



cryptaur smartbook

Bye-Bye, Mr. Middleman

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TABLE OF CONTENTS

ABSTRACT	1
INTRODUCTION	3
Problem of the Present-Day Economy	3
New Possibilities	4
THE CRYPTAUR CONCEPT	5
CRYPTAUR'S CORE ELEMENTS	6
Peer-to-peer	6
Blockchain	7
Cryptaur Utility Token	8
Cryptaur Pay Platform	9
Social Capital Management System	9
Social Roles and Ways to Contribute	11
SCMS Checks and Balances	11
The Win/Win/Win Benefit Model	12
User Rights Protection System	13
CRYPTAUR'S DECENTRALIZED APPLICATIONS	14
Introduction to Cryptaur dApps	14
A Special Note on Shared Economy	14
Development of dApps	15
The First Cryptaur dApps	16
Prospective dApps Short List	21
PEOPLE	23
Cryptaur Team	23
TOKEN ALLOCATION	27
FUNDS ALLOCATION	27
ROADMAP	28

cryptaur

ABSTRACT

INTRODUCTION

THE CRYPTAUR CONCEPT

CRYPTAUR'S CORE ELEMENTS

CRYPTAUR'S DECENTRALIZED APPLICATIONS

PEOPLE

ROADMAP

ABSTRACT

Middleman is humanity's main burden. Without middlemen, the efficiency of all social interactions would increase several-fold. And, as a consequence, the purchasing power of consumers' money would increase, too. This could only be a dream before. Today modern technologies allow us to make it a reality.

The way goods and services are distributed today is archaic and inefficient. Within this discriminatory system, suppliers are forced to sell their goods and services for unjustly low prices, while end-consumers have to buy those same goods and services for too much. This triggers a systemic degradation of the quality of goods and services, unjustified increase of advertising and marketing costs in the end price of a product, hugely disproportional share of profits being seized by middlemen, and a marked decrease of real purchasing power of consumers' money.

However, technological innovations in computing, logistics and banking give birth to a combined ***disruptive technology*** that may completely change the model of interaction between supplier and consumer by removing most of the redundant intermediary elements. Cryptaur unites these technological innovations and further enhances them with a number of its own proprietary solutions in the field of ***social capital management*** and ***user rights protection***.

Cryptaur is to increase the efficacy of all social interactions by freeing them from all kinds of middlemen and by making those interactions immediate, transparent, secure and mutually beneficial. This goal will be achieved by creating a fast blockchain-based decentralized value exchange ecosystem and organizing user interactions on the peer-to-peer basis. The Cryptaur ecosystem will be used by mass users – both suppliers and consumers – from all around the world.

¹See the AgeHack section for more details.

cryptaur

ABSTRACT

INTRODUCTION

THE CRYPTAUR CONCEPT

CRYPTAUR'S CORE ELEMENTS

CRYPTAUR'S DECENTRALIZED APPLICATIONS

PEOPLE

ROADMAP

Cryptaur is unique and different from other block-chain-based projects by being not a single dApp service, but rather a *framework to host multiple dApps* governed by the same rules and powered by the same currency. Cryptaur users will gain access to potentially unlimited number of specialized P2P services (dApps) and enjoy the economy of scale advantages stemming from the growing number of users and services. Specific unique features of the Cryptaur ecosystem include:

1. Cryptaur utility token (CPT) – the universal on-platform payment and reward unit. Unlike fiat money and most crypto currencies, the Cryptaur token will have an intrinsic value based on (1) actual purchasing power surplus and (2) tokenization of the user active lifespan extension.

2. Cryptaur Pay (CPP) – multi-functional payment platform designed for seamless transactions involving fiat money, conditional currency units (currency baskets), and crypto currencies in a risk-free environment.

3. Cryptaur Social Capital Management System (SCMS) – proprietary social relations management engine to direct and reward users' behaviors for the benefit of all parties to a transaction and the user community as a whole.

4. Cryptaur User Rights Protection System (URPS) to uniformly protect respective rights of suppliers and consumers across all dApps in the Cryptaur ecosystem with URPS smart-contracts.

cryptaur

ABSTRACT

INTRODUCTION

THE CRYPTAUR CONCEPT

CRYPTAUR'S CORE ELEMENTS

CRYPTAUR'S DECENTRALIZED APPLICATIONS

PEOPLE

ROADMAP

INTRODUCTION

Problem of the Present-Day Economy

Existing system of distribution of goods and services is full of critical flaws that make this system archaic, vulnerable and inefficient. Most importantly, it is highly monopolized by large players, which results in *economic dictatorship* from the wholesale and retail networks whereby suppliers are forced to sell their products at minimum bulk prices and end consumers have to purchase those very products at unjustifiably high retail prices.

Producer is thus deprived of the opportunity to invest sufficient funds into R&D and produce products of decent quality. The rules of the game on the modern market push the producer to cut costs and imitate quality while neglecting the actual consumer properties of a product. As a direct consequence, consumer has to buy low-quality and often unsafe products that at the same time are ridiculously overpriced.

Producer and consumer being separated from each other by a chain of intermediaries makes the

relations between the main agents of economic activity woefully depersonalized. This paves the way for consumers to be cheated, often by formally legal means. For example, product labeling regulations leave little chance for the consumer to know the real ingredient composition of food and beverages, let alone the origin and quality of the raw materials used.

Another factor that undermines the efficacy of the existing system is the huge share of marketing and advertising costs in the final price of a product. All these costs are transferred onto the end consumer, although the contents of marketing communications over the last decades have been less and less related to a product's actual properties. Instead, marketing has been turning into a tool used to manipulate perceptions of the target audiences. This trend towards mind manipulation has become particularly pronounced with the arrival of online marketing involving the so called Big Data and heralding the arrival of what could be thought of as *post-human capitalism* and *consumer neo-behaviorism*.

cryptaur

ABSTRACT

INTRODUCTION

THE CRYPTAUR CONCEPT

CRYPTAUR'S CORE ELEMENTS

CRYPTAUR'S DECENTRALIZED APPLICATIONS

PEOPLE

ROADMAP

New Possibilities

At the same time, revolutionary innovations of the past decades have brought about a number of crucial pre-requisites for the outdated and inefficient economic model of supplier/consumer interaction to finally be replaced by fundamentally different models. Such pre-requisites include the following components:

1. **Virtualization** of data carriers allowing almost all information content (books, music, photo, video, magazines, newspapers, textbooks, dictionaries, etc.) to be distributed and consumed without physical media.

