

AN ARTIFICIAL INTELLIGENCE
REVOLUTION LIVE CHAT SOFTWARE
POWERED BY ETHEREUM BLOCKCHAIN

WHITEPAPER
VERSION 1.0



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Introduction

On the outcome of their introduction on messaging applications, chatbots have been at the epicenter of a continuous discussion about personalization. Why did this joint effort happen? Furthermore, how far will this go? It's a great opportunity to take a profound jump.

In the '60s, prestigious media analyst Marshall McLuhan contended that the 'Medium is the message'. He was sure that it had a part in molding and controlling "the scale and form of human association and activity" up to a degree. As indicated by this theory, the medium implants itself onto anything it transmits, and it straightforwardly impacts the way the real message is perceived. It tries to be an augmentation of our faculties, extending our capacity to perceive and interface with the world.

Today, about 50 years after the fact, the medium turns into an adequate form of human connection - make proper acquaintance with your messaging applications. Starting a year ago, there were 1 billion users (14% of the total populace) on WhatsApp. Furthermore, joined with the users on Messenger, there are 60 billion messages - content, video, recordings that are sent and got every day. Where else would businesses locate a superior level of engagement?

In a current review led by Facebook, members who could visit with retailers on these messaging platforms, be it on transactions, request, or post deals administrations, felt more positive about the business. Commerce turned into an individual undertaking. McLuhan was correct, is still right - The effect of messaging lies on the medium.

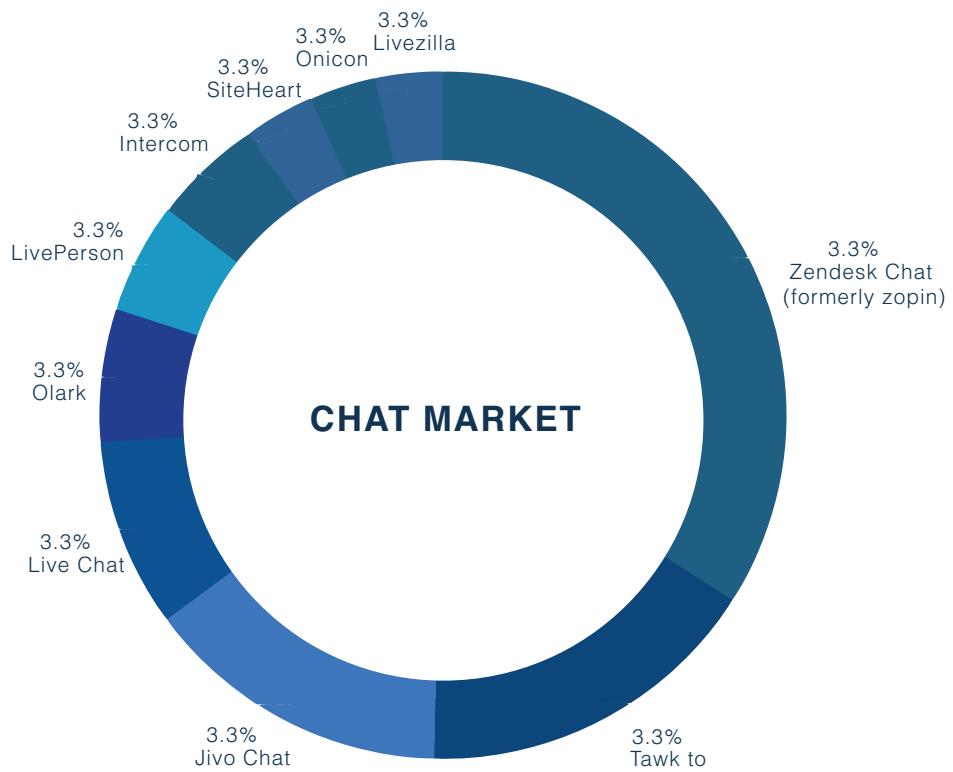
It's been very nearly 20 years, and why haven't businesses been to a great extent fruitful saddling these platforms yet? Since until chatbots went along in 2016, businesses marketing themselves by means of messaging applications were negligent of one logic/brand of personalization - 'If not human, be humane.'

Chat Market Analysis

In this section, we review the biggest players in the global chat widgets market.

Top 5 Chat Software Technology¹:

Ranking	Technology	Domains	Market Share
1	Zendesk Chat (formerly Zopim)	201,530	24.16%
2	tawk.to	96,883	11.62%
3	JivoChat	85,601	10.26%
4	LiveChat	52,485	6.29%
5	Olark	37,084	4.45%



¹ <https://www.datanyze.com/market-share/chats/>

A key trend which is boosting market growth is the growing popularity of live chat. While telephonic conversation is a preferred mode for complex financial questions for most of the customers, certain population still prefer using live chat for online questions.

