roobee

Whitepaper

Version 1.10



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EXECUTIVE SUMMARY

Roobee is a blockchain based investment software platform, that uses AI and transparent statistics in order to help people make smart investments starting from $10 in the investment products with high threshold, such as real estate, ambitious startups, investment funds, IPO, stocks, crypto projects and others. It is built on the principles of security, transparency of operations, ease of use and access, automatization of investments and personalized asset management.

What we have already achieved:

- A working business model with crypto equivalent of $15M allocated through test system
- Created community of potential clients with more than 300,000 members
- 10 955 ETH (about $4.5M) has been raised in the frame of pre-seed round from crypto whale 200m_trader
- MVP is available for closed testing
- Obtained operating licenses for storage and exchange of cryptocurrencies in Estonia
- Solidified Roobee's core team of experienced professionals in blockchain, finance and marketing
- Recognized by more than 30 major media outlets including Forbes, 知乎 (Zhihu], Reuters, Yahoo.Finance, CCN, 8btc, Yahoo.News and many others

We presume that the asset management industry is on the verge of a new era of monumental changes. In the near future a massive amount of people will be able to safely invest in a range of asset classes without the thresholds that make them available to only large institutional players and qualified investors. Roobee's clients will be able to invest in just one click using mobile app in various investment products and tools which may include cryptocurrencies, stocks, ETF's, startups, venture funds, loans, real estate and others.

Project strengths:

- Unique service that has passed beta testing combining products of traditional investment and crypto markets with the use of machine learning algorithms for automated management of the investment portfolio

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- The project targets the exploding wealth-tech market where annual CAGR grew 71% over a five-year period - 71% in the robo-advisory segment and the total estimated AUM in the asset-management market is about to reach $109 trillion
- The platform and applications meet minimum viable product requirements
- Complex platform infrastructure will look like a user-friendly investment software platform based on principles of gamification, ease of use and personalization
- Transparent token-economics, evident application of blockchain technology
- Actively developing investment community in social networks
- Relative simplicity of geographic expansion and scaling
- Absence of any entry barriers, availability to everyone from eligible countries, zero fee for access to platform functionalities for token holders
- Strong partnerships among investment products providers
- Robust professional team and advisory board with significant experience in startups, investment management, and crypto market experience

Token sale

- Private sale
- Initial exchange offering (IEO)
- Distribution of tokens through Token Sale on well-known exchanges
- Total sales are representative of 54% of tokens from the total issued in the market
- Token standard: ERC20
- Token functionality: utility
- All unsold tokens will be burned
- Mandatory KYC for all purchasers

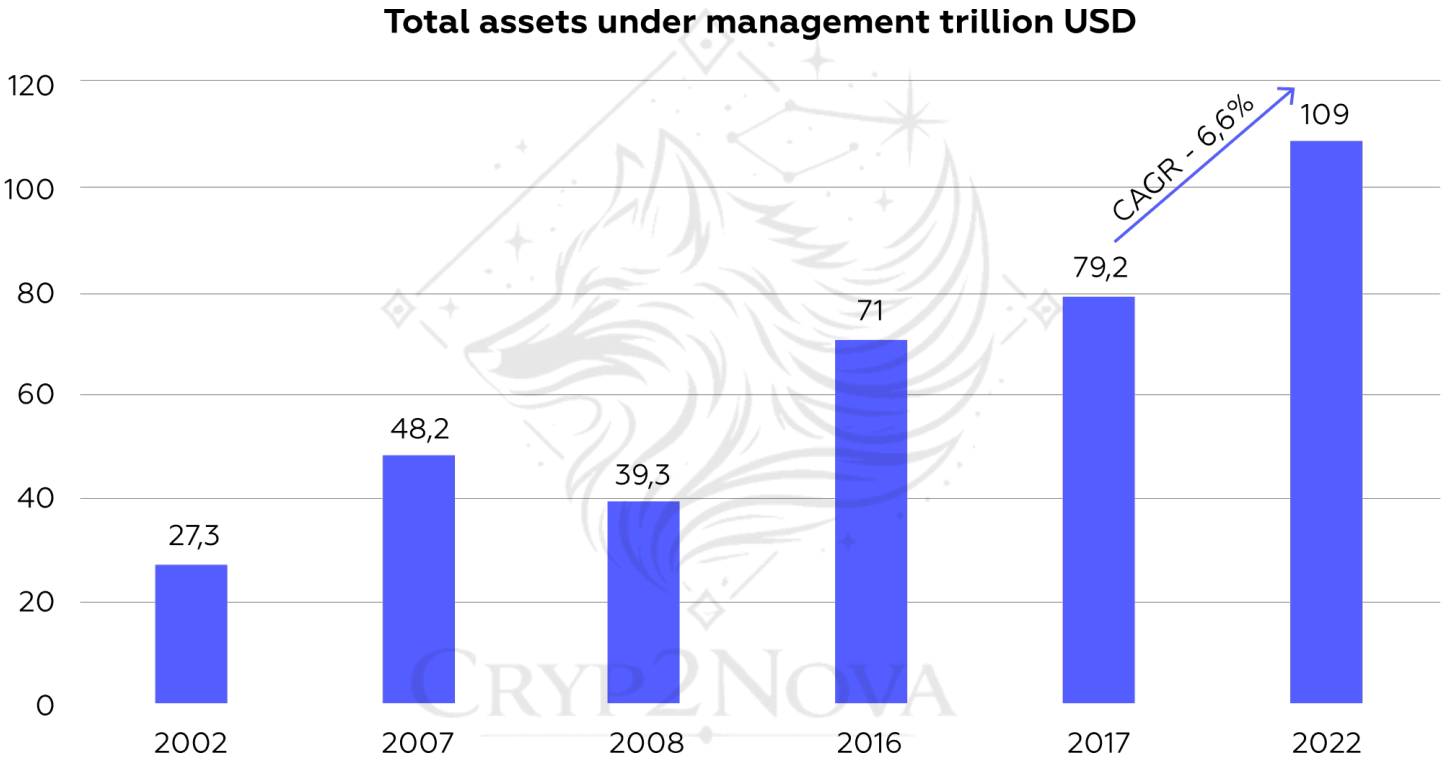
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MARKET

Market segment and forecasts

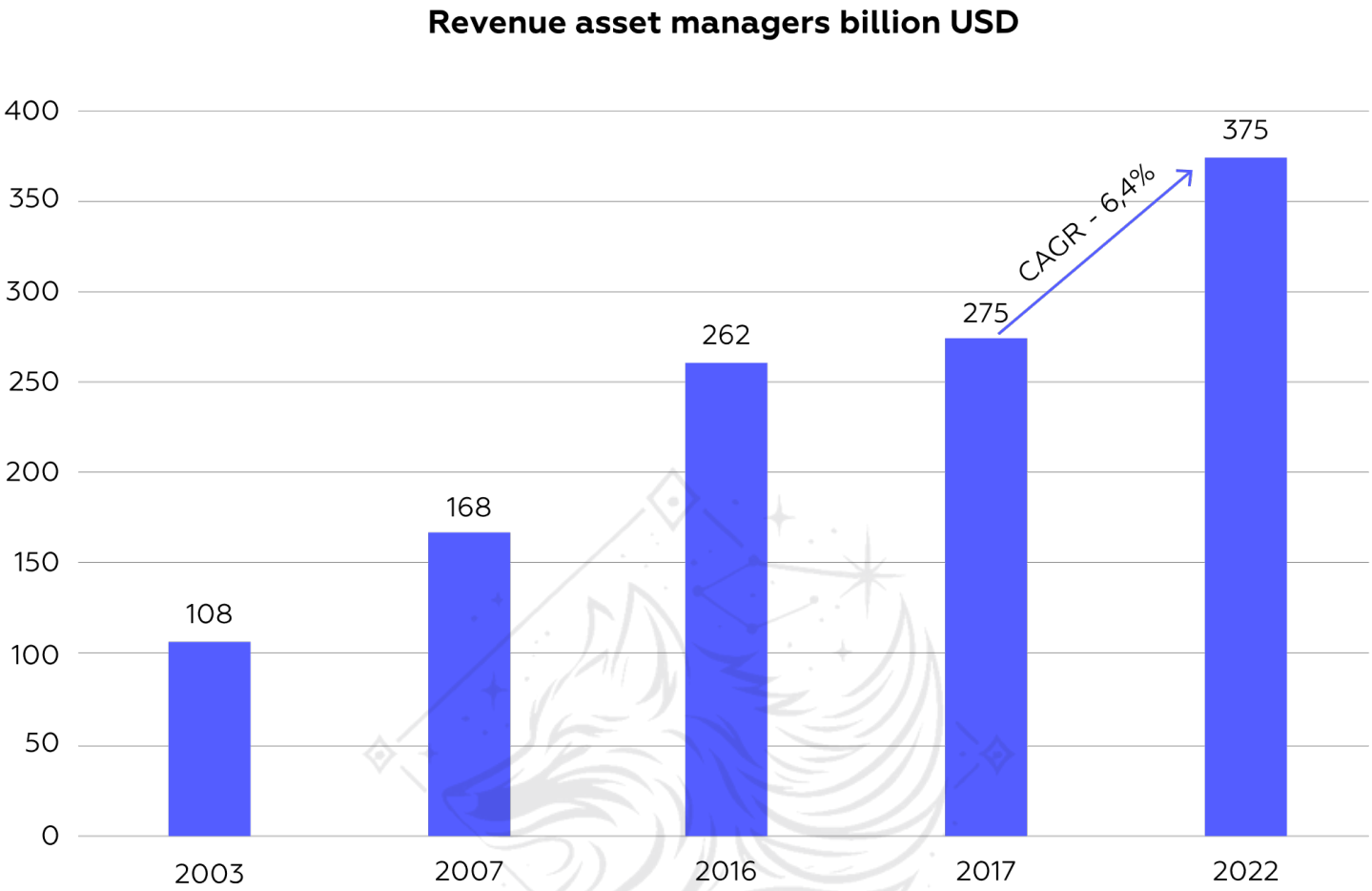
The asset management market is demonstrating steady growth and Boston Consulting Group forecasts AUM will exceed $109 trillion by 2020, which is 1.37 higher than the corresponding figure in 2017 ($79.2 trillion).*.

* These estimates do not include assets managed by crypto funds.



Under the influence of the factor of decreasing fees due to the aggressive development of automated investment services, the total revenues of managers will reach **$375 billion** in 2022, showing an average annual growth of 6.4%. This is $100 billion more than in 2017.

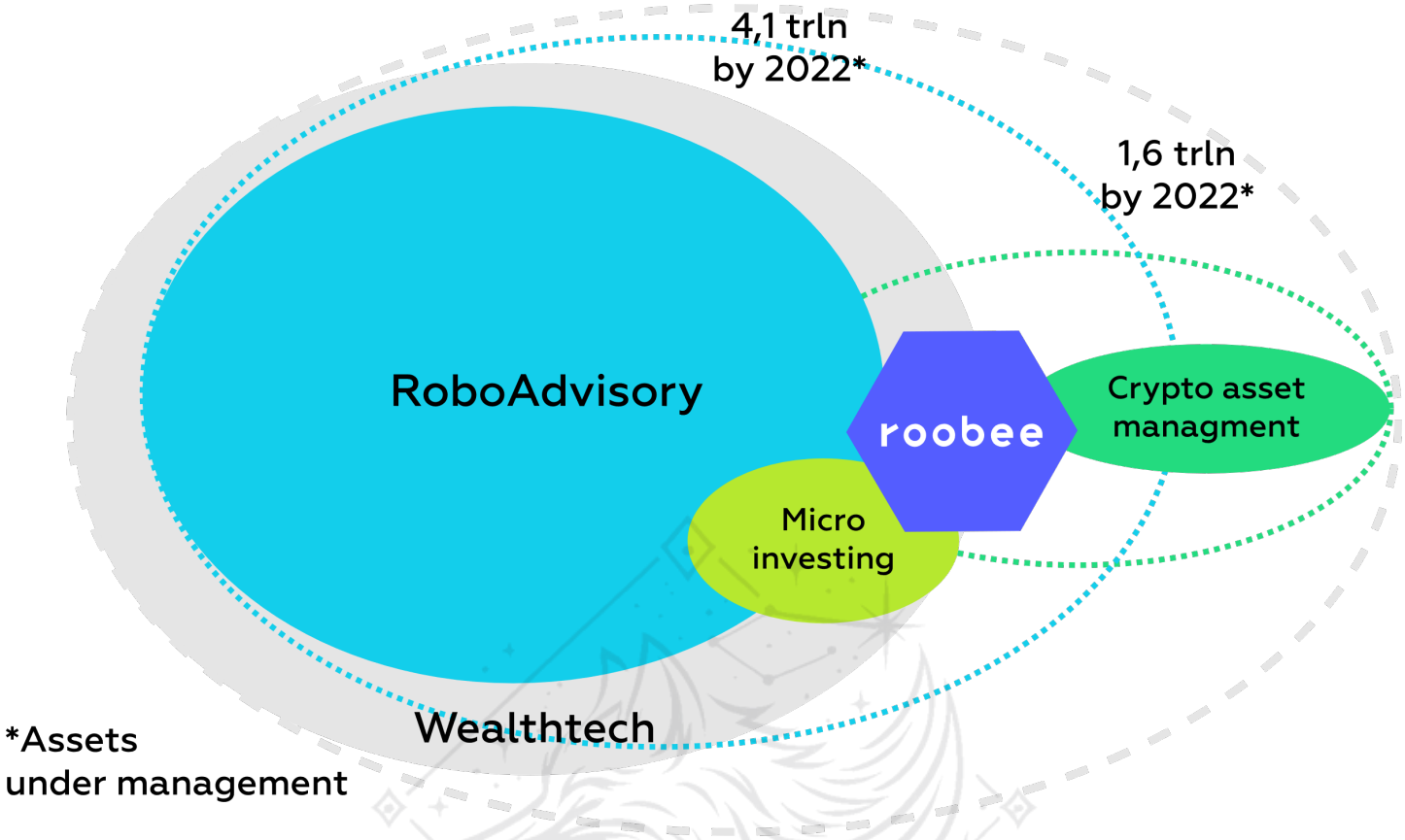
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Roobee will perform its activities in the segment of automated asset management systems (investment & wealth management technologies or wealthtech) and expand its boundaries and include investments in cryptocurrency.

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At the moment, the cryptocurrency market and the wealthtech market are separated. Very few players simultaneously operate in both fields and Roobee expects that both markets will merge over the next 3 years.

Roobee is on the border of combining wealthtech and investment in crypto assets and, in the future, in digital assets.

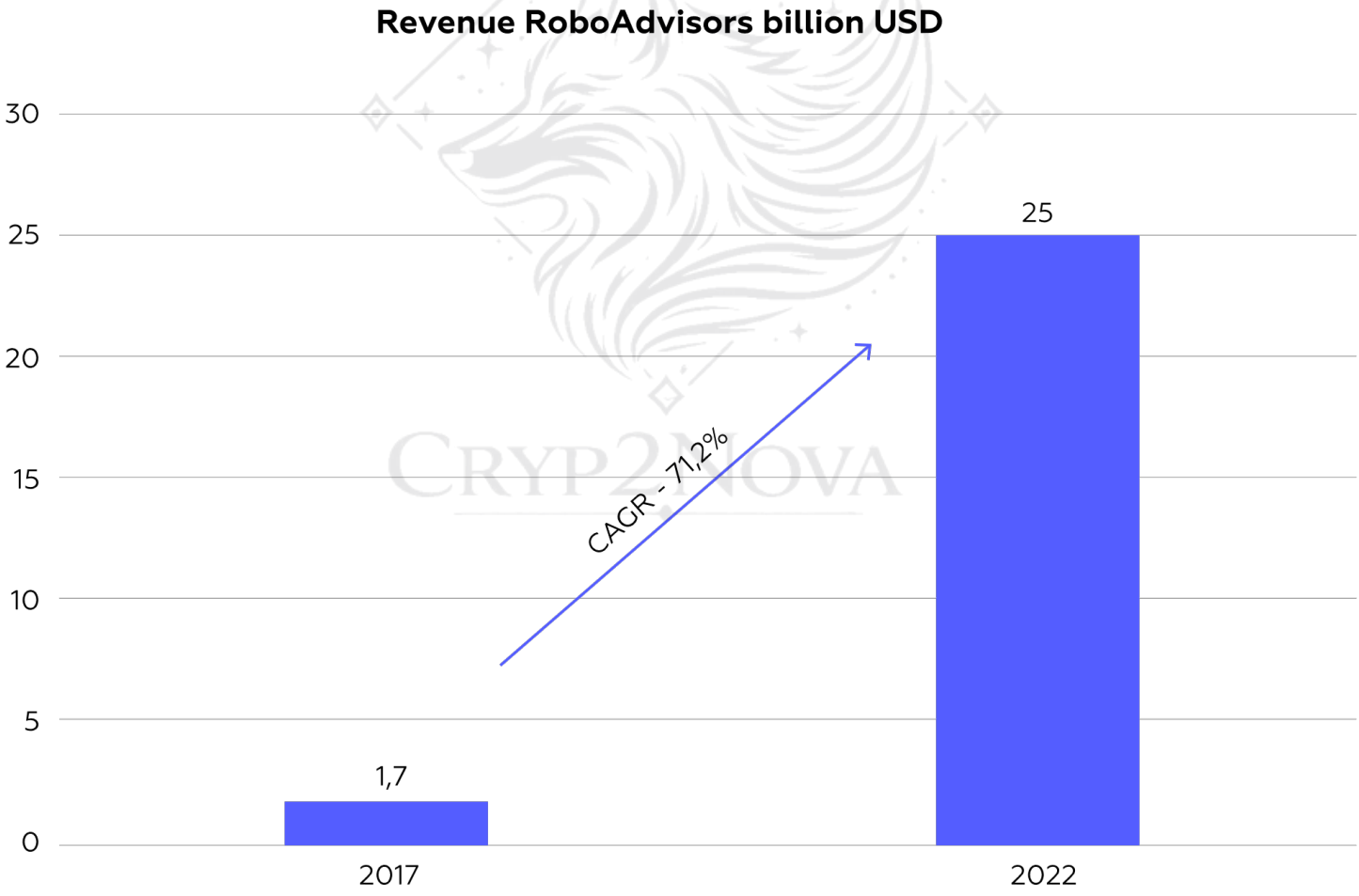
According to today's definition, wealthtech includes segments such as:

- **Robo-advisory** — includes automated and semi-automated investment platforms and services for managing an investment portfolio;
- **Robo-retirement** — automated wealth management platforms and services that specifically target retirement savings accounts;
- **Micro-investing** — platforms specializing in micro-investing solutions;
- **Digital brokerage** — brokerage platforms and services;

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- **Investing tools** — a mix of software and services that provide comparison tools, information search, and access to a network of investment advice;
- **Centralized portfolio management** — platforms that perform aggregation of investment portfolios, analyze and forecast portfolio performance and provide recommendations;
- **Financial services software** — software that connects various technological services to the bank account;

The global robo-advisory market is one of the largest sub-categories in terms of the volume of wealthtech sector and it is expected to skyrocket.
According to Juniper Research, robo-advisory-based platforms will generate revenues of **$25 billion** by 2022, which is 14.7 higher than the corresponding figure of 2017 ($1.7 billion in 2017).*