2. **Onlinization** of communications between people that removes existing geographical barriers and makes any information readily accessible to anyone in real time. This trend is bound to continue as the last language-related barriers will be eventually swept away by the new translator applications.

3. Improvement of **logistics systems**, including new powerful tools to manage big amounts of data to optimize costs and times of product delivery, as

well as the introduction of totally new delivery vehicles such as flying drones and self-driving trucks.

4. Development of **distributed decentralized communication networks** that allow economic agents to interact directly or organize into self-managing autonomous producer/consumer communities.

5. Arrival and spread of **new payment methods** – from the already widely accepted online banking services and PayPal-like payment platforms all the way to the relatively new but already well established crypto currencies that offer so many revolutionary benefits to their users.

All these pre-requisites organically merge together to give birth to a new complex disruptive technology that makes it possible to totally re-format existing relationships between subjects of all economic or – in a wider sense – all social interactions. The efficiency of such interactions can be radically increased by the removal of all or nearly all redundant links of both technical and human nature.

cryptaur

ABSTRACT

INTRODUCTION

THE CRYPTAUR CONCEPT

CRYPTAUR'S CORE ELEMENTS

CRYPTAUR'S DECENTRALIZED APPLICATIONS

PEOPLE

ROADMAP

THE CRYPTAUR CONCEPT

In a nutshell, Cryptaur is a gateway to an alternative global economy where users – suppliers and consumers – interact directly. The decentralized blockchain-based Cryptaur ecosystem will provide appropriate means and establish relevant rules for its participants to mutually reap the benefits of immediate and instant value exchange deals, such as sale of goods and services.

Users that join the Cryptaur ecosystem as consumers will gain access to a potentially unlimited number of products offered via Cryptaur's own and third-party specialized decentralized applications (dApps) hosted and governed by the same principles across the whole ecosystem.

Suppliers who meet the criteria of the Cryptaur ecosystem will gain access to a powerful consumer base to offer their products at very competitive prices that will still leave room for a reasonable markup. All proceeds from a sale will go straight to the supplier.

By employing the blockchain technology, Cryptaur allows for purchasing decisions to be based on fully transparent information. Cryptaur connects providers and consumers in an environment where goods and services are vetted by the community consensus and their real value as opposed to the now prevalent model whereby large players with monetary means maximize product exposure to consumers so that sales are predicated on exposure rather than on actual product properties.

Synergetically interested in each other, suppliers and consumers at Cryptaur will grow in numbers in an organic way, which will be further facilitated by the underlying mechanisms that manage social relationships and behaviors within the ecosystem in accordance with models and patterns reliably established by social sciences.

CRYPTAUR'S CORE ELEMENTS

Peer-to-peer

The peer-to-peer principle of interaction is by far THE most important element of decentralization. And so it is for Cryptaur. There are many popular services out there like Uber or Airbnb that bring suppliers and consumers together but ultimately remain to be the central authority with vested interests – those of a profit taker with insatiable appetite. In such services, consumers do get certain price benefits, but suppliers are often the ones who are materially disadvantaged. Thus, the service owner remains in the position of a middleman and retains a considerable part of the value exchanged by the interacting parties.

In Cryptaur, value exchange occurs without any middleman involved. The product is delivered to the end consumer and the supplier gets the payment without deductions. Only payment processing fees are there, but these are negligible thanks to the payment methods used. With this peer-to-peer model in place, Cryptaur intends to offer a wide range of sharing economy type services

similar to the one mentioned above but at much, much more competitive prices. It is estimated that Cryptaur's economic model will allow to keep price levels on average up to 50% lower than those offered by competitors for comparable products.

This way, consumers will be empowered to buy better products for less money, while suppliers will earn more and be able to re-invest more into making better products. The vicious circle of global product quality degradation will be broken at last and an opposite process of product quality improvement without price increases will be initiated.

Interacting peer-to-peer style, both suppliers and consumers will find themselves in an environment naturally fostering more ethical behaviors of all the parties involved. Cryptaur will put economic actors into close proximity thus bringing the personal aspect back into the game. As a result, parties to a deal will be organically inclined to act more responsibly and respectably.

cryptaur

ABSTRACT

INTRODUCTION

THE CRYPTAUR CONCEPT

CRYPTAUR'S CORE ELEMENTS

CRYPTAUR'S DECENTRALIZED APPLICATIONS

PEOPLE

ROADMAP

Blockchain

The next core element of the Cryptaur ecosystem is blockchain. This groundbreaking technology will be used by Cryptaur for purposes extending far beyond the obvious applications related to just crypto payments.

As it could be expected, Ethereum-based blockchain in Cryptaur will be used to transparently and verifiably keep record of the history of all payments between users. But much more than that, it will store a “digital print” of each transaction with detailed data confirmed by independent arbitration reports:

- *end-to-end certification;*
- *detailed product/service properties;*
- *product/service price structure;*
- *product/service user rating;*
- *reputational profiles of the interacting parties;*
- *proof of delivery.*

In order to be admitted to sell their goods and services via a Cryptaur-based dApp, suppliers will have to provide detailed information about what they are offering and get a positive arbitration report. This is done to ensure the most fundamental right of the consumer – to know exactly what they are buying and to judge for themselves if a certain product is really worth their money. Products and

services that may have a significant impact on consumers’ health and quality of life, such as food-stuffs or food supplements, kids’ toys and clothes, will be subjected to stricter scrutiny. In case of a service, e.g. house-cleaning or personal coaching, the person offering the service will be treated like a “product” and scrutinized for their qualifications, experience and reputation.

Suppliers will also be expected to disclose the price structure of their products, including their R&D investments, direct production costs, expenses for logistics, depreciation charges, taxes, and the markup they earn. This will establish a ***new gold standard of fair trade*** and enable consumers to make informed and intelligent purchasing decisions.

