«BANK OF MEMORIES»

Save the most important in your life

v.22.27

CONTENT

BRIEF INTRODUCTION

We, like all innovators who create something new, uniquely unifying concepts and absolutely different directions, create a new ecosystem. Using the symbiosis of already existing technological solutions, we unite them harmoniously with the help of revolutionary technology of blockchain. Someone will say that this is a minus, but we were inspired to implement a bright project example of two students (and many at the beginning considered them solution unclaimed), crossed the typewriter and the TV, using the calculator as connecting link. Then it gave the world a personal a computer. Being first and unique is never easy. Understanding that the Ethereum token does not satisfy technical and economic characteristics of the project, and only solve problems at the first stage of attracting investment, the team decided to launch its own blockbuster. Realizing that a small group of specialists with difficulty will cope with the task, and in the future itself the project can feel the "hunger of cadres", we started seek a solution together with the teachers of the KPI. 100,000 Transactions per second and a unique generation process A new coin based on the amount of data that saves the user, and their reliability, both in the sense of stability of its Internet connection, and lack of forgery and fraud in the processing of transactions, formed the basis of design of a block for the Bank of Memories. AT Soon the client will be published and all will be able to verify the effectiveness of its work. So it was one of the main tasks of the project (price transactions). The implementation of our project would have been impossible without attracting first-class specialists in the field of storage and information sharing. Given the shortage of specialists in the field of blocking and scaling of databases on global IT market, it was decided to deploy implementation of the project, attracting the best specialists working in these areas - Design Bureau "Metarchia". In the project tokenomics there is a description distribution of tokens, and taking into attracting the first investors to implement project, it is normal practice to make discounts on the pre-sail. Also for media promotion was taken decision to launch the Bounty program, involving bloggers and media people. At the first stage of the ICO, the project went through many stages of development and renewal. There were changes were made to the project, according to recommendations leading experts in the field of blockbuster and ICO. The price for the service and getting out to breakeven were calculated in the analysis of different directions and markets, because the project goes to three huge markets simultaneously. The price of the token is formed exclusively by the market. The key factors in the formation of the market price on the exchange are the popularity of the product itself, the relevance service and coins, as payment for the service in the system. A significant factor of influence may also be news background and overall market sentiment, taking into account attention trends and the impact of leading crypto currency. Even with such a volatility of the crypto currency that can play as on the hand of the project, and in a minus, our coin is tied to a live service and will grow in the process. It is due to an increase in the volume of stored information. The initial transparency of the distribution of tokens, incl. open information on bonus tokens, incl. burned, not sold on the ICO, will allow the final stage of the ICO. In any case, the team undertakes all necessary actions to promote the project, transparent business and distribution of tokens. As a project in the process of development and constant improvement, we inevitably come across need to periodically make changes and edits both in the technical and legal part of the project, in t.ch. documentation. A lot has already been passed, but much remains to be done. Therefore, we are open to constructive criticism and fruitful cooperation at all stages of implementation our project.

INTRODUCTION

«Bank of Memories» is a service that operates on the Every person, leaving the world, takes with him a lot valuable and important information. The key function of the service is to accumulate, storage of especially valuable information from the moment of birth man - and before his departure. You can then access to this information for members of his kind. Distribution accumulated information among descendants is carried out according to the electronic testament. Transferability information does not belong to a member of the clan by booking cells for future reference with a specific name and time of opening the cell. Service makes it possible not only to accumulate and to store, but also to transfer by inheritance or to send in future any information. This will allow the descendants to evaluate the life of their ancestors, and also gives a unique opportunity for everyone to see their own roots and look at their kind from the side. For a wide audience, the platform allows you to isolate and to save from the ocean of digital garbage the most valuable episodes, bright moments, giving them an additional emotional value. Sending such messages to the future gives a chance for a person to suddenly and brightly re-to experience valuable emotions. With the advent of Blockchain technology, people around the world started using crypto-currencies as alternative forms of payments and investments. But this the form of exchange of value has drawbacks. If access to the digital crypto-wallet is lost for some reason, this means that digital assets will remain inactive and actually lost forever. The Bank of Memories is successfully solving this problem by electronic will. Therefore, the information will be stored until this is necessary and will never be withdrawn by third parties persons by unauthorized access. After a detailed analysis of the services that the functional similar to the Bank of memories, we can conclude that Bank of memories managed to unite many complex and disparate services in a unique way, so that the user receives one clear functional in the boxed solution, "as the PaaS platform (Platform as a Service). This gives an indisputable advantage, since there is no longer need to register and use absolutely different and unrelated services that give Partial solutions of similar in essence tasks. The uniqueness of the concept of Bank of memories is clear and logical combination of already existing ideas and technical developments with the addition of a unique service "Digital monument"

CHAPTER 1: PROJECT «Bank of Memories»

Brief description of the project

Each person, that passed away this world, carries out a lot of valuable and important information.

The key function of the service is the accumulation and storage of especially valuable information from the birth of the person until he left the world. Subsequently, it is possible to access this information for members of their genealogical tree. The distribution of accumulated information among descendants is carried out according to the electronic will. The possibility of transmitting information to a non-member of the clan takes place by reserving cells for future viewing with a specific name and time of opening the cell.

The service makes it possible not only to accumulate and store, but also to transmit by inheritance or forward any information to the future.

This will allow the descendants to evaluate the life of their ancestors, and also gives a unique opportunity for all people to see their roots.

This wide audience platform allows you to isolate and save from the piles of digital garbage the most valuable episodes, vivid experiences, giving it additional emotional value

Sending such messages to the future gives a chance for a person to suddenly and vividly relive valuable emotions.
With the adventage of Blockchain technology, people around the world began using crypto-currencies as an alternative form of payments and investments. But this form of exchange of value has drawbacks. If access to the digital crypto wallet is lost for any reason, it means that the digital assets will remain inactive and are actually lost forever.

Unlike similar projects, we implemented an encryption cryptographic technology in data storage and transmission.
Therefore, the information will be kept as long as it is necessary and will never be seized by third parties by unauthorized access.
After a detailed analysis of the services that fragmentally use the functionality similar to the «Bank of Memories», we can conclude that the «Bank of Memories» managed to unite many complex and disparate services in a unique way, so that the user gets one clear functionality in the "packaged solutions", as a PaaS (Platform as a Service).

This gives an indisputable advantage, since there is no longer any need to register and use completely different and unrelated services that provide partial solutions to similar tasks.
The uniqueness of the concept of «Bank of Memories» consists in an understandable and logical combination of already existing ideas and technical developments with the addition of the unique service "Digital Monument".

