WHENHUB™



Whitepaper

interface.whenhub.com
ico@whenhub.com

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This whitepaper provides information about the **WhenHub Interface Network**, a new platform that uses blockchain-based smart contract technology to connect people for transactional business interactions, online or in-person.

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EXECUTIVE SUMMARY

WhenHub proposes to build a mobile app for connecting consumers to experts of all kinds via two-way video streams, text, audio, or in person. The app will be part of a larger service ecosystem called the **WhenHub Interface Network (WIN)** (Patent Pending).

The service will use dAPPS (distributed apps) running on the Ethereum blockchain to create secure micro-contracts – that can be as short as 15 minutes – as well as to provide frictionless billing and payment service. At the end of each micro-contract, payment in the form of WHEN Tokens will be automatically transferred to the expert. No paperwork or billing is involved.

Users buy WHEN Tokens using a credit card or with Bitcoins at an online exchange via the WhenHub Interface app. The tokens are used within the app to pay experts for their time.

For privacy, your phone number and address are not shared with experts.

Our partners will provide verification services on participating experts to give consumers confidence.

No international billing and currency issues when WHEN Tokens are involved.

Pricing for experts can be fixed or auction-based.

In the gig economy, think of this product as a "long tail" market for expert advice. Experts of all kinds can display their availability whenever they like, for as short a window as 15 minutes.

The **WhenHub Interface** app will use the existing commercial WhenHub API for scheduling and geofencing features.

WhenSense is our proposed technology for allowing third-party sites to host ads about our participating experts' availability and share in the income from completed contracts. Site owners paste our HTML code into their site to participate.

WHEN Tokens are not an investment vehicle, but because they will be artificially limited in quantity, their value is expected to fluctuate based on customer demand for the WhenHub Interface app.

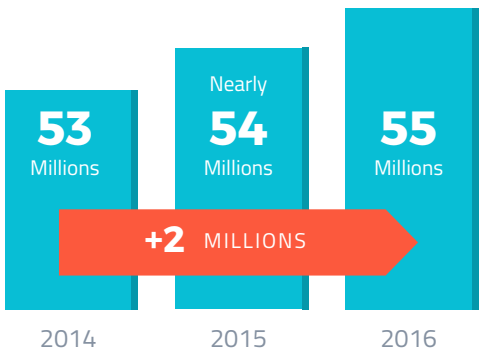
WHEN Tokens will be available to the public starting Mar. 19, 2018.

Visit https://interface.whenhub.com for details of the offering.

> The WhenHub Interface Network uses blockchain-based smart contract technology to connect buyers with sellers for ad hoc transactional meetings, maximizing seller monetization potential, and addressing buyer needs on-demand.

55 million Amercians are freelancing

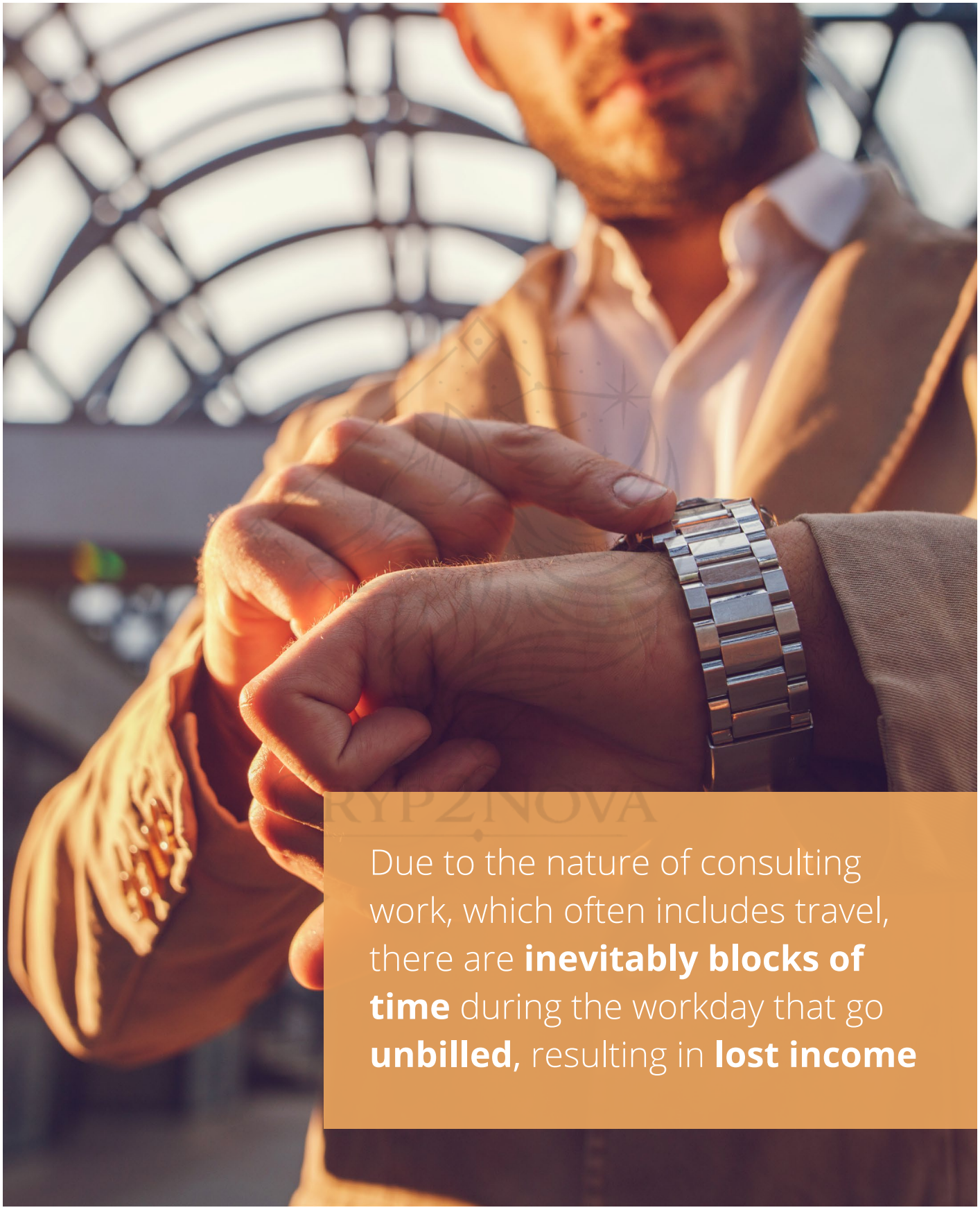
That's 35% of the US workforce



Source: Upwork.com

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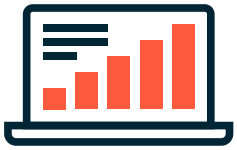
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PROBLEM

Time – we are all bound by it, and no matter what we do, we cannot increase the number of work hours in a day beyond a certain limit. That being the case, it makes sense for us to maximize the monetization potential of the time we allocate for work. For salaried individuals, this monetization potential is usually fixed and not of concern. But for millions of free agents or self-employed persons, monetization of work time is highly variable and very significant. For these "independent workers," time is **always** money.

