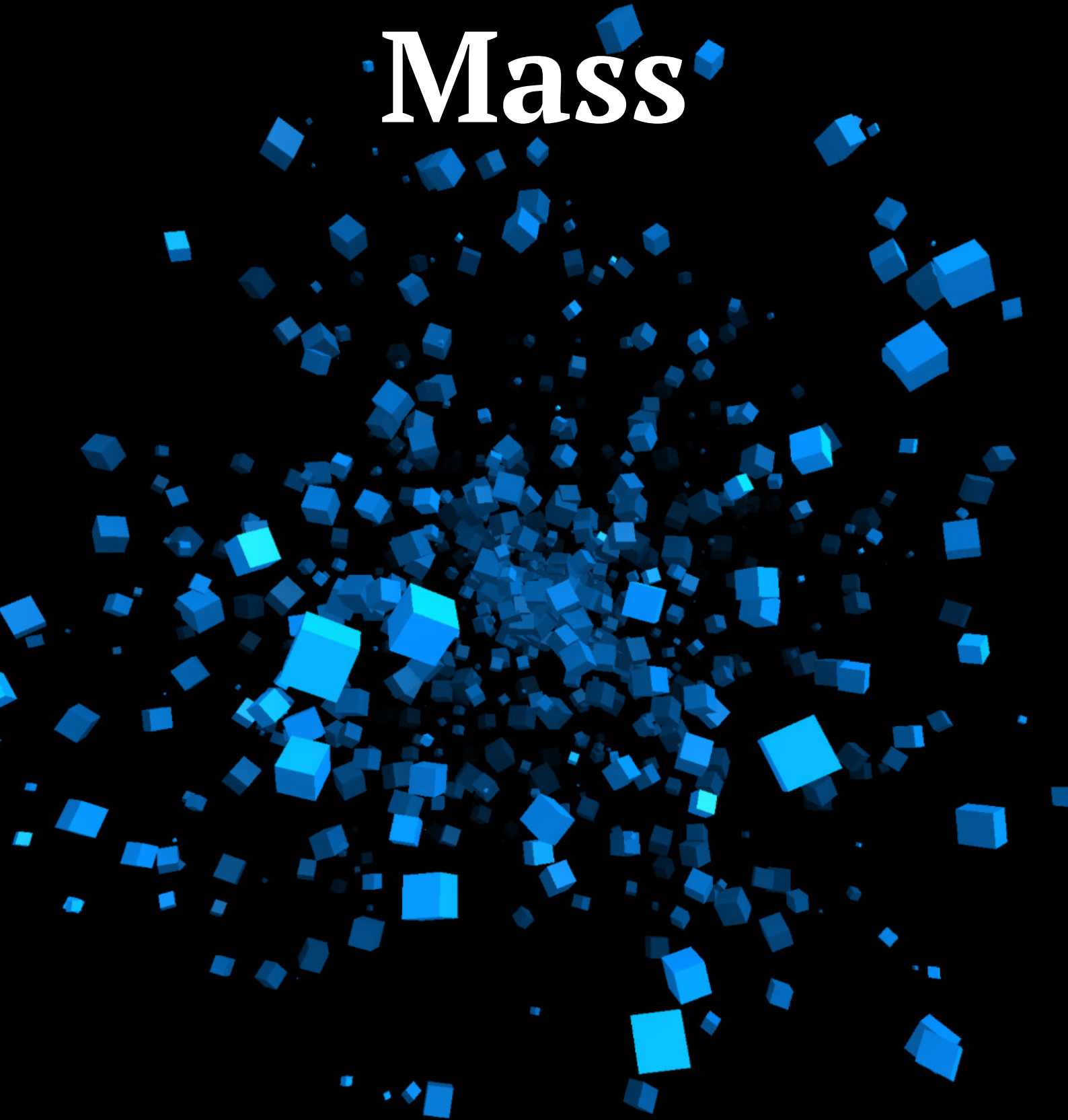


Mass



<https://mass.network>

Executive Summary

Consumer disaffection with irrelevant and obtrusive ads has resulted in the rapid growth of ad-blocker adoption. This fact is making data-tracking nearly useless and threatens the entire online advertising business model as a result. The industry's current solution is an arms race of anti-blockers versus anti-anti-blockers and in some cases alliances with the ad-blockers, themselves. This inefficient counter-productivity inevitably leads to a dead-end.

To solve this problem, ad industry and Blockchain experts have combined efforts to create The Mass Network—a Blockchain-based solution aimed at fixing the imbalance of power between the online advertising industry and internet users who unwittingly provide the ad machine its revenue source: data.