Form of implementation:

- Mobile app
- Browser version(website)

1.1. Our mission

Our mission is to provide a person the opportunity to make personal back-ups (backup oneself) and to store the memory of his kind using cryptography. The principle of Blockchain is also used as an analogue of the Genealogical tree.
We invade the most intimate that every person has - a personality, a kind, ideas, an inheritance. The project allows to attach the content a special meaning: both material and emotional.
«Bank of Memories» unites humanity into the one big family!

1.2. Main idea

The idea was based on the realization that each person in the course of his life accumulates emotional, as well as valuable financial, medical and any other personal information that must be preserved without opening it in public.
But at the present time one can not be sure that this information will not plunge into the piles of ”digital garbage”. It can completely disappear in case of loss of access to the account in social networks.
Usually access to important digital information is provided through physical storage, the so-called "paper key" or USB-drive, which can also be lost.

The main audience of the project is all users of the Internet and smartphones. At the moment, 2.5 billion people (33.6% of the population) use smartphones.

We use a unique algorithm for secure storage, as well as the technology for transferring digital data implemented on the mobile application platform.
And we maked it as easy as possible to use the service.
People spend a lot of time on social networks. Often memories or emotions that they would like to share only with close people get into the newsline and become available to the general review.
Of course, not everything that we accumulate can be regarded as valuable. But content that causes an emotional response or is of material value, must have a reliable protection of storage. And cryptographic encryption is the most appropriate tool for this purpose.

Principle of Blockchain solves the problem of identifying a unique user and acts as an additional security key.
At the moment, existing decisions regarding the inheritance of digital assets are not numerous and are not ideal.
As for the decisions regarding storing passwords, such as "master password", it can be lost or forgotten. In any case, the content owner may need to somehow transfer it to a specific person or heirs.

1.3 The tasks that the project solves

- Saving oneself (back-ups) at important moments of life in digital format
- Prevent the loss of truly valuable content that can be lost in the daily piles of digital garbage
- Creation of Genealogical tree as an analogue of the Blockchain
- Storage, transfer and inheritance of digital information, family and personal values, electronic testament
- Keeping and inheritance of financial, medical, genetic or any other important information
- A digital monument (a special section of the Genealogical tree)
- Sending emotional messages to the future via a mobile application
- Transfer of crypto keys inside the system with no fee
- Creation of clans, dynasties or closed communities by analogy with a Genealogical tree
- Integration into the system of artificial intelligence (AI), as a personal advisor
- Accentuation of users' attention to family and patrimonial values
- Create generic master key as a unique identifier, confirmed by relatives

1.4. Description of the main functions in the project

1.4.1. Saving oneself (back-ups) at important moments of life in digital format

The user can save himself in various digital formats: fix health status or appearance at a certain point in his life, keep the state of affairs, finances and other assets, record the state of certain communities, attitude to events, people, circumstances, etc.
There can be visual back-ups, which are implemented using AR/VR technology and will allow heirs to display a 3D visual simulacrum of personality.

1.4.2. Emotional messages

The service provides an opportunity to send emotional messages to the future. Emotional messages are the most "charged" content that will be delivered to the specified user or sender of the message, unexpectedly or with a notification at a precisely scheduled time. It can be: congratulation, confession, revelation, forgiveness, secret, inquiry, memories, self-motivation.

This is a content that the user does not want or is not ready to convey at the moment, but definitely likes to remind himself or someone else to the future.

Blockchain as a accounting system is an excellent solution to the problem of identifying a unique user in the system, and cryptography allows to achieve the security and confidentiality of data, guaranteeing the inability of access to information from the service itself, that avoids internal risks of confidentiality.

1.4.3. Genealogical tree

(Creating a Genealogical tree and storing ancestral memory using Blockchain's principle and technology)

The user sends a request / invitation to the person whom he wants to identify as a member of his Genealogical tree, indicating the degree of kinship. The person to whom the message is addressed has some options: reject, accept and accept with correction.

In case of confirmation of identification in the Genealogical tree, the corresponding cell in system is filled (is recorded in the blockchain). For participation, the invited person undergoes a similar procedure for identifying and assigning a token as a mandatory identifier in the system.

Further, according to the principle of mailing, other family members are invited to the genealogical tree. An important condition for the subsequent inclusion in the genealogical tree is the need to confirm the already included family members.

Personal cell (human profile) allows to accumulate information about the genus. The cell is available in various forms for authorized members of this kind. Emergency access to the cell is realized with the help of generic keys, which enable relatives to get access to the cell authorized by an electronic will or by way of voting generic keys.

1.4.4. Electronic testament:

- transferring of digital information (photo, video, text, crypto keys, etc.) to certain persons and at scheduled time in the format of an electronic testament. Information is provided to heirs. In the absence of an electronic testament, access to the cell will be opened by voting members of the genus generic keys.
- storage of biometrical and medical personal data with the possibility of subsequent retrieval of these data by members of the Genealogical tree with the consent of a certain number of participants (adoption of collegial decisions in digital format). The goal is to extract information in case of emergency (accident, loss of consciousness, other situations). It is also possible to extract this information by subsequent generations to study medical data of the genus and prevent hereditary diseases;

1.4.5. Digital Monument:

This solution is AR/VR for storage with the ability to share information about a deceased person. Traditional monuments are expensive and absolutely not informative. In fact, this is a special section of the Genealogical tree, in which information about deceased person is accumulated, which is confirmed by members of its kind during all life.

Access to the profile will be realized using QR-code or an other special visual identifier that will allow to display a three-dimensional visual simulacrum of a person (AR, augmented reality). QR-code as a link to the profile that can be placed wherever the relatives of the deceased person wish.

QR-code is generated by the system after confirmation by relatives of the deceased's death. The level of openness of information using the QR-code is regulated by the method of voting by members of the genus.

1.4.6. Storage of genetic information

The project partners specializing in genetic research provide an inexpensive genetic test.

In case the user wants to save the results of the genetic test, up to the full recording of the DNA code, the «Bank of Memories» service allows storing all the genetic information.

