Wibx

CRYPTO JUMPING COIN

WHITE PAPER

FEBRUARY 2020 | VERSION 3.2.

SUBJECT TO CHANGE

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WiBOO is an integrated digital ecosystem that provides disruptive solutions for customer engagement, activation and loyalty with sophisticated high-performance technology, optimizing sales performance.

It strategically connects brands and consumers through referral marketing using blockchain technology to prove process efficiency and transparency to the brands and to reward customers with cryptocurrencies in exchange for their digital engagement initiatives.

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This white paper presents all the rationale, structure and legitimation of the WiBOO ecosystem and its utility token: Wibx.

The **first** utility token widely used in the exchange of products and services,
the **best** NFC transfer method model and
the **most** elastic in its duties.

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A leap in confidence. A leap in technology.

A strategical leap in the cryptocurrency world.

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0.0.
ABSTRACT



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ABSTRACT

Wibx is a strategical leap in the cryptocurrency world. It is a utility token that provides high complexity to bring simplicity into the exchange relationship between brands and consumers, involving various economic sectors and reshaping the paradigms of the current retail scenario. A leap in confidence. A leap in technology. A leap in inclusion.

This sophisticated and well-structured eecosystem based on circularity and transactions offers new perspectives for the conventional marketing strategy models, such as sales activation and customer loyalty, using blockchain technology and artificial intelligence (AI).

ITS COMPETITIVE ADVANTAGE IS BASED ON TWO STRONG PILLARS:

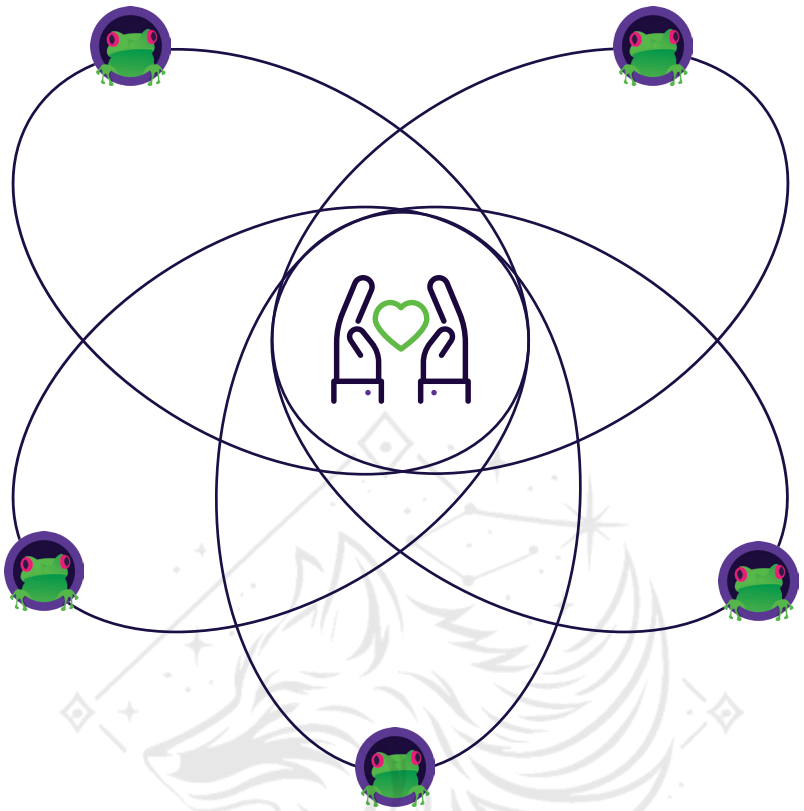
- **token utility: is elastic and can be applied as a technological solution in several segments and for different functionalities.**

- **security and technological vanguard: is part of the STAMPS project (Technological Solutions Applicable to Media and Social Products – Soluções Tecnológicas Aplicáveis a Mídias e Produtos Sociais)[1] that consists of research lines involving heterogeneous infrastructure technologies (blockchain, security, game theory, quantum computing, fraud detection, internet of things and machine learning, among others), which aim at increasing business efficiency in the market.**

1. http://www.ita.br/iex/projetoscomempresa

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WIBX CRIPTOSYSTEM

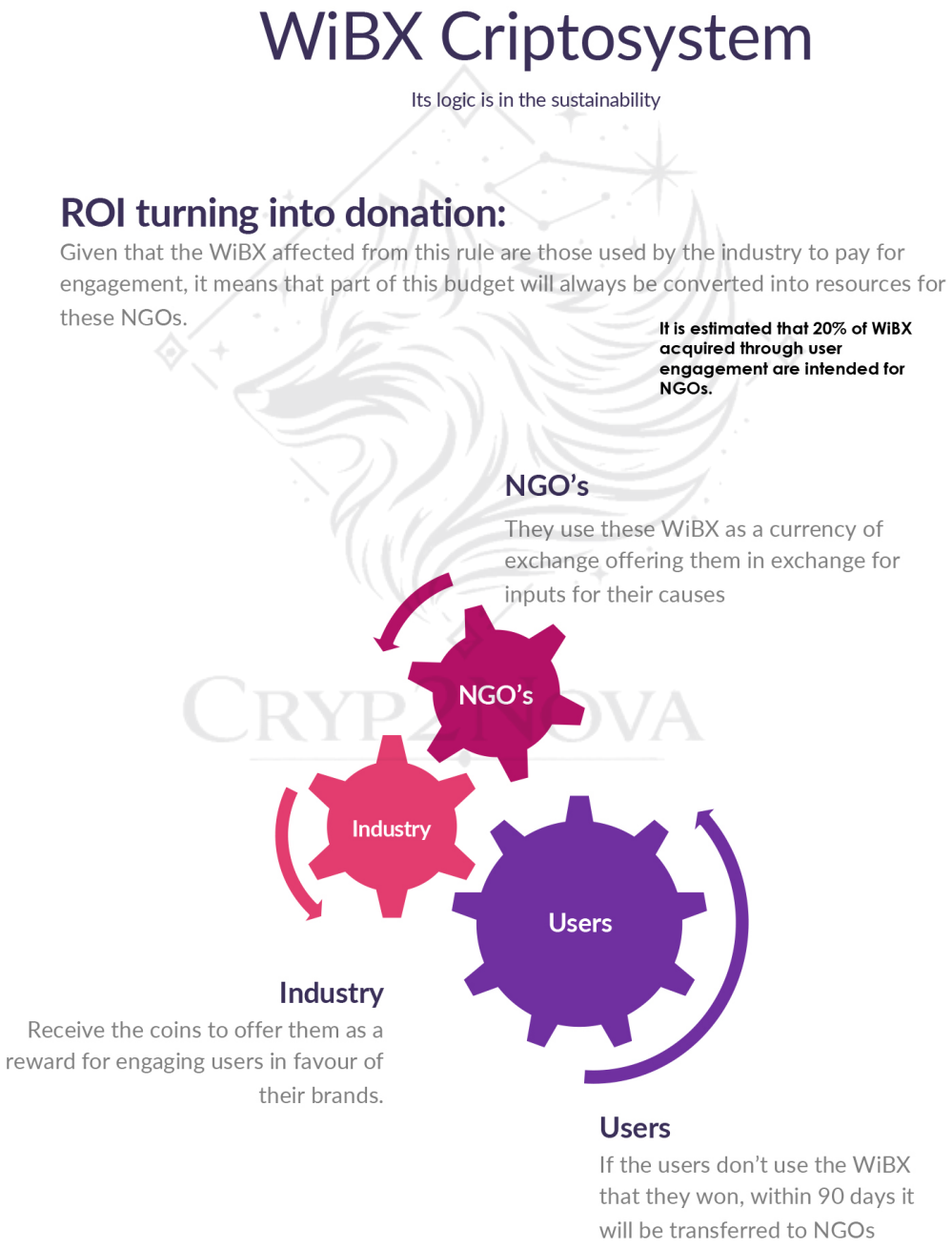


Its **logic** is in its usability: once inserted into the economy as a mean of exchange for goods and services, as well as a reward for digital engagement, Wibx collaborates with the virtuous circle of ecosystem appreciation: the more utility tokens for discounts offered to consumers as a reward for engagement, the greater the relevance for activation proposed by the advertisers will be. The more Wibx a consumer has, the greater their exchange power for goods and services made available on the WiBOO platform. And the more exchanges that brands implement, the more Wibx will have for advertising, creating deals and offering consumers.

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WIBX CRIPTOSYSTEM

Its **visionary position** is strengthened by a pioneering and self-sustainable model for resource circularity, allocating a portion of the expired cryptocurrency to WiBOO SOCIAL, a solidarity institution that will be formed and its by-laws will define the criteria for distributing Wibx to be used in public assistance and charity projects.



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1.0.
INTRODUCTION

A NEW LOGIC IN TRADING RELATIONSHIPS

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1.0. INTRODUCTION

A NEW LOGIC IN TRADING RELATIONSHIPS

The world of transactions is reviewing its values with blockchain, the open, public, universal, secure and shared "trust protocol" that brings an unprecedented way of doing business. This technology allows digital transactions to be verified and validated chronologically and publicly in registry blocks resistant to modifications, preventing information violation. This ensures integrity, confidentiality, auditing, data privacy: issues that are fundamental for the differentiation and qualification of quality, innovative and sustainable companies.

These terminologies and technologies are conquering the so-called new retail with its integrated multi-channel platforms (omnichannel), as well as the new media, which is reshaping the performance of communication means and impacting the new economy, with new perspectives on the consumer-brand relationship.

1.1. CONTEXT

TRUSTWORTHY MANAGEMENT: THE CHALLENGE OF MEDIA AND BRANDS

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The lack of transparency, scale expenses and intermediary fees are issues that strongly impact the digital media sector and can cost billions of dollars to advertising companies.