Independent workers generally fit into four segments



Share of working-age population engaged in independent work

	Primary income	Supplemental income
Preferred choice	Free agents 30% | 49 million	Casual earners 40% | 64 million
Out of necessity	Reluctants 16% | 26 million	Financially strapped 16% | 26 million

Source: 2016 McKinsey Global Institute survey of ~8,000 US and European respondents

For independent workers who are **self-employed by choice**, and for whom their independent work is their **primary source of income**, the biggest challenge is staying **fully-utilized**. Ideally, 100% of the work time of these **Free Agents** or **Consultants** should be billable to a customer, but in reality this is seldom the case. Unlike casual earners, reluctants or financially strapped workers who typically rely on a Service Agency to tell them where they should report next, Consultants need to fend for themselves.

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PROBLEM

Problems Faced by Consultants

As they juggle multiple projects, or transition from one customer to the next, Consultants face several problems:

#1

Unbillable Time

Due to the nature of their work, which often includes travel, there are inevitably blocks of time during the workday that go unbilled, resulting in lost income. Enough of these in a week or month, and the Consultant is potentially facing hardship meeting their financial obligations.

#2

Project Leads

Getting leads for good projects is hard. Freelance marketplaces tend to be a pricing race to the bottom and are anathema for Consultants who value their knowledge and time. While most have a handful of repeat customers, for such independent workers there is no guarantee of billable work on a regular basis. Word-of-mouth referrals, inbound marketing through blogs/social media, and networking events tend to be their primary source of project leads.

#3

Project Size

Given the investment Consultants make of their own time to secure project leads, they have no choice but to focus on larger or longer-term projects which address Problem #1 and Problem #2. However, there are three issues with this: (a) larger projects are harder to find, (b) the lead time to close larger projects is longer, and (c) larger projects by their nature attract more competition. An unfortunate side-effect of this is that the Consultant will pass on smaller projects which could have a very real potential of becoming their next large project.

The problems described above are all supply-side problems. Consulting has demand-side problems as well.

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PROBLEM

Problems Faced by Customers of Consultants

An individual or business customer seeking a Subject Matter Expert (SME) to provide advice encounter the following problems:

#1

Availability

It is often challenging to find the right Consultant who can provide guidance at the time of greatest need. We cannot predict **when** we'll need advice on a particular topic and there's no guarantee that a trustworthy, knowledgeable SME is available to provide counsel at that time.

#2

Leads

The process to find a trustworthy and knowledgeable Consultant is difficult and time-consuming. It involves asking friends, family, business associates for a reference, or as a last resort, searching online and going with someone based on location, online reputation and skill-set. That's only half the battle – you also need to determine if they fit your budget.

#3

Fit

The more knowledgeable a Consultant, the less likely they are going to be interested in one-off or short-term projects. This means we may have to settle for someone who may not be the ideal fit for our requirement.

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PROBLEM

Problems of Supply and Demand

Astute readers will have noted by now that there is a one-to-one correspondence between the Supply- and Demand-side problems in the domain of Consulting.

	Consultant	Customer
WHEN	Cannot find billable customers for unbilled time slots because there is no easy, cost-effective way.	Cannot find trustworthy SME help at the time of need because there is no easy, cost-effective way.
WHO	Has no efficient way to find customers with ad hoc project requirements for unbilled time slots.	Has no efficient way to find SME with the right reputation and skill-set.
WHAT	Does not do any marketing for smaller ad hoc projects due to their lower return on investment, missing out on possible leads.	Does not discover any SME willing to work on an ad hoc project because it isn't large enough.

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PROBLEM

Real-life Scenarios

To give some context, consider some real-world situations where these problems manifest themselves:

1. Your home network router stopped working and you purchased a new network router, but are having trouble getting it setup. The vendor offers an online trouble ticket system with a 24-hour response time. Meanwhile, you have no Internet connectivity. **How can you get a networking expert on a video call right then to help you get the router setup?**

2. You just moved to a new apartment and want to go shopping for some furniture and some décor items. Your knowledge of interior design is limited and you don't have the need or the budget to hire an interior designer. You just want to show an expert your apartment and get some quick advice. **How can you get an interior designer on a video call today or tomorrow to give you some guidance?**

3. You are over-burdened by debt and have finally decided to bring your finances under control. You are highly motivated right now and sit down to start working on it, but are confused and need some help. You can't afford to hire a financial advisor, but could benefit from basic strategies for managing finances. It shouldn't take more than a 15-20 minute phone call. **How can you find a financial advisor who you can call right now to give you some tips on how to proceed?**

4. You have a new job at a large company where you are required to wear business-formal attire. You have a limited budget and want to use your existing wardrobe in the best way possible. **How can you find a style expert who can do a video call to look over your wardrobe and give you some quick tips on how to maximize use of what you have, and on what you should buy?**

5. You are a mid-size business marketing strategy expert with 10 years of experience, but you left the workforce to have a baby. Your child is now three years old and although you are interested in resuming work, you cannot do it full-time. You are overqualified for all the part-time marketing gigs, and you only have certain times during the week when you are available. **How can customers who can benefit from your expertise find you so you can do a quick 30- or 60-minute phone call and give them guidance on their marketing strategy?**

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PROBLEM

6. You are helping your child with homework that is due tomorrow. It is very late in the day and the homework is vital for your child's grade. You are both stuck on something that is preventing you from moving forward. **How can you find a tutor to call who can speak for 15-20 mins. and answer your questions so you can help your child complete their homework?**

7. You are planning a four-day family vacation to London. You have done your research, checked out the travel sites, read blogs and watched YouTube videos. But there's a glut of information and you are overwhelmed by the choices. You just want it to be a good, relaxing vacation. **How can you, without spending a lot of money, get on a quick call with a Londoner or a tourism expert who can help you plan your trip itinerary?**

8. You are getting married, and can't afford the full-fledged services of a wedding planner. All you really want is some tips and direction. **How can you quickly find a trustworthy wedding planner to meet with you for a one-hour consultation at the wedding venue to help you plan your wedding?**

9. You own a small food product distribution company. You have proposals from three vendors for developing a custom web application needed for your business. **How can you find an expert to have coffee with you and get insights on what you should be looking for in the proposals to ensure the best outcome for your company?**

10. You would like to lose weight, but don't know where to start. Should you hire a personal trainer? Should you hire a nutritionist? How much will they cost? Will you be able to afford them? **Who can you call for a 30-min. consultation to help you understand what your options are and what the pros and cons are of making certain choices?**

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Problems of Payment Friction

Assuming the problems of **When**, **Who** and **What** are addressed for the above ad hoc consulting scenarios, there still remains the huge problem of payment friction. The issue of payment for short-duration consulting projects is often a significant impediment preventing the transaction from ever materializing. Due to the ad hoc nature of such transactions, the typical process of emailing an invoice, followed by check or electronic deposit for payment is simply impractical. Online invoice and payment would work, but the overhead time and effort by both parties to handle payment for perhaps a 15-minute phone call is also impractical. If the parties are in different countries, it gets even more complicated as currency conversion and taxation issues come into play.

