

HoToKeN [HTKN] WHITEPAPER

Version 2.0



A unique gamified token economy built upon a democratizing token that reinvents digital marketing to optimize the value of money for consumers while increasing revenue for businesses.

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Important Notice:

This document and information contained herein may not be sent and or addressed wholly or in part, directly or indirectly, to any person in the United States or the People's Republic of China, or any other jurisdiction in which it would be impermissible or restricted to offer, distribute, purchase, sell or retain cryptographic tokens.

PLEASE READ ALL PARTS OF THIS NOTICE CAREFULLY. THIS WHITEPAPER IS TO BE READ IN CONJUNCTION WITH THE TOKEN SALE AGREEMENT AND ITS TERMS AND CONDITIONS. THOSE DOCUMENTS MAY BE FOUND AT [TERMS AND CONDITIONS](#)

All definitions contained in this notice shall bear the same meaning as provided in the Whitepaper unless stated otherwise.

The HoToKeN™ is not intended to constitute:

- i. securities in any jurisdiction;
- ii. currency of any kind;
- iii. stocks, shares or debentures;
- iv. units in a collective investment scheme or business trust; or
- v. equity in an investment fund

Any regulation or legislation applicable to securities or to any of (i to v) above will not be applicable to this Whitepaper and the HoToKeN™ ITO.

This Whitepaper does not constitute a prospectus or offer document, nor is it an offer of securities or an attempted solicitation for investment in securities in any jurisdiction.

This Whitepaper and the HoToKeN™ ITO have not been approved by any regulatory body in any jurisdiction. It should not be assumed that the Whitepaper, and the HoToKeN™ Token Offering complies with any laws, regulation or legislation of any jurisdiction.

The purchase of the HoToKeN™ and participation in the HoToKeN™ token offering is inherently risky. **Please see Section 18 for more information.**

No warranty, guarantee or undertaking is made by HotNow and/or the distributors of the HoToKeN™ regarding:

- i. the performance of the HoToKeN™;
- ii. the performance of the assets underlying the HotNow business or the HoToKeN™ token purchase;
- iii. the accuracy of the information contained in this Whitepaper;
- iv. the accuracy of the financial or other projections contained in this Whitepaper.

The law and regulation of token offerings is in the process of development and review in most jurisdictions. This lack of clarity surrounding the law and regulation further increases the risk associated with the HoToKeN™ purchase.

As a potential purchaser it is assumed that you have familiarized yourself with the underlying technology and workings of token purchases, blockchain technology, digital wallets and cryptocurrency. It is assumed that you as a potential purchaser have knowledge and understanding of the foregoing and that you have familiarized yourself with the risks associated therewith.

Any agreement between you and HotNow and/or any distributor, in relation to the sale and purchase of the HoToKeN™ will be governed by a separate Token Sale Agreement setting out the terms and conditions of such agreement. In the event of any inconsistencies between the Token Sale Agreement and this Whitepaper, the Token Sale Agreement shall prevail.

To the maximum extent permitted by the applicable laws, regulations and rules, HotNow and/or any distributor shall not be liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income, personal savings or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on this Whitepaper or any part thereof by you and any purchase of the HoToKeN™ tokens by you.

As a potential purchaser of the HoToKeN™ you agree and acknowledge that:

- i. you are recognized as an Accredited/Sophisticate/High Net Worth Individual/Investor in your home jurisdiction;
- ii. the purchase of HoToKeN™ is inherently risky;
- iii. the law and regulation in relation to token offerings, cryptocurrency, digital wallets and blockchain is in the process of being developed and reviewed in most jurisdictions;
- iv. HotNow and/or any distributor gives no representations, warranties or undertakings regarding the success of the HoToKeN™ token offering, the underlying HotNow business, the accuracy of the information and accuracy of the financial and other projections contained in this Whitepaper;
- v. to the full extent permitted by the applicable laws, regulations and rules, HotNow and/or any distributor shall not be liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income, personal savings or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on this Whitepaper or any part thereof by you and any purchase of the HoToKeN™ tokens by you;



HotNow is committed to providing a safe, compliant and reputable service to our customers. For this reason, HotNow insists on a comprehensive and thorough Know Your Customer (KYC) and anti-money laundering (AML) / combatting the finance of terrorism (CFT) compliance implementation. This includes the monitoring of suspicious transactions and obligatory reporting to local regulators and other compliance bodies. Our policies in this regard differ depending on the country of origin of which our clients are located. The specific AML/CFT and KYC policies as per regional jurisdiction are located in the terms and conditions of the Token Sale Agreement. Our compliance framework assures that regulatory requirements are being adhered to, thus instilling a level of trust and ensuring HotNow will continue operate uninterrupted.

HotNow reserves the right to refuse to offer HoToKeN™ to persons from or in jurisdictions that do not meet international AML/CFT standards or could be considered as a Politically Exposed person.

I. Abstract:

HotNow^[1] platform provides merchants in SE Asia with cost-effective, high-efficacy marketing tools, while encouraging merchants to transfer some of that value surplus to consumers of their goods and services. Given the impact of blockchain and surrounding technologies, the inevitable evolution of HotNow is an expansion of its current real-time marketing app and platform into a token economy. Its unique location-based services (LBS) already generate profits and increase market exposure for partner merchants, and deliver value and great content to its users. The platform will become a network that utilizes open source protocols, smart contracts, and (rapidly growing) developments in distributed ledger and other decentralized (permissioned) data structure solutions. As part of this next-step evolution of its proven business model, HotNow will transform into a gamified ecosystem based on an utility access token (based on Stellar Lumens protocol, symbol: HTKN) and micro-transactions. The HotNow token economy will reward its participants with HTKN for every contributive economic activity they perform (every action made by buyers and sellers that keeps the HotNow ecosystem growing).

HotNow utilizes unique methods in the creation of its ecosystem with an emphasis on mechanics found in “freemium” video games and other game mechanics that increase shop conversion rates and enhance consumer engagement. Other innovations include individually-tailored loyalty programs for cash-based businesses and tools that enable merchants to create organizations and solve coordination problems such as creating shared loyalty programs and aggregating purchasing power^[2]. In addition, deep analysis of the spending history data of consumers can create “credit profiles” for individuals without financial history to enable these consumers to access micro-loans.

For these, and other benefits that will emerge from our mission to help the unbanked and mom-and-pop businesses in SE Asia, HotNow asks for your support in establishing HTKN.

II. Introduction to HotNow:

HotNow is developed by Red Anchor Trading Corporation and backed by Axion Ventures, a publicly traded corporation (TSX: AXV). HotNow is a mobile and web discovery application for goods and services that gives merchants more control over their marketing messages and marketing spend, and gives users access to exclusive discounts and reduces their search time for relevant goods and services. Merchants can establish a presence and implement billboard-like marketing messages for free, which are still highly effective relative to alternatives. For a small premium, merchants can also deliver highly targeted marketing messages to relevant HotNow users. The current operations are based in Thailand, but given its high adoption rates by merchants, low consumer acquisition costs, and affiliations with large regional organizations, HotNow has the momentum to expand into major cities in Asia.

HotNow's basic service allows merchants to enjoy a high degree of control and autonomy over the timing and the demographic targeting of their location-based marketing activities, including the offering of deals and promotions. HotNow allows merchants to deliver unlimited generally-targeted promotions for free, thus lowering their marketing expenses and encouraging them to offer HotNow-exclusive bargains to users. HotNow's easy to use app and site allows non-techie merchants to professionally and effectively market to online customers for the first time.

HotNow was developed to meet the needs of Millennials and consumers in emerging economies, where populations skew much younger than those of developed countries. For example, the median age of a Filipino citizen is 20 years, compared to Japan's median age of 47. Considering that in 2016, Philippines' GDP/capita was \$3K, while in Japan, it was \$39K, Millennials in Asia's emerging economies are much more price sensitive and require unique and innovative marketing strategies to trigger decisions and purchases. They are mobile phone "addicted"^[3] and enjoy Casual Games^[4]. HotNow is built to be the most effective marketing solution to reach this demographic segment.