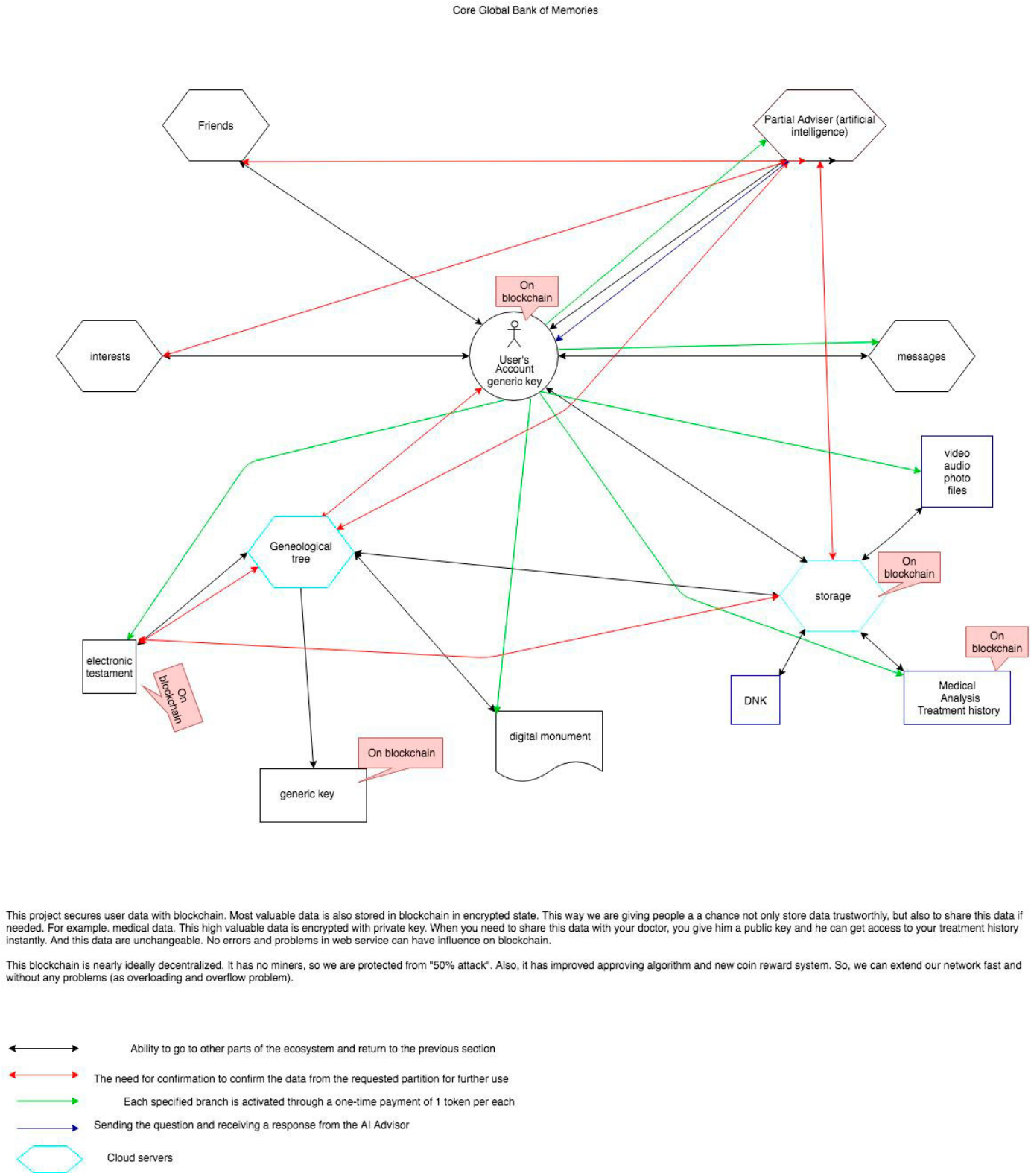
1.5. Technical aspects of the project

1.5.1.Why do we need Blockchain

The human race visually and in meaning resembles Blockchain, where each unique unit created in the chain resembles a unique member of the genus. This is manifested in the fact that it is impossible to create a new block in a blockchain without using information that is contained in absolutely all previous blocks, up to the first one.

Likewise, the genetic code of the new person contains all the information from all genus, transmitted genetically.

In addition, Blockchain is required for all transactions within the service in the automatic mode.



1.5.2. The role of the token

Each user needs a token as an identifier in the system. This allows to reserve a cell for the owner for the entire period of his life.

The token in the «Bank of Memories» performs the following functions:

- **Marketing tool.** The user can get tokens for free by logging in to the system, or by recommending «Bank of Memories» to his friends and relatives with his own referral link (1 token per 5 new users).

- **Stabilizer price per cell.** Each new user who is authorized in the system and uses a token, promotes reducing the quantity of free tokens in the system.
- The price per cell is fixed at a constant mark of $ 0.99

CHAPTER 2: MARKETING

2.1. Analysis of market trends

Aware of the importance of project promotion, we seriously approached this issue not only by developing an attractive "Loyalty Program" and marketing strategy, but also focused on the social significance of the project.

According to preliminary estimates of many experts, by 2020 the number of smartphone users will grow to 4 billion people. To date, this number is about 2.5 billion users.

Table 1. World statistics of Internet users TOP 100

	Internet users	Amount		Internet users			Internet users	amount		Internet users	amount		Internet users	amount
	Earth	3,885,567,619		A country	amount									
1	China	738,539,792	22	Pakistan	44,608,065	43	Kazakhstan	9,961,519	64	Syria	5,547,023	85	Costa Rica	2,873,171
2	India	462,124,989	23	Egypt	37,333,841	44	Belgium	9,609,963	65	Denmark	5,461,026	86	Tanzania	2,866,014
3	USA	286,942,362	24	Argentina	34,785,206	45	Sweden	8,861,138	66	Tunisia	5,460,224	87	State of Palestine	2,680,633
4	Brazil	139,111,185	25	Canada	33,000,381	46	Czech Republic	8,571,610	67	Finland	5,098,953	88	Bosnia and Herzegovina	2,479,437
5	Indonenziya	132,700,000	26	South Africa	29,935,634	47	United Arab Emirates	8,354,813	68	Norway	5,044,737	89	Lithuania	2,054,605
6	Japan	118,453,595	27	Colombia	28,528,124	48	Ecuador	7,901,051	69	Nepal	5,012,708	90	Armenia	1,757,817
7	Rosia	109,552,842	28	Poland	28,267,099	49	Azerbaijan	7,510,555	70	Bolivia	4,836,842	91	Moldavia	1,560,638
8	Nigeria	91,598,757	29	Malaysia	24,554,255	50	Uganda	7,502,024	71	Slovakia	4,613,404	92	Panama	1,492,720
9	Mexico	85,000,000	30	Saudi Arabia	24,147,715	51	Greece	7322.066	72	Sigapur	4,600,670	93	Uruguay	1,458,064
10	Bangladesh	23,183,372	31	Ukraine	23,303,773	52	Switzerland	7,300,334	73	Jordan	4,055,488	94	Guatemala	1,431,016
11	Germany	72,290,285	32	Kenya	21,008,148	53	Hungary	7,177,413	74	Bulgaria	4,051,069	95	Slovenia	1,422,796
12	Vetnam	64,000,000	33	Australia	20,268,164	54	Australia	7,171,471	75	New Zealand	3,995,066	96	Albania	1,402,195
13	United Kingdom	62,091,419	34	Morocco	19,622,683	55	Portugal	7,103,070	76	Dominican Republic	3,888,356	97	Zimbabwe	1,339,964
14	Finipiny	57,607,242	35	Venezuela	19,246,571	56	Yemen	6,734,886	77	Ireland	3,756,398	98	Lebanon	1,278,827
15	Thailand	57,000,000	36	Republic of China	16,462,844	57	Ghana	6,435,843	78	Cuba	3,543,293	99	Georgia	1,242,223
16	Iran	56,700,000	37	Netherlands	15,757,109	58	Israel	6,361,718	79	Oman	3,333,634	100	Laos	1,237,968
17	France	56,367,330	38	Uzbekistan	15,453,227	59	Iraq	6,272,109	80	Senegal	3,281,539	101	Qatar	1,186,436
18	Turkey	56,000,000	39	Algeria	15,152,610	60	Sri Lanka	6,212,431	81	Angola	3,102,725	102	Avganistan	1,164,829
19	Italy	51,836,798	40	Preu	12,833,058	61	Hong Kong	6,191,142	82	Howat	2,959,741			
20	The Republic of Korea	47,013,649	41	Chile	11,538,860	62	Belarus	5,909,252	83	Paraguay	2,946,443			
21	Spain	40.148.353	42	Romania	10.879.514	63	Serbia	5.781.457	84	Puerto - Rico	2.927.069			

