralized fashion. Simultaneous and synchronised existence of multiple copies of the blockchain avoids a single point of failure. Furthermore, the transactions over the blockchain can be verified by anyone, making the blockchain technology an ideal, uniquely democratised medium for a completely transparent and trusted business.

Ethereum (ETH) blockchain has introduced smart-contracts to a wide range of businesses and users. Compared to a non-smart digital ledger containing only transactions, Ethereum blockchain allows simple programs running over the digital ledger.

These smart transactions are called smart-contracts. Once created, these smart-contracts remain immutable over the blockchain. Therefore, these smart-contracts provide a completely transparent and trust-less way of signing a pledge of confidence directly between the engaging parties. By virtue of these smart-contracts, **PECULIUM** conducts its business over the Ethereum blockchain, which further improves decentralisation of the platform and leads to the democratization of the contractual relationships. Our advisor, **AIΞVE** is designed to learn from the analysis of massive amounts of historical information. **AIΞVE** can read news articles, books and other literature in eight different languages. **AIΞVE** also collects and analyses enormous streams of information from financial markets, media, and networks relevant to cryptocurrency markets in real-time. Using Automated Machine Learning (AML) **AIΞVE** is also capable to gain superior insights into the market trends.

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AIΞVE is also capable of predicting cryptocurrency markets fluctuations with far greater accuracy, resulting in a better chance to profit from the short-term volatility as well as the long-term trends. Integration of AML **AIΞVE** in the decision-making minimises the risks and greatly enhances the probability of favourable outcomes.

To summarise, **PECULIUM** offers state-of-the-art asset-management solutions with predefined terms in the form of a smart-contracts. **PECULIUM** customers invest in the solution of their affinity which activates corresponding smart-contracts. Our financial advisor **AIΞVE** takes trading positions in the crypto-markets providing the best risk-benefit ratio. At the end of the predefined contract period, the smart-contract automatically returns a predefined portion of gains to the investor. Benefiting from the cutting edge technology in artificial intelligence and the blockchain, **PECULIUM** provides an ideal platform for the investment of your savings.

THE FUTURE NOW

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SOLIDUS

SOLIDUS is an end to end smart-contract designed specifically for Businesses and Institutions. **SOLIDUS** is offered for various durations and can be renewed -1 week, 1 month, quarter, semi-annual.

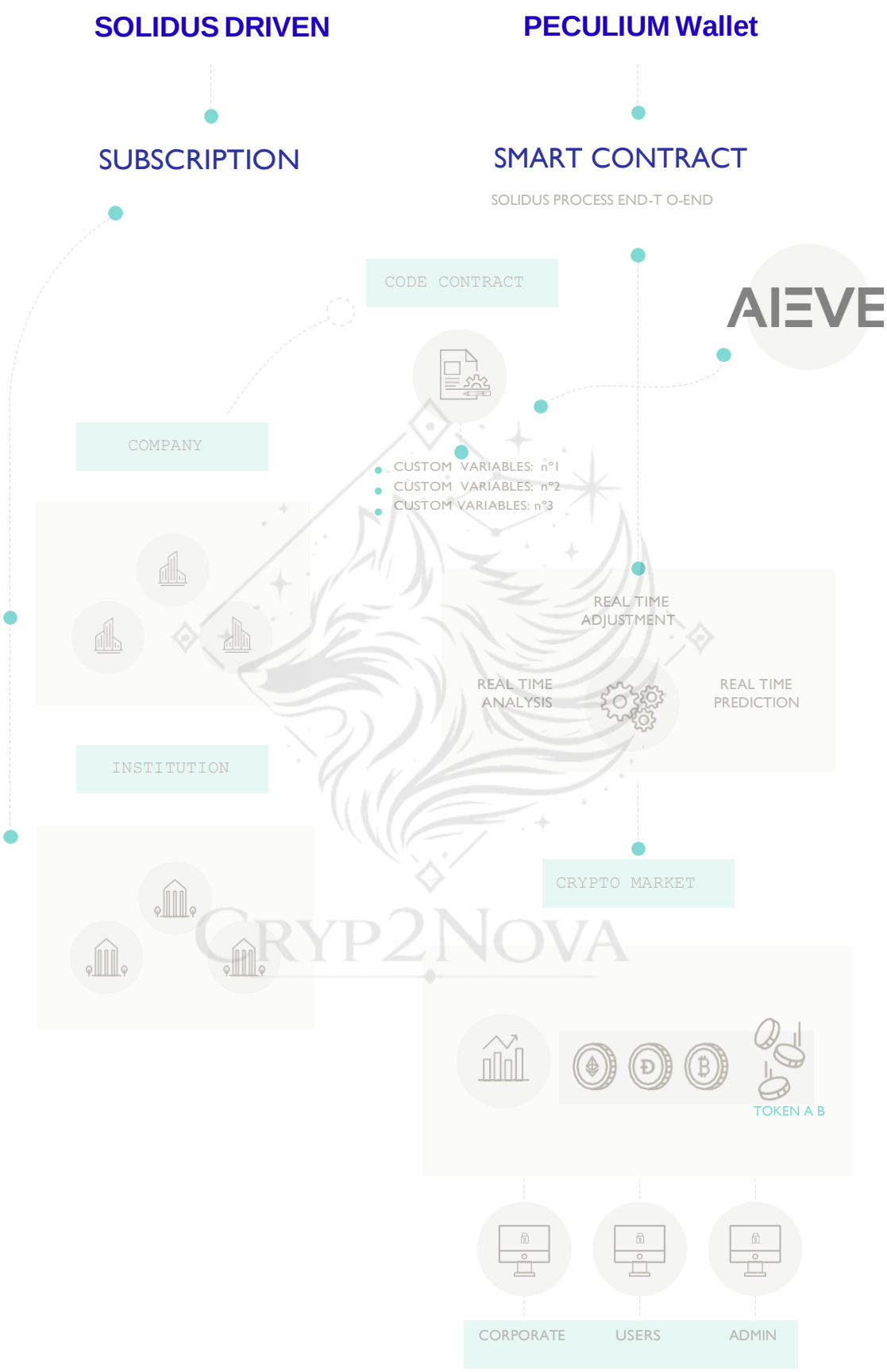
SOLIDUS integrates all (137+) basic algorithm features providing an investor with security, stability, balance, serenity. Apart from the technical analysis, indicators and the rating reports, all benefits available on the **PECULIUM** platform are already integrated into the **SOLIDUS**. Most importantly, **SOLIDUS** benefits from the power of **AIΞVE**'s self-governing algorithm. **SOLIDUS** allows a limited modulation of **AIΞVE**.