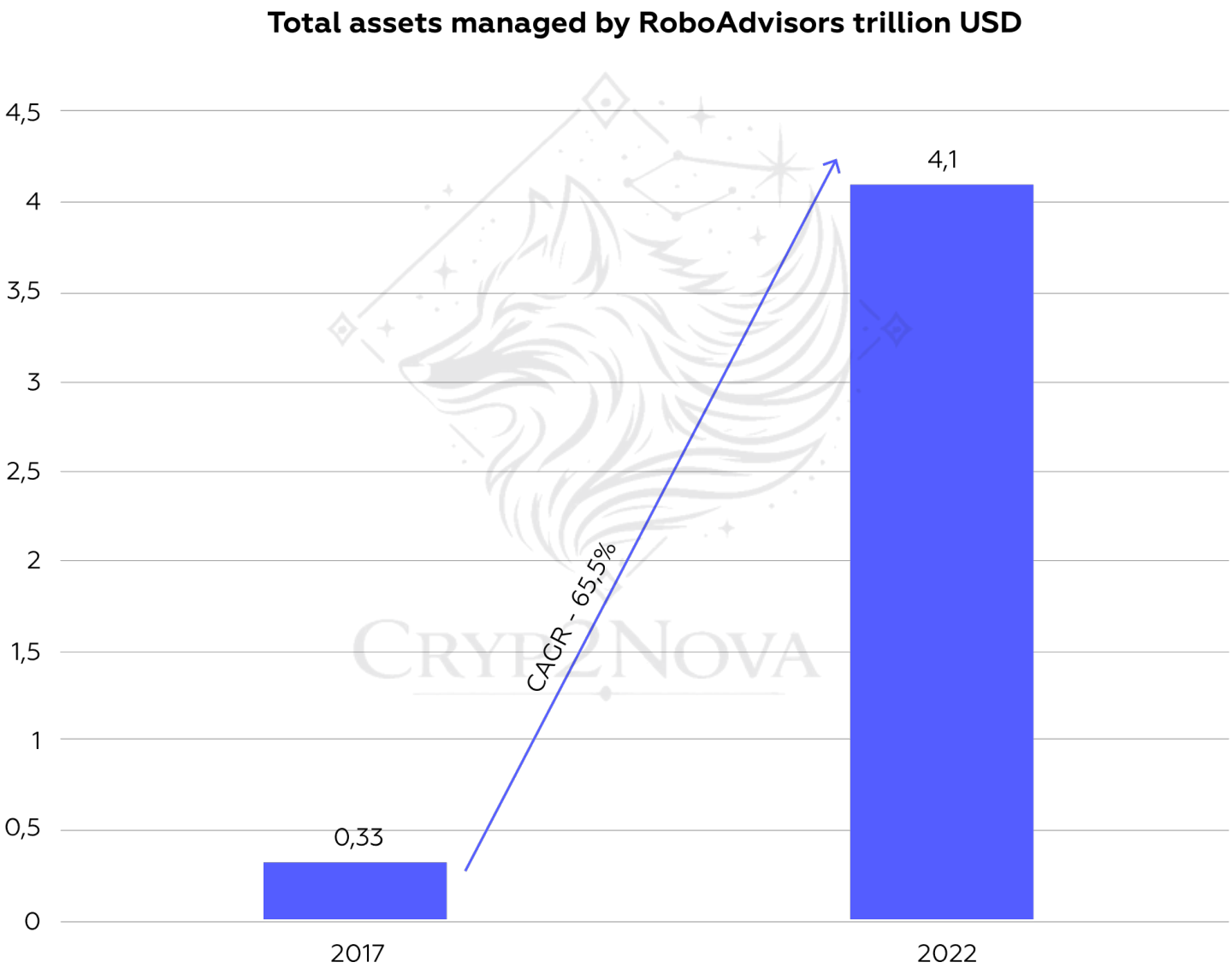
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Juniper Research states that such rapid growth (CAGR 71.2%) is associated with the digital transformation occurring in the asset management field and changes in the consumption (investing) patterns.

*The figure includes basic fees and excludes indirect revenues from services, which are a significant part of the total robo-advisor revenue.

The share of the robo-advisory segment in the asset management market will increase from 0.6% to 6.6% by 2022.

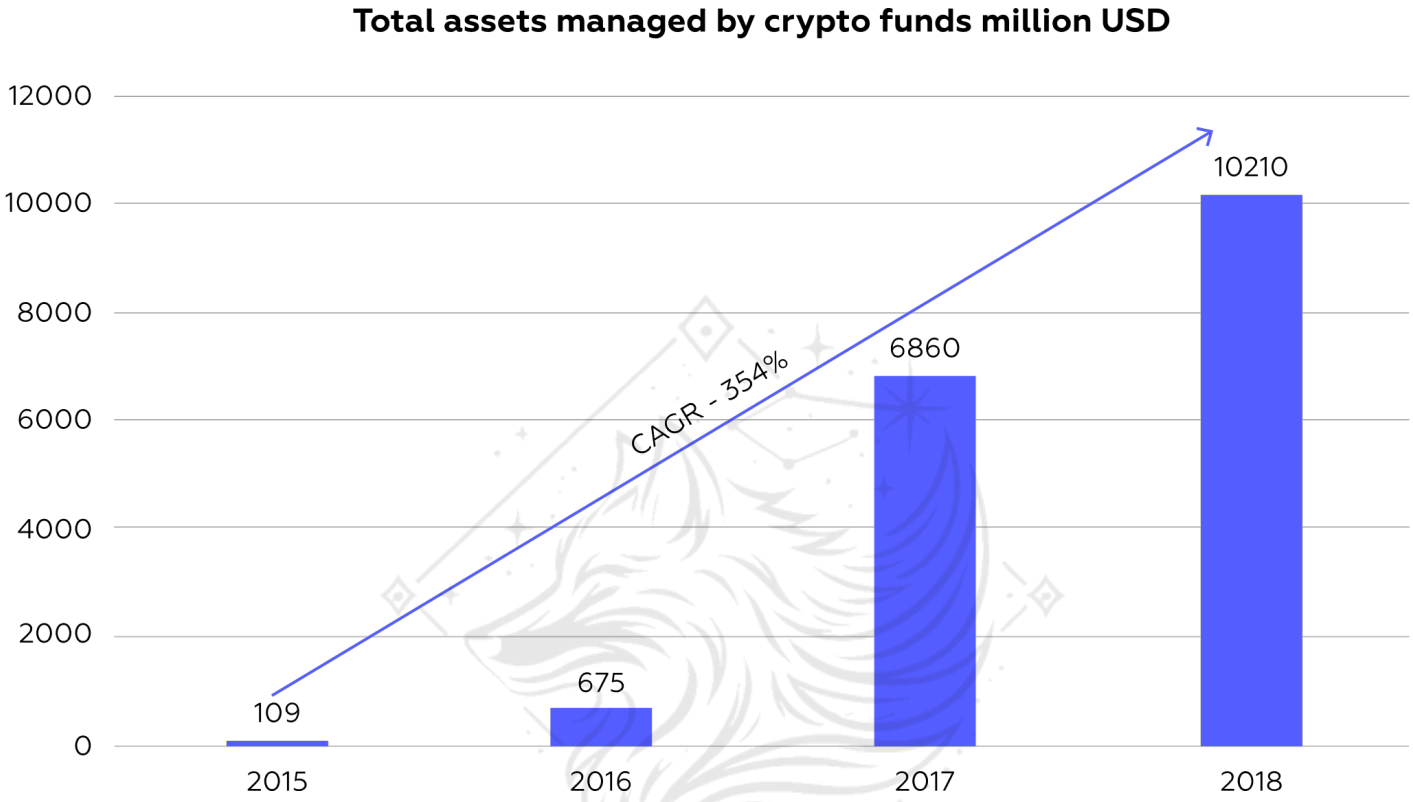
Robo-advisor's total assets under management will grow to **$4.1 trillion**.



Micro investing is a rapidly growing trend in the US and the investment approach is expected to be a driver of wealth tech development.

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As of April 2019, the total cryptocurrency capitalization is $180 billion and data from CryptoFund Research shows that crypto funds managed more than $10.2 billion in assets by the end of 2018. Furthermore, the average annual growth of assets under management versus 2015 is 354%. Assuming these growth rates continue, the volume of assets under management of crypto funds will reach **$1.6 trillion** by 2022.



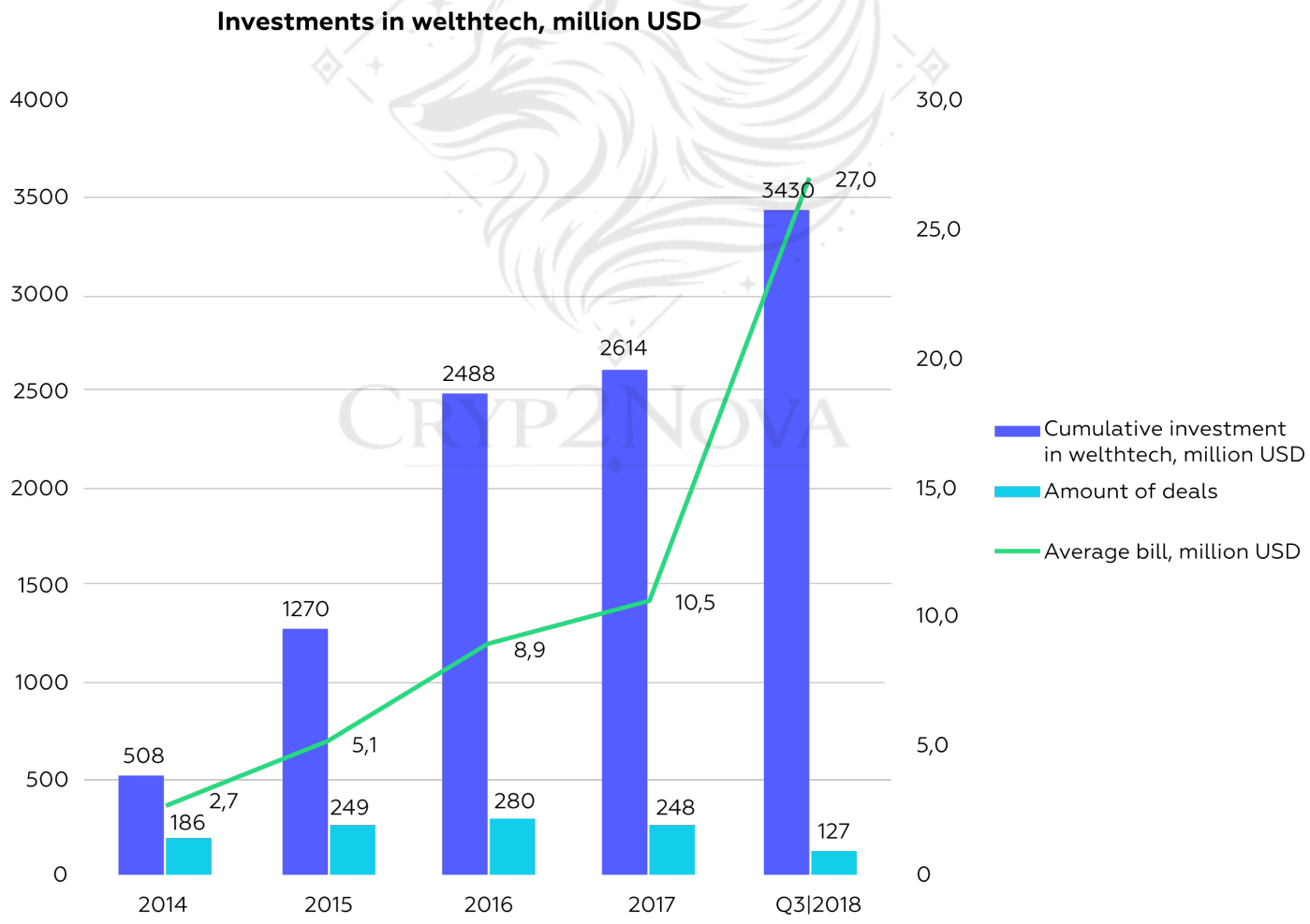
Wealthtech market growth drivers

The key growth drivers in the automated asset management market are:

- An influx of a new generation of investors and an increased audience of active investors among millennials and Generation Z, who are not crypto investors and who want to use simpler investment services with a low investment threshold that do not require specialized financial knowledge and time requirements from the user;
- Growth in the number of crypto investors. A growing number of investors are looking for—automated asset management services and crypto investors are aiming to differentiate their investment portfolio and hedge risks;
- Reduced entry threshold and micro-investing development;

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- Increased penetration of smartphone users, ensuring the continued availability of services;
- Low fees (0.6% on average) have become typical for automated asset management services and they are significantly lower when compared to traditional “offline” asset managers;
- Expanded investment opportunities, including new classes of traditional assets previously available to high net worth individuals (HNWI);
- Expanded investment opportunities in the cryptocurrency sector;
- Skyrocketing technological development which enables service providers to offer new products that fully transfer interaction with customers to digital environments;
- Growing investments into the sector. According to FinTech Global, more than $10 billion has been invested in wealthtech over the last 5 years.



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Client expectations

According to a 2016 survey from Ernst and Young, clients expect high-quality, reliable services, and they also expect to be engaged by high performance digital channels. In terms of engagement, clients value access to accurate information, self-service and digital channel capabilities. As regards financial performance, they value a solid understanding of their financial goals and having at their disposal a broad suite of products and tools. Through the prism of trust, clients value transparency in fees, transaction security and data confidentiality.

61% of clients aged 18 to 34, 51% of clients aged 35 to 50 or 24% aged 51 to 70 would prefer using automated investment services.

Project target audience

Clients in the Millennial (born in 1981-1996) and Generation Z (born 1996-2012) category are the service's target audience.
According to projections from the United Nations, by 2020 at least 63% of the world's consumer audience will be represented by Gen Z and Y (Millennials).

Generation Z and Y are less trusting of traditional bank and financial products, and they also are not interested in tracking hundreds of quotations and spending time studying complex information about financial products. They seek simplicity, gamification, transparency, and automation as they prefer to use minimal effort when attending to their personal finances.

Millennials (Gen Y) are also more excited about investing in cryptocurrencies and a 2018 survey by Blockchain Capital found that 30% of Millennials would choose to invest $1,000 in Bitcoin instead of government bonds or stocks. At the same time, only 42% of Millennials are familiar with Bitcoin but this percentage continues to increase each year.

Competitive environment

CBInsights highlights the following wealthtech segments:
Roobee's competitors are representatives of the 3 market sub-segments:

- Robo-advisors
- Micro investing
- Digital brokers

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Generally, robo-advisors target wealthy clients and one of the leaders in this B2C segment is Wealthfront, a project that has raised $129.5 million from investors, including Social Capital, Spark Capital, Greylock Partners, and Index Ventures.

The current B2B segment leader is AdvisorEngine, which raised a $20 million in Series A funding from WisdomTree Investments. Betterment is the current leader operating in both segments and to date the company has raised $240 million in funding.

The commercial model of companies involved in the micro-investing sector is based on a monthly subscription instead of charging account management fees.

Stash has the lowest entry threshold and allows investors to contribute as little as $5. Meanwhile, Acorns rounds credit and debit card purchases to the nearest dollar then automatically deposits the difference on investment accounts linked to the platform.

These services are, however, from the traditional financial sector, and in most cases do not use new technologies such as blockchain, artificial intelligence, decentralized solutions, transparency of statistics, or gamification. In terms of investment products, they are primarily concentrated on the US stock market and do not provide access to the world of digital assets and alternative investments (venture funds, loans, etc.). At the same time, services that deal with asset management often work only with qualified investors and have a high investment threshold.

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VALUE PROPOSITION

Accessibility of the global investment market to everyone

Most people in the world are not professional investors. They do not understand how to invest free funds, do not have direct access to investment markets and are unable to pass the minimum investment threshold for many investment products. They also do not trust traditional asset managers and in some cases are unaware of their existence. There are also numerous territorial and legal barriers, as well as an investment scale barrier.

Roobee's mission is to enable any person with any income to invest as little as $10 in investment products and tools that only large institutional players, qualified investors, millionaires and funds have access to. This is why the parity of investment opportunities is at the core of our concept.

Most of investment products, such as commercial real estate, venture capital funds, stakes in promising start-ups, investment funds, IPOs, and a number of stock market products are unavailable to ordinary people with limited income and capital. Some of these products are only available to accredited investors and others require a high entry threshold, so it is impossible for a person with small capital to build a diversified portfolio without taking on significant risk.

Even if a person has saved $5,000 for investing, these funds will only be enough to invest in 1 or 2 high quality investment products. Such an approach to investment is highly risky, as everything the person has gets invested these 1 to 2 investment products.

A portfolio consisting of 10 investment products from different markets, however, allows one to lower these risks considerably.

Mobile access to wealth management

There are millions of bank clients whose savings accounts contain unused money that could be invested. According to a 2017 study by digital wealth management company Nutmeg, there are over £720 billion of unused cash in savings accounts in the UK alone. Considering that trillions of pounds will be inherited by the new tech-inspired generation from their wealthy parents. The general trend is that consumers are accustomed to using digital products and people will rapidly develop a need for a higher rate of return than that provided

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by a bank. The future of investing will be situated in automated passive investing of their income and wealth management using a transparent mobile application.

We have designed Roobee Platform as a personal investment assistant for every grade of platform user even individuals who have no clue about investing but desire to gain profit from their own money instead of just letting it sit around in savings accounts.

Ease of use

The world of investment is very complex for the vast majority of the world's population. The current infrastructure is very difficult to understand and stock exchanges, investment platforms with multiple professional tools, "Forex-brokers", and other investment strategies are unclear to most people.
The current Generation Z and Y is the generation of future active investors and they will require a fundamentally new concept of services and products in investment management.

The current generation:

- Are not ready to trust and use traditional bank products
- Are not ready to spend time studying details and tracking hundreds of quotations
- Are accustomed to using simple and understandable digital services
- Learn quickly, getting involved in the process through gamification
- Want to see new technological solutions that automatically form and manage an investment portfolio with low fees and minimum energy requirements

Most people in the world do not want to become traders and professional investors. They want to use as little effort as possible and live in a mode of income-generating automated passive investing.
For an ordinary person, Roobee is an investment software platform, which is easy to use and suits you best. Roobee is not an active trading service with constant quotation tracking, "stock exchange" game, complex trading instruments, stop-losses, order books, margin trades and other complex instruments.
No-one needs stress and sleepless nights spent in front of a monitor, which ultimately lead to loss of funds anyway.

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Transparency and genuine investment statistics on Roobee

One of the most important functional principles of investment infrastructure is the provision of authenticated data and transparent services for clients.

To achieve this, the platform will use blockchain capabilities as follows: For all clients, data on completed transactions will be recorded on the blockchain and this includes details of the time of investment, purchase/sale conversion rates, and the duration of the investment. This is especially true for alternative investments such as venture capital funds, real estate, loans, providers of which do not give public information on transactions unlike stock exchanges. In addition, information about statistics related to transactions, returns, and decentralized (private) managers will be always recorded on the blockchain in order to exclude unfair service providers from the platform.

Intelligent investing

90% of private investors in the stock market who practice day trading without any assistance end up losing money and even long-term investors often underperform without investment advice. A recent Dalbar study showed why investors are their own worst enemy. From 1997 through 2016, the average active stock market investor earned 3.98 percent annually, while the S&P 500 index gave 10.16 percent in returns. The reasons are simple: investors try to outsmart the market by practicing frequent buying and selling in an attempt to make superior gains.

With the Roobee Platform, users will be able to build a diversified investment portfolio in just a couple of clicks it is easy to select products from multiple markets.

Roobee users can link a bank card and transfer digital currency to Roobee's decentralized Roobee Wallet and it will also be possible to set the percentage of income the user wants to invest on a daily, weekly or monthly basis.

Elimination of entry barriers

Micro investing is a 2018 trend in WealthTech. Currently, 70% of the world's population represent investors who do not own large capital and this cohort is attracted by the opportunity to us a mobile application to invest small amounts easily.
Roobee will give people the opportunity to invest small amounts of money in the investment products and tools to which they currently do not have access, and which are available only to rich people and large financial players.

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Investing in both traditional financial and cryptocurrencies markets

Roobee Platform will enable users to invest fiat currency as well as cryptocurrency in traditional markets and investment products and tools. For many, this will make the investment process even easier.

Fees friendly

Zero fee for access to platform functionalities for token holders;
Investment products providers may charge their own fees in accordance with their general terms and conditions.

Automation of investment portfolio management

The user no longer needs to labour over which investment products to add to the portfolio. Roobee will be able to automatically create an individual investment portfolio once the user answers a few simple questions.
The investment portfolio will be built based on the user's needs, goals, investment timeframes, risk preparedness, and other factors.