Millennials in emerging economies are aspirational, yet sensitive to price...
Businesses need a unique and innovative marketing tool to address such targets
– Exactly what HotNow provides!

III. Industry – Numbers and Trends:

Global advertising revenues in 2016 surpassed \$532B, and are expected to reach \$590B^[5] by the end of 2017. Some of the Industry's major trends are:

- Online marketing is by far the most effective form of advertising. By 2019, traditional advertising will represent only 35% of marketing spend, compared to 73% in 2013. Mobile advertising is the fastest growing sector^[6] within the online advertising marketing.
- LBS advertising is the most effective^[7] form of mobile digital marketing.
- 63% of consumers feel a coupon is the most valuable form of mobile marketing.^[8]
- 53% of consumers are willing to share their current location to receive more relevant advertising.^[9]
- 57% of consumers are more likely to engage with location-based advertising.^[10]
- 70% of online transactions occur on a mobile device.^[11]
- 94% of smartphone users look for local information on their device.^[12]
- 90% take action after the search.^[13]
- 62% of consumers share local deals with friends.^[14]

IV. Industry - Problems:

Consumers are bombarded with irrelevant or location-impractical promotions, which they are learning to ignore. Asia's population, nearly one third of the world's 7.5 billion people, is young, social, and aspirational. And they are avid consumers of promotions. In fact, 53% of the people in Asia, especially Millennials (across income levels), seek discounts and promotions on a regular basis^[15]. Current online "hot-promotions" presented to them, however, are often irrelevant with little or no consideration to time of day, consumer demographics and preferences, and consumer location. Clearly, Data Science and LBS will become requisite for proper Marketing Operations (MO)^[16] in this environment.

Merchants are beset with significant increases in the costs of Mobile Marketing^[17], a problem that increases as the larger social network platforms and messaging platforms exhibit oligopolistic behavior in markets without anti-monopoly protections. While large, well-established companies have the funds and capabilities to publish their own branded app, the cost of running an effective marketing campaign on established social media and messaging platforms are prohibitively expensive for small and medium-size merchants. As a result, these smaller merchants often choose to not market online.



In addition, these larger social network and messaging platforms offer limited tools for merchants to identify and target high propensity consumers at specific locations and during optimal times of the day. Even if some of these functions are available individually, most of the merchants do not have the technical capabilities to combine available functionalities into an effective tool. Even worse, mainstream platforms provide merchants with limited telemetry as to the effectiveness of such costly marketing campaigns, making it difficult for merchants to “tune” their marketing and promotional efforts. This results in an ineffective and expensive service which fails to address the needs of (thinly-capitalized) small to medium-scale retail businesses.

HotNow has solved several of these problems by integrating LBS into its platform, and creating strong statistical tools and methods to give merchants the information that they need to manage their businesses much more cost effectively.

V. The HotNow Solution:

The HotNow app was first beta-tested in 2016 and officially launched in March 2017, and quickly become a featured app in the iOS App Store. HotNow proved to be an extremely effective digital marketing tool for its merchants, with 2% of consumers making a purchase upon receiving a push notification. On the HotNow platform, merchants create their shop profiles and within minutes, they can publish marketing programs or digital coupons at zero cost. These promotions are seen by users whose proximity and preferences make them a very receptive audience for these offers. HotNow ensures that the platform's interest aligns with its partner merchants by receiving a small share from the revenue generated from HotNow users.

HotNow's key statistics as of December 2017 include:

- 700,000+ App Downloads.
- Average user acquisition cost < US\$0.50/user.
- 380,000+ Monthly active users.
- 270,000+ Followers on Social Networks.
- 50,000+ Listed merchants

Shortly after its official launch, HotNow welcomed Coffee World, the 2nd largest coffee shop chain in Thailand, as its first brand-name client. A few weeks later, Baskin-Robbins launched an exclusive campaign on HotNow - resulting in a much higher yield rate than expected by the group VP of Operations. Since these successes, several other household brands also joined HotNow.

Examples of actual campaign performance include:

- Coffee World - 3,284 redemptions over 30-day period
- Baskin-Robbins - 1,000 redemptions (coupons sold out) in 5 days during a 6-day promotional period
- Pepper Lunch - 1,371 redemptions over 15-day period
- Farm Design - 6,749 redemptions over 30-day period

Brand managers reported that the effectiveness of using HotNow is comparable to, or far higher than, that of the largest messaging and social network platforms. In one notable case, HotNow was 100x more effective, in relative terms, than the client's results on a major platform with more than 30 million users. At the same time, the client's cost to market on the HotNow platform is de minimis compared to the cost of marketing on those major platforms.

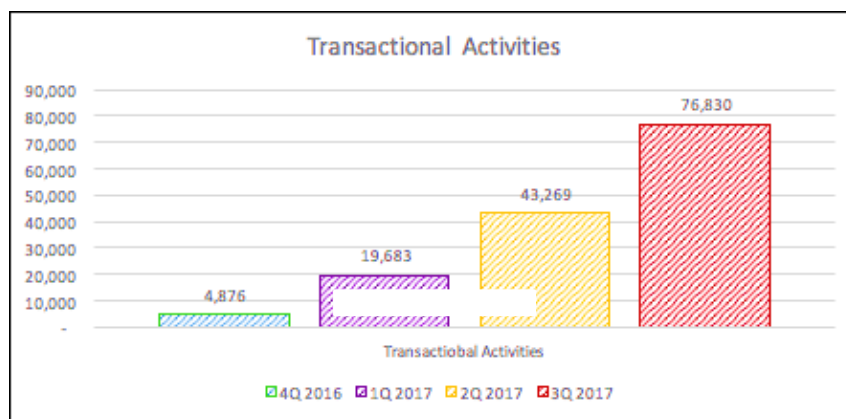
Example of some of HotNow's Notable Clients



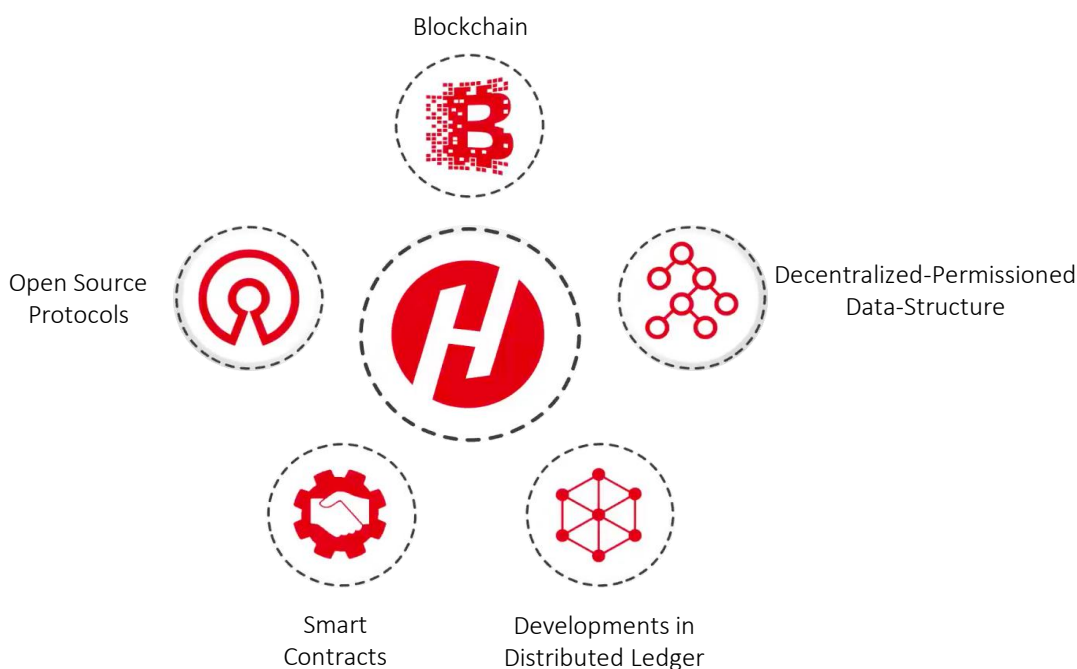
HotNow delivers value to users by providing (exclusive) discounts on goods and services and by providing information to find the lowest-priced goods and services. Users see HotNow as a research and discovery engine that lowers their search costs and gives them the ability to learn about merchants and shops that they otherwise would not have discovered. By creating value for both the buyer and the seller, HotNow ensures that its ecosystem will continue to grow.

