

FUELDApp

Fueled up. Sped up.



WHITE PAPER
(version 1.6)

fueldapp.io

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global automated service for car refuels (charging)

EXECUTIVE SUMMARY

We do believe that **FUELDApp (global automated service for car refuels & charging)**, is destined to become a success! The constantly growing huge market of fueling stations does not have a single service or an app capable of simplifying the refueling and payment procedure globally throughout the world without limiting to a certain geographical scope, whether it's a country or a certain operator's chain.

Making payments using any modern method including crypto will certainly bring more freedom to the customer. With this service in place it becomes possible to dump the mundane requirement of carrying cash, banking or loyalty cards with you at all times.

A perfect solution allowing to cut down the time spending to a bare minimum thanks to implementation of wireless technologies while offering a full set of modern payment means will yield a sure benefit embodied by a whole new customer satisfaction (due to time saving, payment convenience, reduction of excessive operations and user-friendliness). This welfare is achieved through elimination of customers' trips to/from the cash register, queuing in lines, waiting for orders and payments to be processed.

FUELDApp will also boost service station income thanks to optimization of customer traffic, speeding up of regular procedures, not to mention the financial benefit of reducing the need for employees due to ultimate automation.

FUELDApp's economic model largely based on receiving fees off fuel marketers' turnover plus launching crypto as one of the payment methods will guarantee the profit and safety of investments in our token!

1. INTRODUCTION

The appearance of mobile devices certainly marked the beginning of a new tech revolution which reveals itself in many ways and penetrates our everyday life more and more. A modern smartphone is not just a communication tool, but also a powerful computer capable of solving a multitude of tasks its owner has to face. An ability to run diverse software is the key to being revolutionary in the given field.

Today's software is no longer a program run on a standalone desktop PC. It is now quite often a whole set of applications working in connection with one another deployed on millions of client mobile devices and powerful servers hosted in over-protected data-centers representing the so called 'cloud' schema. Sometimes it also means a SaaS solution (software as a service) when a mobile app is a mere terminal granting access to the main infrastructure residing in a remote safe environment. In such a case, a client's phone does not just work as a dumb screen with buttons on it, but being a mixture of hi-tech features resembles a Swiss Army knife with a rich set of useful tools. High-resolution cameras, GPS, Bluetooth, NFC modules are vivid examples of these enhancements. It is for that reason that a mobile device as a multimedia gadget on the one hand and a 'ladder' to the 'clouds' on the other hand can be considered the most advanced IT solution and, as a result, a highly-profitable business paradigm of today.

This schema has been showing tremendously outstanding results that laid the foundation for a wide range of industries. However, there are still some fields that could seriously improve their business performance variables thanks to using such tools.

The fueling station industry is one of those areas. If you look at it briefly you may think that this highly conservative world has it all put right and fine-tuned a long time ago. But take a better look and you will notice a great deal of apps about the garage. The word 'about' should be emphasized. Because 'ABOUT the garage' does not equal 'FOR the garage'. All those apps are mainly a heap of separate pieces of software offering insignificant use, whether it's maps or apps from station operators with some trite information for customers. Neither type is of interest to users whose brain is simply overloaded with stuff and who are reluctant to waste their time on pushing another useless 'twentieth' app onto their device. With this being the case, only the apps bringing a considerable amount of use do take the lead among the rest. These are the apps that substantially add comfort and seriously simplify solutions to everyday's challenges. And these are the apps for the masses.

2. PRODUCT IN BRIEF

Please welcome a whole new global solution which has been waited for considering the technical capabilities (mobile devices, cloud infrastructure and financial tools) are now in place.

FUELDAp is a full cycle tool based on blockchain targeted to make the interaction between the driver and the fueling station perfect. A perfect solution is a solution allowing to cut down the time spending to an absolute minimum while offering a wide range of modern payment means including the crypto. As a result, there will be a high level of customer satisfaction (due to time saving, payment convenience, bonus features), a certain boost in fuel marketers' turnover thanks to client traffic optimization, not to mention the financial benefit of reducing the need for employees due to ultimate service automation. This welfare is achieved through elimination of customers' trips to/from the cash register and consequently queuing in lines. From now on, there is no need for customers to carry cash, banking or loyalty cards with them at all times.

FUELDAp service will work throughout various station chains in all developed countries at the same time making it possible for a motorist to travel with pleasure crossing country borders without noticing and having no language barriers at service stations abroad.

Crypto currency as one of the available payment methods is another principal **FUELDAp**'s innovation. Moreover, a proven customer will also be entitled for an overdraft when buying fuel or merchandise.

And it's not everything yet because fuel retailers will treat **FUELDAp** as an outstanding marketing tool (getting customer feedback, direct communication channel to/from customers) plus a powerful means of boosting sales of its fast food, merchandise and services (car wash).

FUELDAp is both a B2B and B2C offer at the same time. It means a doubled potential and benefit of investing into its development and promotion. The market has just started to see the first timid attempts of introducing fragmented solutions similar to ours. Those are very few and even those cannot come close to **FUELDAp** in terms of crypto usage, complete choice of useful functions and the global geographical scope.

3. BACKGROUND

3.1. Market Characteristics

Today there are more than 1 billion cars running on internal combustion engines. Millions of electric cars are becoming an integral part of the world fleet. It is evident that the market of service stations is huge. Moreover, it will always be stable as fuel is an essential commodity consumed by companies and common people. The figures describing it amount to dozens and hundreds of billions of dollars. This mere fact guarantees constant demand for a well-made useful product that caters the needs of all the parties living within the ecosystem of this industry. With the car autopilot feature becoming a reality the market is expected to rocket as simplicity of use (no need to learn how to drive) and cutting down the cost of taxi service (due to absence of drivers) will create an enormous appetite towards car usage for any kind of travel.

The first timid steps by world's biggest players like Shell and Exxon Mobil are the best proof of the current tendency of implementing solutions similar to **FUELDApP**. At the same time, no single business is offering a truly global app that would equally work for motorists and stations in all developed countries and would offer the same richness of benefits.

3.2. Consumer Experiences

Let's start by looking at today's experience of most drivers when they visit the fueling station. And let's face it: the experience is most often rather stressful. But why is that?