Further, the "[Global Live Chat Software Market 2016-2020](#)" states that a major factor that could hamper market growth is the increasing demand for web self-service. Web self-service allows customers and employees to use the enterprise website without the need to interact with a representative of an enterprise. Enterprises deploy chatbot software, as it eases web self-services through automatic analysis, and the search for new content eliminates the need for any specialist skills or dedicated resources to answer client queries.

None of the above mentioned technology has created an **Artificial Intelligence Live Chat software on Blockchain network**. This Holdme system is unique in the world. We are the first that make the Chat Software using **Artificial Intelligence** powered by **Blockchain** network.

Cryptocurrency Market

The cryptocurrency market is booming. Although no one is currently giving a prognosis on the cryptocurrency market, the numbers clearly state that demand is growing swiftly. Even though the market value of each currency has been fluctuating (due to the various events that marked the different phases of what is known as Gartner's Hype Cycle for Emerging Technologies), we can still expect an increasingly widespread adoption. Cryptocurrencies are here to stay.

For the first time, cryptocurrencies hold a market cap larger than \$100 billion. Bitcoin (BTC) owns the biggest share, with slightly over \$46.6 billion (47.9% of all cryptocurrencies). But the recent wave of other coins, like Ethereum ether (ETH), has helped bring the total cap over the top.



Bitcoin peaked to its all-time high (ATH) recently in both price and market cap.

Artificial intelligence

Artificial intelligence² (AI, also machine intelligence, MI) is intelligence exhibited by machines, rather than humans or other animals (natural intelligence, NI).

In computer science, the field of AI research defines itself as the study of "intelligent agents": any device that perceives its environment and takes actions that maximize its chance of success at some goal. Colloquially, the term "artificial intelligence" is applied when a machine mimics "cognitive" functions that humans associate with other human minds, such as "learning" and "problem solving".

Typically, customer service chatbots answer questions based on key words. The most basic systems are actually document retrieval systems. Sometimes this is frustrating. Think of the times you may have asked Siri or Alexa a question and received the wrong answer. The computer recognizes key words but may not recognize the context in which they are being used. In other words, the computer doesn't recognize the way people naturally speak. This causes the customer great frustration.

Holdme has added Natural Language processes and machine learning in his system. This is a **Revolution**, giving live chats customer service, also known as **Virtual Customer Assistants** (VCAs) the ability to determine not just what rule-based action to take base on a word, but to understand the meaning of words in different combinations, ask questions to create context and intent, and actually do something for the customer.

² https://en.wikipedia.org/wiki/Artificial_intelligence

Advantages of using **Artificial intelligence Live Chat**:

- **Speaks and write as a Human:** because of the Natural Language process and Machine Learning
- **Won't be replacing human:** the system will recognize customer frustration and switch the interaction to a human in the company's support center
- **AI system never sleeps:** Customer service is all about convenience, which includes 24/7 customer support. A cost-efficient, yet powerful way to provide basic support is through the never-sleeping AI system
- **AI system won't make you wait:** The concept of on-hold music is a friction point in customer service. With the AI system, you no longer have to wait for the next agent.
- **Personalizing the customer experience:** the **AI** system excel at collecting customer data from support interactions. After all, it's the computer that's doing the work. The advantage is that live support agents can use this information to personalize their interactions with customers.
- **Live Chat AI make friends and build relationships:** Most companies wish their agents had more time to make outbound, proactive contact with their customers. Live chat AI are there to help, and in some ways, they are revolutionizing the way brands stay in touch with their customers. Whether it's a simple email or text on a customer's birthday, or a quick check-in to ask if they are enjoying the brand's product or service, the AI system are helping to foster brand loyalty.

Statement of the Problem

In every business that involves a website or an online service, customers or prospective clients usually have complaints or questions which are redirected to a customer support. In most cases, these customer support agents have their plates filled with other requests made by other customers from different regions. Facing such problems could lead to:

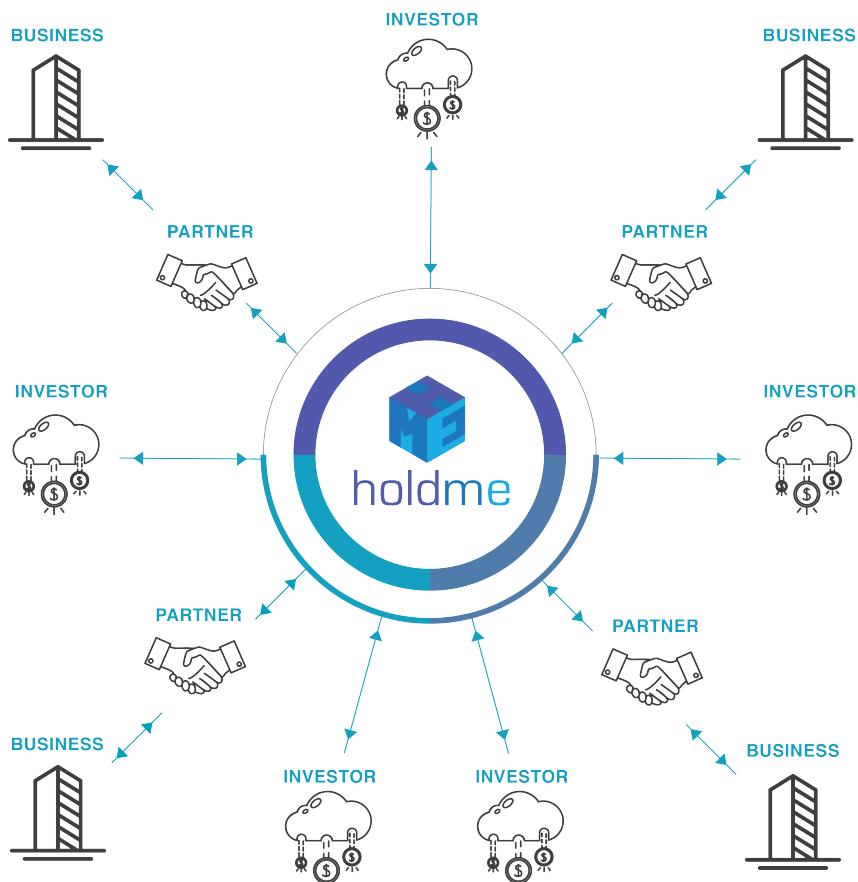
- Lack of proper attention to a customer's complaint due to fatigue caused by heavy traffic coming from clients
- Reduced number of prospective/existing clients due to impatience caused by prolonged waiting on a call queue for problems that have very easy solutions
- 99% of companies propose the way to receive a support for a client, how they want, not taking care of what clients think and how they like to get in touch with a company.
- Consumers have to play the "repeat and recap" game just because they communicate with the company in different ways.
- Companies treat clients like the case numbers, while ones want to feel recognized and cared for.
- There is no proper and transparent bounty system, which helps all the parties not only to receive bonuses, but to convert it to real money.

Solution to the Problem

We have come up with a system that accepts and treats each and every customer equally and at the same time. Since this is an automated system, it remembers where you left off on your conversation and gives you responses that are personalized to your problem(s), hence, making the client feel special, treating like a human and giving the possibility to make money. Our **Artificial Intelligence Live Chat** system is called HOLD ME.

What is HOLD ME

In simple terms, HOLD ME is a service created to bridge the gap between customers and the desired companies that provide services for them. This gap is in form of inadequate attention to detail on a customer's problem(s) because companies usually have loads of traffic from other customers, which makes it difficult to handle each person's request with the same tone and attention equally. Every customer wants to be treated in a special way. Nobody wants to be treated like a number (queue number). We live in an era of where everything is personalized, and customer service is no different. Consumers want to feel important to the company.



Why use HOLD ME?

It is convenient, which means you do not need to fill out forms by providing and specifying email or phone number on the website. The entire history of correspondence remains with the clients, where they can at any time return to the information they need.

The clients do not need to wait for the operator to connect to the online chat, since the answer will come to them in the messenger.

Why is HOLD ME useful for business?

- ✓ **It is the perfect tool to increase sales and to provide better services:** The readability of messages in the messenger is 3 times higher than in the email.
- ✓ **It helps in reducing the cost of contacting customer center:** It usually costs more when contacting customer care and it requires 100% of the attention of the employee. By using HOLD ME, you can respond to unlimited chats simultaneously.
- ✓ **It is the partnership which brings benefits for all the parties:** become a partner, simply connect the companies and make the money. The more capitalization of the company, the bigger price of the coin.

Initial Company Token Offering

The Securities and Exchange Commission shook up the red-hot market for so-called Initial Coin Offerings (ICOs) and China's has banned the ICO.

Holdme has partner up with ICTO network and created a new way to get funds on cryptocurrency market. We call this new protocol Initial Company Token Offering (ICTO).

Advantages of ICTO:

- **It is regulated Initial Public Offering (IPO) on cryptocurrency market:** same as IPO we give company share in exchange for a cryptocurrency coin
- **Share holders get company dividend:** ICTO dividends are ether distributions of company profits depends on the amount of company token the share holder has
- **All shares of the company are Tokenize:** totalSupply of the company token is equal to 100% shares of the company
- **Company shares are exchangeable:** the company token is exchangeable on the cryptocurrency market as ERC20 token. And it will also exchangeable on ICTO network

Project Structure

Holdme is a service created to bridge the communication gap between customers and companies, giving the possibility for any investor not only to speculate in the market but also to become a shareholder of the company, receiving consistent profits from the company's growth.

We have come up with a system that accepts and treats each and every customer equally, at the same time and the way customers want and expect.

The AI engine we are working on will send a cloud-based trained bot to respond to customers on Facebook, Slack, Telegram or SMS.