The «Bank of Memories» audience covers a large number of users, because the product is unique in that it not only helps to preserve and improve the emotional value of content, but also protects personal data on a completely new level.

There is no longer any need to register and use completely different and unrelated services that provide partial solutions to similar tasks.

2.2. Group of users

1. ***Children and teens (from 8 to 14 years old)***

2. The youth (from 14 to 20 years)

sending messages for tokens;
receiving incentives in tokens for the performance of tasks assigned by parents;
surprise with a delay in time;
behavior correction.

fixing unforgettable moments (first love, vows, graduation);
messages to classmates and classmates in the future;
the opportunity to capture the first manifestations of talent and the results of youth creativity.

3. Businessmen and business world (from 25 to 65 years old)

storage of classified information, compilation of notes, implementation of targeted planning;
programming the flow of their own actions in the future;
advertising with promotion.

4. People with rich life experience (After 65 years old)

the realization of the desire to share life experience with descendants;
transfer of material encouragement for viewing instructions;
testament of digital assets.

The goal of the project is to cover 1% per year, which is about 25 million users per year.

2.3 Competitors

The competitors are mail services, cloud services, messengers, social networks.

Table 2 Statistics on social networks

Name	Monthly audience	Trfik https://www.alexa.com/				
Social networks		1	2	3	4	5
Facebook	2000000000	United States: 25.8%	United Kingdom: 4.4%	India: 4.4%	Japan: 3.9%	Germany: 3.5%
Twitter	311000000	United States 34.4%	Japan 13,6%	United Kingdom 6,5%	Canada3.3%	Spain 3.2%
Reddit	300000000	United States 57,3%	United Kingdom 7,3%	Canada 6,2%	Australia 3,2%	Japan 2,1%
LinkedIn	255000000	United States 35.3%	india 7,4	United Kingdom 5,2%	France 4,5%	Japan 3,4%
Pinterest	250000000	United States 49.5%	India 5.6%	Japan 4,1%	Brazil 3,5%	Italy 3,3%
Google Plus +	120000000	United States 33.7%	India 7.7%	China 4.4%	Japan 4,2%	Iran 3,2%
Tumblr	110000000	United States 36.8%	Japan 6.5%	United Kingdom 4,8%	China 4,7%	Germany 3.4%
Instagrama	700000000	United States 20.3%	Russia 6,7%	Japan 4,0%	United Kingdom 3,9%	Brazil 3,7%
Youtub	1500000000	United States 31,8%	Ethiopia 7,1%	India 6,8%	Russia 6,6%	Germany 5.4%
Vk	80000000	Russia 50.4%	Germany 5,6%	United States 3,6%	Kazakhstan 3,3%	China 3%
Flickr	65000000	United States 29,5%	United Kingdom 6,5%	Japan 6,2%	Germany 5,1%	France 4,4%
MySpasce	42000000	United States 45,6%	India 6,3%	United Kingdom 4,8%	Germany 4,3%	France 2.8%
Qzone	650000000	China 79%	United States 10,6%			
Meetup	40000000	United States 50,7%	United Kingdom 5,4%	Japan 4,9%	India 4,0%	Canada 3,7%
Tagged	38000000	United States 25.9%	Japan 4,9%	United Kingdom 4,3%	India 3,1%	Egypt 2,6%
Ask.fm	37000000	Russia 30,6%	Egypt 8,3%	Mexico 4,1%	Germany 4,0%	United States 3,4%
MeetMe	15500000	United States 54,7%	India 4,7%	United Kingdom 4,2%	Brazil 3,3%	sudan 2,6
Odnoklassniki	15000000	United States 88,8%	Canada 3,6%	India 0,6%		

Concidering the uniqueness of our service algorithm, the competitive advantages of «Bank of Memories» are as follows:

- We provide a Genealogical tree service (ancestor memory), using Blockchain's principle and technology, and generating a generic key for accessing the account in the genealogical tree.
- We have created our own crypto-token for maximum simplification and convenience of using the resource - BMCoin
- We have created a unique symbiosis of different technologies in the IT industry,- a digital monument service
- We provide a message to the future service that opens the possibility of one’s behavior programming and correction in the future, conveying emotional content at a specified time.
- We provide the opportunity to use our service for free by popularizing it.
- We have integrated a self-learning AI into the system, which allows every account holder to use it as a personal advisor that will be trained and growing with its owner
- We offer an electronic testament service based on Blockchain technology
- We provide digital identification (digital footprint) using AI technology
- We develop our own mobile application (for Android and iOS)
- Mobile application «Bank of Memories» allows to to use service with a couple taps, providing the proper level of protection. These are solutions that are not available for other similar services.