As merchants reduce their promotional expenses, they are better able to share the savings with buyers. HotNow continues to develop applications to increase merchant utility, such as a tool to combine their purchasing power to negotiate lower prices from shared supply chain elements.

The Figure below illustrates the strong growth of transactional activities on HotNow.



The positive market reception and rapid growth of the HotNow platform demonstrates the ability of HotNow's team to execute technology development and marketing. Building on this competence, HotNow will now implement cutting-edge permissioned blockchain technologies into its ecosystem to serve as an enabling platform for its next evolution.



VI. HotNow – Becoming a Gamified Network:

Axion Games Limited (Formerly Epic Games China), a subsidiary of Axion Ventures Inc., is a successful Asian PC and Mobile Games developer in partnership with Epic Games (USA), and Tencent. HotNow has been an affiliate of Axion Ventures since early 2017. Axion Ventures recently formed a game development Joint Venture with True Corporation^[18], one of Southeast Asia's leading telecommunications, media enterprises and game publishers.

HotNow recognizes the need for constant innovation, and plans to develop a portfolio of casual games to integrate into the HotNow app. These casual games will expand the range of marketing opportunities for bricks and mortar and online merchants. Consumers will then be entertained by, versus be bombarded with, marketing messages. Management believes that the innovation of thoughtful gamification will create completely new ways to market, and that these new ways, combined with the delivery of material savings for users, will revolutionize marketing.

The HotNow app began as a map-based search engine with simple LBS win-deeper-discount games, and will evolve into an on-map augmented reality (AR) game. Such LBS reality games represent one of the most successful genres^[19], along with “treasure hunting”, “conquering” and user-journey and achievement elements. HotNow will increase user engagement by including (educational) casual games, especially ones with simple yet popular game mechanics, and social features such as tournaments and competitions.

All achievements and contributions will be accumulated and eventually lead to actual rewards in HoToKeN™ (HTKN). We believe that HotNow will offer a unique proposition for merchants to expand their marketing with a variety of thoughtful, hyper-engaging games.

VII. HotNow's Network - Intro:

As HotNow evolves from an LBS marketing platform into a highly gamified network, consumers and merchants (as users and participants of the network) will use HoToKeN™ (HTKN) to participate in the activities and access the functionalities in the network. HotNow will reward its participants with HTKN for every economic activity, thus keeping the ecosystem growing. Rewards will be offered for participants' deepening relationship, basic buying and selling transactions, and for utilization and certain types of user content contributions such as identifying good merchants or providing ratings. This is in contrast with traditional financial establishments and systems that tax and take a certain fee for every transaction and growth of its economic activity, instead of incentivizing and rewarding economic activity.

HotNow views itself as the network's initiator, and once its token economy is functional, as the ecosystem's governor (only in the sense of members-adding and permissions-granting). This means members of the blockchain, e.g., large merchants, once they are on the same channel, will be able to establish their own rules and become an organization. For example, this will enable them to share loyalty plans, facilitated by HotNow's HotLoyalty™ feature.

HotNow will use distributed ledger and blockchain technologies based on the Stellar Protocol to create a platform that allows merchants to aggregate purchasing power and to negotiate better pricing from the currently inefficient supply chain in SE Asia. HotNow plans to work with the government to enable more efficient direct import and customs clearance of aggregated orders, thereby offering the government a blockchain custody solution. These are just some examples of how the ecosystem and the permissioned distributed ledger solution suggested will solve acute real-life synchronization and efficiency problems.

The above-mentioned are some of the reasons why the HotNow team is extremely convinced that HotNow needs to join the recent movement towards platforms and products being built on top of blockchain technologies. We are all witnessing a shift towards new business models which automate and establish trust in processes of value creation and its transfer, all being supported by consortium activities and transparency of protocols (recorded in open source code). This is the new paradigm - a paradigm that places the social benefit of any business before its maximum profit.

VIII. HotNow's Network - Benefit to Society:

As part of this paradigm, countering neo-classical economics issues (such as businesses based on “greed”^[20] and inconsistent policies of Central Banks), every business looking to gain crowd support and raise funds via an ICO (ITO/TGE in the case of HoToKeN™), should offer clear social benefits.

HotNow's ecosystem will continue to create greater (quantifiable) consumer surplus, while supporting small businesses and pushing for a greater distribution of spending across the network's map. In addition, deep analysis of the spending history data of consumers can create “credit profiles” for individuals without financial history to enable these consumers to access micro-loans. The reader will get a deep understanding of these concepts in the following sections.

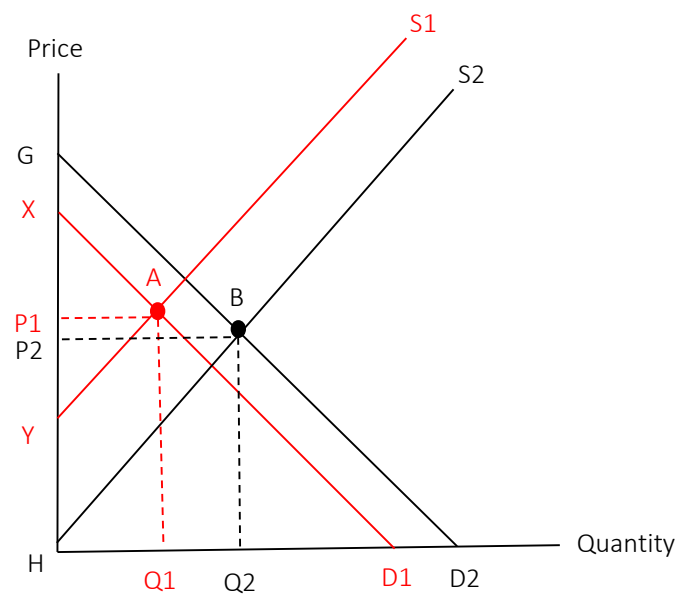
How HotNow and HoToKeN™ can increase both consumer and producer surplus

Both consumers and users can gain from participating in the HotNow economy. By accessing promotions on the platform, consumers pay reduced prices for goods and services. On the other hand, merchants may gain through increased demand for their products and reduced customer acquisition costs by using the platform's marketing tools.

Coupons reduce prices and increase demand. But it is not necessarily true that moving out on the demand curve helps merchants, as while elasticity may be such that revenue (price times quantity) is greater post-discount, costs may not reduce and profitability can be harmed. However, preliminary results from the existing deployment of HotNow indicate that HotNow reduces merchant customer acquisition and marketing costs by more than the reduction in price to the consumer (and price received). Hence we can expect that servicing the increased demand at the lower price point will be more profitable for the merchant.

We can describe this mutual gain in economic welfare through the following illustration in the language of microeconomics:

We begin by looking at the economic welfare of consumers and producers before any of these parties use the HotNow platform. The vertical axis represents the price of a product, while the horizontal axis signifies the quantity of the product. Before HotNow, customers' demand for a good is represented by the demand curve D_1 , while the supply of the product is indicated by S_1 . The demand curve is downward sloping; customers will demand more of a product as the price goes down. On the other hand, the supply curve is upward sloping as suppliers will be willing to supply more of a product as the price goes up.



