Pointium

Whitepaper

Last Updated: 08/03/2018
http://www.pointium.org/

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Abstract

The world is full of points and miles. Every company we face runs a loyalty program utilizing points. These point markets are worth more than 300 billion dollars and grow at 6% per year. However, it means that there are as many different types of points as there are many businesses around the world. Desperately, this makes it difficult for customers to manage and utilize their points. Even for businesses, the unused points result in the lower-than-expected performance of their loyalty programs and increase their debt in a negative way.

Pointium is a blockchain-based point management platform addressing these problems. The users of Pointium can easily integrate and manage Pointium tokens and their points for each company around the world in the Pointium Wallet. The users can also easily exchange their points for Pointium tokens, or Pointium tokens for the partnership's points. In addition, the Pointium Wallet includes the Promotion Feed, which provides the users with the promotion or coupon of the partnerships in real time. This enables Pointium's partnerships to reach more customers and to promote more loyalty programs. Moreover, in Pointium Shop, the users can purchase the products or services of the partnerships.

To provide the users of Pointium with the reasonable exchange rate, Pointium operates two economic models. The first one is the Pointium Exchange Model. According to the model, the partnerships of Pointium can determine their own exchange rates for buy/sell and can also set the minimum points for exchange. This model lets the market decide the exchange rate, and gives the partnerships the full control to reduce their point debts. However, this model alone has a limitation: this can enable the Pointium users to experience the exchange loss. Therefore, the Pointium secondly aims to provide a more reasonable exchange rate for the users by operating the Promotion Incentive Model. Basically, it is the way to provide the users with more promotions of the partnerships who actively participate in the exchange. In this way, the partnerships try to establish the more reasonable exchange rate to promote more loyalty programs. Also, the model makes Pointium partnerships and users more actively participate in the Pointium.

Pointium is developed as an ERC-20 token on the Ethereum platform and can benefit from the blockchain technology. Pointium targets from the airline, hotel, and travel agency, which are the largest company in the point market, to online shopping malls around the world. With these advantages, Pointium, based on more powerful, secure, and efficient blockchain technology, will lead the 300 billion dollars of the point markets in the world.

Summary of Token Sale

Pointium Token

Token Name	Pointium
Token Symbol	PNT
Token Decimals	18
Total Supply	1,600,000,000 PNT
Token Sale Hard Cap	800,000,000 PNT
Token Sale Soft Cap	50,000,000 PNT
Accepted Coin	Ethereum (ETH) only

Pre-Sale

Hard Cap	240,000,000 PNT
1st Period	April 1, 2018 (13:00 UTC) ~ April 15, 2018 (13:00 UTC)
1st Conversion Rate	1 ETH = 110,500 PNT (30% Bonus)
2nd Period	April 15, 2018 (13:00 UTC) ~ April 29, 2018 (13:00 UTC)
2nd Conversion Rate	1 ETH = 102,000 PNT (20% Bonus)

Crowd-Sale

Hard Cap	560,000,000 PNT
1st Period	May 1, 2018 (13:00 UTC) ~ May 15, 2018 (13:00 UTC)
1st Conversion Rate	1 ETH = 93,500 PNT (10% Bonus)
2nd Period	May 15, 2018 (13:00 UTC) ~ May 29, 2018 (13:00 UTC)
2nd Conversion Rate	1 ETH = 85,000 PNT (No Bonus)

KYC will be executed after the end of crowd-sale.

1. Introduction
1.1. Background

Point and Its Function

Points and Miles are largely taken up in our economic activities. According to the survey, two-thirds of Americans use points systems from the 29 different businesses, on average. For example, when flying in an airplane for a business trip, using a credit card, or using an Internet shopping mall, points are accumulated at any time. Typically, these points are given a certain percentage of the purchase amount when we buy goods and services. For customers, the points reduce the price of products by allowing them to use points like cash for the purchases of goods and services in the future. For businesses, they can expect the increased loyalties of customers and can encourage customers to focus on their services.

Market Cap of Points
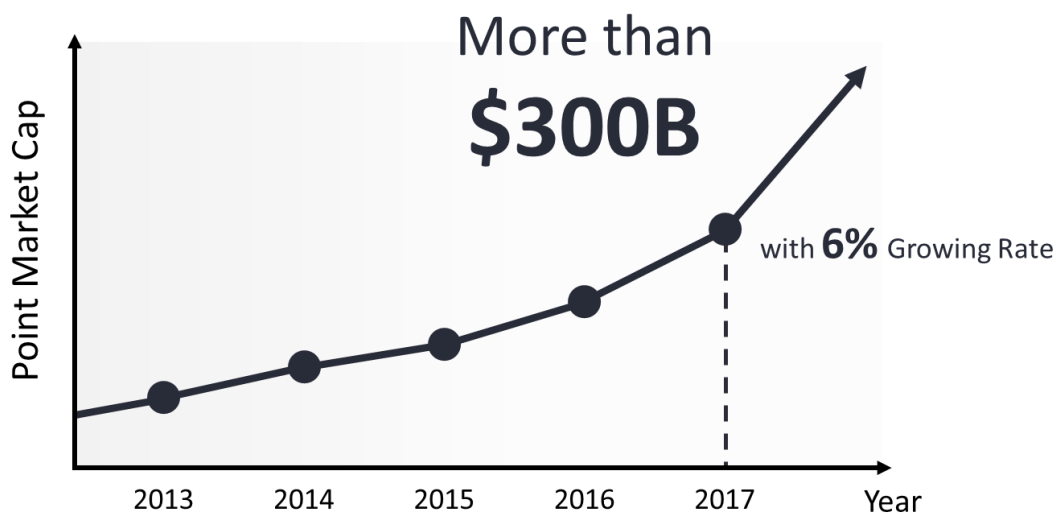
The size of the point market is estimated at around 90 billion dollars per year in the US alone, and the global point market is worth over 300 billion dollars. Especially, points and miles system is the most active in the travel industry. In the case of airline companies, one airline operates a point worth 2 billion dollars per year. Globally, more than 100 billion dollars each year is operated by airlines around the world. The size of the point market is growing along with the global economy, and the market size is increasing by 6% every year.