ALTERUS

ALTERUS is an end to end smart-contract designed specifically for large businesses and financial institutions. Compared to the **SOLIDUS**, it provides far greater control over saving-management parameters allowing financial institutions to use brokers in delegation of management. **ALTERUS** with **SOLIDUS** will provide a broad spectrum of flexibility and autonomy over the savings management. Our **ALTERUS** products include

- **ALTERUS classic** autonomous management without **AIΞVE**
- **ALTERUS B** delegation of management without **AIΞVE**
- **ALTERUS B+** delegation of management with **AIΞVE**
- **ALTERUS C+** autonomous management with help of **AIΞVE**

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ALTERUS DRIVEN

PECULIUM Wallet



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SINGULUS

SINGULUS is the most flexible solution provided by **PECULIUM**. It is designed specifically for Individual investors or groups of individuals. **SINGULUS** is equipped with basic features such as risk management, security, and stability. Modification of the **SINGULUS** is possible via additonial subscription to a wide range of features. It allows calling brokers and partners for financial management, which enriches **SINGULUS** with the ability to self-manage as well as the flexibility to delegate. **SINGULUS** also allows management of funds by the help of **AIΞVE** in the form of a value added subscription.

- **SINGULUS** management without **AIΞVE**.
- **SINGULUS +** management with **AIΞVE**.



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TOKEN NAME	**PECUL**
SYMBOL	**PCL**
PRICE PER TOKEN	1 **PCL** TOKEN = 0, 01 € (ACCORDING TO KRAKEN EXCHANGE RATES FOR € / ETH AND € / BTC)
CURRENCY	CURRENCY BTC / ETH / LTC / DSH / BCH / €
TOTAL SUPPLY	TOTAL SUPPLY 20, 000, 000, 000 PCL
TOKENS	TOKENS WILL BE IMMEDIATELY TRANSFERRABLE AFTER THE CROWDSALE WITHIN 1 WEEK

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Token Distribution

PRIVATE SALE:

A total of 5% of the tokens will be sold in a private sale starting from 1 Nov'17 through 22 Nov'17. The first 7 days of the private sale will be exclusively for Whitelisted/Registered users.

INITIAL COIN OFFERING:

Starting 17 Dec'17, a total of 25% of tokens will be sold during initial coin offering (ICO) phase, which will last until 24 Jan'18. First 4 days of the ICO will be considered as the pre-ICO, which will benefit investors with additional 5% bonus tokens providing them a total of 35% bonus tokens.