The equilibrium under this scenario is represented by point A, or the point where the demand and supply curve intersect. Under this equilibrium, the consumer pays price P_1 for Q_1 units of good. The total economic welfare under this case is represented by the triangle XAY , which is the sum of triangles XAP_1 (consumer welfare) and YAP_1 (producer welfare).

Now, we assume that consumers and producers use the HotNow platform, so that consumers can pay a lower price by using coupons, while suppliers can now supply more of a good at a given price due to the reduced customer acquisition cost. As such, the increase in demand leads to an upward shift in the demand curve to D_2 , while the increase in supply leads to a downward shift in the supply curve to S_2 . As such, the new equilibrium is represented by point B, where the new demand and supply curve intersect. Under this new equilibrium consumers pay a lower price or P_2 , while suppliers sell more goods equal to Q_2 . Given this new equilibrium, the total economic welfare will equal to triangle GBH , with consumer welfare being represented by triangle GBP_2 and producer welfare being represented by HBP_2 .

From the prior diagram we see that the economic welfare before HotNow (XAY) is smaller than welfare after HotNow (GBH). Thus, It is clear that both customers and merchants see a gain in economic welfare by using the HotNow platform.



IX. HotNow's Network – Blockchain, Protocol and HoToKeN™:

HotNow will utilize the most advanced solutions available within blockchain and distributed ledger technologies, and some that will be introduced in later stages of R&D.

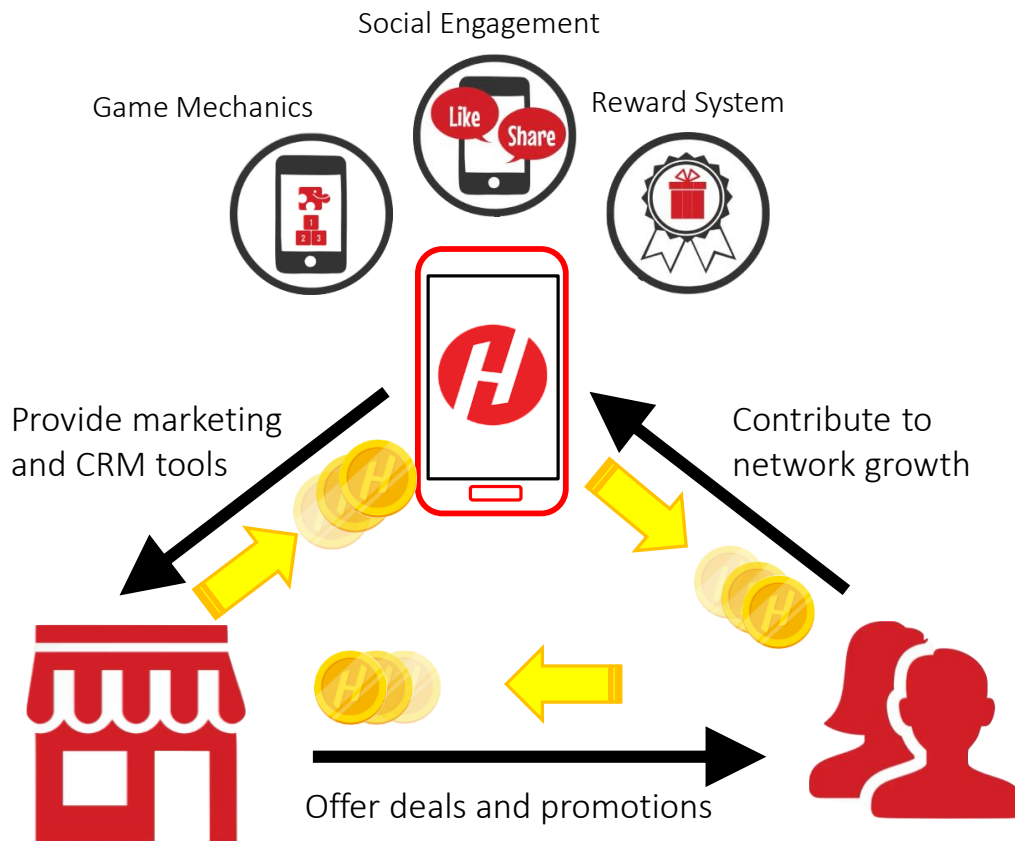
HotNow's mission is to bring e-commerce and crypto-currency to the masses. Most of our business requirements are supported by the architectural drivers that Stellar has adopted for their mission: high transaction volumes, peer-to-peer transactions, effectively zero transaction fees, and a decentralized exchange. Beyond this, we also need to create standard features available to all transactions (with little to no friction) complex functions such as escrow or commissions, which are currently considered advanced features requiring high-friction and 3rd party integration. HotNow will build on top of Stellar's standard capabilities and extend them with smart contract features so that cash-oriented merchants (such as barber shops, whose business models don't fit the standard e-commerce models) can take advantage of these advanced capabilities without materially altering the way they do business. Prior to HoToKeN™, any e-commerce technology solution had to insert themselves into the middle of the transaction (in order to monetize the transaction) which simply isn't practical for these cash-oriented businesses, so very few of them have considered joining the online economy.

HotNow believes addressing these issues as seamlessly as possible is what will break the logghead that has prevented the widespread adoption of crypto currencies in general usage. Now, platforms and consumers no longer need to rely on centralized institutions (which typically also incur significant fees) to be able to provide new transaction options that offer the best of both worlds - cash & credit. Since HoToKeN™ enforces all these capabilities for free and in a completely transparent and decentralized manner, almost all transaction risk and overhead is eliminated making available all manner of new commerce opportunities for the largest and smallest vendors world wide.

HotNow's network and HoToKeN™ will be built with innovation, with the industry's past mistakes in mind. The role of HotNow's protocol for transaction approval and the injection of new HoToKeN™ to the ecosystem, is to ensure that "Rules of The Game" are well-known to all participants. This is the focal point of Institutional Economics^[22] research; how "rules" (HotNow network's code), known by and to everyone, affect economic behavior and decision making of the ecosystem's participants with the creation of trust. HotNow's network model will always be an open code for public review.

We have established the philosophy of HoToKeN™ on what is correct and accurate in Economic Theory and research, and on our own vast experience. We conclude that the Quantity of Money^[23] should grow only when the economy truly grows^[24]. All is dependent on a correct and unchangeable protocol.

X. HoToKeN™ - Ecosystem:



The illustration above depicts the flow of HoToKeN™ among HotNow network participants; HTKN is utilized to gain “services” provided by each contributing party in the system.