1.2. Problem

Difficulties of Point Management

As there are many businesses around the world, customers are overwhelmed by too many points systems. Customers find it difficult to tell what kind of business points they have. It is also difficult to tell how many points you have for a particular company. This deteriorates accessibility to the points and prevents the customer from using the points. As points are some kind of assets, it means that the customers cannot use their assets sufficiently. For businesses, it leads the lower-than-expected performance of loyalty programs. In fact, the survey found that only 50 percent of customers benefit from the point system, and 20 percent of them reported that they have never used their points before.

Disappeared Points Every Year

Many companies make expiration dates for points. For example, a company might pay points to a customer and then set it to use for only five years. From the customer's point of view, this method makes the point disappear every year without knowing where and how much of it is. In fact, the survey shows that 25% of users have lost their points because the points had been expired. This disappearing point leads to unnecessary social and technological costs, and to a loss to the market economy.

Lower-than-Expected Performance of Loyalty Program

Points are a most important factor in the loyalty programs. Companies operate the point system because they expect more loyalty from their customers than the cost of issuing the points. But if people do not use points, businesses cannot be able to run the loyalty program as they intended. This causes unnecessary costs for businesses.

Increased Businesses' Debts due to Low-Utilization

It is easy to think that points are free for businesses because they are virtual money that they produce and give to customers. However, because customers can actually use points instead of cash, the point to the company is recorded as debt. In other words, if a company pays 10% of the purchase price in points, the same amount of the debt should be accumulated. This system can have a negative influence on businesses. If many customers do not spend points, the companies will be badly appraised by rating agencies and investors because of their increased debt ratios. This bad evaluation, in turn, can make the stock prices of business fallen.

Social Costs due to Low-Utilization

The development of the point system is expensive. Companies should deploy many developers to build point systems, create and maintain servers and databases to manage points. The point being underutilized, however, means that these development costs are part of the waste. This results in a loss for the company, loss for the career of developers who developed it, and unnecessary experience for the customer. All of this creates a social cost.

1.3. Solution

Pointium: Global Decentralized Point Platform

Pointium solves these problems by integrating the current point system. Pointium users can manage all their points at once, and exchange unused points for Pointium tokens, and exchange their Pointium tokens for the points of other partnerships. Also, Pointium can automatically convert the to-be-expired points into Pointium tokens and prevent the points from being disappeared. Pointium provides the partnerships with the right to determine the exchange rate so that they can effectively eliminate their debt and utilize the Pointium's Promotion Feed to reach more customers. Pointium effectively addresses these issues while providing more promotional opportunities for users and businesses. In particular, Pointium will provide a valuable experience to travelers by targeting the airline and other travel industries.

2. Pointium Project

2.1. Features of Pointium

Pointium is a blockchain-based decentralization solution which solves the problems of current loyalty programs using points. Key features of Pointium include Pointium Wallet, Pointium Exchange, Promotion Feed, and Pointium Shop.
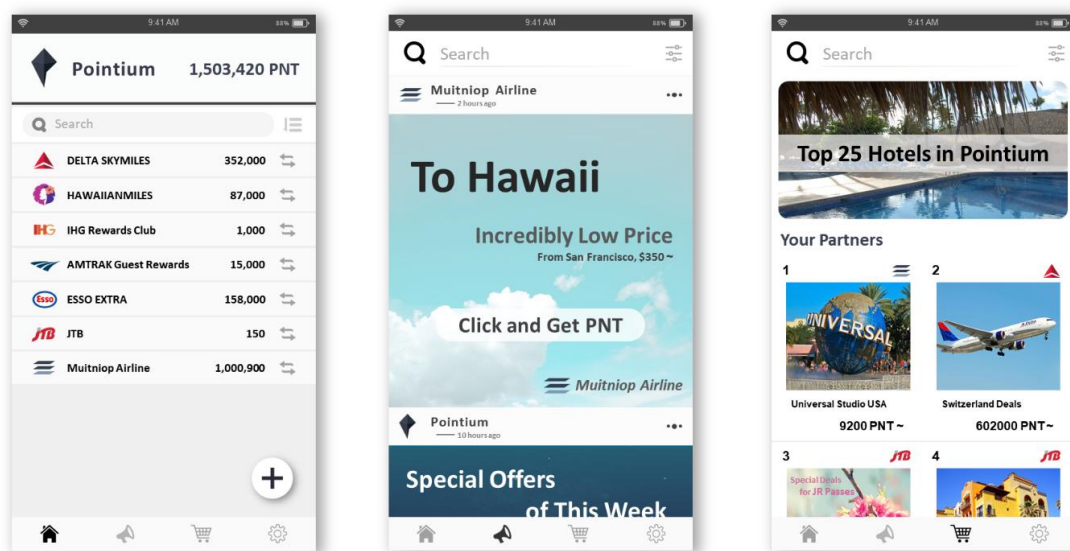
Pointium Wallet Mobile Application Example
(Left) Pointium Exchange (Center) Promotion Feed (Right) Pointium Shop (hypothetical use case)