The entire investment world in your pocket

Roobee uberizes the investment market by combining different investment products from a variety of markets to provide users with access to these products.
At the same time, this will not be in the form of a heavy marketplace with an overwhelming number of investment products and large amounts of data.
Roobee will provide only select, well-known investment products that have been carefully evaluated.
Roobee endeavors to meet each users personal investment preferences within the platform functionalities and only advises the the purchase of an investment products suitable to a user's risk profile.

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STRENGTHS OF THE ROOBEE PROJECT

Worldwide media about Roobee



We work in a growing market

As forecasted by Boston Consulting Group, the total AUM market will reach $109 trillion by 2020, which is 1.37 higher than the corresponding figure in 2017 ($79.2 trillion)*.

The global robo-advisory market is one of the largest in terms of the volume of wealthtech sub-segments and is set to skyrocket. According to Juniper Research, total robo-advisor

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platform revenues will reach $25 billion by 2022, which is 14.7 higher than the corresponding figure of 2017 ($1.7 billion in 2017)**

Juniper Research states that such rapid growth (CAGR 71.2%) is associated with the digital transformation in the field of asset management and changes in the consumption (investing) patterns.

This market is currently focused on online services from the traditional financial sector, which, in most cases, do not use new technologies, such as blockchain, artificial intelligence, decentralized solutions, transparency of statistics, gamification, etc. In terms of investment products, they are mostly concentrated on the US stock market only and do not provide access to the world of digital assets and alternative investments (venture funds, loans, etc.). At the same time, services that deal with asset management often work only with qualified investors and have a high investment threshold.

Despite this, such traditional services have billion-dollar capitalizations: for example, Betterment — $800 million. Robo-advisor company operating exclusively in the US market.
As compared to such traditional companies, Roobee has a number of advantages expected by the market: micro investing; availability of a wide range of investment products from various markets, including alternative investments and digital assets; blockchain; AI; gamification; easy to use investment service and more.

* These estimates do not include assets managed by crypto funds.
** The figure includes basic fees and excludes indirect revenues from services, which are a significant part of the total robo-advisor revenue.

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Operating Licenses

The following operating licenses in Estonia have already obtained:

- License for rendering virtual currencies exchange services, allowing to exchange virtual currencies and fiat money for virtual currencies;
- Virtual currencies wallet license, which allows rendering cryptographic services, including the generation of keys for customers, storage of their encrypted keys and the transfer of virtual currencies;
- License allowing to perform the activity of non-banking financial organisation including intermediary activity on the monetary market, activity on the financial consultations for client concerning the matters of their business activities.

We are planning to continue in obtaining all the licenses and permissions required by the applicable legislation to effect legitimate activities within the territory of different countries.

KYC and anti-fraud

Roobee pays and will pay further a serious consideration to KYC and anti-fraud issues to provide our clients with transparent and safe services. To avoid utilization of the Roobee by persons with criminal motives, we look forward to improving Roobee operations by means of getting all the information concerning our clients and verifying their identity; detecting suspicious customers and operations.

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Business model that works

Work on the project commenced in 2017 and the Roobee concept emerged in response to the needs of many people. For several years, our team has hosted an investment blog that is followed by more than 300,000 people. These are people with absolutely different levels of income who are interested in investing their personal funds.

Most of them have little time for searching for assets and conducting constant technical analysis. They are also unable to invest due to the high minimum investment requirements of investment products.
Thus, a common need for collective investment has emerged within our vast community.
We took on the role of an aggregator by selecting offers in the market and we made agreements with projects in which we invested in later.

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All this was done manually but it also aroused great interest in the community. We decided to automate all our operations, and the Roobee platform has become a logical extension and evolution of this activity.

Community of 300,000+ potential clients

As of April 7, 2019, our community includes:

- Telegram: more than **230,000** people
- Instagram: more than **130,000** people
- Twitter: more than **5,000** people
- Vk.com: more than **67,000** people
- E-mail base: **100,000** people

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10,955 ETH (about $4.5m) raised during private funding round. Support from 200m_trader

In August 2018, a crypto whale dubbed "200m_trader" by Bloomberg contributed 10,995 ETH ($4.5 million) in Roobee. In 2017 Bloomberg reported that this same investor made $238 million from a $55 million investment in one month. (The investor prefers to remain anonymous)

"I only invest in projects that can reach a capitalization of $1bn within the time frame of 5 years. I see this potential in the Roobee project, that's why I invested 10,955 ETH (about $4.5m) into this blockchain-based investment platform. I've been following the same guidelines investing in Ethereum, EOS and other projects. In 2017 this strategy allowed me to transform $55m into $283m within a month. Moreover, I've seen a lot on the cryptocurrency market over the past three years, and in 2019 only products with tested business models, solving real tasks facing our world, take the lead"

200M_trader about Roobee
Original CCN Article

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Experienced blockchain developers

HashLab is one of Roobee teams of blockchain developers. Their main developer, Dan Kaizer, is the winner of the world's largest Ethereum hackathon (ETHWaterloo) and Kaizer successfully competed against more than 400 developers. Ethereum co-founder Vitalik Buterin was one of the main judges at the event.

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PROBLEMS AND SOLUTIONS

Problem

Most people have no access to the global market of investment products.

The majority of the world's population are not professional investors and they have no idea of where and how they can invest idle money. They do not have direct access to the investment markets, do not trust conventional asset managers, or are not even aware of their existence. Territorial and legal barriers only make things worse. A common person who comes from a small town has practically no opportunity to invest capital in reliable products available for investment in another city or country.

Solution

Roobee brings access to the global investment market to everyone.

Regardless of location and amount of the idle money. Roobee will aggregate various investment products and tools from all over the world in a uniform software platform and give an opportunity to invest in them just in one click. The platform will provide transparent and authentic statistics in the blockchain for each investment product and users can invest from $10 (from 0.002 BTC). The platform also assists with building an investment portfolio and users can replenish it with every purchase automatically. Roobee will open the way to the world of investment for the majority of the world's population!

Problem

Plenty of investment products lack transparency

There are few transparent, real and trackable statistics reflecting the performance efficiency of many investment managers, funds, and organizations products in the investing world and this leads to poor investor security. This makes product selections complicated and greatly increases the risk of dealing with disreputable investment products which are strongly overestimated in terms of return rates. Such scenarios are very common, and many active investors have come across them. This becomes one of the main reasons why the majority of the population does not trust investing, and leads to lack of relevant funds flowing to financial markets.

Solution

Roobee provides transparent and authentic statistics for each investment product.

In order to protect our users, we have created a uniform, transparent, and genuine blockchain-based system of statistics and analytics for each of the investment products. The system is built on RoobeeChain blockchain and allows users to verify the effectiveness of any investment product before investing their funds. This allows our users to make well-informed and sensible decisions, and eliminate unfair practices of investment products suppliers. Due to the unique architecture of the Roobee chain blockchain, we provide transparency and accountability of all investments without disclosing the investor's personal data and their transactions to outsiders.

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Problem

There is a risk of partial or total capital loss due to digital assets being kept in centralized sites and wallets

Everyone has heard headline-making stories about the bankruptcy of banks, funds, cryptocurrency stock exchanges and other organizations to whom people have entrusted their money. Each of these cases contribute to decreasing confidence in the investment sphere. People are tired of being worried about their money, and of the risk of losing it at any time. Notwithstanding the efforts of global regulatory bodies, it may not be possible to get your money back in full if that is the case, and even when it is possible, the process can be truly time-consuming and last months or years.

Solution

Roobee has no access to users' digital assets

Roobee's blockchain is built upon HyperLedger's framework with an open source code supported by the Linux Foundation as well as major players like IBM and Intel. On the base thereof, RoobeeID and the decentralized RoobeeWallet wallet, a system which allows users to store their private keys, means that no one except the user will have access to their funds.

Problem

High admission threshold of the majority of investment products in the market makes them inaccessible to most of the world's population.

Ordinary people with low incomes are not the primary target of most investment organizations in the world due to insufficient capital for investment. In most investment products, the initial admission threshold ranges from a few thousand to ten thousand dollars. Most ordinary people do not have such capital but they represent the majority of the population. We believe that it is unfair to limit their capacity by making investments a privilege of extremely rich people.

Solution

Roobee creates opportunity for micro-investing in any investment product

Roobee enables people to invest as little as $10 (from 0.002 BTC) in investment products from all over the world. The asset digitalization system based on RoobeeChain will provide access to investment products regardless of the amount invested. Users will be holding the digital assets allowing to have access to the investment product or part thereof. This will give an opportunity to get involved even in rather costly investment instruments.

Problem

There is no uniform, clear and convenient platform providing access to most investment products from the financial and cryptocurrency markets.

All that also seriously complicates ordinary people's access to investments. They need to do a great job, finding the reliable platforms for each investment product. Away from that, a person having no special education needs to deal with the functionality and methodology of each product. All that is time-consuming, involving plenty of effort and energy. Moreover, wide coverage is not typical for every platform, many of them simply fall out of the

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information field of most people. Also, no fast and convenient cryptocurrency investments in traditional financial instruments are available nowadays.

Solution

Roobee represents a uniform point of access to the world of investment.

Roobee unites both traditional and alternative investments which also include digital assets. RoobeeChain, thanks to its RoobeeScore investment product rating system which evaluates any investment product for its ability to fit into Roobee, helps to create such a uniform access point. At the same time, the asset digitalization system which has been implemented on the basis of RoobeeNetwork which includes 2 blockchains - open Ethereum and closed RoobeeChain, can make investments in a wide range of investment products including blockchain projects, stock market, venture capital market, real estate, etc., fairly accessible.

Problem

Many people believe that investment is something too complicated, boring and time-consuming.

Indeed, the process of investing in most cases is a long-term and even boring process. The current generation of investors who are accustomed to act quickly, are not satisfied with that. Therefore, many of them do not even approach investing.

Solution

Roobee makes investment interesting.

The investment process with Roobee is gamified. Users are involved in an interesting game completing a questionnaire, drawing up an investment profile, and selecting the investment products. Once invested with the aid of the service, a person may later invest in any of the investment products available on the platform by making a couple of clicks thanks to Roobee ID. All this greatly simplifies the investment process and makes it attractive for the modern generation of investors.

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Problem

People tend to find it hard for themselves to be disciplined investors.

It is a hard task for the modern generation of investors to adhere to discipline in investments, due to constant lack of time and the opportunity to replenish their investment portfolios within a single click.

Solution

With Roobee, you don't have to be disciplined in order to become a successful investor.

Roobee gives all its users the opportunity to link their bank cards which they use daily, to their personal investment portfolio, and make settings for automatic portfolio replenishment with a certain % after each purchase using the card. This allows Roobee users to invest into their personal budget easily and transparently. And, at the end of a month or year, users will be happy to see a pretty penny accrued and multiplied in their investment account.

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Problem

Intricate and time-consuming choice of investment products.

It is difficult for people to make a choice of a certain investment product, beyond proper research and analysis. But this does not fully safeguard private investors from making mistakes and improper investments. Non-availability of information and opinions of public domain, lack of transparent, authentic statistics concerning most of the investment products makes the choice even more intricate.

Solution

Roobee will tell the truth about each instrument.

We aggregate and introduce, in the form comprehensible for a person, detailed information about each investment product presented in Roobee. We give no complicated terms and intricate phrases. Everything is clear and essential. Combining this with the system of authentic statistics for each of the investment products presented in Roobee, as we have already described them, making an investment decision will become a prompt and easy task for an ordinary user.

Problem

Most people do not possess sufficient knowledge, analytical skills, time and experience for successful investments.

In order to create an efficient investment portfolio independently, it is not enough just to get online or ask one's friends, as the scope of information is extremely extensive, and it is impossible to absorb it promptly. Even if you can do that, investment background is the key issue, and investments can be far from successful for everyone.

Solution

Robee has been created for ordinary people.

Tentative interfaces and simple navigation will help you to master the functionality of Roobee service promptly. One does not have to be an accredited investor, trader or financial market expert to earn investment returns with Roobee. Algorithms of recommendations that take into account the investor's personal goals and investor psychology, will help to generate an optimal investment portfolio from a wide range of asset classes – from cryptocurrency to stock exchange and venture capital funds, as well as to carry out portfolio rebalancing from time to time. An investor does not have to monitor the status of his investment portfolio and track quotes on a daily basis. On the basis of a pre-set medium-term or long-term personal goal and initially-generated portfolio, the system itself will tell you when its restructuring becomes appropriate. An investor is also able to generate his portfolio independently, and give instructions to Roobee team for execution.

Problem

High commission fees, eating up most of the investment returns.

Commission fees of conventional asset managers, brokers and other intermediaries are rather high. Moreover, the less the amount of investment, the higher the commission fee. For example, a typical venture fund or private equity fund commission fee is 2% of the assets value per annum, and 20% of the client's marginal income. Also, companies connecting the clients with the fund, etc., charge their own commission fee. All this ""eats up"" a substantial part of private investors' income which, on top of everything else, is quite small.

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Solution

Roobee charges no extra commission fees to clients.

Roobee software platform charges no fees to token holders for usage of platform functionalities, and substantially reduces the commission fees charged by investment products suppliers, by minimizing the promotion and customer attraction costs on its side. Digitization of assets, in turn, greatly reduces the transaction costs.

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PRODUCT

Product overview

Roobee consists of 2 shells:

- **Inner shell:** huge and complex infrastructure of a backend platform
- **Outer shell:** the final result of the Roobee product — investment software platform in the form of a mobile application and a website based on the principles Easy to Use and Suits You Best

Roobee combines:

- Access to a wide range of investment products of traditional financial and crypto markets, such as stocks, ETFs, investment funds, venture funds, real estate, cryptocurrencies, IPOs, STOs, and stakes in startups through the digitization of assets
- Access for ordinary people (non-professional investors with any capital and income) to these products
- Zero fee for access to platform functionalities for token holders
- Technological infrastructure of a backend platform based on:
  - Own blockchain RoobeeChain and public Ethereum blockchain
  - Secure storage using centralized and decentralized solutions
  - Machine learning methods for creating individual investment portfolios and strategies, as well as their automated rebalancing
- Technology infrastructure of a mobile application and website
- Gamification for convenient and simple investment
- Legal infrastructure for compliant work and investment opportunities for non-professional investors from different countries

Investment products on Roobee

Blockchain and digitalization gave Roobee the opportunity to offer an access to a wide range of investment products and tools. At the same time, it is planned that users who will purchase investment products via Roobee will receive a digital asset to be able to participate in investment opportunities.

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The digitalization of assets can be performed both through platform directly and/or through partners who will be able to present their digitalized investment products.

Not all investment products offered on the world market will be eligible to be presented on Roobee platform. The quality of the investment products offered by Roobee will be monitored by the high-tech RoobeeScore system, which will evaluate the product's attractiveness and conformity to the system's requirements and allow it to be placed on Roobee only if the products meet all system requirements.
RoobeeScore will select investment products from the following asset classes (without limitations):

1. Cryptocurrencies and digital assets — a promising investment product. It can become an excellent complement to a risky investment within a balanced (by asset classes and their risk level) portfolio strategy
2. Portfolio cryptocurrency strategies can demonstrate excellent results when applying optimization techniques (for example mean-variance) known in the classical market
3. Stocks — an integral part of the global financial market, which Roobee will make available to private investors with a low threshold, through digitalization and splitting
4. ETF — an exchange traded fund, in other words, an investment fund whose shares are traded on a stock exchange, allows access to a large number of investment products after buying only one security. Digitalization with a split option will also make ETFs available.
5. Bonds — a traditional investment product, which is present in almost any long-term portfolio.
6. Portfolio strategies for trading stocks, ETFs, bonds — optimized portfolios and strategies collected by the best investment funds available to private investors
7. Private managers and traders — suffering from a lack of trust on the part of private investors, they will be able to attract users' capital into their strategies and manage them safely for customers using Roobee Terminal
8. IPO allocation — an investment product, the allocation in which was previously available only to selected qualified market participants.
9. Blockchain startups — a young investment product, the competent investment in which requires exceptional technical and investment expertise.
10. Shares in allocations in venture funds — a highly profitable investment product not available to most investors, which will become available through digitalization on Roobee
11. Shares in promising startups — an investment product that requires complex legal structuring and is not available to most investors, but will become available through digitalization on the Roobee platform
12. Real estate — a traditionally attractive investment product, with an extremely high entry threshold that can be removed by digitalization on the Roobee platform.

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13. Loans to individuals and businesses — a highly profitable investment product presented in local markets, which can become a part of the portfolio of a private investor from any country using digitalization on the Roobee platform

Over time, we will further expand the list of investment products.

Roobee for investment product providers

To accommodate the full range of investment products on Roobee, the system will aggregate and analyze existing investment products in the market using Roobee Score.

For an investment product provider, there are several ways to become listed on the platform:

- Submit an independent application for analysis of their investment products for placement,
- Be approved for analysis for placement by users' vote in considering the product,
- Roobee itself will add an investment product according to the results of scanning the market and analyzing a specific product by Roobee Score.

Roobee sees cooperation with investment product providers as a win-win model in which the provider receives traffic and raises money to fund its products, and Roobee provides customers with products that have passed the Roobee Score selection, meet all the requirements and will meet the needs of the platform users.

Monetization

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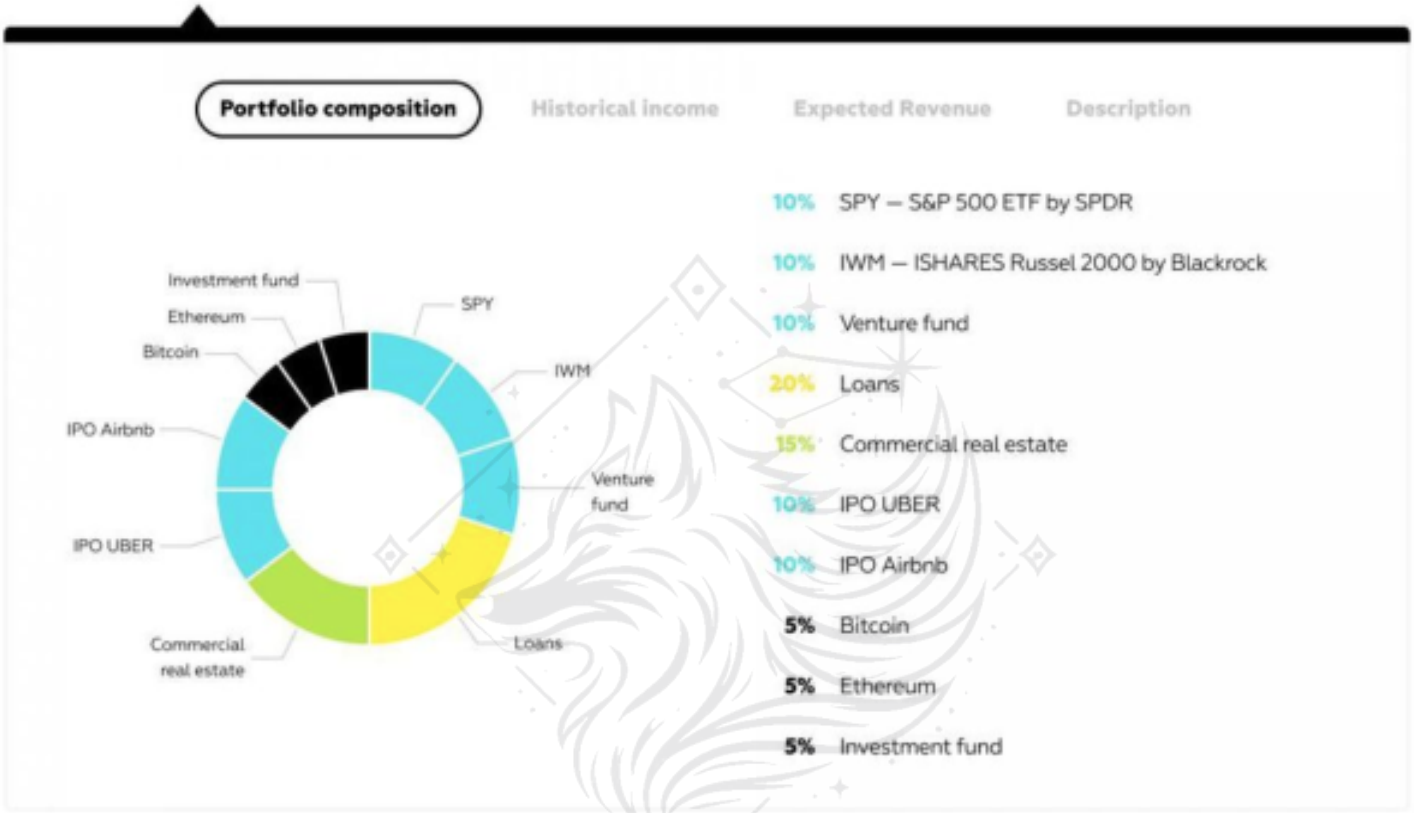
One of the main tasks of Roobee's monetization model is to meet the user demand for investment products and to charge minimum fees. In its monetization model, Roobee combines transactional and freemium approaches. Freemium mechanics will be characteristics of both the economic model of Roobee Token which will reduce the barriers to access by the investor, provide free service, while strengthening the common ecosystem of Roobee Token. This will positively impact the long-term growth of its cost and model of payment by subscription for users that do not wish to use Roobee Token and ready to pay a fixed amount for access to all functions of the platform.
At the front-end, the main monetization mechanics on the side of the transactional model will be a success fee – charging a fee on the income from investment products on Roobee platform.