Importantly to Cryptaur, the “motive power” that makes goods and services flow within dApps and across the ecosystem as a whole is not advertising and marketing, but the user community itself – consumers will curate products by sharing their verified reviews and giving their recommendations. These “acts of curation” become part of a product’s history and are stored on blockchain for verification. Equally important, though, is that the “curators” themselves are checked for being honest. That is why users’ reputational profiles are also put on blockchain.

cryptaur

ABSTRACT

INTRODUCTION

THE CRYPTAUR CONCEPT

CRYPTAUR'S CORE ELEMENTS

CRYPTAUR'S DECENTRALIZED APPLICATIONS

PEOPLE

ROADMAP

Finally, blockchain in Cryptaur is used to trace the whole delivery path of a product or a service to make sure the deal was effected as agreed by its parties. Only objective “transaction-critical path markers” are monitored by relevant smart contracts, such as the date an order was placed in the system, amount and timestamp of the payment, place and time of delivery. The system will rely on the data generated internally and – whenever technically possible – on data of objective monitoring received from external sources, such as GPS positioning devices or web-based public records.

Cryptaur Utility Token

The lifeblood of the entire Cryptaur ecosystem and all of its dApps is the *Cryptaur Utility Token (CPT)*. The token is based on the Ethereum platform and is ERC20-compliant.

The primary function of the Cryptaur token is to serve as the native currency unit within the ecosystem to pay for goods and services. However, users will be able to freely choose the method of payment that they prefer as buyers or sellers, including fiat money (credit and debit cards, bank transfers), conditional currency units (currency baskets), Cryptaur tokens, as well as cryptocurrencies and their derivative trade pairs that are freely traded at exchange platforms.

Another function of the Cryptaur token is to reward its users for different desired behaviors. The simplest of such behaviors is making a purchase which will result in a cashback to the buyer. In Cryptaur, this type of rewards is referred to as *crypto-paybacks*. If a user does something useful to the Cryptaur community as a whole, they are entitled to incentives of another type known as *sharing-graces*. A verified honest product review or a recommendation that led to a further product sale are examples of what sharing-graces are earned for. The third type of reward is paid to users for creating and managing consumer groups within Cryptaur. These rewards are collectively referred to as *team-bounces*.

In addition to the functions that the Cryptaur token performs within the ecosystem, it will also be listed on several crypto-exchanges, allowing users and general public to buy and sell it either for other cryptocurrencies or for fiat money.

The process of decentralized governance in Cryptaur will be effected in accordance with the ecosystem's Constitution by a meritocratically appointed governing body – Supreme Arbitration Council.

cryptaur

ABSTRACT

INTRODUCTION

THE CRYPTAUR CONCEPT

CRYPTAUR'S CORE ELEMENTS

CRYPTAUR'S DECENTRALIZED APPLICATIONS

PEOPLE

ROADMAP

Cryptaur Pay Platform

A key idea of Cryptaur is to bring the benefits of decentralization that are currently the domain of a relatively narrow community of crypto-enthusiasts, to the general public. To achieve this Cryptaur creates a *payment gateway* to process payments that may entail fiat-to-crypto, crypto-to-fiat, fiat-to-fiat and crypto-to-crypto conversions in an as seamless and user-friendly way as possible. All users, consumers and suppliers alike, will be free to choose the payment option of their preference without the need to delve into the “rocket science” of crypto-currencies and crypto-exchanges.

On top of that, our goal is to make sure our users do not have to pay high transaction and conversion fees invariably incurred by all those who convert their fiat money into crypto-currency and vice versa through existing exchange platforms. Our plan is to enter into tight partnerships with existing financial institutions as well as to create elements of Cryptaur's own “banking system” to keep transaction costs at bay and offer better terms to its users.

Cryptaur Pay will also have a number of specific features whose purpose is to make users' payment experience not just convenient, but safe as well. Existing trends suggest that in the years to come huge numbers of mainstream consumers

will start using crypto currencies. By inference, the number of those abusing this payment instrument, i.e. using it for improper purposes, will rise too. This means that honest and law-abiding users will want to be sure they are get paid by someone who can be trusted, that they send their money to someone who is trustworthy, and that the money being sent is itself free from “bad” history. With this in mind, Cryptaur Pay will develop and implement a proprietary *Know Your Risks* (KYR) engine to check each transaction for potential risks to keep a user away from doubtful payment operations.

Social Capital Management System

Explosion of e-commerce and social media has dramatically transformed the way people interact with technology. However, no platform has yet managed to successfully combine the power of social media with commerce in a genuinely frictionless environment.

Social media platforms are flooded with ads, and e-commerce sites are full of reviews that do not represent the potential buyer's true sources of influence. This system is fraught with problems. Marketing companies are ineffective curators of products for they are motivated by profit only, and current review systems suffer from multifaceted biases that encourage inflated ratings.

cryptaur

ABSTRACT

INTRODUCTION

THE CRYPTAUR CONCEPT

CRYPTAUR'S CORE ELEMENTS

CRYPTAUR'S DECENTRALIZED APPLICATIONS

PEOPLE

ROADMAP

Cryptaur introduces its ***Social Capital Management System*** that is the basis for a new commercial model where promotion of a product is tied to users' own experience and the influence that they have within their own social environment. Cryptaur's review system eliminates biases that are known to skew results, whereas Cryptaur's proprietary ***Contribution Engine*** rewards the influence of users who grow and maintain the networks of their own.

Marketers and advertisers heavily rely on their power to influence perceived value of their products and services to convince consumers to buy. Consumers use available information to assess the cost/benefit ratio of an action, and since this information is often paid for by providers, consumers tend to end up taking decisions that are not in their own true interests.

Generally, product reviews are losing the trust of consumers for two main reasons: for being faked and for being biased. Fake reviews are paid for by suppliers to promote products essentially the same way traditional advertising does, but in a disguised form. Real reviews are mostly biased towards the more positive end of the scale. The latter phenomenon could be explained by two factors: ***reciprocity*** and ***proximity***.

Sharing economy and peer-to-peer platforms involve a two-way rating. A consumer providing an

honest bad rating subjects their own rating to the risk of being damaged by the provider's return bad rating as a form of retaliation. That is how reciprocity leads to inflated ratings. Also, in sharing economy suppliers and consumers are brought to interact face-to-face. And as human beings are naturally inclined to seek social acceptance, it is tempting to leave an inflated positive review to someone we directly interact with. This is the effect of proximity.

Therefore, the best thing consumers can do is turn to their own "native" social circles to seek truly reliable information, recommendations, and validations for their purchasing decisions. 83% of consumers trust the recommendations made by their friends and family and take action on these recommendations, making the good old ***word-of-mouth*** still the most trusted and effective marketing tool.