Pointium Wallet: Integrated Points Management Platform

Pointium users can manage all their points through the Pointium Wallet. Users can check how many the points remain and the expiration date of the points. The partnerships of Pointium can register their business information and the database of points at Pointium. Pointium Wallet is a core user interface utilizing Pointium and will be available both on the Web and on mobile.

Pointium Exchange

In Pointium Wallet, the users of Pointium can exchange their points for Pointium tokens, or their Pointium tokens for the points of partnerships. Moreover, the Pointium Wallet enables the users to check the exchange rate between Pointium tokens and the points of the partnership in real time. The minimum points for exchange can be also checked. The exchange rate and minimum points for exchange are determined by each partnership (refer to 2.2.1. Pointium Exchange Model).

As the ERC-20 Ethereum token, the exchange of Pointium tokens is processed as a transaction on the Ethereum. In this regards, the exchange rate of each partnership will be the price of Pointium token per their point on the smart contract of Ethereum. The minimum quantities of each partnership for exchange will be also processed on the smart contract.

If the users of Pointium request to exchange their points for Pointium tokens, the partnerships should have that amount of Pointium tokens. The partnerships then receive the users' points and give their Pointium tokens. If the users wish to exchange their Pointium tokens for the points of partnership, the partnership gives the points and receives the users' Pointium tokens. Once the exchange is completed, these transaction records are kept in the permanent and irreversible manner on the Ethereum.

Promotion Feed

Pointium can pass on promotion information from the partnership to the user through the Promotion feed. Promotion Feed is the real-time communication channel between partnerships and users and is the global marketing programs offered by Pointium. This allows users to quickly find out more special offers and partnerships to offer loyalty programs to more customers. Also, Promotion Feed provides the filtering algorithms such that the users and partnerships give or send the appropriate information. Promotion Feed is the core feature of circulation model for Pointium, connected to the Promotion Incentive Model (refer to 2.2.2. Promotion Incentive Model).
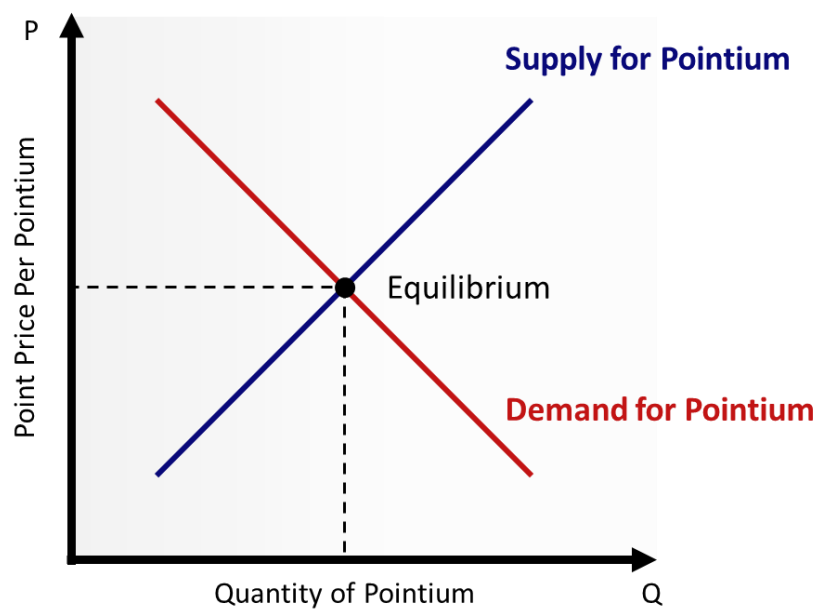
Pointium Shop

As the ERC-20 Token of Ethereum, Pointium tokens can be used for purchasing the products or services of the Pointium partnerships. Alternatively, the users can exchange their Pointium tokens for the points of the partnership and use it for buying the products as the traditional points.

Moreover, Pointium Shop is available to users and partnerships. In the Pointium Shop, the users can purchase the products of partnerships for Pointium tokens or the points of partnerships. The partnerships can upload their products or services and the prices of them at Pointium Shop. This provides the more purchase channels with the users and partnerships. If the payment is completed, the users follow the delivery process of its partnership.