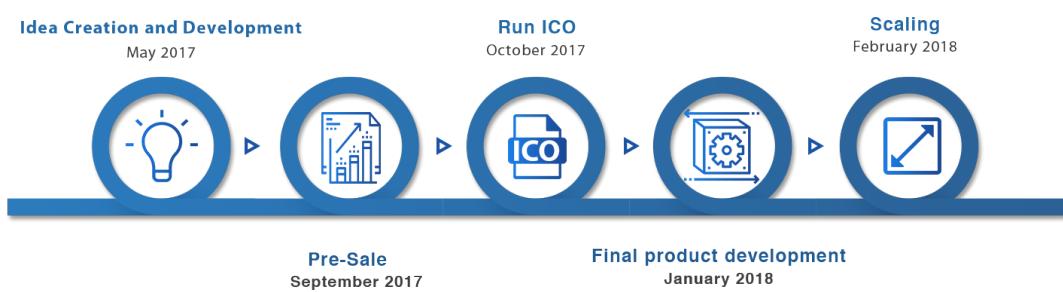
Be confident in knowing that Holdme is about to turn any business internal efforts and conversations into real-time intelligence to help making better and quicker business decisions.

Our tokens are equal to company's shares. Become a partner and receive the concomitant privileges, evolve the business with us and establish stable profits or make money from the growth of our tokens.

Roadmap

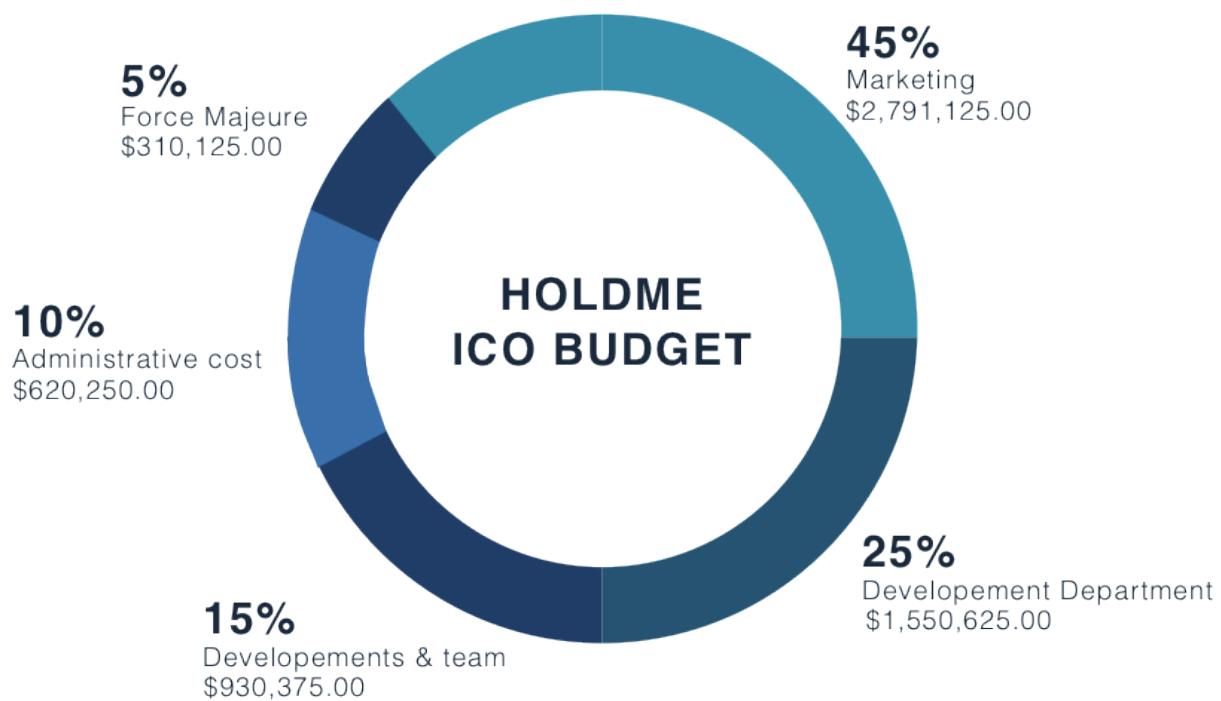
It is ideal to have an ICO which would be an IPO analogue in the cryptocurrency world. In order to be part of this, below is a breakdown of the steps needed and how we plan on executing them:

- ✓ We run the ICTO, where tokens are equal to company's shares.
- ✓ We are going to increase the capitalization of the company to boost the fastest possible growth of our HME coin.
- ✓ If you invest more than 0.3 BTC, you automatically become a partner, and depending on your goals, after management agreement, you can take full part in the development of the company.
- ✓ Every partner will be provided with all the required tools, education and business plan to open a branch of that company in their city or in any city of their choice.
- ✓ By doing this, we therefore build open and trusted relationships with the owners of our tokens and develop the business together.
- ✓ Lastly, we will give you a chance to become a shareholder in our company and receive the concomitant privileges.