Problems of Reputation and Trust

When identifying a Consultant to take on a large project, the process of evaluating the person includes calling references and also reviewing their past work. For an ad hoc consulting project, this is impractical. In order to evaluate the Consultant, the customer has to use online resources such as LinkedIn, business website, social media and blog posts to make an educated guess about the reputation and trustworthiness of a Consultant. If the nature of the project requires an in-person meeting, both the Consultant and the customer need to mitigate the risk of meeting an unsavory character.

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Problems of Pricing

In order for a Consultant to monetize time that would be otherwise unbilled, they might make a conscious decision to charge a lower amount than their usual billing rate. However, they want to be cautious and not make it too low. Ideally, there would be some way for them to find out what the market is willing to bear for their service on a specific date/time, and charge that price.

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WHENHUB™



The WhenHub Interface Network
is an ecosystem that uses blockchain-based smart contracts to create innovative ways in which independent workers and customers can connect for business transactions

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SOLUTION

WhenHub is building the WhenHub Interface Network (WIN) platform to solve the under-utilization problem of independent workers by seamlessly addressing discovery, availability, trust, interaction and payment. Using WIN, people seeking Subject Matter Experts (SMEs) can find them, determine a time slot for interacting with them, verify their reputation, interact with them, and finally pay for the SME's time, without friction and with the convenience of a mobile application.

WIN is being created by extending WhenHub's existing Application Programming Interface (API), "Studio" web application, "Approach" mobile application, and adding additional application components to enable access via digital utility tokens called "WHEN Tokens." WIN is not a single application, but an ecosystem that uses blockchain-based smart contracts to create innovative ways in which independent workers and customers can connect for business transactions.

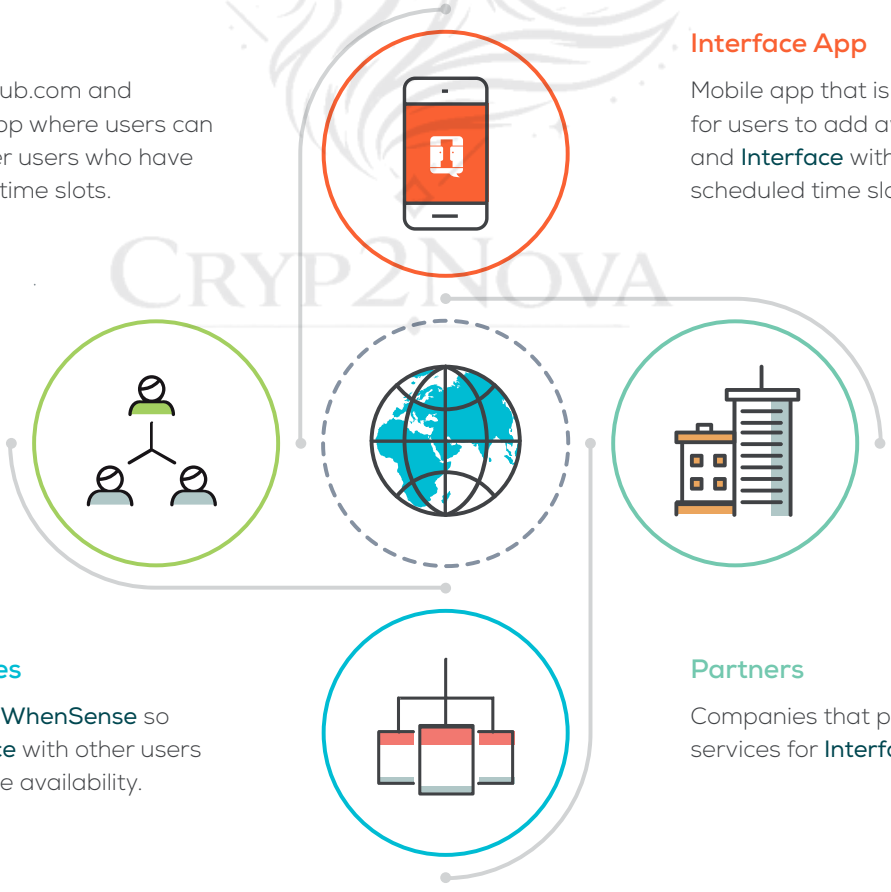
WhenHub Interface Network Overview

InterfaceHub

Section on WhenHub.com and Interface mobile app where users can **Interface** with other users who have posted availability time slots.

Interface App

Mobile app that is the primary means for users to add availability time slots and **Interface** with other users during scheduled time slots.



WhenSense Sites

Websites running **WhenSense** so users can **Interface** with other users based on real-time availability.

Partners

Companies that provide verification services for **Interface** users.

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SOLUTION

WhenHub **Interface** (Patent Pending) is a platform that makes it easy to schedule and monetize ad hoc, person-to-person meetings online or in-person.





01

Sam is an experienced independent business consultant who wishes to monetize his time more efficiently.

02

Sam uses the schedule feature of the **Interface** app to identify a few time slots that are otherwise not billable.

For each time slot, Sam specifies the following:

- **Medium:** Video, Audio, Chat or In-Person (Video)
- **Surety:** Number of WhenHub tokens (WHEN) with which to guarantee Sam's availability for the time slot (1,000 WHEN)
- **Verification:** Verification level required for anyone interested in Interfacing (None)
- **Commission:** Percentage amount payable to anyone providing a referral facilitating an Interface for the time slot (10%)
- **Type:** Fixed or Auction (Auction)

WhenHub Interface Overview

This workflow illustration provides an overview of how the WhenHub Interface solution works in the WIN ecosystem to solve the independent worker under-utilization problem. A detailed description of each component is provided in the WhenHub Interface Network section later in this document.



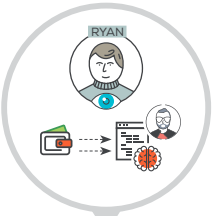
03

When Sam confirms the request, **Interface** creates a **Smart Contract** and transfers the Surety amount to the contract from Sam's wallet.



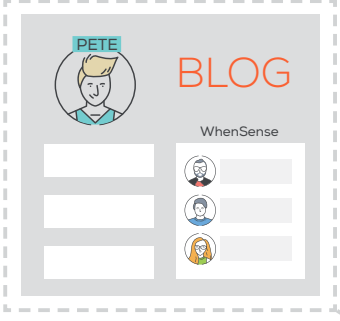
04

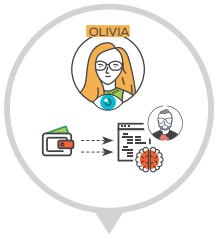
Sam's time slot is promoted on the **WhenHub Interface Network** which includes **InterfaceHub** and hundreds of other websites using **WhenSense**.



05

Ryan sees Sam's availability on **InterfaceHub** and bids the minimum amount of 1,000 WHEN (the **Surety amount**). This amount is transferred from Ryan's wallet to the contract.