Services that are concidered as Storages and a Genealogical Tree are listed below:

Table 3. Cloud storages

1	2	3	4	5
United States 24.6%	India 11.6%	France 7,1%	Spain 6,85%	Brazil 3,7%
United States 24.6%	Japan 8,6%	United Kingdom 4,3%	Germany 3,8%	India 2,9%
france 11,1	United States 8.4%	Egypt 6.0%	Venezuela 6,0%	Brazil 5,9%
China 14.6%	United States 10,8%	Germany 9,1%	India 5,4%	Netherlands 3,0%
Russia 48.3%	Germany 9,6%	Kazakhstan 6,4%	Azerbaijan 3,9%	China 2,3%
United States 71.1%	China 3,6%	Japan 2,9%	India 2,4%	Canada 3,7%
China 82,7%	United States 4,9%	Japan 1,3%	Brazil 1,5%	India 1,3%
Myanmar 22.8%	United States 7,5%	India 6,8%	Japan 6,4%	Turkey 5,1%
United States 30,8%	Japan 7%	China 6,6%	United Kingdom 4,5%	Germany 3,1%
Brazil 22,3%	Indonesia 6,9%	India 6,0%	Mexico 4,6%	Angola 3,7%
United States 25.0%	China 10%	Nigeria 10%	Japan 9,2%	France 8,3%
United States 25.0%	United Kingdom 4,5%	Japan 7%	China 2,3%	India 1,3%
China 19,5%	United States 17,4%	United Kingdom 8,3%	Brazil 6,5%	Mexico 3,7%
United States 51,8%	Japan 7,8%	France 4,2%	United Kingdom 4%	Canada 3,1%
United States 11,9%	india 9,4	Brazil 6,5%	Myanmar 5,6%	United Arab Emirates 4,9%
United States 41,1%	Philippines 4,8%	Czech Republic 3,9%	Bulgaria 3,2%	Saudi Arabia 2,5%
Mexico 8,0%	United States 7,9%	Brazil 6,9%	India 5,9%	Angola 4,7%
United States 44,0%	France 5,9%	United Kingdom 5,6%	Brazil 3,5%	Germany 3,3%

Table 4. Services "Genealogical tree"

Views	Mobile app	Fee per month	traffic https://www.alexa.com/				
			1	2	3	4	5
4804890	+	19,99	United States: 79.8%	United Kingdom: 2.3%	Canada: 2.1%	Australia: 1.6%	India: 1.3%
267900			United States: 72.4%	United Kingdom: 6.4%	Australia: 3.4%	Canada: 2.3%	Germany: 1.3%
93360			United States: 81.0%				
207060	+		United States: 47.9%	United Kingdom: 9.2%	United Kingdom: 6.2%	Canada: 4.6%	Germany: 3.4%
1567590			United States: 56.9%	China: 4.9%	India: 4.0%	United Kingdom: 3.3%	Canada: 2.2%
77940			United States: 53.8%	India: 8.9%	South Africa: 4.9%		
1567590	+		United States: 57.8%	United Kingdom: 4.7%	Canada: 3.8%	Germany: 3.3%	France: 2.7%
120960			United States: 65.2%	Canada: 3.9%	Australia: 3.4%	United Kingdom: 3.3%	India: 2.3%
1199790	+		United States: 81.5%	Canada: 3.1%	Australia: 2.8%	United Kingdom: 2.2%	Germany: 1.5%
234960			United States: 57.5%	Germany: 8.9%	Canada: 5.3%	South Africa: 4.6%	Italy: 2.6%
275640			United States: 77.9%	Italy: 4.8%	United Kingdom: 3.7%	Australia: 1.8%	Canada: 1.7%
261690			United States: 89.0%	Canada: 2.1%	India: 1.2%	United Kingdom: 1.0%	South Africa: 1.0%
4804890			United States: 79.9%	United Kingdom: 2.3%	Canada: 2.1%	Australia: 1.6%	India: 1.3%
28860			United States: 95.9%				
159840			United States: 49.7%	United Kingdom: 8.0%	Israel: 6.8%	Poland: 3.0%	Canada: 2.9%
1471920	+	8,25	United States: 47.6%	United Kingdom: 7.2%	Russia: 5.3%	Australia: 5.2%	Canada: 4.1%
234960			United States: 57.5%	Germany: 8.9%	Canada: 5.3%	South Africa: 4.6%	Italy: 2.6%
1153890			United States: 76.2%	Japan: 2.6%	United Kingdom: 2.3%	China: 2.1%	Canada: 1.7%
280980			United States: 73.9%	Canada: 5.1%	United Kingdom: 2.4%	India: 1.2%	Australia: 1.1%

Although other services from the above list allow to store and share information in real time, but not all provide the proper level of data protection.

Services for sending messages to the future:

Table 5. Services for sending messages to the future

Services for sending messages to the future	Visitors	Views	Mobile app	Paid	https://www.alexa.com/				
					1	2	3	4	5
www.futureme.org	44918	179670			United States: 26.8%	Brazil: 5.7%	United Kingdom: 5.4%	India: 4.8%	Italia: 3.6%
www.letter2future.com	2972	11880							
www.memoro.org	9277	37110	+		German: 37.9%	Cameroon: 5.2%			
Mailfuture	11494	45990			Russia: 52.6%	Rzahstan: 4.2%	Ukranian: 4.2%	Canada: 2.8%	
bmcoin.io	8063	32250	prototype		Russia: 12.9%	Ukranian: 4.3%	United Kingdom: 2.4%	German: 1.1%	

Also in these services there is no possibility of inheritance information, and virtually all services are fragmentarily solving part of the overall task. Some services (for example, memoro.org) are intended only for the audience over 60 years old.

Nevertheless, even in the absence of a comprehensive approach of solving homogeneous problems, the certain popularity of the services listed above reflects the interest of people in this segment of the market. This makes it possible to predict the high demand for «Bank of Memories» service, considering the complex approach of solving multifaceted problems, the implementation of unique services and the social orientation of the project ideas.

2.4. Promotion strategy

The main elements of our promotion:

- A powerful marketing campaign based on the use of mobile marketing.
- Promotion in social networks (SMM)
- Creating media content
- Creation of viral videos that are explaining the importance and value of our service (via Youtube, Youku, Vimeo, etc.)
- Creating a sales funnel
- Simultaneous global launch around the world
- Engaging Celebrity Branding
- It is assumed that each member of the Genealogical tree will invite at least two new members.
- One of the promotion tools is a marketing program, in which each user receives 1 free token for 10 invited friends. The token can be used for system usage only.

2.5. Key Success Factors

A key factor in the success of the implementation and popularization of service among users of smartphones and the Internet is the lack of analogues of such a service that would solve the problem of convenient and secured accumulation, transferring and inheritance of digital data.