PRIVATE SALE	
TOKEN ALLOCATION	1, 000, 000, 000 PCL (5%)
START AND END DATE	1ST NOV'17 - 22ND NOV'17
PRE-ICO & ICO	
TOKEN ALLOCATION	5, 000, 000, 000 PCL (25%)
PRE-ICO	17TH DEC'17- 20ST DEC'17
ICO	21ST DEC'17 - 24TH JAN'18

CONTINUED COIN OFFERING:

In the continued coin offering (CCO) phase, beginning Mar'18 until end of Jul'18; a total of 55% of tokens will be sold exclusively to the big investors and savings funds from all over the world, providing institutional foundation and stability for long-term success.

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TOKEN DISTRIBUTION

PECULIUM has allocated 5% tokens to private-sale, 25% tokens for ICO, and total 55% tokens for CCO phases. The 55% tokens allotted to CCO phase will be distributed in 5 sub-phases from months March to July 2018. We will make 5% of total tokens available for CCO for March. We will make another 10% of tokens available for CCO for each of April, May and June. In the month of July 20% tokens will be made available for CCO. Unsold tokens will be burnt at the end of each phase. The proof of burning the tokens will be made publicly available.
15% of the tokens will be held by the stakeholders (Team, Bounties, advisors).

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TOKEN DISTRI-BUTION

TOKEN DISTRIBUTION



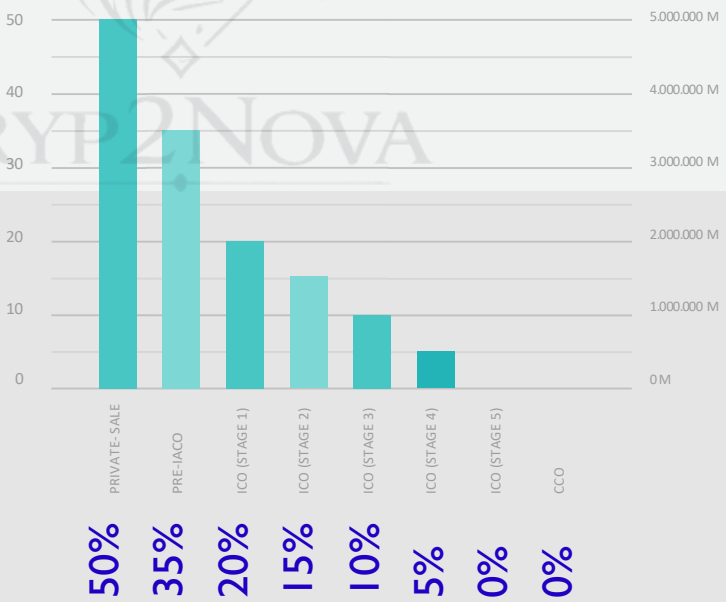
ICO	25%
CCO JULY	20%
STAKEHOLDERS	15%
CCO ABRIL	10%
CCO MAY	10%
CCO JUNE	10%
CCO MARCH	5%
PRIVATE SALE	5%

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Early investors and contributors of the **PECULIUM** project will be allocated bonuses. **PECULIUM** values small as well as big supporters in the crowdsale equally. The bonus will be allocated only on the basis of time frame and will not depend on the amount of contribution. Private sale backers will be given 50% bonus tokens. During Pre-ICO and ICO phases, the bonus structure will vary with time from 35% to 0%, as shown below. Investors will not receive any bonus during the continuous coin offering phase unless it is in line with our marketing policy.

POTENTIAL FOR GROWTH

BONUS ALLOCATION



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Minimum Goal And Hard- Cap

We have developed milestones for the funds raised during the crowdsale. The funds raised during crowdsale are hereby defined as the total funds generated from private sales, pre-ICO, and Initial coin offering (ICO). We consider the crowdsale to be completely successful if the crowdsale is able to raise at least an amount of €50,000,000.

A successful crowdsale will result into development and actuation of the full spectrum of the products created by **PECULIUM**. The minimum funding goal for the project is 7,000,000€. In case of failure to raise minimum funding target, 90% of the funds will be returned back to investors within 1 week via a smart-contract. 10% will be kept to cover operational costs.

For the crowdsale funding outcome between €7,000,000 and €25,000,000, we plan to continue with the development and actuation of a diminished version of **PECULIUM** products. **PECULIUM** will release the details on the diminished version of the product at a later time which are contingent upon the funds raised during the crowdsales. We have defined a hard cap of €200,000,000 for the crowdsale (Private-Sale + PreICO + ICO + CCO). This is the equivalent of 20,000,000,000 **PCL**.