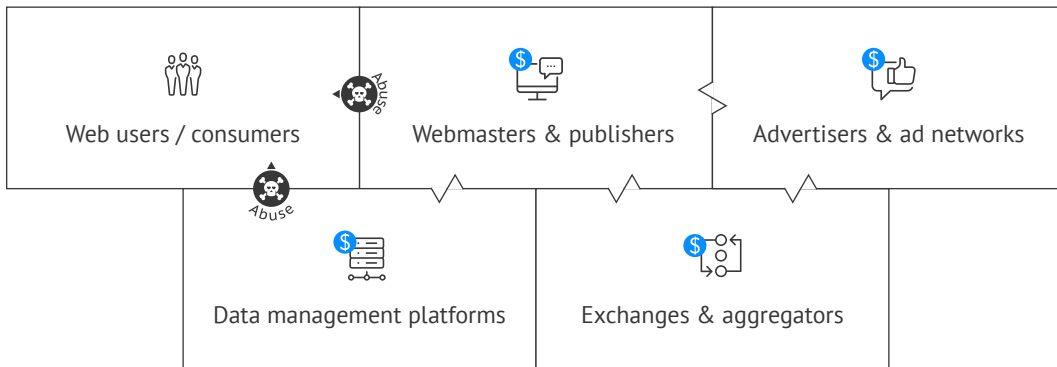
The Mass proposition is to exchange this wasteful battle for a mutually beneficial, proactive commerce by creating a Blockchain-based marketplace for consumers, webmasters, and data management platforms. Here, the industry pays a fair, market-determined rate to users for their data and attention. This voluntarily provided user information exchanged for compensation presents truly valuable data to the industry when compared to the current ill-gotten and often misinterpreted data harvested at present.

To power this network and to create a stable method of exchange Mass will release Mass Coin to the public via a one-time only offering. Once live, average internet users within the system will be paid Mass Coin in exchange for their attention. Mass Coin lives on the Blockchain. It has the same transparency, fluidity, and security of Bitcoin without the dramatic price volatility.

Mass paves a way to the monetization of our everyday online experience while improving consumers' attitudes toward brands, publishers and making advertising more efficient to the benefit of all parties involved. In a world where people's lives are becoming more and more digitized Mass provides a safeguard from exploitation by improving access, integrity, and trust.

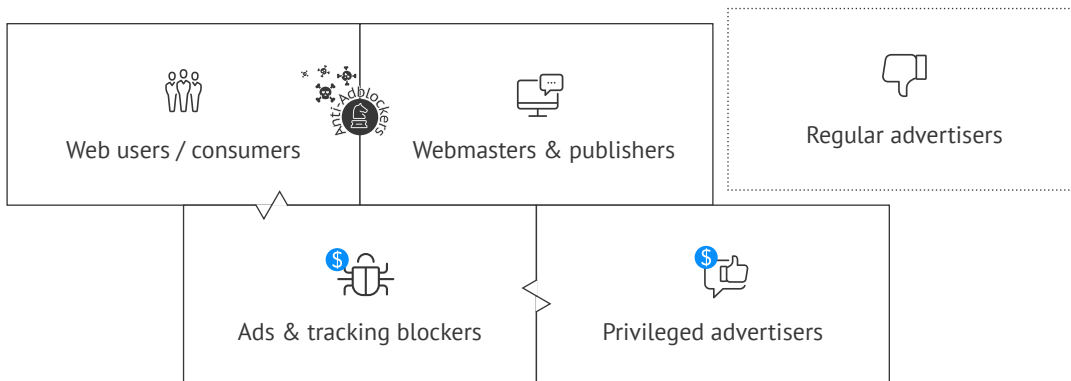
The Past*: Real Time Bidding (RTB) and Oligopolies

Everybody makes money except web users. Widespread data abuse.



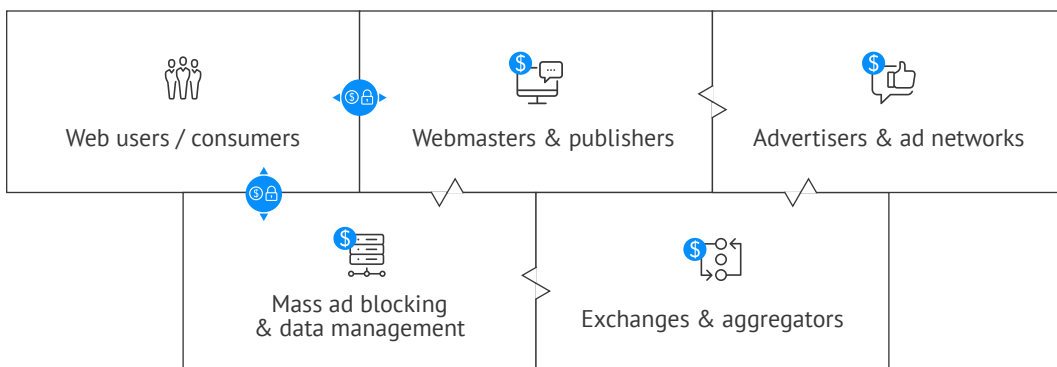
The Present: Ad Blockers and the Privileged

Some make money, users not among them. Miserable data abuse attempts.



The Future: Mass.Network

Everybody makes money, fairly. No data abuse.



* Well, hopefully the "soon to be" past.

Table of Contents

Mass Team	4
Exposition of Online Advertising	6
Solution = Mass	7
Initial Considerations	9
Mass Collaborative Scenario	12
Local Critical Mass	14
Two-Party Deals	15
Third-Party Deals	16
Mass Coin	17
Road Map	20
ICO Terms	21

Exposition of Online Advertising

These three principal agents form the basis of online advertising:

1. **Consumers** who surf the Web based on their own intentions.
2. **Webmaster** or website content owners who want to sell products and services.
3. **Advertisers** who seek placement opportunities and payments for placed-ads.

Additionally, the industry includes several types of intermediaries: ad networks, ad exchanges, data management platforms, and others.

Lately, the balance of interests and normalcy of cooperation in this business sector has been shaken. We can see at least two obvious outward signs of that.

