



WHITE PAPER

Connectius

2017

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EXECUTIVE SUMMARY

Connectius is a blockchain as a service solution (BaaS) that can be easily integrated into any existing e-commerce.

The main goal of the project is to help all e-commerce stores to save money that they lose on fraud transactions. Our service allows all e-commerce stores to deal with their Consumers using a smart-contract, which helps stores to reduce fraud and for transactions to be more secure for the Consumers. Every e-commerce can reduce the costs of its goods/services for the Consumer and become more competitive in the market by reducing the expenses related to fraud. We create a universal discount system for e-commerce worldwide and allow users to make purchases with the help of the Connectius model.

Finally, a whole Ecosystem of different types of e-commerce is planned to be formed by using our solution. Eventually, Token intends to be used across all projects within the Ecosystem (Token Service provider). However, at this time, tokens are offered for sale to be specifically used in Connectius. Experts platform, which is based on our e-commerce solution Connectius.Core and will be immediately available for use at the time of token distribution.

Connectius.Experts will be powered by a CNT Token. The Token will be used as a mean of exchange. It also makes the smart-contracts to run. The price will be shown and fixed in USD, but paid in Tokens, so that the transaction can be processed by a smart contract. At a later point, other forms of payment may become acceptable, provided they could be converted into Tokens

Tokens are going to be released during the ICO: 31.000,000 tokens will be available since November 5, 2017. Please, see the chapter below or just visit our site at www.connectius.com. for more information about the tokens schedule and distribution.

We have launched our proof-of- concept e-commerce platform to show how our solution works. It is a marketplace, just like TaskRabbit. Consumers will be able to find craftsmen, merchants or any other specialists to execute a routine job herein. All transactions will be paid either by tokens or USD, and will be processed by using smart contracts. Therefore, the service provider and the e-commerce application are combined. It will help us understand e-commerce needs better and develop the best solution for them. The beta version of this application is coming in December.

PREMISE

For the first time, the development of the Connectius ecosystem has started in 2017 by a group of enthusiasts. The creation of the Ecosystem was driven by the fact that cryptocurrencies have spread outside the bounds of narrowly specialized communities. Since the beginning of 2017, it has become obvious that cryptocurrency is soon to become an indispensable part of the exchange of goods. However, this has been delayed by the lack of interest in the integration of cryptocurrencies on the part of large payment systems that, see a definite threat to current, high-margin business, based on traditional opaque schemes and fiat currencies.

According to the LexisNexis (chargebacks911.com) and Javelin Strategy & Research's reports, the total online retail purchase volume in the US in 2016 was \$460 bn., and up to 8% of revenues had been lost due to fraud. Almost 40% of all transaction attempts were due to fraud, therefore, a typical e-commerce has spent nearly 5% of its revenue or nearly 25% of OpEX onto Fraud Management. The reports of 2017 have not been released yet officially, but from drafts, we can see the negative trend continues to grow.

HISTORY

We first started conceptualizing the Connectius Ecosystem in 2016. At that time, the need for such a platform was already there. Blockchain technology and the Ethereum network had only just started to gain momentum, and we followed closely on its development. The situation with the DAO ICO worried us. We waited for the reactions of major world governments regarding any new regulations being put on ICOs. All of this ultimately forced us to delay our plans of ICO for almost a whole year.

The situation changed during the first half of 2017, when officials began to make statements on the subject. We succeeded in collecting the minimal amount of funds necessary to begin the Ecosystem development. This was followed by significant rises in cryptocurrency prices, which confirms that demand for the Ecosystem will occur in the near future.

At the time of the ICO, the Connectius team is made up of 14 people. A diverse team of people keen to work on the alpha version of the application has been formed.

TASKS AND PROBLEMS

Our blockchain-based solution targets the following problems:

- **Reduce overall impact of fraud**

Problem: Up to 8% of revenues was lost due to fraud last year*.

Solution: Blockchains can completely eliminate various types of fraud such as chargeback fraud, card-not-present fraud as well as reduce the impact of other types of fraud.

- **Improve efficiency of the current processing system**

Problem: In last year, almost 40% of all transaction attempts were fraudulent*.

Solution: Eliminating card-not-present fraud will reduce the instances of attempted fraud in transactions.

- **Improve identity fraud tolerance**

Problem: Financial services industry industry was hurt the most in 2016**. Their centralized infrastructures and human errors are common sources of private data leakages.

Solution: There are no private keys stored anywhere, but only on your local computer.

- **Reduce operational expenses due to fraud management**

Problem: In last year, a typical e-commerce spent nearly 5% of their revenue or nearly 25% of OpEX on Fraud Management*.

Solution: Eliminating card-not-present fraud and chargeback fraud will reduce the cost of Fraud management.

- **Remove trust issues**

Problem: As soon as there is no chargeback by design, transferring money to someone, you have no trust to make you feel apprehensive.

Solution: All deals are processed by smart contracts, so re-funds are possible.

- **Reduce CAPEX for blockchain integration**

Problem: Developing blockchain and smart contracts integration needs significant funds and efforts.

Solution: A set of secure smart contracts and blockchain integration modules will be developed and ready to use via external APIs.

- **Help merchants keep their costs low**

Problem: Effects of fraud on business profit is significant?

Solution: By reducing the impact of fraud, any e-commerce can reduce costs of its goods or services.

- **Push cryptocurrencies to be widely adopted**

Problem: Cryptocurrency is an emerging technology

Solution: The end goal for Connectius is to become a Token provider for e-commerce. A whole Ecosystem of different types of e-commerce will be formed using our solution.

* 2017 FINANCIAL IMPACT OF FRAUD STUDY by Javelin and Risk Solutions
2017 True Cost of Fraud Study by LexisNexis reports;

** <http://www.businessinsider.com/bank-data-breaches-are-up-and-its-an-insider-job-2017-5>

THE CONNECTIUS ECOSYSTEM

The Connectius project (hereafter the Connectius Ecosystem) consists of a blockchain and smart-contracts, conjointly used as a service solution for existing platforms that can be integrated into any existing sales platform or service infrastructure. The Connectius Ecosystem also offers a set of ready-made services, modules, algorithms, and an API, which can be used for the creation of new projects.