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TOKENS:

· Private-Sale: 1 billion tokens

· Pre ICO + ICO: 5 billion tokens

· CCO: 11 billion tokens

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TokenAvailability

At the end of ICO, **PCL** tokens will be issued to investors via a smart-contract.

- Investors will be immediately able to use their tokens.
- Investors will receive their tokens one week after ICO.
- 40% of stakeholder tokens will be distributed immediately free of charge to the contributors that have raised awareness and participated in the ICO success.
- The remaining 60% of stakeholder's tokens will be distributed 10% each month over 6 months.
- All reserve tokens (55%) will be released over five months starting starting Mar'18 and ending during Jul'18.
- The distribution of released reserved tokens will be as follows

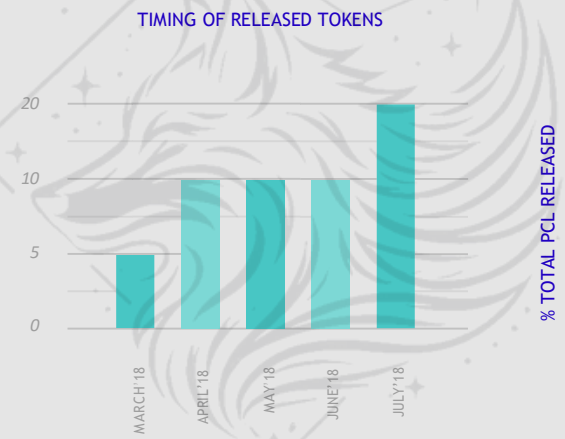
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* Infographic in the next page

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PCL
TOKENS

TOKEN AVAILABILITY /2018



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Peculium Funds Allocation

PECULIUM will conduct an extensive international Marketing Campaign to ensure that **PECULIUM** becomes a dominant player in the management of cryptocurrency savings worldwide by using blockchain technology and cryptocurrency trading. 25% of crowdsale funds will be reserved for reaching the global community.

SOLIDUS, **ALTERUS** and **SINGULUS** are still in beta phase of the development. 25% of the funds received during the ICOs will be allocated for **PECULIUM** Development. These funds will be used for expansion of the team and further improvement of our products. 25% of the funds will be allocated for improving the Infrastructure, Research, and Development relevant to Automated Machine Learning, and obligations specific to BigData analysis. By investing in the research and development, **PECULIUM** aims to provide state-of-art analytics to your fingertips. It will further allow for **AIΞVE** to mature over time and provide better input as our financial advisor.

PECULIUM will allocate 15% of the crowdsale funds to fulfil Legal requirements to operate across majority of nations. 20% of the funds will be allocated to hire private Security firms to ensure the best protection for our clients with the state- of-the-art security features. This protection will allow our investors to access **PECULIUM** and manage their savings at all times using desktop or mobile or any other form of connecting platform.

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GROWTH
STRATEGY
INVESTMENT

PECULIUM FUNDS / ALLOCATION

DEVELOPMENT	25%
TECHNOLOGY IMPROVMENT	20%
SECURITY	20%
MARKETING	20%
LEGAL & COMPLIANCE	15%



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Tokens In Reserve

PECULIUM crowdsale has been structured with a broad aim of reducing the barriers in accessing the field of blockchain and cryptocurrencies, for a wider spectrum of audience ranging from non-technical Users at one end and Big Corporations and Investors at the other. The inclusion of both small and large investors brings stability to the Business model which is essential for future success.

PECULIUM makes 30% of the total supply available for all investors during the private-sale, pre-ICO, and ICO phases. **PECULIUM** reserves 55% of the total supply for future sales spread over 5 months. This continued phase of coin offering is directly aimed at big investors and savings funds from across the world.

This strategy ensures that a growing number of users and investors are able to participate in the **PECULIUM** ecosystem, enriching it with a necessary stability for a long-term success.