The enormous complexity of the underlying technology does not prevent advertising from visible degradation in quality* and relevance. As the accelerating adoption rate of ad blocking applications demonstrates, consumers sense that the online advertising industry has crossed the red line.**

Mass component 1

Advertisement blocker and personal data protection software in the form of a web browser extension on desktop and mobile platforms.

* Did you notice how many respected publishers place Taboola ad blocks these days?

** About one-third of a billion users; 40–50% of annual growth (data by Adobe, PageFair); 26% of desktops in the UK are equipped (2016 data by IAB UK).

Solution = Mass

Improves Ad Quality and Establishes a Tacit Agreement between Users and Web Businesses

Consumers, webmasters, and advertisers can form a better relationship despite current tensions. We hope some new model of cooperation can tackle the problem since surveys show that half * of ad blocking software users are willing to grant access in return for valuable content.

Letting the natural market forces of supply and demand shape the exact design is often a rewarding approach. Mass aims to build a software platform to host such a market.

To build a marketplace of any kind, it takes value-packaging standards, currency, currency exchange, and a safe place to communicate and trade.

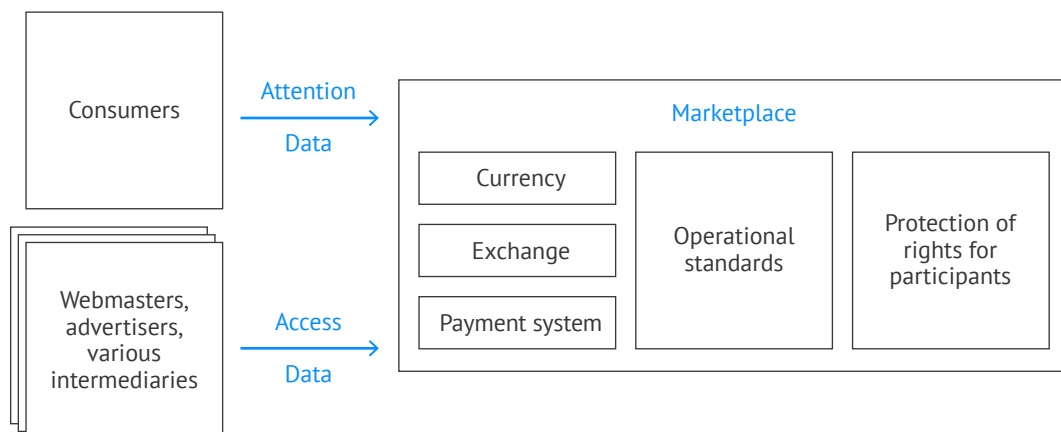


Figure 1: Marketplace components

* 54%, to be precise. Data source: IAB Tech Lab Publisher Ad Blocking Primer 2016.

1. **Payment system requirements:** micropayment capability and frictionless; ability to function from a browser app; programmatic bids and asks.
2. **Marketplace requirements:** smart encapsulation of attention and access quanta; security measures for both storage and exchange regimes*.



"Trading in the land of Eastern Slavs", S. Ivanov, 1912

Mass component 2

Crypto-wallet and Blockchain-based payment system
combined with ad-blocking and tracking protection via
browser extension and mobile application.

* For any transaction, two parties need a mediator, or at least an observer, possessing the mutually recognized authority or ability to apply direct force. Because of human nature, transactions conducted without such oversight go outside of the planned format.

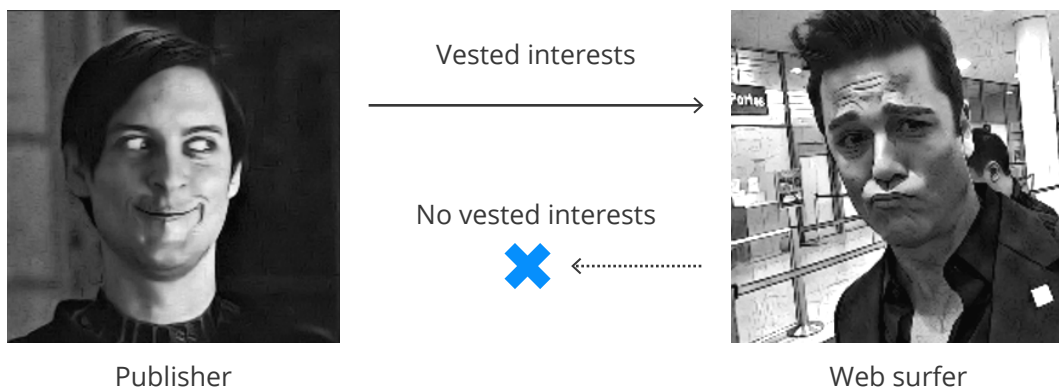
Initial Considerations

Principle of Current Online Ad Market Is Crumbling

Let's take a look at the incentives of the three principal market actors before any Mass pressure is applied.

Throughout his or her daily internet use a casual consumer has no particular motivation. Basic indifference to advertising is still the norm. Some ads are worth watching and others are not.

By contrast, a typical webmaster has strong vested interests. There's either an attempt to sell the visitor's attention to another advertiser at a higher price or a bid to justify a higher price to the same advertiser for showing their ad to users. Thus, webmaster's inner eye focuses on consumer's private data which eventually tilts commercial interests from venal to corrupt.



