Blockchain Reward Incentivized Browsing

Project Summary (Version 1.2)

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Executive Summary

Project Background
Blockchain Reward Incentivized Advert Browsing (BIB)

Problem Statement	• At present, websites *push out* adverts indiscriminatively by using banner ads, malicious scripts and intrusive-in-your-face adverts – introduced a series of issues for users, publishers, and advertisers and created some inefficiencies in the online marketplace.
BIB as a Solution	• By having an active opt-in Reward Platform on the blockchain, the browser can block off these trackers and institute adblockers to prevent such intrusion. With this, the user experience can be enhanced and speed is also increased significantly.
Key Objectives	• BIB seeks to **enhance the overall user browsing experience, improve the user privacy, enhance the means to target users and deliver ads whilst incentivizing users for online advert browsing and rewarding users' attention**

Existing Online Advertising Landscape is Broken

Brands need a way to engage with users and incentivize users to not use ad-blockers. A brand's goal is to convert a user. Ad-blockers render media buys ineffective in driving online and offline conversions. According to the Association of National Advertisers, $740 billion will be spent on brand activation marketing by 2020 (US Only). Despite the rise in marketing, brands don't have a reliable mechanism to assess the return on investment of their campaigns.

Digital advertising allows an abundance of metrics, but a lack of transparency—allowing fraud to run rampant in the form of fake views, inappropriate placements, and getting placed on "ghost sites". To thrive in a world that lives on the internet, brands need to change the way they view media buying. The current ecosystem doesn't allow the one metric that counts, Return on Media Buys, to be tracked accurately. This can only be realized via a trust-less, decentralized, and transparent blockchain platform.

Another issue facing digital advertising is the fact that it is almost completely centralized-- controlled by a handful of key players providing the majority of advertising dollars.

Ad fraud remains public enemy No. 1 in programmatic advertising. It drains budgets, erodes trust, and leaves marketers without a clue as to what's going on in their campaigns. Ad fraud also continues to multiply in the ways it can trick marketers into forking over millions of ad dollars to criminals.

The unwitting purchase of bot traffic in digital advertising markets defrauds advertisers of over $16+ billion annually. Opaque supply chains provide cover for botnet operators who hide behind the black boxes of exchanges and deep within unauditable ad networks. Because supply chain entities downstream from the advertiser are generally paid on a cost per mille ("CPM") basis, their incentive alignment is towards maximizing impressions irrespective of whether those impressions are from human eyeballs or bots. Because botting is cheap and hard to detect, it may even be economically rational for downstream entities to knowingly serve ads to bots. Ad buyers are increasingly frustrated by having their money stolen.

While programmatic ad buying is undoubtedly the path forward for quantifying the value of ad buys relative to direct dealing and is the highest growth area of digital advertising, programmatic is, at present, a morass for quantifying efficacy in advertising non-installable goods. The behaviors of humans on web pages are easily mimicked by bots and the flagging of bot network signatures is essentially a cat and mouse game. This leaves advertisers mostly powerless against the incentive structure of the downstream supply chain.

What Blockchain is and How it Works

Blockchain technology keeps everyone honest, because trust is not a choice.

Blockchain is a digital ledger ("digital node") with data that is replicated, synchronized and shared across multiple servers, computers and users all around the world. The data is stored in a chain-like configuration where the history of every transaction is bundled into 'blocks', which can only be built upon, but never altered or copied. It is a peer-to-peer network of members that verify every transaction, record it publicly and chronologically.

The blockchain network is opposite of the centralized financial systems that have a traditional consolidated repository of all client's transaction data. The single owner of the database is extremely vulnerable because all the information is stored in one place, which makes it easy for cybercriminals to hack into.

With blockchain, you may say that data in a distributed ledger belongs to everybody and nobody at the same time. If somebody would try to hack the system, they would need to change data in the majority of participants, which is nearly impossible since there are thousands of them. All the members using blockchain keep the digital ledger up to date, therefore the network is incorruptible.

Why Digital Advertising Industry Needs Blockchain?

Digital advertising ecosystem is a massive network of DSPs, SSPs, ad exchanges, ad networks, data management platforms, ad servers, and agency trading desks. It is hard to imagine how many supply and demand partners exactly transact on the daily basisthrough Real-Time Bidding auctions. Let's not forget about private marketplaces and direct deals. Altogether that might be billions of transactions every day with millions of dollars sent there and back.

All these media buyers and sellers have to pay fees to middlemen, technology vendors, and intermediaries. Those platform fees, service fees, payment processing fees and transaction fees cost a fortune. That's quite a lion's share of the marketing budget. But wait, it's not only about money. Advertisers and marketers express concerns about the lack trust, transparency issues and growing ad fraud problems that devastate the programmatic partnerships.
All these difficulties require immediate resolutions. Blockchain technology promises fundamental changes and tremendous profits to the AdTech industry. Let us consider some of them.

Major Advantages of a Blockchain-based Solution In Online Advertising

Ultimate transparency

Every change made on the blockchain ledger becomes public. It is verified, approved and seen by all members. Such openness of the network and peer support adds accountability and builds trust.

Immutability

Once a blockchain node is created, its data cannot be modified retroactively without the alteration of all consecutive blocks. It is only possible if the majority of members agrees to change the ledger simultaneously. Each transaction must be approved by most of the participants in order to be bundled into the ledger.

No third-party intermediaries

Blockchain-based transactions allow direct exchange of digital and physical assets between parties. This dramatically reduced or even eliminates the counterparty risks and allows partners to save up on transaction fees.

Enhanced data quality
Blockchain data is consistent, complete, accurate, updated, verified and widely available.

Distributed nature
Blockchain runs on the network of computers. If one unit fails or an error occurs, the digital data would not be lost, because it is replicated on thousands of other computers. There is no need for lost data restoring or backup solutions since the data is decentralized and never stored in one place
.

Cybersecurity
Transactions in blockchain are associated with unique "keys" - strings of numbers that define the user and that user's digital wallet. Cryptography is used to secure a user's private key and offer full control of the identity and transaction history.

Real-time transactions
While bank transactions take a day or two, blockchain transactions allow instant payments. Digital tokens. One example of successful blockchain implementation is bitcoin - cryptocurrency which is quick, cheap, and more reliable form of currency.

Endless possibilities
With blockchain, users can create markets, store registries, move funds, keep records of immutable values such as currency, identity, trails of products and other data.

How Blockchain Reshapes Online Advertising

Fighting Ad Fraud
Blockchain has a potential to eliminate the growing discrepancies between what advertisers are paying for and what they actually get. With blockchain-based transactions, media buyers can easily track the number of impressions that are being delivered and verify whether those ads were targeted to the right audiences and served in the right place and at the right time.

Since all members of the blockchain network are approved and verified by other participants, bad actors and cybercriminals have no chances to get into the system. Therefore, every impression you buy comes from an authenticated publisher with a validated domain. This technology allows minimizing such fraudulent activities as bot traffic, domain spoofing, pixel stuffing, and ad stacking. Read more about inventory fraud here.

Enhancing Viewability
Modern blockchain solutions provide comprehensive tools to trail campaign's performance metrics related to how much was spent, who viewed the ad, what were the engagement and conversion rates. Such precision is beneficial for brand

safety since advertisers can always be sure their ads appear in reputable places only.

Finally, blockchain provides enhanced viewability tracker tools. Media buyers can be 100% sure that the ads they are paying for are viewed by real audiences. They simply don't get billed for the impressions that were served in the places that are not available for the human eye or generated by bots. Read more about ad viewability here.

Data management and user privacy

Blockchain ledgers contain data that comes with complete security. All members of this peer-to-peer network can access and review information on who did what, when and how. This complete transaction history from the day one is replicated all over blockchain ledgers, approved by all participants and secured by the latest cryptography.

With such levels of public security, strangers and cybercriminals have zero ability to access the data, copy it or hack it. Transaction information is secured and protected by all members of the chain. Every ledger gets a unique public key in the block, which is then distributed all over the participating nodes with links to previous and following blocks. Data leakage or data theft is impossible because blockchain networks have no single point of failure.