Access to the Connectius Ecosystem will be free of charge. A unique token will be used as a united, platform-wide mean of exchange and will be released in an initial offering procedure. The token will operate as a payment for Ecosystem services, as well as for services within the bounds of all serviced applications.

Connectius.Experts will be launched as a proof-of- concept service application. Connectius.Experts is a virtual service platform based on an interactive map and geolocation technology that will allow sellers to find buyers, craftsmen or contractors for various services. The application will be fully built into the Ecosystem platform. Firstly, this will provide an example of interaction between the platform and third party applications. Secondly, the application will serve as a business unit, generating profits.

Services Provided by the Ecosystem

The Connectius.Core platform forms the basis of the Connectius Ecosystem. The main task of the platform is to service partner applications. The platform architecture will consist of the following modules:

- An API for interaction with the platform;
- User account database;
- Module for handling service requests;
- Smart contracts and distributed registers;
- Arbiter and oracle;
- Interactive map and geolocation data processing;
- Payment support and token transfer; and
- User ratings.

API for Interaction with the Platform

A set of API interfaces will be developed to enable interaction between partner applications and the Connectius.Core platform.

User Account Database

All 'Consumer accounts' (hereafter: user accounts) will have all information stored on Connectius.Core, a platform for applications serviced by Connectius Ecosystem.

Search and Matching Algorithms

The Connectius.Core platform will accept requests from external applications where users can search for contractors and generate service requests. Matches will be made through 'matching' processor unit, a dedicated unit of the platform architecture. The searching and matching processor will be implemented using intellectually powered and machine-learning algorithms.

Service Requests Handling

All interactions with the Ecosystem will occur through smart contracts. As the platform progresses in its development, a standard logic structure will be developed to describe the majority of cases related to the provision of services. This logic structure will be available to partner applications, which can use the API to have the platform for their own deals. Critical data gathered during the deal-handling process – integrity and consistency of which must be guaranteed, will be saved on the blockchain.

Arbiter and Oracle

By eliminating such types of fraud as chargeback, a refund will be made possible and users will be able to contact contractors or merchants to resolve a problem. If something goes wrong, there will also be the option to call an arbiter. The principal task of the arbiter is to resolve disputes that arise on the platform. The person or entity fulfilling the role of arbiter may be:

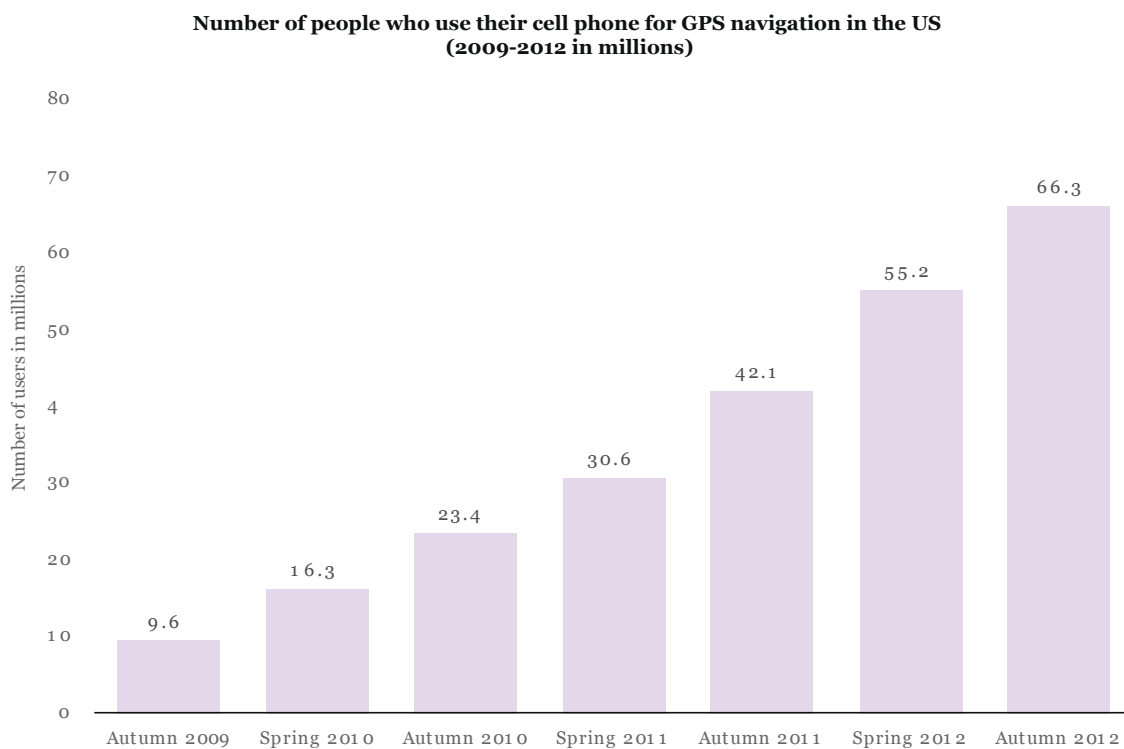
- Employee of the Connectius network (during the early stages);
- Trusted user of the Connectius network (this is the optimal option); or
- Trusted external organization that provides the oracle service.

In exchange for his or her actions, the arbiter will receive remuneration in the form of Connectius network tokens (CNT).

Interactive Map and Geolocation Data Processing

The map, reflecting in real time the active objects of the app, adds interactivity and makes the application more attractive. According to our market research, users are increasingly migrating from stationary to mobile platforms. The usage of GPS services is steadily growing (please – refer to the chart below).

The visual geolocation module will build the geolocation of objects based on the application data. The data will be visualized on the interactive map, which will be available in the application. Initially, the map will be obtained from an established external service.