Note the imbalance of the trade. The two parties interact and exchange values in both directions, but the commercial vector seems quite strong. Sidewalk hucksters, telemarketers and webmasters pushing irrelevant ads are all annoying.

We need Mass because the tacit agreement between content owners and Web users has been broken. Data tracking and ads bring too much distraction, malware and bandwidth losses. Today's highly networked society has plenty of good-and-service-oriented search engines. The Internet would survive even if all advertising agencies and ad networks collapse tomorrow. Mass does not propose an end to advertising; rather, it proposes a beginning to advertising done properly and fairly.

Of the three mentioned agents above it is advertisers who demonstrate the most sophisticated online behavior. This is not a surprise considering the entire show takes place at their expense. Every time they place an ad advertisers answer three questions that are not easy to find coherent answers for.

1. **To whom should I show this ad?**
2. **What message should be used to best address ad-targets' need?**
3. **How to avoid overpaying? This is especially pertinent now with the plethora of ad-placement alternatives.**

Advertisers and webmasters are engaged in healthy business relations. There can be—and in most cases, there is—an intermediary between them. A go-between is beneficial for both sides: it takes a lot of skill and efforts to match a collection of the ad inventory with an array of brands.

This meaningful brokerage has gone through yet another round of the division of labor lately. To be able to conduct the auctions in real time for each ad impression an additional specialization has created ad exchanges with supply and demand sides served by independent professionals. With such a leverage, one would assume the industry has become way more efficient—it has not.

Advertisers continue their insatiable ransacking of each source of user's personal and behavioral data. They mix buying and stealing techniques to motivate webmasters to collect more data. These troubled waters engendered yet another breed of moneymakers—data banks (data management platforms or DMPs in real-time bidding industry terminology).

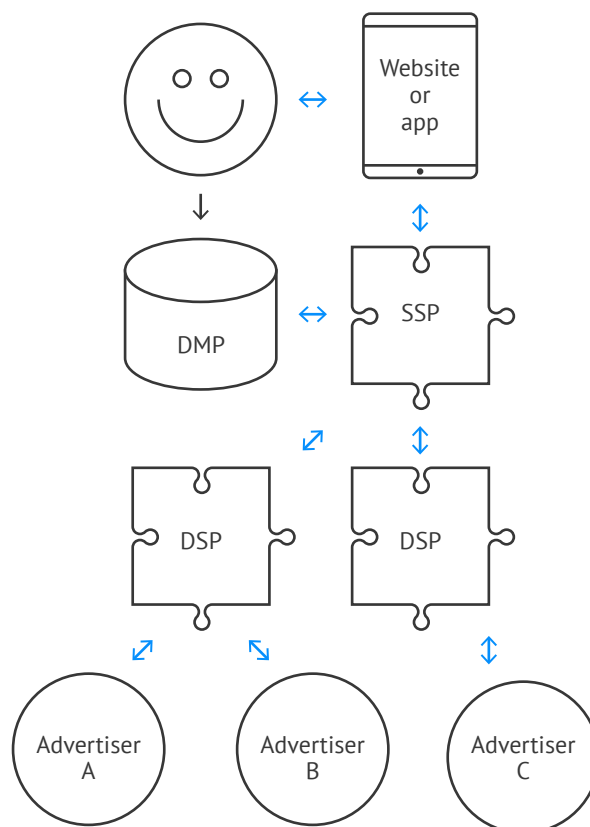


Figure 2: Incumbent scheme. SSP/DSP: supply/demand side platforms.
DMP: data management platform

The larger packages of consumer-based data grow in relation to how well they sell. Big players such as Google and Facebook seemingly demonstrate appropriate practices of personal data handling, although some fear the extent of the centralization involved. However, smaller businesses often do not shun risky practices and, in aggregate, represent a significant threat to personal data security.

Data management businesses interact with all three principal actors—advertiser, webmaster, and consumer—leaving the latter with no formalized relationships except to be used as cannon fodder. This asymmetry is odd, troubling, and unacceptable.

Mass Collaborative Scenario

Businesses Pay Consumers for Attention by Deploying *Mass Cooperation* Scenarios

Let's move our focus from the average internet user to a focused, competent one. "Competence" here means a mode of access involving a browser extension or mobile application that complies with at least the following rules:

1. **The user behavior data is logged but firmly protected.** Besides ordinary online surveillance records, there is some indexed lifestyle data combined from conscious inputs by the user.
2. **Spying attempts are nipped in the bud.** Pixels, cookies, syncing... old are deleted; new are doomed.
3. **To be able to improve user experience,** some classes of data may be disclosed for white-listed portals.

What differentiates Mass from ordinary ad-blockers is its two-tiered capability of 1) blockade and 2) payment network. A site visitor appears at the door with the shield, a price list, and an invoice. That's tier one. A payment may let someone access your white-listed data but your vital, unshared data remains locked until configured by the user.