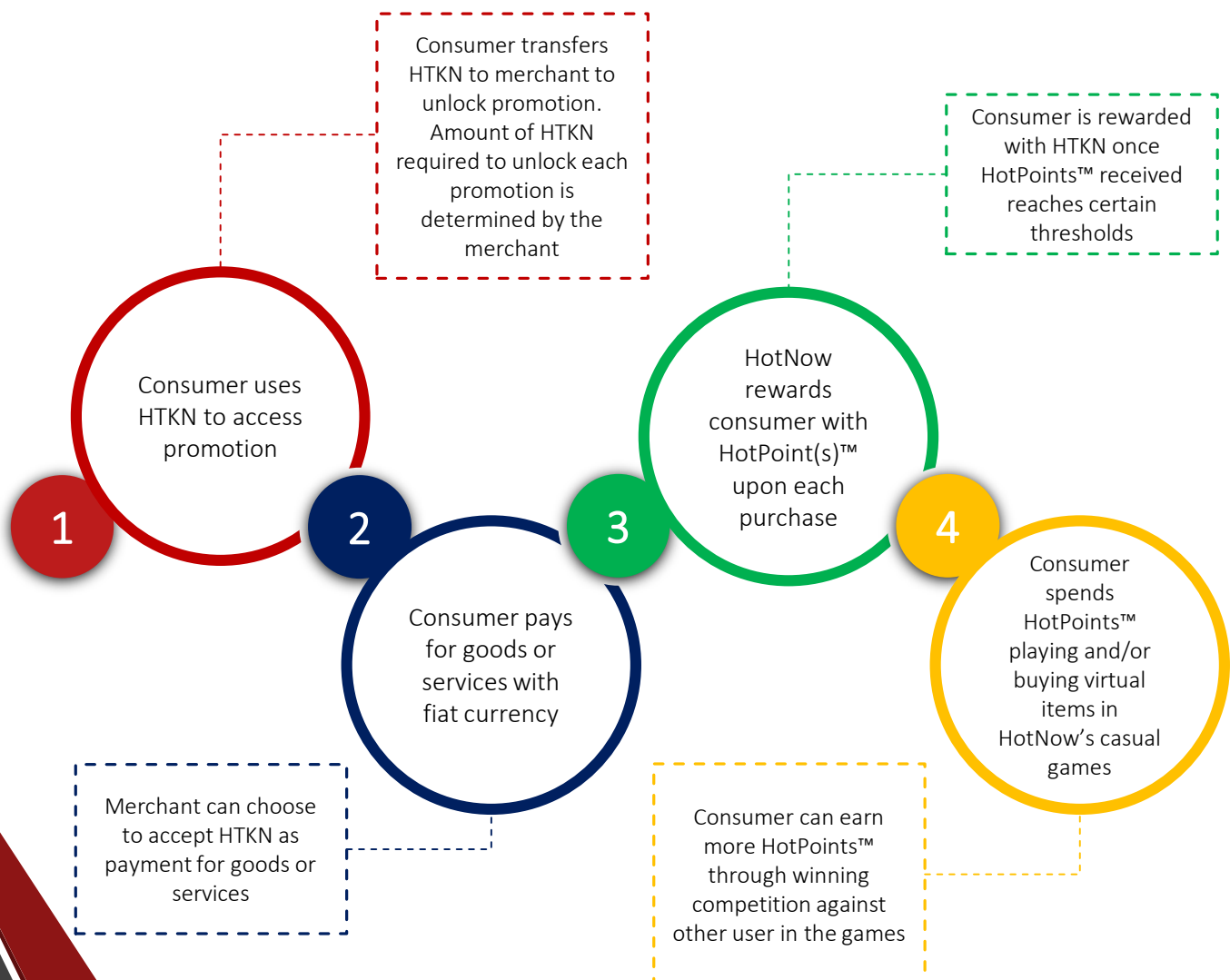
HotNow’s members, both users and merchants, have two ways to earn HTKN from HotNow:

- 1) By completing each “Mission” determined by HotNow. Each Mission will require members to perform a certain activity or a collection of activities that are deemed contributive to growth and sustainability of the platform. The amount of HTKN rewarded depends on the value each mission contributes to the network. The higher the incremental value, the greater is the HTKN reward presented to the member. Actual figures for rewards will be determined by market equilibriums, same as for HTKN’s value. New HTKNs will be injected from the initial reserve (i.e. “mined”) only when the HTKN balance of HotNow’s operational balance has been depleted. Below are examples of the most basic actions that earn HTKN reward:
 - a. HotNow shall reward users with HTKN when:
 - users invite new users to join the network and they become active.
 - users use HTKN to access a promotion advertised by a merchant.
 - users perform actions like – promote/rate/view on the app.
 - b. HotNow shall reward merchants with HTKN when:
 - merchants provide promotions of outstanding value to users.
 - merchants receive relatively higher rates/attention from users.

- 2) By accumulating HotPoints™, consumers will be rewarded with HTKN when certain thresholds are reached. HotPoints™ are used internally by HotNow as a metric system to track and calculate consumers' contributions to the network and as a part of customer relationship management service and loyalty program that HotNow provides for its merchants. HotPoints™ can be earned through transactional activities. Consumers are rewarded with HotPoints™ for making purchases. Consumers use their HotPoints™ as the virtual currency for all casual games found inside the HotNow app, including social competitions and tournaments.

Besides being rewarded with HTKN directly from HotNow, the network's participants also transfer HTKN amongst themselves:

- Consumers transfer HTKN to the merchants when consumers access the promotions provided by the merchants.
- Merchants rewards HTKN to consumers once consumers fulfill certain condition defined by the merchants.



XI. HoToKeN™ - Network Security

When one considers an economy ultimately as a model for efficient information transfer - efficiency, speed, and trust in the information's correctness are the key variables for its health and capacity for wealth creation. The historical dependency on fallible human action and limited performance has been the greatest limitation on such economies as the advent of the Internet has demonstrated in its unprecedented ability to create new wealth. Crypto currencies and tokens based on crypto ledgers are the next stage in the economic revolution. They further reduce (but do not eliminate) dependencies on humans on the most constraining dimension remaining – trust, through sound mathematical models defining their operational protocols. These fundamental proofs are necessary for the safe and secure transactions of value transfers as they provide a new level of trust that enables the efficient implementation of our new information economy. Thus, the attack vectors that must be defended against and mitigated pertain to 1) correct design & implementation of the model, and 2) correct and secure processes for interactions between humans and the model's implementation. All exploits can be clearly explained as failures of one of these two categories.

Physical signatures, letters of credit, bank transfer documents and other prior methods of trust that our economic engines depended upon appear comical and insignificant when compared to public key encryption for proof of authentication as well as authority to conduct a transaction. Yet the inherent limitations of speed and efficiency at that time contained the exposure to exploits to enough extent that they could be made adequate so long as consistent process security was in place. Therefore minor flaws in the model which are relatively costly to exploit might not have practical exploits due to strong processes and limits in efficiencies that limit the actual gains. Today those dangers are orders of magnitude more serious as the great value of the Internet's efficiency is also what provides for such an attractive target. Unfortunately naïve belief in the definition of the model and failure to fully evaluate the implementation of same, immaturity of the technologies used to build them, and inadequate processes of interaction have resulted in several high profile exploits which had worse case scenario results of total collapse of the system they were designed to enable and support.

HotNow is taking a more responsible and informed approach to these issues on both the generation and issues of the HTKN, and the operational use and transfer of same within the HotNow economy. Unlike prior entities who suffered losses due to their unpreparedness and inexperience, HotNow is an ongoing concern that already handles significant monetary transfers through its systems for some time now. Security and reliability of process are designed into our existing business and are being improved and expanded on an ongoing basis. Security is a never ending core process of our business model.

Another challenge for crypto ledger implementations is immaturity of the tools upon which they are built. The Stellar network is fundamentally an asynchronous distributed actor model which has a significant impedance mismatch to the imperative nature of Solidity, the primary language used on the network, which is completely unaware and incapable of modeling the concurrency model upon which it executes. This means that such considerations must be addressed in the design of the smart contracts and further enforced by additional runtime tests in the code all created by human programmers. Unfortunately this makes proving the correctness of the implementation difficult and expensive. Remarkably, as seen by examining the published contracts and source code for prior ICOs and ITOs, it is apparent that most organizations are not taking formal steps towards this effort which means that further exploits of offerings will undoubtedly continue with the loss of value for participants and potential collapse of the organizations that depend on these flawed systems.

HotNow uses both formal proof models and empirical tests to ensure the correctness, security, resiliency, and capacity of their systems. We use newer technologies that have more inherent support for the execution model which the contracts must reside, as well as processes inspired by those for mission critical systems including the NASA Apollo program, the airline industry, and telecom industry which the designers and implementors of our system have experience from. Furthermore, HotNow's transactional processes have explicitly designed transfer firewalls that limit the amount of value a single interaction can produce and also isolate through both logical firewalls and time delays the propagation of any failure of process or exploit of implementation to that one micro-service function or transaction. These processes and systems are continually evaluated and updated to improve service function and safety for HotNow, its clients, and every participant in its economy while striking the right balance of providing responsive and seamless service for all users. Overall, HotNow will continue to publish further details about the network's technology and security as and when they are available.