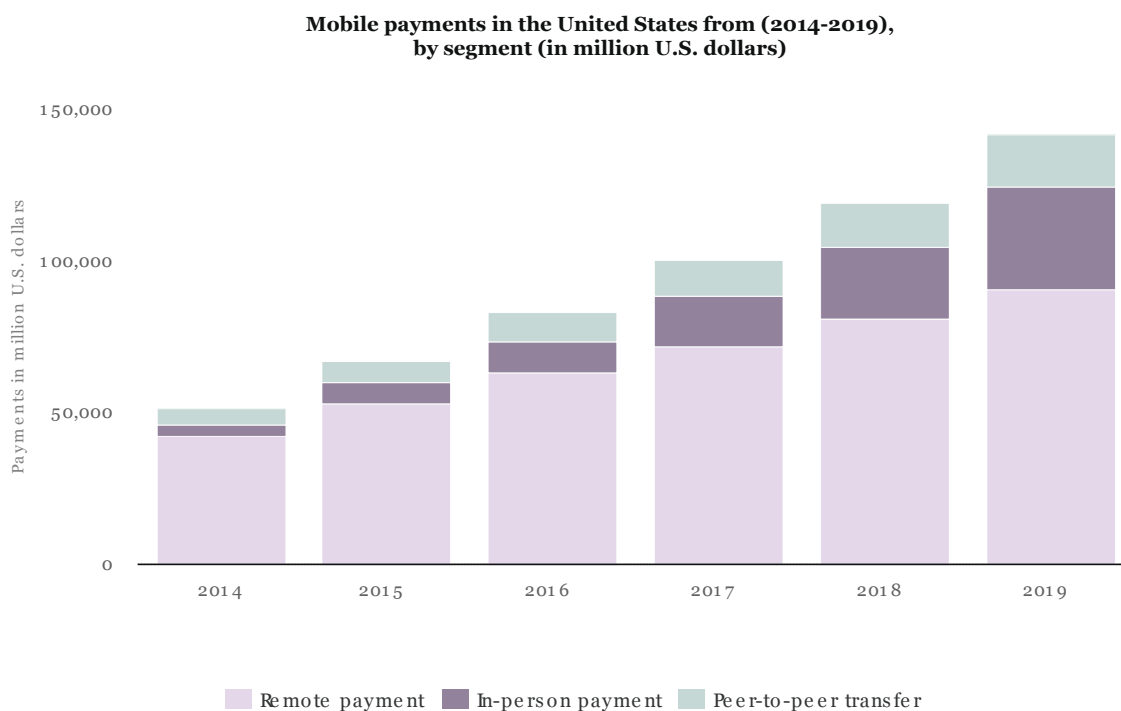


GPS usage chart

Support for Token Transfers and Payments

For each user who signs in the platform, an ERC20-format wallet will be generated, where platform tokens will be accumulated. With the support of the platform, users will be able to transfer tokens within the Ecosystem and spend them on services provided by applications. As the Ecosystem develops, more and more applications will be serviced by the Connectius.Core platform. Accordingly, the platform token will be usable for more applications.

The chart below shows, how the part of peer-to-peer transactions is constantly growing.



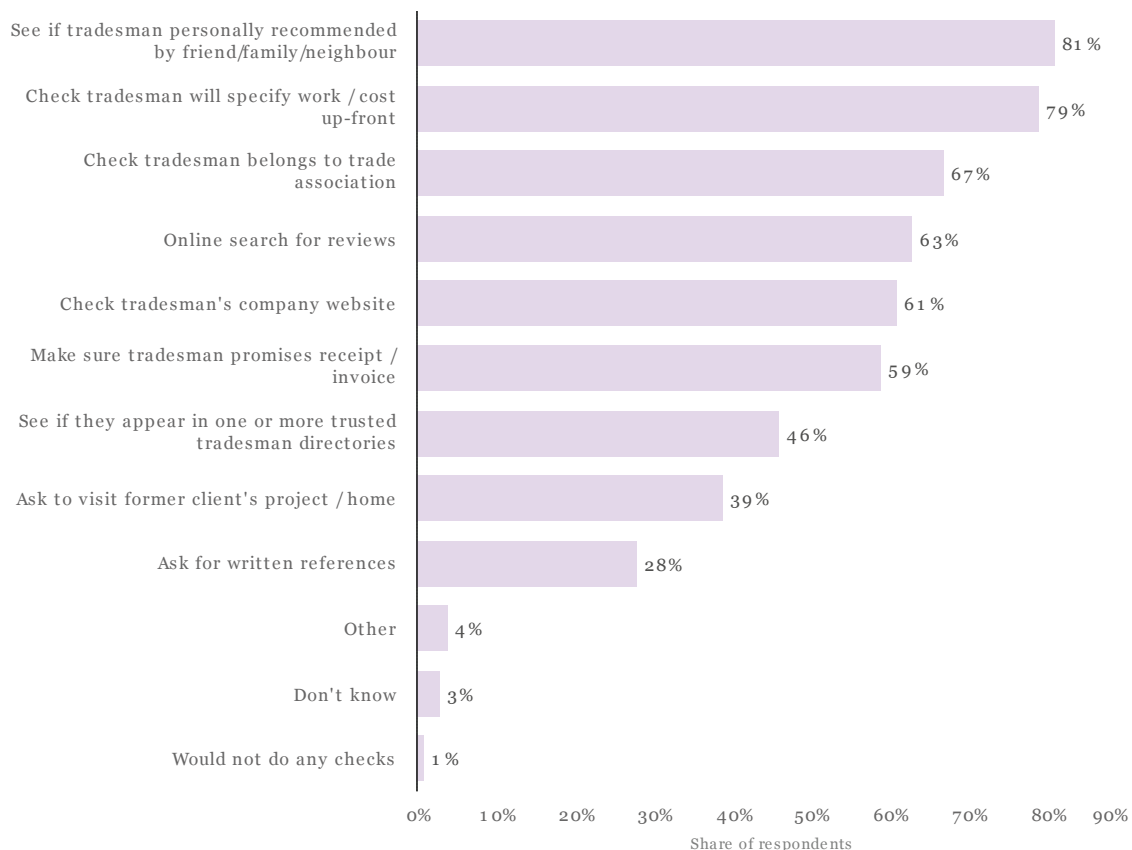
Mobile payments' chart in the US market

Rating Formation

Ratings are used as a reflection of trustworthiness of users, contractors, and service companies. The Connectius.Core platform helps to provide an algorithm for creation of user ratings on applications serviced by the Ecosystem. A result will be returned to the application, and each action affecting user ratings will be logged. Considering that ratings are the main indicator of trustworthiness, it is important that this data is fully transparent and non-conflictual for all participants of the network. Therefore, integrity and transparency of the rating data will be ensured by saving the data on the blockchain.

The Diagram listed below shows how people in the UK evaluate craftsmen before hiring them.