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On the partner side, the main monetization mechanics will be Roobee remuneration by the partner for attracting funds into investment products.

Product sample use-case

For example, an investment portfolio might look as presented in the figure:



For example, if in this portfolio, only the stock market products go down and show negative returns, this will not have a considerable effect on the user's capital. This is because only a small part of the investment portfolio will have a negative return, which can be easily overlapped by returns from investment products from other markets.

For more professional investors, Roobee will provide the opportunity to independently create an appropriate investment portfolio from all these investment products.

Roobee service functionalities

Roobee Network

A system consisting of permissioned blockchain RoobeeChain based on HyperLedger Fabric and public blockchain Ethereum. Providing a balance between transparent reporting, taking

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into account the key actions of users on the platform, and the confidentiality of investments. As well allowing the issuance of digitalized assets.

RoobeeID

User's keychain including public and private keys and digital ID which the user receives when registering on the platform. It can be used on the Roobee platform and in RoobeeNetwork.

RoobeeWallet

A multi-currency wallet for storing and exchanging of cryptocurrencies and digital assets as well as a storage for RoobeeID keys and an interface for working with them in form of a browser extension or mobile app.

RoobeeScore

A key system that ensures the availability of suitable investment product. RoobeeScore automatically evaluates products, avoiding scams on the platform while helping the client to make the right choice

RoobeeFin

Smart user assistant in the world of investment. It can create the most suitable investment plan for the user based on user scoring via risk-profiling and machine learning methods.

RoobeeMarket

The place where the user can make a portfolio himself using all products allowed on the platform by RoobeeScore
Automatic backtesting algorithms will help user to make the right choice.

RoobeeTerminal

A trading terminal for trading on RoobeeLiquid and other exchanges. Created to allow asset managers, including decentralized (anonymous) managers to the platform. A built-in risk management system eliminates the possibility of theft of funds or intentional loss

RoobeeLiquid

This is an internal OTC platform for the decentralized exchange of digital assets between Roobee users. This will give the opportunity to execute user requests, due to the liquidity already present on the platform.

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Roobee community

A social platform for Roobee users. Since the Roobee blockchain can also store their unique investment behavior using Ruby ID, we want users to be able to share their investment ideas and portfolios. In addition, on the basis of the social platform, users will be able to participate in tests and contests, in some of which they will can win tokens

Product features

No entry barriers and thresholds

At Roobee, we will remain committed to promoting the equality of users: investing even $10, the user will be able to access to investment products as investors with $1,000,000
Investing even $10, the user will be able to invest in investment products with a high entry threshold: investment funds, venture funds, a number of indices, IPO, real estate, shares in startups, etc.

Diversification

Roobee will help users build a portfolio of investment products from markets such as stock and venture markets, real estate, loans, investment funds, blockchain projects, start-ups, IPOs, cryptocurrencies, etc.

This will lead to the creation of an investment portfolio consisting of investment products from different markets

Automation

With Roobee, you will be able to invest automatically from $10 (BTC). It will be quite easy to just link a bank card (or transfer a digital currency to decentralized Roobee Wallet) and set the amount/percentage of income the user wants to invest.
User may be able to automatically, on a daily/weekly/monthly basis, transfer the amount of funds selected by the user to the investment portfolio created or the investment products selected.

Digital unification

Roobee ID, a secure identification system, will provide the user with fast and secure access to investing in all investment products on Roobee. Users will only undergo AML/KYC check once and will no longer need to spend enormous amount of time.

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Smart achievements

On Roobee, the user will be able to choose a goal (a certain amount of capital, apartment, car, vacation, children's education, etc.) for which to save money with the help of investments. Roobee will calculate the approximate time to achieve this goal and draw up a financial plan for the user to achieve it.

Safe storage

For convinient and secure work with the platform and the RoobeeNetwork several options will be offered.
The first is to use RoobeeWallet - a decentralized wallet for storing funds and digitized assets. RoobeeWallet will be compatible with cryptocurrencies, such as BTC, ETH, USDT and many others. Also, on the basis of the wallet, the possibility of decentralized secure exchange using the API of exchanges will be realized. The use of RoobeeWallet in conjunction with RoobeeID will provide decentralized storage of funds, since the keys will be on the user's side
The second option will be storage based on the partners solution - Bitgo, which have been proven by UPbit, Pantera Capital, CME Group, Kraken, Genesis, SBI, Ripple, and many others.

Gamification

Gamification will allow Roobee users to have experience different from customary investing, to change complex and incomprehensible investment mechanisms towards the game in which the achieved investment goal is the main goal.
Roobee's focus on the growing market of Generations Y and Z and the specific consumption patterns of these generations make gamification of the investment process a must.
We will gradually implement these mechanisms on the Roobee platform. As a result, Roobee will become an interesting and engaging investment software platform, speaking the same language with the new generation.

Machine learning

Machine learning will be implemented in order to provide customers with the best user experience, based on the decisions that users make on Roobee and the results of their investment. Evident advantages for Roobee and its users are the more actions the user performs, the better Roobee will be able to select investment products specific for the user, form an investment portfolio, meet the user's needs, and the better Roobee's algorithms will work to assist with identifying future investments.
For example, these technologies will be an integral part of physiognomic risk profiling, which constitutes analysis of the user's risk appetite and acceptance based on the user's

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photograph, drawing up an individual investment plan, investment portfolio and other Roobee products.
Artificial intelligence and machine learning will be used to create a more advanced algorithm for creating investment plans that will make more accurate predictions of the user needs. Artificial intelligence will also be necessary to enable the system to automatically manage wealth and user's investment portfolios. The system can also rebalance portfolios and to provide recommendations.

In the future, the Roobee team plans to create its own artificial intelligence to compile investment portfolios

Big Data

Roobee is an international project that aims to attract a large number of users. For this reason, Roobee will deal with a huge amount of data connected to user preferences, transactions, and investment expectations. As one of Roobee's mottos is 'Suits you best', using this data, Roobee will be able to improve its internal processes, understand which product the users need and which product should be offered to a specific user right here right now with the help of the most accurate targeting that can be achieved using big data.

Liquidity for users

Roobee platform will be able to provide an opportunity of usage an appropriate asset temporarily, leaving another asset, supported by Roobee, as a bail.
For example: a user could receive fiat money in exchange for a share in a crypto portfolio. Roobee user will have to freeze his share in a crypto portfolio as a bail. This kind of operation is regulated by a relevant chaincodes in RoobeeChain. For utilization of fiat money user will have to pay a fee. In the case of non-return, assets managed by a chaincode will be automatically sent to a user, who loaned these assets.

Blockchain Features

Blockchain is a must-have technology for digitalization and creation of digital assets on the Roobee platform, ensuring transparency and authenticity of statistics, safe storage and exchange of user assets and personal information.

Transparency

To ensure transparent and genuine user experience, Roobee will implement a blockchain.
Each investment product on Roobee will have real, genuine blockchain track record, which will show:

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- How much money the users spent on investment products and how much money they got back
- What is the real rate of return for each investment product
- How many users have invested in any listed investment product, etc.
- Every user's investment will be recorded on a genuine blockchain proving that it is real and belongs to the user.

Issue of digitalized assets

Suppose there is a Roobee platform, a consortium of auditors and a provider of financial instruments. After reaching a consensus between them, a certain number of instruments are locked into the system to be managed through the blockchain. Blockchain allows the management of tokens by transactions submitted by an authorised end-users, issuers or token owners. However, in other contexts, operations for management of tokens are triggered by a smart contract or a chaincode.

Distributed execution environment for chaincodes (smart contracts) governing the handling of user assets

We develop a collection of chaincodes in order to provide a transparent management of digitized assets for every user of Roobee platform. For example, such kind of a chaincode can manage a rebalance of a user's portfolio. This process is occured in the following way: a user makes a transfer of tokens under the management of a chaincode. Thus, circulation of assets during the rebalance is recorded in RoobeeChain

Digital Identity

Roobee ID as part of HyperLedger Fabric's PKI (Public Key Infrastructure) stores private keys, allows signing transactions in a
decentralized and securing manner and verifies their confirmation by the RoobeeChain network. Once transacted to RoobeeChain with validated KYC/AML information, Roobee ID allows users to minimize the number of checks and requests for access to all investment products of the platform.

Distributed execution environment for chaincodes (smart contracts) governing the handling of user assets

For transparent management of tokenized user assets of the Roobee platform, a collection of chain codes is being developed. For example, such a cheynkod can manage the rebalance of the portfolio collected for the user. This happens as follows: the user places the tokens

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under the control of the cheynkod. In this case, all movements of assets in the course of rebalance are recorded in RoobeeChain.

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TECHNOLOGY

Roobee Network

As the main principles of Roobee are investment transparency, genuine statistics, security of payments and safety of user funds, the use of blockchain technology is an absolutely must for the Roobee investment platform. The tasks performed by the blockchain on Roobee can be divided into 3 principal types:

1. Transparent reporting — recording key user actions on the platform and transactions made between the Roobee platform and investment product providers.

2. Issue of digitalized digital assets.

3. Distributed execution environment for chaincodes (smart contracts) governing the handling of user assets.

To perform these tasks, the architecture was selected that combines the “permissioned” blockchain **RoobeeChain** developed by the Roobee team based on Hyperledger Fabric and the public blockchain Ethereum.

Hyperledger fabric is an open-source permissioned distributed ledger technology (DLT), in other words, a platform based on the technology of private distributed open-source data storage. The Hyperledger architecture meets the requirements of the Roobee platform and has several important advantages that are necessary for the functioning of the system as a whole.

One of the most important advantages is that Hyperledger was created within Linux Foundation, which has a long and very successful history of open-source projects. Hyperledger Fabric is supported and used by major players in the IT market, such as IBM and Intel. Since the inception of the project, a community of developers has been formed, which includes **35** organizations and almost **200** developers.
That is why HyperLedger was chosen as the basis for the “permissioned” blockchain we are developing.

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Architectural advantages of HyperLedger for the Roobee platform:

- **Flexibility:** Owing to "pluggable consensus" and flexible customizable endorsement policies, different algorithms can be established for different actions on the platform to achieve consensus. For example, for different types of assets, signatures may be required from different auditors, etc.

  For this purpose, different endorsers can be selected for different chaincodes based on membership policy enforcement. (*The ordering of transactions is delegated to a modular component for consensus that is logically decoupled from the peers that execute transactions and maintain the ledger. Since consensus is modular, its implementation can be tailored to the particular solution. This modular architecture allows the platform to rely on well-established toolkits for CFT (crash fault-tolerant) or BFT (byzantine fault-tolerant) ordering*) or Raft.

- **Confidentiality:** In the public "permissionless" blockchain network, transactions are performed on each node. This means that confidential execution of smart contracts and transactions that they process is impossible in such a network. In a public blockchain, each transaction and the code that implements it are visible to each node in the network. For the Roobee platform, the lack of confidentiality is the stop factor for using a technology solution. Being a "permissioned" blockchain, HyperLedger provides confidentiality through concept of "channel" governed by MSPs (Membership Service Provider). In fact, members of the Hyperledger Fabric network with given permission are allowed to establish a channel between subgroups of participants. Thus, only the entities that participate in the channel have access to the chaincode (smart contract) and to the transaction data.

- **Scalability:** The performance of the blockchain platform can be affected by many factors, such as transaction amount, block size, network size and hardware performance. The HyperLedger community is developing a set of measures to improve the platform performance and scalability. A team from IBM Research published the document https://arxiv.org/abs/1801.10228v1, which assesses the architecture and performance of Hyperledger Fabric. Less codependent study on Hyperledger Fabric's performance done by researchers from University of Sharjah, UAE may be found here https://www.hindawi.com/journals/scn/2018/3976093/

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Performance of transactions in Roobee blockchain

Endorsement policy is a condition under which a transaction is performed. A set of endorsement policies are pre-established for all peers in the network. This set is further referred to by the deploy transaction, which sets a chaincode. A transaction is considered valid only if it has been confirmed in accordance with the policy, with a separate policy being established for each chaincode. A chaincode invoke transaction will first need to be approved in accordance with the chaincode policy.
An endorsement policy may contain logical expressions and evaluates to TRUE or FALSE. Typically, the condition will use digital signatures issued by endorsers.
Suppose the chaincode specifies the endorser set, which may be auditors who specialize in checking transactions relating to various types of assets, the Roobee platform, etc.:
E = {Roobee, Alice, Bob, Charlie, Dave, Eve, Frank, George} — a set of endorsers.

Let us consider example policies that we can use for various cases:

- A valid signature is required from all members of E.
- A valid signature is required from any single member of E.
- Valid signatures is required from endorsing peers according to the condition *(Roobee) AND (Any one of: Alice, Bob, Charlie)*. Suppose Alice, Bob and Charlie are auditors performing audits of transactions in cryptocurrencies. Then, such a policy can be applied, for example, for transactions relating to deals on cryptocurrency exchanges.
- Suppose there is an assignment of "stake" or "weights" to the endorsers, where the total weight of all endorsers is 1. The policy may require valid signatures from a set that has a majority of the weight.

The assignment of weights of endorsers in the previous example condition could be static or dynamic in accordance with different rules. This option allows for the creation of a system for assessing the reputation of endorsers, to increase the reliability of network nodes. Furthermore, the weight of an endorser can be tied to its amount of Roobee Token s, thus some kind of proof-of-stake analogue can be implemented. This type of endorsement policy can be used for various kinds of voting with involvement of the most active users.

To ensure security and transparency of all public operations, including those associated with the release of digitalized assets, the public blockchain Ethereum was chosen as a blockchain with the largest number of nodes and a well-established infrastructure for developing smart contracts. The network state & asset balances will be sporadically recorded on the main

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Ethereum blockchain realizing side-chain security approach. From time to time, the network status will be recorded on the main Ethereum blockchain, but with hashed user data to maintain confidentiality. This is necessary to ensure that users do not doubt the honesty of Roobee's internal blockchain and the impartiality of auditors.

Network Actors

1. **User** — a user of the Roobee platform. Upon registration, each platform user receives a personal pair of keys: public and private. The user can use their keys to sign transactions, thereby confirming his or her intentions. Thus, the user receives a Roobee ID, which is, in essence, the user's "passport" and personal "EDS" on the platform.

2. **Auditors** — auditors are the most important link in the RoobeeChain network as they are the final validators of most transactions and check the accuracy of the data recorded on the blockchain. They also verify the grounds for issuing digitalized assets.

3. **Investment product providers** — this unit includes various Roobee partners that provide investment products, such as cryptocurrency exchanges, brokers, etc.

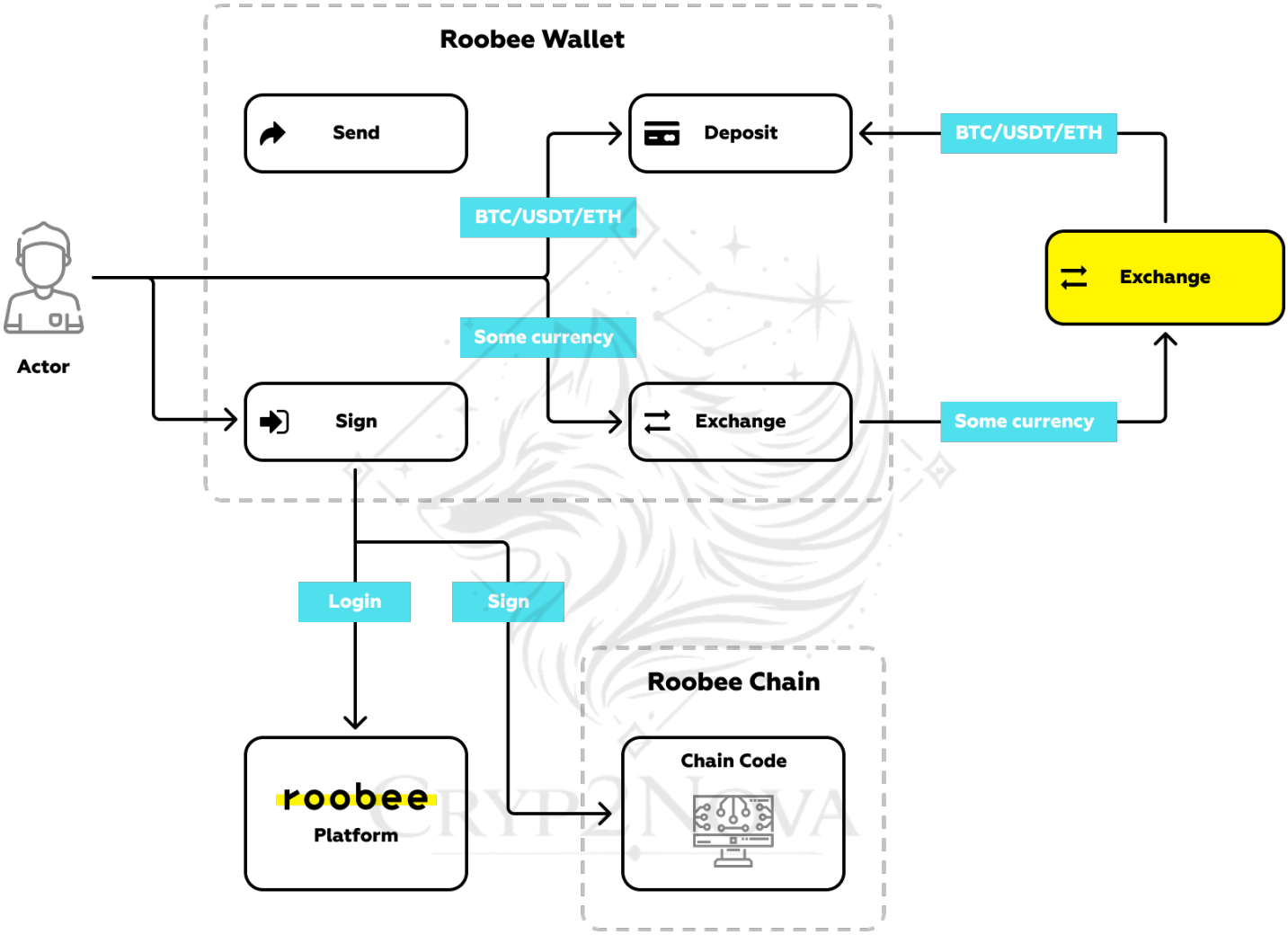
4. **Roobee Platform** — the Roobee investment platform maintains transparent reporting on the movement of user assets on the blockchain. RoobeeChain produces internal digital assets Reporting on the movement of tokens and assets they symbolize also takes place using the RoobeeChain blockchain.