Smart contracts

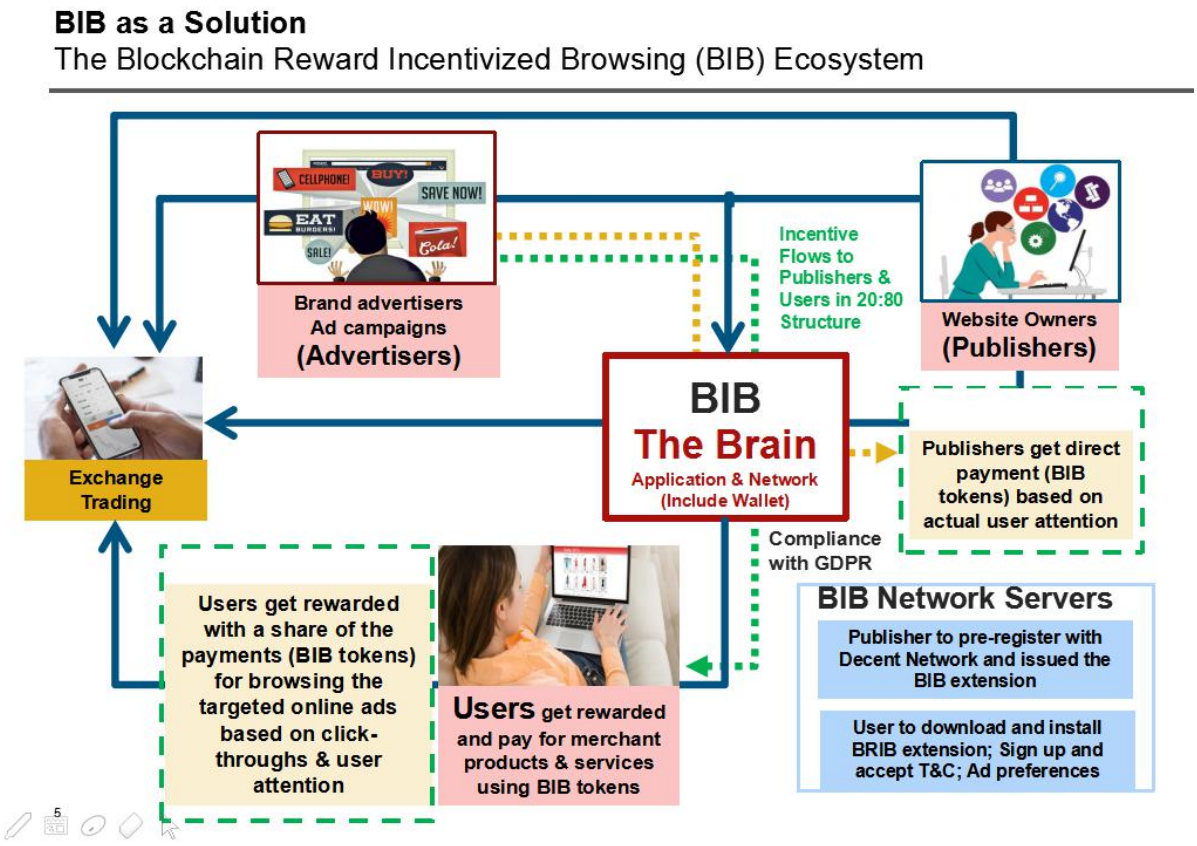
A piece of code which is stored in a blockchain network is called a smart contract. It describes the conditions on which all parties of the transaction agree on. Predefined pattern of actions determined by that contract can only be executed if all conditions are met. If these changes to be made to the contract, they have to be approved by all other members in the same time. Smart contracts are self-executing and fully self-enforcing.

This technology facilitates future contracts and allows buying and selling of any kind of commodity at a predetermined price at a specified time in the future. Applying this to digital advertising, we may say that advertisers would be able to purchase ad impressions at a forward price from futures exchanges.

Solution: BIB (Blockchain Reward Incentivised Browsing)

What is BIB

BIB is acronym for **Blockchain Rewards Incentivised Browsing**



It uses an Active Opt-In Registration System for both the Publishers who owns websites and Users who browse various websites.

Publishers can sign-up by downloading the BIB Program Package via BIB BRAIN nerve center's website, and fill in its preferences of the types of adverts the Publisher wishes to sell its site's real estate for. Upon approval by BIB Brain Nerve Center, the Publisher will be informed it is authorized to participate in BIB's Active Opt-In Program.

For the User, he or she can download the BIB Program Package and sign up by giving his personal identifying data (that is in compliance to GDPR and other data privacy regulations in force), his or her preferences and demographic details. Upon approval, the User will be able to create the BIB Blockchain Wallet. User will then be authorized to participate in BIB's Active-Opt-In Program.

When User next browse on a BIB's approved Publisher site, the BIB Program Package will prompt the User that he will be served a targeted ad from an Advertiser that the Publisher preferred, which was pre-set in the Publisher's Preferences when he registered for approval to participate in BIB.

BIB Program Package eliminates Ad Fraud. It ensures Targeted Ads are served. It incentivised the User to view the Ad, as User will be rewarded for his 'viewing effort'.

Typically, most Adverts served will be short, like 7 seconds. For longer Adverts, the User can change his Ad Preferences as and when he or she so wishes.

BIB's Revenue-Reward Model
The business revenue model is kept simple and straight forward, as BIB's mission is to eradicate the inefficiencies, complexities and opaqueness of the present Online-Advertising ecosystem.

For every successful clickthrough from either a banner Ad or completed 7 seconds view of a video or textual-image Ad or its hybrid format, the User will receive 80% of the Value of the Ad, as determined by the Advertiser and agreed to by the Publisher in his Ad Preference panel. For the Publisher, he will receive 20% of the Value of the Ad.This apportioning percentage will be fine-tuned as BIB evolves and gather sufficient feedback from the clickthrough rate, viewing rate and other variables, like participation rate of Publishers and Users over a period of monitoring by BIB BRAIN nerve center.

When an Advertiser initiates with the BIB BRAIN Nerve Center to launch a campaign, it will be quoted a budget based on the type of Ad and the duration of the campaign. BIB BRAIN will be paid upfront **an agreed percentage of the campaign budget** agreed upon and the reminder of the budget will be shared between the Publishers and Users on an 80/20 share based on measurable User's attention to the Ad.

BIB BRAIN will keep in reserve a portion of its profit margin, for use at a later date as Market Maker war-chest when the BIB token is listed on the Exchange(s).

Unit of Reward
The unit of Reward will be tokenised. The **BIB** token will be a customized utility token **BIB** that is pegged **1:1 with the USD** and can be traded based on demand and supply when the token is listed on the Exchange(s).

The **BIB** token can be converted back to fiat USD currency or continue to circulate in the BIB ecosystem by way of exchanging it for goods and services on designated eCommerce marketplaces, or it could be offered up as a donation to

supported charities. This expanded utility of the **BIB** token ensures the vibrancy of its adoption and the BIB ecosystem community.

Prevention of Bot-Clicking instead of Humans

As part of the technology blueprint of BIB, we will be using heuristic behavioral machine learning that monitors the action of the specific clicks, to sieve out dodgy clickthroughs of any specific human User that is registered on BIB, to ensure no fraudulent clicks. The system will also deploy a captcha system that is easy to use, yet effective.

Assurance of Real interest in the Ad and not Click-for-the-sake-of-Reward

There will be an upper limit on the number of Ads served over a determined duration of time.

We are enforcing a limit of 5 Ads served within a span of 30 mins. This should assure the Advertiser that besides Targeted User, the User will also be discouraged to try to game the BIB system.

Eliminating Ad Fraud

Before we illustrate how BIB eliminates ad fraud, let us explain what are the various types of Ad Fraud and who they affect.

Click Fraud

Click fraud uses small programs called bots to crawl fake websites and mimic human behavior. Basically, bots click on ads to give the impression of real user engagement. Bots are particularly dangerous because they inflate campaign performance so advertisers think their ads are getting engagement. Instead, advertisers are unknowingly paying for fake clicks from fake users. Fraudulent publishers create bots to steal advertiser money by simulating legitimate clicks.

Impression Fraud

Similar to click fraud, impression fraud also uses bots to mimic human behavior. Instead of faking clicks, bots in this instance continuously load a fake website to generate fake impressions. Like with click fraud, bots inflate campaign performance so advertisers think their ads are working. Instead,advertisers are unknowingly paying for fake impressions. Fraudulent publishers create bots to steal advertiser money by simulating legitimate impressions.

Cookie Stuffing

Cookies are the bits of code web developers use to track users' behavior. Cookie stuffing is when a fraudulent publisher will use things like pop-ups or embedded images to "stuff" additional fake cookies onto a legitimate website. When site users go on to buy something, the owner of the fake cookies falsely gets attributed for delivering that conversion.

Fake cookies steal the credit for delivering conversions and sales, which decreases any revenue legitimate publishers might make through affiliate marketing.

Fraudulent publishers, fake websites, and fake cookie makers.

Pixel Stuffing
Pixel stuffing is the art of taking an entire display ad and fitting it into a 1x1 pixel that no user would ever be able to see. Because the ad technically still appears on the site, impressions are still counted even though the pixel goes unnoticed. Advertisers pay for a placement on a site that no user will ever see, thereby wasting their money on essentially invisible ads. Fraudulent publishers use this technique to save inventory space while still charging advertisers money. It's a scam.

Ad Injection
Ad injection occurs whenever an ad is inserted into a site/app without the knowledge or consent of the publisher. Usually, browser extensions inject ads on top of real ads on a publisher website, or alternatively replace them. Everyone. Advertisers believe they're buying from a quality publisher, but instead unintentionally buy from an unknown third-party extension. Publishers lose money because the ad injectors steal their placements and also their revenue. Technically it's the ad injectors' fault, but they need to make deals with developers who want to monetize their browser extensions. So both parties share some of the blame.

Domain Spoofing

Domain spoofing occurs in programmatic advertising when fraudulent publishers or exchanges fake the quality of their inventory to resemble that of a premium site. An advertiser thinks they're buying inventory from CNN, when in reality they're buying from fake sites. Advertisers and reputable publishers. Advertisers get duped into paying for low-quality inventory. Domain spoofing also hurts reputable publishers and exchanges as it erodes trust between demand and supply sides. Fraudulent publishers, or really any entity obscuring the quality of their traffic. It's easy to do in programmatic.