Checks carried out by homeowners before hiring a tradesman in the United Kingdom (UK) as of 2015



Checks carried out by UK homeowners before hiring a craftsmen

Partner Applications Institute

The Partner Institute Applications will be developed within the framework of the Ecosystem. A partner application is an application that hands off the task of processing a transaction to the platform and uses the platform token as a possible payment method. Both pre-existing applications and applications developed from the scratch can be a part of the partner program.

The Connectius Ecosystem team is extremely interested in the development of partner relations. This is why the team guarantees full technical support in the integration during the initial stages, as well as help in joint promotion and marketing activities.

THE CONNECTIUS. EXPERTS APPLICATION

Connectius.Experts application will be the first application in the Connectius Ecosystem. This application will be an aggregate of consumers, craftsmen and merchants, providing all kinds of services. Its main tasks will include:

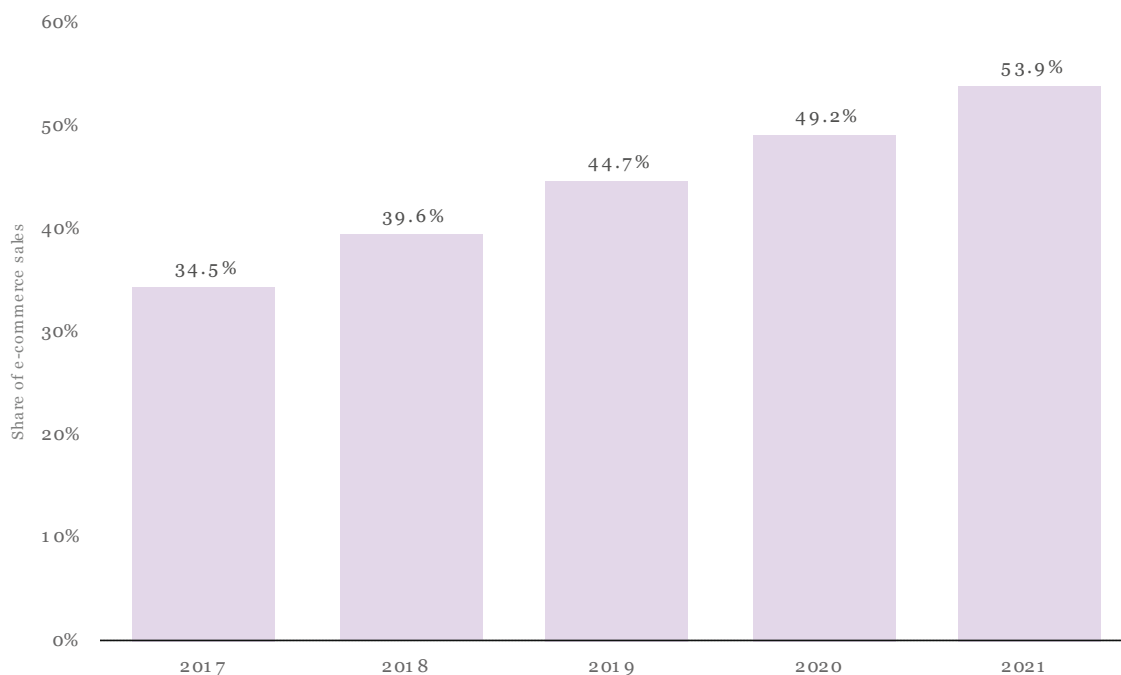
- Provision of mobile applications;
- Registration of users, experts, and service companies;
- Creation of service requests; and
- Execution of output information.

Beyond profit generation, the application will also be used as a demonstrative platform, serving as a proof-of- concept for the Ecosystem.

Mobile Application

The mobile application will be developed for two operating systems: Android and iOS. At present, there are no plans to develop an application for Windows mobile OS. The diagram below suggests that e-commerce market sales using mobile apps are forecast to grow.

U.S. mobile retail commerce sales as percentage of retail e-commerce sales (2017-2021)



Mobile retail expansion forecast

User

When the application is launched for the first time, new users will be prompted to create an account. The default account type is 'Consumer.' This type of account is free of charge to use throughout the entire Connectius Ecosystem.

After registration, the user account will be saved in the Connectius Core user database and will give access to any Connectius or partner application operating in the Ecosystem.

The user will have access to a 'personal dashboard,' where it will be possible to:

- Create service requests
- Receive service offers
- Track services
- Make payments and transfer money
- Assign ratings
- Communicate
- Store unique content

Contractor

Any user can obtain the status of 'Contractor' after completing a procedure that includes personal identification on the Connectius Ecosystem. After obtaining a 'Contractor' status, a user gains access to additional functions that are necessary to offer and operate services on the Connectius Experts platform. In particular, this account type will provide access to:

- Personal calendar
- Event planner
- Coverage area management zone
- Virtual showcase
- Mechanism for the export of information
- Other improvements

The Service Company

«Service Company» is a special type of account that unites multiple private contractors under a single legal entity. When it is united as a service company, contractors can work together under a single brand. This type of account allows contractors to perform activities as follows:

- Conduct joint activities
- Designate certain zones as their service areas
- Designate one or several locations as their place of business (shops, offices)
- Better manage their activity with an expanded personal dashboard
- Create interactive events
- Organize loyalty promotion programs
- Import and export data using the API

ECONOMIC DESCRIPTION

The Connectius ecosystem will generate revenue from:

- Transaction fees
- Services provided by Connectius.Experts application

Transaction Fees

The main source of profit in the Ecosystem will be commissions for processing transactions involving the platform token.

Services provided by the Connectius.Experts application

The Connectius.Experts application will be a fully-fledged business unit with the goal of providing access to an interactive service platform of services in various countries for contractors and consumers.

The Connectius.Experts application aims to generate income via the following services:

- Service fees
- Arbitration in deals
- Geographically targeted advertising

Currently, there are no plans to develop any other applications.

ROADMAP

Connectious.Expert will be available for immediate use upon distribution of Tokens. The roadmap for the development of Connectious.Expert looks as follows:

2H2016

- Developing high level design

2Q2017

- Developing low level design
- Implementation started

3Q2017

- Solid state Alpha version closed system tests

4Q2017

- Solid state Beta version released
- Launch of the transitive token on Connectious.Core
- Integration of the e-wallet into Connectious.Experts
- Creation of Contractor's account on Connectious.Experts
- Creation of the service company account type on Connectious.Experts
- Commencement of work on the search and matching processor for Connectious.Core
- Distribution of the CNT Tokens (unless the sale is extended)

Connectious is also planning to continue development of the Connectious.Core platform, which should positively affect and further improve the self-standing Connectious.Experts.