- 1) Even the most seasoned residents do not always know or remember what service stations there are in their neighborhood. This is particularly the case when their favorite choice is closed down for technical reasons. In that case, a motorist may suffer from an instant mental block trying to recall what other stations there are nearby without any idea about their prices. Having a navigator guide knowing the actual prices and station availability would be of some help.
- 2) Having arrived at the station a person will often face long queues of cars. They are generated by the waiting time originating from leisurely drivers' walks to/from the store building where there is not enough attendants, where so much time is spent on payment processing (counting cash, checking loyalty points, dealing with banking cards, handing receipts upon fill-up completion), on fast food & merchandise sales, on consulting customers and registering new loyalty members, on attendants walking away to the forecourt, etc. All these explanations account for the endless queues at the cash register and subsequently on the forecourt. The shop cannot serve you fast no matter how nicely its routine procedures are laid out.
- 3) Bad weather conditions will add to the stress and may affect not only the driver's clothing, but even get them sick after having to stay outside for too long.
- 4) Difficulty in getting urgent assistance on the spot. The only way to ask for help is walk inside the store again to then wait in line to just let them know you have a problem.
- 5) Inconvenient and effort consuming method of filing complaints & feedback. To do this you have to write it down on paper or visit the operator's website or install the station's branded app. Customers prefer to do nothing after all.
- 6) Common human tendency to become absent minded leading to some well-known annoying moments at the register, sort of like 'I've forgotten to check the pump number' or 'I've left my wallet in my car'. Or even worse: 'I've left my wallet at home'. You may just as easily leave your phone at home, but that is a much more rare thing to happen as phone absence will be noticed much sooner because you call more often than you pay.
- 7) Overdraft loans within reasonable limits can sometimes be needed.

- 8) It is a tedious job analyzing your expenses. That's because it is equally difficult collecting numerous bills first and then adding them up. An electronic helping hand would be most welcomed here.
- 9) It is so inconvenient to carry a full wallet of loyalty cards for every station chain. You have to take it out and then have it swiped every time you pay which adds up to the waiting time and irritates you. Most often you have no idea how much free fuel you can get as this information requires an extra checking with the operator but you are in a hurry.
- 10) There is often a language barrier capped by the lack of knowledge of foreign rules when abroad.

3.3. Operator Experiences

Now let's look at the reality from behind the counter to understand what challenges exist for retailers.

- 1) Fueling stations suffer from lost earnings due to queues being an obstacle to increasing the traffic and sending off impatient motorists to visit a less crowded competitor.
- 2) The need to hire extra staff to deal with cash register procedures. As a result, the cost is increasing. Peak hours would usually require more attendants and even that measure may not be sufficient.
- 3) Self-service in-store payment terminals are inefficient and require expensive equipment asking for costly store space. Besides, people are reluctant to learn new kiosks.
- 4) Pay-at-the-pump facilities still require you to get out of your car and take out your banking card. Moreover, there are a number of fraud risks when you choose pay-at-the-pump option. Skimmers can steal your card data, the terminals can allow usage of stolen cards, and left receipts may contain sensitive banking information.
- 5) Weak client activity when it comes to providing feedback.
- 6) Absence of detailed input data about the customer (car make & model, history of customer visits to stations of any brand).
- 7) Customer being reluctant to spend time on registering in loyalty programs.
- 8) No way for the station to increase in-store sales of fast food, merchandise and services due to absence of pre-ordering tools that customers could use on their way there. Quite often motorists do not have extra time to wait for their coffee or hot dog to be made on the spot after having spent it on fueling, payment and queuing and so they just leave.

3.4. Blockchain & Crypto Usage

Finally, fueling stations have no solutions to accept crypto payments even though the digital market is becoming huge at a fast pace. Retail stores are already becoming home to crypto terminals (CopPay) to allow on-the-spot instant exchange of crypto payments into fiat money due to the vendor. Still certain 'experts' keep being rather skeptical about using crypto as a payment means. This type of human disbelief is quite typical for all cases involving something revolutionary new. What is obvious is that the digital money cannot be stopped. It is not the only payment method, but just another option on the list. Then why would someone want to dismiss it? If it's missed it can only be a disadvantage for the operator. Okay, there will always be motorists who do not trust crypto and will not use it. But what about the rest who still want it? Therefore, fuel marketers overlooking the digit today will be falling behind the leaders of tomorrow who took it seriously. Now this is something unheard of while tomorrow this is going to be a norm. It is already made possible. And so tomorrow is starting today!

4. PRODUCT IN DETAILS

4.1. Problem Solutions

FUELDApP will solve all the above mentioned problems in one blow and globally thus satisfying all the parties involved and saving their resources.

The client app will work on the customer's mobile device and can also be brought up on the car onboard display. The driver can now relax thanks to being served all the way starting from helping to choose the right station at the given moment for the given car, auto-detecting the arrival to the station via GPS, auto-linking the car to the right fuel pump via the client's phone Bluetooth (or after having scanned the QR-code on the pump with the phone camera) and ending with instant one-tap in-app payments with the choice of crypto and traditional currencies or an overdraft.

The over-protected cloud infrastructure will act as the storage for client database and will supply the data required for the transactions. The information related to the service's crypto token will be stored in the blockchain. The banking card information will be stored outside of the service's infrastructure on the corresponding banking servers as required, thus minimizing the risks.

FUELDApP service will work with various station chains on the territories of all technologically developed countries allowing customers to travel without noticing borders. The app displaying stuff in the user's native language will provide accurate and up-to-date information about fuel prices (can be shown in user's native currency), local rules and will let the driver refuel without saying a word to anyone.

4.2. Service Features

Here is what **FUELDApP** will offer:

For customers:

- Map with stations (including information about being temporarily closed down) + navigation to selected sites.
- Auto-detecting arrival to service stations via GPS. Alternative option: selecting station from the list (in case GPS is down).
- Instant automatic linking of the customer to the fuel pump in one of the following ways:
 - a) default linking thanks to locating customer via Bluetooth Low Energy supported by customer's phone (standards iBeacon/Eddystone);
 - b) scanning QR-code on the pump using phone camera;
 - c) selecting pump from the list (in case of Bluetooth or camera not working).
- Wide choice of payment methods and quick settlements using one-tap operations (all payment means must be pre-linked to the app):
 - a) Crypto (**FUELDApP**'s operational token);
 - b) credit & debit banking cards;
 - c) Apple Pay, Samsung Pay, PayPal;
 - d) pre-paid deposit including accumulated loyalty bonuses;
 - e) overdraft loans (for proven customers).
- The system will cope with temporary connectivity issues allowing proven customers or users with pre-paid deposit to pump the fuel and even leave the station before the payment confirmation is received.

- Instant invitation of attendant to the pump with a tap. In-app 'walkie-talkie' calls to station.
- Quick feedback (allowing short audio/video attachments to avoid typing).
- Pre-ordering snacks & drinks, merchandise and services (car wash) in a few easy taps prior to customer's arrival (to have the items ready right on time and to avoid waiting).
- Settings including all the customer's cars and their fuel type.
- Keeping track of various parameters (money and fuel spenditure, visits history, actual fuel consumption for each customer's car, etc.).
- Using car onboard display for the app (specific car models).
- According to Elon Musk's forecast, 2027 will see all cars manufactured with the auto-pilot as a compulsory feature (Source: interview on the World Government Summit in Dubai, 2017). **FUELDApP** will be capable of attaching a car to its usage history, which will not only allow collective car usage with pre-set parameters for fueling, service and payment (nice feature for companies and collective family usage), but also control its usage (both by setting bans on certain operations and controlling its movement). When combined with auto-pilot the app will complete the internet-of-things integration as the car will be able to refuel itself.