Ad Stacking
Ad stacking occurs when multiple ads are placed on top of each other in a single inventory slot with only the top placement visible. When a user clicks on the visible ad, all unseen ads underneath it register a click as well. Advertisers. Because only one ad is visible, the other unseen ads placed underneath still cost the other advertisers money. Fraudulent publisher engage in this practice to gain additional revenue.

Ghost Sites
Just like ghosts, ghost sites don't exist -not really. Ghost sites are fake websites, usually with no content, that make their "inventory" available on lower-quality exchanges and profit from fake impressions. This hurts Advertisers and exchanges. They end up paying for fake impressions in their programmatic campaigns. It can also hurt the reputation of exchanges who traffic this kind of inventory without knowing it's fake, which does happen. Fraudulent publishers mostly, who actually create the website. Disreputable exchanges also share some of the blame as they could block these kinds of sites but don't. The good ones do block them.

User Agent Spoofing
A user agent is software, like a browser, that does something on behalf of a human user, like collect and send data. User agent spoofing is therefore when one user agent pretends to be another user agent in order to commit some form of fraud like impression or click fraud.
This hurts Advertisers. Bots use user agent spoofing to appear as real humans operating legitimate browsers, when in fact it's a bot using no browser at all. User agent spoofing can also interfere with user targeting. Fraudulent publishers create bots that use this technique to pose as real humans using legitimate browsers.

Location Fraud
Location fraud, sometimes referred to as location spoofing, occurs when a fraudulent publisher fakes location data (latitude/longitude coordinates, for example) to help win bids specifically targeting that location. Advertisers. Not only does location fraud result in advertisers marketing to fake users, but it also adds insult to injury by causing them to pay more. Location-based inventory often demands a greater price due to the promise of contextual relevancy. Location fraud can either be intentionally committed by fraudulent publishers, or it can be unintentional simply due to what the industry refers to as "short-distance jitter" -essentially technical complications in finding an accurate location signal.

Man In the Middle Browser Attack
A man-in-the-browser attack is a form of malware that is injected into a browser or app and manipulates the interactions between a user and the software. The malware can add new ads or modify existing ones, or alter how a user communicates with the content on the site/app. Everyone. Man-in-the-browser attacks manipulate how advertisers, publishers, and users interact with each other, corrupting the flow of information between parties. The creator of the malware is to be blamed.

While the types of ad fraud described are almost always the fault of fraudsters, disreputable publishers, and the like, the lack of transparency in programmatic advertising should share some of the blame. With so many technologies operating in their own silos, creating their own standards for tracking, measurement, and reporting, fraud can go unchecked.

The above categories of Ad Frauds can be eradicated with the use of BIB, as the blockchain makes the supply chain transparent, and the creatives from the Advertiser are cryptographically encrypted, as non-fungible tokens. As such, only authenticated creatives from the Advertiser will be recognized in the supply chain. This disincentivizes Publishers from engaging in Ad Fraud, as the clickthroughs and impressions are not counted.

Additional, the BIB Program Package also doubles up as an AdBlocker, with specific exclusions for creatives from recognized Advertisers.

Establishing Trust with Ad Buys
The thing with online advertising is that it's almost impossible to know if stats are accurate. When we count clicks to our site, are we counting true customers—i.e. people? Or are we counting bots or hired "clickers" who artificially pump up ad stats so their distributors can charge higher rates? In truth, it's incredibly hard to tell. Research shows bots cost companies more than $7 billion in damage in 2016 alone.

BIB is primed to change all of that. Because the chain is transparent and encrypted, Advertisers can easily determine if the User viewing their ads are members of their targeted audience—or not—saving millions in ad spend each year.

BIB uses its own native token to establish a trusted ad space where users benefit from campaign auditing and cryptographically secure impression tracking. In layman's terms: Advertisers can make sure they get the advertising they pay for. This eliminates waste and inefficiencies in the present Online Advertising Landscape, which is broken.

Getting Rid of The Middleman
With BIB's Active Opt-In mechanism for both Publishers and Users, whereby Publisher's Ad Preferences and Users' Profile and Demographics are matched against Campaign Parameters set up by the Advertiser, the Advertiser can be assured it is expending its campaign budget to pay their targeted audience directly to view their ads—skipping the ad buy process altogether. One Forrester analyst estimated that publishers removing middlemen could increase their CPM from $1 to $5. BIB can do even better, with its Active Opt-In Ecosystem, because it streamlined the supply chain and provides true transparency and efficiency.

Using BIB's "Active Opt-In", Advertisers will vie for actual audience "attention"—not just imprints or impressions. And they'll be able to prove they've gotten that attention before the Reward is given. BIB's technology implementation allow advertisers to pay based on "viewing effort" by the person viewing the ad. That means smarter spending—and connecting—with potential customers.

Targeting Users Better
In the past, advertisers gained information about customers from various disparate sources—one might tell the age and sex, another their salary, and one more the kind of car they drive or where they like to dine. But using BIB, advertisers will now have the ability to build a customer profile directly from the customer—gaining all the information the customer is willing to share in one

swoop. This allows for an even greater ability to market to the customers' needs—and spend advertising on only those customers who are most likely to buy your product. This is laser sharp target marketing and similarly, the data can be used for retargeting. The big difference here is that while sharing the data, the User is Incentivised to do so, yet his identity remains anonymous as the User is identified by his or her Blockchain ID, which is allocated upon signing up to the BRIG ecosystem.

Improving Transparency

As BIB utilises blockchain technology, along the supply chain, it creates a tamper-proof digital ledger system that allows for true blockchain transparency of every Advertiser's creatives' move through the supply chain. What that means is that buyers can be assured where a creative has come from—who has handled it—whether it's legit or faux, whether they are viewing a creative from the authentic Advertiser or not . This puts tremendous power into the hands of the customer—enhancing their customer experience (CX). In that sense, BIB does more than create trust. It builds brand for the Advertisers

Ensuring of User Data Privacy [GDPR]

The General Data Protection Regulation 2016/679 is a regulation in EU law on data protection and privacy for all individuals citizens of the European Union and the European Economic Area. It also addresses the export of personal data outside the EU and EEA areas.

It came into force on 25 May 2018. BIB is in full compliance to this regulation and User's data are anonymized. Besides, as BIB uses an Active Opt-In registration sign-up, a User knowingly release his or her personal identifiable data under knowledge that BIB conforms to GDPR in essence and in gist. All data are encrypted in the BRIG BRAIN Servers and shall be deleted upon notification of User closing his or her participation.

Attribute Based Targeting

When a user registers and goes through the Registration/KYC process, he/she can decide what kind of the data would like to provide. The initial fields to be filled out are the following:

- Gender
- Age
- Location (Country, Zip code)
- Current location (City, which will be determined by the GPS)
- Hair Color
- Eye Color
- Height

- Weight
- Foot size
- Martial Status
- Additional fields, based on the demand

Users will have the freedom of not to validate their profiles, (it is their right to do so), but then their access to watching Ads will be limited and cannot participate in the Reward system.

Step by step guide of the targeting system

1. The user fills out the initial attribution fields, which gets aggregated into one single database. BIB BRAIN nerve center will never give out any personal data about its Users, other than the fields they filled out about themselves. Data will be encrypted cryptographically and comply with GDPR Regulations and other local laws of each country that the User reveal in the KYC.

2. From the database the advertisers can filter by the attributes.
3. The users will be sorted by the selected filters. Further manual selection will be possible.

The advertiser will be able to set:
a. The price paid for the user for visiting the website (optional)
b. How long the campaign should run for
c. How much discount would they want to give for the customer in exchange for tokens (optional)

Data Security

BIB takes the topic of user data privacy seriously. During the registration process there will be two types of data needed to get full access to the platform and to its incentives:

Personal data: for KYC purposes, which can be a scanned picture of the passport, national ID, driving licence

Attribute data: for Targeting purposes

BIB will provide the freedom for its users to not to provide any information during the KYC process. In this case the profiles will be marked as not validated in the target systems, which will give the freedom for the advertiser, not to send out their ads to the invalidated users. This way BIB eliminates fraudulent activities. Unverified profiles will have limited access to watching ads and cannot participate in the Reward Incentive program.