In mainstream or offline media (television, magazines and newspapers, radio, billboards, among others), the advertising cost is typically calculated based on the estimated gross value of the audience (GRP, or gross rating points): number of spectators multiplied by the number of advertising placements made. But in digital or online media, which encompasses all internet features (websites, social networks, applications, among others), the metric is based on the number of views or visualizations per access CPM (cost per thousand).

In the offline model, the measurement of impacted consumers may not be precise; in the online model, manipulating interactions are made with digital robots (botnets), which have algorithms that simulate human behavior and limit the measurement of visualizations (program ads) and of interactions that have truly reached the audience of interest.

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Another digital media challenge are the blocking mechanisms for online ads (ad blocks), which generate billions in losses to advertising brands with paid campaigns that go unscreened. Data from 2016[2] indicates that 11% of the global internet population block ads on their cell phones, tablets and computers because they are bothered by unwanted content.

On one hand, virtual robots repel and harm sales; on the other hand, good old "word-of-mouth" from real people and reworked for the digital era is gaining respect in the market and enabling successful campaigns. It is the reference or influence marketing: people become the advertisers for brands (or influencers, as they are also known), and promote campaigns and sales to their social networks in exchange for discounts and interesting benefits. This format allows monitoring the online behavior of these consumers, then advertisers are able to know who received what kind of information, what they liked, what was shared and what was converted into sales.

This is the engine of the WiBOO ecosystem, which prevents robots from usurping user engagement and brings security and accuracy to the actual outcome of each action, by using blockchain technology and applying smart contracts[3] to define clear rules of costs and benefits; this will bring legitimacy to online information and will create an environment that prevents frauds related to automated program ads[4].

1.2. PLACEMENT

P2P: THE ADVERTISER SAVES MONEY, THE CONSUMER IS APPRECIATED

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In a global **trust** crisis, the voice of an acquaintance is a reliable reference. According to the Trust Barometer[5], the companies with higher percentage sales conversion were B2B companies with formalized reference marketing tools, which use consistent marketing management and appropriate technology. It works like this: advertising brands offer attractive content, consumers connect with their messages and recommend them to their friends on their virtual networks in exchange for rewards. It is a trust network and a secure system of interests in which everyone wins: who advertises, who promotes

2. https://pagefair.com/blog/2017/adblockreport/

3 PwC's 2017 Global Entertainment & Media Outlook

4. https://exame.abril.com.br/negocios/releases/relatorio-state-of-digital-do-groupm-tempo-com-midia-on-line-deve-superar-tv-linear-em-2018/

5. https://www.edelman.com/trust-barometer

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the advertisement and who provides the system.

Beyond recommending, people are currently trading directly with one another. The P2P (peer-to-peer) era has no intermediaries and is a new economical phenomenon that is subverting the old power[6] logic and bringing **decentralization** and disintermediation into people's day-to-day exchanges, purchases and sales, especially retail.

Co-thinking comes to the foreground and people, once treated like passive spectators, now have active roles: they can build, share and win; they can contribute to the market by generating resources and transforming new business models.

In this context, how can you establish well-founded trade relationships between brands and consumers to optimize the short-term results and create brand reputation in the long run? In addition to new creative and engaging communication strategies, the new technology that is less susceptible to failures has been developed. It has a robust power and it is prepared for high processing performance, including the ability to constantly evolve and, above all, reliable, guaranteeing data integrity and participant reliability.

1.3. FOUNDATION

CRYPTOCURRENCY: A DIGITAL SOLUTION FOR ECONOMIC INCLUSION

Decentralized virtual currencies are considered to be the future of both money and financial transactions. They will steadily grow to co-exist with nationalized fiat money. Data from 2017 indicates that the cryptocurrency economy has added hundreds of billions of dollars to the market and forecasts for the next ten years indicate that number to grow to trillions of dollars[7]. This emerging sector has produced new applications, platforms based on distributed and decentralized blockchain technology.

Programmed in the open source system — a decentralized network of contributors and a transparent codebase — cryptocurrencies don't depend on central banking or companies, and they're controlled by P2P networks. Therefore, the transactions are fast and can be made by anyone, for anyone in any place in the world. Instead of conventional banks, they are the databases that register the transactions and guarantee their security by using the blockchain cryptography technology.

6. New Power. Timms, Henry and Heimans, Jeremy

7. https://coinmarketcap.com

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CRYPTOCURRENCY TIMELINE:

2009-2012

Genesis

Satoshi Nakamoto and friends develop Bitcoin

Users: Super Geeks.

2013-2014

Overtake Cryptography

First Altcoins (cryptocurrency created after the Bitcoin)

Users: Geeks.

2014-2017

Blockchain Hype and smart contracts

Bitcoin in the news, a lot of FUD. Ethereum is released. ICOs begin.

Users: Geeks, Technology, Marketing Professionals.

2017-2018

Beginning of the Usability

The first cryptos are launched with regular users in mind.

Problem of the Chicken / the Egg.

Users: Technology and business communities.

2018-2020

Adoption of cryptocurrency becomes the mainstream

Exponential growth of the cryptocurrency user base and the value of coins, massive stimulation.

Users: average users start to use it.

2020+

Blockchain inclusion

Blockchain technology becomes invisible.

Users: everything with one device.

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The great challenge of cryptocurrencies is their usability: in addition to the security tokens, which are used for investment as a store of value, there are few alternatives to utility tokens, which have a practical use and service integration, besides low adoption as a medium of exchange.

1.4. MECHANICAL

CIRCULARITY: SHARED, RECEIVED, PURCHASED, EXCHANGED

Thinking about beneficial relations between brands and consumers, the loyalty segment deserves attention.

Using points from loyalty programs has been growing significantly in recent years. Retail[8] is an interesting trend, which has been conquering a space previously intended for airline tickets: the percentage of points/miles exchanges for products or services was 23.8% in the first half of 2017; in the first half of 2018 the percentage is already at 26.1%. In total, points redemption in 2018 has already surpassed 117 billion, 19.8% more than in the six-month comparison of the previous year. In the same period, 136.8 billion points/miles were redeemed, a 16.6% increase over the first six months of the previous year.

With positive numbers and increasing adherence from both participating brands and consumers, the fidelity metric is associated with the "buy and win" system: there must be a spending frequency associated with certain products and services so it becomes a profit. And despite compliance and the seriousness of the brands involved in the platforms, the Brazilian Consumer Defense Code says many of the contracts are still being adjusted due to a lack of transparency and information made available to users.

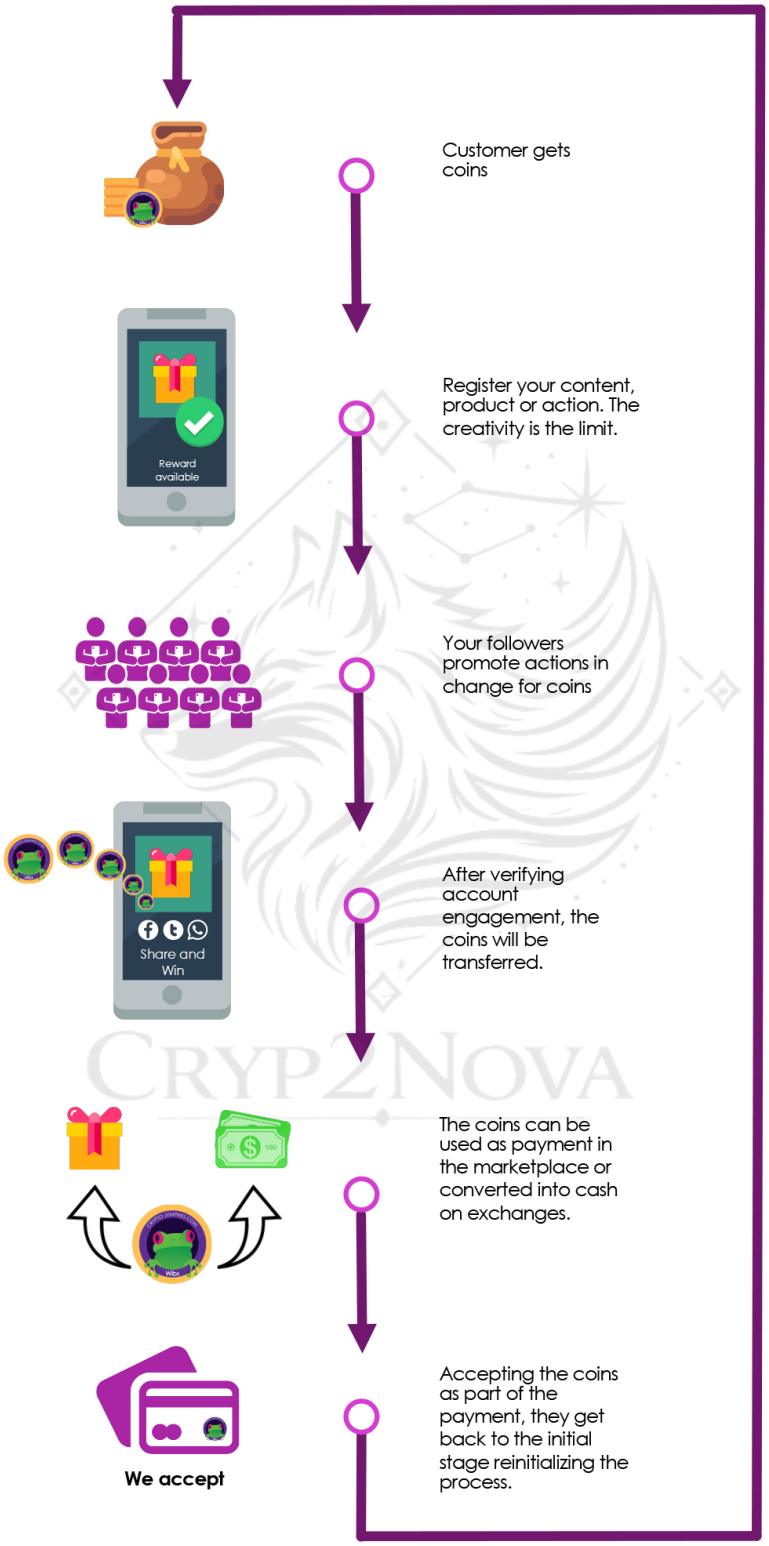
Innovative models that generate awards independent of spending are the leap into the future for loyalty programs.