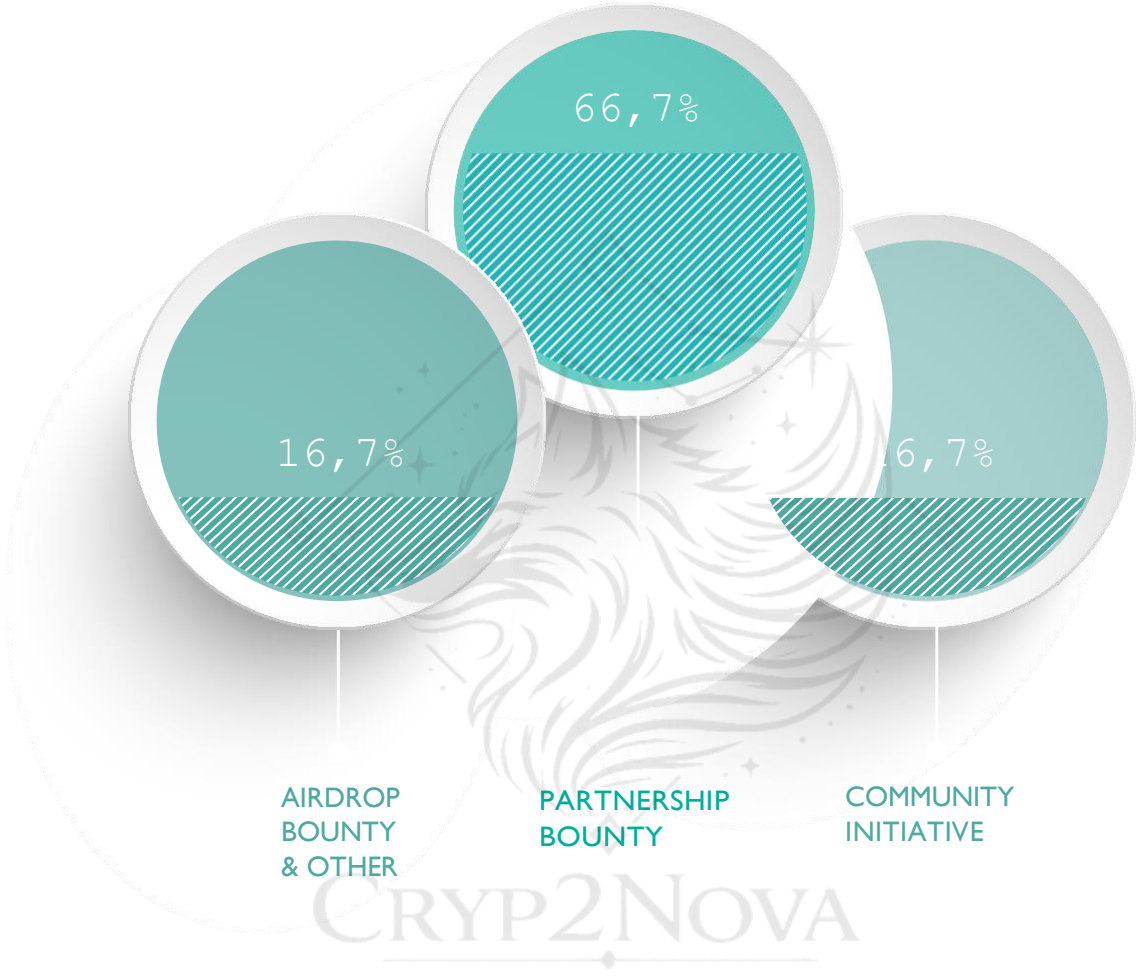
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Bounty Campaign

PECULIUM values the participation of the community. By incentivising community support via a bounty campaign, we believe that **PECULIUM** will reach more supporters and investors. This comprehensive community outreach campaign has been allocated a total 3% of Tokens for the bounty program (600,000,000 **PCL**). 100,000,000 **PCL** (16.6%) will be reserved for the airdrop and bounty management. Another 100,000,000 **PCL** (16.6%) will be used to create partnerships with the established names in crypto-sphere. These partnerships carefully chosen from the social platforms such as Youtube, Medium, Steemit, Twitter etc. The majority of the tokens (400,000,000 **PCL**) will be used to directly incentivise the members of crypto-community in the form of bounties for signature campaigns, user-created articles, videos, and user promoted **PECULIUM** content on the social platforms. All bounty participants will earn shares on a meritocratic basis. The payments in the form of **PCL** will be made at the end of each payment period.

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ROADMAP

2015 — "CRYPTO-CURRENCY" BY UPSILONDATA

"CRYPTO-CURRENCY" BY UPSILONDATA — 2016

2017

INITIATE CHATBOT AML

TECHNICAL ROADMAP

FORTIFY THE TECHNICAL TEAM
Team BlockChain
Team Analytics
Team Data
Team AI

DEVELOPMENT SMART CONTRACT

LAUNCH CHATBOT AML

PLATFORM FULL BIGDATA ANALYTICS ⟷ CHATBOT AML INCLUDING AML, PREDICTION, AI

FORTIFY THE TECHNICAL TEAM
Team Data Governance
Team Data-Science
Team Data-Analyst
Team Financial