Cryptaur provides consumers with information that can be trusted because it comes either from a verified independent source (another user or an expert) or from a member of consumer's own social circle (relative, friend, etc). All these agents play pre-defined social roles that are scientifically managed to the benefit of both – a particular user and the community as a whole. A behavior that the system prescribes and welcomes as desirable is a ***contribution***.

cryptaur

ABSTRACT

INTRODUCTION

THE CRYPTAUR CONCEPT

CRYPTAUR'S CORE ELEMENTS

CRYPTAUR'S DECENTRALIZED APPLICATIONS

PEOPLE

ROADMAP

Complete record of a user's behaviors creates their dynamic *reputational scores*. These scores have immediate monetary equivalents and, as such, represent that user's social capital. Combined *social capital* of all users may be thought of as our ecosystem's overall "added value" whose organic growth is the ultimate goal of the Social Capital Management System.

Social Roles and Ways to Contribute

Cryptaur rewards measurable contributions. The following types of contributions are recognized by the Cryptaur ecosystem:

Purchase: Any expenditure of a buyer, whether in fiat or in crypto currency, is a contribution which is rewarded in Cryptaur tokens.

Invite: To encourage Cryptaur users to refer friends, they are rewarded Cryptaur tokens based on the future sales and purchases of the individuals they invited to the Cryptaur community.

Promote: Users – simple buyers and experts alike – may contribute to a purchase by referring a product or service to others within the Cryptaur ecosystem or through other social channels.

Influence: Upon delivery of a product, a buyer has the ability to share a positive or negative review to

enable others to make better purchasing decisions.

Connect: Through their social connections, individuals may link potential buyers with reviews from previous buyers, acting as a trusted information channel.

To reiterate, the goal of the system is to encourage and reward users for being trusted and useful influencers in the brand new economic environment that Cryptaur seeks to create.

SCMS Checks and Balances

Any economic incentive is exposed to the risk of being manipulated by individuals or groups in order to profit unfairly. It could seem tempting to leave only positive reviews or even promote products of poor quality in order to earn more rewards. Within the Cryptaur ecosystem, it is more profitable to behave honestly than to act trickily. To ensure this we create a scoring system that reflects the degree of trust earned by users and impacts the reward allocation between the contributors. The combined score is based on four behavior-driven indexes:

Trust: Transparency and honesty of users in their product recommendations inferred from the correlation between a user's reviews and the reviews left by subsequent buyers.

cryptaur

ABSTRACT

INTRODUCTION

THE CRYPTAUR CONCEPT

CRYPTAUR'S CORE ELEMENTS

CRYPTAUR'S DECENTRALIZED APPLICATIONS

PEOPLE

ROADMAP

Activity: It is assumed that active Cryptaur users are more likely to be trustworthy.

Promotion Performance: High promotion performance shows that a user's influence is targeted at the right recipients, while promoting a product to the wrong audience will not generate further referrals.

Staking: Higher wallet balances are interpreted as higher levels of a user's commitment to the platform. Users who are committed to the long-term success and growth of Cryptaur are less likely to abuse its rules.

The Win/Win/Win Benefit Model

Cryptaur *suppliers* benefit from a new direct sales channel where the Cryptaur ecosystem is not an intermediary but is rather the conductive media for the buyer and the seller. Suppliers can get immediate access to large numbers of potential buyers with virtually zero customer acquisition costs. The Cryptaur ecosystem relies on consumers, and not marketing dollars, to promote products. Suppliers can reward promoters with fiat currency rewards, or simply rely on the system's native Social Capital Management System that distributes rewards to incentivize their consumers and promoters.

Cryptaur *consumers* are offered an ad-free environment where the only source of influence is reviews from trusted users and blockchain-based verifiable data on a product's properties and sales performance. Furthermore, active consumers are predictably and fairly rewarded for a known set of behaviors that benefit others. A career promoter can earn substantial revenues by building a customer base and by identifying other promoters in their network that will support the sale of a product. This means that direct sales efforts, as well as team building efforts, are equally important.

Both suppliers and consumers may freely pursue their personal goals within the rules of the game accepted across all dApps on the Cryptaur ecosystem. At the same time, the *ecosystem* itself benefits from the behavior of its users by organically expanding the range of the goods and services offered as well the number of users involved. This growth, in its turn, brings further benefits to the users who may enjoy the economy of scale advantages that entail lower prices and better quality of goods and services, as well lower transaction costs.

cryptaur

ABSTRACT

INTRODUCTION

THE CRYPTAUR CONCEPT

CRYPTAUR'S CORE ELEMENTS

CRYPTAUR'S DECENTRALIZED APPLICATIONS

PEOPLE

ROADMAP

User Rights Protection System

User Rights Protection System will be built into the core platform and will embrace all dApps residing in the Cryptaur ecosystem. The goal of URPS is to ensure suppliers and consumers are equally protected whenever a party is mistreated by another party.

At the “port of entry”, suppliers are understandably expected to pass through a somewhat more stringent compliance procedure because, by default, the damage that they may cause is potentially greater than that normally associated with a single consumer. In practical terms it means that a new consumer will be required to identify just themselves, whereas a supplier will be required to identify themselves and their products.

In addition to that, suppliers will have to make security deposits to make sure reasonable funds are always available to restore justice in case of a dispute in which the supplier is found to be at fault. The amount of the minimum security deposit is a

dynamic value predicated on the supplier's reputation and the scale of their commercial operations. All other things being equal, a supplier with a long impeccable history will have to deposit less than a newcomer.

If a faulty provider refuses to correct a mistake, consumer guarantees will be funded from the provider deposits. If a provider fails to deliver, the URPS will work with the provider to ensure a satisfactory product delivery or a full refund. Failure to achieve satisfactory remediation will result in the provider losing access to the user base in the Cryptaur ecosystem.

In an opposite case, should a consumer take undue advantages of their privileges, they may be removed from the Cryptaur ecosystem too. Also, providers might refuse service to high risk disputers or repeat offenders. However, it is our strong belief that both suppliers and consumers will in general be motivated to act in good faith because of the tangible benefits of conducting commerce on the platform.

CRYPTAUR'S DECENTRALIZED APPLICATIONS

Introduction to Cryptaur dApps

As stated elsewhere in this Smartbook, Cryptaur is an ecosystem that is meant to host different decentralized applications (dApps). These dApps are the specialized “playing fields” where specific types of goods and services are grouped around a key business idea.