This is an ecosystem where consumers share the content they consider relevant to brands and, in exchange for their loyalty and recommendation, they receive utility tokens that are transferred to their virtual wallets and serve as a discount for products and services. The technology configured to analyze, validate and register every blockchain action ensures maximum security. A loyalty system with transparency and security, similar to the of win-win-win system.

8. https://www.abemf.com.br/press-release-mercado-de-fidelidade-segue-crescendo--e-empresas-faturam-3-25-bilhoes-de-reais-no-primeiro-semestre (acessado em 26/09/2018)

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1.4. MECHANICAL



8. https://www.abemf.com.br/press-release-mercado-de-fidelidade-segue-crescendo--e-empresas-faturam-3-25-bilhoes-de-reais-no-primeiro-semestre (acessado em 26/09/2018)

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2.0. PRESENTATION

NETWORK INTELLIGENCE: THE DIGITAL ECONOMY REVOLUTION

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2.1. CONCEPTS

A NEW LOGIC IN EXCHANGE RELATIONSHIPS

There is no efficient relationship between brands and consumers without scope and impact mapping. According to a proposal by Dan and Alex Tappscott[9], for any market initiative to work with the utmost perfection, it's necessary to understand its public by offering strategic, consistent and relevant messages, in addition to transactional capability to generate accessibility with intuitive interfaces and easy support for people who are not within the "geek/tech/marketing" world:

- *speed (end to end automation);*
- *reduced costs (eliminating intermediaries);*
- *increase in revenue, efficiency, productivity (releases excess capacity for reutilization);*
- *improved efficiency (protocols to reduce human error, such as checklists);*
- *increased security and integrity (reliability designed into the network architecture);*
- *less chances of system flaws (bottleneck elimination; built-in resilience);*
- *reduction of energy consumption (less energy required by the network itself, balanced by increased efficiency and waste reduction, dynamic pricing and feedback systems);*
- *increased privacy protection (intermediaries cannot substitute or ignore rules established by the blockchain);*
- *better understanding of fundamental standards, processes and opportunities for improvement through the collection and analysis of "infinite data";*
- *ability in predicting negative (crises) or positive events (buying patterns, retail cycles).*

Contemporary, integrated and sustainable solutions are delivering maximum efficiency for brands (those who sell and those who advertise their products and services) and for consumers (both those who buy and those who share products and services).

9. Blockchain Revolution, SENAI Editora, 2016

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2.2. VISION

EVOLUTION: SELF-SUSTAINING RETAIL ECOSYSTEMS

Doing business in digital ecosystems demands flexible, secure, fast and low-cost performance; this enables more opportunities for new services, a greater number of collaborating participants and more expressive economic value.

The business environment should be distributed, shared and trustworthy. It also should be secure, automated and integrate sales from physical world relations and experiences to the potential for bringing retail, promotion, activation, engagement, relationship and sales transactions and actions to the internet.

It is possible to use new sophisticated technologies that can feel, answer, measure and communicate, locate and notify, monitor and change, identify and target, while taking into consideration the "infinite data": 25 billion devices connected in 2020.

The ecosystem that will revolutionize retail should offer unprecedented operational efficiency, be able to customize products and services and generate predictive data for identifiable public as they move based not only on demographic data and geolocation, but also on your interests, which are registered in the purchase and sales history — as long as they are enabled for the system. With multiple level range: individual, organizational, industrial, social, cultural, transformational. In a decentralized and autonomous internet of things, with the consciousness of omnipresent networks and without intermediaries or the risk of tampering or error.

A new business model with the best of what's new: in retail, in the media, in the economy and in the form of establishing and maintaining reliable and self-sustaining relationships.

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2.3. VIABILITY

WIBX: FLEXIBLE SOLUTIONS IN AN UNPREDICTABLE MARKET

With the perspective of transformation and digital inclusion, the use of cryptocurrency as a social currency with circularity becomes an attractive possibility for society subsistence that activates the economy and generates income. Especially if this currency is flexible and allows multiple functions.

Welcome to cryptocurrency with the market's greatest flexibility: Wibx, an ERC20 utility token in

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the Ethereum blockchain with built-in Hyperledger engagement tracking, was created to enable the savings of use flows and journeys for brands and consumers integrated into the WiBOO ecosystem.

Unlike others, Wibx will allow exchange for products and services that are made available by several WiBOO ecosystem partners. It is also the utility token award for consumers who contribute with digital engagement actions for WiBOO ecosystem advertisers. It can be used to acquire media space, in promotional actions, for launching campaigns, as well as for leasing virtual stores. And it can be exchanged for fiat money in an exchange.

WIBX ALLOWS NEW RETAIL OR INDUSTRY BUYERS IN THE CRYPTOCURRENCY MARKET. IT ALSO ENABLES NEW USERS TO BE MASS RETAIL CONSUMERS.

Wibx is a project that shares market data with unprecedented efficiency, in addition to collaborating with digital inclusion in an accessible and open model. All with clear and easily auditable statistics: blockchain rule establishes that all transactions will be tracked and recorded in a universally accessible ledger distributed with historic proof, which fights execution fraud during digital engagement and other stages of currency circulation through an immediate validation, settlement and low costs processing.

Its quantity is limited, and value policy is based on clear rules, designed to prevent arbitrary and discretionary policy distortions.

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3.0. WIBOO ECOSYSTEM REVOLUTION: RETAIL HAS NEVER SEEN ANYTHING LIKE THIS

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3.0. WIBOO ECOSYSTEM

REVOLUTION: RETAIL HAS NEVER SEEN ANYTHING LIKE THIS

With the birth of social influence, now it is the public that has the power to create and spread the most valuable content available; cured, authentic and consensual.

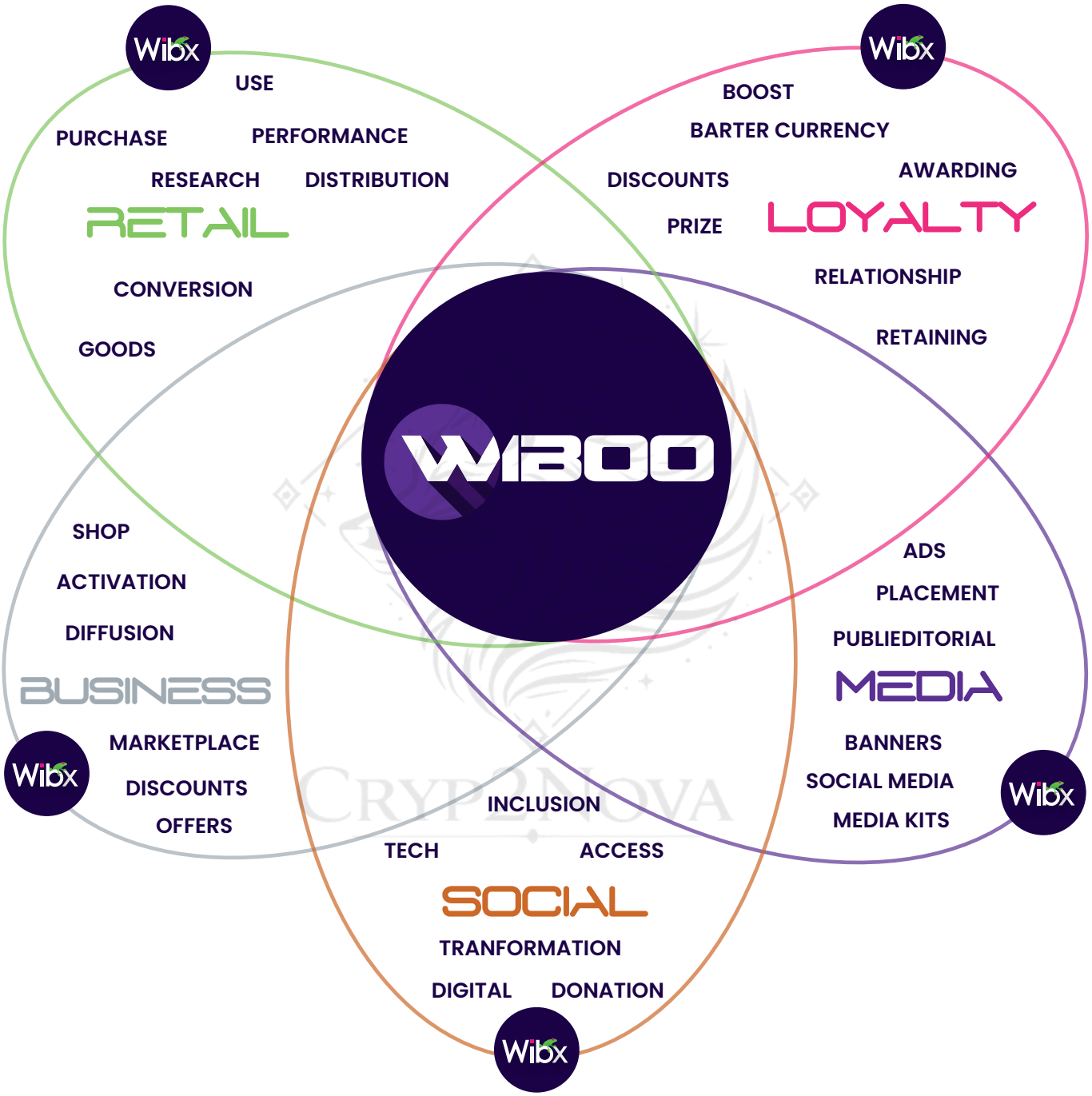
The WiBOO ecosystem philosophy is based on three strategic triggers in the business world:

- visibility and digital engagement: are the best cost-effective network to exchange shares for cryptocurrency;
- digital and economic inclusion: provides the possibility of receiving cryptocurrency to develop an activity that does not require specialization, nor a pre-defined benefiting audience;
- cryptocurrency mining: unlike the other models, this allows anyone with a mobile device who is available for digital engagement to social mine.