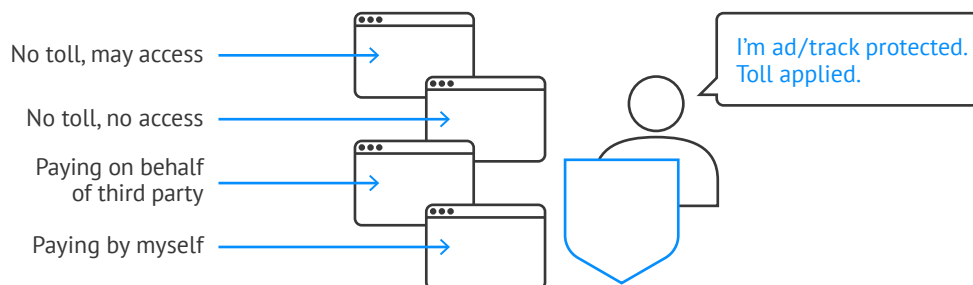


Figure 3: Webmaster's options

If paying on behalf of a third party, webmasters might enjoy some additional income from brokerage. Advertiser's instruction may sound like this: "Should you come across a Mass user, please pay her—not more than this much—and display the ad." Mass allows webmasters to try automatically to bargain a better deal and keep the difference.

On the contrary, in current ad-blocking settings, a large ad networks' indulgence from blocking benefits no one but the ad-blocker and advertiser. Leaving the user out in the cold.

Of course, the most natural response we would expect from a webmaster today is to ignore such a request and wait for the next visitor. What can change the webmaster's mind and make him or her act in a collaborative mode with a guest? We see at least three types of circumstances.



1

The volume on the Mass network makes ignoring its users economically decentivized.



2

The two parties: webmaster (his or her content and Mass business software) and Mass-armed website visitor on the other—just happen to be attractive to each other.



3

The arrangement has been plotted beforehand.

For a Web surfer, maintaining a closed-access state by default is necessary but not enough. Webmasters are neither mentally prepared nor technically equipped to pay their site visitors. The sly business model of ordinary ad blockers incorporates backstage deals with advertisers and demonstrative begging. However, the mature approach to protecting web users is beyond that; it also includes the elaboration of scenarios when a webmaster is forced to pay the site visitor.

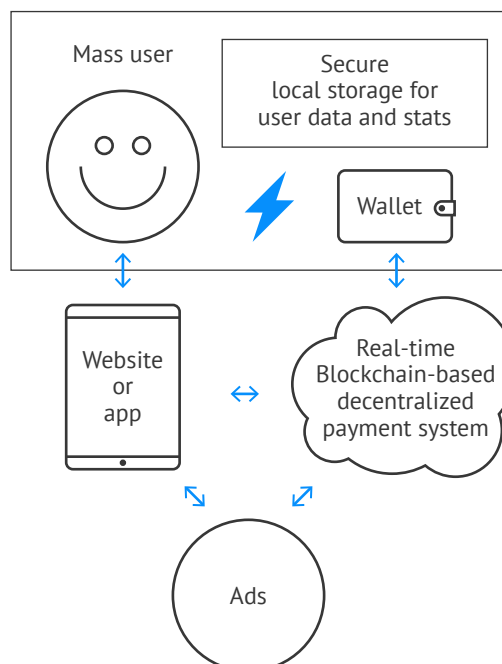


Figure 4: Principal components of Mass

Local Critical Mass

The need for the critical mass of users is the most common hurdle for a network-effect reliant business to overcome. Mass is trying to unite several audiences—each with very different motivations. Many systems work on such two-sided markets, among them are Visa, Amazon, and The App Store.

In common perception, a successful catalyst project is a rare specimen. Mass has a great ally: the innate parochialism of advertising. Critical density is easy to achieve locally. Mass can benefit even a small community of few thousand people. In the advertising business, cultural and lingual peculiarities matter a lot. Most of our personal needs suppliers are still local.

- Local ads are worth whitelisting because local businesses are less likely to be completely useless, irrelevant or fraudulent.
- Nobody prefers global corporations, so voluntarily data-feeds to local DMP have better chances.
- Locally processed behavior and lifestyle data may include a significant physical component shortly, using beacons and other IoT stuff, at a higher cognitive level compared to those created distantly by Google or Apple.

Mass does not suffer another major drawback of two-sided market businesses: there is no chicken-or-egg paradox involved. It makes no sense to buy Bitcoins and install a wallet before you see a QR-code generator attached to POS in your local grocer. But, it does make a lot of sense to install Mass at any time and await payment (this use case is actually the necessary one). Malware protection, and cleaner bandwidth are in demand regardless of other accompanying features. One should protect personal data no matter whether it can be sold for money or not.

Mass component 3

[Open source version for local data management platform.](#)

Two-Party Deals

A web user and a website might partake in a “deal” based on the “initial impression” factor. We hope that being a Mass user will become synonymous with being welcomed to sites. However, specific markers (i.e. digital certificates) are needed for both sides to recognize a potentially valuable deal. Mass certificates for a consumer are comprised of survey responses and feedback for a given advertisement. Mass certificates for a content provider are an accumulated user rating. Each agent in the transaction has access to these markers and can initiate or terminate a deal based on them. Deals work for both ad impressions and access sales.

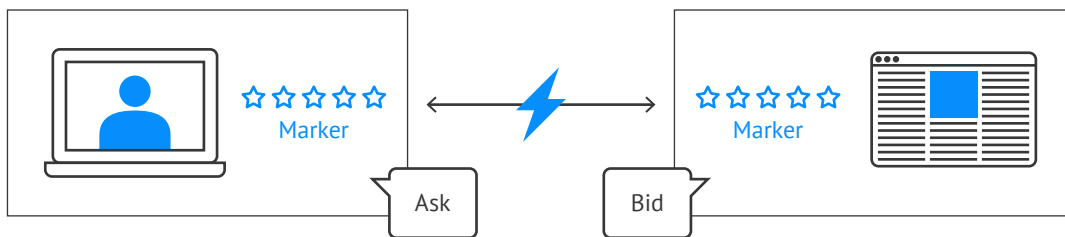


Figure 5: For a deal to happen, the bid and ask have to be in the same preliminary set for each marker value.