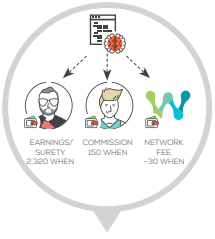
06

Olivia sees Sam is available in 15 minutes on Pete's **WhenSense enabled blog**. She outbids Ryan by bidding 1,500 WHEN. Ryan's WHEN are returned, and Olivia's bid amount is transferred from her wallet to the contract.



07

Olivia has the winning bid. When the scheduled time arrives, Sam and Olivia are notified by the **Interface** app and then connected for the time slot duration.



08

When the time slot ends the **Interface Smart Contract** executes and transfers funds to wallets.

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WHENHUB™

SOLUTION

Why is the WhenHub Interface Network a good solution?

For the SME (Seller)

1. Monetizes time that would otherwise be unbillable.
2. Helps determine what price the market will bear for their knowledge (using auction).
3. Acts as a lead generation system for potentially larger project opportunities.
4. Enables scheduling of time in parallel with other work that can be temporarily put aside, thus maximizing income potential.
5. Unlocks ability to interface with customers across time zones for monetization during non-business hours

For both SME (Seller) & Customer (Buyer)

1. Eliminates payment friction and hassle of accounts payable/receivable.
2. Facilitates cross-border transactions without currency concerns.
3. Eliminates wasted time since neither party wants to forfeit funds escrowed in smart contract for no-show.

For the Customer (Buyer)

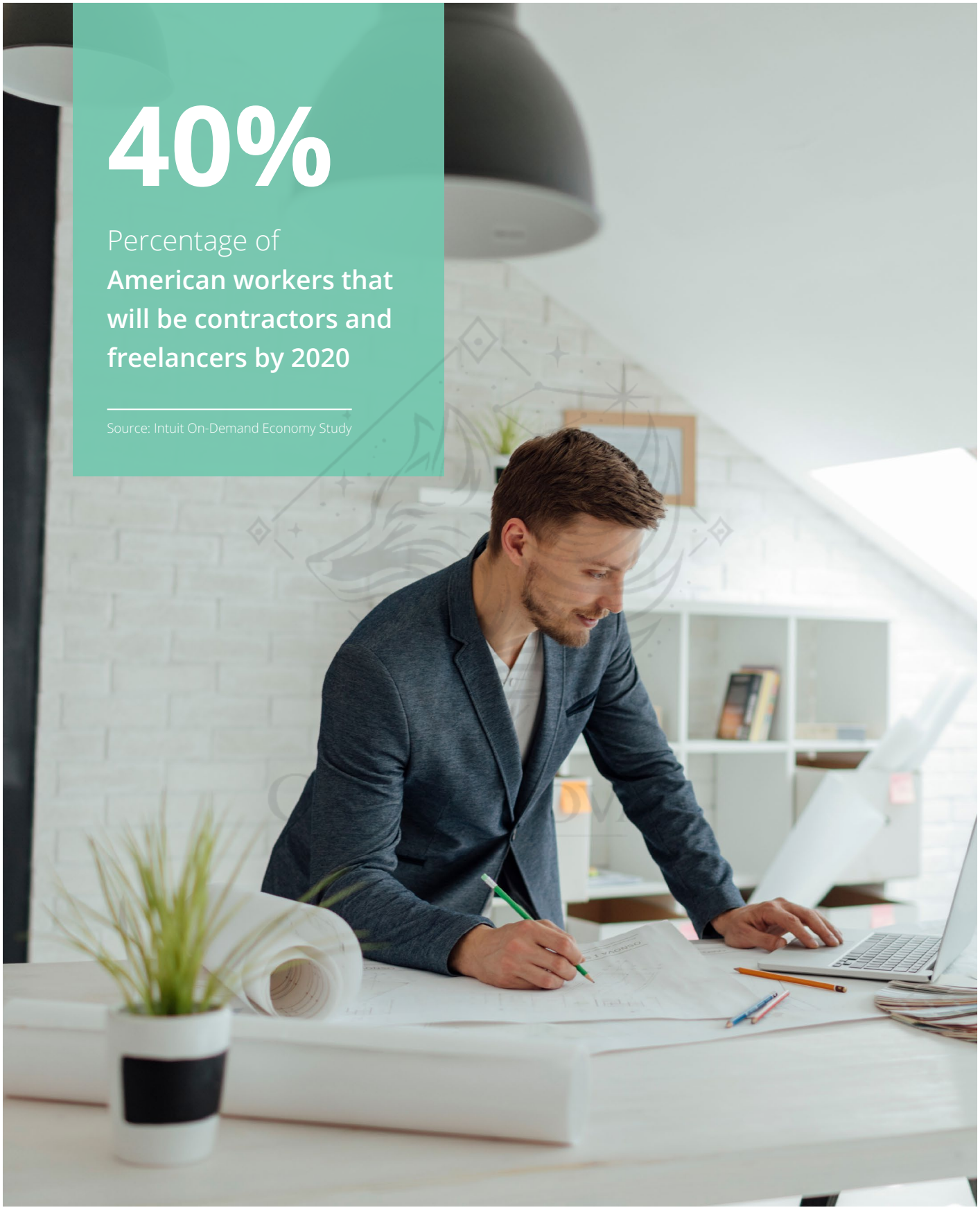
1. Enables people to interface with reputable, trustworthy SMEs at time of need.
2. Eliminates time wasted from contacting experts to see if one is available to help at a budget that Customer can afford.
3. Doesn't force payment for larger amount of time when short consultation is desired.
4. Allows quick consultation with SMEs on topics that would be out of reach using existing methods (example: interior designer, nutritionist, fashion advisor).
5. Feels secure knowing that SME will provide good advice or risk reputation and loss of presence on network.

For the Publisher

1. Provides an additional, potentially more profitable means to monetize content than Google Adsense.
2. Exposes site audience to SMEs thus increasing the value of the site.

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MARKET

In 2010, the software company Intuit conducted a study projecting that by 2020, more than 40% of the U.S. workforce will be so-called contingent workers. That's more than 60 million people. This projection is working out to be quite accurate. A study conducted in 2014 by the the Freelancers Union revealed that 53 million Americans – 34 percent of the U.S. workforce – work as freelancers.

Those who do independent work by choice (free agents and casual earners) report greater satisfaction with their work lives than those who do it out of necessity (the reluctants and the financially strapped). This finding holds across countries, ages, income brackets, and education levels. Free agents reported higher levels of satisfaction in multiple dimensions of their work lives than those holding traditional jobs by choice, indicating that many people value the non-monetary aspects of working on their own terms.



Source: Upwork.com



Source: Upwork.com

Independent work is rapidly evolving as digital platforms create large-scale, efficient marketplaces that facilitate direct and even real-time connections between the customers who need a service performed and the workers willing to provide that service. While this digital transformation unfolds, several other forces could fuel growth in the independent workforce: the stated aspirations of traditional workers who wish to become independent, the large unemployed and inactive populations who want to work, and the increased demand for independent services from both consumers and organizations.