Budget Allocation

- ✓ Developments and team - 15%
- ✓ Administrative costs - 10%
- ✓ Marketing - 45%
- ✓ Force Majeure - 5%
- ✓ Development department: training and support of new partners, expenses for the branch opening in partners' cities - 25%



PRE-SALE

- ✓ The beginning of Pre-Sale September 19
- ✓ Discount on Pre-Sale 35%

Token Dynamics & Launch

HME COMPANY SHARE IMPLEMENTATION

Holdme Company Shares (HME Token) is implemented as an Ethereum-based token on the Ethereum blockchain. It will be minted during the presale and the crowdsale in exchange Ether. On our website it is also possible to invest with Bitcoin, Bitcoin Cash, Dash and Litecoin.

Holdme Token complies with the ERC23 standard. ERC23 tokens are backwards compatible with ERC20 tokens. It means that ERC23 supports every ERC20 functional and contracts or services working with ERC20 tokens will work with ERC23 tokens correctly.

ERC23 advantages above ERC20 Token:

- ✓ Provides a possibility to avoid accidentally lost tokens inside contracts that are not designed to work with sent tokens.
- ✓ Allows users to send their tokens anywhere with one function transfer. No difference between is the receiver a contract or not. No need to learn how token contract is working for regular user to send tokens.
- ✓ Allows contract developers to handle incoming token transactions.
- ✓ ERC23 transfer to contract consumes 2 times less gas than ERC20 approve and transferFrom at receiver contract.
- ✓ Allows to deposit tokens into contract with a single transaction. Prevents extra blockchain bloating.
- ✓ Makes token transactions similar to Ether transactions.

SMART CONTRACTS

The smart contract for HME is available on GitHub³ . In order to ensure security, the token is based on the ERC23⁴ standard and backward compatible with ERC20 standard. The ERC23 standard is derived from OpenZeppelin⁵ library. OpenZeppelin is a library for writing secure Smart Contracts on Ethereum. The HME smart contract has 100% unit testing test coverage tested and deployed from development-, to Ropsten test network and Ethereum Main network. The unit test software is executed on every changes on the smart contracts code.

Pre Sale and Crowdsale

The Holdme Pre-sale will start on 15th of October and ends after 7 days. The Holdme company token will be distributed at the price of 0.00033 ETH. But during the Pre sale the investors will get 35% discount, so the actual price during the pre-sale should 0.0002145 ETH.

The Holdme crowdsale will start on 15th of November 2017 and ends on 15th of December 2017.

The seed token creation will be capped at 300,000,000 HME. Every HME minted will also be minted for the beneficiary and developers team.