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Roobee Wallet

For convenient and secure work with the Roobee platform and the RoobeeChain blockchain, the Roobee team has integrated RoobeeWallet. Replenishment of the wallet will be possible directly using the USDT, BTC, ETH and others currencies.



At first, acting as non-custodial, Roobee Wallet provides users with a simple cryptocurrency exchange through communication through and multisig transactions and APIs of exchanges. Owing to the integration with cryptocurrency exchanges, the user can replenish the balance on the platform with any currencies traded on the exchanges and supported by RoobeeWallet. The currency sent by the user will be exchanged on the exchange, and the user will receive the balance sheet one of the supported currencies to choose from BTC/ETH/USDT.

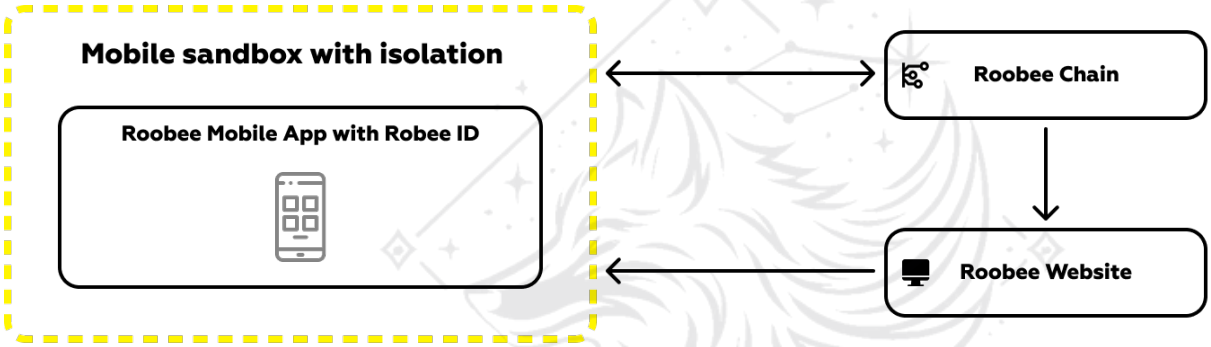
At second, using extended custodial features of wallet and decentralized nature of Roobee Chain itself based on multisig transaction workflows, the user can securely perform its

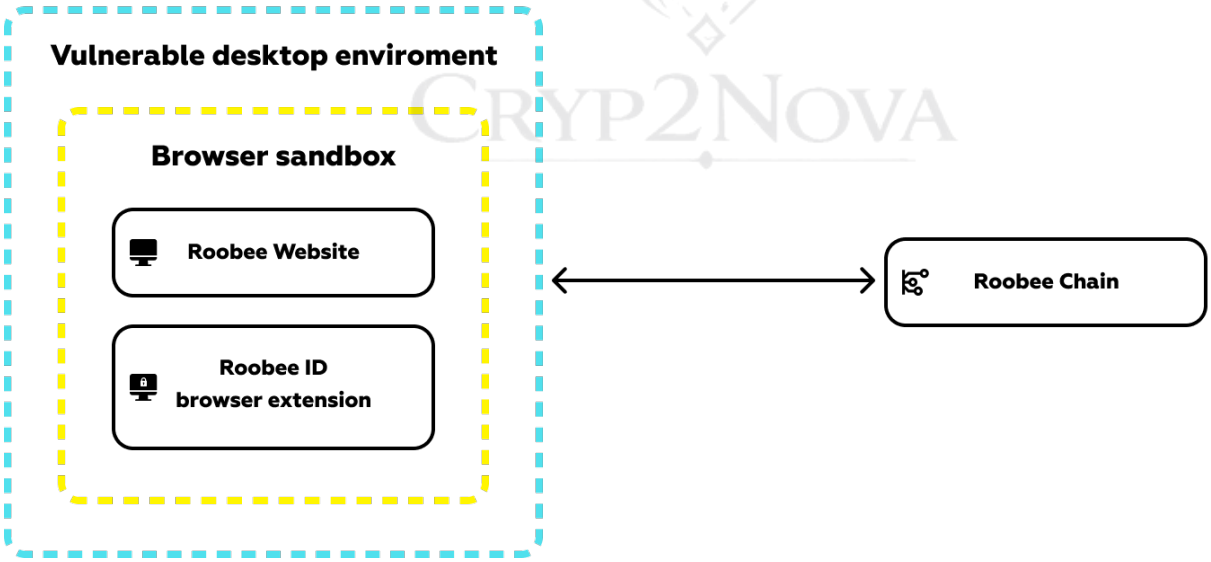
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investment operations e.g. exchange currencies supported by Roobee Wallet and store their crypto assets not only using decentralized Roobee Wallet, but also using secure storage implemented by Roobee based on BitGo's custodial solution. We have adopted the industry's best practices that constitute security protocols for other market leaders using BitGo, such as UPbit, Pantera Capital, CME Group, Kraken, Genesis, SBI, Ripple, and many others.

Roobee ID

Roobee ID is an open-source library that implements interaction with RoobeeChain without the need to trust third parties. Roobee ID as part of HyperLedger Fabric's PKI (Public Key Infrastructure)stores private keys, allows signing transactions in a decentralized and securing manner and verifies their confirmation by the RoobeeChain network.
Roobee ID also solves the major problem of the investment market, where work with each





company requires a KYC/AML check which involves fill out many different documents and spending a lot of time not investing but doing "paperwork". Once transacted to RoobeeChain

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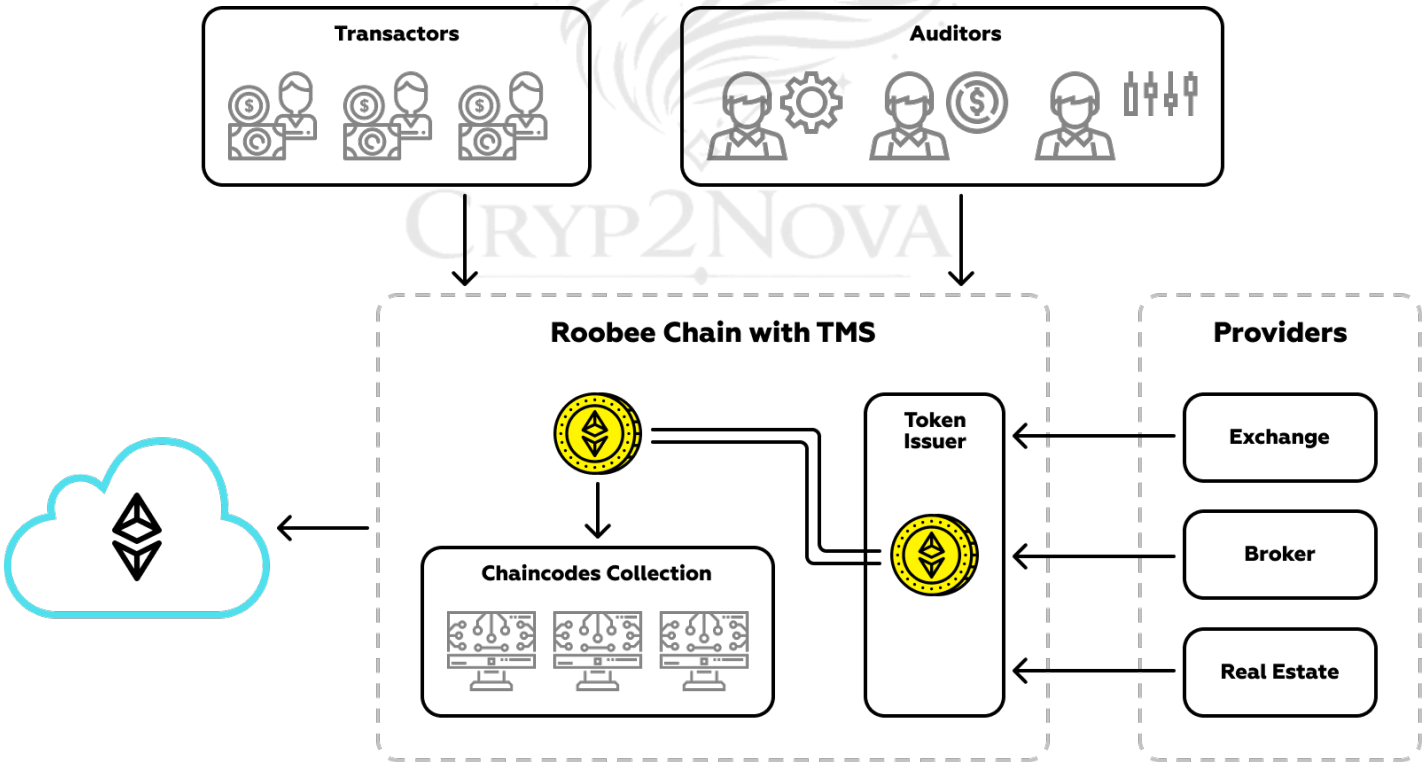
with validated KYC/AML information, Roobee ID allows users to minimize the number of checks and requests for access to all investment products of the platform.When working with the platform, the user gains instant access to all Roobee services and confirms all necessary operations using the Roobee ID.

Confirmation of the transaction only requires one to open the Roobee mobile application (via push notification) and to confirm the transaction.Roobee ID is implemented as part of Roobee Wallet, which is developed by the Roobee team. Roobee Wallet will be available as a mobile app and a browser extension. Modern mobile operating systems reliably isolate application data and prevent any illegitimate interaction between them. Thus, a mobile application with a Roobee ID provides a high level of security and maintains a high level of usability of the mobile app.

If the user works with the Roobee web version and does not want to install the Roobee Wallet extension, the user can select the option where the keys will be stored on the Roobee side in the form encrypted with the user's passphrase. In such a case, to sign the transaction, the user will only need to enter the passphrase in order to decrypt the key stored on the Roobee side. The mobile version will have Roobee Wallet built in and the user will not need to install additional software.

Asset Digitalization

One of the most important functions of the blockchain within the Roobee infrastructure is the handling of digitalized assets. Let us see how it works:



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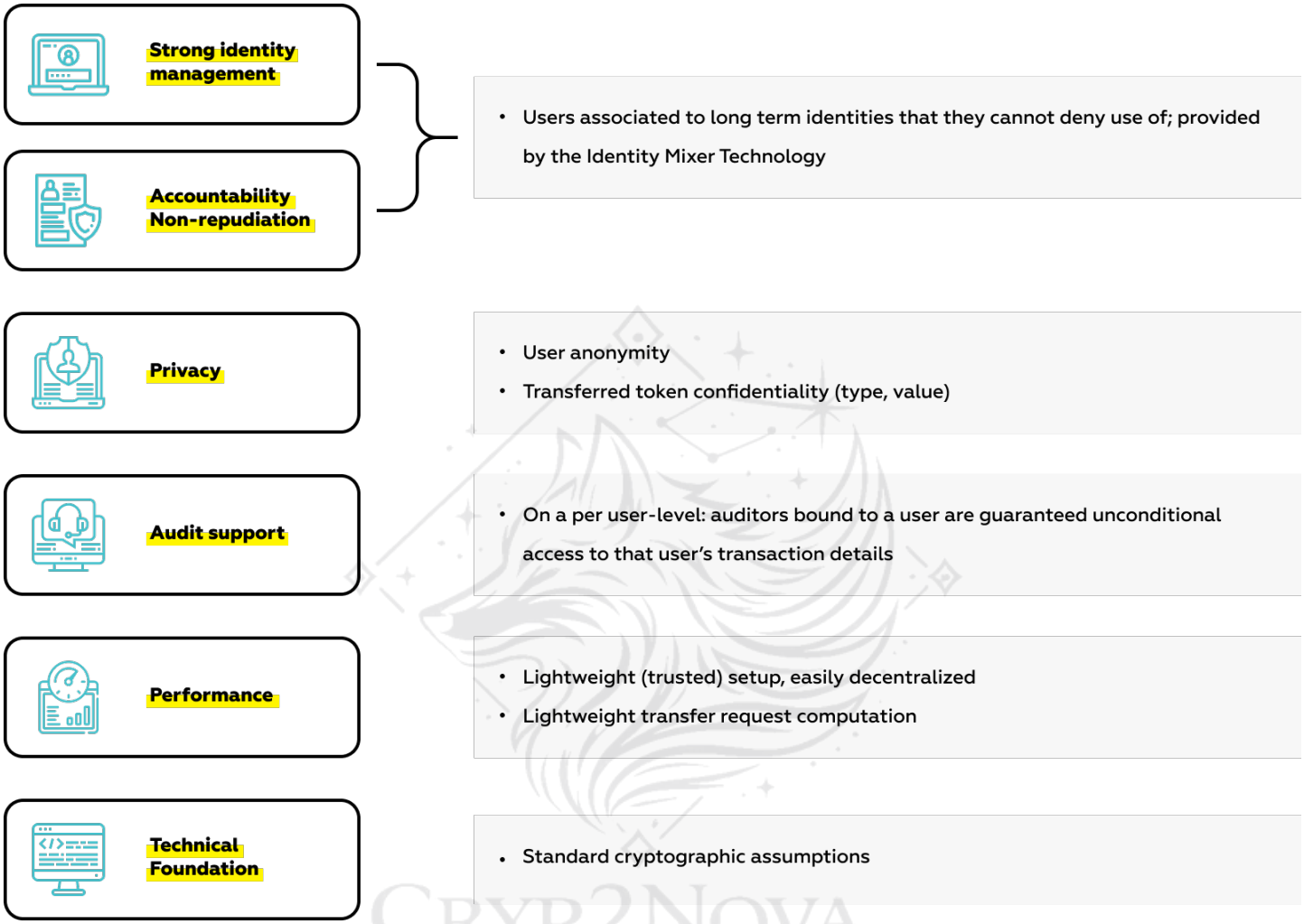
Suppose Roobee establishes a partnership with the owner/intermediary of an asset "X" and this asset becomes available as an investment product. Users can choose this investment product and add it to their investment portfolio on the platform. When an investment product enters the user's portfolio, the internal digital assets based on RoobeeChain are issued. Information about the release of such an asset is recorded in RoobeeChain along with the parameters of the new asset. Internal digital assets in the Roobee Network are not cryptocurrency, but only confirm the fact of the acquisition of an investment product on the platform.
All actions performed with the user's digital assets must be signed with the user's private key via RoobeeID; in various cases, the Roobee platform may need to be able to perform actions with the user's internal digitalized assets. For such cases, a collection of Roobee smart contracts is developed. For example, a smart contract may be required to rebalance the portfolio collected for the user. This is done as follows: the user transfers internal digital assets to a smart contract, thereby allowing to manage them, using smart contract methods, once the necessary conditions have been met. As long as the user's internal digitalized assets are blocked on a smart contract, rebalancing will be possible, with all movements of assets during rebalancing being recorded on RoobeeChain. The final condition is recorded on the Ethereum blockchain.
This allows to achieve the necessary balance between the transparency of actions within the service, confidentiality and network performance.

To implement a mechanism of internal digital assets issuing, we are planning to use FabToken. ***FabToken*** is a digital asset management system that allows you to issue, transfer, and redeem them using Hyperledger Fabric. ***Internal Digital Asset Management System (IDAMS***) - the lower layer abstraction of digital asset management operations. That is, an IDAMS is an abstraction that aims to represent the set of operations associated to the issuing, transfer and listing of digital assets at a relatively lower level. It is essentially a library that can be used by Roobee Network subjects to construct internal digital asset transactions, or request the listing of internal digital assets owned by a specific user, as well as to to validate/commit internal digital assets transactions (committing peer side) given access to the ledger's state. Internal digital assets have a closed lifecycle. They can be ***issued***, ***transferred***, and then ***redeemed***.

Turning to the IBM Research, we can distinguish a number of advantages of the Internal Digital Asset Management System. Zero-Knowledge Asset Transfer is a leading technology

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in a privacy-preserving asset management on permissioned Blockchains. The technology allows to achieve the following important points.

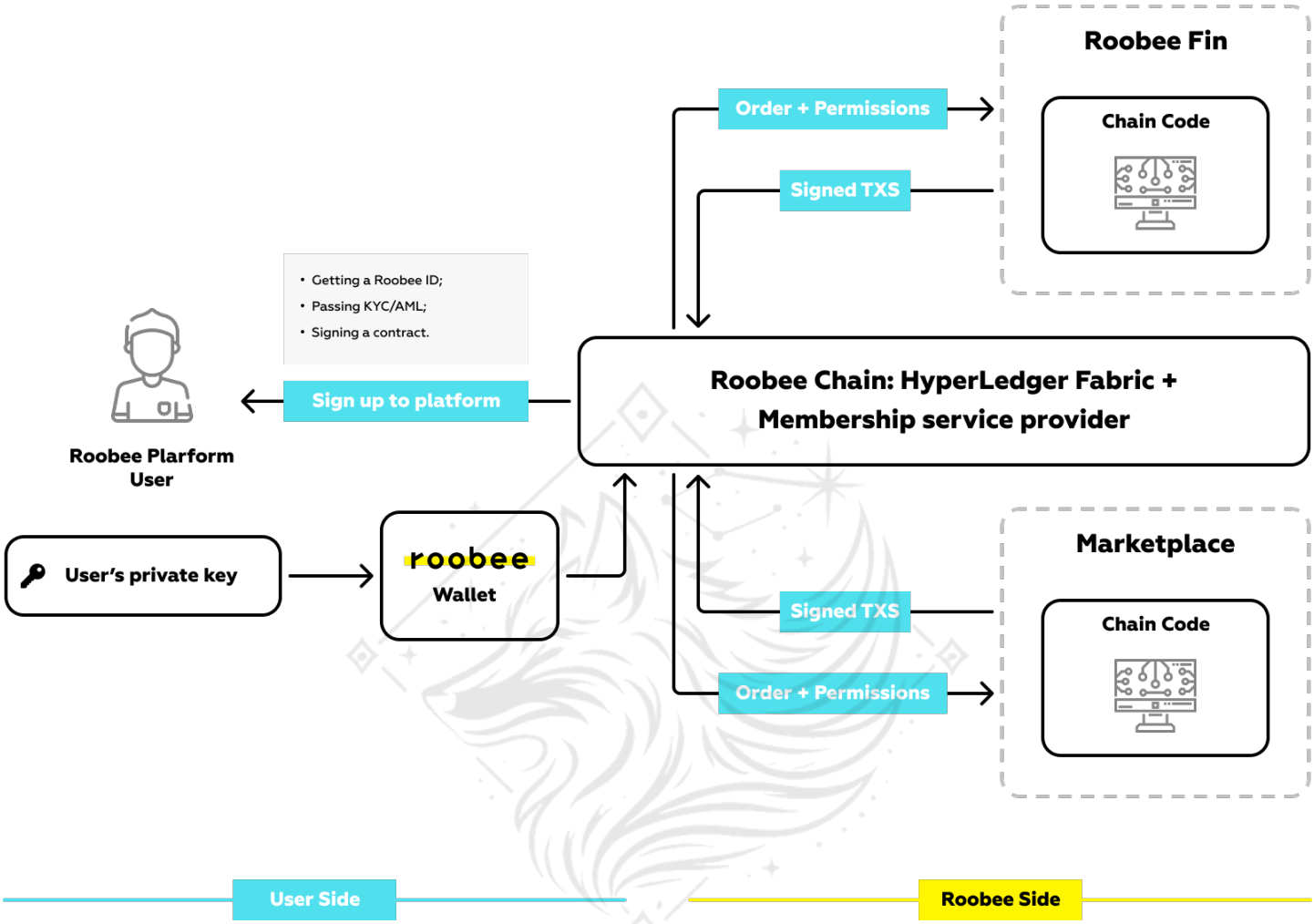


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Blockchain Use Case

Let us consider the example showing how this works within a single system:

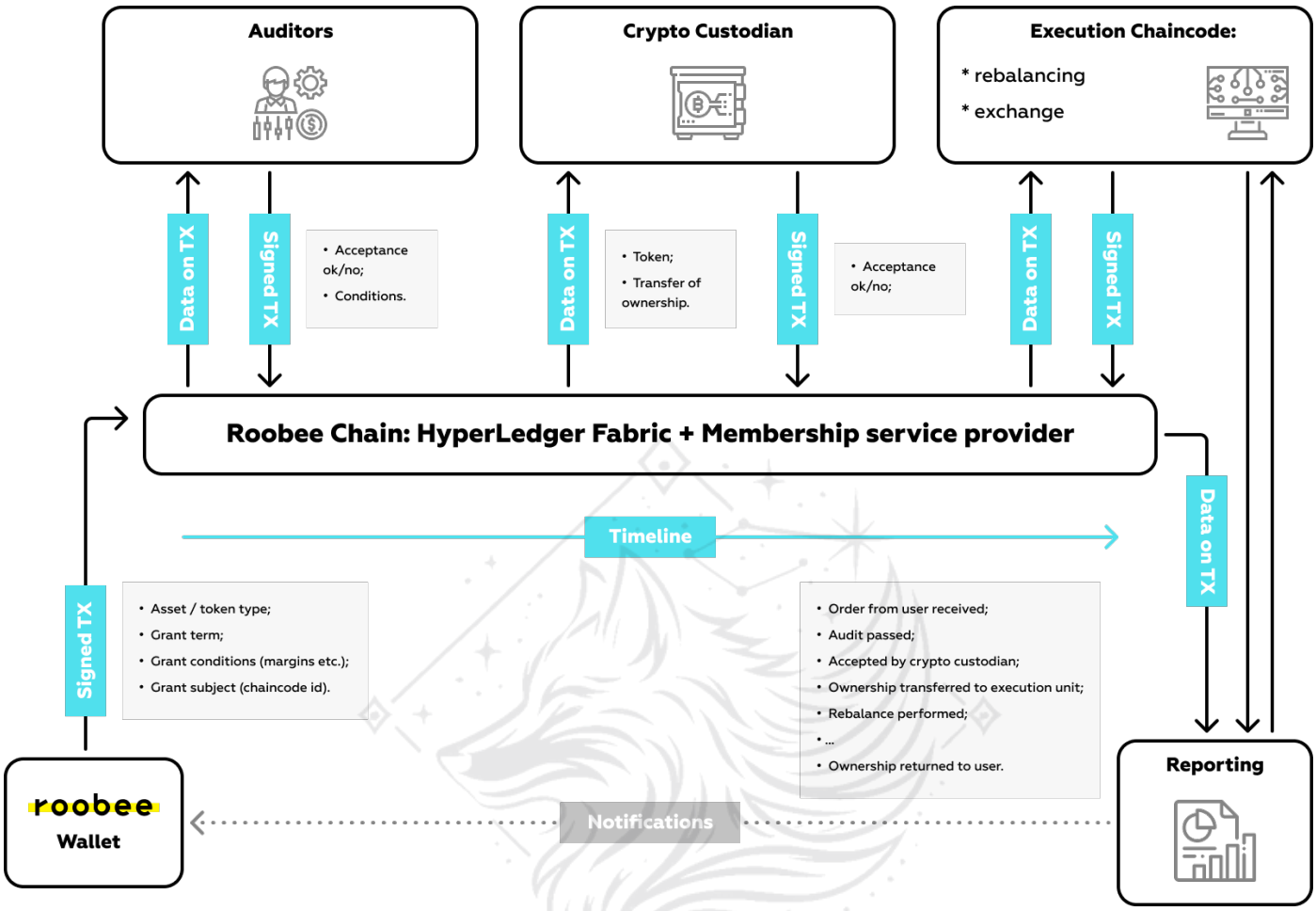


The user sends a request to the platform, for example, they express their intention to purchase an investment product. The request is expressed as a transaction which is generated on the user side. It's containing the information on the action being performed along with conditions: term of order, margin, amount, etc. The transaction on the user side is signed by the user private key known by Hyperledger Fabric's PKI and generated upon signing up. Further, if the application is accepted by Roobee, the transaction signed by the user is entered into RoobeeChain chaincode with the user requests. Until the request is satisfied, the user can cancel it using Roobee ID.

The user request can be satisfied by transferring to the user digital assets representing an investment product. This will be confirmed by the corresponding entry in the blockchain. Internal digital assets might be eventually transferred to a special chaincode, after passing the rules for compliance and rebalancing assets within the portfolio, auditor and custodian.

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Asset is sold under a similar scenario — the user signs a sale request that is recorded in RoobeeChain and accepted or rejected by each of obliged intermediaries.



Internal digital assets representing a digital asset are frozen and returned to Roobee balance immediately after the user request is satisfied.

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Roobee Investee

Roobee Investee is the common name for the investment module of Roobee platform, which consists of 4 parts:

- **RobeeFin**
- **Roobee Market**
- **Roobee Community**
- **Roobee Score**

Roobee Score

Roobee Score is the universal Roobee rating system.

The goal of this system is to ensure maximum correspondence between specific investment expectations of the client and selected tools. On the client side, the system creates its individual investment profile based on physiognomic tests, scoring across social networks, classical risk profiling, and various tests on the platform including educational ones. Such an investment profile is duplicated in Roobee Network blockchain assigning investment characteristics to the client account – client Roobee ID. On the side of investment product providers, Roobee Score analyses an aggregated set of products offered by Roobee platform or its clients, as well as incoming requests from investment product providers. The result of this analysis is the admission or non-admission of the investment product to the platform and assigning a rating of profitability, urgency and riskiness to it.
Functions of Roobee Score will allow for transparent rating of investment products, because data on the activities of the provider and its investment product will be recorded in the blockchain. Moreover, Roobee Score is an inbound oracle, which uses external data feeds (sorts of stock data, investment managers opinions, outcome of technical analysis) coupled with their weights to provide raw data for execution chaincodes of investment products such as RoboAdvisory (rebalancing) and MicroInvesting. Therefore, the platform will be able to provide a transparent decentralizen multi-opinion rating based on consensus between specific performance of the investment product provider on the platform, compliance team and if necessary even trading bots . Possible metrics of rating will include:

- **Payment Rate** – this metric assesses whether a service provider achieves a target output rate, as Roobee cannot directly change the rate of payments for all tools, for example, real assets the payment for which is deemed to be an obligation in law. Compliance, anticipation or, on the contrary, delays in payments stated when placed on the platform may be grounds for ranking investment products on the platform.

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- **Expected return** – when placing an investment product, the service provider states an expected return, which is checked by Roobee Score based on historical returns and expectations from specific product components. Anticipation of, or lagging behind, this metric will have a direct impact on the position of the product on the platform.

Roobee Fin

Roobee Fin is an automatic financial assistant that makes a portfolio based on client requests or makes automatic investment recommendations.

Roobee Fin operates in 5 steps:

1. Selecting asset classes and specific products for the platform using Roobee Score.

The first stage of Roobee Score operation is the aggregation of investment products among asset classes (e.g., shares, etf) admitted to the Roobee platform. Asset classes to be placed include: stocks, ETF, bonds, cryptocurrencies, IPO, blockchain startups, various digitalization objects (real estate, objects of art and others), venture investments and various types of loans.

For example, when evaluating shares, ETF, cryptocurrencies Roobee Score assesses the liquidity of the product against its class which is to be high. Product return is to be at the level of benchmark, or exceed it. Risk level of the product — maximum drawdown is to meet the stated limits of profiling risk, product sensitivity to the market is to be evaluated to assign a beta (β) coefficient to the product.

2. User profiling by a classical written test of risk profiling together with questions to create an investment profile for the user: investment horizon, preferred markets and asset classes, need for early conclusions, personal investment goals.
In the future, Roobee plans to apply data analysis methods using social networks and physiognomy.
Physiognomic testing is testing by scanning a user face with a neural network and evaluating its potential investment behavior.

Social network-based user scoring is assigning a user a risk profile status and selecting an optimal portfolio based on the psychological behavioral analysis of the user's social networks and interests. Similar methods are used by Cambridge Analytica for arrangement of media campaign. For example, the US presidential election and BREXIT. Social network-based user scoring is the most time-consuming method which at the same time gives the most accurate

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results in the form of an optimal portfolio, since it assesses not only the risk profile, but also client preferences by markets, asset classes, political positions.
After the user profiling, a request that contains the above data necessary to compile an individual investment portfolio/strategy is made.

3. Processing of the user request and selection of an investment regime suitable for the user. Since each client has different investment goals either to make a pension portfolio or make a short-term investment, Roobee Fin operates in different modes that take into account the client's identity.
For example, investment regimes offered by Roobee Fin offers to clients may include:
Goal achievement – investment within a predetermined time limit and with an ultimate goal expressed in value terms. Such a regime will allow for making the least risky portfolio for the client and monitoring their monthly replenishments so that a compound interest makes the client goal achievable.
Reasonable investment – medium- and long-term investment, where the user transmits currently available funds and, if possible, replenishes the portfolio, and the system makes the most profitable portfolio taking into account the risk profile of the client.
The profitable game is a short-term investment regime when various investment ideas are offered to the client every investment period (for example, IPO), giving the opportunity to choose the one they like, and in the meantime, funds are contributed to the most reliable assets so that the user could receive a passive income.

4. Compilation of a portfolio or strategy most appropriate for a unique investment goal of the client and their psychological features based on the investment regime and input data on the user.

At the final stage, before the user makes payment on the platform the system gives the result – portfolio/investment regime, which should fully meet personal needs of the client.
Let us consider in detail the algorithm for compiling a portfolio for the client in the Reasonable Investment regime.
To compile the client investment portfolio, data on their risk profile, expected investment period, asset types selected by the user for investment, and interest in various industries are used. Based on this, an array of classes of assets and products within them that meet the requirements of the request is selected first. Classes are selected by relevance to the user risk profile and investment horizon. Investment products selected by relevance to the user risk profile, beta coefficient, product return. Further, an approximate ratio of asset classes within a portfolio is determined based on their risk level — for example, bonds are less risky than shares of stock, and stock shares are safer than cryptocurrency. Therefore, a portfolio is compiled from selected products using mean-variance by Sharpe ratio for aggressive

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portfolios, information ratio for conservative portfolios, and minimum volatility for crypto assets.

Mathematically, it works like this:
The rebalance period and portfolio components are selected and a huge number of random weights are generated for the portfolio. Return and volatility are estimated for each randomly selected set of weights for the portfolio, then 2 optimal points are distinguished: lowest volatility and best ratio by which a portfolio is selected.
Let us consider optimization ratios:
Sharpe ratio:

$$Sharpe\ ratio = \frac{Rp}{\sigma_p}$$

where:
R_p = portfolio return
σ_p = standard deviation in the portfolio return

The higher the ratio, the more income we earn relative to the risk unit. And for the cryptomarket, the best results are received from the optimization by minimum volatility.

Information ratio:

$$Information\ ratio = \frac{r_p - r_i}{S_{p-i}}$$

where:
r_i = portfolio return
r_i = index return
S_{p-i} = standard deviation in the difference between portfolio and index returns
Further, the composition is optimized by a maximum value as follows:
Data on assets, and their interest returns are loaded.
Random weights are generated using random proportions with constraints through the Dirichlet distribution.
Next, we need to calculate the return and standard deviation in returns on each component of the portfolio, return in % for each product, total portfolio return by matrix-assisted multiplication of vectors with weights ($\sum \quad weight_i * return_i$), portfolio volatility by a matrix method:

Algebraically:

$$\sigma_{portfolio} = \sqrt{W_1^2\sigma_1^2 + W_2^2\sigma_2^2 + 2w_1w_2Cov_{1,2}}$$

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General view in the matrix:

$$\sigma_p^2 = \begin{bmatrix} w_1 & w_2 \end{bmatrix} \begin{bmatrix} \sigma_1^2 & \sigma_{1,2} \\ \sigma_{2,1} & \sigma_2^2 \end{bmatrix} \begin{bmatrix} w_1 \\ w_2 \end{bmatrix} = \begin{bmatrix} w_1\sigma_1^2 + w_2\sigma_{2,1} & w_1\sigma_{1,2} + w_2\sigma_2^2 \end{bmatrix} \begin{bmatrix} w_1 \\ w_2 \end{bmatrix}$$

$$\sigma_{portfolio} = [w_1\ \sigma_1^2 + w_2\sigma_{2,1}, w_1\sigma_{1,2} + w_2\ \sigma_2^2][w_1, w_2].T$$

From the resulting values we select proportions appropriate for the method of optimization by the Sharpe ratio/information ratio or minimum volatility.

5. Further portfolio/strategy management on the user side: timely replenishments to achieve a financial goal (promoted by the gamified process of achieving the investment goal on the application side).
On Roobee side: management of funds in accordance with a predetermined strategy – rebalancing using the above algorithm optimized by mean-variance, allocation of available assets against case ideas, such as IPO. On the blockchain side: since Roobee Investee functions together with Roobee Network, the rebalancing rules are recorded in the blockchain and fulfilled by rebalancing chaincodes during processing a specific portfolio. This system enables accurate implementation of the strategy ensuring all users that it cannot change by chance or by order of a particular person.

Roobee Market

Roobee Market is a smart marketplace for investment products on Roobee platform.

Main distinctive features:

1. All products on the Roobee Market are selected using Roobee Score algorithms. Each product is assigned values of historical returns, maximum drawdown, expected profit and risk profile this product is associated with.
2. Platform places digitalized assets to be able to grant access to the investment products. For example, platform and/or partner will be able to digitize some ETF. For example, ETF that represents the S&P 500 index, whose market value is approximately $200. Digitisation of this asset may enable the acquisition of an interest in the asset to the amount of $10.
3. Roobee Market allows for creating and testing an ideal portfolio and all products selected on the marketplace are combined by the user into a portfolio in the proportions defined by the user. Finally, the user sees changes in their portfolio based on historical data and can make an informed decision whether to invest in such portfolio.

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Roobee Liquid

Roobee Liquid is a place where users can directly exchange their digitalized assets.
All orders and data will be stored in Roobee Network blockchain, and transactions will be closed through the collection of smart contracts contained in it. Given that a digitalized asset will be stored on Roobee Wallet, changes within it will be carried out by Roobee ID which will allow for a completely decentralized exchange within a single platform ensuring the highest security of user assets. This may allow for creating an over-the-counter (OTC) mechanics of exchange of rights to digitalized assets, i.e. investment products that meet the requirements to security and decentralization.

Roobee Community

Roobee Community is an additional service uniting user of the platform.

Through this service users will be able to make their portfolios publicly available, receive comments, advice, and even connect to them and compete in the future. Also, users will be able to receive education by passing tests/quizzes/competitions on the platform. Roobee Community will work in close connection with Roobee Score and Roobee Network. Therefore, client characteristics recorded in Roobee ID will have an effect not only on recommendations by the platform, but also changes in the user status in Roobee Community. This is important for voting and public choice provided by Roobee Community. Users will be able to choose the best managers, vote for new investment products to be added to the platform, and their vote will be considered with regard to Roobee Token s (contribution to the prosperity of Roobee) and their social rating features.

Transparency and genuine investment statistics on Roobee

One of the most important functional principles of investment infrastructure is the provision of services to clients transparently and authentically.

For this, the platform will use Roobee Network blockchain capabilities as follows: For all clients, data on completed transactions will be recorded in the blockchain including details of the time of investment, purchase/sale conversion rates, period of investment, etc. This is especially true for alternative investments, such as venture capital funds, real estate, loans, providers of which do not give public information on transactions unlike stock exchanges. In addition, information about statistics related to transactions, returns, decentralized (private) managers will be always recorded in the blockchain in order to exclude unfair service providers from the platform.

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Roobee Terminal

With the development of trade in cryptocurrency markets, a large number of products for crypto traders appear. At the moment, trading infrastructure of the cryptocurrency market is focused on exchanges. New exchanges provide new opportunities – big leverages, complex orders and, of course, access to API. Roobee trading terminal can solve two institutional problems in the cryptocurrency market at once: user experience and functionality of trading terminals, as well as the creation of a decentralized trust market.
The current mechanism for trading in cryptocurrency markets causes users to use exchange web-interfaces for trading. However, this has disadvantages from high response time to scarce functionality and negative user experience.
Basis advantages of Roobee Terminal:

- Stand-alone applications for popular mobile and desktop operating systems
- Short response time – terminal uses server locations nearest to exchanges (analogous to colocation), as well as CDN (Content Delivery Network) for the fastest data transfer
- Integration with all major cryptocurrency exchanges, as well as the flexibility in adding new ones
- All necessary types of orders from Market to Stop limit. Order expedition parameters, Good till order, canceled, All or none order and others
- Flexible dashboard with support for:
  - Multi-screens (display of several graphs on one screen)
  - Relevant news
  - Tracked tool settings
  - Building synthetic graphs (for example, Roobee/LTC from BTC/LTC and Roobee/BTC)
- Built-in risk management system:
  - Maximum number of transactions per day
  - Maximum daily drawdown
  - Maximum leverage
  - Maximum number of open positions
  - Maximum order volume
  - Maximum daily profit
  - Calculation of VaR (Value at Risk)
- Custom alarms and buzzers
- One-click requests (for example, for scalping)

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- Advanced and flexible technical analysis tools (for example horizontal volumes)
- Ability to create algorithms for the simplest strategies and simple trading logic rules, if/else logic, for example, if Price <100, then Buy
- Functionality for automatic testing of strategies in real time and by historical data
- Ability to upload data in various formats
- Automatic preparation of P&L statements (Profit and Loss Statement)
- Calculation of ratios for reports (e.g., Sharpe ratio)

Decentralized asset managers

Roobee terminal creates the infrastructure for a decentralized and secure capital market. In the world of traditional finance, fiduciary security relies on legal agreements — participants are not anonymous and fulfill legal obligations.
The main problem of a decentralized market is trust of counterparties to each other, because no one can legally guarantee that a client deposit will not be stolen or lost versus the strategy. Roobee Terminal solves this problem: manager is logged on Roobee platform and undergoes initial scoring; risk parameters of the strategy are entered into the risk management system. Each manager writes a constitution for their investment strategy, which deals with a minimum amount of I/O, I/O periods, maximum drawdown, and all other things considered by them as important or competitive advantage.
The manager can trade only through Roobee Terminal. Built-in risk management system controls the strategy (constitution) of the manager - the maximum allowable leverage, maximum drawdown, number of open items per day, etc., all that the manager has entered into the risk management system. The manager may not access investment funds, but only manage them. Thus, Roobee platform and its users can be confident that the manager follows their strategy and is unable to attempt to steal funds.

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TOKEN

Roobee Token

To access to enhanced functionality of the infrastructure of the platform, Roobee launches the ERC20 standard token based on the Ethereum blockchain, as the most convenient option for customers with a developed infrastructure.
Roobee tokens will be used exclusively for work and to obtain the functionality available for Roobee token holders within the platform.
The platform user will be identified as the owner of the Roobee token by adding the external address and confirming the external address of the Roobee token/ storing the Roobee token on the user's RoobeeWallet wallet/ transferring the Roobee token to various smart contracts.
Thus, the functionality of the Roobee token may include, but is not limited to:

- Access to additional investment modes
- Getting Allocation in Investment Products with limited allocation
- Reduced transaction costs for the user on the platform
- Getting the opportunity to self-rebalance the portfolio
- Gaining access to an extended line of investment products within RoobeeMarket
- Accessing the Roobee educational platform
- Getting a premium status on the platform, for example Gold

A number of the functions described above may require the holder of a Roobee token to deposit or freeze, including on smart contracts.
The nature of the Roobee token implies further burning of the token within the framework of the platform, with a decrease in the amount of tokens released up to 50%
Within the framework of the platform, Roobee tokens can be distributed among users, for example:

- Encouraging users for socially useful actions, for example: successful passing tests on the platform, winning user contests
- Bonus program and Bugbounty, for example: getting tokens for the first investment, performing target actions on the platform. Such activities will be strictly limited
- 3 level Referral system.