XII. HotNow's Network - Summation:

HotNow wishes to become a healthy economy, and to provide real, quantifiable value to the greater macro-economy. HotNow will do so by learning tough lessons from young token-economies, as well as established central bank-driven traditional economies and academic research. HotNow realizes that when it comes to implementing mechanisms that incentivize activity, there is much to learn from virtual economies, and especially freemium-game economies. Freemiums basically made an art and science of designing user experience, utilizing the “Big Data” created by them, which gives them unparalleled insight into behavioral motivations.

In this age of the Attention Economy^[25], features such as leaderboards, badges and statuses, real prizes and entry to randomized lotteries, all based on reaching HotPoints™ levels and completion of missions (such as accessing a deal at a distant location, thus aiding in distribution of spending, for example), will be incorporated into the core of the network's new app and its user interface and experience.

HotNow's network will further reinforce itself as the ecosystem where a merchant offers her best and most attractive deals to, giving highest value (i.e. biggest discount) to its consumers, since knowing that consumers who look for the most exceptional deals (literally) around are mostly found on HotNow's network. HotNow was founded with developing countries, Millennials, and merchants at the core of its vision. HotNow is in the process of successfully evolving into a network that offers the unique and exceptional value to its members and participants.

Such an ecosystem, as it gains more traffic and volume, will surely demand versatile and wide-ranging services and supporting functions (Analytics and PR are two obvious examples). Such service providers may become participants of the ecosystem themselves. HotNow will be an economy, and since HotNow's ecosystem will be one that buyers and sellers need to choose to be part of, rather than being forced upon them, HotLoyalty™ and HotPoints™ will be important features of the network. HotLoyalty™ will be a service for merchants, enabling them to program its rules within the network's code to reward their consumers with HTKN for repeat visits, by simply using a smart contract. HotPoints™ will be HotNow's means to reward all its members for their active contributions to the ecosystem.

XIII. HoToKeN™ - Summation:

We don't expect HoToKeN™ to become an alternative to fiat currency, in the near- nor mid-term. In HotNow's ecosystem, HTKN will be an access-granting token to the best deals and promotions a merchant can offer, "Money for The Best Stuff", and for smart merchants it will be a means to truly explore their price elasticity. Only at a later stage, when HTKN's value stabilizes, both in the eyes of merchants and consumers, it is possible that HTKN might become a substitute for fiat and all network's transactions will be made with it.

Governance Goals

In any economy there exists a monetary policy tradeoff in which

- 1) stability against fiat (Thai Baht initially, and later a basket of currencies local to markets in which HotNow is active),
- 2) natural deflationary tendency of a token with fixed total supply, and
- 3) a successful economy with high transaction volume and a token in common and active daily use are somewhat in tension. Ideally the monetary policy should be decentralized and yet able to adapt to local conditions and changes in the way HoToKeN™ is used that cannot be anticipated before launch.

Because of these tensions, we emphasize the goals and principles of the monetary policy of HotNow, rather than committing to a particular scheme. The overarching goal of any policy is the growth, health, and success of the network, and the policies we adopt should benefit network participants. This includes doing what we can to mitigate excessive volatility.

The main lever of monetary policy in the design of HoToKeN™ is the quantity of rewards given to economy participants. If monetary policy is successful, active participants in the network should find that both their ability to use HoToKeN™ to redeem or create promotions grows or stays stable and that the volatility of HoToKeN™ relative to their local currency is not so strong as to interfere with enjoyment of the network. One way in which this is achieved is that active participants regularly receive new tokens. It is anticipated that the size of these rewards will be adjusted to keep the HotNow economy running smoothly. Because consumer behavior and economic conditions vary in the different countries in which HotNow plans to operate, the reward model may be further tuned to individual economies.

Of the 10 billion tokens created, the majority will be held in reserve to promote fair and sustainable growth of the HotNow economy, including releasing tokens to reward users. The rewards system may also be adjusted through HotNow's gamification process or other channels on the platform. As the platform matures, we hope to transition to a more explicit, decentralized, and open governance process, provided the welfare of the economy allows.



In the ecosystem of HotNow, with HTKN at its core as an access token to all the network's components, service providers might be paid with HTKN, but will surely require it to access data that consumers and merchants are willing to share with them to analyze and model. The permissioned blockchain solution we suggest here for HotNow's network, will ensure that data is never amendable and only created under an open protocol, and also that every member of the blockchain's specific channel always has free access to its own data, yet it will carry a cost to access unrelated data.

The data that will be created on HotNow's network with its economic activity is of great value on its own, and the solution suggested here ensures the data security and privacy needs of all networks' entities.



XIV. HotNow - Summation:

We realize that our vision may sound similar to what giants such as Google and Facebook have achieved. These companies created amazing businesses, platforms and networks of their own, and enabled the creation of businesses and services built on top of them. We are also fully aware of HotNow's advantage - displaying the best possible promotions to the right people at the right time. So, in that sense, HotNow might be like those aforementioned giants, just in its own specific niche, with a casual-app-game as its platform of choice; where all the network's activities and transactions are written to a blockchain (type) ledger, with an open protocol of rules in code that serves all its cutting-edge components.

The network's "right to exist", and its HoToKeN™, solely rely on the benefits the platform creates to merchants and buyers. The same is true for all (real) tokens and other blockchain or distributed ledger-based ecosystems. Unlike most ITOs/TGEs out there, HotNow already does that with great success, and now only wishes to expand this goal by becoming a community.

Furthermore, HotNow's partnership with Axion Ventures provides trust and assurances to the early contributors and adopters that its goals will be met and that it will bring its vision to life. HotNow's HoToKeN™ ITO is one of those rare ones about which contributors can feel safe, and the HoToKeN™ itself is one whose price evaluation is pellucid.

Gamification is on everybody's mind, and for a good reason^[26]. HotNow's app will not only be gamified, but it will be a game arena filled with an ever-growing number of casual games, with HotPoints™ as their virtual currency. HotNow's users will be able to play against each-other or against the games. Even Augmented Reality (AR) games will be implemented at later stages, all depending on the market and the success of HotNow's ITO/TGE.

HotNow will do its best to not only properly build the network's app and supporting blockchain technology, which will be open sourced for other ecosystems to utilize, but will make sure the network is huge. User acquisition is no easy task, yet all products and networks looking for the crowd's support via a coin/token offering will eventually need to make sure its user base grows. This is another task HotNow has managed to master during its lifetime, and resources will continue to be allocated to keep the network growing, both in number of merchants and consumers.

Generally, all available resources at HotNow's disposal will be directed to make the network as great and as dynamic as possible. In other words, the more traction HotNow's network receives during the ITO, and after the ecosystem and the network's app is live, the more features and developments will be implemented and perfected. In the following sections, the reader will be introduced to the team behind HotNow and HoToKeN™, and will receive more technical details regarding the ITO and ecosystem roadmap.

XV. Team and Advisors



J. Todd Bonner : Chairman

The Chairman and Chief Executive officer of Axion Ventures Inc. and a director of Axion Games. Mr. Bonner is a serial entrepreneur, an experienced investor and an uber investment banker who had generated significant value for shareholders and partners throughout various startups and investment from telco, insurance, real-estate, merchant banking and tech industry and had worked on over 30 IPOs. His average IRR is 45.20% over 22 years of his career from total invested capital of USD501.5 million.



Nithinan Boonyawattapisut : Chief Executive Officer & Founder

A serial entrepreneur, a seasoned executive and a professional trader with extensive experience in gaming and tech industry from determining overall strategic directions, on-the-ground operation, to investment and enterprise valuation aspects. Ms. Boonyawattapisut also currently serves as the Chief Executive Officer and Chairwoman of True Axion Interactive, a Managing Director of Axion Interactive, an Executive Director of Axion Games, and a Director of Red Anchor Trading Corp., all of which she co-founded.