WiBOO supplies proven systems and secure technology to provide inclusive access. This represents a double rupture:

- in the current economic model, rewarding both data and content contributions;
- and the way brands and consumers interact, forever changing the way marketing, advertising, branding, and sales are valued by shares.

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3.1. WIBOO

PLATFORM STRUCTURE

WIBOO WILL BE A MULTI-FUNCTIONAL MARKETPLACE, ASSURED BY BLOCKCHAIN TECHNOLOGY AND BASED ON THE FLEXIBILITY OF THE PROPRIETARY WIBX CRYPTOCURRENCY, WHERE THE FOLLOWING INITIATIVES TAKE PLACE:



sale and purchase of products and services available in virtual stores with high-performance tools;



promotion and activation for brand campaigns and sales with flexible and unique solutions;



availability and negotiation for differentiated media spaces that are strategic and customizable;



relationship with strategic audiences for launchings, promotions, incentives;



rewards and loyalty using cryptocurrency as reward for engagement and shares;



performance mapping with real time linking of databases and reports;

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studies and research on brands and consumer behavior with exclusive tools;



acquisition, distribution, use and conversion of Wibx cryptocurrency;



support and assistance to civil society organizations focused on digital inclusion and social welfare,using various business environments for brands (advertisers or shopkeepers) and consumers (sharers or buyers) in an integrated manner.

3.2. KEY PLAYERS IN THE NEW WIBOO PLATFORM

The platform operates with two strategic publics called BRANDS and CONSUMERS, both having their own distinct involvements, among the many that are possible, in the new routines proposed by the ecosystem.

The BRANDS are companies, retail groups, associations, shopping centers, self-employed professionals who may be:



merchants: sell their products and services



advertisers: promote the merchant's products and services and can use Wibx cryptocurrency for buying rental spaces and media as a way to distribute sales or discounts.

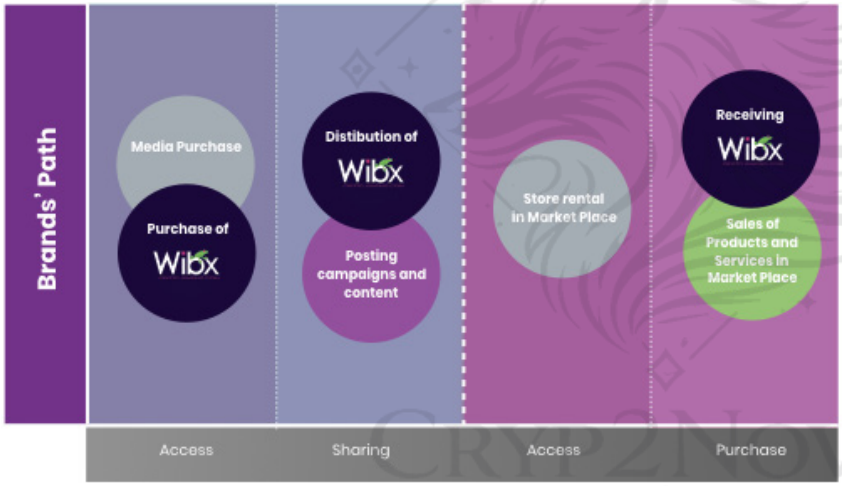
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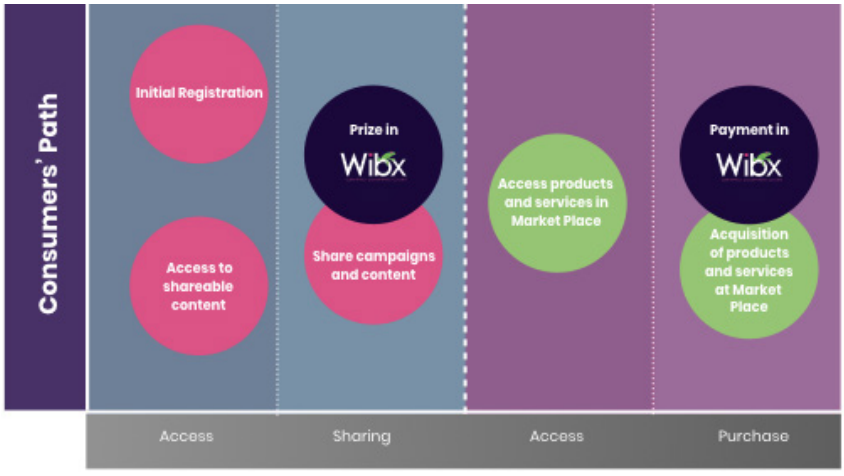
And the CONSUMERS are individuals that are platform users who may be:

sharers: they share sales and brand advertising content to receive Wibx as a reward

buyers: can exchange their Wibx for products and services in WiBOO SHOPPING or for Fiat money in exchanges.

WIBOO ENVIRONMENT





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3.3. CURRENT ASSETS IN THE NEW WIBOO PLATFORM

The essential current asset is the Wibx cryptocurrency, which is highly flexible and has features that can serve as:



prizes for interacting with promotional actions and available platform content and for sharing on their personal social networks;



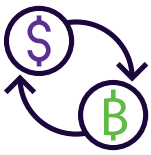
discounts for the acquisition of products and services inside the WiBOO platform;



gift voucher for corporate or private (wedding gift registries, secret Santa, seasonal and commemorative holidays) actions;



wallet access for whole or partial purchases outside of the WiBOO platform, as long as the establishment accepts Wibx (API integration associated with the payment gateway and the authentication process);



exchange for other cryptocurrencies/currencies (as of 2019);



lease investment (WiBOO ecosystem media spaces);

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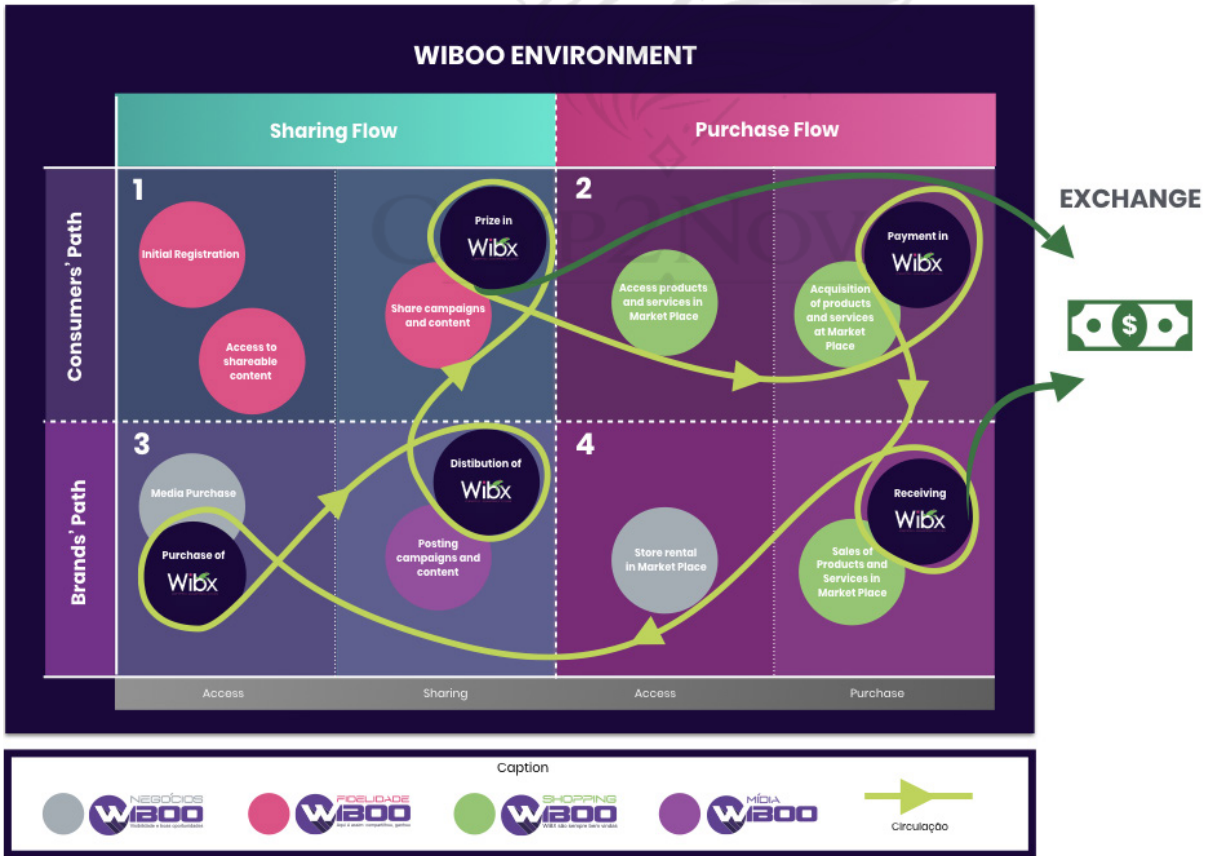
media investment and promotions (highlighted banners, campaigns, direct mailings, push, club, win one, benefits, among other possibilities);

transactions and fees for payments made with Wibx and to transfer Wibx between wallets;

donations to CSOs via WiBOO SOCIAL, which will be governed by by-laws that will allocate part of the expired Wibx (out of circulation for three months) to causes linked

Gamification of the fidelity process through our augmented reality game, where collectable characters are offered by the advertising brands, who distribute them around the city to be captured and changed for WiBX or prizes.