For fueling stations:

- Convenient means of accepting electronic payments for fuel, merchandise and services.
- Cutting down expenses on staff while improving service quality (accuracy, availability, keeping up good customer relations, teaching and informing clients).
- Detailed analytics about clients' car fleets.
- Convenient and efficient means of getting customer feedback.
- Targeted customer communication tool.
- Stations will not have to order and put in place any costly equipment for the app operation. Optionally installed pocket-sized Bluetooth locators will be provided by **FUELDApP** on favorable conditions.

4.3. Use Cases

Imagine that one morning a lady named Maria is going to drive her kid to school and then get to work. After having taken her seat she notices that the fuel is running short.

So she opens up **FUELDApP** on her phone and taps a button to check her favorite fueling station availability. It turns out that her favorite garage is going to be temporarily closed down for technical reasons.

Maria accepts an alternative option by tapping another site shown on the map and the app brings up a navigator onto her car onboard screen.

Five minutes prior to the arrival as she is waiting at the traffic lights Maria taps 'Shopping' -> 'Favorites' which automatically puts her usual choice (Americano and donut) to the shopping cart. Tapping '5 minutes' button is telling the station when she'd like to pick up her order. The station store is treating Maria with a 20% discount for her favorite donut.

Her arrival is detected by GPS.

Once at the station Maria drives up closer to the pump with fewer cars around. At this moment an attendant has recognized her car (by number plates) and comes up to hand over the tasty order.

Once the pump is vacant Maria drives up close to it. The tracking system based on Bluetooth Low Energy standard automatically links her car to this pump, which is shown on the app screen. Alternatively she could have scanned the QR-code on the pump to make the selection without having to choose from the list. She taps 'Refuel One-Touch' button to have the app apply the usual set of refueling parameters (e.g. 50 litres of Euro-5 diesel fuel + payment using a certain pre-defined banking card). The system allows pumping the fuel and Maria taps another button to have an attendant do the refueling job so that she can enjoy her coffee and donut.

Once the employee has completed the procedure there is still no payment confirmation. Anyway, Maria continues her journey. 30 seconds later the banking confirmation is there alright and so the app informs that the receipt has been emailed and is now available inside the app.

4.4. Competitive Advantages

Today there are no complete solutions similar to **FUELDApP**. There are only fragmented apps offering a limited set of choices without much use. At the same time, some major fuel marketers like Shell, Exxon Mobil are starting to implement similar things, which is a good proof that the strategy is right.

At the same time it must be noted that:

- No one is trying to offer a single global app that would equally work for all fueling station chains. Therefore, there is a geographical gap even within city borders.
- No one is using Bluetooth technology to automatically link the car to a pump.
- Linking the car to a pump via QR-code scanning is a rarely option.
- Poor choice of functions requiring installation of other apps to make up for it.
- Pre-ordering function not available.
- Crypto currency payment method not available.
- Overdraft loans not available.
- Native station apps are of little interest and of little use as they mainly try to push down ads to customers.
- Existing solutions do not allow station operators to know the details about their customers, their fleets and refueling stats.
- There is no tool to set up instant communication and feedback.
- No apps working on car onboard display.

4.5. Blockchain component

A special operational token emitted by **FUELDApP** for every certain region will be used in the system as a crypto payment means (unlike an investment token emitted by **FUELDApP** for the ICO) using smart-contract with the ability to be destroyed and additionally emitted, allowing loan provision to customers.

4.6. Geographical Scale

FUELDApP is planning to pursue the following strategy of geographical expansion:

- 1) app will be tested and launched on the local market;
- 2) app will be tested and launched in the EU and the UK;
- 3) app will be tested and launched in North America and certain countries of South-East Asia (including China, Japan, South Korea, Australia and New Zealand);
- 4) app will be tested and launched in other countries.

5. BUSINESS MODEL

FUELDApP's business model is based on the following incomes:

- 1) Permanent income in the form of service fees paid by fuel marketers to **FUELDApP** for processing customer payments done with the help of the app. The common fee level (0.5%-3%) multiplied by the great number of users, stations and countries will provide permanent substantial revenue for the service. This particular income will be the key factor of financial stability.
- 2) Creation of the operational token type which will work as an alternative payment method inside **FUELDApP**. This particular token will be giving operational profit when purchased for other currencies thanks to exchange fees. This income will form an asset that will be used along with other incomes for the purpose of buying out investment tokens at the market rate from ICO participants.
- 3) Income derived from the provision of Big Data services. **FUELDApP** will be constantly accumulating precious information about the customer structure and car fleets. This raw data will be subject to machine analysis for making intelligent conclusions which will be interesting to various companies involved in the refueling industry and marketing-related fields.
- 4) Income from placement of context advertisements inside the app. It must be noted that **FUELDApP** will make sure that the advertising manner is unobtrusive and targeted based on customer's preferences to avoid irritation.

6. ICO DETAILS

6.1. Why ICO

Raising investments via an ICO is today's most efficient method of financing projects and especially appropriate for global products based on blockchain.

To complete the production and integration of **FUELDApP** with various fueling chains as soon as possible a major amount of investments is required. Secondly, investments will allow dynamic launching and promotion of the product in the global market.

FUELDApP will have its own crypto payment token. As a result, it is logical to invite the crypto community to participate in the project.

Global attraction of investors is going to be associated with widespread communication and discussion of the product, which is most useful to make it better. Understanding the structure and origin of investments from various regions will let the service better understand where the demand is greater and focus accordingly.

6.2. Meet Our Tokens

FUELDApP deals with two kinds of token:

a) Investment token FUELD (FLD).

It is created to raise investments during the ICO. Holders of this token will be able to trade it on the exchange. **FUELDApP** will spend 30% of its annual profits to buy out this token at the market rate until the company completes the buying-out or goes public in an IPO (allowing token holders to convert their tokens favorably into company shares).

All mentioning of tokens in this document related to the ICO should be referred to investment token type.

b) Operational token (name will be announced after the ICO).

This token type will be emitted after the ICO separately for every geographical region prior to launching **FUELDApP** in that particular region. It will act as a crypto means of payment for fuel, merchandise and services inside the app.