«Bank of Memories» managed to unite many complex and disparate services in a unique way in one clear and logical "boxed solution" (PaaS platform.)

Success factors:

- Viral marketing, that is the need of sending a request for a new user to implement the service Genealogical tree.
- Using the most effective advertising channels, including social networks (for example, monthly audience of Facebook is 2 billion, Youtube 1,5 billion, Instagram 0,7 billion, Qzone 0,65 Bln. persons)
- The overall growth of the global content is 100% every 2 years.
- Attracting people and famous leaders(movie stars, politicians, etc.) to the promotion of socially oriented project ideas.
- Electronic testament as an opportunity to inherit of digital information (including financial and health) in a Genealogical tree after death of the account holder
- The world market demands a reliable solutions in the field of protection of personal data (for example, in 2017 a similar project ICC FileCoin collected $ 257 million for the project).
- Emotional messages that will be of interest to all age groups and affect the maximum number of users. As shown by many studies (Lusardi and Mitchell 2011, Moorman, Hauser, Carr 2009, Marshall, McGarry and Skinner 2010, and so on)

  It helps people to form a positive attitude to life, to become more successful in their career and personal growth, as well as strengthens of Genealogical relationships.
- Service allows to send not only the emotions to the future but also material rewards in the form of BMCoin token.
- Possibility to kind of saving valuable information about their ancestors.
- Creation of "digital monument" as a service, which has no analogue in the world market.

2.6. ROAD MAP

CHAPTER 3. TECHNOLOGY

Security in the «Bank of Memories» project is a successful technical solution of the project partner - the company "Security Services Group", which has been working in the field of data protection for more than 8 years. These solutions are used in the service Secserv.me and the Kryptos application.

The database, available through the «Bank of Memories» platform, is completely protected and stores data on different servers, which eliminates any potential threats to user data.

Integration requires a high level of security - our goal is to achieve PCI DSS security. This is the security standard for the Payment Card industry, used by banks and other financial institutions.

To properly certify the PCI DSS security level, it is needed to pass on a reliable audit and protection of information through user identification.

The problem of data storage in the project is successfully solved by the IT design bureau Metarhia (KPI), which has a part of the team that is developed bout 30% of such an advanced programming language as Node.js

3.1. Secserv.me

Secserv.me is used for encryption messages on the principle of one-time link. It was created in 2013 and since then has a stable number of interested users. This service is easy to use and accessible to all people. Identification and registration on the website and any personal data is not required.

Features:

- In case of unauthorized access to the communication channel (e-mail, Skype, viber, etc.), the attacker will see only a set of broken link.
- There is no need to trust the data store on the server, because the

• The user can always "recall" the sent message after reading it. It will be deleted automatically.
• Ability to protect the message from interception and attach files up to 7 MB.
• It is impossible to compromise the correspondence if the attackers take possession of the user's phone / laptop, since it is possible to use a link with two passwords. It is also possible to close the tab with a chat or message at any time, and the correspondence will be permanently deleted automatically.

3.2. Messenger

Messenger successfully confronts the two most common types of information threats: interception of messages and retrieval of messages or chat history from a mobile device or PC.

At all stages of encryption and data transmission (information), the gyroscope and accelerometer of the smartphone participate in the generation of random numbers (keys to encrypted data). The history of messages should be permanently deleted after the user has set a period of storage.

Hacking of the message server is useless because of the inability to analyze the information received, which is encrypted using the Diffie-Hellman data encryption protocol.

The main advantages in comparison with all existing analogues:
• Using a self-developed virtual keyboard - typed text is not copied into the "dictionary" of the mobile device, which makes any forensic examination meaningless.
• Activation of the account by SMS is not required, which allows not to be afraid of interception or theft of the account.
• The server has keys, and there is no physical ability to read correspondence.
• The chat history is not saved in the application, and the messages are deleted after the user specified time period.
• Messages, transmitted files and voice messages are encrypted locally and transmitted only between users with minimal server involvement.
• Usage of a unique number generator built into the phone to encrypt the keys.
• Adding other users only after a personal meeting or a one-time invitation.

3.3. Stages of development

The «Bank of Memories» project was founded in early 2015.

In the middle of 2016, «Bank of Memories» LLC (B16108140) was registered in Georgia.

There was a written Back-end component of the application for smartphones, its work originally assumed a standard payment for storing and sending messages, but did not provide an appropriate level of anonymity and security of service.

Then the development strategy was revised, the technology changed, and in order to raise funds for the further development of the project and launch of the marketing campaign, it was decided to conduct an ICO with a BMCoin token.

The «Bank of Memories» immediately became attractive to investors as a promising startup, and even before the start of the Pre-ICO, 5 million tokens were sold.

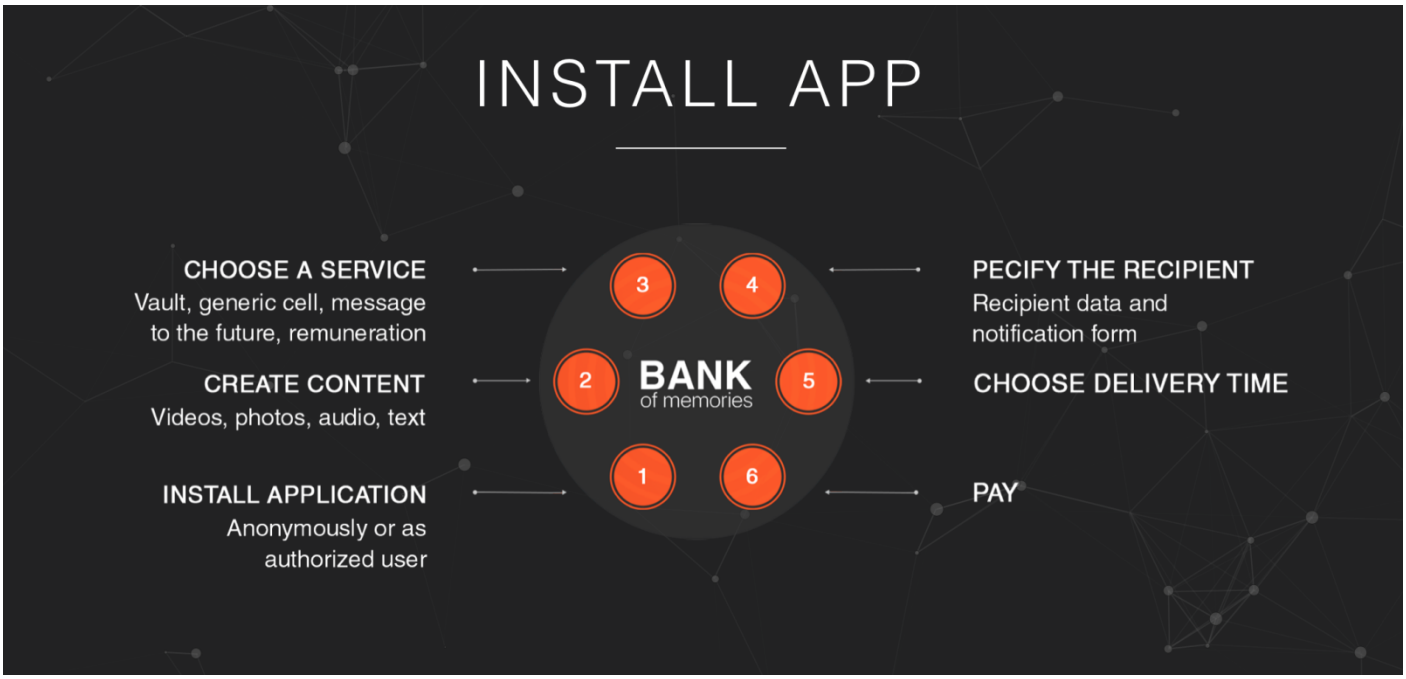
Participants of the project as investors were citizens from all over the world, incl. the USA, Europe, the UAE, China, Ireland, Israel, Russia, Ukraine, India and other countries.