PRODUCT ROADMAP

25% FUND OF ICO RESERVED FOR FIRST SMART CONTRACT

WALLET PECULIUM REAL TIME DASHBOARD

PECULIUM APPS MOBILE, TABLER IOS & ANDROID

50M € & SIX MONTHS AFTER END-ICO

AGE OF MATURUTY INTELLIGENT ARTIFICIAL "PECULIUM AML"

LAUNCH FIRST SMART CONTRACT

PECULIUM WALLET SOLIDUS

PECULIUM WALLET OFFLINE / ONLINE

PECULIUM WALLET SINGULUS

PECULIUM WALLET SEGMENTATION

RATING AGENCY

PECULIUM WALLET ALTERUS

INTERNATIONAL MARKETING

STRATEGY DEPLOYMENT

CRYPTO CURRENCY & ICO MARKET

150 M€

FIRST BOND PECULIUM

INVESTMENT SAVINGS

PECULIUM INSURANCE & WARRANTY

200 M€

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PROFITS: GENERATION AND DISTRIBUTION

PECULIUM CORPORATE PROFITS

PECULIUM also expects to generate profits from fees, commissions, and by subscriptions to **AIΞVE**. For first three years, 20% of **PECULIUM** corporate profits will be distributed among **PECULIUM** investors on a yearly basis proportional to their contribution during the crowd-sale. Investors will not be required to hold tokens to be eligible for receiving distributed corporate profits.

PCL VALUE APPRECIATION

PECULIUM is not just a trading platform. **PECULIUM** has a vision to lead the symbiotic confluence of employment savings and the blockchain technology. We strongly believe that the value of Pecul (**PCL**) will increase with the stellar performance of **PECULIUM's AML AIΞVE**. Furthermore, with successful implementation of our greater vision, the holders of **PECULIUM** tokens will greatly benefit from appreciation in the value of the tokens.

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PECULIUM aspires to be the global leader in the savings-management powered by the blockchain technology. To fulfil such a monumental task, experts and professionals from the fields of blockchain technology, asset management, algorithmic trading, artificial intelligence, quantitative finance, and software development have been chosen to be part of our team. Currently, the core team consists of 21 members from 10 different countries including France, United Kingdom, Belgium, Malaysia, Spain, India, United States, Morocco, United Arab Emirates, and Luxembourg. We plan to expand our team for future development.

Most importantly in July 2017, **AIΞVE** became the newest member of the team. **AIΞVE** is the first financial advisor with Artificial Intelligence dedicated to cryptocurrency markets. **AIΞVE** is the achievement of several years of research, innovation and joined collaboration in many different fields.

At the core, our team at **PECULIUM** believes in ethical and transparent business practices. We have imparted those values to **AIΞVE**, so that even the business decisions by **AIΞVE** reflect the balance. Development and Integration of **AIΞVE** into the **PECULIUM** platform (**PECULIUM AML AIΞVE**) is the outcome of decades of research. **AIΞVE** is designed to identify the strategies that can provide the best risk to benefit ratio, which gives **AIΞVE** the ability to make the best investment decisions on the blockchain market.

To support our community outreach, we are selecting a team of community Ambassadors. These talented ambassadors are being chosen for their tenacity, talent, creativity, and enthusiasm in solving the Secret Challenge. With the help of our Ambassadors, our core team will be available 24/7 worldwide.

We are a proud team, and always looking for more people with a similar passion and experience. If that's you, email us at **team@peculium.io**.

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PECULIUM'S WORLD- WIDE TEAM



Currently, the core team consists of 21 members from 10 different countries including France, United Kingdom, Belgium, Malaysia, Spain, India, United States, Morocco, United Arab Emirates, and Luxembourg.

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We are a team of experts in various fields including blockchain technology, computer sciences, statistics, economics and more. Although we come up with paradigm-shifting ideas, we are strongly rooted in the reality. We firmly believe in the pragmatic but successful implementation of our ideas.

PECULIUM is the implementation of our combined vision as a team. Within **PECULIUM**, we mainly employ technologies such as machine learning and big data analytics. To support the computational needs underlying such a large scale implementation, selection of right tools and frameworks is critical.

MACHINE LEARNING FRAMEWORK

Market trend prediction requires analysing large amount of data over time. Decades of research has been done in this field of sciences. As a result, multiple algorithms have been developed and perfected to conduct analysis as a time-series data and/or as a binary classification. The advanced automated decision-making framework of **AIΞVE** allows to choose the best algorithm for any data. **AIΞVE** is also designed to improve by feedback loops using techniques like :

- Xgboost: Portable and Distributed Gradient Boosting
- Auto-ARIMA: Fit best to univariate time series
- Neural Network: to figure out which combination is the best fit

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We are extremely confident in the future capability of **AIΞVE** and its machine learning abilities. We will have a working **AIΞVE**, a platform combining the power of big data analytics, expertise, and a framework that develops increasingly advanced algorithms with each passing minute.