Varoon Aroonsit, Chief Operating Officer

Started off his career path in digital marketing at Pronto Marketing and ended up as a marketing consultant at Groupon prior to joining HotNow, Mr. Aroonsit carries with him the deep understanding for both consumers and businesses' needs when it comes to what is required to be an effective digital marketing platform in emerging markets.



Prachya Gorpaisarn, Chief Technology Officer

A technologist with 10+ years experience in software development with a solid background in creating complex mobile applications including social applications, multi-player online games, trading and banking applications. Prior to joining HotNow, Mr. Gorpaisarn was the project leader of a famous and one of the first massive-multiplayer PC online games in Thailand at PromptNow.



Mark Vange, Chief Technical Advisor

A serial technology entrepreneur specialized in company building, conceptualization, managing the rapid growth of technology-focused organizations, conventional and unconventional communication protocols, and intellectual property implementation. Mr. Vange founded his first company at the age of 13. He currently serves as the Chief Executive Officer of FighterBase Publishing and Trajectory Games after serving as the Chief Technology Officer of Electronic Arts Interactive, which he joined through the acquisition of a company he co-founded, and where he led the evolution of EA's mobile, social and online products and platforms.

**Boaz Yemini : Chief Economic Advisor**

Mr. Yemini holds an M.A. in Economics, in which he focused on Institutional Economics, Central Banking and Statistical (Machine) Learning. He spent his early career as a proprietary trader, and as an R&D team leader for Algo-Trading firms, where he mastered the art of Data Science. Since 2013 he has been a consultant for Forex, Ad-Tech, and Casual Games start-ups and established companies. Mr. Yemini has specialized in the design of Games-Economies, and now utilizing his Economic and Statistical skills in the creation of Crypto-Token-Economies.

**Benjamin Scherrey : Cryptosecurity Advisor**

Mr. Scherrey has over 34 years of experience as a software developer and systems architect. He started his first business in 1989 and has consulted to firms around the globe including IBM, Internet Security Systems, Thompson Reuters, Scientific Games, and Ericsson, amongst others. Known for building agile teams, he's obsessed with security, technology's impact on freedom and privacy, private access to space, anti-fragility and also designs computer languages with strong type systems for fun.

**Christopher Jon Peter Bagguley : Chief Financial Officer**

An accomplished executive with demonstrated expertise directing global financial operations to achieve the corporate mission. Mr. Bagguley's background includes leading strategic planning initiatives and operational turnarounds with proven experience managing administrative, finance, and infrastructure development programs and teams. Mr. Bagguley also concurrently serves as the Chief Financial Officer of Axion Ventures Inc. and a Director of True Axion Games and Axion Interactive.

**Ake Sukasem : Marketing Manager**

A naturally-talented and dedicated individual, a perfectionist, whose interest in the past 5 years has been placed solely on researching and implementing proper digital marketing strategy, by combining art and data science, to create brand value and trust that significantly helps drive the growth for the platform.

**Noppanut Saothayanan : Marketing Advisor**

A strategic planner with background in marketing communication, specialized in public relations and advertising. During his time at Ogilvy Public Relations, Mr. Saothayanan customized strategic brand communication solutions for top local and international clients in various industries. He is currently responsible for HotNow's brand communication.

**Kirit Sælensminde : Network Security Advisor**

A software engineer with 34+ years of experience under his belt in object oriented methodologies, design and development; multi-paradigm software development techniques; multi-threading and concurrency issues and implementations; teaching and mentoring. He does everything from low level device driver code to full system architecture design and requirements capture. He writes software in Python, C++, JavaScript, SQL, Objective C and ActionScript and at the moment writes a lot of Django code.

**Jason Corbett, PhD. : External Counsel**

A corporate lawyer by trade, and an entrepreneur at heart, who values long term relationships and loyalty towards long term success. Trained in the law and private practice in one of Canada's largest law firms, Mr. Corbett's range extends from small business and start-ups to fortune industries in legal, finance, beverage manufacturing, hotel's, environmental, e-commerce and professional consulting.

**Sebatiao D'almada Remedios : Business Development**

A high-energy and well-connected business development and sale person. Prior to joining HotNow, Mr. Remedios has owned and operated business in F&B distribution and renewable energy in Hong Kong and Japan, before moving into technology investment and development. He is highly skilled in sourcing and negotiating strategic and financial partnerships.

**Takashi Katagiri : Business Development**

Worked in a French securities firm for 12 years as head of execution team and senior sales trader of Japanese stock. Throughout his career, Mr. Katagiri developed some unique sales products in house, and also gave some advice to outside information vendor companies, and created new sales trading tools with those companies. Before that, he also served in Japanese securities firm in corporate finance department and institutional sales department.

**Mark Henry Saft : Business Development**

An experienced business development executive who has extensive global contacts from his previous executive experience based in Japan, North America and Southeast Asia. Mr. Saft founded a leading Japan-based executive search firm, The Ingenium Group, Inc., in 2000 and began his career in executive search in 1995. His network of business professionals is far-reaching and encompasses senior executives from a variety of industries. Mr. Saft also currently serves as a Director of True Axion Interactive.

**Gordon Ross : Gamification Lead**

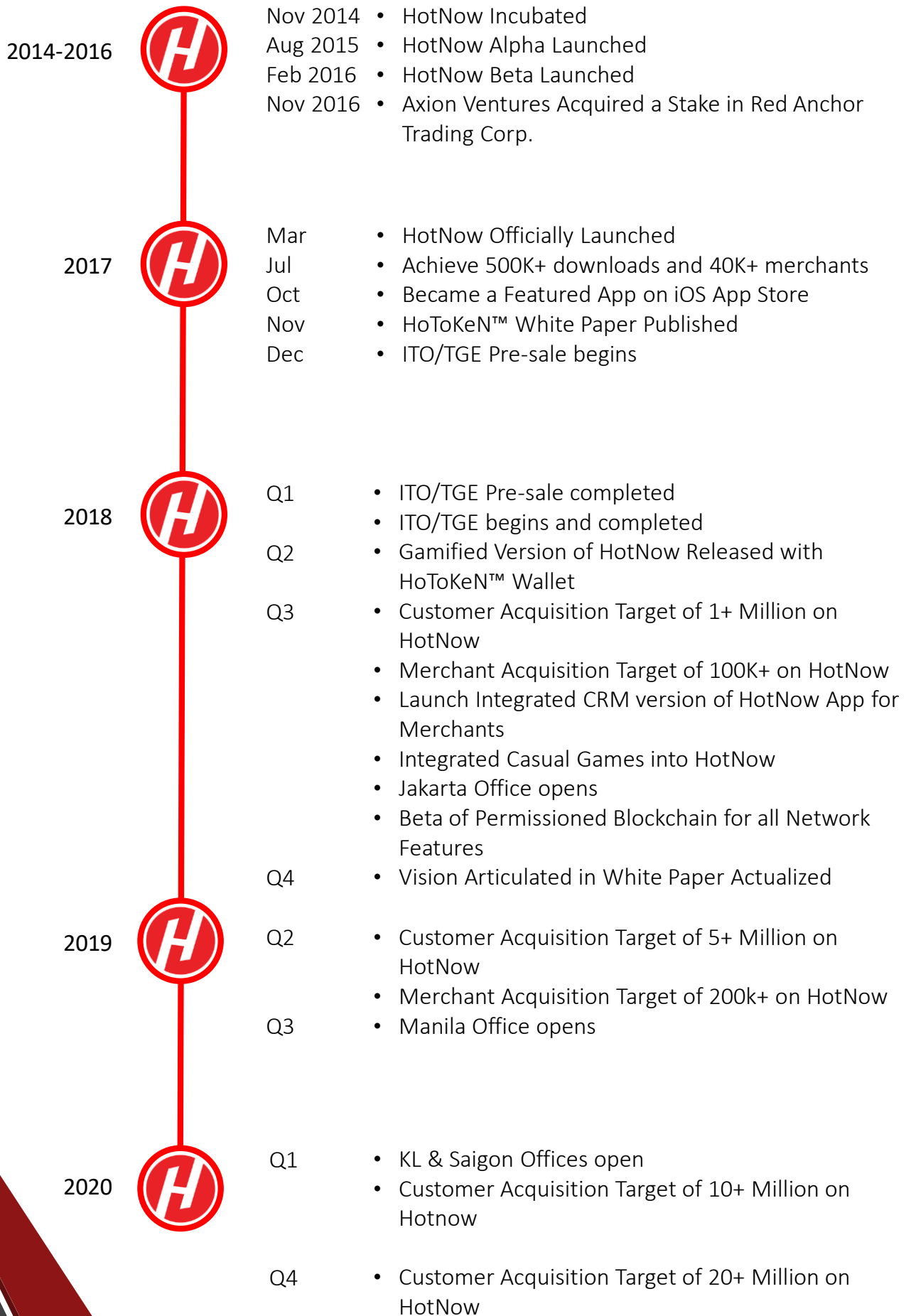
20+ Years in the Interactive Entertainment Business. Mr. Ross worked hands on with over 50 game titles: Millions of Unit Sold. Examples of his works are Grand Theft Auto, Championship Manager (Football Manager), Littlest Petshop, Petz, Leapster, LEGO and many more too numerous to mention. He is highly experienced in Game Design, Monetization, Business Development, Production Management and Due Diligence.