2.2. Circulation Model of Pointium

Pointium Exchange Model

Market model of Pointium's prices and quantities

The partnerships of Pointium can determine the exchange rate between Pointium tokens and their points. For example, imagine that the company A gives you the points that are worth 10 % of your purchase (1 points per 10 dollars). When a customer pays 100 dollars, the company gives the customer 10 points which are worth 10 dollars. After the payment, the company's debt also

increases as much as 10 dollars. Because the points can be used like cash for payment in future, it is similar to the 10% discount.

Let us say the 1 Pointium token is worth 1 dollar. If the company determined the exchange rate as 1 Pointium token per 1 point, the company can exchange their points without any profits or losses. However, assume that the company determined the exchange rate as 2 Pointium tokens per 1 point. By selling their points for Pointium tokens, the company can gain the profit of 100% and reduce their debt. This profit is transferred to the loss of customers.
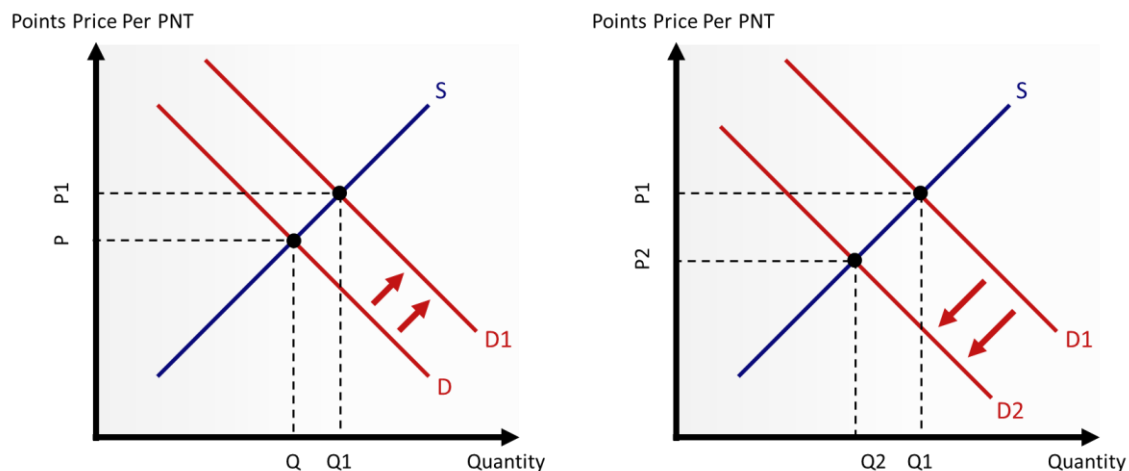
Changes of prices and quantities of Pointium as a function of demands

Of course, if the company set the exchange ratio (Pointium per point) too low so the customers' loss increases, then the demand of the customers' exchange will decrease. Because the decreased demands of exchange then will cause the decreased volume of exchange, the company cannot optimally benefit from the exchange profit. Also, if the company set the exchange ratio too high, the company again cannot optimally benefit because the profits per a transaction decreased. According to the market economy, therefore, the exchange rate that the company decided will be determined in the optimal way to reduce the company's debt. Moreover, the exchange ratio will be explicitly provided in Pointium Wallet, the users can decide whether they proceed to exchange or not with the full information about the exchange rate.

One might be concerned that the company will not want to exchange their points as soon as their customers get points because this might be negative to form the customers' loyalties. To solve this problem, Pointium gives to the partnerships the right to set the minimum points for requests for exchange. In this way, the partnerships of Pointium can benefit from the more opportunities for marketing with no losses of the customers' loyalty.

Through this system of Pointium, the partnerships and the users can exchange the Pointium tokens or the points in their own decisions. This is more efficient and decentralized system than the system which a particular platform determined the exchange rate. However, this system alone might cause two problems. First, since the exchange rate can be determined only by the companies, the companies can determine in the manner that maximizes their profits but minimizes the customers' profits. The loss of customers caused by this can eventually reduce the usability and network effects of Pointium.

Secondly, if the company set the price of points too low, the company can benefit from the marketing opportunities by Promotion Feed without any volumes of exchange transactions. This might lead to the tragedy of the commons and incentivize for the company to determine the unreasonable exchange rate. To prevent this, Pointium operates the Promotion Incentive Model, which is as follows.