2018

- Development of a loyalty promotion program on Connectius Core
- Completion of the search and matching processor for Connectius.Core
- Commencement of API development for the integration of Connectius.Core into partner applications
- Localization of Connectius.Core
- Testing of Connectius.Core smart contract exploitation

2019

- Launch of Connectius.Core 1.0
- Development of an advertisement platform based on geolocation data
- Development of an interface for integration with ERP/CRM system types

2020 and thereafter

- Further development and expansion of a Connectious.Core application

TOKEN DESCRIPTION

The Connectius token is the CNT token. This ERC20-format token will be used for Connectious.Expert and within the entire framework of the Ecosystem for:

- Services delivered by the Platform
- Services provided within Applications.

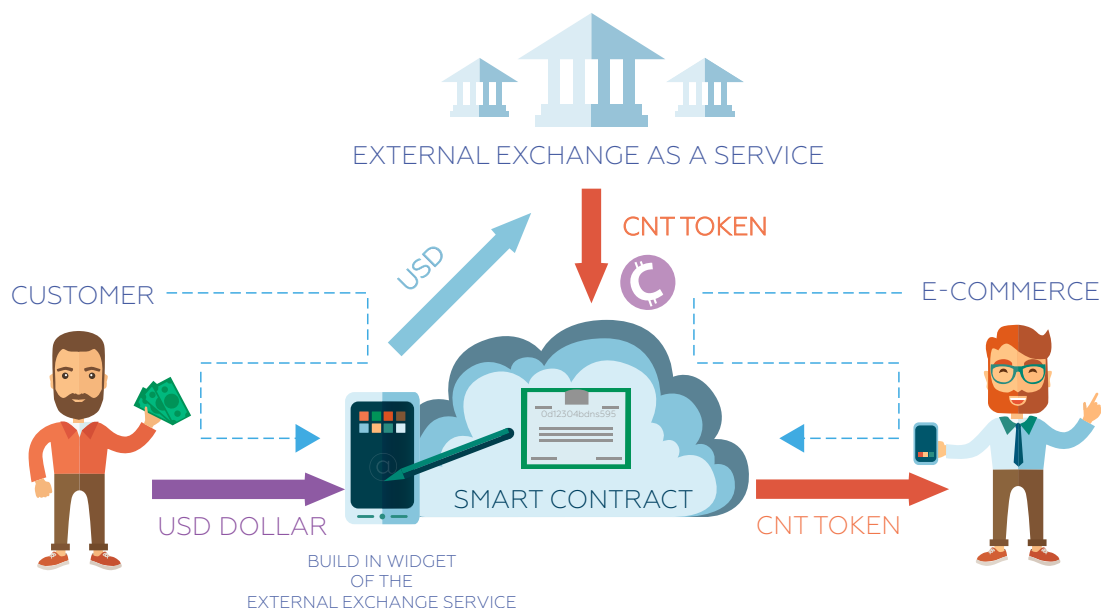
As ecosystem development progresses, the Connectius.Core platform will handle more and more partner applications.

PAYMENT PROCEDURE

The price of services will be shown and fixed in USD, but paid in Tokens or in USD, so that the transaction can be processed by a smart contract. At a later point, other forms of payment may be accepted, provided they could be converted into the Tokens.

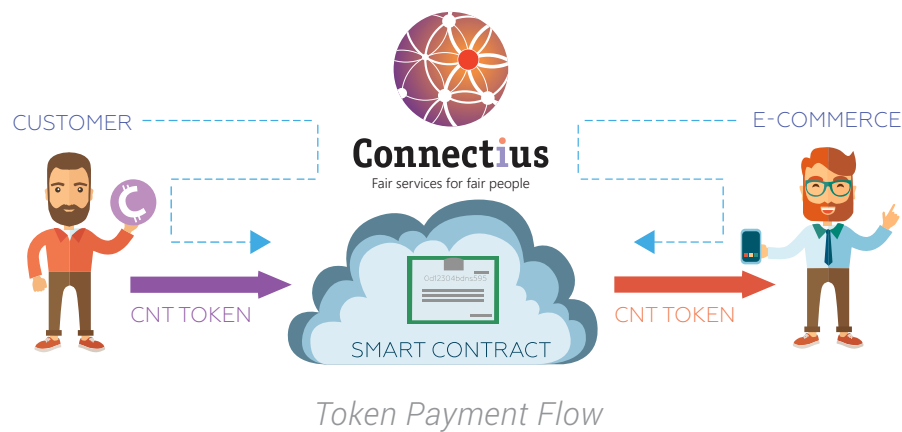
An example of a built-in widget is being used below to illustrate the possible conversion scenario, provided such solution is allowed under the applicable law and that the external exchange is connected to the platform. Connectius intends to work on the solution to make a conversion more convenient; however, due to the regulatory uncertainty, this cannot be guaranteed.

For example, if the user decides to pay in USD, he or she can just open the widget and connect to the external exchange, where he or she would indicate the required number of Token and transfer the USD to the exchange service to convert them into tokens. After that, the tokens will be returned to Connectius and processed by the smart contract as if the payment had been made in tokens. Therefore, the e-commerce platform will receive the payment in tokens either way, whether the Consumer paid in tokens or in USD. Afterward, the e-commerce merchant can either keep the tokens or exchange them to USD the same way. To see how it could work, please, refer to the picture below.



US Dollars Payment Flow

Payments made in US dollars will naturally incur some extra expenses. At the very least, there are extra fees for using exchange and classic transaction services at present. Thus, we highly recommend just using tokens. Only in this case can we guarantee that the user experiences all the advertised benefits and improvements. The diagram below illustrates how simple token-only transaction works.