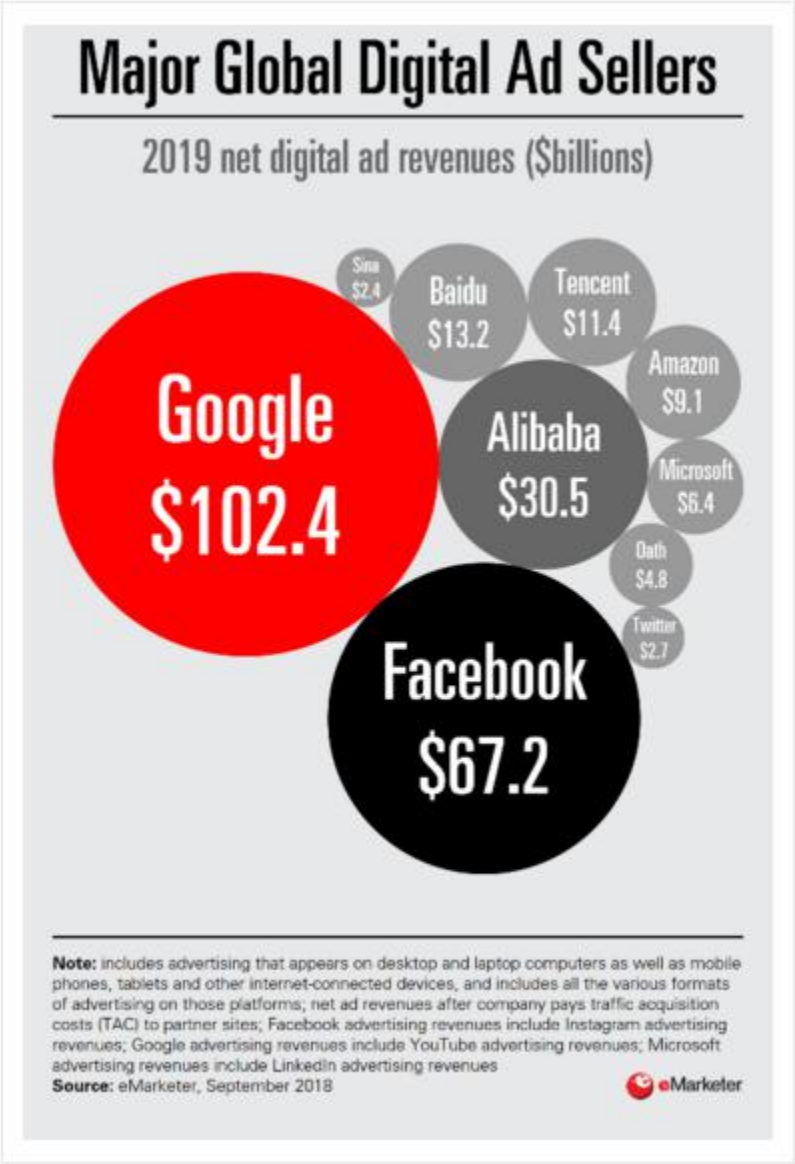
Personal Data security
BIB will store their users' private data securely on BIB BRAIN's Servers. After the initial profile validation, the system will not allow any 3rd parties to get access to the Users' private data. A private and public key will be assigned to every user, their personal data will not be accessible through the public key and will be password protected, set by the User. User will be allocated a Blockchain ID and User shall from then on be identified by such an identifier. BIB will allow the utilization of advanced security solutions, such as 2FA and a pre-set pin code, which will be optional, but highly recommended.

Attribute Data security : The attributes - set by the users - will be aggregated into one single database, which will be stored in BIB BRAIN's Servers and updated, when a user makes a change in it. Upon targeting, the aforementioned database will only be accessible for the Advertisers, thus no 3rd party agency will have the right to review the global user statistics.

The attributes are assigned to the public key, therefore the Advertiser cannot identify the user, this way the user identity will stay anonymous.

Online Advertising Market Size and Growth
What's the forecast for global digital ad spending for 2019? We forecast digital ad spending will rise 17.1% to $327.28 billion in 2019, with Alibaba, Facebook and Google as the leading digital ad sellers. The three companies will account for 61.2% of the total global digital ad market. In 2019, Google will become the first digital ad seller to cross the $100 billion mark in net digital ad revenues.

What share of global digital ad spending will mobile have in 2019? Mobile represents a significant portion of total media ad spending as well, and we forecast it will get $232.34 billion in 2019. For the first time, over one-third of ad dollars worldwide will go to mobile in 2019. This is primarily due to high mobile phone internet adoption and improving mobile internet speeds. As ad spending toward mobile formats climbs, it will push digital to receive over 50% of ad dollars in 2020.



https://www.emarketer.com/content/global-ad-spending-update

BIB's Forecasted Revenue:

Potential Market Share of the Global Online Advertising Revenue

Using **$327.28 billion** in 2019 as the Global Revenue baseline

Source: https://www.emarketer.com/content/global-ad-spending-update

Discounting off **61.2%** of Revenue Share taken by Google, Facebook and AliBaba

The Revenue Potential adjusted is **38.8%**.

That is **$126.98 billion**

BIB's Revenue:[Forecasted]

1st Year: 1% = $ 1.27 million

2nd Year: 5% = $ 6.35 million

3rd Year: 15% = $ 19.05 million

4th Year: 25% = $ 31.75 million

5th Year 35% = $ 44.43 million

Above Revenue figures is discounting the annual growth of the industry, which is in the region of **17.1%** conservatively, as the global online advertising market is growing exponentially year on year.

There is also a clear potential for BIB to collaborate with Google, Facebook and AliBaba to expand market share into their individual strongholds, as BIB solution is cross browser, cross platform and incentivises all parties (Advertisers, Publishers, Users) to come on board BIB and to streamline the online advertising supply chain to deliver win-win-win-win solution to all partie

Reward Incentive System
The mission of BIB is to build up a community of users, who are rewarded for their interactions and will be able to monetize their time and attention, that they are spending on watching ads. BIB introduces two models that will increase adoption and strengthens the community.

Payout system
BIB does not plan to hit the exchanges until it reaches 1,000,000 validated users, however it is important to provide liquidity for its users. BIB token holders will be able to cash out their tokens in the form of USD fiat money (other cryptocurrencies will be supported later). The payout can be requested, when the user collected over 1000 BIB tokens. BIB tokens has a 1:1 peg to USD. User can leave the accumulated tokens in the wallet to purchase products and services in the eCommerce marketplaces, to donate to charities.

Funds Allocation:
Any funds raised will help BIB to develop the product further, create new partnerships and to accelerate vast adoption. The funds will be allocated according to the following guidelines:

20% - Marketing and Promotion
70% - Operation and Product Development
5% - Legal costs
5% - Advisers and Consultants

BIB: Roadmap

Q3 2019
- **Prototype Ready**
- Wallet Upgrade (Alpha stage)
- Prototyping with Core Functions
- Blockchain integration
- Setting up Alpha testing environment
- **Donation Exercise** (available for Interested Companies and Users (Advertising Companies, Publishers, Users)
- Alpha Testing: Wallet, Prototype with Core Functions
- Legal engagement and Patent application
- Marketing Blitz, Technology and Branding Exercise

Q4 2019
- Develop Advanced Registration Module (For Publishers and Users)
- Develop KYC/AML Module
- Beta Testing: Wallet
- Test of Advertising Supply Chain with (Sponsored) Marketing Campaigns
- Gather User, Advertisers, Publishers, User insights
- Beta Launch
- Marketing Blitz, Technology and Awareness Exercise

Q1 2020
- **MVP (Minimal Viable Product)** Ready
- Customer Analytics Module
- Backend development
- Yellow Paper (Technical Paper)
- Marketing Blitz, Technology and Acquisition Exercise
- **Token Generation Event (Round 1) - Exclusive to 50% of Donors)**

Q2 2020
- Develop add-on features
- Develop support for Android and iOS
- Marketing Blitz, Promotion Events and Branding Exercise
- **Token Generation Event (Round 2) - Exclusive to 50% of Donors)**

Q3 2020
- **Token Generation Event (Round 3) - Available to Public, subject to successful KYC/AML**
- Develop Android and iOS support
- Alpha Testing: Android and iOS
- Marketing Blitz, Promotion Events and Special Acquisition Campaigns
- Explore strategic partnerships to expand outreach

Q4 2020
- BRIB Web-Based Production System Ready
- Beta Testing: Android
- Beta Testing: iOS
- Development of Web-Based Version 2 Production System
- Explore strategic partnerships to further expand outreach

Q1 2021
- Launch of Android and iOS Apps
- Beta Testing: Web-based Version 2 Production System
- Marketing Blitz, Promotion Events and Special Acquisition Campaigns

Q2 2021
- Collaboration and Onboarding of Media Agencies, Ad-Networks, DSP, SSP
- Further exploration of strategic partnerships for premier branding
- Preparation and Selection for Exchange Listing of BIB Token