Promotion Incentive Model

Pointium designed the Promotion Incentive Model to enable the businesses to provide (1) more reasonable exchange rate (2) more actively. The basic rationale is as follows. The partnerships of Pointium can reach more users in Promotion Feed as the partnerships set the price of their points higher and the exchange of the partnerships more actively occurs. On the other hand, if the partnership set the point price too low and the volume of exchange converges to zero, the partnerships' probability of reaching customer will be close to zero. To implement this idea, Pointium developed the simple formula:

$$ExchangedPointsRatio_t = \sum_{All\ Users\ of\ the\ Partner} \left(\frac{Exchanged\ Points}{Newly\ Issued\ Points}\right)_t + \varepsilon$$

$$P(PromotionFeed)_t = \frac{(ExchangedPointsRatio_{t-1})}{\sum_{All\ Partners} ExchangedPointsRatio_{t-1}}$$

Exchanged Points Ratio (EPR) is the ratio of how many newly issued points are exchanged across all users of the specific partnership in a month. This EPR will be used to obtain the probability of reaching the customers for the partnership in next month. The probability of being posted in Promotion Feed for the partnership is calculated by the partnership's Exchanged Points Ratio divided by the sum of EPRs across all partnerships.

This method utilizing EPRs has two special advantages. First, the EPR can consider the partnerships' decisions about the reasonable exchange rate and the encouragement of exchange. For example, if the partnerships determine the more reasonable exchange rate, then the users of the partnership will be more willing to exchange their points for Pointium tokens. Eventually, this will lead to increase the EPRs of the partnership. Moreover, this method can provide the incentive for the partnership to encourage the exchange of Pointium tokens as their own way.

If the metric is not EPR but absolute exchanged points, there can be threats that the larger companies are more likely to post in the Promotion Feed, regardless of exchange rate. Furthermore, with the EPR, the Promotion Feed cannot be run by the monopolies of several partnerships. By providing more reasonable and fair opportunities with the partnerships, the ecosystem and network of Pointium will be maximized.

2.3. Pointium Community

In a sense, every project is doomed to discover the unexpected problems during development. To alleviate the effects of problems by a collective intelligence, Pointium is willing to operate a Pointium Community.

Open Data for Exchange Rates, Transaction Rates, and Promotion Ratio

The core models of Pointium are the Pointium Exchange Model and Promotion Incentive Model. These models are mathematically operable, programmable, and quantifiable. Pointium will provide the information of these models, such as the exchange rates, transaction records, and the promotion ratio. Pointium Community will find it helpful to develop and test the economy and circulation models.

Voting for System Change

If the community finds the substantial problems of Pointium Exchange Model and Promotion Incentive Model, the community can pose the problems and vote for changing the system.
By voting, the community can change the algorithms of Pointium Exchange Model and Promotion Incentive Model. This will be completed on the smart contract of Ethereum.

3. Pointium Incentivize Strategies

3.1. For Pointium Users

Improved Usability of Point Management

Pointium enables users to manage their points at once. The users can easily check how many their points are left and when the expiration date of the points is. Therefore, the users can easily access their points distributed in the world and plan to use them. This will effectively decrease the disappeared points every year. Moreover, the users can exchange their unwanted points for Pointium tokens and utilize them.

Increased Number of Channels for Points Usage

Pointium users can easily access more products and services of the businesses through Pointium Shop. They can purchase the products of the partnerships with Pointium tokens or with the points of the partnerships. Furthermore, the users can take the partnerships' promotion such as redeem coupons through Promotion Feed. If the users overwhelmed by too many information, they can also filter out the unwanted partnerships or filter in the partnerships they love.

Prompt Information Gathering through Promotion Feed

With countless business around the world, it is almost impossible to check their promotions individually. Pointium effectively provides the promotions to the users. Especially, because the Promotion Feed will be operated in real time, the users can receive, for example, the special discounts of the airline most promptly. Considering that the most promotions are quickly closed, it is valuable features for the users.

3.2. For Pointium Partnerships

The incentives of the partnership are most important to our Pointium project. Acknowledging these characteristics, Pointium sufficiently considered how the partnerships will be incentivized. The ideas are as follows.

Reaching the More Customers

In Pointium Wallet, each partnership has the right to access the users of Pointium. This implies the more latent customers and demands. Because the successful marketing is critical for the businesses, Pointium can be a useful method to reach more customers for the businesses with a minimum cost. Moreover, the partnerships can provide their promotions with the users selectively, such as all users of Pointium or the specific users who follow the specific partnerships.

More Opportunity for Marketing and Loyalty Programs

Pointium Promotion Feed is a core feature that enables the partnerships to use the Pointium. In the Promotion Feed, the partnerships can promote the redeem coupons, the loyalty programs, or the special offers. Furthermore, the posts can include the function of exchange and payment so that the partnerships can sell their products directly in the Promotion Feed. Importantly, the Promotion Feed is connected to the Promotion Incentive Model. Based on this model, the partnerships encourage the more exchanges and reach the more customers.

Effective Debt Reduction through Exchange Rate

Each partnership determines their exchange rate between the points and Pointium tokens. In this process, the partnerships can profit from the profit exchange rate. For example, if a partnership set the lower prices of their points, the partnership can receive the relatively higher amount of points and give the relatively lower amount of Pointium tokens. Furthermore, the partnerships can benefit from the different exchange rates of buy and sell. By so doing, the partnerships can effectively reduce their debt.

4. Advantages of Pointium

Pointium is a blockchain-based ERC-20 Token on Ethereum platform. We next introduce the full of advantages of Pointium.