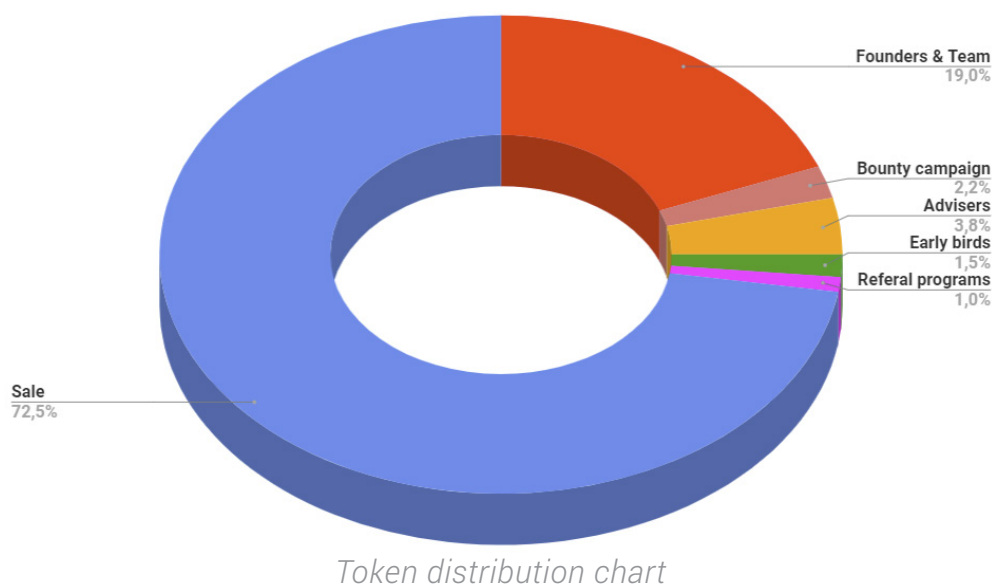


ACQUIRING TOKENS

The Connectius ecosystem token will be released in a limited quantity. Subsequent launches of the token are impossible. The distribution of the token will occur in several stages:

- Early bird presale
- Presale
- Early bird crowd sale
- Crowdsale 1 -5 Weeks

The nominal price of one token is 1 USD. The following pie chart illustrates how these tokens will be distributed:



Early Bird Presale

Date: From 12.00 a.m. (GMT +0) 5/11/2017 until 12.00 a.m. (GMT +0) 10/11/2017.

Minimum purchase amount: cryptocurrency equivalent is \$25 000.

CNT token price: \$0.8 (20% off the nominal price).

Presale

Date: From 12.00 a.m. (GMT +0) 10/11/2017 until 12.00 a.m. (GMT +0) 15/11/2017.

Minimum purchase amount: cryptocurrency equivalent is \$15 000.

CNT token price: \$0.85 (15% off the nominal price).

Early Bird Crowd Sale

Date: From 12.00 a.m. (GMT +0) 15/11/2017 until 12.00 a.m. (GMT +0) 20/11/2017.

Minimum purchase amount: cryptocurrency equivalent is \$10 000.

CNT token price: \$0.9 (10% off the nominal price).

Crowd Sale Week 1

Date: From 12.00 a.m. (GMT +0) 20/11/2017 until 12.00 a.m. (GMT +0) 27/11/2017.

Minimum purchase amount: cryptocurrency equivalent is \$1.

CNT token price: \$1.

Crowd Sale Week 2

Date: From 12.00 a.m. (GMT +0) 27/11/2017 until 12.00 a.m. (GMT +0) 4/12/2017.

Minimum purchase amount: cryptocurrency equivalent is \$1.

CNT token price: \$1.1.

Crowd Sale Week 3

Date: From 12.00 a.m. (GMT +0) 4/11/2017 until 12.00 a.m. (GMT +0) 11/12/2017.

Minimum purchase amount: cryptocurrency equivalent is \$1.

CNT token price: \$1.2.

Crowd Sale Week 4

Date: From 12.00 a.m. (GMT +0) 11/12/2017 until 12.00 a.m. (GMT +0) 18/12/2017.

Minimum purchase amount: cryptocurrency equivalent is \$1.

CNT token price: \$1.3.

Crowd Sale Week 5

Date: From 12.00 a.m. (GMT +0) 18/12/2017 to 12.00 a.m. (GMT +0) 20/12/2017.

Minimum purchase amount: cryptocurrency equivalent is \$1.

CNT token price: \$1.4.

If a company decides to extend the sale beyond Week 5, the price will remain unchanged until the end of the extended sale.

TOKEN REDISTRIBUTION

The CNT Token is an essential part of the Ecosystem's lifecycle. The Connectius team has no plans to issue additional tokens. Therefore, to expand Connectius' reach and allow new Consumers to join the Ecosystem and use services continuously, external exchanges may be involved in the redistribution process of the Tokens in accordance with the relevant regulations.

PRELIMINARY BUDGET ESTIMATION

Connectius operational budget would include three largest expense groups:

- Research and development
- Marketing activities
- Additional motivation for Users

Research and Development

Connectius intends to continue it its further on research and development of the Ecosystem further, which would require expansion of the available resources with the main focus on:

- Hiring of employees
- Organization of the infrastructure
- Rental of computing power

Marketing activities

In order to promote the ecosystem on the B2B market, we intend to actively engage in a simulating marketing activity. We will participate in exhibitions like Demesco to maintain communications with long-term customers and to attract new ones.

We also plan to provide additional monetary incentives to entice existing platforms and applications to become a part of the Ecosystem. We intend to provide the budget for technical and marketing expenses to each new partner willing to integrate our solution.

Additional motivation for Users

Motivation for users to complete certain internal tasks will be provided on the Connectius network. Mechanisms include a dedicated budget for rewarding users for writing reviews and for helping to develop the Connectius Ecosystem.

TEAM



Vasily Kozlov

Company Founder, CEO

Entrepreneur, stock market investor, and blockchain enthusiast. Has Founded and managed several companies. One of the founders and co-owners of a large network of mining farms with competencies in attracting investments. 2 months after launch, the network took up 0.2% of the capacity of the Ethereum network. He has engaged in research and supervised energy conservation projects in Moscow.



Sergey Nosikov

Company Founder, CTO

Expert in IT and telecommunications with more than 15 years of experience at various Russian and international companies. He has completed more than 20 successful projects in various roles, including engineer, consultant and technical director. Participated in the conceptual development of events, such as the 2013 Summer University Games in Kazan, Russia, and the 2014 Summer Olympic Games in Sochi, Russia. Main competencies: consulting in fields of automation, designing of complex computing systems and software-defined networks.