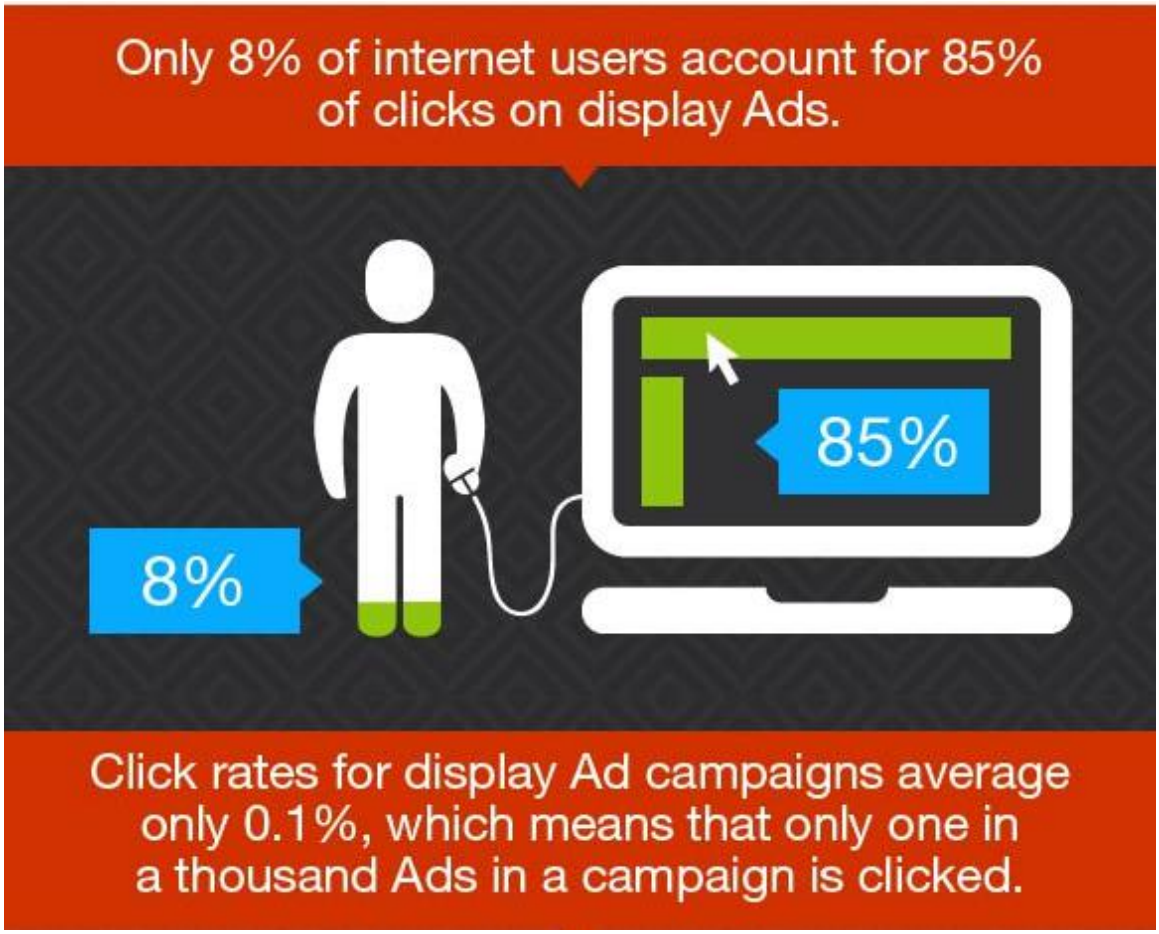
Q3 2021
- Listing of BIB Token on selected Exchange(s)
- Cross Browser Compatibility Development
- Setting up of offices in strategic overseas locations

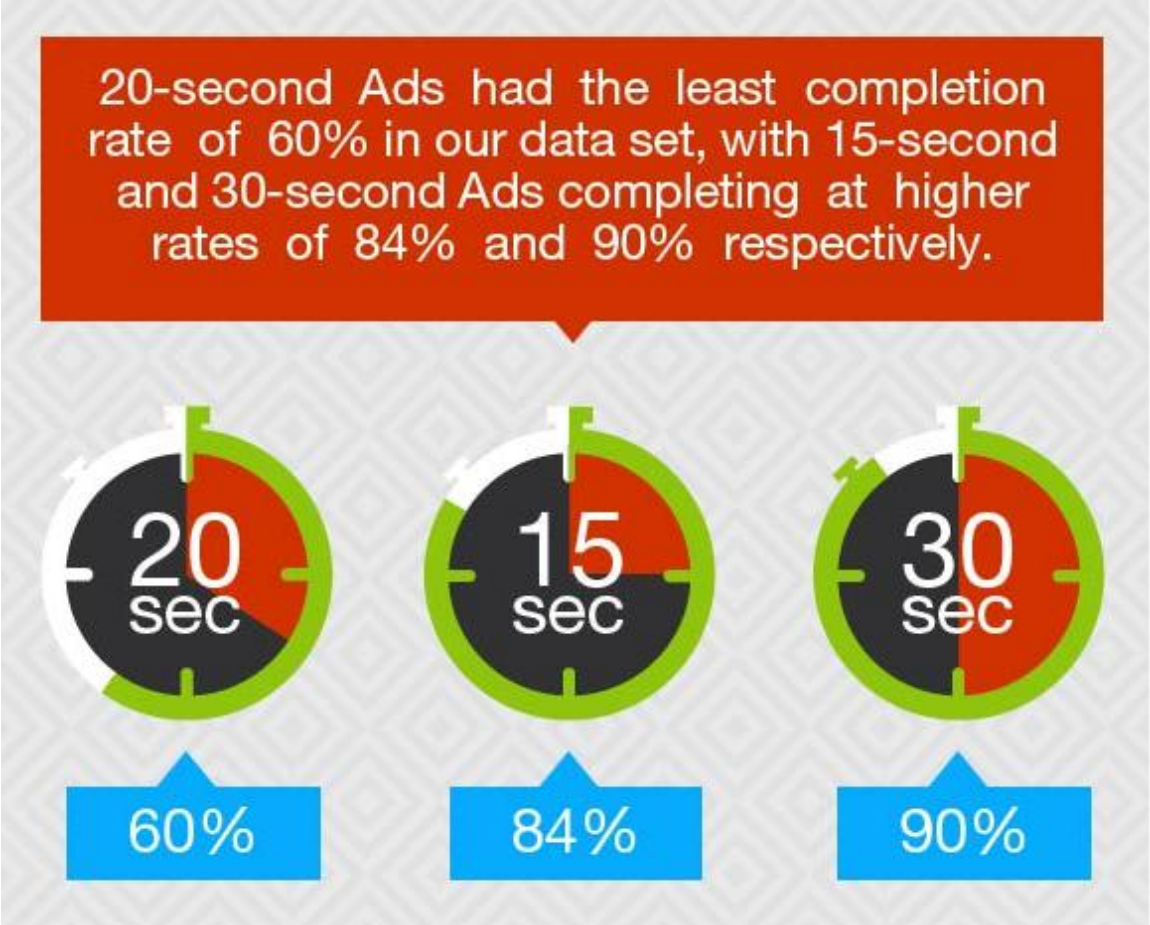
Future projects

BIB is the capstone of a much larger ecosystem that will be built around it. Future projects will utilize the BIB tokens for eCommerce, Trading, Donation to Charities and they will be announced at a later date.

Resources


How People Respond To Online Ads
By clicking on the Ad
31%
By searching for product, company or brand
27%
Aa
By typing company web address in their browser
21%
Researching more information about a product
9%


Only 8% of internet users account for 85% of clicks on display Ads.
85%
8%
Click rates for display Ad campaigns average only 0.1%, which means that only one in a thousand Ads in a campaign is clicked.


20-second Ads had the least completion rate of 60% in our data set, with 15-second and 30-second Ads completing at higher rates of 84% and 90% respectively.
20 sec
15 sec
30 sec
60%
84%
90%

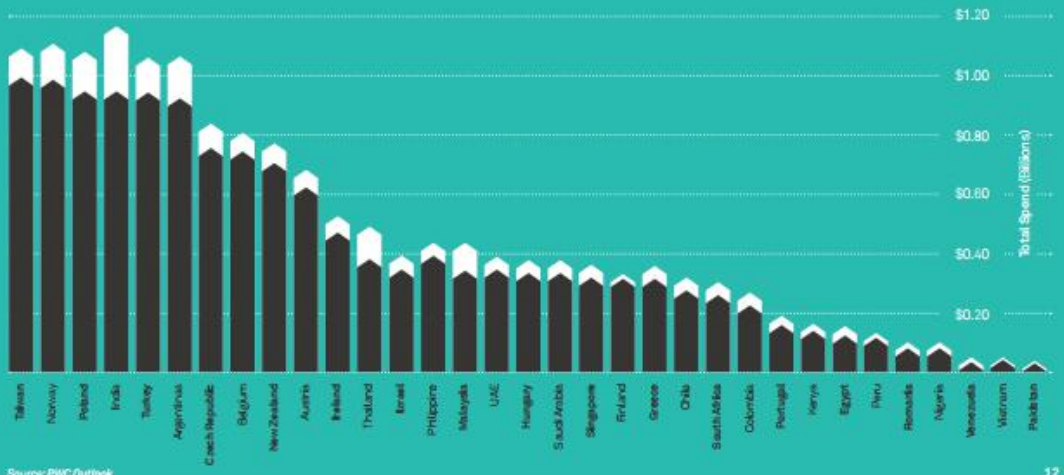

How People Respond To Online Ads
By clicking on the Ad
31%
By searching for product, company or brand
27%
By typing company web address in their browser
21%
Researching more information about a product
9%

Projected Digital Ad Spend by Country: 2017 vs. 2018

(Markets below $1B)

2017
2017+2018

While all of these countries had relatively low digital ad spend in 2017, nearly all of them are expecting double-digit growth in 2018. India especially stands out, with an expected 24.0% growth rate in 2018 and a population of over 1 billion potential consumers.