The schema of using this token:

- 1) Customer buys tokens inside the app using traditional payment methods or main crypto currencies.
- 2) Every time some fuel is purchased for the operational tokens **FUELDApP** will send fiat money to station operators.

6.3. Pre-sale (Pre-ICO) Stage

Pre-ICO start: 2017/11/23 06:00:00 UTC

Pre-ICO finish: 2017/12/23 05:59:59 UTC

5% of all tokens will be emitted for sale during the Pre-ICO. Unsold tokens will be added to tokens emitted for sale during ICO (main stage).

Investors participating in the Pre-ICO will be rewarded with free tokens in the amount of 30% of their pre-sale investments.

Pre-ICO participants will be rewarded with discounts for purchased fuel in the amount proportional to their pre-sale investments, i.e. over time they will receive discounts on purchased fuel equal to the amount of their Pre-ICO investments, which is an equivalent to complete buy-back of investments.

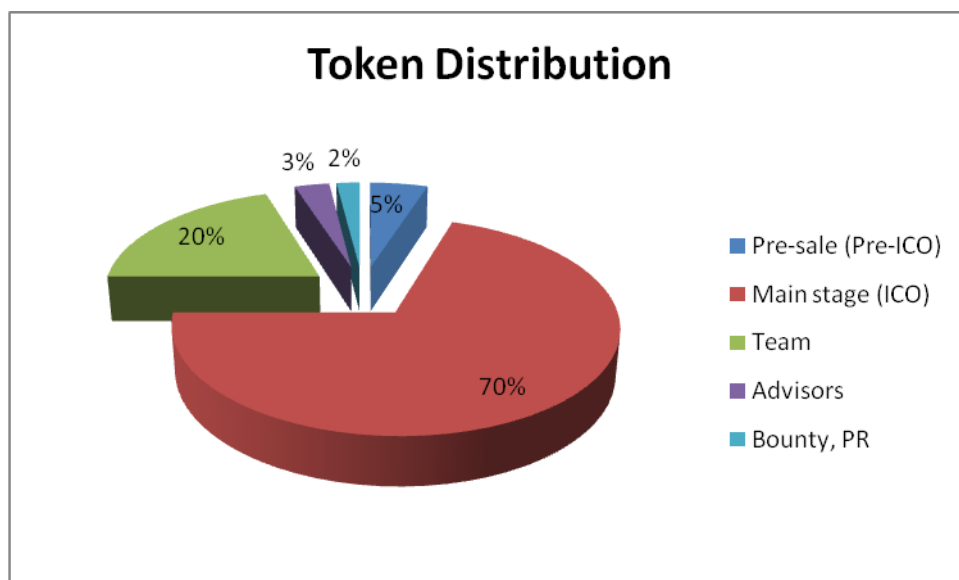
6.4. ICO Main Stage

70% of all tokens along with tokens unsold during the Pre-ICO (less than 5%) will be emitted for sale during the ICO's main stage at a higher price. Early investors will be able to buy tokens at a favorable price (5-15% discount during first weeks of the ICO).

Unsold tokens will be destroyed in 48 hours after the ICO finish. If the soft cap of the ICO is not reached then all the funds received during the ICO main stage will be sent back to investors in 48 hours after the ICO finish. The project will still be worked on using company's own resources.

6.5. Token Distribution

<i>No</i>	<i>Structure</i>	<i>%</i>
1	Pre-ICO	5%
2	ICO	70%
3	Team	20%
4	Advisors	3%
5	Bounty, PR	2%
	Total	100%



6.6. Token Emission

Token: FUELD (FLD)	
Emission, units	200 000 000
including for sale & pre-ICO bonuses, units	150 000 000
Prices	
Base price, ETH	0.000456
Pre-ICO, ETH	0.000456 (+30% tokens as a free bonus + discounts on refuels)
ICO Week 1 (-15%), ETH	0.000387
ICO Week 2 (-10%), ETH	0.000410
ICO Week 3 (-5%), ETH	0.000433
ICO Week 4+, ETH	0.000456

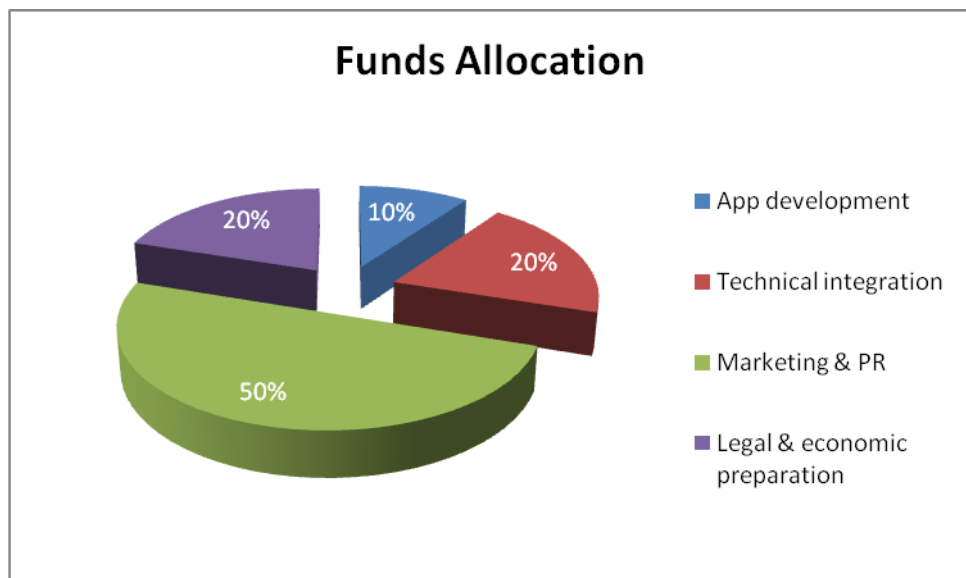
Investments	
Target sales (hard cap), ETH	67 000
Minimum sales (soft cap), ETH	6 700

Purchased tokens will be distributed among crowdsale participants in 48 hours after the ICO finish. **Important: Official crowdsale instructions will only be given at <https://fueldapp.io>**

6.7. Funds Allocation

Investments raised during the ICO will be used in the following way:

- 1) 10% - mobile app & cloud service development (with analytic tools for operators).
- 2) 50% - marketing & product promotion. Required for creation of mass awareness and customer engagement.
- 3) 20% - legal and financial preparation in the regions of deployment.
- 4) 20% - technical integration with stations, including installation of Bluetooth locators, linking **FUELDApp** with operators infrastructures, teaching personnel. Creating support desk.



6.8. Keeping Token Strong

- 1) **FUELDApp** will use 30% of its annual profit for buying out tokens at a market rate from the ICO participants until the complete buy-out or until the moment the company goes public in an IPO. When the service announces an IPO token holders will be offered favorable conditions to convert their tokens into company shares. Considering the planned dynamics of service growth it is expected to be possible to complete the buying out of tokens within 2 years from the moment **FUELDApp** is massively launched.