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WHENHUB

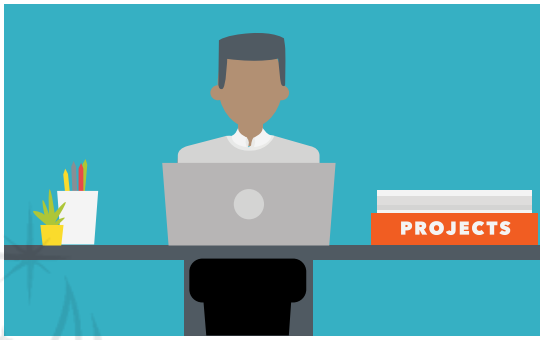
MARKET

The Five Types of Consultants

INDEPENDENT CONTRACTORS

40% of the independent workforce / 21.1 million professionals

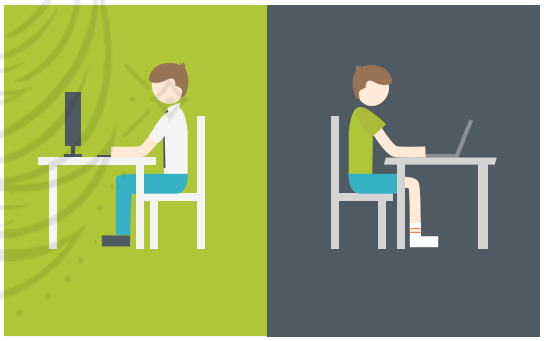
These "traditional" freelancers don't have an employer and instead do freelance, temporary, or supplemental work on a project-to-project basis.



MOONLIGHTERS

27% / 14.3 million

Professionals with a primary, traditional job who also moonlight doing freelance work. For example, a corporate employed web developer who also does projects for non-profits in the evening.



DIVERSIFIED WORKERS

18% / 9.3 million

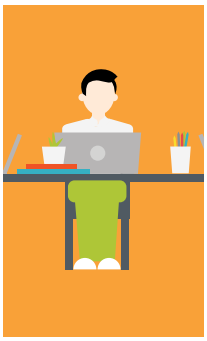
People with multiple sources of income from a mix of traditional employers and freelance work. For example, someone who works the front desk at a dentist's office 20 hours a week and fills out the rest of his income driving for Uber and doing freelance writing.



TEMPORARY WORKERS

10% / 5.5 million

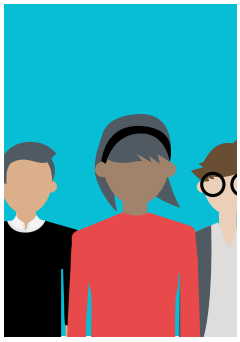
Individuals with a single employer, client, job, or contract project where their employment status is temporary.



FREELANCE BUSINESS OWNERS

5% / 2.8 million

Business owners with between one and five employees who consider themselves both a freelancer and a business owner.



Source: Freelancing in America - A National Survey of the New Workforce

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MARKET

Consulting Categories

WhenHub's solution is best suited for consulting scenarios involving "knowledge transfer." Here are 66 consulting categories that can benefit from our solution:

Accounting	Fitness	Public Speaking
Advertising	Home Improvement	Publicity
Architecture / Building Safety	Human Resources (HR)	Real Estate
Beauty	Imports / Exports	Retirement Planning
Business Analysis	Information Technology (IT)	Sales
Business Change / Reform	Insurance	Search Engine Optimization (SEO)
Business Networking	Intercultural Communications	Small Business Start-up
Career Advice	Interior Decorating	Social Policies
Childbirth	Investments	Software Training
College Admissions	Management	Taxes
College Planning	Market Research	Team Building
Computer Training	Marketing	Telecommunications
Crisis Management	Marriage Relations	Time Management
Diet & Nutrition	Media Relations	Tourism
Diversity in the Workplace	Medical / Health	Travel Planning
E-commerce	Mental Health	Venture Capital
Education	Organization	Web Site Management
Energy	Parenting	Wedding / Bridal
Entrepreneurship	Personal Finance	Weight Loss
Environment	Public Relations (PR)	Wills & Estate Planning
Child Behavior	Leadership	Strategy Formulation
Clothing / Fashion	Legal	Stress Relief

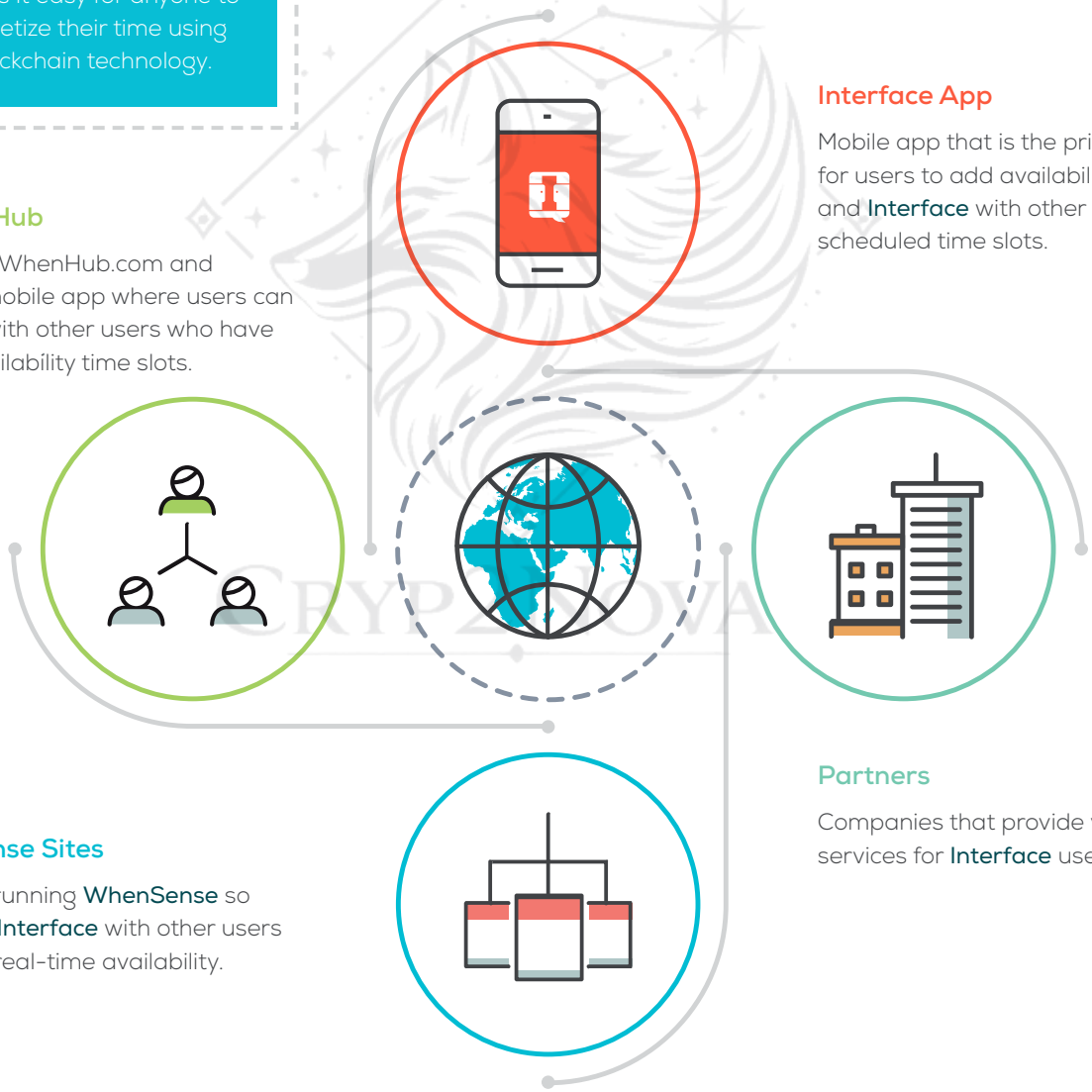
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WHENHUB INTERFACE NETWORK (WIN)