To get a better idea of the whole concept, you may think of Cryptaur as a state, dApps – as its institutions, and users – as its citizens. Cryptaur’s “constitution” is a set of basic laws that are universal across all dApps. However, within dApps there may be subsets of specific rules relevant and meaningful to those dApps only. And the Cryptaur token can be understood as the “national currency”. The comparison to the state has its known limits though. Unlike a regular state, Cryptaur offers to its “citizens” all the benefits of decentralization, of which transparency and immutability are the fundamental ones. Equally important is that the “national currency” of Cryptaur known as CPT is protected from inflation by the very emission model.

The number of dApps that may exist within the Cryptaur ecosystem is potentially unlimited. And it is our goal to provide as much diversity as possible to our users. However, there are several unifying principles each dApp must comply with:

1. *To abide by the overarching rules universal to the whole ecosystem.*
2. *To be based on a business model that eliminates middlemen.*
3. *To make use of the benefits of decentralization.*

A Special Note on Shared Economy

The world as we know it is moving at a rapid pace from large centralized business models to more distributed, decentralized and peer-to-peer models. These new models are more efficient, scale better and provide more freedom. Uber/Lyft and Airbnb are examples of most successful businesses built around distributed and voluntary peer-to-peer participants. The sum total of these businesses is commonly referred to as shared or sharing economy. The shared economy has paved

cryptaur

ABSTRACT

INTRODUCTION

THE CRYPTAUR CONCEPT

CRYPTAUR'S CORE ELEMENTS

CRYPTAUR'S DECENTRALIZED APPLICATIONS

PEOPLE

ROADMAP

ways for brand new business models and sources of income.

From our perspective, it is in the realm of shared economy that some of our most successful dApps will appear to challenge the dominance of the well-established yet “under-decentralized” giants such as Booking or Airbnb. Complete removal of the centralized authority as a profit center will make our prices more competitive and enable us to conquer a considerable share of the market.

However, although sharing economy does seem to be exceptionally conducive to the business model developed by Cryptaur, it is not our intention or principle to allow only sharing economy dApps onto our platform. There are other equally attractive business applications that may successfully develop within the Cryptaur ecosystem enabling users to enjoy the benefits of decentralization.

Development of dApps

There are essentially two sources of dApps for the Cryptaur ecosystem. The first one is Cryptaur's own dApps to be developed by our team in-house.

Please see the relevant section below on the first dApps to be launched on the Cryptaur platform as well as the short-list of potential dApps to be developed in the future.

The second source of dApps is the “*dApp Incubator*” that Cryptaur intends to create to support independent developer teams that may apply to us with a dApp proposal at essentially any stage of its maturity – from just an idea all the way to a finished product. Depending on particular circumstances, Cryptaur may support further development of the suggested dApp on agreed terms and conditions or buy it out from the original developers.

The dApp Incubator will perform three main functions: (1) funding development of promising dApps; (2) providing platform for alpha and beta testing of dApps; (3) providing consumer focus groups for commercial testing of dApps.

Those interested in approaching Cryptaur with a dApp initiative are welcome to do so at our site by using the Partnership section. Please be advised that the more specific you are about your proposal, the higher the chances we will get in touch with you.

cryptaur

ABSTRACT

INTRODUCTION

THE CRYPTAUR CONCEPT

CRYPTAUR'S CORE ELEMENTS

CRYPTAUR'S DECENTRALIZED APPLICATIONS

PEOPLE

ROADMAP



The First Cryptaur dApps

GoICO



For many startups, ICO seems to be a most attractive option to raise funds. There is a general consensus today that ICO is the new face of crowdfunding. Indeed, attracting investments through ICOs has plenty of advantages over the older ways of funding projects. These advantages include removal of all geographic borders for participation, better transparency, and more accessible financial instruments for participants to contribute.

However, a typical successful ICO campaign may have some drawbacks too, like being prohibitively expensive to outsource or too complicated to handle in-house. There are quite a lot of companies on

the market now that offer their ICO services, but due to the present-day global crypto-hype such companies tend to shamelessly charge astronomical sums much in the same way legal firms are notoriously known for. Others might attract naive clients with affordable prices while lacking the required expertise in the field.

Cryptaur intends to launch a specialized dApp that will turn the process of conducting an ICO from a stressful and expensive puzzle to an affordable yet effective DIY exercise. Instead of throwing about hundreds of thousands of dollars or trying to get to grips with all the complexities of the fast transforming crypto-industry, we will offer our clients a set of simple tools to set up their own ICO within days, including a web site, a white paper, a custom token and further elements of the infrastructure that they may require to start.

cryptaur

ABSTRACT

INTRODUCTION

THE CRYPTAUR CONCEPT

CRYPTAUR'S CORE ELEMENTS

CRYPTAUR'S DECENTRALIZED APPLICATIONS

PEOPLE

ROADMAP

Our **GolCO** dApp will make an initial feasibility study of an intended project by inviting a client to fill out a questionnaire. Based on the results of this audit, the system will suggest a number of pre-set packages that, rooted in the industry's best practices, should suit the client's cause most. These templates can then be further customized to make sure each project is not "just another ICO" but is rather an undertaking with clearly articulated unique features and recognizable character.

Soon thereafter a new ICO will be ready to take off without making a hole in the client's pocket. Then the client will see in real time how well their ICO is performing. As the ICO progresses, the client will also be able to further tweak some of its parameters, e.g. by adding new features from our toolbox or dropping the ones that seem to be out of place. Conveniently, the client will be able to fund further stages of the ICO from the funds raised at earlier stages. With a team of accomplished professionals whose expertise extends far beyond the world of cryptocurrencies, we are able to provide to our clients extensive marketing, operational, legal and, last but not least, financial support and solutions.

Cryptoindustry is booming. A huge number of crypto-novices have already developed genuine interest towards participation in ICOs. Even greater number of people are to join the army of the crypto-enthusiasts in the months and years to come. But despite bold announcements most ICOs make to the effect that they will provide "seamless payment experience", in most cases investors have to convert their fiat money into crypto on their own in order to participate, while the ICOs of their interest ultimately fail to provide that "seamless experience" and continue to accept contributions in cryptocurrencies only.