3.4. PATHS AND JOURNEYS IN THE NEW WIBOO PLATFORM



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1. ADVERTISING BRANDS' JOURNEY

- Register on the WiBOO BUSINESS platform for reaching clients registered on WiBOO LOYALTY;
- Wibx purchase through the WiBOO corporate sales channel or in an exchange to offer to clients (money needs to be transferred to the Wibx wallet) ;
- Creation of promotional actions involving products and/ or services from the ADVERTISING BRAND that will be transformed into posts, announcements, sales and prepared activations to be shared by the CONSUMERS, distributing the Wibx purchase value in the form of utility tokens for discounts (defining the value of shares by stipulated limits and deadlines);
- Possibility of real time dashboard monitoring that is exclusive to all stages of the sharing and engagement process with access to track consumer behavior (likes, clicks/shares, buys), mapping the promotion conversion rate.

2. JOURNEY OF RETAIL BRANDS

- Register on WiBOO BUSINESS platform to create a space in WiBOO SHOPPING;
- Creation of promotional combos for the marketplace, defining rules and calculating the best strategies to leverage sales with the full support of the platform;
- Wibx receipts from CONSUMERS for the promoted actions or for other products and services from BRANDS that accept Wibx;
- Wibx reinvestment into new promotional activities on the WiBOO PLATFORM;
- Real time dashboard monitoring that is exclusive to all stages of the sharing and engagement process with access to consumer behavior tracking (likes, clicks/shares, buys), mapping the promotion conversion rate.

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3. JOURNEY OF SHARING CONSUMERS

- Register on the WiBOO LOYALTY platform to access deals;
- The opening of a virtual wallet to receive Wibx;
- during each promotional action that involves the sharing of POSTS from ADVERTISING BRANDS, in the purchase of cryptocurrency on the WiBOO platform itself or in the purchase of cryptocurrency in exchanges (coins need to be transferred to the Wibx wallet);
- Promotional POST sharing for ADVERTISING BRANDS in exchange for Wibx.;
- Wallet access for full or partial payments on WiBOO SHOPPING or convert legal tender/ other cryptocurrencies during exchanges (as of 2019);
- Control of wallet alerts about deals or Wibx validity.

4. JOURNEY OF BUYING CONSUMERS

- Registration on the WiBOO LOYALTY platform to make purchases on WiBOO SHOPPING;
- The opening of a virtual wallet for storing Wibx, which will be used in exchange for products and services on the WiBOO platform itself or for other currencies/cryptocurrencies in exchanges (coins need to be transferred to the Wibx wallet);
- Wallet access to exchange for products and services on WiBOO SHOPPING or convert currencies/ other cryptocurrencies during exchanges (as of 2019);
- Control of wallet alerts about deals or validity of cryptocurrencies acquired through sharing.

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4.0. BUSINESS MODEL

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4.1. A UNIVERSE OF POSSIBILITIES WITH WIBX

As a market consensus, the main triggers for cryptocurrency transactions are:

- traders or people who make short- and medium-term investments to quickly gain the trade margin profit;
- investors, those interested in cryptocurrencies as a means of long-term storage and capital growth;
- users, for routine economic activities, such as shipping, purchases and payments.

WiBOO has pioneered a new player:

RETAIL:

INDUSTRIES, BRANDS, AGENCIES, E-COMMERCE, ASSOCIATIONS, MALLS, SELF-EMPLOYED PROFESSIONALS, MEANS OF COMMUNICATION, SALES AND EVENTS AMONG OTHERS WHO WILL HAVE A NEW WAY OF DOING BUSINESS.

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Among the disruption vectors, the leverage of physical assets, generated movement not only in the marketplace, but in real-world spaces for interaction. This would be a new kind of relationship and values for market relations, with ample space for brands and agencies to direction, publish, distribute and follow the contents of a brand's social life. It's transforming the way brands and consumers interact.

This is the future: a simpler and more efficient market, with distributed, and not just redistributed capitalism.

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4.2. SCALABILITY: MAKING THE WIBX UTILITY TOKEN GO VIRAL

The digital advertising landscape is changing as consumers demand a more genuine and reciprocal engagement with brands. In the current economic and technological context, different businesses and technologies will potentialize the consistent growth of the WiBOO ecosystem, while seeking to globalize the utility token on a technological platform for mobile engagement.

It's true that all companies need AI, but the available AIs on the market hardly match the specific needs of each of these companies. Only technology giants can hire armies of developers to build personalized AIs, and it's also difficult to have enough available specialists to take care of the demand.

With less than 0.05% of the world-wide population actively participating in the cryptocurrency market[10], there is a clear chance for Wibx to be the first simplified and diverse for the other 99.95% of the population. The product will be accessible to anyone and will not require an understanding of cryptocurrency or utility tokens.

It's a new era. Cryptoeconomy will become increasingly present in the lives of thousands of people: the growth forecast for 2019 is 2 digits, with a 50% increase compared to 2018, according to a study by the Satis Group[11], and in the United States, they already account for 10% of the transaction volume.

With the introduction of Wibx utility token and the numerous software package features that are available for the masses, WiBOO will reduce the distance between companies of all sizes, creators of mobile content and consumers.

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10. (Hileman & Rauchs, 2017)

11. https://research.bloomberg.com/pub/res/d3h2iTlKWIa4FTLKGJsUn3mis5g/

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4.3. MARKETING STRATEGY

WiBOO's marketing strategy covers three main stages:

- Clients marketing: aimed at attracting industries, brands, retailers, agencies, e-commerce, associations, malls and self-employed professionals to the ecosystem by offering disruptive solutions to revolutionize their relationships with their customers and improve results;
- Members marketing: aimed at attracting members to the WiBOO ecosystem – members who are social networks users looking for innovative ways to connect with their favorite products and services and want to be rewarded for their digital engagement;
- Offline marketing: aimed at offering NFC payment solutions that process cryptocurrencies and fiat money to bricks and mortar stores. Once this stage is reached, WiBOO will be on the way of reaching the goal to integrate online and offline retail.

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4.4. BLOCKCHAIN INCLUSION: IOM (INTERNET OF MONEY)

Blockchain is not the solution for humanity's economic and financial problems but considering that people are the ones who create prosperity and develop technology, blockchain can be a global instrument of prosperity and positive change.

The WiBOO Ecosystem can be seen as a cooperative community economy, with the administrative responsibility of the highest technological and legal security, including its smart contracts.

Within the WiBOO ecosystem, anyone has the opportunity to progress and be an influencer. The proposal of inclusion is to stimulate the expansion of a model in which people are the nodes and the centers of creation, influence and potential earnings. Retailers, platform owners, the media and banks are no longer the center and become just another part of the network.

For Pedro Alexandre, CEO of WiBOO, "we are experiencing three distinct and simultaneous technological revolutions — Internet of People, Internet of Things and Internet of Money — and Blockchain is the link, because it will initiate a new decentralized and transparent world economy."

The explanation for this concept lies in the first blockchain experiments in 2003, when Satoshi Nakamoto improved the protocol to create a connection between P2P payments and the intrinsic value of currency by composing the "5 keys to a perfect currency: rarity/limited production, portability, divisibility, acceptance in the globalized world and inviolable security". It must be an object of desire to humanity.

Thus, both Wibx's protocol and implementation will be unique as this dynamic is directly applied as a form of payment for the acquisition of products and services. Unlike already existing cryptocurrencies, which mostly list their digital assets in stock markets, the Wibx utility token is a concrete example of the Internet of Money (IoM):

- its form of acquisition is diverse and democratic: even those who don't have Wibx can obtain the currency in exchange for digital engagement, because there are companies and individuals who need this engagement to disseminate their contents, products and services;
- its use includes a capillary network of options for direct exchange for products and services that do not affect the conventional policy model since it's a utility token that pushes post exposure and consumption.

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4.5. SOCIAL AND DIGITAL INCLUSION:

WIBOO SOCIAL SUPPORTS CSOS

All the activity proposed by the WiBOO Ecosystem will transform the way NGOs, governments and private donors establish their relationships of reciprocal support and confidence, focusing on inclusion and social and digital transformation.

Several questions related to the integrity of the donation (will the donation arrive at its intended destination?) and if the donation is used as expected (is the donation being used adequately?) are recurrent causes for worry and, many times, they take away people's desire to support causes.

How about awakening the digital humanitarians? The proposal is to establish networks for collaboration, cooperation and governance, making sure that from each Wibx transaction, a portion will be transferred to Civil Society Organizations (CSOs) that have been carefully selected for their transparency, quality and scope. And for their work in digitally including the Brazil's low-income population.

Wibx: in every transaction, the reinvestment of resources for social transformation.

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4.6. TOKEN ISSUANCE, DIVISION AND ALLOCATION

Wibx will be registered on Ethereum blockchain platform through a smart contract, following the ERC20 standard in compatibility with a majority of wallets and exchanges that currently operate with Ethereum-based cryptocurrencies.

Issuance:

- ICO Start Date: November 1st, 2018
- ICO End Date: March 20th, 2019
- Max Supply: 12,000,000,000 Wibx utility tokens
- Max Cap: USD 50,000,000
- Soft Cap: no soft cap

The technology behind the WiBOO ecosystem has been in development since 2016, when the company closed an R&D contract and created the STAMPS (Soluções Tecnológicas Aplicáveis a Mídias e Produtos Sociais – Technology Solutions Applied to Media and Social Products) Project. The research members of the STAMPS team are graduate and post-graduate students of ITA (Instituto Tecnológico de Aeronáutica), Brazilian Aeronautics Institute of Technology. Therefore, the ecosystem and the utility token will be running by March, 2019 – independently of how much funds are raised during the ICO.

The max cap amount refers to the expansion of the ecosystem in other countries:

- USD 5 million raised: more aggressive approach in the Brazilian market
- USD 6 – USD 20 million raised: business development in Africa
- USD 21 – USD 50 million raised: business development in Europe and Asia

Once the smart contract is published and the ICO is over, the investor will have 30 days to inform the Wibx team whether they prefer to have their tokens transferred do their WiBOO Wallet or to any other wallet of their possession. If, after 30 days, this decision has not been communicated to the company, the tokens will be automatically transferred to the WiBOO Wallet linked to the investor's account.