³ <https://github.com/holdmeio/holdme-company-token>

⁴ <https://github.com/iam-dev/ERC23>

⁵ <https://github.com/OpenZeppelin/zeppelin-solidity>

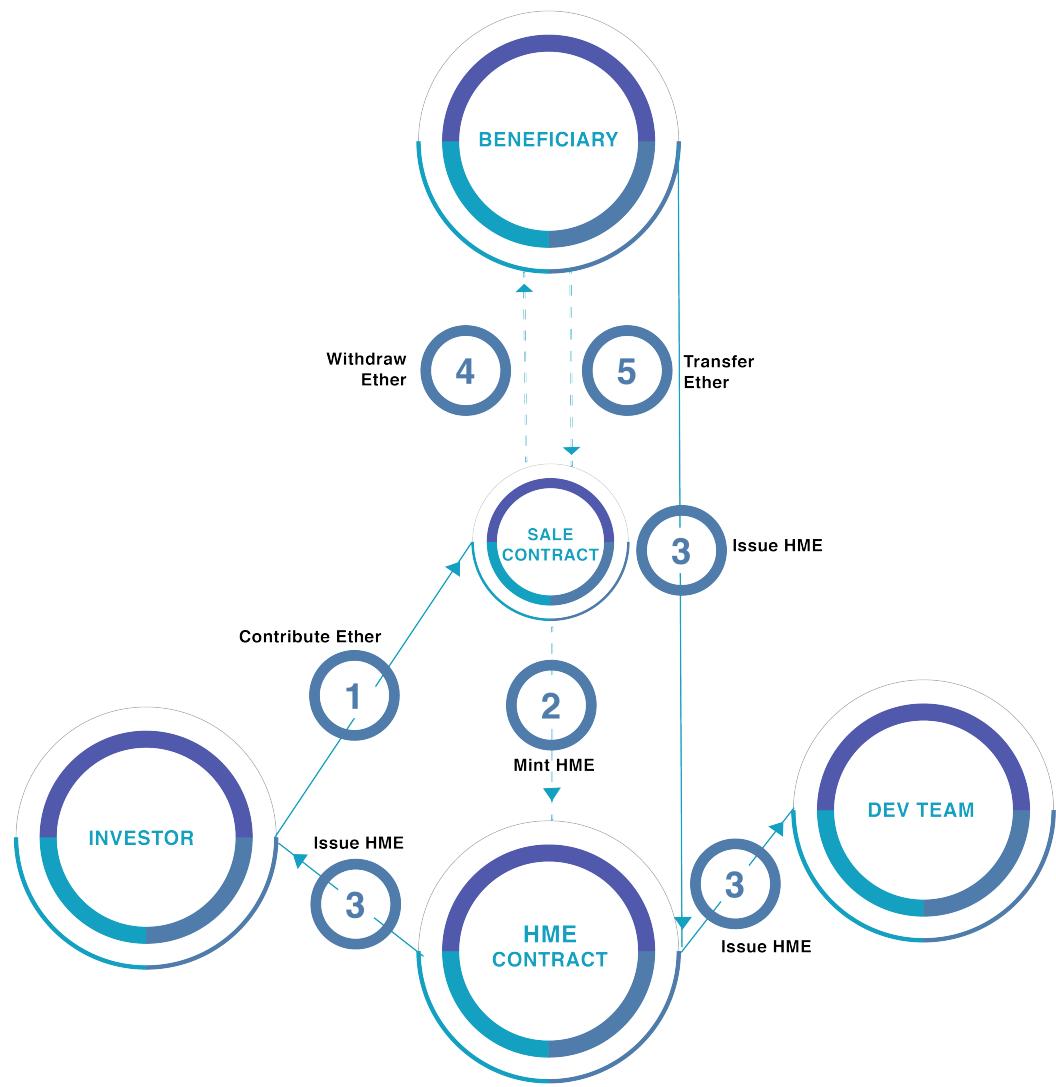


Figure: The Holdme crowdsale mechanism (smart contracts only)

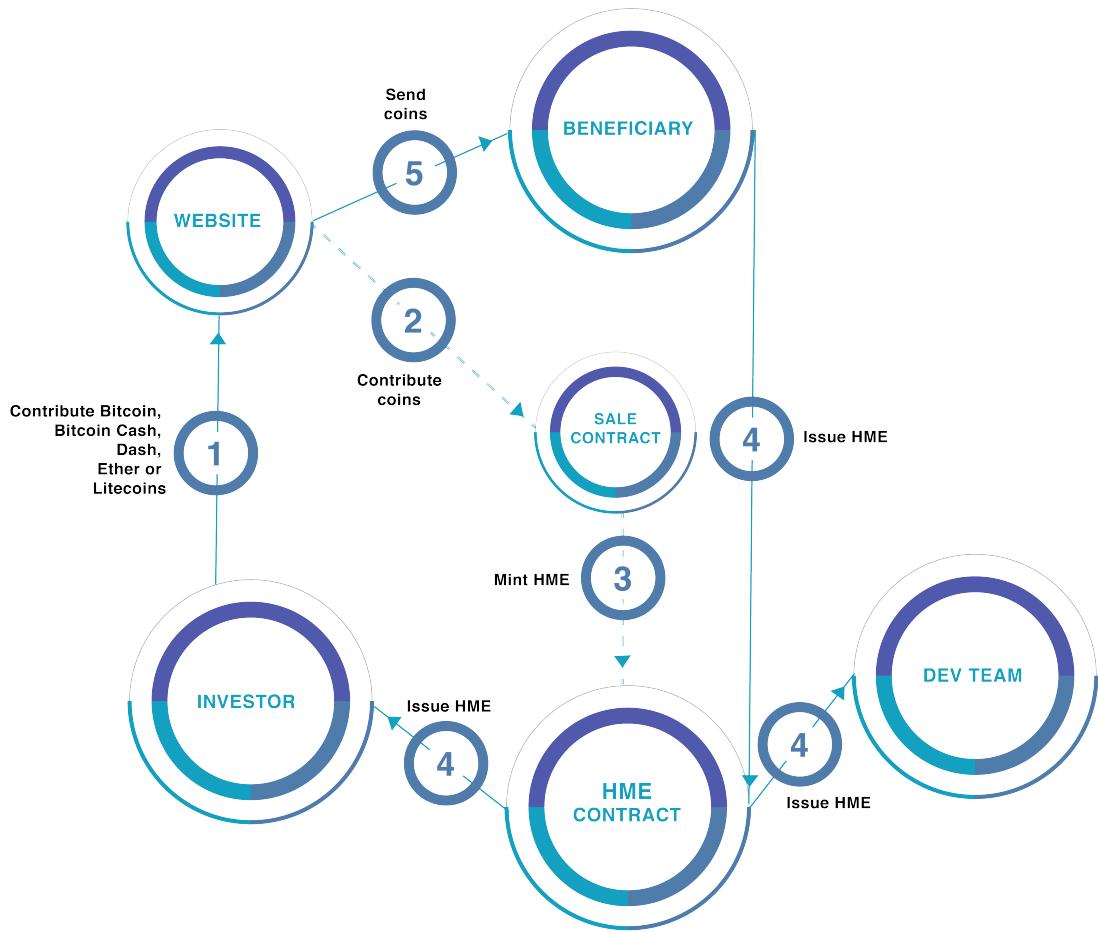


Figure: The Holdme crowdsale mechanism (from website)