Cryptaur, and the GolCO dApp as a constituent part thereof, is among the very few elite league players on the market to offer truly convenient and hassle-free options for ICO backers to contribute in a simple and convenient way they are used to – be it credit or debit cards, fiat bank transfers or mainstream cryptocurrencies. Even now, at a relatively early stage of GolCO development (as of November/December 2017) these payment options are mostly in place.

cryptaur

ABSTRACT

INTRODUCTION

THE CRYPTAUR CONCEPT

CRYPTAUR'S CORE ELEMENTS

CRYPTAUR'S DECENTRALIZED APPLICATIONS

PEOPLE

ROADMAP



In Vitro Veritas



Inspired by the famous Buurtzorg model, this prospective dApp will be built around the idea of consumers being offered access to a range of secure and affordable home-based health check-up procedures. In some countries, express health checkup services have become extremely popular. Some of them are being delivered at home or at work. For example, you don't need to go to a medical institution if you wish to make a blood test. A qualified courier will visit you, take your blood sample and deliver it to the lab where the actual test will be performed.

However, services of this kind, particularly in under-regulated markets, have a number of inherent risks. First of all, home-based services mean that the clients grant access to their homes to people they do not know. Second, the qualifications of those visitors may be in question. Third, clients are exposed to health risks that might stem from poorly designed service workflows. For example, the nurse that takes blood samples may also be expected to accept money from the clients, which could have adverse or even catastrophic effects on the client's health through contagion.

cryptaur

ABSTRACT

INTRODUCTION

THE CRYPTAUR CONCEPT

CRYPTAUR'S CORE ELEMENTS

CRYPTAUR'S DECENTRALIZED APPLICATIONS

PEOPLE

ROADMAP

To address those sensitive issues, Cryptaur intends to create a dApp that would eliminate the risks by making sure clients will be able to know beforehand who they will welcome into their homes, check the qualifications of those medical workers and leave their unbiased reviews on the quality of services they received. In addition to this, Cryptaur will make sure the service workflow is free from risky factors such as those related to hygiene. Finally, the labs that would want to act as contractors, will also be monitored for compliance with a best practice checklist to be created in collaboration with Cryptaur's partners who represent some of the most respectable medical institutions

of the world, including the Russian Academy of Medical Sciences, Wake Forest Institute of Regenerative Medicine and the Ukrainian Children's Cardiac Center.

Exact range of tests to be offered is yet to be defined, but it will potentially embrace a wide range of options from the traditional blood testing all the way to the most advanced genetic and microbiome tests. Thus, many health-aware consumers will gain access to a diverse range of secure, convenient and affordable health check-up services. Consumers' privacy will also be a key consideration for us while developing the application.

cryptaur

ABSTRACT

INTRODUCTION

THE CRYPTAUR CONCEPT

CRYPTAUR'S CORE ELEMENTS

CRYPTAUR'S DECENTRALIZED APPLICATIONS

PEOPLE

ROADMAP



AgeHack



Natural lifespan limits for humans are a hotly debated topic nowadays. However, the general consensus is that lifestyle has a decisive impact on our life expectancy. But lifestyle is an extremely multi-faceted notion, which makes it difficult for a regular person to create and follow a meaningful complex healthy regimen, let alone monitor the benefits it is expected to bring.

Cryptaur's founders have invaluable experience in the realm of wellness in terms of health-related products, quality of life management, and proprietary health assessment technologies. Based on this experience, Cryptaur intends to build a dApp, as a sub-sector of its whole ecosystem, to specifically unite those suppliers and consumers who

are particularly interested to “hack the age” and achieve better results in terms of their general well-being and longevity.

Users will get access to the best products and techniques, enabling them to test, enhance, and monitor their quality of life, as well as to be incentivized for the healthy achievements they succeed to make. Incentives are offered for the same type of behaviors that are rewarded across all dApps in the Cryptaur ecosystem, but specific to AgeHack are additional incentives for the life extension progress a user makes as it potentially adds more time this user will be an active transaction maker on our platform.

cryptaur

ABSTRACT

INTRODUCTION

THE CRYPTAUR CONCEPT

CRYPTAUR'S CORE ELEMENTS

CRYPTAUR'S DECENTRALIZED APPLICATIONS

PEOPLE

ROADMAP

As essentially with all Cryptaur dApps, users of AgeHack with appropriate skills can easily become suppliers, e.g. by acting as fitness coaches, nutrition advisors, or – more broadly – as quality of life managers. We would expect that a new user who is enthusiastic about their health will join the dApp community as a consumer and after making some noticeable progress will also act as a “supplier” at least by sharing their experience with others or at best becoming a real pro. Whatever the role is, any contribution that is useful to the community will be rewarded.

Prospective dApps Short List

At this stage, Cryptaur is considering a most diverse range of potential dApps it could welcome into its ecosystem. The non-exhaustive list includes initiatives in the following domains:

1. Peer-to-peer Medical Advice Service with qualified medical experts, including those who retired from their active employment, to deliver online consultations to those who need an independent opinion on their health-related queries. The dApp will provide an efficient medic/client matching engine as well as a host of useful features such as audio and video conferencing, direct file exchange and storage (e.g. to send an x-ray scan), pay-as-you-go tariffication model, the option to create expert groups (conciliums), in-app purchases in part-

nership with pharmaceutical distributors.

2. Household services offered by individual experts, including electricians, plumbers, baby sitters and so forth, with strong control of their credentials by the system to make sure they can be trusted and their services are of adequate quality. The application, particularly its reputation management engine, would allow to give objective ratings to both parties of an interaction making each deal predictable, safe, and transparent. And last, but not least, the peer-to-peer model of interaction is expected to make the services cheaper to the consumer and better paid for the supplier.

3. Tourist Guide Service for travelers who visit a place where they do not have anyone they know. Close to the concept of “rent-a-gent”, the service allows a traveler to find a friend with adequate background to show the visitor around and thereby allow them to make the best use of their time during the trip, safely and efficiently.

4. A home sharing/rent-a-flat dApp that would essentially mimic the business model of services like Airbnb but challenge them in terms of prices and convenience. This decentralized application should allow flat owners and tenants to find each other and co-operate in a predictable way while cutting the costs traditionally charged by the middleman. An extensive list of search criteria will be

cryptaur

ABSTRACT

INTRODUCTION

THE CRYPTAUR CONCEPT

CRYPTAUR'S CORE ELEMENTS

CRYPTAUR'S DECENTRALIZED APPLICATIONS

PEOPLE

ROADMAP

available to better match the parties to a deal and to share how their reciprocal expectations have been met.