Our team came to the conclusion that in parallel with attracting venture capital and investment, it is necessary to bring our idea to the community, that will be a real users of our service.

3.4. How it works

The user must download the mobile application and register, anonymously or after verification, specifying at least an email address as a contact.

The basic principle of user interaction with the service is described below.



CHAPTER 4. AUTHORS OF THE PROJECT

4.1. About us

In order to implement the project, «Bank of Memories» LLC was registered in mid-2016. The main holder of the statutory fund (51%) is Andrey Melanchik - the creator of the idea.

The project used the solutions of Security Services Group (SSG). This company has developed SSG Netbook and SSG Encrypted messages and has more than eight years of experience in developing personal, corporate and government data protection systems that demand the highest security requirements.

Operational and marketing teams of the project are located in Kiev, Moscow and the USA, China and Vietnam. You can personally test the alpha version of development of the App:

https://play.google.com/store/apps/details?id=io.example.leonid.bankofMemories/

https://secserv.me/

4.2. Key members of the team:

Andrey Melanchik - SEO and founder

Shota Sigua is the CFO of the MBA, 12 years of experience as a CCO senator representing Georgia, the European Economic Senate, Brussels, Los Angeles CAPepela LLC, New York
Victor Goncharuk is a mentor, vice president of Acceleration (RACIB). Head of the All-Ukrainian Union of IT Industry Workers, General Director of the Government
center elect.pro, designostica.com, PRima Gr., business angel.
Sergey Latansky - Business Development Manager; Developing of the concept of the project.
The analyst on the crypto-currency market and strategic
investment. Negotiations with key foreign
investors, partners and representative offices.
Yury Melashchenko – CEO Security Services Group, 8-year experience of data protection
Leonid Tsyupa - PR-manager, marketing consultant
Anna Mochalova - USA, New York, Negotiates with foreign investors, partners , and representatives.
Mark Fedak is a representative in China. Promotion and customer support in China.
Liu Tong - Media, China. Information partner in China
Fiona Lee - Media in China
Leonid Hass - developer of Mobile Apps
Vitaly Kovalenko - UX Developer
Hà Trọng Tiến - Vietnam, Hanoi, company's representative

4.3. Advisors & Ambassador

Sharik Hashmi - (Advisors) - Lisk Ecosystem (LISK) - Ambassador of the United Arab Emirates
Timur Shemsedinov – IT Design Bureau Metarhia at the Faculty of Computer Science and Computer Science (KPI)
Anna Miron - (Ambassador) - world champion Mrs.Universe 2017

4.4. Developers of IT-project

Design Metarhia Office at the Faculty of Computer Science and Computer Engineering KPI:
https://github.com/metarhia
Timur Shemsedinov - Architecture and design
Was awarded: Golden Panda International TV festival in Chengdu (China) 2015 for Since TV as a best software for interactive TV;
https://github.com/tshemsedinov
Architect at Metarhia technological stack;
CTO at Interactive Cloud and SinceTV (interactive TV platform); Lecturer at Kyiv Polytechnic Institute (programming paradigms, Node.js courses, Summer School); Software engineering professional in fields of system integration, databases, distributed and highloaded systems, software architecture, network protocols, metaprogramming, telemetry and industrial automation, cybernetics, system software development. Head of R&D center in Kyiv Polytechnic Institute (this team works and / or successfully completed projects for Motorola, Galaxy Corp., NCO Corp., RTIntel, Kennedy Group, TorfTV, PlusxTV, ITAdapter Corp., Alien Technology, AWP, CarFolks, WWF , Ministry of Justice (Ukraine) and Ministry of Internal Affairs (Ukraine) etc .;
More than 20 years in IT
Alex Orlenko - Web development

Nikolai Belochub - server-side programming
Alexey Golikov - databases and storage systems
Dmitry Nechay - Domain Analyst
Lidia Ivanova - development for Android
Artem Chernenko - development for iOS
Diana Bolotenyuk - design and usability
Eugene Malovitsa - testing and support
Denis Otrishko - system Programming
Vlad Dziuba - algorithms and mathematics
Vlad Galasyuk - modular and distributed networks
Mikhail Sukhorukov - mounting systems
Andrei Belokon - security and reliability
Konstantin Nosov - creation of data centers

CHAPTER 5.
ECONOMY OF TOKEN AND PROJECT

5.1. Pricing and token role in the project

The Bank of Memories project token is a universal
the equivalent of a service rendered by a service, a means
payment and your right to receive the service.
The project's token also acts as a price stabilizer
per cell. The Token has a limited emission and for this reason
the reason is deflationary. This means that with
each token used in the system, the number
tokens is decreasing. Accordingly, each new
The user will help to reduce the
tokens on the market.
In turn, the address of the account in Bank of Memories -
this is the unique identifier of the person in the genealogical
the service tree, the key to the cell where the information is stored,
and an entry point for accessing critical
Data stored in an encrypted form in the blockroom.
Under the company's rules, a cell storage fee may
To be charged for the entire storage period and annually.
While the subscriber to whom the message is addressed is not
viewed it, the storage fee is in
crypto-storage. After providing the service token
moves to the bank store.
In case of failure to provide services, the token is returned to
balance of the sender or goes to the benefit of the charitable
fund for people with neurological diseases.
The first users of this service will be all
owners of tokens because they have a direct
Interest in the popularization of the service, because
bought a token at the stage of early sale at a price lower
of the nominal. And during the launch, each of them will send
at least a few messages, and recipients also
download the application. Users will be able to purchase
additional tokens at a fixed price of $ 0.99.
A marketing program in which for recommendations
10 users are given 1 token will be
work until the number of users

will reach 1 billion.