Aleksey Alimov
Company founder, CVO

Blockchain enthusiast, serial entrepreneur, business architect and ideological inspirer of startups. Ten years of experience in the industry, as well as a founder and a co-owner of several companies. Engineer with education in automated aviation and intelligent systems. Real experience in designing innovative machines. Crypto Investor with vast sales and communication experience, having founded several internet stores.



Aleksey Nosikov
Company Founder, CAO

He founded and managed several companies in the real estate and services market. One of the founders and co-owners of a large network of mining farms with competencies in attracting investments. Two months after launch, the network took up 0.2% of the capacity of the Ethereum network. Has engaged in research in the field of geo-location. More than 10 years of experience working with high-precision navigation equipment.



Nick Evdokimov

Entrepreneur, Multipurpose adviser

Blockchain enthusiast, founder of Ico-Box and many other companies.



Sergey Fefilov

Technical Expert & Advisor

Expert in the implementation of enterprise resource planning systems (ERP). Has more than 14 years of experience and a track record of more than 15 successful projects in different capacities, such as a developer, a functional consultant, a team leader, and a solution architect. Has a vast experience of working in Russian and in foreign companies based in Russia, Europe, and West Africa. His main competences include consulting in the field of enterprise resource planning systems (ERP) implementation and development of self-standing solutions (interfaces, frontend, backend) for further integration with client ERP systems.



Vladimir Stark

Head of Marketing and PR Department

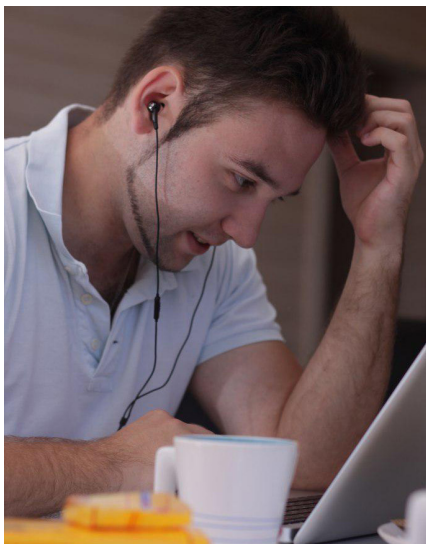
The founder of digital-agency V&R group, and the cofounder of web-agency Piploid. He is a professional in the sphere of strategic marketing, an expert in digital-marketing. He participated in many successful startups, where he implemented created and promoted applications for online booking services. He is the author of his own methods on digital-promotion. He is the marketing consultant in several large companies.



Vladimir Petrov

Chief architect

Has been working in IT since 2000. Progressed from a developer to a system architect over many years in the field. Has been involved in developing systems for X5 Retail Group, Modis, Siegenia Aubi, Dekart, UVZ, Rolf, UCS, MBK, and Ingosstrakh. He has been involved in a capacity of a developer and a team leader in many private and public organizations. Teaches computer science at RUDN University.



Andrey Savin

Team leader. Mobile platform development leader

Experience working in IT since 2004. Specialist in the development of mobile applications. Has developed applications for X5 Retail Group, Modis, Siegenia Aubi, Dekart, UVZ, Rolf, UCS, MBK, and Ingosstrakh in the role of team leader. Has been involved as a developer or team leader for many private and public organizations.



Andrey Ursaev

Team leader. Back-end development leader

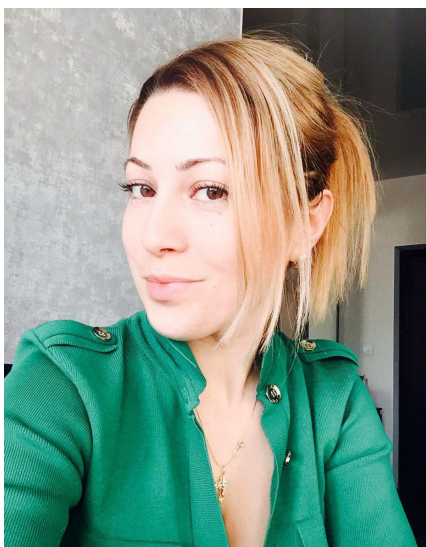
Experience working in IT since 2007. Specialized in the development of server-side software, as well as the development and design of APIs for information systems and the introduction of complex business logic. Has taken part in projects for X5 Retail Group, Modis, Siegenia Aubi, and LavkaLavka, among others.



Andrey Opritov

Team leader. Front-end platform development leader

Has been working in IT since 2002. Specialized in front-end web development. Has developed web applications for UCS, MIT, Audi, Mirbis, and other public and private organizations in fields such as construction, agriculture, and medicine.



Olga Saprykina

Head of sales department

Specialist in sales and business development. More than 10 years of experience working for the multi-national company PepsiCo, where she was head of her department. Took part in the development and launch of special projects to optimize cost-effectiveness and increase sales through distributors across Russia. Took part in the formation of a fair price structure, based on the sales and current market conditions of large retailers in Russia. Core competencies: strong communication skills with major food retailers, ability to find mutual benefit between the company and clients working in sales, contracts with federal-level networks



Elena Chumachenko
**Head of Marketing Social Media &
Online Marketing Expert**

RISKS

The initial offering the Connectius Ecosystem token (henceforth – CNT) implies certain risks. We do not recommend you to make any decisions regarding the purchase of tokens until you have attentively studied the following risks.

Ethereum Network

The CNT token is an ERC20 standard token of the Ethereum protocol. The token is stored in and transferred to, from wallets, and on the Ethereum blockchain platform. Overloading, technical failures, and mining-attacks against the Ethereum network may negatively affect the value of the CNT token.

Token Storage

The Connectius Ecosystem does not save private keys or password data. Private keys and passwords are saved on the user's device, and the security of the tokens depends exclusively on the security of this device and the Ethereum platform. The loss or transmission of private keys or passwords could lead to the loss of CNT tokens. User error in the manipulation of wallets could also lead to the loss of CNT tokens.

Attacks During the Initial Offering

We take very seriously the safekeeping of funds received during the initial offering. Private keys will be kept in escrow. Despite the measures we have taken, we cannot guarantee safety from possible robbery by hackers or a DDoS-attack of a vulnerable website, a smart contract, or the Ethereum platform.