4.1. Block-Chain Technology

Improved Security from Hackers

As a blockchain-based application, Pointium is superior to the traditional system in terms of the security from the outside hackings. Specifically, the exchange and payment in the Pointium are processed as the transaction on the Ehtereum platform. The characteristics that the transactions are *chained* in every block of Ethereum extremely decreases the possibilities of being hacked (as almost impossible).

Trustworthy of Transaction

The process of exchange in Pointium is proceeded by *the proof-of-work* or *the proof-of-stake* on the Ehtereum platform. As the majority of honest nodes verifies the transactions and blocks, Pointium can guarantee the trustworthy of the transaction without any middleman and server. Because this system is as reliable as that of the bank, it provides the basis of trustworthy of transactions for the users and partnerships.

Transparency of Transaction

All transaction records can be searched in the Etherscan by everyone and are stored permanently. Therefore, the users and partnerships of Pointium become under mutual surveillance. If someone maliciously exploits the exchange of Pointium tokens, the Pointium Team and Community can find it and pose the problem. Actually, the permanent records of transactions make it extremely risky to attempt the malicious behavior itself.

Improved Economic Feasibility through Cost Savings

Pointium can achieve at least four cost savings by using blockchain technologies. First, Pointium does not need to create servers and databases for exchange. The servers and databases will be based on the distributed computers on Ethereum platform. Second, Pointium does not need to consider securities for preventing the exchange from being hacked. This is also will be resolved under the Ethereum platform. Third, because the exchange under Pointium is reliable and transparent due to the blockchain technologies, Pointium can greatly save the costs for trustworthy. Finally, the records of exchange and transaction will be validated and stored in the Ethereum, the costs of accounting can also be greatly reduced.

The costs for making servers, databases, security, reliability, and accountings are magnificent. By saving these costs, the benefits of savings will be transferred to the users and the partnerships in Pointium. Therefore, the more users and partnerships can participant in the Pointium.

4.2. Easy and Accessible UX/UI for Users and Partnerships

Accessibility through Pointium Wallet

Pointium plans to develop Pointium Wallet in both Web and Mobile applications. This greatly increases the accessibility for users to use Pointium services. The users can use Pointium Wallet anytime, anywhere through Pointium Web. In addition, by installing Pointium Wallet App on the users' smartphone, they can manage points and Pointium in real time and receive promotional information of partnerships.

Applicability through Open API

Companies that want to partnership with Pointium can easily add Pointium to their services through Pointium Application Programming Interface (API). As the applicability of Pointium is directly related to the usability of API, the Pointium API will be supported in a wide variety of programming languages. Pointium API will be discussed with the Pointium Team and Community with several use cases attached.

4.3. Comparison with Competitors

In fact, the projects like Pointium have already successfully built their businesses. We introduce one of them named Points, and compare how Pointium is different from Points and why Pointium is superior to Points.

| Features	Pointium	Points
Point Management	✓	✓
Point Exchange	✓	✓
Private Token (like PNT)	✓	✗
Open API	✓	✓
Block-Chain Technology	✓	✗
Promotion Feed	✓	✗
Shop	✓	✗
Non-hackable Transaction	✓	✗
Cost Efficiency for Server & DB	✓	✗

5. Terms of Token Sale

5.1. Token Sale

Pointium Token (PNT) is an ERC-20 Token based on Ethereum platform. It is compatible with the ERC-20 wallets such as MyEtherWallet and Metamask.

During the pre-sale and crowd-sale, Pointium will provide 800,000,000 PNT, which are equal to 50% of total supply (1,600,000,000 PNT). The remained tokens will be burned.

The ICO participants can repetitively participant in the pre-sale and crowd-sale. Before participation, all participants should agree to the terms and conditions of Pointium and upload their passport or equivalent ID for KYC. As soon as the participation is completed, PNT will be provided to the participants' ERC-20 wallet.

After the crowd-sale is completed, KYC procedure will proceed. The unqualified token during the KYC will be burned and the equivalent Ethereum will be refunded, except for some fees (due to gas). After the KYC is completed, the tokens will be unlocked before the exchange listing.

The distribution of Pointium tokens is illustrated in the pie-chart.
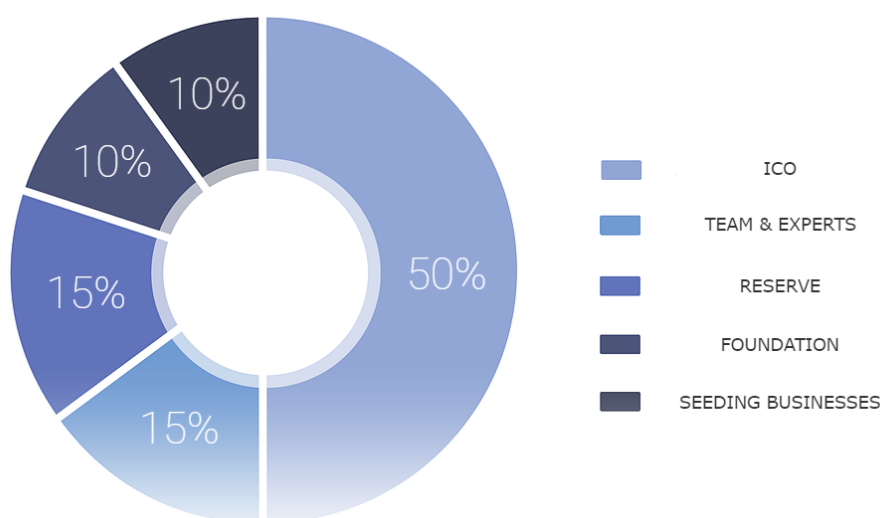
Moreover, the use of proceeds will be as illustrated in the below table.