Mass component 4

Digital certificates for users and websites that enable automatic ad-deals between the two.

Third-Party Deals

In the previous case (Two-Party Deals), a web user and a website communicate the data and possibility of ad placement themselves. The deal is decided between the two of them based on certificates that each possesses.

In this case, they both use their connection to a local data management platform who becomes an intermediary for the potential deal. Such local DMP manages to give birth to many deals that otherwise would never take place therefore they can charge fees and profit. Web users get their money too, however.

Mass component 5

One-time access keys allow for data-management platforms to broker ad deals.

Mass Coins

Why is Mass Coin Necessary?

User attention and online behavior patterns have a value. Mass establishes a unwavering market where this value is established and can be bought and sold. Mass proposes allowing market forces determine the proper relationship between the online ad industry and internet users. Using this foundational principle of capitalism will allow the value of user data to be established in a transparent and fair way.

Currently, most internet users think of their attention and online behavior as having little to no value. This assumption is essential to an industry whose annual revenue is in the hundreds of billions of dollars. The fact is that user data is valuable and is already being bought and sold. Mass allows the source of this information, the individual, to participate in the buying and selling of their attention.

However, according to current conditions, even if an individual could willingly sell their data it would not yield any significant profit. The ad industry's huge profit is based on the aggregation of million of individuals' data. There is strength in numbers, but we must first change the game. Mass creates a new network and a new market which allows a unified critical mass of users to emerge. This, in turn, will necessitate a paradigm shift in the acquisition of user data.

To make a stand one must have a solid foundation on which to leverage a position. The Mass Economy will be this leverage-able entity. It will be built and sold to willing participants who are tired of being exploited, cheated, and farmed for their valuable user data. Naturally, ad agencies will see this emerging sector of internet users and want to target them with ads. To do this they will need to participate in the network by paying Mass Coin in exchange for the data. They will do this because it will be a worthy cost of doing business. Advertising is not inherently evil but exploitation is. Mass allows for the possibility of a mutually beneficial relationship to emerge between the ad industry and the individual.

Independent Economy

- Mass Coin represent the circulatory system of Mass economy.
- Only Mass Coin is approved for transacting within Mass ecosystem.
- The local currency is good for the local economy; think Wörgl, Austria.

Blockchain-based

- Data storage, publication and verification on the Blockchain.
- Effective, frictionless, and secure; easy to use wallets.
- Integrated with top Bitcoin and altcoin exchanges.

Single Distribution Event

- Truly unwavering, transparent, and secure currency after the single-issuing event.
- Constitutes a scarce resource with excellent growth prospects.
- Big stakeholders are motivated to promote the system use.

The True Value of Mass Coin

Similar projects often use native coins/tokens the nature of which varies. The Mass Project clearly defines what Mass Coin is and what it is not. Let us begin with the latter.

Do not confuse Mass with a company doing a digital IPO. Mass Coin does not represent equity nor are they cryptographic shares. Mass Coin holders are not entitled to dividends in any form or revenue sharing or transaction fees within the network.

Do not confuse Mass with distributed autonomous organization (DAO). Mass Coin does not represent shares of any organization. There is no autonomous code responsible for issuing the coins, holding the money collected from the coins' sale, and contracting third parties to develop the network.

Do not confuse Mass Coin with debt. There is no interest rate or promise to pay back the principle.

Do not confuse Mass Coin with convertible notes. There is no future equity promise, and there is no vesting period. Mass Coin is ready for free trade on crypto-exchanges immediately after the distribution without limit.

Mass Coin is a form of digital currency needed to access the service provided by the network. However, Mass Coin is very different than so-called, "app coins" such as Ether on the Ethereum Network. Advocates of such coins have characterized these as "tickets to ride" within a network. In Ethereum, for example, one needs Ether to build distributed apps on the platform. In the case of Steem or Sia (and dozens of others), you also need to own native coins to do whatever it is that each network allows doing.

The problem with the above is that these "tickets" come with an additional cost and various side-effects such as mining fees or requirements to continuously contribute to the network in some way. In other words, they try to mimic many aspects of Bitcoin.

It is not clear why any of these projects liken themselves to Bitcoin; however, since Bitcoin is a functional monetary system, currency, and a payment network in one. It has proven its right to be so complex and so far this complexity appears reasonable. But why should any of the existing app coins be as intricate as Bitcoin? It is hard to answer this question. To illustrate this conundrum consider that we have not yet seen any useful distributed applications apart from Bitcoin, itself.

In addition to unnecessary complexities, we strongly question the validity of requiring additional coin emissions beyond the first. The law of nature is that "physical energy is neither created nor destroyed". This principle informs our one-time issuance approach to Mass Coin. Satoshi may have had a similar idea in mind when he set the Bitcoin cap at 21 million which is a single issuance (although intentionally not all released at once).