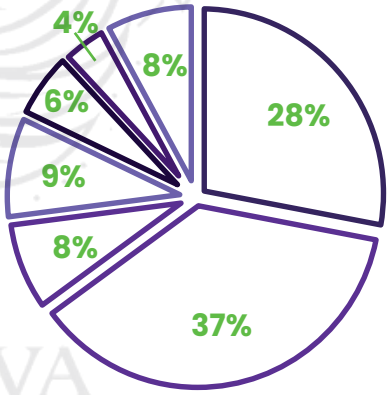
The WiBOO platform will be launched on March, 31st 2019 and the Wibx token will be launched in exchanges until April, 31st 2019. Once the platform is online, new users and investors who decide to transfer tokens do their WiBOO Wallet will be able to enjoy all the features the ecosystem has to offer: from earning tokens due to digital engagement actions to exchanging their tokens for products and services at a fixed Wibx price of USD 0,04. After the token is launched in exchanges, the price will be subject to market volatility.

Transaction fees will be applied for every Wibx transaction, ranging from a 0% to 3% fee. These funds will cover the costs of processing transactions in the public blockchain and a portion will be donated to CSOs.

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Division:

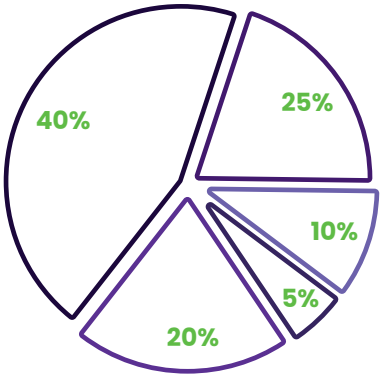
- 28% of the total amount of tokens created will be available for sale to consumers during the private sale and ICO events. In case the total amount of tokens is not sold in thi process, the remaining will be destroyed;
- 37% of the total amount of tokens will be sold to retailers, stores, brands, industries and advertising agencies in order to promote the digital engagement with their customers and the cryptocurrency usability in the ecosystem. These tokens can be used exclusively for marketing and initiatives within the WiBOO platform, without the possibility of exchange in this first use;27% of the total number of tokens are allocated for company partners, advisory board, consulting firms, influencers, market opening and strategic partners that contributed to the project's development. These tokens are subject to the following completion rules: 20% after the end of the ICO and 10% each bimester.
- 8% of the total amount of tokens will be allocated to market expansion, aimed at partnering with strategic players. These tokens can be used exclusively for marketing and initiatives within the WiBOO platform, without the possibility of exchange in this first use;
- 9% of the total amount of tokens will be allocated to the partners (subject to the lockup rules);
- 6% of the total amount of tokens will be allocated to the development team (subject to lockup rules);
- 4% of the total amount of tokens will be allocated to the Board of Advisors (subject to lockup rules);
- 8% of the total amount of tokens are intended for an internal reserve fund. These tokens will only be liquidated in the need of resources for the international expansion of the company's activities.



The tokens allocated to the partners, development team and Board of Advisors are subject to the following lockup rules: liquidation of 20% once the token is launched in exchanges and 10% every two months.

Allocation percentage of raised funds:

- 40% marketing/ business development
- 25% Development
- 20% Personnel/ Professionals
- 10% G&A
- 5% Others



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5.0. TECHNICAL SPECIFICATIONS



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5.1. GOVERNANCE SYSTEMS

The development of the company's systems follows Agile SCRUM framework, a widely adopted market practice that has shown great effectiveness in developing dynamic teams and in delivering value in high volume.

With wide automated testing coverage for developed systems, every delivery from the developers follows a continuous integration model, which performs obligatory tests before authorizing a delivery. This ensures the reliability of features for users and eliminates development rework.

5.2. SCALABILITY AND SECURITY

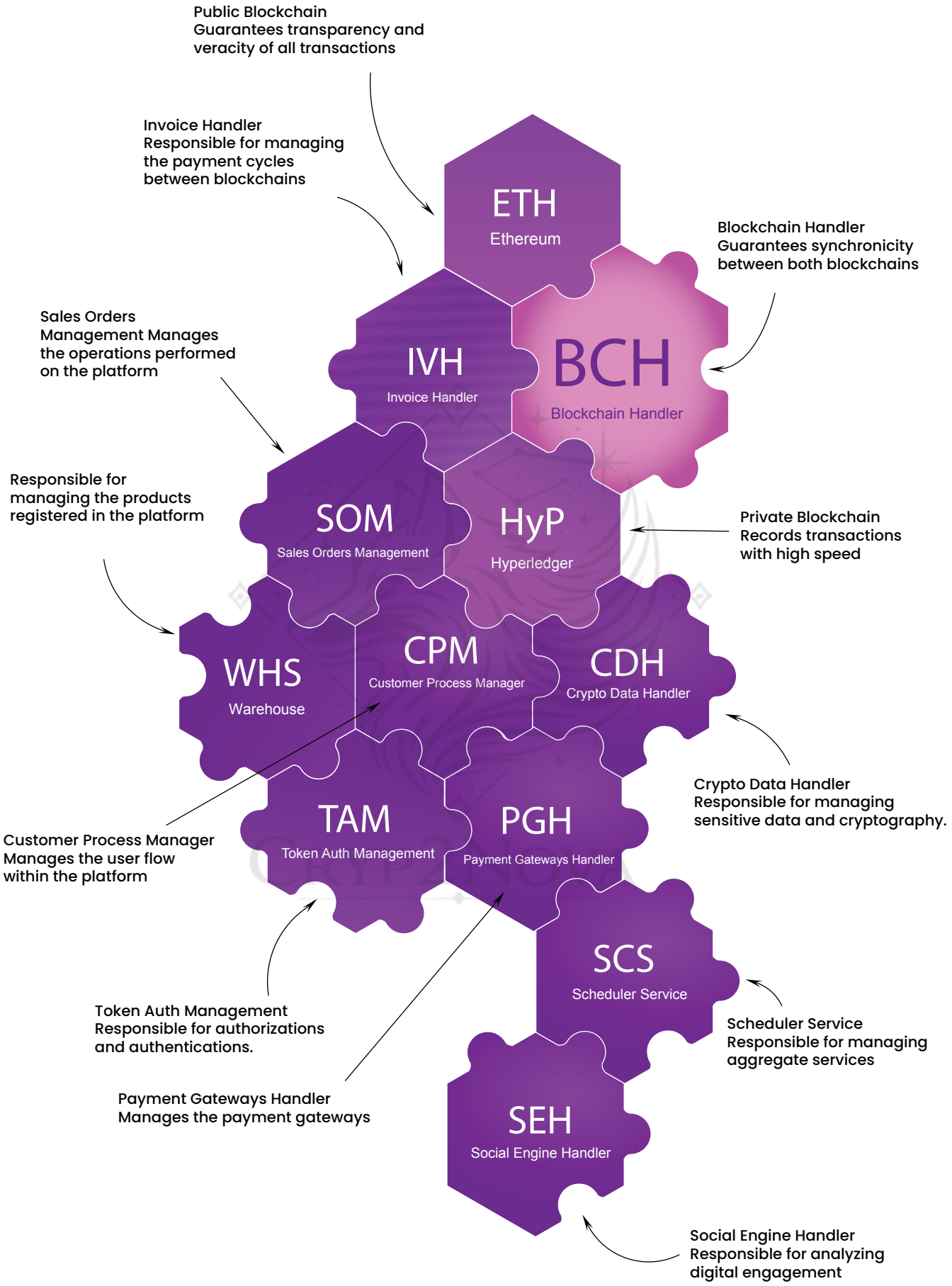
WiBOO has been on the market since 2015. They have a large environment, with 40% of their development completed even before the ICO launch.

Based on the great demand that is to come, the platform's foundations are architecturally designed for microservices, which are targeted for events through decentralized communication, with an Advanced Message Queuing Protocol (AMPQ). This allows the company to easily scale its products, promoting fluid usability for its users, in all of its solutions.

This architecture also allows creating new features, which can easily be added to the products offered. You can imagine each micro-service as small software that, together, forms a large integrated system, giving different public users a unique experience.

In terms of security, the company follows the best practices listed on ISO/IEC 27002, when applicable to the developed products. Concerned about user confidentiality, the platform is already prepared for the General Data Protection Regulation (GDPR) requirements, with a cryptographic model for data records considered sensitive.

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5.3. ABOUT BLOCKCHAINS

Financial transactions made using fiat money are limited only by the quantity of available values and the speed of the physical or electronic means that is executing the transaction. There are no transaction intermediaries beyond the passwords required for authorization. The value goes from account A to B immediately after entering and confirming the password.

Transaction speed is impacted by the security features and computational processes involved in validating a simple move from A to B, in addition to the available amount of cryptocurrency in the wallet. The public blockchain platforms chosen for this project, such as Ethereum, limit the transaction speed to minutes or even hours. This blocks cryptocurrencies from being used in everyday situations, such as the purchase of consumer goods, because Seller A will only be certain of the transfer value minutes after B has moved the funds. Consumer B will have to wait for seller A's confirmation to receive a product.

To popularize the use of cryptocurrencies, the WiBOO platform proposes using a private Blockchain, Hyperledger[12], which may perform up to 2000 transactions per second.

To mitigate the counterpoint that the private Blockchain is not a distributed information source and is dominated by a single-entity, one of the project's biggest advantages is the proposal for aligning private and public Blockchains. This would keep the public registry distributed with a very high traceability though the use of a technique known as Sidechain. This feature also allows the user to employ Wibx currency in any Exchange that works with the ERC20 protocol.

The private blockchain will allow a quick transaction of a product purchase from A to B. This Blockchain will be open for inquiry by any person who is registered in the system, and it will have your data immediately synchronized from the beginning of a transaction for the public blockchain, which will record and validate the transaction in its necessary time.