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Legal Nature of the Roobee Token

The Roobee Tokens are crypto-Tokens issued on the Ethereum blockchain platform on the base of ERC-20 smart-contract protocol. The Roobee Tokens are utility Tokens designed to provide a full-featured access/operation on its platform to token holders.

The Roobee Tokens do not grant participation in any company or its assets. The Roobee Token holders have no ownership rights or other interest in any entities and also in relation to the assets and/or intellectual property of the above-mentioned entities. The Roobee Token holders are not entitled to any form of dividends, income distribution or voting rights in any entities.

The Roobee Tokens do not represent a loan obligation of any entities. The Roobee Tokens are not a debt instrument or bonds of any kind or any other form of loan provided by any entity. The Roobee Tokens are not considered as securities in any jurisdiction.

The Roobee tokens are not securities in any jurisdiction.

The Roobee Tokens are not intended to be marketed, offered for sale, for purchase, sold, for any other kind of transactions in any jurisdiction where their turnover is prohibited by applicable laws or requires registration at any applicable government authorities. The Roobee Tokens should not be in any case qualified as:

1. Any form of securities or financial derivatives;
2. Any goods or asset that any person is obliged to redeem or purchase;
3. Any form of investment contract between the relevant Roobee Token holder and any other person;
4. Promissory note, debenture, warrant or other certificate that entitles the holder to interest, dividend or any kind of return / payment from any person;
5. Any commercial paper or other negotiable instrument;
6. The rights under the price difference (margin) contract or any other contract whose purpose or its intended purpose is to ensure profit or avoid losses; or
7. Equity units (shares) in the collective investments or in the institutions of joint investment, including trusts and investment funds.

The Roobee Token s do not constitute under any circumstances as currencies in any jurisdiction.

The Roobee Token s are not currencies issued or adopted by any central bank or national, supra-national or quasi-national organization, nor are secured by any assets.

There is no obligation of any person / entity to redeem the Roobee Token from the Token holders.

No person or entity has no obligations of providing the Roobee Token holders with a compensation related to the Roobee Token s for any reason and also there is no obligation for any person or entity to redeem out the Roobee Token s unless otherwise is provided by

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actual applicable legislation or strictly indicated in the legally binding documentation published at our site.

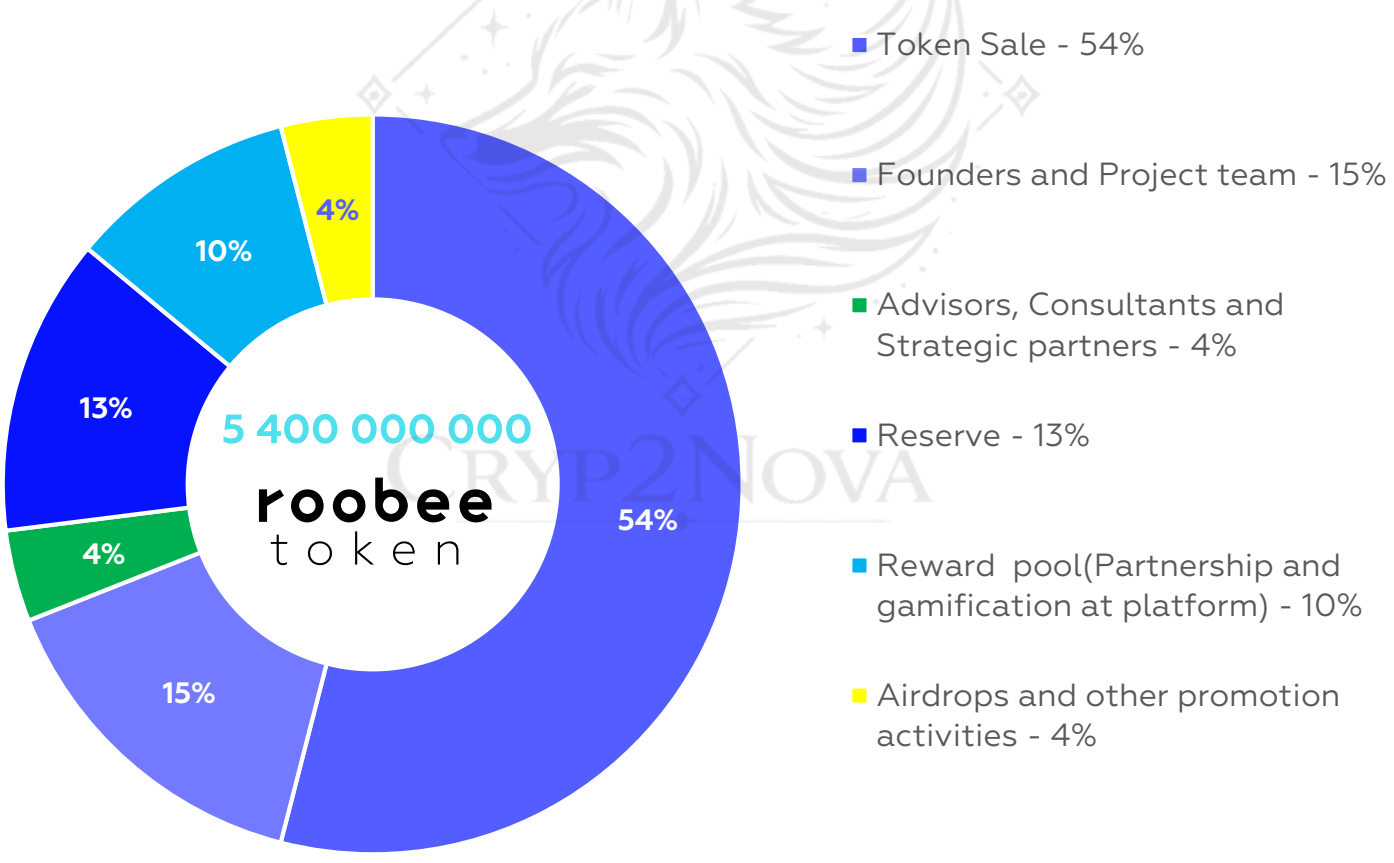
Token Emission

Basic information

Token	
Token tiker	ROOBEE
Total supply	5 400 000 000
Token type	ERC-20 Ethereum
Token functionality type	Utility
Additional emission	Not possible
Emission type	Mintable

Additional emission of Roobee Tokens is not allowed by smart contract.

Tokens distribution



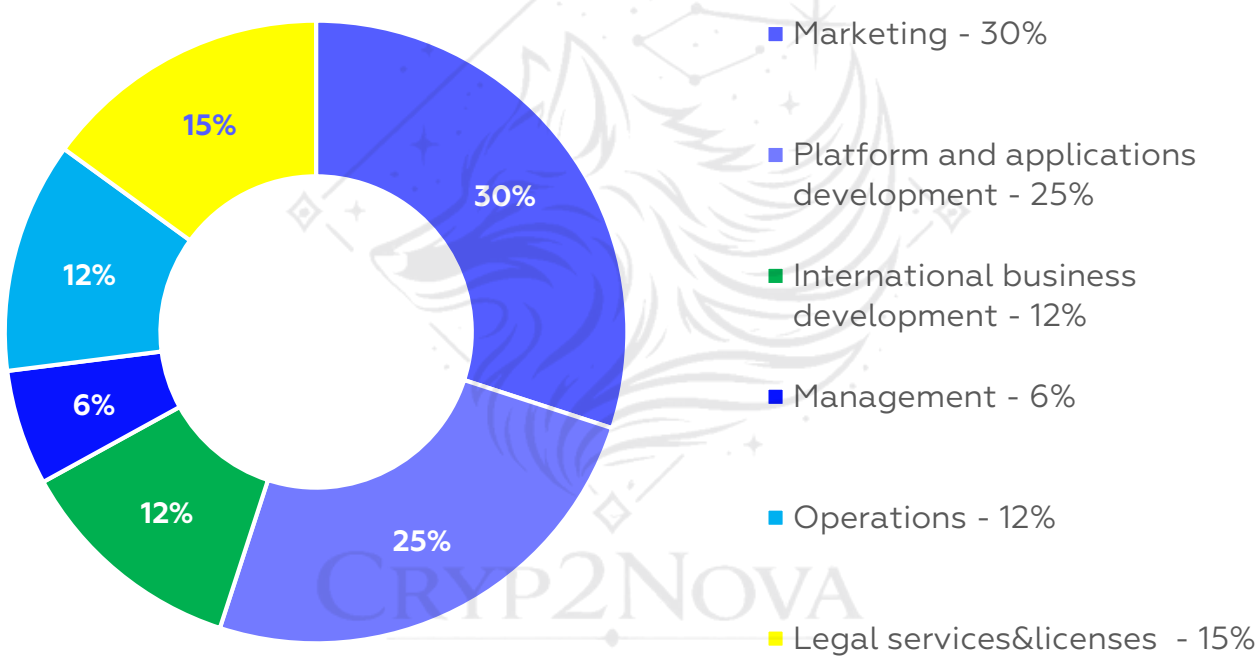
- **54%** of tokens will be allocated for sale and distributed among investors.
- **15%** will be distributed among the founders and the project team with a lockup period of 1 year and subsequent unlock of 10% of volume each 30 days.

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- **10%** will be allocated to reward pool used for compensation to participants of affiliate program for service promotion and attraction of new clients, as well as reward to customers using the gaming elements of the service.
- **13%** of tokens will be allocated for the reserve fund.
- **4%** will be allocated to advisers, consultants and strategic partners with a lockup period of 6 months and subsequent unlock of 10% of volume each 30 days.
- **4%** of tokens will be allocated for airdrops and other promo-activities for project popularization.

Token Sale Parameters

Funds allocation



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The token sale will be held in 2 phases:

- Private sale
- Public sale via initial exchange offering

Tokens sale

Total amount for sale	2 916 000 000	
Soft Cap	4 500 000	USD
Hard Cap	27 000 000	USD
Know Your Customer(KYC)	Yes	
All unsold tokens will be burned		
Private sale		
Min Personal Cap	100 000	USD
Public sale		
Token price at public sale	0,01	USD

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MARKETING AND PROMOTION

Our community

Work on the project has continued since 2017. The Roobee concept emerged based on the needs of many people. For several years, our team has been keeping a blog about investments, followed by more than **300,000 people**. These are people with absolutely different levels of income who are interested in investing personal funds.

Most of them have no time for selection and constant analysis of investment products. They do not have the opportunity to invest either due to the high requirements of investment products for the minimum investment amount.

Thus, a common need for collective investment has emerged within our vast community. We took on the role of an aggregator, selected offers in the market and made agreements with projects in which we invested later on.

All this was done manually. However, it was of interest to the community. We decided to automate all our operations and the Roobee platform has become a logical extension and evolution of this activity.

The very first most active database of future users has actually been created BEFORE the service is launched. Our community of investors are waiting for the project to start. Due to this we have a long relationship with the community and they trust our team. So, it will trust Roobee service.

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Current figures

We have created an active community of private investors (over 300,000 people), who will use Roobee in the future.

As of April 7, 2019, our community includes:

- Telegram: more than **230,000** people
- Instagram: more than **130,000** people
- Twitter: more than **5,000** people
- Vk.com: more than **67,000** people
- E-mail base: **100,000** people

Our experience in marketing

Over last 7 years some members of our team have gained business experience directly in the marketing on the Internet. That is, they focused on the promotion of different areas of business through the Internet.

Owing to such experience and the creation of a Telegram-channel focused on investments, in 4 months it became one of the world's largest Telegram channels focused on cryptocurrencies.
We have practical experience in attracting broad target audience.

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To achieve this result the following was used among other things:

Opinion leaders (bloggers, reviewers, speakers, etc.) Such advertisements are placed on many sites: YouTube, Instagram, Telegram, Facebook, Medium, and so on.
The total coverage of advertising over the past 1.5 years has amounted to more than **35,000,000 people** in total;
Viral mechanics. Lotteries are often held in our communities. For example, we have already drawn lots for a BMW X6 and a Toyota Camry among our subscribers. Soon we will draw lots for a Lamborghini Gallardo. To participate in such lotteries people, invite their friends to our community who are also interested in investments;

- Presentations. Over the past 1.5 years, we have delivered our presentations at more than 30 conferences
- Live presentations inspire confidence of new members of our community, as well as recognition in the region/country where we deliver our presentations.
- Also, at many conferences, we exhibited our stand for brand recognition
- Advertising in other communities, blogs
- These are the main advertising channels for the development of our community of investors
- In addition, a large number of promotion channels were used

What are the results of Roobee test system?

This was essentially a beta test of Roobee business model, as well as a test of our community. We practically ascertained that people in our community are willing and ready to invest.
As we further focused on developing Roobee we deliberately suspended investments jointly with our community. Although there are still many those who are desirous of them.

Our goal is more global and Roobee will help people to make investments at a new level.

A big benefit is that as soon as we launch the first version of Roobee, we will already have many users who are now waiting for the service to start.

Plans to attract new users

We attract new users by 2 ways:

1. **Direct advertising of Roobee**

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2. **Indirect attraction**

Indirect attraction means that we will continue to develop our community of investors. Our goal is to create the largest community in the world. And as we have already seen from our own experience, people from the community are willing to invest upon our offers.

Direct advertising includes a set of advertising channels and promotions. Our company has a well-developed marketing team and we have practically used each tool described below.

Ways to attract new users to Roobee:

1. SEO (search engine optimisation).
A large amount of work will be done for SEO optimisation, so that people sending to us a target request could go to one of the service pages. To this end, internal pages will be created on the website for each investment product on the site.
For example, a person wants to invest in shares of Pinterest within its upcoming IPO. If we may enter this IPO, we will create a page optimised for Pinterest IPO requests. A person entering it will be able to get background information on this offer. And then they will be redirected to log on to Roobee service.
We will also launch the company's internal investment blog. This is what both search engines and people like. Many investment topics from making a personal portfolio to explaining what the S&P 500 index is can be touched upon in the blog. Blog pages will generate traffic from search engines and then direct people to log on to Roobee.

2. Contextual; advertising
The model is similar to SEO, but in this case, we will pay money to show our ad in the person's search results.

3. SMM
One of our strengths at all times. With a great experience in the promotion of social networks of our investment community, we use best practices for the development of Roobee social pages.

4. Targeted advertising
A big benefit of this tool is that parameters of the target audience for our advertising can be set quite accurately. Targeted advertising will be placed on services: Facebook, Instagram, Vk.com, etc.

5. E-mail marketing
This is not spam by e-mail.

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A rather effective way of advertising is integration into thematic E-mail newsletters with a large number of subscribers.

6. Banner advertising

This is an old method of online advertising and it is often ineffective. After hundreds of tests, we identified best links that give the right traffic at an affordable price. Basically, these are medium-sized websites touching upon narrow topics related to investments.

7. Advertising at bloggers/opinion leaders

One of the most effective ways to get a large number of involved leads is to integrate advertising into the content of people who have already earned audience loyalty. These are bloggers on YouTube and Instagram, etc. We have a rich base of bloggers at all main sites. Many of them have already shown interest in advertising for Roobee service.

8. CPA-marketing

In our time there are many companies that are purposefully attract leads (requests) in financial and investment services. Specific results in the form of logged on/active users are paid for.

We work with such companies, and big benefit of this promotion channel is that the amount of leads is almost unlimited. One contractor can get several thousand leads per day from completely different sources. And there are many such contractors. With sufficient budget, we can include many logons of new users on request in a matter of days.

9. Video marketing

- Video blogger integration;
- Target audience pre-rolls;
- Image video materials on Roobee;
- Roobee integrated viral videos;
- Distribution of training videos.

10. Retargeting

The main feature and benefit of this advertising is that we can “pursue” (display desired ads) a person who visited our website/application, or logged on to the service on a large number of other websites.

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We will use this tool for at least 3 purposes:

- To return to the website those who left Roobee site without logging on by periodically reminding them in the ads that they have not logged on.

- To remind those users who have already logged on to Roobee, but either did not begin to actively use the service, or stopped to do so for some reason of ourselves.

- Announce the launch of new investment products on Roobee. To increase coverage and attract more attention, when launching new important investment tools, or service functions, we can show this to our existing users in retargeted ads.

11. Google Display Network

This advertising tool allows for placing ads in 3 formats:

- Textual ads;
- Graphical ads;
- Videos.

These ad formats can be shown on over 2 million websites of Google partners.
This tool is used in 2 cases:

- For large coverage, when entering a new country/region;
- To attract specific audience from particularly selected websites/video channels. GDN (Google Display Network) allows for manual selection of websites or YouTube channels to display our ads. We may select a particular video to display our ads. If we know the exact audience viewing a particular website/blog, we can cover the desired audience pointwise.

12. Advertising and sponsorship at conferences

We use this method not to create much traffic to the website, but for more brand awareness. Each conference is visited by certain target audience depending on the topic of the event. This means that we can find our target audience and be in front of their eyes during the whole day or few days while the event is underway.

13. Presentations at conferences and seminars

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In addition to sponsorship at events, we agree on the presentation by the company's representative. This is an opportunity to introduce our ideas, as well as attract enough good and loyal users to Roobee service.

14. Content-marketing

This includes, among others, the creation of the company's text blog and launch of a video blog on YouTube + distribution of these materials online. Primarily real benefits of the materials facilitate the distribution.

To do this, we work with competent people who help to create professional useful videos and articles.

15. Media promotions

In the world today, many people understand that media references can be controlled. For this it is necessary to create interesting newsworthy events.

Even before the launch of Roobee we already had publications in Bloomberg, Reuters, Yahoo Finance, etc.

We will continue to work in this direction and after the launch of Roobee, we will have even more interesting newsworthy events for media.

These and other marketing tools are created by our marketing department.

World best marketing practices

In addition to creating own unique solutions to promoting projects, our marketing team is constantly studying the best practices of global companies: both giant companies and young startups. We adapt actual solutions in marketing to our tasks and successfully apply them.

At the moment we are preparing about 17 fairly unique marketing solutions to attract new users to Roobee after the launch of the service.

We will describe some examples:

Viral strategy + partner programme

In addition to traffic and advertising, it is important to create conditions for users to tell about the service themselves.

For example, at the start of its development PayPal quickly built a user base by transferring bonus dollars to accounts of users for inviting friends.

At the start of the platform development, we will prepare an interesting offer.

If a current user brings a friend to Roobee by their referral link, then both persons will be remunerated:

- Person who recommended the service will be remunerated through Roobee Token balance;

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- Person who logged on to Roobee through the referral link of their friend will also receive a bonus in the form of Roobee Token s.

Lottery format makes such mechanics more interesting. Due to uncertainty a kind of bonus to be transferred to the person's account becomes a matter of interest.

Educational programme

In order for a person to use a product for a long time and constantly, they should understand what for they need it and how to use it.
Roobee is created for a simple user who is far from professional investment activity.
But there is a large pool of people who will have not used services (even the simplest and understandable) until they understand investment and personal accumulation of capital quite well.
On Roobee, we plan to conduct large-scale educational activities to improve the financial literacy of population around the world.
One of the global objectives of Roobee is that each person has their own financial plan and investment portfolio.

At the same time, it will allow to complete 2 important business tasks:

1. To increase the number of new potential users;
2. Make current users' fans of our product.

Accordingly, our training activities will be conducted in 2 areas:

1. Roobee user training

The main goal is not a number of users logged on to the service. Goal is a number of active users of Roobee. Training is aimed to help people to better understand the product and world of investments in general and to make own personal financial plan for life. This will reveal all the features of the service and opportunities that are not seen at first glance. This is a way to raise awareness among users. And when a person actively uses the service and understands it well, they will recommend it to friends.
To educate users on Roobee, we prepare:

- E-mail set with training in the service;
- E-mail set with educational materials on personal finance and formation of own investment portfolio;
- A game tour within the application that will help to understand the functionality;
- Hints inside the service for previously active users with the display of new functions for new users;

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- Webinars for users of Roobee with analysis of current topics and invitation of experts in various issues;
- Set of video materials on Roobee;
- Set of video materials on basics of personal finance and investments,

etc.