5.2. How token works and how «Bank of Memories» earn money

«Bank of Memories» does not charge a fee in advance, but only after the service is provided. Accordingly, the token in the system becomes smaller. This creates a token deficiency.

The sale of the token will be via a mobile application.
The exchange price is 0.99 US dollars per one cell, which corresponds to 1 BMC.

How it works:
Example 1: The message to the future.
Steve reserves a cell for Bill for a period of 4 years and fills it with 1 GB of content, paying for the storage and transfer of 8 tokens.
The bank will receive payment only for the providing of services (sending the message, the token will be frozen for the entire period of storage).
1 token is used as payment for 1 cell, which corresponds to 128-1024 MB of protected storage for a period of 1 year (the amount of MB depends on some specifications).

Example 2: A Genealogical tree.
As soon as a new user downloads the application, he automatically assigns 1 BMCoin (token) as an identifier, which is assigned to the user permanently.
The new user will be asked to create a new Genealogical tree, or to become a member of an existing one.
To do this, user will be asked to give a request to one of the relatives with a proposal to create a Genealogical tree.
In case this is indeed a new Genealogical tree, after receiving and confirming the request, the new system member will also be offered to download the application, and get a free token identifier is assigned.
In case the request is given to a person who is already registered in the system as a member of the existing Genealogical tree, he has the right to include in the tree of the participant submitting the request, with the confirmation and consent of at least three other members of the Genealogical tree.
A distinctive feature of the Genealogical tree from traditional social networks is the fact that it is impossible not only to become a new member, but even to learn about the existence of this structure without a personal invitation.
This means that in the «Bank of Memories» system, the digital Genealogical trees that are being created can be applied not only for the purpose of uniting relatives in one large family, but also as a social network of interest groups. This can protect many areas of various creative, inventive or technological communities that are forced to lead groups and share information in traditional social networks. The failure to learn about the existence of a group provides an opportunity to avoid hacking, compromising, or leaking of developments.

5.3. Paid services

Example:
William lists all of his relatives whom he knows, and pays 10 tokens to start a search on the system. The program begins
scan the network and identify the identified recipients, invites them to join the William Genealogical tree, assigning to each one after confirmation a unique code in the chain of blocks.

The database available through the platform stores data at multiple space providers, which eliminates the threat of a single data access point for any user.

Integration requires a high level of security, the goal is to provide PCI DSS level security for PCI DSS certification, that widely used by banks and other financial institutions.

CHAPTER 6. ANSWERS TO FREQUENTLY ASKED QUESTIONS (FAQ)

How to buy a token?

To purchase a token, contact your nearest representative in your country
- see the map
- register a Ethereum wallet
- register in the partnership program

Why do you need a token?

- it is a means of payment for the services of the application

What is the price of the token at the moment?

- the present price of 1 BMCoin at the stage of early sales - $ 0.15. In the future, the value of the token will be $ 0.99

What is the minimum and maximum token’s amount I can buy?

- a minimum amount of tokens is 2000 GBM, maximum amount is 5’000’000 GBM

How much does it cost to send a message for 1 year to the future?

When you start the application cost:
-1 GBM = $ 0.99
-1 year = 2 GBM tokens
-5 years = 6 GBM tokens

Who can buy a digital key?

Any person who has reached the age of 18 can buy a digital key and use it in the system

How do I install the application?

At the moment you can download the current version of the application
Download is free of charge.
- Downloading in the Play Market (available)
- Downloading to the AppStore (coming soon)

Where can I see the tokens after purchase?

To view your tokens you have to:
1. Go to the website https://www.myetherwallet.com
2. Open the wallet
3. In the section "my tokens" select "add your token"
Fill:

- address of the token - 0x ----------
- name of the token - BMCoin
- Fractionality of decimals - 2

Can I send tokens to another person?

To do this you need:
1. Go to the wesite https://www.myetherwallet.com,
2. Tranfer Ethereum and tokens into a registered wallet
3. Select BMCoin out of the list, specify the quantity and send it

How can I become a representative in my country?

To do this you are required:
- To have some experience
- To pass on an interview
- To sign the agreement in case of approval of the candidacy
- Terms are negotiated individually

CHAPTER 7. GUARANTEES AND DISCLAIMERS

7.1. Guarantees of rendering services

7.1.1. The guarantee for the execution of the «Bank of Memories» service to users is to freeze the token until the recipient receives a message.
7.1.2. The guarantee of data security is provided not only by server leasing, but also by creating your own secure network storage.
7.1.3. The guarantee for loss of information is ensured by the introduction of the technology of identification of loss of personality "Digital trace".

7.2. Disclaimer

This document is for informational purposes only and is not a direct offer to buy BMCoin. All calculations used in this document are preliminary and can be adjusted at any time taking into account the market situation.
They are not a guarantee of achieving marketing results.
Ownership of BMCoin does not give the owner ownership of the property of the company, but only gives the opportunity to use the services of the project.
Technologies related to Blockchain and digital tokens are controlled by various regulatory bodies around the world. It is possible that BMCoin may be subject to requests, actions or restrictions on their part, which may limit the functionality or repayment of tokens in the future in some countries and territories.
Despite the fact that the «Bank of Memories» strives to achieve all the points described in this document, all parties involved in the purchase of tokens do this voluntarily, at their discretion, realizing the possible risks of losing capital.
In the event of unforeseen circumstances or other unpredictable events that do not depend on the will of the parties, but lead to the impossibility of fulfilling contractual obligations, the objectives set forth in this document may be changed without prior consent with anyone.
Funds collected in the ICO process are not insured. In the event of loss of funds or changes in value, there is no private or state insurance representative to which the buyer can apply.
Crypto-tokens are a fairly new and relatively untested technology. The risks

Memories» project team can not foresee at the present time. These risks may manifest themselves in other forms than those indicated here.

You agree that «Bank of Memories» is not responsible for your use of, or refusal to use, BMCoin tokens. Since the release of the BMCoin tokens can be sent to you without any guarantees (including guarantees of commercial value) without violating intellectual property rights.

We believe in our mission!
«Bank of Memories» unites humanity into one big Family!
http://bmcoin.io/