Calculations are based on the following modest parameters:

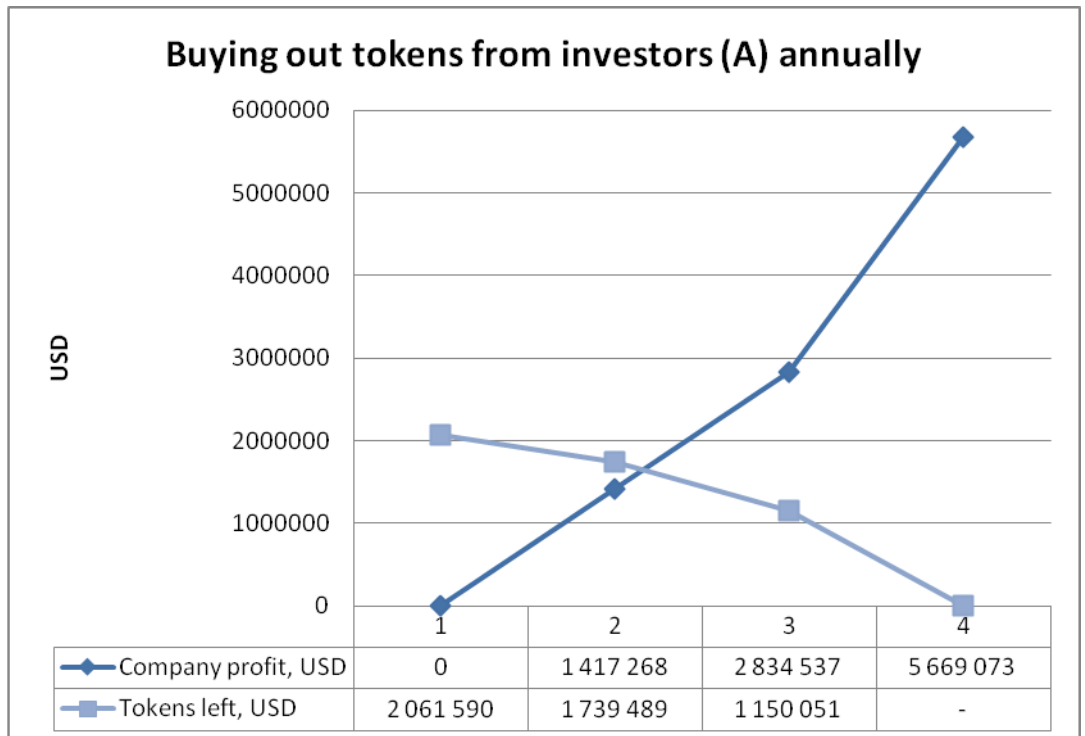
- share of customers using FUELDApp: 0.5%-2% (growth within 3 years).
- service fee received from fueling operators for processing customer payments: 1% of each payment.
- taxes & costs: 50%.

Below are the calculations for the planned buying out of tokens according to 4 possible investment scenarios (see Roadmap) separately for each region*.

* Not taking into account non-fuel goods and services. Taking into account growing market value of the token.

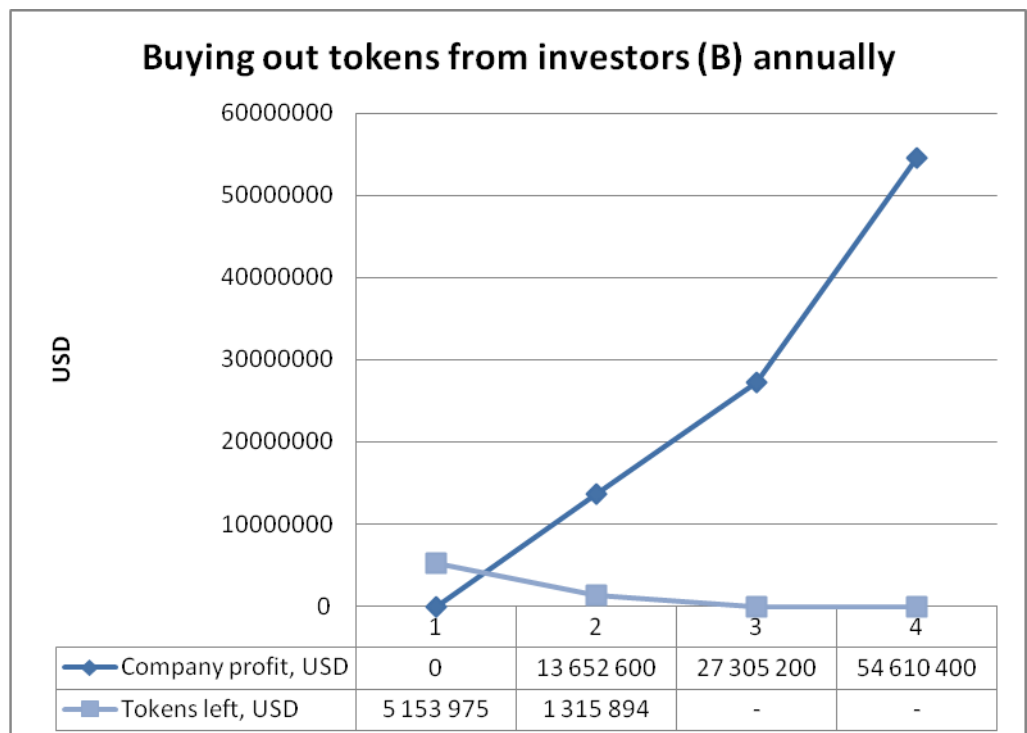
A) According to Scenario A (see Roadmap):

Please note: annual turnover of fuel-related payments on the local market = USD 57 billion.
ICO investments required for the launch in the local market = USD 2.1 million.