5. A peer-to-peer loan exchange platform is another potential dApp for Cryptaur. Existing credit institutions are often too harsh on their clients in terms of the eligibility criteria and the interest rates they charge. The idea of this dApp is to bring together those who are in need of a small- to mid-size loan and those who have temporarily unused moneys to offer at a moderate interest. A key element of the system will be participants' reputations. Apart from lenders and borrowers as such, there may be other roles in the system, e.g. participants who would act as guarantors to particular borrowers or those who would be willing to buy debts that are overdue, etc.

6. A ride-sharing dApp to offer cheaper and safer transportation options to the dApp users and a fair income opportunity to the car owners who would like to act as suppliers. Centralized ride sharing services take anywhere from 15 to 30% of the fare paid by the passenger. But it is drivers who spend

their time and gas and pay for the maintenance of their vehicles. So why let a third party take that big piece of the pie? With our dApp, the drivers will keep the complete fare and just pay a very moderate transaction and service fee in Cryptaur Tokens (CPTs). In return, what they are expected to provide is good service quality and Cryptaur-compliant behavior.

7. As we expect that the whole domain of education is to be radically changed to co-opt the benefits of modern technologies, a dedicated dApp will be created to deliver individual or small-group educational services online. Those able and willing to teach will meet those willing to study, whereas Cryptaur will audit the credentials of the teachers and provide convenient learning environment and settlement tools.

8. A specialized dApp may be developed for those who are passionate about their pets. The functionality of this dApp will include a knowledge base on how to take care of pets, a live advice service, and most importantly – a complete blockchain-based pedigree record for pets that are offered for sale.

PEOPLE

Cryptaur Team



Dmitry Buriak, CEO & Founder

A heavy-weight businessman with vast entrepreneurial experience in a number of industries from ferrous metallurgy to wellness. Dedicated follower and advocate of healthy lifestyle. He can think big, express his thoughts in right words and turn words into successful projects. A virtuoso motivator and business visionary.



Yaroslav Compan, CFO

BA in Finance, Kyiv-Mohila Academy, ACCA Candidate. Previously held top managerial positions in PriceWaterhouseCoopers, Roland Berger Strategy and Deloitte Ukraine.



Irantha Duwage, COO

MBA (Sheffield, UK); Cornell University, Ithaca, USA); BA, University of West London. Before joining Cryptaur Irantha has served as Chief Executive Officer in various international holdings, having over 22 years of experience in 4 continents. He has been a true blockchain evangelist since 2012.



Ilya Svirin, Smart Contracts

Co-Founder of PROVER, a blockchain startup. Ph.D., Tech entrepreneur, Founder of Nordawind group of companies. Smart-contract developer for OpenLongevity.io, bremtoken.io, NeuroDAO.com. Blockchain advisor for ico.reorder.world. Digital video surveillance systems developer. Developer of health-related services ECG Dongle and CardioCloud. Author of many publications on cybersecurity, programming and smart-contracts.

cryptaur

ABSTRACT

INTRODUCTION

THE CRYPTAUR CONCEPT

CRYPTAUR'S CORE
ELEMENTS

CRYPTAUR'S
DECENTRALIZED
APPLICATIONS

PEOPLE

ROADMAP



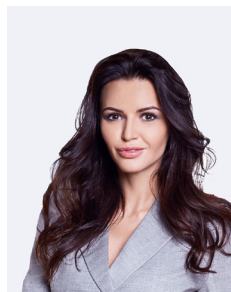
Alexey Rytikov, Backend

Cybersecurity developer with over 10 years of experience. Backend developer for PROVER blockchain project crowdsale. Key developer in a number of research projects. Video surveillance developer.



Neringa Gumbriene, CLO

Educated as Master of Law Science, has MBA degree in International Law, Neringa supervises all legal aspects of the project. Previously Neringa was holding top law executive positions in various international companies. Now board member of a group of companies engaged in real estate, health care business, sports. She is Director of Legal Department of Cryptaur.



Irina Copanitsa, CCO

Irina holds degrees in Economics and International Relations. Prior to Cryptaur she was working for Bell Pottinger agency in the U.K., as well as for other international agencies and firms. Now Irina is Head of Communications and Public Relations in Cryptaur.



Dovile Pilipaviciene, CMO

Dovile holds Master degrees in Administration and Project Management. She has 12 years of marketing experience and was working with various internationally recognized companies developing marketing strategy. Now she is Head of Marketing in Cryptaur.



Ivan Pisarev, Blockchain

Co-Founder of PROVER, a blockchain startup. In IT since 2004. Leader in First Issue at Startup Academy in Skolkovo. Distance learning specialist and tutor. Speaker at numerous international conferences.



Igor Vlasov, Chief Compliance Officer

MA in Banking and BA in Law, Kyiv National Economic University. Previously worked as a Compliance Officer at ING Bank and National Bank of Ukraine and as an Audit Project Manager in banking-related commercial companies and state regulatory bodies.

cryptaur

ABSTRACT

INTRODUCTION

THE CRYPTAUR CONCEPT

CRYPTAUR'S CORE
ELEMENTS

CRYPTAUR'S
DECENTRALIZED
APPLICATIONS

PEOPLE

ROADMAP

Cryptaur Legionaries



Johnny Kartakov

Tech entrepreneur with fire who founded a few successful companies. Johnny has a technical background and good blockchain experience.



Andrey Zamovskiy

The founder of Ambisafe has been involved in cryptocurrency development since early 2010. Andrey has founded or took leading technical roles in multiple first of their kind projects, such as BitMerch, HolyTransaction, Tether and several cryptocurrency exchanges.



Oleksii Matiasevych

Smart contracts engineer. Oleksii has 10 years in mission-critical software engineering and has been writing Ethereum smart contracts full-time over the last year. During his engagement with Ambisafe, he has developed five DAO-like tokens with the most advanced features you can find on these kinds of contracts.



Victor Tutelian

Academician at the Russian Academy of Sciences; holder of second-level degree in medicine; professor; Chief Research Officer at the Federal Research Center for Nutrition, Biotechnology and Food Safety; Chief Expert for Nutrition at the Ministry of Health of the Russian Federation.



Svetlana Akolzina

Holder of doctorate degree in medicine, Senior research associate at a laboratory of the Federal Research Center for Nutrition, Biotechnology and Food Safety, Head of Quality of Life Research Department at Vision International People Group working with the World Health Organization Quality of Life Questionnaire.