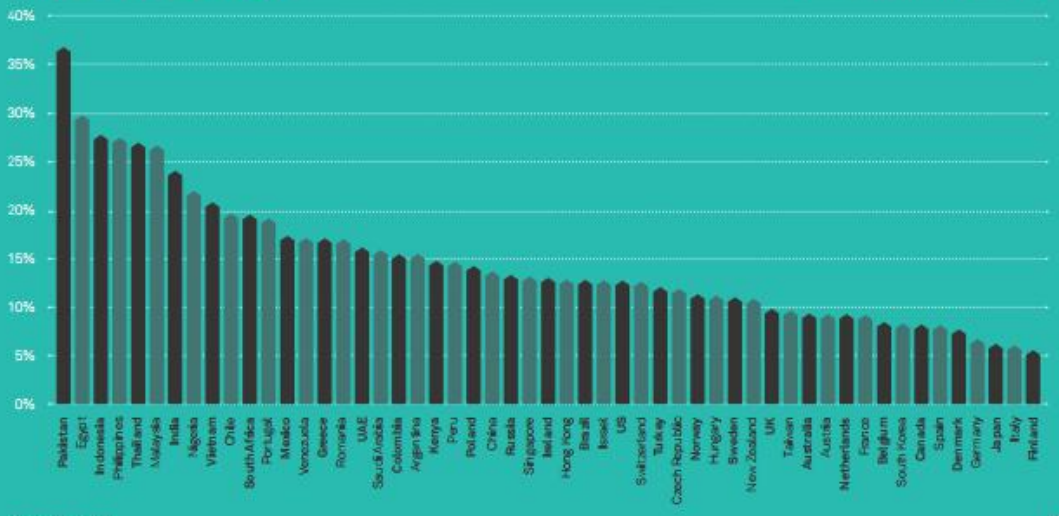


Source: PWC Outlook

12

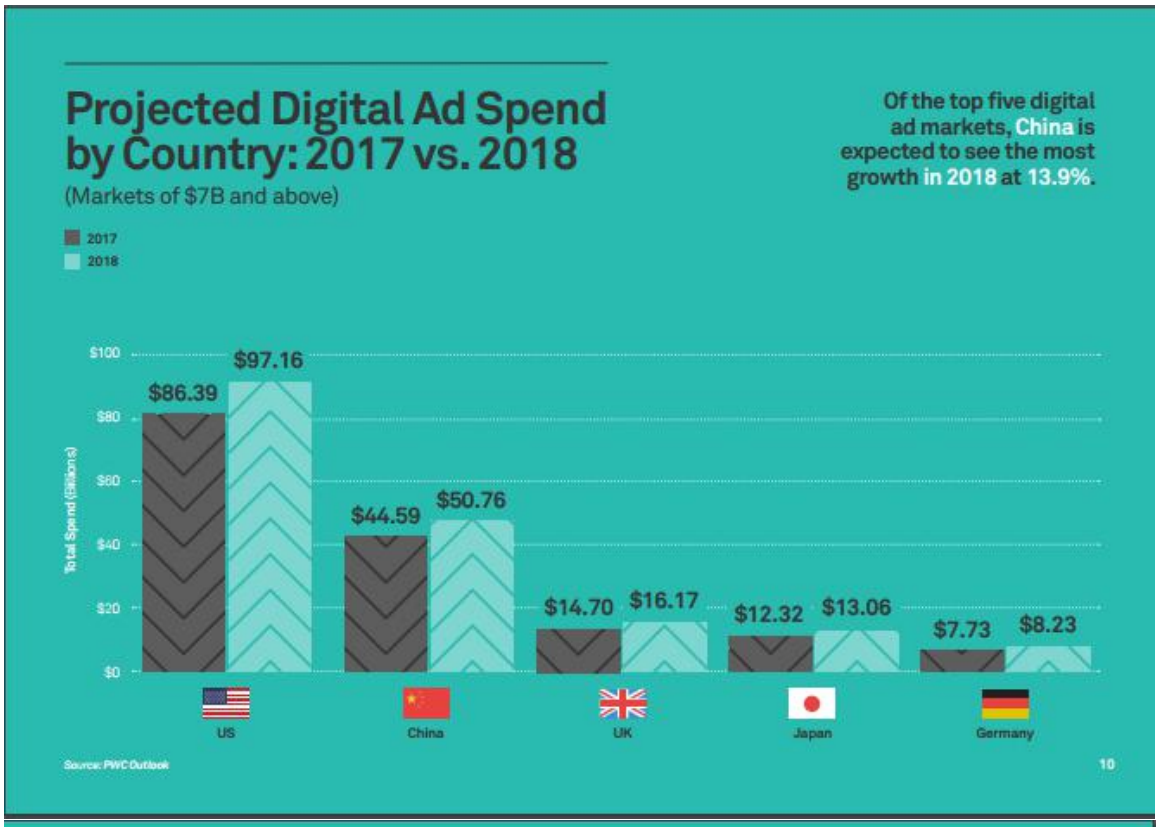
How much will digital ad spend grow this year in each country?

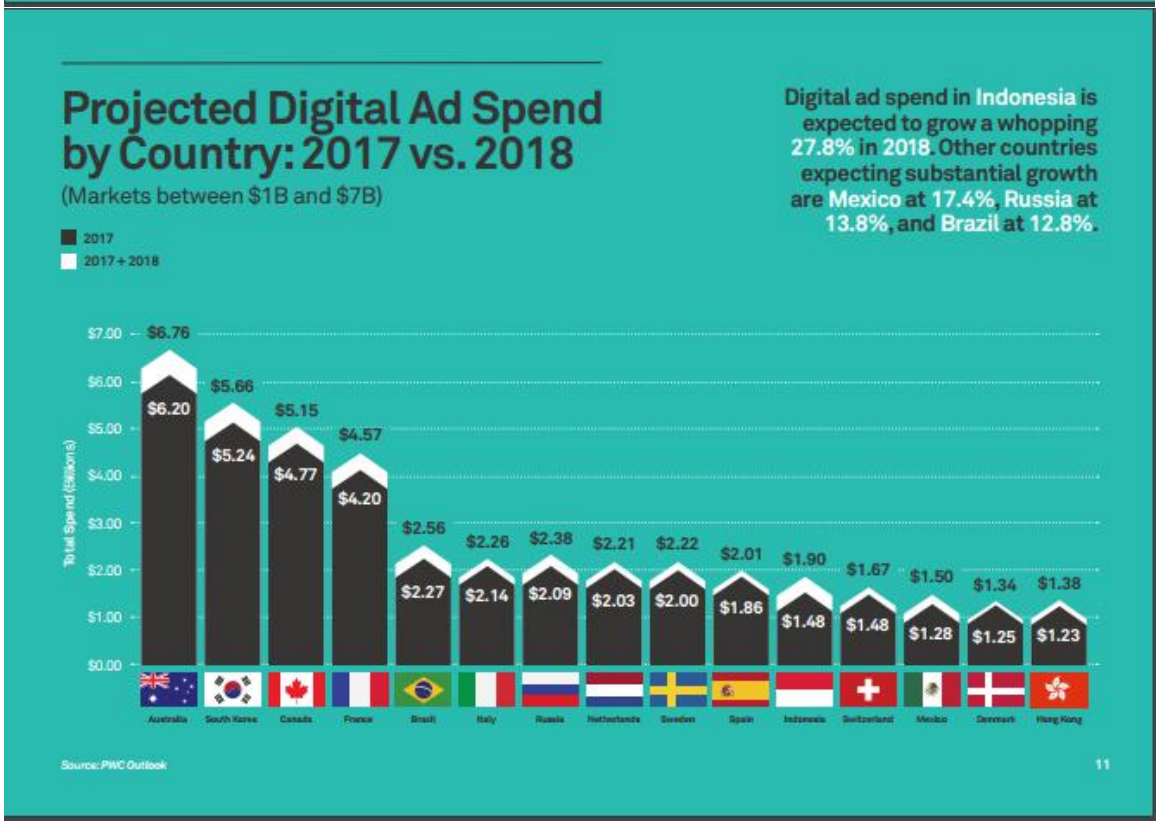
2018 Projected Digital Ad Spend Growth by Country



Source: PWC Outlook

13


Projected Digital Ad Spend by Country: 2017 vs. 2018
(Markets of $7B and above)
2017
2018
Of the top five digital ad markets, China is expected to see the most growth in 2018 at 13.9%.
Total Spend (Billions)
$100
$80
$60
$40
$20
$0
$86.39
$97.16
$44.59
$50.76
$14.70
$16.17
$12.32
$13.06
$7.73
$8.23
US
China
UK
Japan
Germany
Source: PWC Outlook
10


Projected Digital Ad Spend by Country: 2017 vs. 2018
(Markets between $1B and $7B)
2017
2017+2018
Digital ad spend in Indonesia is expected to grow a whopping 27.8% in 2018. Other countries expecting substantial growth are Mexico at 17.4%, Russia at 13.8%, and Brazil at 12.8%.
Total Spend (Billions)
$7.00
$6.00
$5.00
$4.00
$3.00
$2.00
$1.00
$0.00
$6.76
$6.20
$5.66
$5.24
$5.15
$4.77
$4.57
$4.20
$2.56
$2.27
$2.26
$2.14
$2.38
$2.09
$2.21
$2.03
$2.22
$2.00
$2.01
$1.86
$1.90
$1.48
$1.67
$1.48
$1.50
$1.28
$1.34
$1.25
$1.38
$1.23
Australia
South Korea
Canada
France
Brazil
Italy
Russia
Netherlands
Sweden
Spain
Indonesia
Switzerland
Mexico
Denmark
Hong Kong
Source: PWC Outlook
11

BIB Team

Co-Founder

Jit Ooi

Bachelor's Degree in Mechanical Engineering (NTU)

Full Stack Developer, Blockchain Programming, Consultancy, Training and Support.