B) According to Scenario B (see Roadmap):

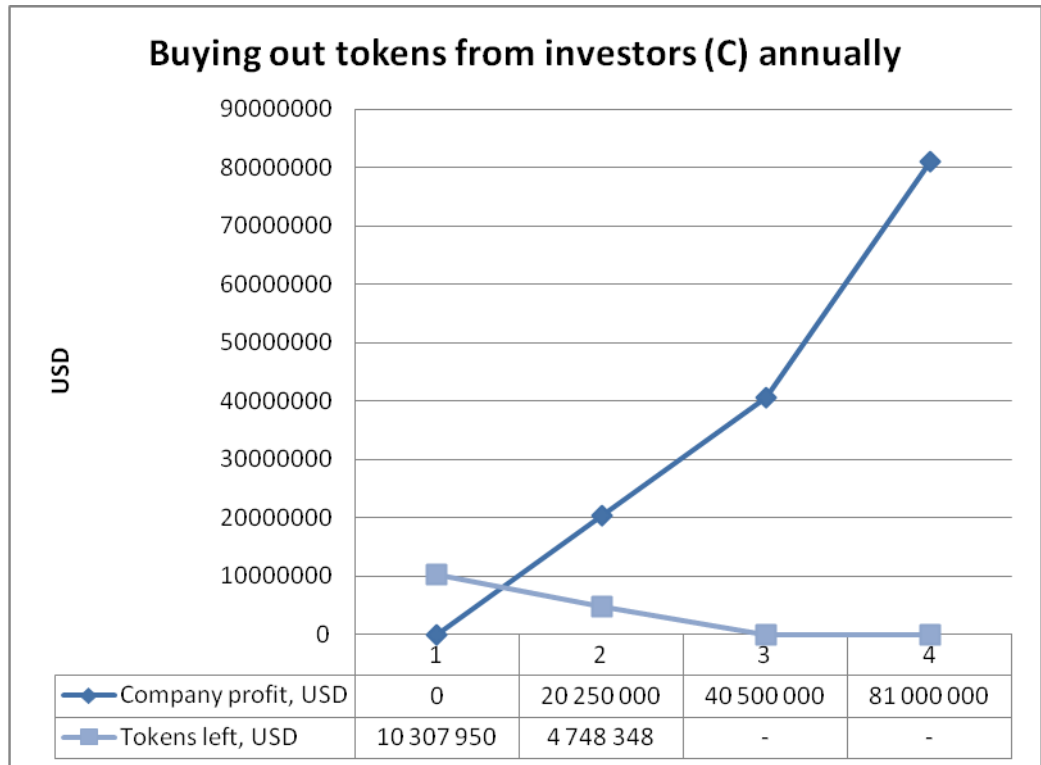
Please note: annual turnover of fuel-related payments on the EU & the UK markets = USD 546 billion.
ICO investments required for the launch in the EU & the UK markets = USD 5.2 million.



C) According to Scenario C (see Roadmap):

Please note: annual turnover of fuel-related payments on the markets of North America & certain countries of South-East Asia = USD 810 billion.

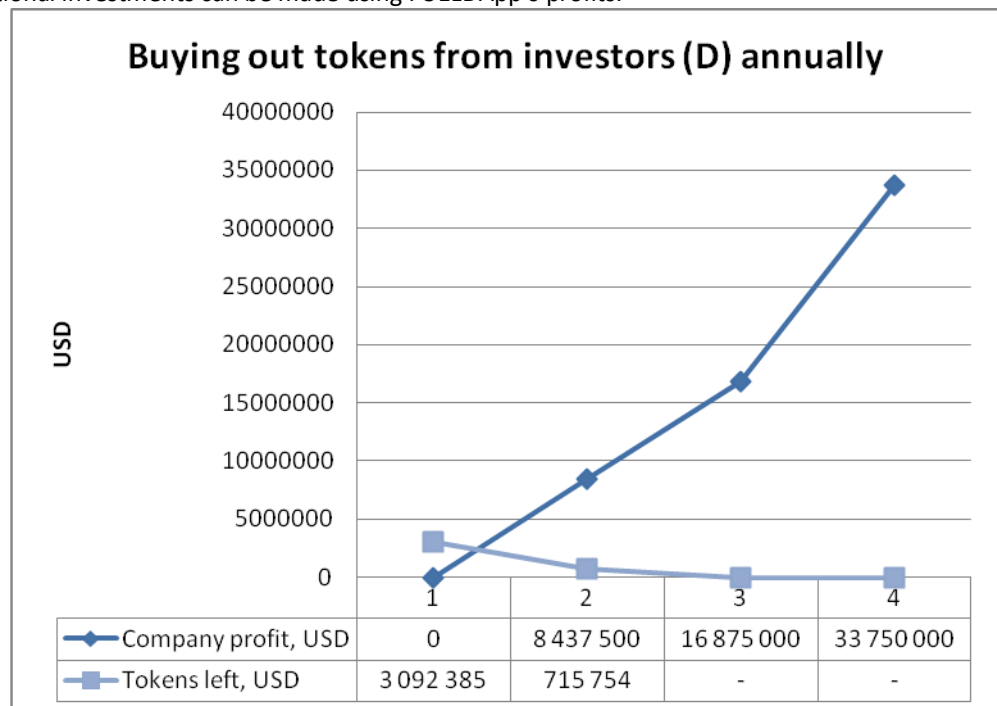
ICO investments required for the launch in the markets of North America & certain countries of South-East Asia = USD 10.3 million.



D) According to Scenario D (see Roadmap):

Please note: annual turnover of fuel-related payments on the markets of certain other countries = USD 338 billion.

ICO investments required for the launch in the markets of certain other countries = USD 3.1 million.
Additional investments can be made using FUELApp's profits.



- 2) After the ICO finish the token will be traded on the main exchanges listed in Top-15 according to CoinMarketCap.
- 3) Potential possibility to receive profitable company shares on favorable conditions during planned IPO should raise interest towards the token. Therefore, some investors may prefer not to sell their tokens back to **FUELDApP**.
- 4) Since the operational token will be the only crypto payment means within the app giving its users certain advantages it is going to be in demand. As a result, the investment token's price will be positively affected.
- 5) Half of team's tokens will be frozen for 6 months after the ICO to protect value.

6.9. Additional Bonuses for Investors

- 1) Membership in road assistance clubs.
- 2) For participants of the Pre-ICO: discounts on purchased fuel in the amount proportional to the amount of their Pre-ICO investments, i.e. over time the total discount received on fuel will be equal to the investments, which is the same as receiving all the investments back.

7. ROADMAP

FUELDApP is considering the following development scenarios depending on the amount of investments raised:

Scenarios	Tokens sold during the ICO*, units	
Scenario A (up to 10% of target)	-	14 700 000
Scenario B (10-35% of target)	14 700 001	51 450 000
Scenario C (35-85% of target)	51 450 001	124 950 000
Scenario D (85-100% of target)	124 950 001	147 000 000

* Taking into account giving 30% free bonus to Pre-ICO participants.

September, 2017:

Birth of idea, market analysis, creation of concept and app prototyping.

October-February, 2017-2018:

App development (alpha version).

November-December, 2017:

Pre-sale (Pre-ICO).

January-February, 2018:

Main crowdsale (ICO).

February-April, 2018:

Actions: 1) Team expansion (technical, legal). 2) App development (beta version).

Q2, 2018 (Scenario A):

Market: Local.