**Marco Robinson : Special Advisor**

#1 Bestselling Author of 2 books , Award Winning Entrepreneur, (2009 Entrepreneur of the Year), WINNER of the I-property People's Choice Award Best Real Estate Investment Company, Singapore 2014/15. Pioneer of NAKED Technology, the world's first asset backed cryptocurrency with its own eco-system fully powered by revolutionary Blockchain technology, which allows consumers to save up to 50% on their most popular spending habits.



XVI. Roadmap





XVII. Token Creation, Sale and Funds Allocation:

10,000,000,000 (Ten Billion) units of HTKN will be minted. This amount will ensure two significant aspects of the ecosystem. First, the amount ensures the ecosystem's ability to grow. We are implementing one of the most basic, empirically proven and accurate, facts of Economics – the Quantity of Money should grow as the economy grows. HotNow views the conceivably problematic aspect, especially in the eyes of the crypto-community, of “money printing”, as merely a problem of protocol and not as an issue of actual quantity. On the contrary, we are certain that economic activity is supported by money, as long as fundamental equilibriums are maintained.

The second issue that we are addressing concerns decimals and nano-transactions. HotNow wants to ensure the possibility of using HTKN transactions, from day-one or in the future, to purchase even the “cheapest” goods or services possible. We will go further by stating that we wish and prefer one HTKN to be able to grant access for a promotion such as purchasing a piece of gum or the service fee for the sewing of a button; instead of the opposite scenario where merchants will just have to offer more for a single HTKN or small decimals, as its value in the markets will appreciate as the ecosystem grows.

The hard-cap for the pre-sale and ITO, together, is 3,000,000,000 (three billion) HTKN. 500,000,000 (five hundred million) will be locked for the network's employees and the rest will be placed in HotNow's Initial Reserve, and will only be injected to the ecosystem as the economic activity level justifies it and the operational balance is depleted. This mechanism ensures a healthy and sound correlation between the token-economy's growth and the number of tokens in circulation, and their mutual support. The pre-discount price of HTKN during both these offerings is US\$ 0.10, which is equal to 1/10th of the current minimum discount per transaction (and equal to the minimum possible discount) at HotNow. During the private pre-sale, starting on November 24th, and the crowd ITO, early buyers of HTKN will receive discounts of up to 65%.

The HotNow platform is already a revenue-generating, established business. However, incremental funds will be needed to integrate blockchain technology into the HotNow ecosystem, while also supporting strong expansion of the business. Thus, we anticipate using our ICO funds as follows. The soft cap is set at \$2M, which is the minimum amount required to integrate the stellar platform and wallet into the HotNow platform. Of course, as more funds are raised, we plan to expand the HotNow platform into other key SE Asian markets at a faster pace.

The next key ICO milestone is set at \$20M. Achieving this milestone, we plan to use \$4M to build the Stellar/HotNow infrastructure and the necessary technical functionalities to support the HotNow platform in 5 countries in SE Asia. The remaining \$16M will support our efforts to establish HotNow's dominance in the Thai market and strong presence in other key South East Asian markets (namely Manila, Cebu, Jakarta, Kuala Lumpur, and Saigon).

Going further, if HotNow's ICO secures \$50M, then HotNow will have sufficient funds to push into East Asia after securing leading market positions in the 5 SE Asian countries mentioned earlier. Under such a funding scenario, we plan to deploy \$8M to establish the required technological infrastructure and support the local operations in 5 SE Asian countries and 3 E Asian countries. The remaining \$42M will be used to solidify HotNow's market dominance in South East Asia, and to launch HotNow into three key East Asian markets (Taiwan, Japan, and South Korea). Lastly, our hard cap is set at \$100M. Under this case, we plan to use \$12M for technology infrastructure and local operations support for 10 countries. The remaining \$88M will be used to support market entry and dominance in South East Asia and East Asia, and will also allow HotNow to assertively launch in a city in India and in China.

XVIII. Risk Factors

Potential contributors shall understand and accept inherent risks associated with contributing funds to the HoToKeN™ ITO according to the following non-exhaustive list:

- **Risk of software weaknesses:** The underlying software application and software platform are still in an early development stage and unproven, and there are no warranties or covenants that the process for creating or distributing HTKNs will be uninterrupted or error-free and why there is an inherent risk that the software could contain weaknesses, vulnerabilities or bugs causing, inter alia, the complete loss of funds and/or HTKNs.
- **Risk of cryptographic weaknesses:** The blockchain and all software dependent thereon, such as the HotNow Platform and HTKN are based on the effectiveness and reliability of cryptographic solutions. However, cryptography is evolving and cannot guarantee absolute security at all times. Advances in cryptography, such as code cracking, or technical advances such as the development of quantum computers, could present risks to all cryptography-based systems including the HotNow Platform and HTKN. This could result in the theft, loss, disappearance, destruction or devaluation of the HTKNs held by the User.

- **Regulatory risk:** The blockchain technology allows new forms of interaction and it is possible that certain jurisdictions will apply existing regulations on, or introduce new regulations addressing, blockchain technology based applications, which may be contrary to the current setup of the Smart Contract System and which may, inter alia, result in substantial modifications of the Smart Contract System and/or the HotNow Platform, including its termination and the loss or devaluation of HTKNs held by the User.
- **Risk of insufficient information:** The HotNow Platform is at a very early developmental stage and its philosophy, consensus mechanism, algorithm, code and other technical specifications and parameters could be updated and changed frequently and constantly. While the Whitepaper contains the up-to-date key information related to the HTKN at the date of the Whitepaper, it is not complete or final and is subject to adjustments and updates that HotNow may make from time to time. HotNow is not in a position, nor obliged, to keep the Users closely posted on every detail of the HotNow Platform's development (including its progress and expected milestones, whether rescheduled or not) and therefore will not necessarily provide the Users with timely or full access to all the information relating to the HotNow Platform that may emerge from time to time.
- **Risk of abandonment / lack of success:** The creation and distribution of the HTKNs and the development of the HotNow Platform may be abandoned for a number of reasons, including lack of interest from the public, lack of funding, lack of commercial success or prospects (e.g. caused by competing projects). The HTKN is not expected to be popular, prevalent or widely used soon after its launch. The HTKN and the HotNow Platform may remain marginalized in the long run, appealing to only a minimal portion of users. There is thus no assurance that, even if the HotNow Platform is partially or fully developed and launched, the User will receive any benefits through the HTKN held by him/her/it.

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