The alignment of these layers will be done by the micro service, BCH - Block Chain Handler, and Blockchain public's validation will be started by an Ethereum mining node from the company itself. In case of problems with the Ethereum network speed, which can sometimes take up to 24 hours to start processing a transaction, BCH will be responsible for restarting the scheduled processes.

12. https://arxiv.org/pdf/1805.11390.pdf

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5.4. FUND TRANSFER GUARANTEE

To guarantee that the digital engagement taking place on the platform is correctly remunerated, the platform must maintain the wallet's private key for those involved in the transaction.

By keeping these wallets secure, it will also be possible to guarantee payment for a product without the need to apply an external payment gateway. And finally, the wallets' safekeeping ensures the implementation of WiBOO SOCIAL's rules.

The platform will create a wallet for every person that registers, so they can freely move the wallet's values, as long as they follow the rules defined in the contract. The platform will not have control of personal wallets, which will allow for a free movement environment.

5.5. ABOUT THE WALLETS

As mentioned above, the proposed solution works with a technique called Sidechain: a Blockchain Hyperledger (called internal) will be synchronized with Blockchain Ethereum (called public) through our proprietary system, named BCH.

In this sense, there are a set of wallets to describe:

- Internal wallets: the wallets that will be used to track all transaction on the Hyperledger made by BCH.
- Public custody wallets: a user's wallet, which will be on the Ethereum network, but with a private key generated by the Platform.
- Public wallet: a user's wallet, with no control of the Platform.

The system will store the public keys of the Internal and Public Custody through our architected system for storing user data: it will encrypt the value as soon as it is generated, and then will store it

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in AWS Cognito, our chosen cloud provider to store sensitive customer data. Cognito is a commercial product compatible with HIPAA and HITECH, with recognized and auditable certifications such as ISSO 27001, FedRAMP and Service Organization Control Report (SOC1, SOC2 and SOC3).

Our system already encrypts user data throughout its flow, but the wallets will have extra control because we will store an HMAC validation token in our database, so we will be able to validate if the value of the key read from Cognito has undergone any manual modification attempt. If the HMAC code does not match what is expected, an alarm will be generated, and the activities of that wallet will be suspended.

The user will have full transparency and traceability in every transaction from one wallet to another, because it will be possible to access our private Blockchain and audit it as well as in the public Blockchain, being possible to make the relationship between these internal/public transactions. The wallets will be maintained by the systemic structure, without any necessary operator intervention.

5.6. DIGITAL ENGAGEMENT ANALYSIS

Digital engagement analysis will be performed automatically through public publications that are open for viewing on social networks. The platform will not depend on the analyzed networks' means of access and will not be dependent on the rules imposed by these means, which can be modified to meet any need.

Systems that do not allow an automated analysis of publications, such as WhatsApp, the system will share metadata that is capable of identifying the engagement origin when the user is redirected to the platform. The data analyzed in this case will be from platform purchases made by users who have been redirected from a shared post.

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5.7. DIGITAL ENGAGEMENT SETTINGS

To characterize the Platform as flexible, the Digital Engagement payment rules will be configurable; this will allow users to use it in different scenarios without having to customize it. To accomplish this, the Platform will allow the client to register, always in cryptocurrency:

- the maximum value that will be distributed for the engagement of a particular product;
- the value that will be paid for each activity performed on each social network that is monitored by the Platform.

5.8. DIGITAL ENGAGEMENT LIMITATION GAINS

Once the values have been set for a particular product, the platform will adjust the gain of the available currencies for that product. This will prevent all currency configured by the brand to be distributed with engagement activities by the first user who shares. With this limitation, the platform aims to fairly distribute the currency to those who have a greater number of followers, allowing everyone to earn them, but provides greater rewards to those who bring greater value to the brand.

The following are types of earning limitations:

- A share originating from the platform will be counted only once per User. This share will receive the fixed value configured by the Client.
- Time to Live (TTL) sharing: controls how long shared activities originating from platform need to be monitored.
- Callback/purchase activity will not suffer any intended payment restriction, so Client will pay the configured value to the User who stimulated a sale.

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- Likes and retweets must be controlled by the number of executed actions on a share that originated from the platform. This limitation is described in the formula below:

$$\sum_{i=1}^{\infty} \frac{VCU}{2^{\left\lceil \frac{2.i.VCU}{VCO} \right\rceil - 1}}$$

VCU is the configured value for one like (or retweet) and VCO is maximum value that can be paid for the number of likes (or retweet).

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6.0. LEGAL VIABILITY

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6.0.

LEGAL VIABILITY

Wibx is a utility token developed to be used in the WiBOO ecosystem, an innovative technology platform that is globally groundbreaking. Wibx is developed by Ecossistema Negócios Digitais Ltda. ("Ecossistema"), a limited liability company duly organized and existing in accordance with the Laws of the Federative Republic of Brazil.

Wibx will give its customers the possibility of purchasing products and services on the WiBOO platform. The use of Wibx outside WiBOO ecosystems will depend on (i) the acceptability of Wibx by third parties and (ii) its negotiation in the secondary cryptoactive market, by exchanges. The decision to acquire Wibx shall be embodied in the detailed analysis of this White Paper, as well as in other publicly available information relating to the issuing company. There is no guarantee of return on the values used in the acquisition of Wibx, nor of any possible valuation in the secondary market during exchanges.

Wibx does not grant its acquirer any promise, title, right of participation or partnership, privilege, prerogative, preference or other right, per se executable or convertible, in relation to the capital stock of the Wibx issuer, nor does it confer political rights or a vote in the administration or conduct of business. The possible and uncertain remuneration that a Wibx acquirer may have as a result of the Wibx resale on the secondary market is not due to efforts made by Wibx or third parties, but rather to the Wibx acquirer's engagement on the WiBOO platform and its analysis of cryptoassets market volatility, as well as the free market demand and supply law. Wibx has no nature of securities, pursuant to Article 2 of Brazilian Federal Law Law no. 6.385/1976.

The Wibx ICO does not constitute a public offer of securities, in accordance with in force and applicable Brazilian law, so that it is not subject to inspection, authorization and/or exemption from registration in the Brazilian Securities and Exchange Commission (Comissão de Valores Mobiliários).

Wibx does not have the nature of payment method as defined in Law 12.865/2013 and applicable regulations of the Central Bank of Brazil (Banco Central do Brasil) and the National Financial System (Sistema Financeiro Nacional). The Wibx ICO is intended for internet users with access to the Wibx ICO platform, except those users residing in the United States of America and other countries where local laws expressly prohibit the purchase of utility tokens in ICOs or require prior registration, authorization or exemption from the utility token ICO from the competent authorities of those jurisdictions. Ecossistema was incorporated under a flexible corporate structure methodology, which allows it to incorporate international vehicles to better suit its clients' needs, provided that applicable legislation and regulation in such foreign jurisdictions are complied with at all times. Ecossistema may, at is sole discretion and without prior notice, assign Wibx's development rights to companies belonging to its economic group, organized either in Brazil or abroad.

This white paper may be updated, from time to time, as per the strategical roadmap designed by Ecossistema. Every updated version of this white paper will be made available at https://static.wibx.io/whitepaper_en.pdf immediately after its issuance.

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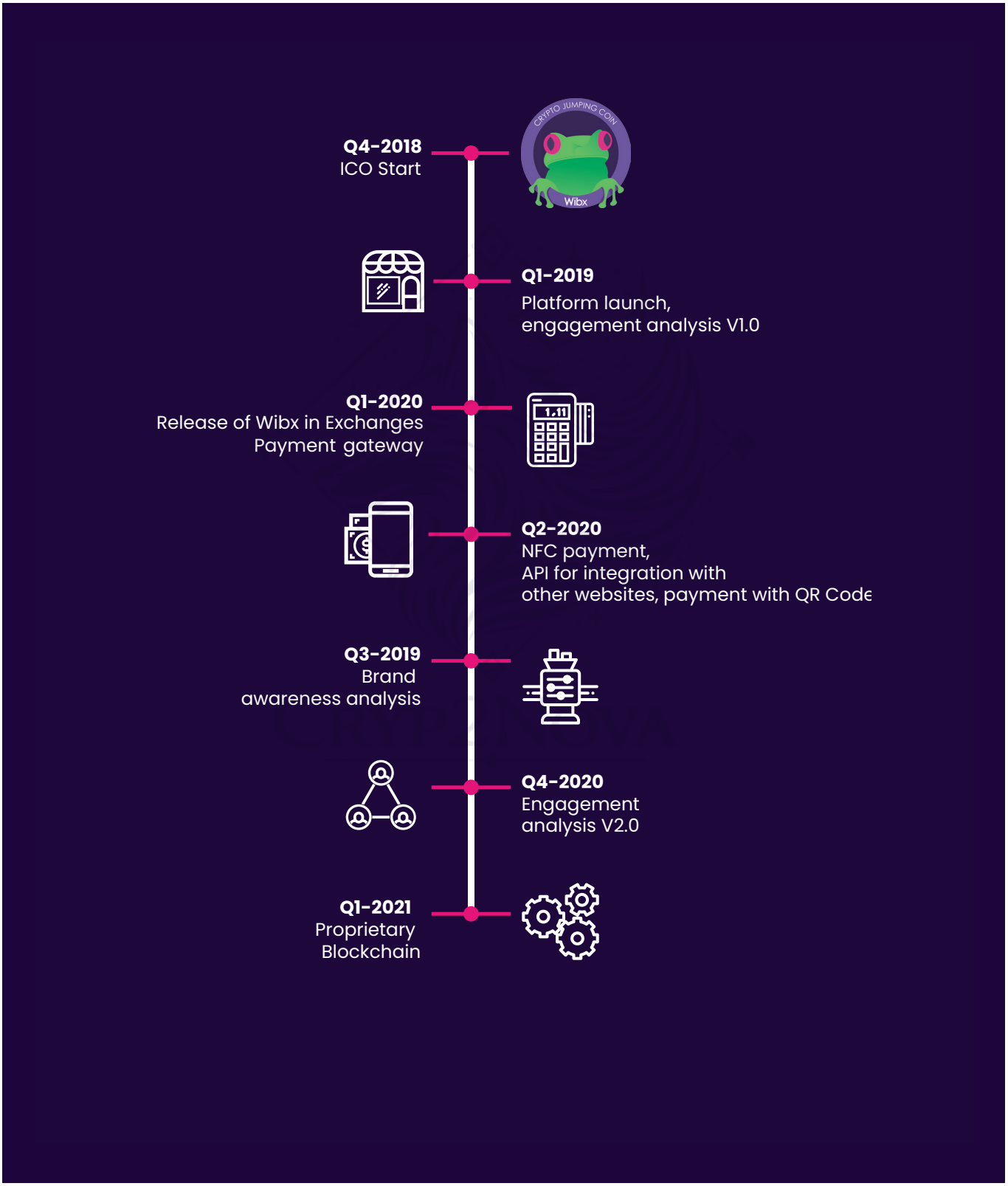
7.0.
ROADMAP



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7.0.