Dung Tran Tri

MBA, Telecommunications Engineer, Founder & CEO of WMS JSC, Lecturer of Hoa Sen University. More than 14 years of experience in telecommunications, project management, marketing (market research, branding and digital marketing) at multinational corporations.

cryptaur

ABSTRACT

INTRODUCTION

THE CRYPTAUR CONCEPT

CRYPTAUR'S CORE ELEMENTS

CRYPTAUR'S DECENTRALIZED APPLICATIONS

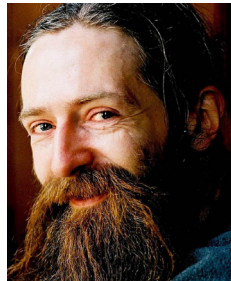
PEOPLE

ROADMAP



Elmantas Pocevičius

General Manager at Švenčionių Vaistažolės (Lithuania); General Manager at Acorus Calamus (Lithuania); Head of R&D department at Vision DEM4 Laboratory (Lithuania), lector at Vilnius University, MD from Lithuanian University of Health Science, Faculty of Medicine. International Executive MBA Roskilde University Denmark.



Dr. Aubrey De Grey

Chief Science Officer at SENS Research Foundation, a California-based charity dedicated to combating the aging process. Biomedical gerontologist. Editor-in-Chief of Rejuvenation Research, the world's highest-impact peer-reviewed journal focused on intervention in aging. He received his Ph.D. from the University of Cambridge.



Dr. Simon Schnoll

Simon Schnoll is a biophysicist, and a historian of Soviet science. He is a professor at Physics Department of Moscow State University and a member of Russian Academy of Natural Sciences. His fields of interest are the oscillatory processes in biology, the theory of evolution, Chronobiology, and the history of science.



Alexander Volkov

Olympic Champion (gold medal). An outstanding basketball player, one of the first Soviet players to join NBA. He was Minister of Sport in Ukraine in 1999-2000. Since 2007 he is head of Basketball Federation of Ukraine. An active supporter and promoter of wellness and healthy lifestyle.

cryptaur

ABSTRACT

INTRODUCTION

THE CRYPTAUR CONCEPT

CRYPTAUR'S CORE ELEMENTS

CRYPTAUR'S DECENTRALIZED APPLICATIONS

PEOPLE

ROADMAP

TOKEN ALLOCATION

Token Sale – 30%

Contributions made during presale and sale will represent 30% of all tokens.

Cryptaur Founders – 20%

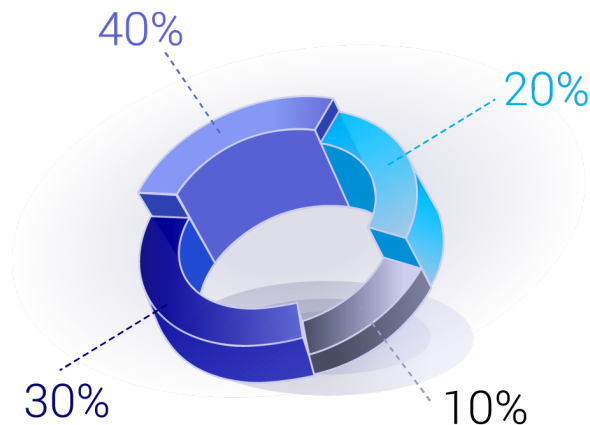
20% of tokens will be distributed among Cryptaur founders. These tokens will vest over a period of 1 year.

Cryptaur Team – 10%

10% of tokens will be distributed among Cryptaur team members.

User Incentives – 40%

These 40% will be issued to reward Cryptaur users for different useful behaviors – from making purchases to promoting products and extending Cryptaur's user base.



FUNDS ALLOCATION

Presale/Sale Bounty – 20%

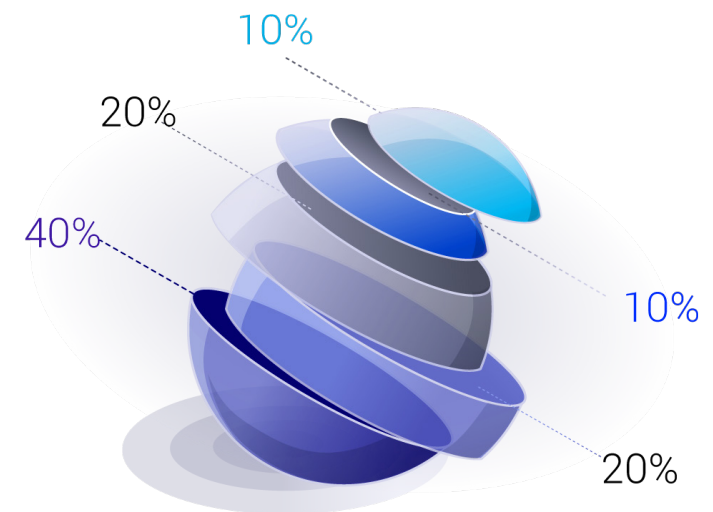
Bounty earned in Ethers by participants of token presale and sale.

Cryptaur Founders – 20%

Marketing & PR – 10%

Investor Refund – 10%

Operations/Development – 40%



cryptaur

ABSTRACT

INTRODUCTION

THE CRYPTAUR CONCEPT

CRYPTAUR'S CORE ELEMENTS

CRYPTAUR'S DECENTRALIZED APPLICATIONS

PEOPLE

ROADMAP

ROADMAP

June 2017

- Cryptaur fundamental principles.
- Cryptaur Manifesto and crusade against the middleman.
- Token presale start.

October 2017

- Token presale finish (successfully raised over \$20 million).
- Final Team composition.
- Corporate infrastructure creation.

November 2017

- New web site.
- Updated Smartbook.
- Token sale Stage One (Nov 27 thru Dec 7).

December 2017

- Credit/debit cards contribution option.
- Strategic partnerships.
- dApps incubator and supply chain "beauty contest".

January 2018

- Token sale Stage Two (Jan 22 thru Jan 31).
- Cryptaur token exchange listing.
- Cryptaur ecosystem Technical paper.

February 2018

- Token sale Stage Three (Feb 12 thru Feb 28).
- Cryptaur fiat-to-crypto bridge.
- GoICO dApp.

March 2018

- Token sale Stage Four (Mar 5 thru Mar 12).
- In Vitro Veritas dApp.
- dApp Acquisition Expert Panel.

April 2018

- Cryptaur token free trade at crypto-exchanges.
- AgeHack dApp.
- Announcement of further milestones.