BIG DATA ANALYTICS FRAMEWORK

Analysing big data is always a challenge because of its special hardware requirements. Furthermore, it demands repeated computations to achieve the best results. These computations can be done in parallel on a massive scale.

To conduct real-time analysis over a constantly updating data, **PECULIUM** will utilise Apache Kafka:

https://kafka.apache.org/

and scalable processing by using Spark:

https://spark.apache.org.

The main purpose of this framework is to conduct continued deep learning and automated machine learning for better trading over the cryptocurrency markets. However, this platform is more versatile.

Using our state-of-the-art big data analytics platform we will develop our own solutions for facilitating Anti-Money Laundering, Know Your Customer and Counter Terrorist Financing related procedures. These method leverage the full power of clustering to analyze the large-scale data, cutting processing times from days down to minutes.

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OUR COMMITMENTS

SECURITY AND TRANSPARENCY

- We will implement the best security practices for the safety of funds.
- All **SOLIDUS** positions will be traded exclusively on cryptocurrencies and ICOs based on **AIΞVE**'s analysis.
- All trading positions will be visible on our platform to ensure transparency.
- All commissions will be coded into the Smart-Contracts.

BUSINESS PRACTICES

- We will respect the investment choices of our clients.
- We will not take commissions from the non-profit generating positions.
- Profits generated from the transactions, fees, and **AIΞVE** will be utilised to consolidate portfolios of all clients.

ROADMAP

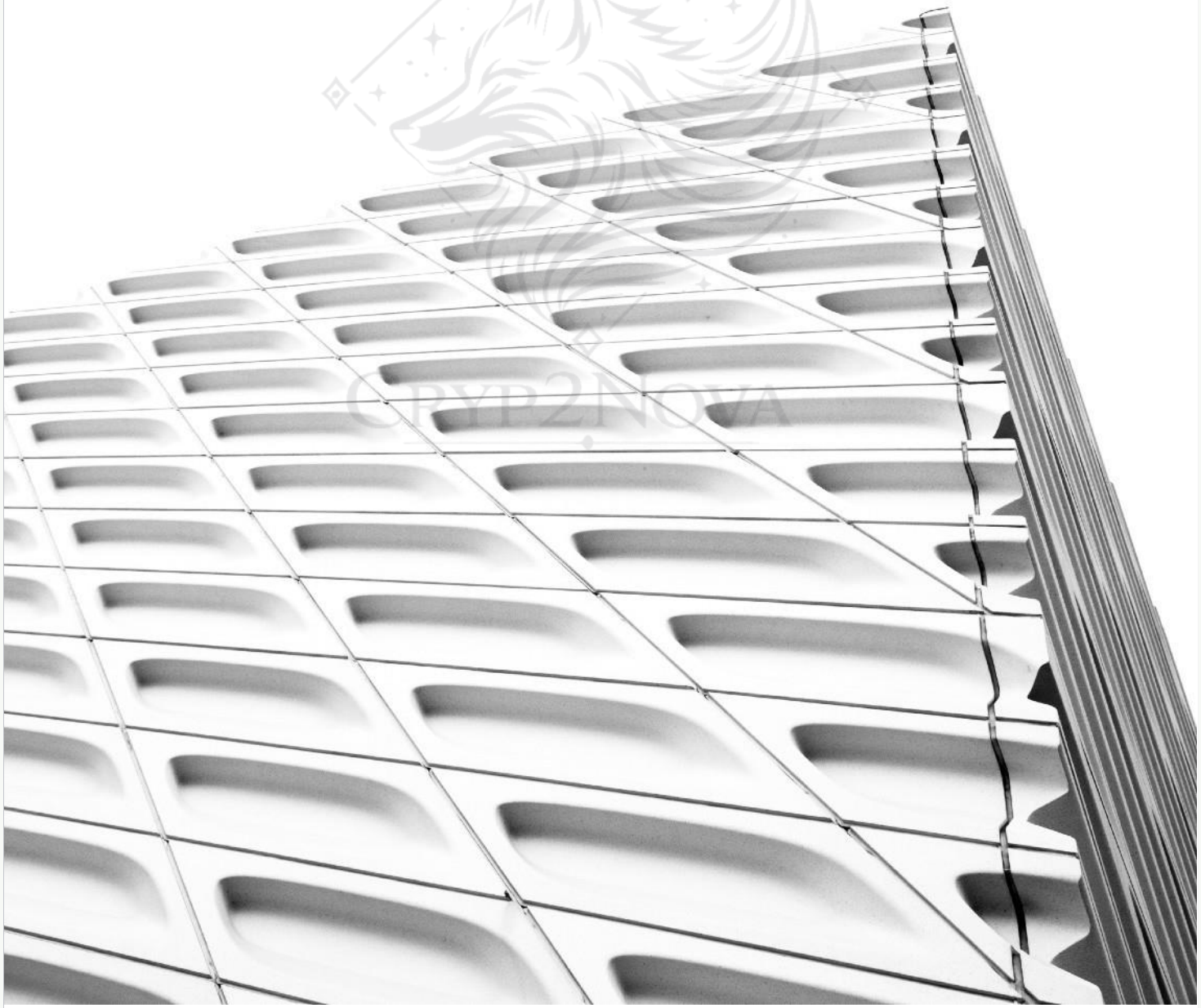
- We will make every effort to meet the milestones indicated in the roadmap.