Token Emission

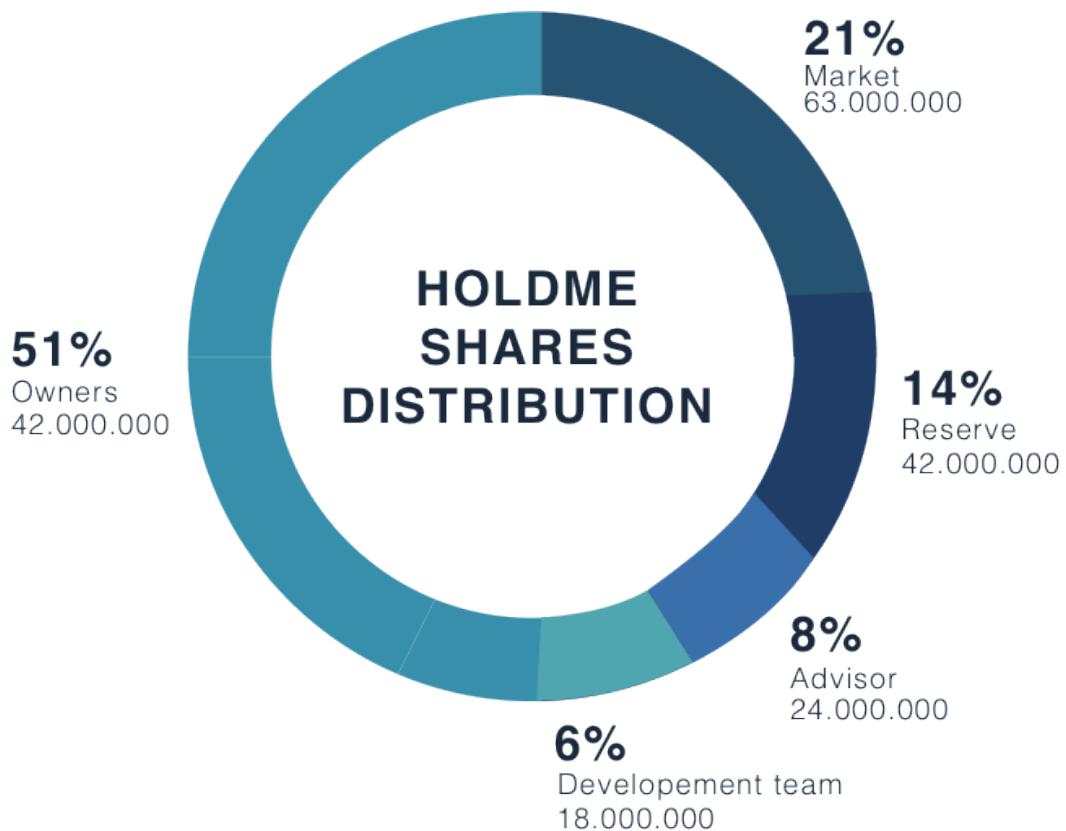
Tokens emission – 300 000 000 (300 millions)

Initial price for 1 token = 0.00033 ETH ($\pm 1\$=10$ tokens)

Company Shares

Total 2425 ETH ($\pm \$6,202,500$) funds are expected.

Total company shares: **300 000 000 HME Shares = 100% of the company shares.**

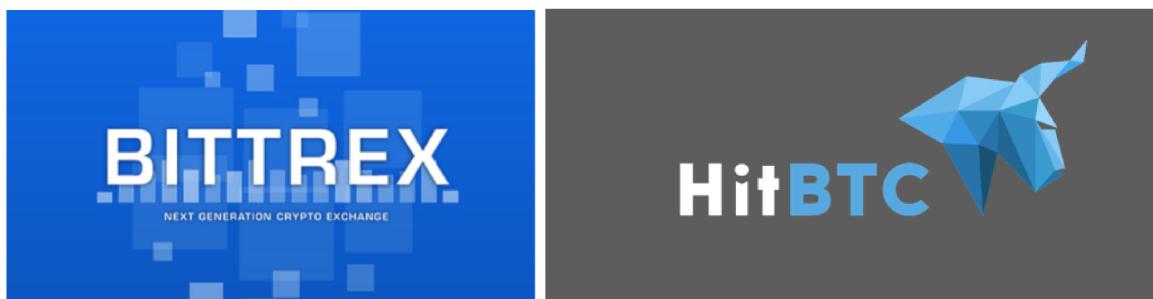


- ✓ **(21,5%) 63 000 000 HME** Shares to be available in Token sale:
 - ✓ (0,5%) 1 500 000 HME Shares Pre-Launch;
Price per token during pre-launch = 0.00022 ETH
 - ✓ (21%) 61 500 000 HME Shares Token Sales;
Price per token during pre-launch = 0.00033 ETH
- ✓ **(14%) 42 000 000 HME** Shares to be reserved for future use.
- ✓ **(51%) 152 000 000 HME** Shares reserved after the owners.
- ✓ **(15%) 4 500 000 HME** Shares goes to team.