2. Training of a broad audience in order to attract new users to Roobee.

Increasing the level of finance and investment literacy, giving really useful materials and information is a direct way to get new loyal users of Roobee.
The more people around the world understand the value of their own investment portfolio, the more potential clients of our service we have.
To educate broad audience, we will use:

- Public video blog on YouTube with helpful video materials on finance;
- Text blog on Roobee;
- World conferences and seminars. Live performances are always best remembered.

Partnership with financial advisors, consultants, event organisers

Roobee can help millions of people. We also think globally when providing training. For large-scale coverage, we need support from people around the world.
And we already receive such support thanks to many contacts with private financial consultants, coaches and organisers of events devoted to finance and investments.
People who attend various conferences and seminars on investments are, in general, strongly motivated to take the first step and need a specific tool after the end of the event. Roobee will become such a tool.
We develop an incentive programme for financial advisers, coaches and event organisers. They will receive Roobee Token s for recommending our service.
This will attract new users from right countries in which Roobee will operate. People will receive a simple and useful investment tool.

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ROAD MAP

2017 Q4

- The origin of the project idea

2018 Q1

- Roobee secures $4.5 USD million in investment

2018 Q2

- The core team of developers, analysts and experienced managers has been formed and begun to work on the MVP

2018 Q3

- $15 million USD allocated to various investment products to test hypothesis of crowdinvesting with small threshold

2018 Q4

- Licenses for storage and exchange of cryptocurrencies in EU received

2019 Q1

- Roobee's united investment community exceeds 300,000 users

2019 Q2

- Introducing Introduction and closed testing of Roobee MVP, including beta versions of Roobee Marketplace and automated investment portfolio management functionalities (Roobee Fin)
- Completing Launch of Crypto-based products

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2019 Q3

- Roobee mobile app release (beta)
- Signature of agreements with brokers
- Public testing of Roobee core investing functionality

2019 Q4

- Launch of ETF and Shares products
- Release of Roobee 0.8 version including addition of Shares and ETF products
- Application for additional licenses in European market
- Signature of first agreements with venture capital and private equity funds
- The launch of the first operational market for testing

2020 Q1

- Release of the beta verison of Roobee's decentralised wallet
- Release of the beta verison of Roobee own blockchain
- Proof-of-concept with bank or neobank, signutare of first agreements

2020 Q2

- Public release of Roobee live version operating on fully compatible blockchain (beta)
- The launch of the first rollout phase of market expansion
- Launch of cooperation with institutional investors
- Application for legal licenses in the regions of the second rollout phase
- Launch of real-estate products

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2020 Q3

- Launch of Roobee's blockchain (live version)
- Launch of Roobee wallet (live version)
- Launch of venture fund products

2020 Q4

- Public Release of Roobee platform (live version) including invesment infrastracture fully compatible with Roobee's blockchain
- Signature of agreements with brokers in new regions

2021 Q1

- Release of Roobee Liquid
- Launch of second rollout stage of Roobee market expansion
- Roobee annual report and audit provided by reputable auditing company
- Launch of Commodities products
- Launch of Debts products

2021 Q2

- Release of Roobee Terminal
- Release of Roobee's decentralized marketplace of private asset managers

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KEY TEAM MEMBERS AND ADVISORS



Jay Park

Business Development

- Advisor to state bodies and ministries
- Help positions in the USA, Hong Kong, Italy, the Czech Republic, Germany and South Korea.
- Advised US and European technology companies on blockchain, AI, IoT, secuirty, and energy strategy



Amine Berraoui

CEO

- London Business School MBA
- Has worked with top banking institutions like Citibank, RBS, ABN Amro or Deutschebank
- Trilingual senior Financial professional with double Masters in Business Administration and twenty years experience of leadership in Western Europe , Africa, the Middle East, and Central and Eastern Europe. Has repeatedly grown and developed high performing businesses for tier one investment banks.

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Dan Kaizer

Head of Blockchain R&D

- Author of scientific work "Decentralized Reputation Assessment System in Oracles Networks"
- Dapp's Architect, Solidity expert. Well known in Blockchain developers community
- Awarded Overall Winner of ETHWaterloo Canada 2017 by Vitalik Buterin and Storj; Selected as the winner BlockchainHack Russia 2017 by Qtum



Salina Bo

FinTech Advisor

- Entrepreneur, Venture Capitalist and multi-asset blockchain investor
- Vice President of AA UNION CAPITAL. Managing Partner of CREBACO
- Has spent over a decade in top level management overseeing and directing a range of companies through empowering innovation and forward planning. Has successfully listed a number of companies on various stock exchanges worldwide

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Li Shuangshuang

Chinese Community Advisor

- Beijing Lianfeng Group Business Director
- Helped Trinity Group & Mindol enter Chinese market
- Business development experiene at Japanese bank - Sumitomo Mitsui.
  Beijing Foreign Studies University and Tokyo University graduate.

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Albert Sagiryan

Investment and financial markets advisor

- Partner in the international investment fund GEMCORP Capital
- Former Managing Director at Goldman Sachs and JPMorgan.



Vladi Siganěvič

CMO

- With more than 15 years experience in Digital Marketing, he is currently involved in managing Creamfinance Czech, providing cutting-edge personal finance products.
- Responsible for business strategy development and implementation as the CEO at Creamfinance Czech
- CEO within Creamfinance Czech, a company with over €35M in revenue and €20M capital raised. 15+ years experience in Digital Marketing



Oleg Gaidukov

CTO

- 14+ years technical experience, including 7 years of technical management up to c-level. Expert in blockchain, machine learning, fintech. and adtech
- Former Head of telecommunications and enterprise networks at Banca Intesa (Tier-1 European Bank)
- Notable case: built a realtime traffic exchange with a distributed trust and rating system. The project used DLT connected via sidechaining to allow participants to access a balance management system based on gamification theory.

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- Former Nordea Markets investment analyst with FX, derivatives and project financing experience
- Hashlab co-founder and blockchain advisor to numerous prominent projects
- Masters in International Finance

Evan Golovanov
Product Owner



- 15+ years of experience in strategy consulting for global Financial Institutions such as Barclays, Lloyds and The Royal Bank of Scotland
- ACAMS member (Association of Certified Anti-Money Laundering Specialists)
- MBA, BA in Engineering, MIT Fintech Strategy Certificate holder

Daniele Azzaro
AML/Security Advisor

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- Serial enterpreneur with six years of experience in successful business and community development
- Expert in the fields of digital content marketing, community building, and product development
- Co-founder of community 300,000+ investors

Artem Popov
Co-Founder

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Serj Azatyan

Strategic partner and Advisor

- Private equity expert with a focus on telecom, media and technology. Managed Mobile TeleSystems IPO on NYSE and assisted in the reorganization of Svuazinvest and merger of Rostelecom.
  - Graduate of Harvard Business School
- Co-founder of Inventure Partners, a European early stage venture capital firm. Manages Independent Media, a publisher of Cosmopolitan, Harper's Bazaar, Esquire and other premium magazines.



Dmitry Machikhin

Legal Strategy

- Startup, investment, asset digitalization and international market entry strategy expert
  - MBA
- Legal practice in Clifford Chance, finance & banking direction

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Bruce Lee

IR and Business Development Advisor

- Former founder of BN Capital.
  Partner of Blockize, Partner of Roots Labs
  - Successful entrepreneur in finance for more than 5 years.
- More than 6 years deep experiences in crypto and blockchain. More than 8 years working experiences in venture Capital, investing banking.

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Dan Brodovich

Product Advisor

- Graduated From Stanford University and Hult International Business School
- Graduated from 5 startup accelerators
- Mentor of 2 startup incubators - Turn8 and Onetraction



Artur Stepanenko

AI/ML Data Scientist

- Rated among the top 300 machine learning engineers by Google Kaggle
- Frequent speeker at DataFest, Europe's largest ML conference, author of several ground breaking academic papers
- Sucessful competitor in several prominent machine learning competitions hosted by Rakuten, Amazon, Google Jigsaw, Kaspersky Labs

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Oleg Grishko

IT Architector

- 11+ years experience in IT. Launched numerous projects, including RSC Energia (integration of business systems); e-Moscow (industry hubs); Federal Treasury (distributed AS); Rosatom (integrated management system); Sibur (integration of business systems).

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- 20+ years experience in Art & Creative industry
- Founder & Creative Director of otlichnosti.ru
  Ex-Design Vice President in «Lazada» (biggest e-commerce project in South East Asia)
- Former Art director at Branding agency DDVB

Nik Artamonov
Art Director

- Experts in fin-tech, finance law, securitization, capital market transactions
- Previous clients include Microsoft and Virgin

Gmt Legal
Legal

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- Established in 2006, NSP focuses on providing legal solutions to corporate clients
- Over $10 billion - total value of investment and M&A transactions on which NSP has advised
- NSP is a cross-border provider of legal services. NSP has partner offices in over 30 countries, including China, the UK, Switzerland and Italy

NSP legal
Legal Partner

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WE WORK WITH

Liquidity

BINANCE is Tier-1 cryptoexchange. We work with Binance on ensuring liquity to Roobee Platform

Safe Storage

BitGo is the largest Bitcoin processor. The leader in security, compliance, and custodial solutions for blockchain-based currencies. Bitgo have $15B in transactions per month

KYC

SUM & SUBSTANCE is Tier-1 KYC/AML Company. 10 000 000+ unique verified users. We work with Sum&Substance on providing KYC/AML services to Roobee platform

Investment Partner

inventure partners is or Strategy Partner. The fund's portfolio currently includes on-demand service Gett (GetTaxi), leader in US telehealth American Well, long-distance bus tickets platform Busfor, and others. Founded in 2012.

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Products and Infrastructure

ITI FUNDS is an innovative multi-product platform for the asset management community in financial markets

Development

IBM is Tier-1 worldwide famous IT company. We use IBM blockchain platform and cloud services for development

Business Development in China

BLOCKIZE is a blockchain focused full-circle enterprise service platform. We work with Blockize to expand our business outreach and establish new operation in different markets such as Asian region.

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Blockchain

HYPERLEDGER was created within Linux Foundation. Hyperledger Fabric is supported and used by major players in the IT market, such as IBM and Intel. We work with Hyperledger on creating our permissioned blockchain using the HyperLedger Fabric framework

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Smart-Contracts Security

SmartDec is a famous blockchain security company with numerous successful cases. We work with SmartDec on auditing our smart-contracts

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DISCLAIMER

This White Paper is designed for general informational purposes only, as a guide to many of the conceptual considerations associated with the narrow issues it addresses. This document contains the information which can not be considered exhaustive and does not intend any elements of the contractual relationship. The content of this White Paper is not binding for any of our companies operated within Roobee Project (hereinafter referred to as "Roobee"), and we reserve the right to change, modify, add, or remove any parts of this White Paper for any reason at any time by posting the amended White Paper on the website https://roobee.io.The sole purpose of this document is to present information on the Roobee Project, products and services, the Roobee Token s, possibilities of the participants of the Roobee ecosystem to the interested persons. The given White Paper document has been formulated to present the Roobee Project and shall not be reproduced, copied, transferred or otherwise distributed to any third party.

The present White Paper does not constitute an investment, legal, tax, regulatory, financial, accounting or other advice. Prior to acquisition the Roobee Token s, a prospective purchaser should consult with his/her own legal, investment, tax, accounting, and other advisors to determine the potential benefits, burdens, and other consequences of such transaction. Nothing in this White Paper shall be deemed to constitute a prospectus of any sort or a solicitation for investment, nor is in any way an is an attempt to influence somebody's offer to buy any securities in any jurisdiction, and also shall not be considered as a formal offer to sell or an offer to buy any securities in any jurisdiction.

This document is not composed in accordance with and is not subject to the requirements of laws or regulations of any jurisdiction which imposes any prohibitions or restrictions on the transactions in respect of, or with use of, digital tokens and/or cryptocurrencies.

All statements contained in this Whitepaper, statements made in press releases or in any place accessible by the public and oral statements that may be made by Roobee and/or the distributor or their respective directors, executive officers or employees acting on behalf of Roobee or the distributor (as the case may be), that are not statements of historical fact, constitute "forward- looking statements". Some of these statements can be identified by forward-looking terms such as "aim", "target", "anticipate", "believe", "could", "estimate", "expect", "if", "intend", "may", "plan", "possible", "probable", "project", "should", "would", "will" or other similar terms. However, these terms are not the exclusive means of identifying forward-looking statements. All statements regarding Roobee's and/or the distributor's financial position, business strategies, plans and prospects and the future prospects of the

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industry which Roobee and/or the distributor is in are forward-looking statements. These forward-looking statements, including but not limited to statements as to Roobee's and/or the distributor's revenue and profitability, prospects, future plans, other expected industry trends and other matters discussed in this Whitepaper regarding Roobee and/or the distributor are matters that are not historic facts, but only predictions.

These forward-looking statements involve known and unknown risks, uncertainties and other factors that may cause the actual future results, performance or achievements of Roobee and/or the distributor to be materially different from any future results, performance or achievements expected, expressed or implied by such forward-looking statements. These factors include, amongst others:

- **a.** changes in political, social, economic and stock or cryptocurrency market conditions, and the regulatory environment in the countries in which Roobee and/or the distributor conducts its respective businesses and operations;
- **b.** the risk that Roobee and/or the distributor may be unable or execute or implement their respective business strategies and future plans;
- **c.** changes in interest rates and exchange rates of fiat currencies and cryptocurrencies;
- **d.** changes in the anticipated growth strategies and expected internal growth of Roobee and/or the distributor;
- **e.** changes in the availability and fees payable to Roobee and/or the distributor in connection with their respective businesses and operations;
- **f.** changes in the availability and salaries of employees who are required by Roobee and/or the distributor to operate their respective businesses and operations;
- **g.** changes in preferences of customers of Roobee and/or the distributor;
- **h.** changes in competitive conditions under which Roobee and/or the distributor operate, and the ability of Roobee and/or the distributor to compete under such conditions;
- **i.** changes in the future capital needs of Roobee and/or the distributor and the availability of financing and capital to fund such needs;
- **j.** war or acts of international or domestic terrorism;
- **k.** occurrences of catastrophic events, natural disasters and acts of God that affect the businesses and/or operations of Roobee and/or the distributor;
- **l.** other factors beyond the control of Roobee and/or the distributor; and
- **m.** any risk and uncertainties associated with Roobee and/or the distributor and their businesses and operations, the PAY tokens, the Roobee Initial Token Sale and the Roobee Wallet (each as referred to in the Whitepaper).

This White Paper on English language is a primary official source of information about the Roobee Project. The information contained herein may from time to time be translated into other languages. In the course of such translation some of the information contained herein may be lost, corrupted, or misrepresented. The accuracy of such translations into other

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languages cannot be guaranteed. In the event of any conflicts or inconsistencies between such translations, the English version of this White Paper shall prevail.

Roobee has a right to make any amendments in the present White Paper at any time. Should versions of the present document have any discrepancies, the last version of the White Paper published on the website https://roobee.io shall prevail, and the previous published versions are considered invalid in all senses.

Roobee is not responsible directly or indirectly for any losses or damages arising from reliance on any information contained in the White Paper or in the Roobee website, including the cases if it contains errors, omission, or inaccuracy, and also for any action resulting therefrom.

The data contained in the present White Paper and on the Roobee's website are for information purposes only and are not legally binding for Roobee neither for the third parties.

The legislation of some jurisdictions can prohibit or restrict in some way distribution, including public distribution, of the present document, and also sell or turnover of Roobee Token s. It is your responsibility to discover such prohibitions or/and restrictions and take steps to comply with them. Failure to comply with any prohibitions or/and restrictions can result in a violation of the law applicable to you.

The Roobee Token is not a digital currency, security, commodity, or any other kind of financial instrument and has not been registered under the Securities Act of 1933, the securities laws of any state of the United States of America or the securities laws of any other country, including the securities laws of any jurisdiction in which a potential Roobee Token holder is a resident.

The Roobee Token s are not being offered or distributed to, purchased by or sold to, as well as cannot be resold or otherwise alienated by their holders to, citizens of, natural and legal persons, having their habitual residence (tax or otherwise), location or their seat of incorporation (i) in the United States of America (including its states and the District of Columbia), Puerto Rico, the Virgin Islands of the United States, any other possessions of the United States of America, or (ii) in the country or territory where transactions with digital tokens are prohibited or in any manner restricted by applicable laws or regulations including: Canada, China, North Korea, South Korea, Malaysia, Thailand, New Zealand, Iceland and Japan
If such restricted person purchases the Roobee Token s, such restricted person has done so on an unlawful, unauthorized and fraudulent basis and in this regard shall bear negative consequences.
This list includes, but is not exhaustive.
More detailed information is provided in "RISKS WARNING"

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In case of acquisition of Roobee Tokens by a person falling under the above description, such acquisition is considered illegal, and such person bears the risk of negative consequences associated with such acquisition.
This White Paper is made available to all the interested persons on the basis that such interested person is a person into whose attention the document may be lawfully presented in accordance with his/her personal law.

Roobee reserves the right to impose limitations on the sales/transactions/ with the Roobee Token s of any person on its sole discretion including the persons who do not meet the criteria on the residence or have not provided the sufficient documents to prove their personality.

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RISKS WARNING

Purchase of the Roobee Token s involves high-risks, and purchasers should be able to bear the loss of their entire purchase. All purchasers should make their own determination of whether or not to make any purchase, based on their own independent evaluation and analysis. In case of appearance of any risks this may affect the project Roobee, and the cost of Roobee Token as well.
The risks and uncertainties below are deemed as material however the list of these risks is not exhaustive.

Additional risks and uncertainties, including those Roobee currently is not aware of or deems as immaterial, may also materially and adversely affect Roobee and the value of the Roobee Tokens.

A purchaser must acknowledge and agree on existence of numerous risks associated with purchasing Roobee Token, holding Roobee Token, and using Roobee Token. This can cause the loss of all or part of the purchased Roobee Token s including funds of the purchaser. If you decide to purchase Roobee Token, you expressly acknowledge, accept and assume the following risks:

1. **Risks connected to the value of the tokens Roobee**, including but not limited to lack of development of market for tokens; risks relating to impossibility to freely transact with tokens; risks of negative publicity; use of Roobee Tokens in restricted activities by third parties;
2. **Blockchain and software risks**, including but not limited to blockchain delay risk; blockchain malfunction, congestion risk; risk of software weaknesses, risk of new technology;
3. **Security risks** including but not limited to risk of loss of private keys; lack of token security; attacks on Roobee Token smart contract (risk of mining attacks); risk of incompatible wallet service; risks of theft of the funds raised in the Roobee Token sale (risks of theft or hacking).
4. **Risks relating to Roobee management** including but not limited to risks relating to ineffective management, risks related to highly competitive environment; risks relating to general global market and economic conditions; risks of infringement claims;
5. **Risks relating to Roobee development** including but not limited to risk related to reliance on third parties; dependence Roobee on various factors; lack of interest in the Roobee project; ability to introduce new technologies; risk of an unfavorable fluctuation of cryptocurrency value;

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6. **Risks arising in course of the Roobees's business** including but not limited to risks related to invalidation of company transactions, risk arising from emerging markets;
7. **Governmental risks** including but not limited to uncertain regulatory framework; risk of government actions; risk of burden of applicable laws, regulations, and standards; unlawful or arbitrary government action, risks arising from taxation and other risks.

Before accepting on any ground, acquiring from whatever person or somehow using Roobee tokens, please read carefully all information, associated with risks related to acquisition, holding or usage of Roobee tokens, contained in this white paper, including risk warnings and on https://roobee.io/rw/. If you are acquiring the Roobee tokens through a third-party provider, partners, please read carefully all documents and information contained on such third-party provider's website, partner's website, including documents relating to the sale of tokens Roobee.
To the maximum extent permitted by the applicable laws, regulations and rules, Roobee and/or the Roobee token distributor shall not be liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on this Whitepaper or any part thereof by you.

We kindly ask to thoroughly research into "risks related to tokens" section in applicable token sale agreement published by a third-party provider, partners, through which tokens will be distributed during token sale in order to acknowledge detailed information on risks associated with the Roobee tokens acquisition, holding or usage.

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