The WhenHub Interface Network (WIN) connects all **Interface** participants and makes it easy for anyone to monetize their time using blockchain technology.

The WhenHub Interface Network is part technology, part ecosystem. It consists of the **Interface** mobile app, the **InterfaceHub** web directory, hundreds of **WhenSense** websites, and **Partner** companies providing verification services for WIN. Each of these is explained in more detail on subsequent pages.



Interface App

Mobile app that is the primary means for users to add availability time slots and **Interface** with other users during scheduled time slots.

InterfaceHub

Section on WhenHub.com and Interface mobile app where users can **Interface** with other users who have posted availability time slots.

Partners

Companies that provide verification services for **Interface** users.

WhenSense Sites

Websites running **WhenSense** so users can **Interface** with other users based on real-time availability.

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WHENHUB INTERFACE NETWORK (WIN)



Interface Mobile App

The Interface Mobile App is the primary means for users to add availability time slots and **interface** with other users during scheduled time slots. It also has a built-in wallet with support for popular exchanges. This makes it easy for users unfamiliar with cryptocurrencies to add WHEN tokens for transactions.

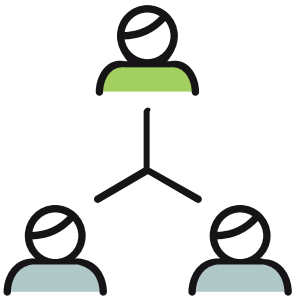
- Interfacing with other users by video, audio, or text chat
- Search and discovery of SMEs available for interfacing
- Submit verification request and provide required documentation
- Geostreaming and geofencing for in-person meeting verification
- Review and rate people with whom you have interfaced
- Wallet with support for popular exchanges to load and store WHEN tokens

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WHENHUB INTERFACE NETWORK (WIN)



InterfaceHub

InterfaceHub is a new website WhenHub will create at interface.whenhub.com. The site will aggregate all availability listings created using the **Interface** mobile app.

Browse listings of SME availability by date and time

Search and discovery of SMEs available for interfacing

View SME profiles, reputation, areas of expertise, transaction statistics, location, languages

Bid for an SME time slot

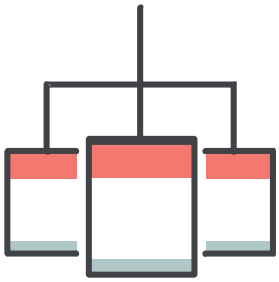
Review and rate people with whom you have interfaced

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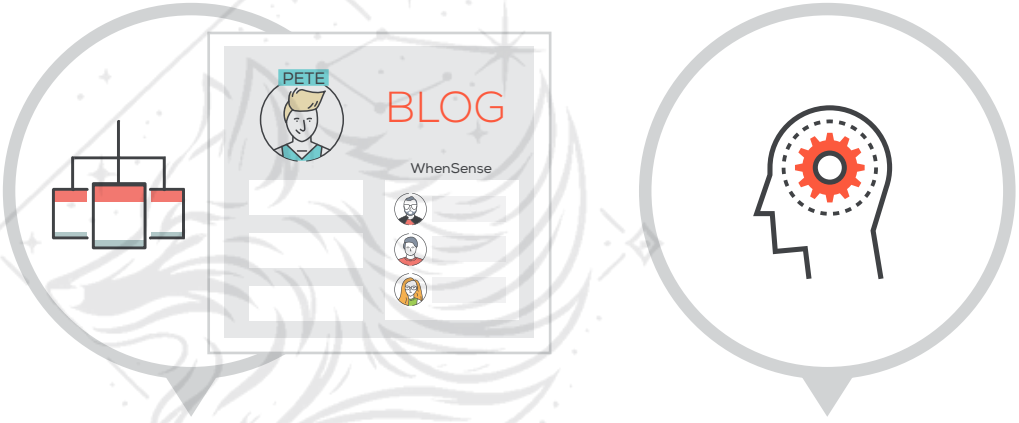
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WHENHUB INTERFACE NETWORK (WIN)



WhenSense

WhenSense (Patent Pending) is WhenHub's proprietary technology that makes it possible to connect people in real-time based on a website listing of their availability.

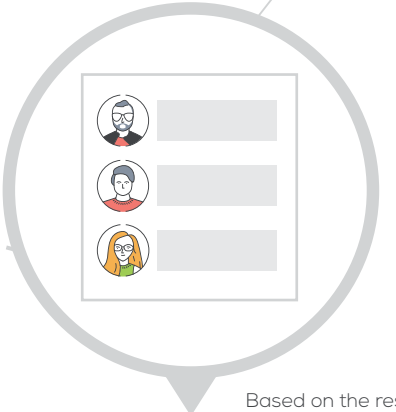


01

Any website can opt-in to **WhenSense** by adding an embed code just like Google AdSense.

02

When a user visits a WhenSense-enabled page, a **Machine Learning** engine conducts an auction behind the scenes.



03

Based on the results of the auction, a set of time slots that are most relevant to the page and user are listed.



Time slot **Commission** values are used to bid for top spots in the listing.



Time slots are ranked in favor of those that are closest to the **current time** ensuring a near real-time **Interface** experience.



Only listings that are highly relevant to the website and page content are displayed.



Listings are geo-targeted so there's a better time zone, culture and language fit with the website audience.

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WhenHub's management team combines the Silicon Valley entrepreneurial drive for innovation, with business acumen and leadership

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COMPANY

FOUNDERS

WhenHub's world-class management team has a proven track record of success. It combines the Silicon Valley entrepreneurial drive for innovation, with business acumen and leadership.



NIK KALYANI

Co-founder/Chief Technology Officer

Nik Kalyani is a veteran technology entrepreneur with multiple successful startups.



SCOTT ADAMS

Co-founder/Chief Strategy Officer

Scott Adams is the creator of Dilbert, one of the most popular comic strips of all time.



QUIN HARKER

Co-founder/Chief Executive Officer

Quin Harker has over 20 years of experience in the global mobility and transportation industry.