COMMUNICATION

- All trading positions will be visible on our platform to ensure transparency.
- We will provide real-time reporting by means of a dashboard in accordance with the rules of data governance.
- We will communicate any changes in the strategy to our investors using the most suitable channels of communication.

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OUR PASSION
IS DATA
WE VALUE
TRANSPARENCY



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GLOSSARY

SMART-CONTRACTS

Smart contracts help you exchange money, property, shares, or anything of value in a transparent, conflict-free way while avoiding the services of a middleman. Once created over the blockchain, these are immutable. These programs execute over electronic virtual machines over the blockchain.

BIG DATA

Sometimes called “mass data”, these are data sets that have become so large that they exceed human analytical capabilities. The availability of the data that could be analysed has increased exponentially due to digitalisation of the day-to-day social, financial, and other aspects of life. Big data analysis requires development of new automated techniques and algorithms.

SAVINGS

In the long term, **PECULIUM** will cover different instruments of savings. These savings plans are similar in function as IRA, SEP, 401(k) etc. These savings plans will include wage savings as well as retirement savings.

PECULIUM AMLAIΞVE

The analysis of the big data becomes difficult as it exceeds human intuition. Machine learning is an ideal candidate to make reliable predictions and inferences from complex data generated from various sources. **PECULIUM** has developed an Automated Machine Learning (AML) engine that analyses big data in real time to predict the trends in the cryptocurrency markets. This engine is known as **AIΞVE**. The decision-making by **PECULIUM** AML **AIΞVE** is based on simultaneously exploiting multiple patterns in the big data. By conducting deep learning, **AIΞVE** analyses large volumes of structured as well as unstructured data representing 80% of the volume of existing information across multiple sectors including but not limited to exchanges, blockchains, social media, FIAT markets.

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GLOSSARY

THE PECUL (**PCL**)

The Pecul (**PCL**) is an ERC20 compatible token, integrated as a smart-contract on the Ethereum blockchain The source code will be available and accessible.

ADDRESS:
0x53148bb4551707edf51a1e8d7a936 98d18931225.

Pecul can be exchanged over the Ethereum network. From a philosophical point of view, despite being a financial tool, the **PCL** is above all an achievement of technology. It is the product of the strong foundation laid down by the **PECULIUM** creators who have worked tirelessly on it since even before the conceptualisation. It is the product of the collaboration of scientific minds all across the world. We believe that **PCL** will become the symbol of the success of **PECULIUM**.

PECULIUM SEGMENTATION

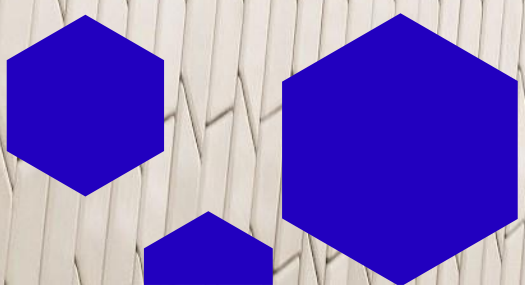
In future, **PECULIUM AML AIΞVE** and the **ALTERUS** Smart-Contract will allow the investors to choose from the market category to streamline their investments. These categories may include green savings, high tech savings, solidarity savings, to name a few. We believe that by giving more control to the consumers of **PECULIUM** platform, we will be able to satisfy their needs or in case of brokers, the needs of their customers.

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