Actions: 1) Legal work. 2) Negotiations with fuel marketers. 3) Roll-out and testing at selected stations of various chains.

Q3-Q4, 2018 (Scenario A):

Market: Local.

Actions: 1) Emission of operational tokens. 2) Launch. 3) Promotion.

Q3-Q4, 2018 (Scenario B):

Market: the EU & the UK.

Actions: 1) Legal work. 2) Negotiations with fuel marketers. 3) Roll-out and testing at selected stations of various chains.

Q1, 2019 – Q4, 2019 (Scenario B):

Market: the EU & the UK.

Actions: 1) Emission of operational tokens. 2) Launch. 3) Promotion.

Q1-Q2, 2019 (Scenario C):

Market: North America, South-East Asia (including China, Japan, South Korea, Australia & New Zealand).

Actions: 1) Legal work. 2) Negotiations with fuel marketers. 3) Roll-out and testing at selected stations of various chains.

Q3, 2019 – Q2, 2020 (Scenario C):

Market: North America, South-East Asia (including China, Japan, South Korea, Australia & New Zealand).

Actions: 1) Emission of operational tokens. 2) Launch. 3) Promotion.

Q3-Q4, 2019 (Scenario D):

Market: Other countries (including South America).

Actions: 1) Legal work. 2) Negotiations with fuel marketers. 3) Roll-out and testing at selected stations of various chains.

Q1, 2020 – Q4, 2020 (Scenario D):

Market: Other countries (including South America).

Actions: 1) Emission of operational tokens. 2) Launch. 3) Promotion.

8. TEAM & ADVISORS

8.1. Key members

1) Nicolay Buslaev (CEO)



Founder and CEO in 'Telescopia' (IT solutions & consulting, software development)

'At the beginning Bitcoin, Youtube or Facebook could seem to many as something insignificant, but today they are giants that have turned from something beyond hot imagination into a cold fact. Likewise, a self-consistent service appealing to motorists globally and having no equivalents can seem incredible, but tomorrow it is going to become reality. Blockchain in this project is not a goal in itself, but a powerful multiplier of efficiency and a firm foundation for flexible business models.'

Key competences:

- Project management expert for both IT (large-scale retail automation, location tracking, mobile app solutions) and other industries (car business, chemical industry, entertainment).
- International trade & commerce experience.
- Marketing & advertising experience (car business, chemical industry, media).
- Blockchain supporter.

2) Igor Baykov (CTO)



CEO in 'Metro-TV' (advertising) and 'Belrosreklama' (advertising). Graduate of Belarusian State University of Informatics & Radioelectronics. Graduate of Moscow Business School (MBA Start program).

'In my life I keep to the principle: 'Give me the pivot and I will overturn the earth'. With the team of professionals under the name of FUELDAApp, I do have the pivot and I am sure of success of our global project that can overturn the world.'

Key competences:

- Management of large-scale technical and marketing projects.
- Great experience in corporate sales and making business deals.
- Among achievements: brought 372% income increase and 2,340% profit increase with staff reduction twice for 'Metro-TV' in the first 3 years as CEO.
- Consultant in building sales department with CRM and gamification techniques.
- Blockchain supporter.

3) Yury Loika (Chief engineer of the project)



CTO in 'Telescopia' (Software development, IT consulting & expertise). Bachelor of Belarusian State University of Informatics and Radioelectronics specializing in modeling & computer-aided design.

Key competences:

- Hugely experienced both as Team Lead and Senior Developer with full command of a wide range of programming languages & tools.
- Fond of following / implementing hi-tech trends (visual recognition, Big Data, artificial intelligence, online marketing, internet-of-things, single-board computers, wireless).
- Successful development and deployment of IT projects (location tracking, large-scale retail automation, mobile/desktop/web-applications, visual recognition solutions).
- Certified specialist in information security.

4) Alexander Davidyuk (Administrative director of the project)



Administrative director and director for development in 'Belintrust-F' (retail, real estate), 'Tessa Plus' (retail). Education: legal (CPPRK of the Belarusian Ministry of the Interior), economic (Belarusian State University), physics & mathematics (Belarusian State Pedagogical University).

'Every business idea should stem from math analysis proving the economic model. FUELDAApp project has a neat economic model, promising growth perspectives, confident and ambitious team.'

Key competences:

- Experienced in launching commercially acclaimed projects from scratch.
- Management experience.
- Experienced in organizing and conducting VIP negotiations.
- Experienced in designing marketing strategies to promote brand in a certain region and defining company development vector.
- Has held managing positions in law enforcement structures specializing in organization of security during mass events and events involving highest state officials.

5) Dmitry Belonovsky (Marketing director of the project)



Deputy director of marketing in 'Magellan' (tourism), head of internet-marketing for fifa.by. Graduate in commerce and trade, holding Bachelor's Degree of the Belarusian Institute of Business.

'You can't stand still in the modern world. You have to keep going as what made sense yesterday tomorrow will lose it! Blockchain is the future that we're entering now.'

Key competences:

- Successful setting up of marketing departments from scratch.
- Organizing and holding advertising campaigns for major companies.
- Analyzing campaign data and creating recommendations for optimization and improvement of target parameters.
- Specializing in internet-promotion, SMM, contextual advertising, e-mail marketing.
- Successful launches of PR-projects.
- Experience in conducting exhibitions.
- Experienced in graphic & web-design.

6) Alexander Popov (Director of Economics and Legal Affairs of the project)



Founder and CEO in 'Belintrust' holding (comprising of 14 companies in the fields of investments, media and retail). Graduated as a lawyer from Belarusian State University and as an economist from Belarusian State Economic University.

'The project that is bringing blockchain technology into the global and real, but rather secluded and conservative industry is charging you up with its ambitiousness! Introducing 'internet of things' in transport is going to explode this market in the near future! I am truly excited to be among innovators!'

Key competences:

- Legal and financial consulting & expertise.
- Accomplished investor.
- Experienced in securities.
- Successful launches of business projects in various fields.
- Blockchain supporter.

8.2. Advisors

1) Thierry De Gorter (Blockchain Project Manager, Core.Tech.Chain)



Thierry De Gorter has both the Swedish and Belgian citizenships. Formerly an accountant, he has evolved through a versatile international management career including industrial production, software /APP development, WEB TV & music production, VIP services, and a biotechnological project leading today to a deep commitment into the Blockchain technology and environmental/climate change breakthrough solutions.

As the 'Core.Tech.Chain' project manager, Thierry is directly in charge of the following crucial matters: concept, organization, investor relationships, blockchain, biotechnological bridges & patents. As such, he has been proposed to join the Advisory Board of FUELDAp, with whom synergies are envisioned.

Thierry De Gorter is a member of the 'Linkedin Career Advice Hub'. His active passions are music composition, motorsports and psycho-sociology.