Mass will not hold a second emission, sale, or offering of any sort. As the network grows and as its users become more active the demand for the currency will increase which will lead to a resulting price increase. One gets his or her reward by becoming an early adopter—a believer and supporter of the network and the idea behind it. The crux of this one-time emission philosophy is that it keeps the system independent of its creator.

Now, there are some that find it necessary to connect crypto-coins to the legacy world. There are several different approaches to this concept, but all are mere shells for legal/tax purposes. For instance, the Ether pre-sale was done by the Ethereum Foundation, a non-profit organization registered in Switzerland, whose sole purpose is managing the funds raised from the Ether sale to serve the Ethereum ecosystem best. Has it helped anyone lately?

Mass Coin is a balanced combination of centrally organized governance (in the form of a Liechtenstein-registered company) and a decentralized entity component that is the tokenized ecosystem built on Mass Coin. In our case, the company is responsible for the infrastructure's development. Each stakeholder and employee is and always will be interested in the value-growth of Mass Coin, naturally.

In summary, Mass deploys modern tools to increase efficiency but does this with an explicitly balanced notion of complexity and purpose. Mass Coin is a once-issued virtual currency that uses the Bitcoin blockchain as transport, and its value depends solely on the market forces of supply and demand.

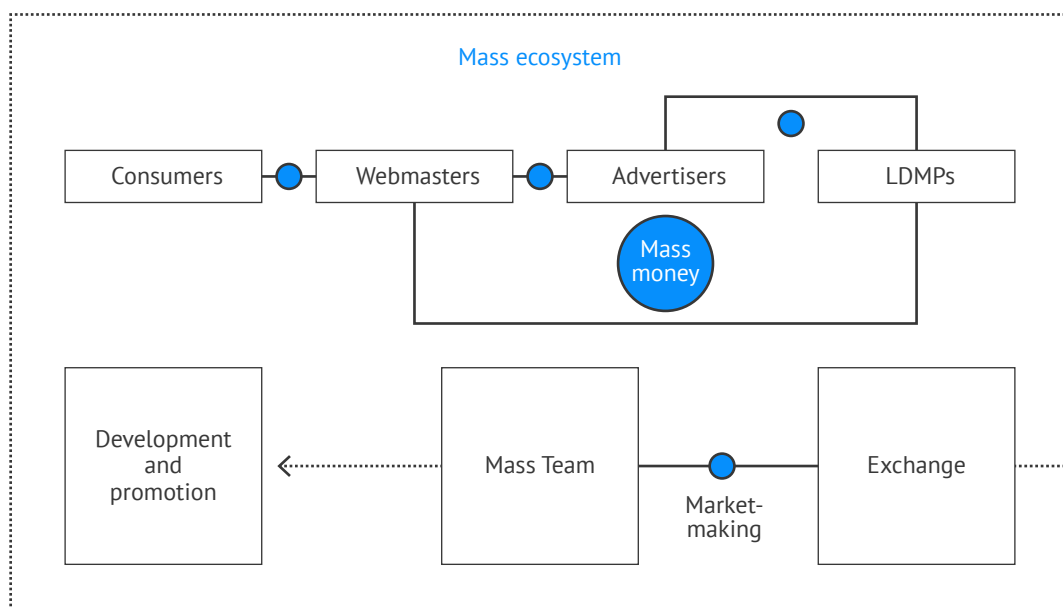


Figure 6: Mass monetary relations

Road Map



ICO Terms

- Anyone can participate in Mass ICO. Besides an email address, no personal data is collected. To join the ICO, one has to sign up for the Mass ICO account.
- A non-refundable deposit in Bitcoins needs to be made to participate in further coins distribution. Before the ICO ends, multiple Bitcoin deposits can be made. There is no minimal or maximal amounts imposed.
- By the term “ICO Participant” we understand whoever has access to control the single Mass ICO account.
- ICO account is needed for deposits collection only. Mass Coin will be transferred to each individual’s independent Blockchain-based wallet. Mass Coin storage is not centrally controlled.
- Owning Mass Coin is the only result of participating in this ICO. No equity or bonds of any legal entity are offered in this ICO.
- Participant shall verify through appropriate means and counsel in Participant’s jurisdiction if the purchase, holding and receiving the benefits of Mass Coin is legally permitted as well as to check the regulations regarding the use of bitcoins in Participant’s jurisdiction.

The first and the last public offering will end on December 1, 2016, at 11:59:59 am PST. On December 2, 2016, the single ever distribution of Mass Coin will take place, and one trillion of non-divisible coins will be issued. During the period from December 2, 2016, to December 15, 2016, the entire trillion will be distributed according to the following formula:

Every ICO Participant will receive $[1,000,000,000,000 \times (i \div I) \times 0.7]$ Mass Coin; Mass team members will receive a total of Mass Coin equal to: $[1,000,000,000,000 \times 0.3]$.

In this formula, “ i ” is the total amount of all deposits made to one individual account, “ I ” is the total amount of deposits made by all ICO participants, “[]” means the integer part function, “ \times ” means arithmetical product, “ \div ” means arithmetical division.

Risk

By buying coins, the Participant accepts significant risk. Before purchasing Mass Coin, carefully consider the exemplary and non-exhaustive list of risks set forth below and, to the extent necessary, consult a lawyer, an accountant or a tax professional.