Core Development : 60%	Operation & Admin : 20%
Marketing & Sales : 15%	Legal & Accounting : 5%

5.2. Pre-sale

Pre-sale will be conducted during two periods.

	1st Pre-sale	**2nd Pre-sale**
Period	April 1, 2018 (13:00 UTC) ~ April 15, 2018 (13:00 UTC)	April 15, 2018 (13:00 UTC) ~ April 29, 2018 (13:00 UTC)
Conversion Rate	1 ETH = 110,500 PNT (30% Bonus)	1 ETH = 102,000 PNT (20% Bonus)

The hard cap of pre-sale is 240,000,000 PNT, which is 30% of token sale cap. If the participated PNT reached the hard cap, the pre-sale will be automatically ended

5.3. Crowd-sale

Crowd-sale will be conducted during two periods.

	1st Crowd-sale	**2nd Crowd-sale**
Period	May 1, 2018 (13:00 UTC) ~ May 15, 2018 (13:00 UTC)	May 15, 2018 (13:00 UTC) ~ May 29, 2018 (13:00 UTC)
Conversion Rate	1 ETH = 93,500 PNT (10% Bonus)	1 ETH = 85,000 PNT (No Bonus)

The hard cap of crowd-sale is 560,000,000 PNT, which is 70% of token sale cap. If the participated PNT reached the hard cap, the crowd-sale will be automatically ended. Also, the remained PNT after the end of crowd-sale will be automatically burned.

After the completion of crowd-sale, Pointium will proceed the KYC procedure.

6. Roadmap

Pointium will first build Pointium Wallet and then target for the travel-related businesses. The overall roadmap is as follows.
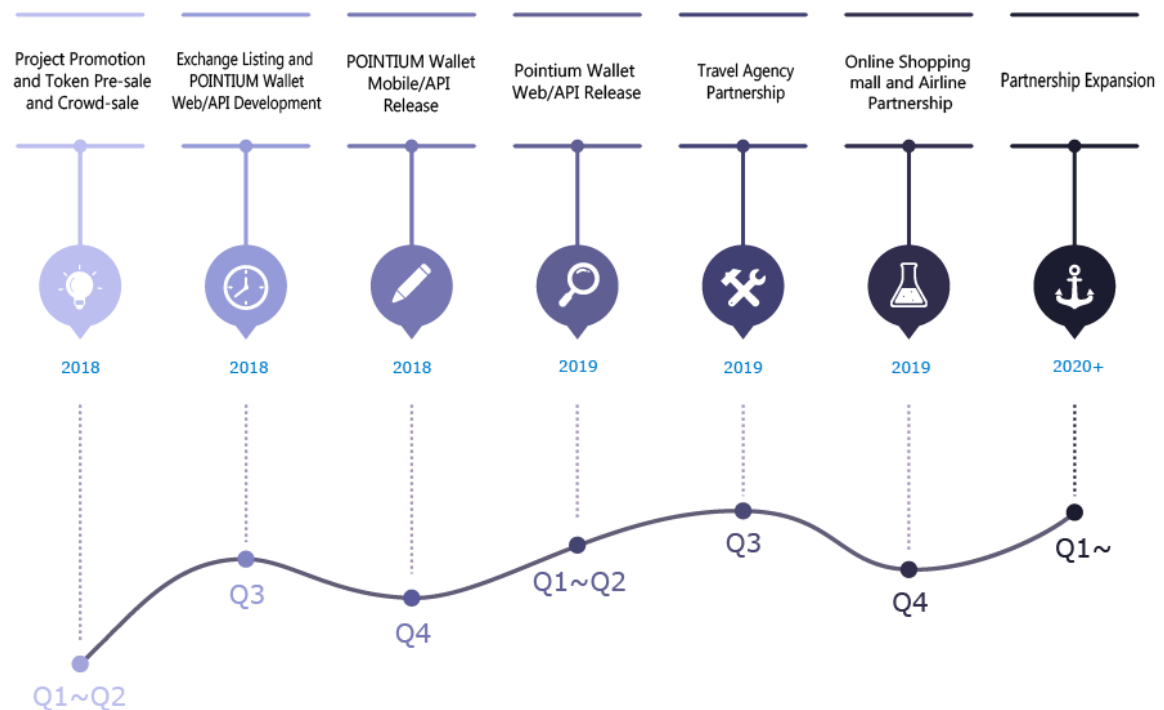
1–2nd quarters, 2018

- Pointium Public Marketing
- Pre-sale and Crowd-sale
- KYC (Know Your Customer) and AML (Anti-Money Laundering)

3rd quarter, 2018

- Exchange Listing
- Pointium Wallet Web and Open API Development
- Pointium Mobile Wallet Development
- Marketing for travel agencies and airlines

4th quarter, 2018

- Pointium Mobile Wallet Release
- Pointium Web Wallet Release

1–2nd quarters, 2019

- Partnership and MOU with related businesses such as airlines and travel agencies.
- Pointium Mass Marketing for general users
- Gathering the users of Pointium Community

3rd quarter, 2019

- Targeting for the related businesses of North America (i.e., U.S. and Canada) and Asia (e.g., China, South Korea, and Japan)

4th quarter, 2019

- Targeting for an online shopping mall.