ROAD MAP



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7.0.

ROAD MAP

In just 10 months from the publication

Since the launch of V.1 of the platform in April 2019 has been computed



75% Increase of more than 70% in the number of registered users in the Platform in the last 5 months.

87k 87K More than 87 thousand products in the platform are accepted in WiBX.

25% 25% Average growth in the number of registered stores since the launch.

2.000% Average increase of 2000% in engaging people in a post (before and after using WiBX)

10M More than 10 million dollars of inventory in the Shopping (270 million WiBX).

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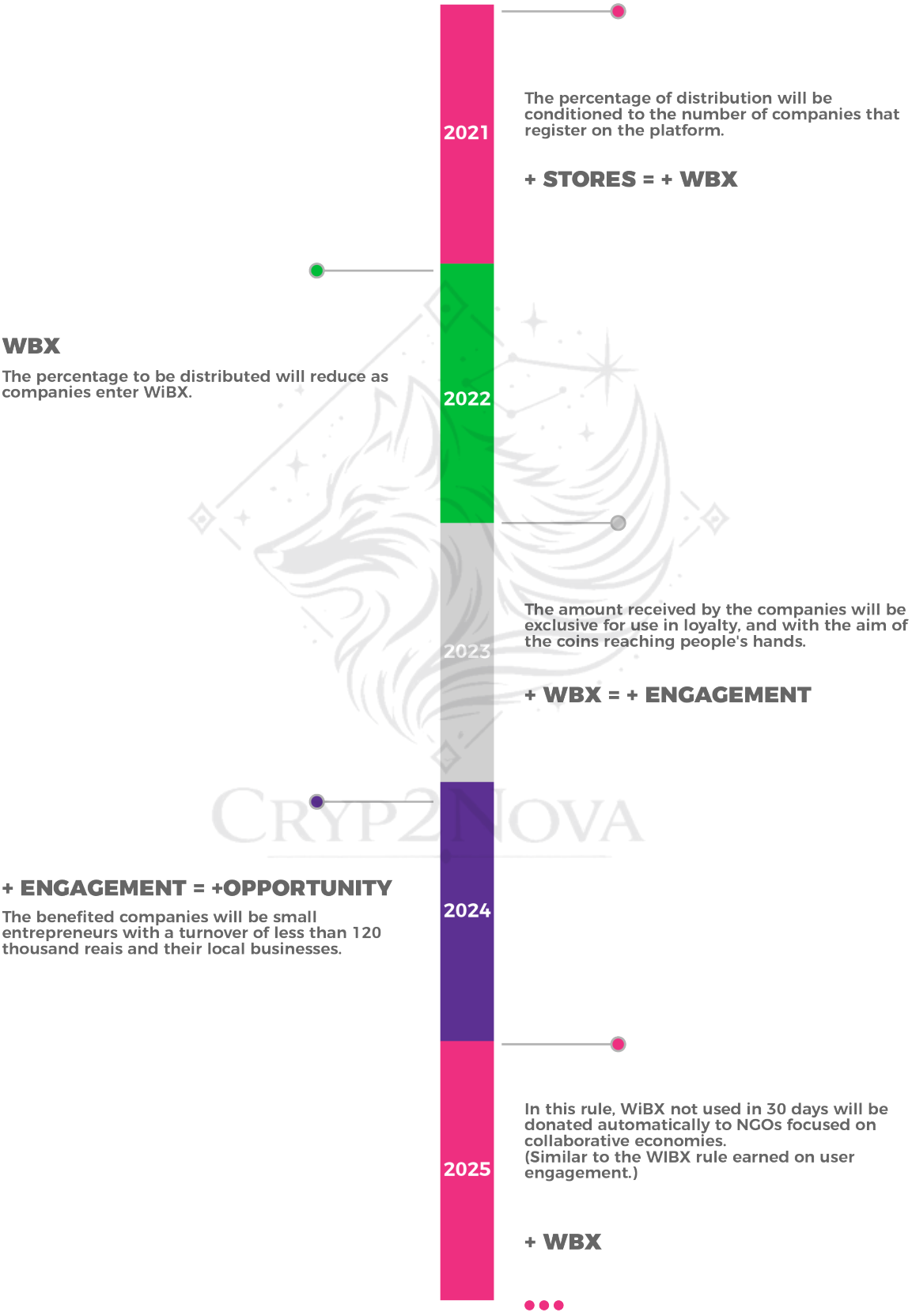
8.0. DISTRIBUTION CONTROL

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7.0.

ROAD MAP



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9.0. PARTNERS AND INVESTORS

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8.1.

FOUNDERS



Pedro Alexandre

Degree in marketing, strategic management and business with more than 20 years of experience in developing successful retail cases for major market players..



Vagner Sobrinho

Degree in Marketing, but programmer as a vocation, has worked for more than 17 years in developing software and creating systems for the industry and retail market.

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8.3.

ADVISORS



Guga Stocco

CEO of GR1D, an innovation platform that enables companies to connect with multiple Application Programming Interface (APIs). He is also co-founder of venture capital firm Domo Invest, ambassador of SRI International and advisor to companies B3, TOTVS, Hapvida and Banco Carrefour. He was head of Strategy and Innovation at Banco Original. As an executive, he also worked at Microsoft and Buscapé. He founded search engine marketing company TeRespondo, acquired in 2005 by Yahoo.



Caco Alzugaray

President of Editora Três, which publishes, among other titles, the ISTO É and Isto É Dinheiro magazines. He graduated in economics from PUC/SP and also as second lieutenant of the Brazilian Army.



Caio Mesquita

Founder and partner of Empiricus, he is currently president of Acta. Caio holds a business degree from FGV-SP and an MBA from Columbia Univeristy of New York, where he graduated with honors. He was a



Cristiano Petrus

Graduated in Business Administration and holds an MBA from Fundação Dom Cabral, he is founding partner of the Pobre Juan restaurant chain. He currently chairs ANR and is a member of Endeavor.

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Edson Oikawa

Graduate and postgraduate in Business Administration, from Fundação Getúlio Vargas, with more than 20 years of experience in the financial market, currently serves as CEO of the Pobre Juan restaurant chain.



Felipe Miranda

Founding partner and chief strategist at Empiricus, he is a former FGV professor and current author of the Day One newsletter, received by more than 2 million subscribers.



Felipe Prata

Co-founder of Nest, currently responsible for commercial area and business development, he holds a Master's degree in Business Administration from I.E. (Madrid-Spain-2002).



Eduardo Terra

President of SBVC - Brazilian Society of Retail and Consumption;
Managing Partner of BTR Education and Consulting;
Master of Business Administration FEA / USP;
Author of several books and articles on retail and consumer market;
Member of the Board of Directors of retail companies;
Organizer of 8 NRF groups and 30 other international retail program groups.

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Fernando Nogueira

Entrepreneur and founder of the Consulting House Group, he is a graduate of the Dom Cabral Foundation with PGA specialization (Insead), author of the ABCDE methodology that supported the creation of ConnectIn.



Lais Macedo

Graduate in Public Relations from Faculdade Casper Líbero and postgraduate in strategic administration by FIA. She is a member of the management committee, CEO and partner of LIDE FUTURO and co-founder of Copa Network.



Marina Pechlivanis

Partner of Umbigo do Mundo Comunicação and of UDM&Co. She created the System of Exchange Relations, Brand Gifting, Gifting Map and Perceptive Index. Master in Communication and Consumer Affairs from ESPM. Author of



Monin Ung

Monin researches in law, technology & the future. Monin Chairs the Oxford Futurists Society which members include blockchain practitioners from the Oxbridge community.



João Carlos Mendonça

Partner of Felsberg Advogados, specializing in foreign investments, startups and mergers and acquisitions. He is recognized for being one of the pioneers in the Brazilian legal market in the theme Blockchain and ICO.

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Thomas Bittar

Co-Founding Partner of IndicatorCapital, Board Member at Pernambucanas and at Worldpackers. Has a BA from Boston University School of Management and graduated from the OPM at HBS.



Yai Sukonthabhund

CEO at Crossbridge Capital, with more than 20 years of experience in the financial market having worked in large banks. Is a bachelor in Mechanical Engineering from Cornell University, NY.

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8.4.

TECH ADVISORS



Edizon Basseto

Chief Technology Officer



Felipe Teixeira

UI / UX Developer



Gabriel Marinho

Blockchain Architect



Kleber Aquino

Infrastructure Architect

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Mateus Santos

System Architect



Rafael Peretta

Senior Software Developer



Tauan Santos

Senior Software Developer



Leandro Evaristo

Software Tester



Vanessa Santos

Techincal Writer

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10.0. BRANDS

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11.0.
GLOSSARY



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11.0.

GLOSSARY

- IoT: Internet of Things
- ML: Machine Learning
- P2P: peer to peer
- NFC: near field communication
- AI: Artificial intelligence

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Writing and Creation:

Umbigo do Mundo

Legal Advisor:

Felsberg

Technological Consulting:

Projeto STAMPS

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