1. Risk of Weaknesses in the Coin Transport Software

The Blockchain-based assets concept is experimental in nature, therefore yet unproven. There is a risk that, as an open source project, any contributor to the software could introduce security weaknesses or errors into the software, causing the loss of coins.

2. Regulatory Risks

Mass will operate through the decentralized coins not through a legal entity. However, there are regulatory risks. Blockchain technology represents the new form of economic interactions between individuals and companies where some methods are still to be tested, verified, and certified. It is likely that specific regulations in some jurisdictions might be set to contradict the mentioned methods. Such regulations may or may not be Mass friendly, and some might even forbid any relationships using coins.

3. Loss of Value

The recognized value of Mass Coin is unpredictable. Neither Mass nor its representatives nor people associated with it will not be responsible for value loss and will not have to buy back any coins from anyone at anytime.

Taxation

No party involved in this ICO makes any promises or explanations concerning the tax implications potentially caused by the purchase, possession, and use of coins. The Participant bears the sole responsibility to determine if the potential appreciation or depreciation in the value of coins over time has any tax implications for said Participant within your legal jurisdiction.

The company and individuals associated with the organization of this ICO are not liable for any tax liability arising from the fact of buying and owning coins.

Forward-looking Statements

This document contains statements that are, or may be deemed to be, “forward-looking statements” which are prospective in nature. These forward-looking statements may be identified by the use of forward-looking terminology, or the negative thereof such as “outlook”, “plans”, “expects” or “does not expect”, “is expected”, “continues”, “assumes”, “is subject to”, “budget”, “scheduled”, “estimates”, “aims”, “forecasts”, “risks”, “intends”, “positioned”, “predicts”, “anticipates” or “does not anticipate”, or “believes”, or variations of such words or comparable terminology and phrases or statements that certain actions, events or results “may”, “could”, “should”, “shall”, “would”, “might” or “will” be taken, occur or be achieved. Such statements are qualified in their entirety by the inherent risks and uncertainties surrounding future expectations. Forward-looking statements are not based on historical facts, but rather on current predictions, expectations, beliefs, opinions, plans, objectives, goals, intentions and projections about future events, results of operations, prospects, financial condition and discussions of strategy. By their nature, forward-looking statements involve known and unknown risks and uncertainties, many of which are beyond anyone’s control. Forward-looking statements are not guarantees of future performance and may and often do differ materially from actual results. Important factors that could cause these uncertainties include, but are not limited to, those discussed in the “Risks” of this document. None of the third parties provide any representation, assurance or guarantee that the occurrence of the events expressed or implied in any forward-looking statements in this document will occur. You are cautioned not to place undue reliance on these forward-looking statements which only speak as of the date of this document. All third parties involved with coins creation and their affiliates expressly disclaim any intention, obligation or undertaking to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise. The making of this document does not constitute a recommendation regarding any securities.

Disclaimer of Warranties

THE USER EXPRESSLY AGREES THAT THE USER IS BUYING COINS AT THE USER'S SOLE RISK, AND THAT COINS ARE CREATED ON AN "AS IS" BASIS WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESSED OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, WARRANTIES OF TITLE OR IMPLIED WARRANTIES, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. WITHOUT LIMITING THE FOREGOING, NONE OF THIRD PARTIES OR INDIVIDUALS ASSOCIATED WITH THE COINS CREATION WARRANT THAT THE PROCESS FOR PURCHASING COINS WILL BE UNINTERRUPTED OR ERROR-FREE.

Limitations Waiver of Liability

YOU ACKNOWLEDGE AND AGREE THAT, TO THE FULLEST EXTENT PERMITTED BY ANY APPLICABLE LAW, YOU WILL NOT HOLD THIRD PARTIES OR INDIVIDUALS ASSOCIATED WITH THE COINS CREATION LIABLE FOR ANY AND ALL DAMAGES OR INJURY WHATSOEVER CAUSED BY OR RELATED TO USE OF, OR INABILITY TO USE, COINS OR THE MASS SOFTWARE UNDER ANY CAUSE OR ACTION WHATSOEVER OF ANY KIND IN ANY JURISDICTION, INCLUDING, WITHOUT LIMITATION, ACTIONS FOR BREACH OF WARRANTY, BREACH OF CONTRACT OR TORT (INCLUDING NEGLIGENCE) AND THAT NONE OF THE THIRD PARTIES OR INDIVIDUALS ASSOCIATED WITH THE COINS CREATION SHALL BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, EXEMPLARY OR CONSEQUENTIAL DAMAGES, INCLUDING FOR LOSS OF PROFITS, GOODWILL OR DATA, IN ANY WAY WHATSOEVER ARISING OUT OF THE USE OF, OR INABILITY TO USE, OR CREATION OF, OR INABILITY TO CREATE, COINS. YOU FURTHER SPECIFICALLY ACKNOWLEDGE THAT THE THIRD PARTIES OR INDIVIDUALS ASSOCIATED WITH THE MASS COIN CREATION ARE NOT LIABLE, AND YOU AGREE NOT TO SEEK TO HOLD ANY OF THE THIRD PARTIES OR INDIVIDUALS ASSOCIATED WITH THE COINS CREATION LIABLE, FOR THE CONDUCT OF THIRD PARTIES, INCLUDING OTHER CREATORS OF COINS, AND THAT THE RISK OF CREATING AND USING COINS RESTS ENTIRELY WITH YOU.