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Scott Adams

Co-founder/Chief Strategy Officer

https://www.linkedin.com/in/scott-adams-52b1595a/

http://blog.dilbert.com

https://twitter.com/ScottAdamsSays

https://www.amazon.com/Scott-Adams/e/B000AP9MO0

Scott Adams is the creator of Dilbert (http://www.dilbert.com), one of the most popular comic strips of all time. Dilbert appears in over 2,000 newspapers, in 57 countries. His bestsellers include The Dilbert Principle, Dogbert's Top Secret Management Handbook, and How To Fail At Almost Everything And Still Win Big. His latest book is Win Bigly.

Adams has been a full-time cartoonist since 1995, after 16 years as a manager at Crocker National Bank and then Pacific Bell, where he was involved in financial forecasting, technology development, strategy, marketing, and engineering. He has a degree in economics and an MBA from the Haas School of Business, University of California at Berkeley. Adams is an active angel investor and has invested in businesses ranging from restaurants to medical technology. He is CEO of Scott Adams, Inc. in which he manages multiple lines of business.

Adams is the primary investor in WhenHub, having invested close to $2 million to fund all aspects of the business. In addition to providing overall leadership, his main areas of focus in the company are business strategy, user experience and marketing. As a renowned blogger with over a million monthly visitors to his blog (http://blog.dilbert.com), Adams has played a key role in getting beta users signed-up for the platform and getting valuable feedback to help improve our products.

Adams lives in the San Francisco Bay area.

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https://www.linkedin.com/in/techbubble

https://www.kalyani.com

https://twitter.com/techbubble

Nik Kalyani

Co-founder/Chief Technology Officer

Nik Kalyani is a veteran technology entrepreneur with multiple successful startups. His latest success was as co-founder of DNN Software (http://www.dnnsoftware.com), an Open Source CMS venture-funded company that was acquired in August 2017 by ESW Capital (http://www.eswcapital.com), an Austin-based Enterprise Software management company. As its former CEO, Kalyani spearheaded the effort to raise DNN Software's first round of venture funding by August Capital and Sierra Ventures. He provided the technical sales leadership to help the company achieve its first $1 million in sales.

Kalyani is also the creator of Walkstarter (https://www.walkstarter.org), a free platform for school fundraising that has raised over $1.25 million in funding for public schools. Kalyani designed, built and supports the platform on a voluntary basis.

For his technical contributions, Kalyani has received Microsoft's prestigious "Most Valuable Professional" award for the past 11 years (https://mvp.microsoft.com/en-us/PublicProfile/33664).

Previously, Kalyani founded iWidgets, an Internet company funded by Draper Ventures. He also co-founded Definiti, a software consulting company that was acquired by Eviciti Technologies.

In addition to overall company strategy and leadership, as CTO, Kalyani has led all aspects of the technical development of all WhenHub products, architected the platform, and also developed key portions. He recruited and manages the engineering, marketing and content development teams.

Kalyani has a Bachelor's degree in Computer Science from Western Michigan University. He lives in Mountain View, California.

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https://www.linkedin.com/in/quinharker/

Quin Harker

Co-founder/Chief Executive Officer

- Quin Harker has over 20 years of experience in the global mobility and transportation industry. Throughout his career he has achieved Master Club Perfomance recognition in service to Fortune 500 clients and industry leading organizations throughout Silicon Valley. His active involvement in youth sports was the catalyst for the founding of CalendarTree along with Scott Adams. Harker has led the evolution of the platform from simple schedule sharing to a full-featured platform for time-based marketing and its current focus on blockchain business solutions.
- In addition to providing overall leadership, Harker has focused on WhenHub operations, product quality assurance and business development.
- Harker has a Bachelor's Degree in Marketing from San Diego State and resides in Pleasanton, California.

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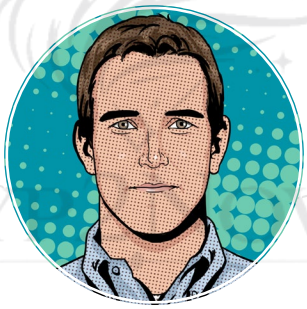
COMPANY

TEAM

For the past two years, the WhenHub team has worked together to build and publish the most sophisticated platform on the web for time curation, visualization and publishing. The team also created a developer platform with API and tools for designing time visualizations.



JONATHAN SHEELY
Lead Architect



CORNELIUS KRUGER
Mobile Engineer



TRACI FONG
Web Developer



BRIDGET CASH
Content Specialist



RALPH WILLIAMS
User Experience Engineer



MICHELE HYNDMAN
Marketing Specialist

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ADVISORS



KEVIN KENNIS

Blockchain Engineer, BitGo

Kevin is a software engineer and technologist based in the Bay Area. He has worked on blockchain applications in numerous domains, from trade and supply chain finance to secure storage and wallet products. He is the founder of Pacific Crypto, LLC, and currently works on the web's leading cryptocurrency wallet platform at BitGo. In his previous work, he wrote code for the first cross-border blockchain transaction and was one of the original 13 peers on the first public Hyperledger network. He holds a B.S. from UCLA in Applied Mathematics, with a specialization in computing.



ISABELLE GUIS

Chief Strategy Officer, Egnyte

Isabelle Guis is the Chief Strategy Officer at Egnyte, overseeing all global marketing, go-to-market, partnership and product strategies. She previously served as EMC's vice president of Marketing for the Public Cloud Solutions Group and Enterprise Storage Division, driving cloud buyer and service provider segmentations, as well as messaging, product positioning and go-to-market strategies for the company's core storage solutions. Isabelle has also held leadership positions at Avaya, Big Switch Networks, Cisco Systems, and Nortel Networks. She holds a Master of Science in Electrical Engineering and Computer Science from Supelec (France), and an MBA from Harvard Business School.

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BRIAN KLENKE

Vice President, Incident Response & Co-founder, Morphick

Brian Klenke is the Vice President of Incident Response for Morphick Cyber Security. In this role, he leads a team of experienced incident responders that help organizations identify and respond to targeted cyber intrusions.

Brian brings more than 15 years of information security experience to this position. Before joining Morphick Cyber Security, he was a Senior Cyber Intelligence Analyst for the Lockheed Martin CIRT. He was also instrumental in building the counter-APT program for General Electric's Aviation, Energy, and Transportation businesses. He has been a leading contributor to the counter-APT community within the Defense Industrial Base, organizing and leading cyber intelligence sharing events between the major defense contractors and the US intelligence community, including the DoD, FBI, USAF, and NCIS.

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ECOSYSTEM

WhenHub's API was created to enable third-party developers to extend our platform. With the introduction of the WhenHub Interface Network, our goal is to extend the API so other app developers can take advantage of the network and WHEN Tokens to create applications beyond the ones we have contemplated.

Over time, with planning, we believe this will result in an ecosystem of applications and service providers that build upon the WhenHub API and the WhenHub Interface Network to deliver new and innovative smart contract-based solutions to business problems.