2020 ~

- Worldwide Partnership Expansion

7. Team

Executives

Robert Peck

CEO & Co-Founder

Core Experiences

- Master of Business Administration, Haas School of Business, University of California, Berkeley
- Bachelor's Degree, Stern School of Business, New York University
- Deputy General Manager, Global Business Planning Team, IBM
- Manager, Global Business Planning Team, Dell

Robert Peck has been a manager at IBM and Dell for 13 years, expanding his insights into IT as well as management. In particular, he has been working as a manager for over 10 years in the global business team, contributing to the expansion of IBM and DELL's technology services into global markets. Based on these experiences, he as CEO is pursuing to lead the global point market through Pointium.

Patrick Frasier

COO & Co-Founder

Core Experiences

- Master's Degree in Business Administration, University of California, Los Angeles
- Bachelor's Degree in Business Administration, University of Michigan
- Business Development Manager, Global Diversity and Inclusion Team, American Express
- Business Support Manager, Bank of America

Patrick Frasier is an operation expert with 15 years of experience. He led the team as a manager based on his operation experience in the Bank of America. In recognition of his ability, he moved to Amex and led new business development and planning. He was interested in the business of credit card mileage system so he founded Pointium. As a COO, he is currently responsible for Pointium's business development and is pushing forward point partnership with various companies.

Stanislav Abramov

CTO & Co-Founder

Core Experiences

- M.S. in Computer Science, University of Califonia, Berkeley
- B.S. in Electrical Engineering and Computer Science, University of Califonia, Berkeley
- Senior Software Engineer, Power Systems Team, IBM
- Senior Software Engineer, Research and Development (R&D), HP

Stanislav Abramov has 10 years of experience as a software engineer at IBM and HP. Interested in the blockchain research that IBM was pursuing as a new business, he considers the business of the blockchain. He is currently working with Pointium to create the Pointium platform through his experience as a researcher as well as a developer.

Eric Clarke

CMO

Core Experiences

- B.S. in Business Administration in Marketing, Georgetown University
- Marketing Manager, Marketing & Communications Team, Reebok
- Visual Merchandising Manager, Marketing & Communications Team, Adidas

Eric Clarke has been a marketing specialist and has worked as a visual merchandising and marketing manager for Adidas and its affiliates for eight years. He is a genius for understanding the needs of customers and the marketing. Currently, he is responsible for global market marketing as Pointium's CMO.

Advisory

Martin Phillips

Advisor

Core Experiences

- Master of Business Administration, Stanford Graduate School of Business
- Bachelor's Degree in Business Administration, Stanford University
- Director, Sales & Marketing Team, American Airlines
- +20 years of experiences in Airline (American Airline and Delta Airline)

Martin Phillips is an expert who has worked in customer service and marketing at the airlines for about three decades. For 13 years, he had gained experience in customer service at the Delta Airline and American Airline's customer service department. Afterward, he had accumulated marketing experiences on several continents in the APAC & EMEA department for 10 years. With the eCommerce department, he had critically increased the customers' service satisfaction and the American Airlines' profits by focusing on customer service utilizing mileages. Currently, he has been working as the director of Sales & Marketing at American Airline.

David Graham

Advisor

Core Experiences

- M.B.A. in Business Economics & Public Policy
- B.A. in Business Economics & Public Policy

David Graham is an international marketing strategist. He was a research assistant at Morgan Stanley Research Institute and has a good understanding of the company by systematically analyzing its various companies. He became a member of Nokia Corporation and worked very hard in the Global research division. After the acquisition of Microsoft, he has a marketing strategy through Windows and Windows Phone at Mobile Marketing Business Division. He is currently the executive director of the strategic planning team at Huawei's marketing division. He is in charge of marketing for Huawei.

Shinichi Nakamura

Advisor

Core Experiences

- Master's Degree in International Relations, Ritsumeikan University
- Bachelor of Business Administration, Doshisha University
- Planning Manager, R&D Planning Team, JTB

Shinichi Nakamura is an exceptional marketing manager. He has been in charge of marketing in the travel company for over 10 years. Through his experience, he is aware of the actual use and problems of mileage customers of many airlines. He helps in the development of Pointium team through these strengths. He is currently a planning manager at JTB. He is making a lot of effort to successful partner with Pointium Team and JTB.

Be with

POINTIUM

http://www.pointium.org/

Thank you.