The theft of funds could affect the ultimate version of the Connectius ecosystem and negatively affect the value of the CNT token.

Token Value

The CNT token is meant for internal use on the Connectius Ecosystem and applications that are integrated into the Ecosystem. During the token development process, no attempt to determine its future value was made, and accordingly, we do not represent or guarantee any value of Token. A fast-growing market for blockchain technology, various regulatory factors, and the influence of the global markets prevent us from determining a projective value for the token.

Judicial Risks

At the time of writing, most jurisdictions had no legislation regarding blockchain technology. The implementation of legislation, as well as any regulatory changes could negatively affect the Connectius Ecosystem and the value of the CNT token. The actions of regulators could bring about a ban on a blockchain technology, which forms the basis of the Connectius Ecosystem, or existentially limit it, halting the functioning of the Ecosystem in a particular jurisdiction, leading to major changes in the CNT token smart contracts, or stopping it from functioning entirely.

Personal information about token holders, as well as other information saved in the Connectius Ecosystem – personal user data, passwords, wallet addresses, and other such information – can be revealed to governmental or law enforcement bodies in cases when such information must be revealed according to law or court decisions.

Taxes

In certain jurisdictions, the storage and sale of tokens may be subject to taxation. Token holders are responsible for abiding by any tax law that might apply to them.that might apply to them.

Ecosystem

The Connectius ecosystem, as well as applications developed in it, are primarily based on a blockchain technology. This is innovative. Constant growth in the number of transactions in a blockchain system implies a corresponding development of this system. Full transition of the Ecosystem to a blockchain technology will become possible only when a blockchain protocol will be able to process a certain quantity of transactions in any given time. Delay in the development of the blockchain protocol could negatively affect the ecosystem and the value of the CNT token.

Implementation of the Connectius Experts application illustrates an example of the implementation of any other application in the Connectius ecosystem, including third-party ones. Insufficient interest of users in such applications in terms of their inactivity, insufficient reconcilability and other factors – left unconsidered by the developers of those applications, can negatively affect the Connectius ecosystem and the value of the CNT token.

The Connectius Ecosystem is currently at the development stage. The quality of its final functionality depends therefore on the number of CNT tokens sold during the initial offering.

We try hard to predict various hacking attacks, service errors, defects, and vulnerabilities in the Connectius ecosystem, as well as the smart contracts used within it. The ecosystem infrastructure is partially located on a premise owned by a third-party, as well as on rented servers. Any damage or safety violations, arising as a result of the above, could negatively affect the ecosystem and the value of the CNT token.

Company

Token holders do not receive the right to participate in the management of ecosystem actions. All decisions regarding the development of the ecosystem, its integration into third-party applications, or any other decision in relation to the company will be made independently and could affect the value of the CNT token.

Negative press about the company or its participants could negatively affect the value of the CNT token.

Force Majeure

The development of the Connectius ecosystem could be interrupted, suspended, or terminated for reasons outside anyone's control (force majeure). This could include a natural disaster, war, armed conflict, public disarray, industrial conflicts, epidemics, mass layoffs, strikes resulting in a decline of productivity, extended shortages or interruptions in the supply of electricity or telecommunication services, or actions of regulators or governmental bodies that might be absent at the time of the ICO.

Those risks are not exhaustive and there are other risks that we are currently not able to predict.

LEGAL NOTICE

Information in this document shall not be exhaustive or comprehensive and shall not imply any legal obligations from a third party. The primary goal of this document is to describe the CNT Token and its use within Connectius. Experts as well as to provide general information about the Connectius Ecosystem, and the possibility of its integration into third-party applications – to expand the future potential application of Tokens.

This document is not an offering of security in any jurisdiction, as the CNT Token will only be issued once and is exclusively intended for the following:

- Enablement of a functioning network;
- Payment for services on the platform;
- Payment for services in our own and partner applications; and
- Motivation for users.

The CNT Token is not intended to be used to complete any functions apart from those indicated above.

Nothing in this White Paper shall be deemed to constitute a prospectus of any sort or a solicitation for investment, nor does it in any way pertain to an offering or a solicitation of an offer to buy any securities in any jurisdiction. This document is not composed in accordance with, and is not subject to, laws or regulations of any jurisdiction, which are designed to protect investors.

The buyer shall first inform himself or herself about the actual value of the proposed material, its conditions and risks prior to acquiring the tokens.

The most significant risks, from our point of view, are presented in the relevant section of this document.

Certain statements, estimates and financial information contained in this White Paper constitute forward-looking statements or information. Such forward-looking statements or information involve known and unknown risks and uncertainties, which may cause actual events or results to differ materially from the estimates or the results implied or expressed in such forward-looking statements.

CNT Token confers no other rights in any form, including but not limited to any ownership, distribution (including but not limited to profit), redemption, liquidation, proprietary (including all forms of intellectual property), or other financial or legal rights, other than those specifically described in the White Paper.

The Connectius Ecosystem token is not a debt instrument or a bond of any kind nor is it any kind of loan levelled against the company.

Connectius Ecosystem token holders shall possess no rights to distribute the finances or any other company asset; they shall have no rights to ownership of any share of the company.

Connectius Ecosystem tokens shall give token holders no voting rights and no rights to receive dividends or any other distribution of the company's revenues.

In relation to the token, the Connectius Ecosystem provides no guarantees relative to its future value.

The company shall have no responsibility in cases, if the holders of CNT Token lose access to their tokens, including, but not limited to when:

- CNT Tokens have been transferred to a third party
- Personal keys and password data has been lost or transferred to a third party
- User's device is unsecure
- Tokens have been used for speculation

This English language White Paper is the primary official source of information about the CNT Token. The information contained herein may from time to time be translated into other languages or used in the course of written or verbal communications with existing and prospective customers, partners etc. In the course of such translation or communication some of the information contained herein may be lost, corrupted, or misrepresented. The accuracy of such alternative communications cannot be guaranteed. In the event of any conflicts or inconsistencies between such translations and communications and this official English language White Paper, the provisions of this English language original document shall prevail.

Additionally, it is understood that, regardless of the language which the document is translated into, potential token holders shall be responsible for evaluation of the document in terms of laws in their given jurisdictions, where he or she resides in, and bear any responsibility in relation to them.