Co-Founder

Wendy Yong

MBA (University of Cambridge), BBA (Honours) in Management and Operations & Supply Chain Management (NUS)

An avid Blockchain Enthusiast and Advocate. Strong background in quantitative analysis and fuel markets, with extensive experience in consulting, marketing, and commercial advisory works in helping companies to unlock value, improve business capabilities, evaluate assets, assess opportunities, develop competitive positioning and go-to-market strategies.

Founder

Justin Ong

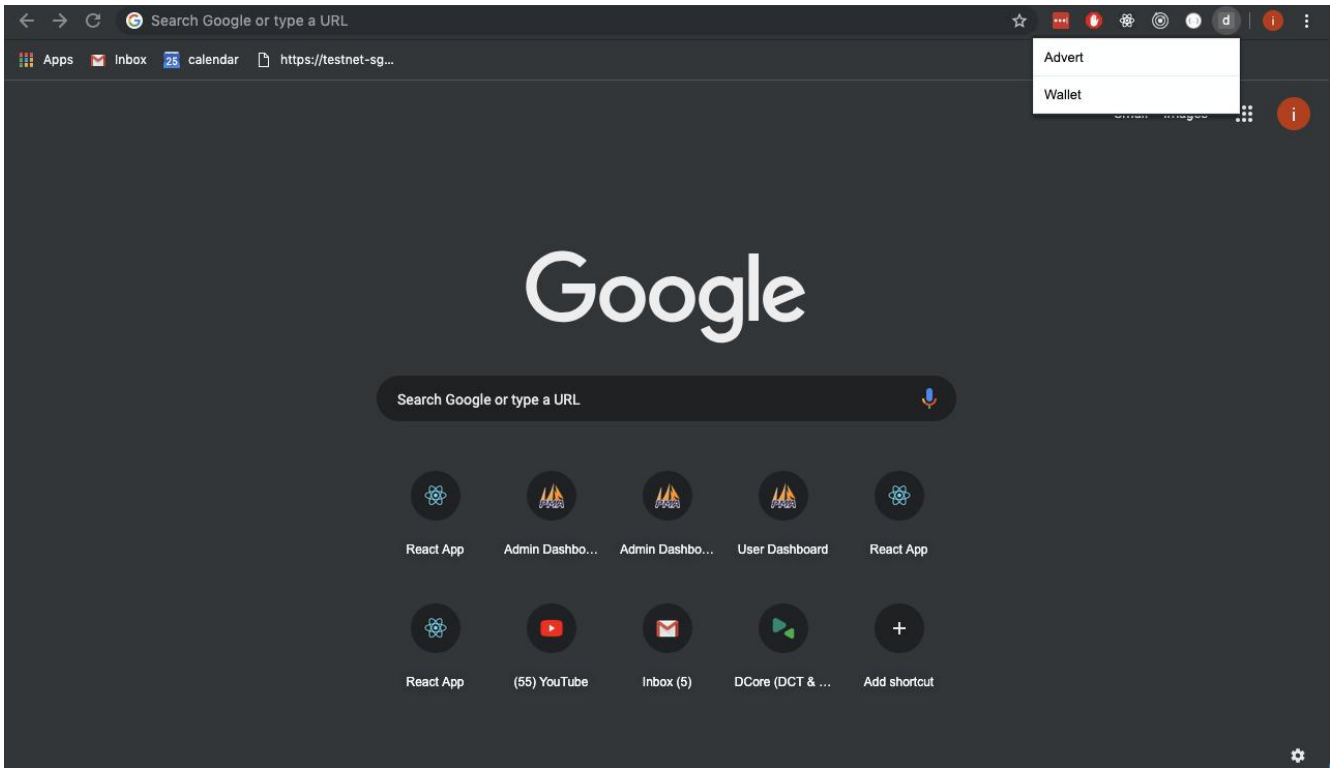
MBA (AIB), BA (NUS), GDMM (SIM), REAC (SISV)

30 years of Information Technology experience as a Solution Provider and Systems Integrator Skilled in Digital Marketing, Instagram and Facebook Marketing, Search Engine Optimisation (SEO) and eCommerce, Business Development, Entrepreneurship, Sales and Marketing, Project Management, IT and Business Consultancy.

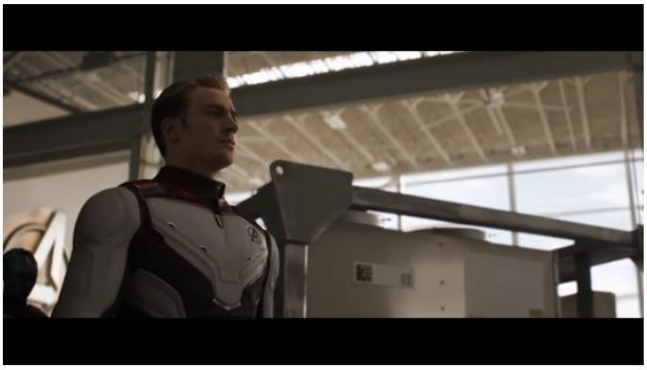
Company

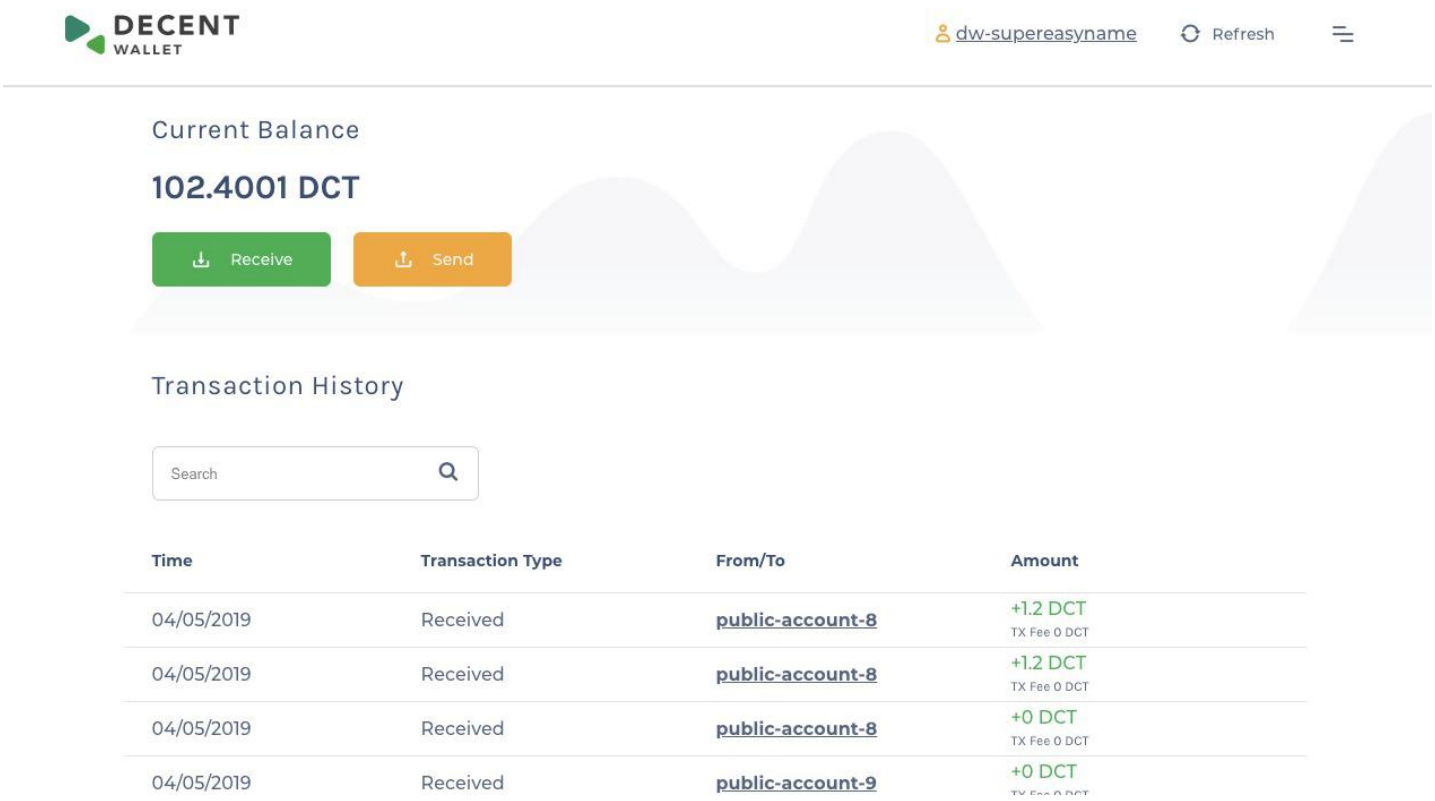
IMMUTABLE PTE LTD

Demo of Prototype



Reward BRIB1.2!