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TOKEN ECONOMICS

General Overview

WhenHub will introduce an ERC20-compliant utility token called the "WHEN Token" that will be used on the WhenHub Interface Network (WIN).

Our goal is to develop a network effect for WIN by providing users with WHEN Token rewards as they increase their participation on the network. The detailed token economics for this will be developed over the next several months to ensure there is a balance between supply and demand for WHEN Tokens. These efforts may not be successful in achieving the desired balance.

We believe that all participants in WIN can benefit from the tokenized ecosystem we are creating and that WHEN Tokens will have meaningful use in their hands:

- **SMEs**: WIN would offer a direct to consumer advertising and distribution solution. As an SME demonstrate its value to buyers, we expect their profile to become more valuable. SMEs can be paid in WHEN Tokens, thereby simplifying the backend payment process. While a seller of a certain type of knowledge or service, an SME may be a buyer of another type of knowledge or service and can use WHEN Tokens for those arrangements.
- **Buyers**: WIN would allow buyers to locate, verify, interact with, and pay for an SME's time, without friction and with the convenience of a mobile application.
- **Website owners**: Owners of websites will have the ability to earn WHEN Tokens by displaying availability of seller time slots on web pages based on a match between the web page topic and the SME's area of knowledge or performance focus. These "publishers" will also potentially be buyers or sellers on WIN.
- **Partners**: Companies that provide verification services for buyers and sellers will be designated as "partners" and will have the ability to earn WHEN Tokens by providing such services. These companies will also potentially be buyers or sellers on WIN.

Within this ecosystem, WhenHub also intends to grant awards of a small number of WHEN Tokens to educational institutions to help students in socio-economically disadvantaged neighborhoods gain access to tutors and SMEs on WIN.

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TOKEN ECONOMICS

WHEN Token Allocation

We believe that the allocation of WHEN Tokens is important to developing the network effect we desire and to aligning incentives of key participants. The WHEN Tokens will be distributed or reserved for distribution to five major participating groups:

Participating Group	Tokens	% of Total
Initial Coin Offering – WHEN Tokens will be issued to the public.	350,000,000	40.0%
Network Users – WHEN Tokens will be used to incentivize user participation. See "—WIN Seeding."	227,500,000	26.0%
WhenHub – WHEN Tokens would be issuable to fund future engineering, research, and business development projects, as well as incentives for employees and advisors. Tokens allocated for this purpose will vest over time, and our general vesting schedule is equal annual installments over four years.	262,500,000	30.0%
Network Partners – WHEN Tokens would be issuable as compensation to Network Partners for providing verification services for WIN users.	17,500,000	2.0%
WhenHub Foundation – WHEN Tokens would be issuable to educational institutions to help students in socio-economically disadvantaged neighborhoods gain access to tutors and SMEs on WIN. See "—WhenHub Foundation.	17,500,000	2.0%
Total	**875,000,000**	**100%**

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TOKEN ECONOMICS



WIN Seeding

To encourage use of WIN, we plan to seed it by distributing WHEN Tokens as incentives to a large number of users. This incentive structure is similar to "mining" utilized in certain other crypto currencies. We expect our seeding incentives to focus on two types of users:

1. **Sellers/Buyers:** Users who use WIN to interface with each other will receive incentives. We want to encourage these users to download the Interface mobile app and transact with each other on WIN. For sellers and buyers, incentives are divided into three categories:
   - **Profile Completion**: Users are incentivized to create a detailed profile.
   - **Verification**: Users are incentivized to get verified using a partner-provided service.
   - **Transaction**: Users are incentivized to interface with each other on WIN.
2. **Publishers**: Users who use WhenSense to display availability of seller time slots on their website will receive incentives. We want to encourage these users to sign up for a publisher account on WIN and place the WhenSense embed code on their website.

We expect to further define these preliminary incentive plans presented as WIN development progresses. In addition, we plan to create conditions and limitations to prevent fraud or misuse of our seeding program. Set forth below are illustrative examples of how we may design our planned seeding incentives.

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TOKEN ECONOMICS

WhenHub Foundation

We intend to form, or collaborate, with a third-party nonprofit organization to charitably contribute Tokens to benefit non-profit educational organizations. Our intention is to use Tokens to enable remote STEAM (Science, Technology, Engineering, Arts, Math) learning, thereby connecting SMEs to children whose schools lack funding to provide such services. References to "WhenHub Foundation" are referring to this future effort, and as of the date of this Memorandum, no foundation or third party arrangement has been established.

Network Launch of WIN and Issuance of WHEN Tokens

We intend to launch WIN thereby converting the SAFTs to WHEN Tokens, when WIN has the functionality described below. We may, at our discretion, launch WIN in preview mode for investors, and convert the SAFTs to WHEN Tokens in advance of the Network Launch to the general public.

- Interface app available on Apple AppStore and Google Play Store.
- Interface app wallet integration with third-party service.
- Interface app integration with third-party coin exchanges.
- InterfaceHub website for seller availability listings.
- WhenSense dynamic auction engine with Machine Learning.
- For publishers:
  - WhenSense embed code and plugins for popular web platforms.
- For sellers:
  - Ability to create a user profile, connect with LinkedIn and import profile information.
  - Post availability time slots with granular information about the type of interaction, type of listing, verification level, etc.
  - Add surety WHEN Tokens and create a smart contract for a time slot.
- For buyers:
  - Discover sellers with available time slots on InterfaceHub website.
  - Discover sellers on third-party WhenSense-enabled websites.
  - Bid to connect with a seller at a specific time slot by adding bid WHEN Tokens to the smart contract.
- For buyers and sellers:
  - Connect at the designated time slot by video, audio or text chat.
  - Connect in-person with geostreaming while en route to meeting and location presence detection with geofencing.
  - Ability to get verified using third-party services.
  - Reputation tracking by monitoring transaction feedback.

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MARKETING

A detailed marketing and launch plan for WhenHub Interface Network will be developed. Here are some initial marketing ideas:

Network Seeding

As described in "WIN Seeding," we will provide incentives for Buyers, Sellers and Publishers to start using WIN by giving away small quantities of WHEN Tokens as users perform certain tasks on the network.

Office Hours

We will identify top leaders in various industries and engage them on a paid basis to broadcast "Office Hours" time slots on WIN. This will motivate individuals in their industry who are interested in interfacing with them one-on-one to download the **Interface** app and bid for a time slot.

Celebrity Charity Drives

We will engage music, movie and sports celebrities to broadcast "Fan Interact" time slots on WIN. Their fans will be encouraged to use **Interface** for a one-on-one video chat with their celebrity. WHEN Tokens resulting from the transaction will be donated to the celebrity's charity of choice.

Interface Streams

Much like livestreams on YouTube or Periscope, we will organize Interface conversations between celebrities and broadcast them live. To view the conversation, users will need to download the Interface app and participate in the network.

There are many opportunities for WhenHub's marketing team to be creative and motivate people to download and use WIN. As we start working on Business Development initiatives, and develop a better understanding of how customers will use WIN, we will launch campaigns to increase **Interface** adoption and grow usage of WIN.

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