Tokens will be sold for ETH, BTC, BCH, DASH and LTC.

Trading Holdme Company Token on the Exchanges

It is essential that investors of Holdme be able to freely exchange and speculate the value of Holdme company. Especially as we grow as a company its value will rise exponentially. As such the Holdme team are in talks with the endeavor of having HME Company token listed on Bittrex, Etherscan and HitBTC. As partner of Initial Company Token Offering our token will also be listed on ICTO network.



Technical Side

Chat filtration

A chat filtration mechanism is vital for our platform and for businesses that use our Live Chat Software. The biggest difference between our system and other chat bots is that our chat filtration software will be performed by the AI and the AI system will manually moderate done by our specialist.

Chat Automatic Filtering system (CAF)

Every single chat text has to go through our automatic AI system. This system is based on machine learning and neural networks. Similar systems are ready implemented by Facebook.

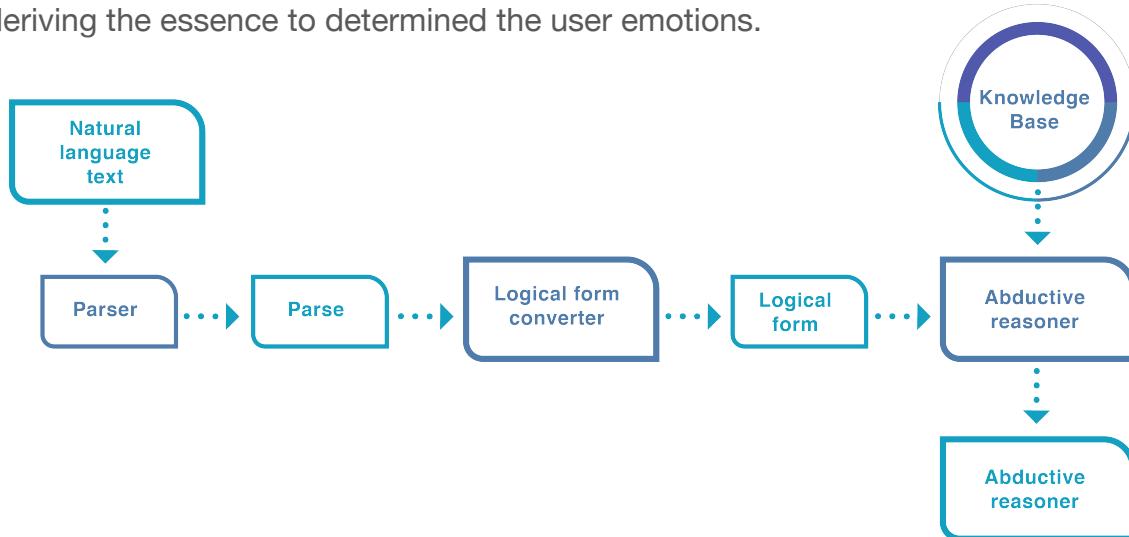
We cannot disclose the proces in details for security and company policy reasons.

Tone Analyzer & Natural Language Understanding

A key component of our system is the interaction with the IBM watson platform. Thanks to the Tone Analyzer service we are able to automatically determined the emotional component of each chat messages.



In addition to the Tone Analyzer tool, we employ a variety of filters develop by our developer team. We track the user's geolocation, past activity, social media and others. We also use the Natural Language Understanding service. It is capable of deriving the essence to determined the user emotions.



Conclusion

No matter whether a company is providing specific services or products, our artificially intelligent system has the capacity convert the one-time visitors into permanent consumers of that company. These virtual agents are intelligent and efficient enough in finding out the likings of the visitors, thus helping them navigate through various pages and find out the right product, which they are looking for. In this way, the company's business grows by getting more sales.

Most of the recent investments in different ICO projects have been based on the speculations. And it's neither good nor bad. If you want to make a quick buck, just simply follow the golden market rule: buy when it's low and sell when it's high! And we are ready to give such a possibility with the growth of our HME token.

But we are also ready to give you more! Become a real shareholder, because buying our HME tokens, you buy our shares. And then, you can become our partner. Investing your attention in growing this project together, you will increase your consistent profits from not only the shares, which you can have, but also from the partnership branches which we will be scaling together.

The decentralized system we have will help everyone who is somehow involved to be a part of success! We are building the future together NOW!

HME ICTO is just a small part of the bigger structure which you are going to aware of soon...