DECENT
WALLET
dw-supereasyname
Refresh
Current Balance
102.4001 DCT
Receive
Send
Transaction History
Search
Time
Transaction Type
From/To
Amount
04/05/2019
Received
public-account-8
+1.2 DCT
TX Fee 0 DCT
04/05/2019
Received
public-account-8
+1.2 DCT
TX Fee 0 DCT
04/05/2019
Received
public-account-8
+0 DCT
TX Fee 0 DCT
04/05/2019
Received
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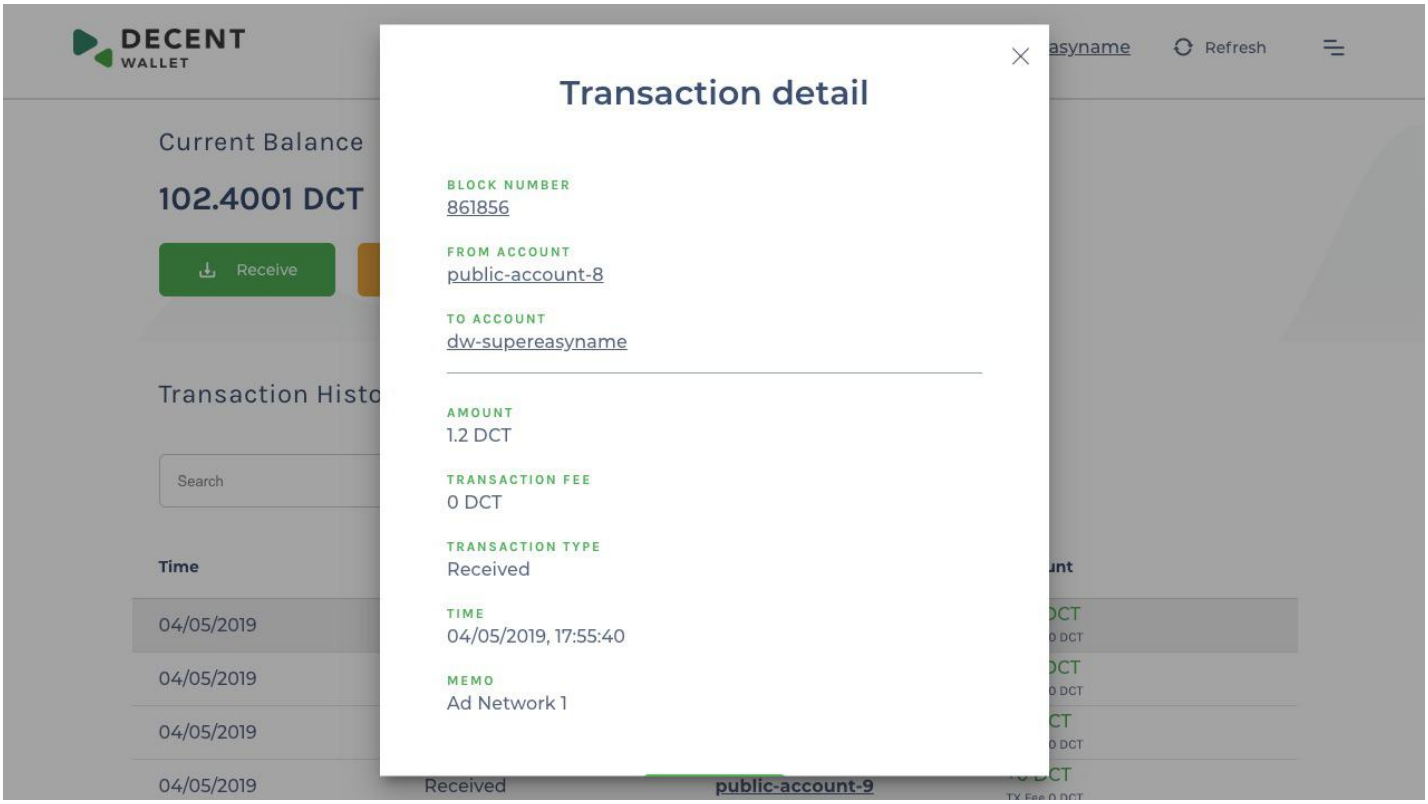
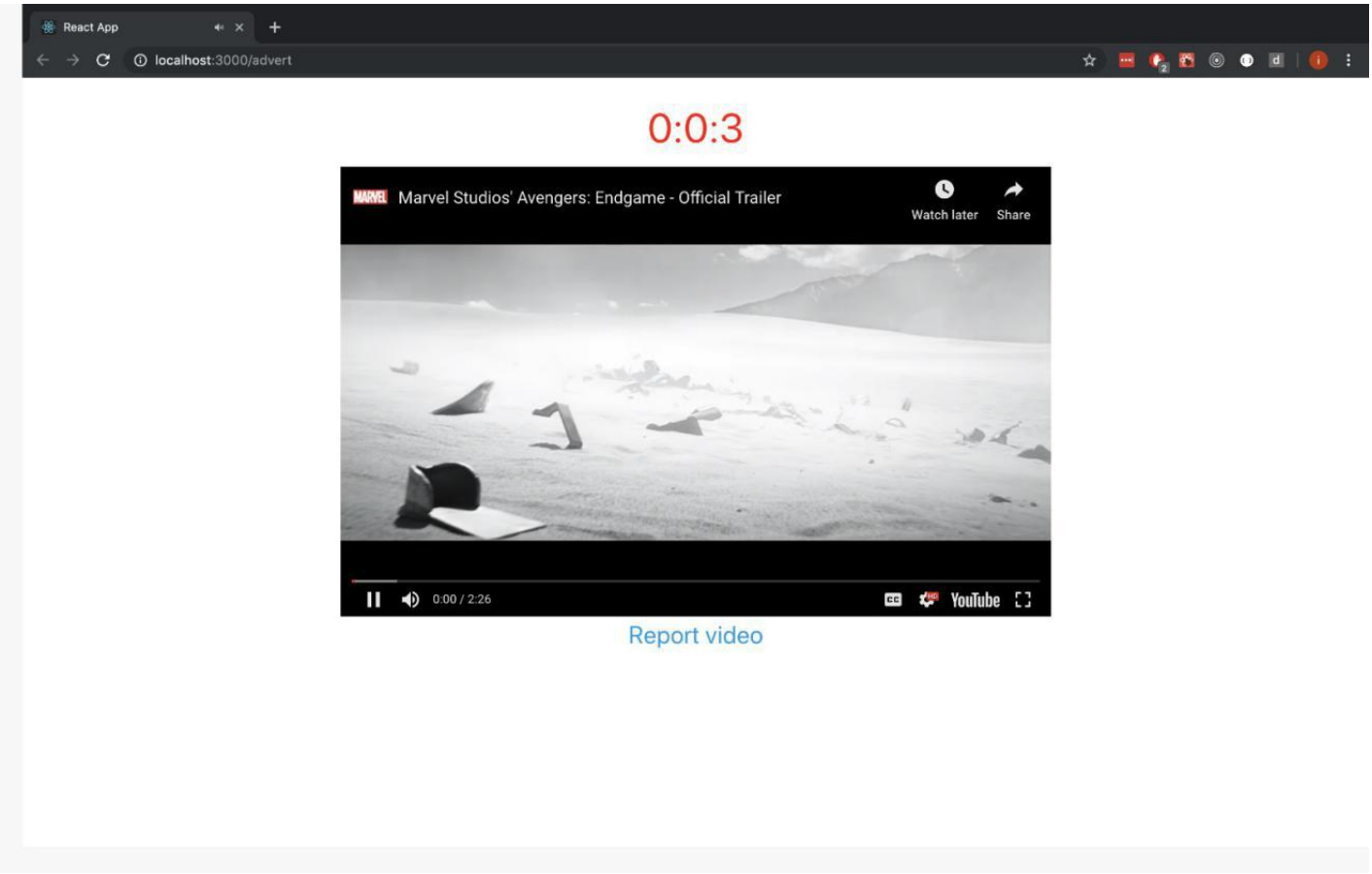

DECENT
WALLET
Refresh
Current Balance
102.4001 DCT
Receive
Transaction Histo
Search
Time
04/05/2019
04/05/2019
04/05/2019
04/05/2019
Received
public-account-9
Transaction detail
BLOCK NUMBER
861856
FROM ACCOUNT
public-account-8
TO ACCOUNT
dw-supereasyname
AMOUNT
1.2 DCT
TRANSACTION FEE
0 DCT
TRANSACTION TYPE
Received
TIME
04/05/2019, 17:55:40
MEMO
Ad Network 1


React App
localhost:3000/advert
0:0:3
Marvel Studios' Avengers: Endgame - Official Trailer
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YouTube
Report video

END OF DOCUMENT