2) Kateryna Shyrkova (Senior Associate, FinPoint - Rothschild Partner)



Experienced investment banker with in-depth expertise across a number of industries in Ukraine / Europe.

Broad range of operations: M&A, Debt Advisory, Corporate Finance, Strategy consulting

- Covered a wide range of sectors for a variety of top tier Ukrainian / International clients, including IT, FinTech, FIG, Agriculture, Consumer, Retail, Industrials, TMT.
- Responsibilities in deal originations and execution: project management, communication with clients and buyers/targets, industry and company research, financial modeling and company valuation, due diligence, strategy consulting, etc.

Recent projects include:

1. Strategic review of FinTech industry for selected EU/CEE countries: industry overview, targets selection, contacts/meeting with targets, investment analysis.
2. Disposal of Ukrainian asset of the top tier multinational holding.
3. Advisory to the leading EU prepaid corporate services player on CIS market entry.

3) Alex Faliushin (Founder & CEO, IT Security Group)



Specializes in international payment solutions, organization of accepting and processing payments in high-risk industries.

Alex has a 10-year experience in IT and finances. In 2015 he founded IT Security Group LLC. Since that time the company has developed and tested a unique online anti-fraud system for evaluating payment risks. This solution allows receiving high-fraud payments (such as credit cards, Neteller, PayPal, Skrill, POLi etc.) in high-risk industries. Unique unparalleled technologies were used in the making of it. Also the company has developed solutions for processing crypto payments, a highly scalable social media platform and implemented a trading platform for a crypto exchange from scratch, etc.

Currently, Alex is working on CoinLoan project. It's an innovative platform for lending secured by crypto assets. CoinLoan will allow borrowers to preserve crypto currency and keep them out of selling it even in case of an urgent need for fiat funds. Lenders will be able provide fiat loans without checking the borrowers' solvency. Repayment is guaranteed. CoinLoan will allow FUELDapp token holders to use them as collateral for borrowing fiat loans. So this will extend the opportunities and the range of using the platform tokens.

4) Olivier Azan (Quantitative Researcher, Eastmore Group)



Olivier works as a quant in a hedge fund focused on machine learning and algorithmic trading. He realized how arduous transaction processes can be. He is a big believer in the simplicity of blockchain technologies, and he joined the FUELDApp project to build exciting, decentralized, open solutions to solve “real-world” problems. Olivier has been advisor to several blockchain projects and he will use his extensive network.

5) Trevor Basserabie (Principal Founder, TB Capital Management)



Outstanding Performer and achiever of Global Macro Long Short Hedge Fund, Consistent ROI over 15% in equities and Foreign Exchange on an annualized basis over 7 years.

- Unique hedge strategies, P&L, eclectic investment styles, low risk exposure, leverage positions, gain from corporate actions without actual share ownership. Low commission and capital outlay requirement, small margin call risk.
- High returns in US, UK, Asian & Australian equities, commodities, foreign exchange, futures, options, fixed income market.

6) Darrell Emmanuel (President at DE Asset Management Limited)



Since 2010 he has been the President of DE Asset Management Limited, a venture capital firm in Vancouver, Canada.

Mr. Emmanuel was introduced to venture Capital in 2001 when he worked as an associate for Brooklyn Capital. Having deep knowledge of the tech world in 2000 he co-founded a company called Internet Buying Guide.com. He is very well aware of the potential of the blockchain technology. Mr. Emmanuel's 10-year financial experience started at RBC Royal Bank in 2007. Later he worked for other well known financial institutions like the Investors Group, Freedom55. He even managed the Vancouver branch of Global Maxfin Investments at some stage. Since 2010 he has been the President of DE Asset Management Limited, a venture capital firm in Vancouver, Canada.

9. FAQ

1. **Question:** What does it have to do with blockchain?

Answer: **FUELApp**'s operational token will work on blockchain using smart contracts and is going to be an alternative payment method in the system. It will also allow to credit customers when needed. Token emission and destroying will be controlled separately for every region by the service. Important information will be stored in blockchain.

2. **Question:** Why is so much of investments required to make an app?

Answer: Let's face it: an app does not cost so much to make. But let's dig deeper and notice a whole lot of infrastructure that must be correlated with a multitude of IT systems of fueling operators, which means a long and painstaking process. Secondly, to launch a product and make it recognizable at such a scale one would need considerable marketing activity requiring substantial resources. **FUELApp**'s team will work on the project anyway, but ICO funding can help achieve the aim much sooner. Generally speaking, such amount of investments for a project of this size is not much.

3. **Question:** How **FUELApp** is different from other apps?

Answer: 1) **FUELApp** will work globally without limiting application scope to a certain fueling station chain or a certain country. The driver will not feel any difference moving from station to station, from country to country. 2) It will be based on blockchain and will provide a crypto means of payment among others. Important data will be stored in blockchain. 3) The app will automatically detect not only the station, but even the fuel pump adjacent to the user's car. The fueling procedure can be virtually done in a few taps without getting out of the car. 4) It will be possible to pre-order things (e.g. coffee, a hot dog) before arrival to the station. This will help to avoid extra waiting on the spot. 5) The amount of **FUELApp**'s functionality will beat any competing solution out there in the market.

4. **Question:** Why would fuel marketers be interested in cooperation with you?

Answer: Fueling operators have been working with financial companies and paying them service fees for ages. In this case, for the industry it is simply another financial entity offering not only direct benefits in the form of traffic improvement, but also a range of powerful tools (efficient communication with customers, marketing data on clients and their fleets, etc.). Should an operator decide to keep things unchanged it will mean losing motorists using **FUELApp**.

5. **Question:** How will the system behave in the absence of internet?

Answer: The system requires the station to have internet access when serving customers (to reach **FUELApp** online payment authorization system). In case the client's smartphone has no internet access, all communication between the customer's device and the station will be done via Bluetooth (without sending any sensitive banking information between them, only running payment authorization requests and responses).

6. **Question:** How will the system behave in case GPS is down?
Answer: GPS is required just for convenience of automatic detection of arrival at the station. In case GPS is not working the customer will be able to visually recognize the station and select it on the list of stations inside the app.
7. **Question:** How will the system work if Bluetooth is not working (in the user's phone or the station's equipment)?
Answer: In that case the customer can scan the QR-code on the fuel pump to correctly link with it. If the customer has no internet access he can then have the attendant at the register scan the resulting code on customer's smartphone to correctly identify the customer and authorize the order.
8. **Question:** How will the system work in countries where crypto is not allowed?
Answer: There will be no law violation when using the app. Fuel marketers will receive fiat money from **FUELDApP** for purchased items. Clients will use tokens as a means of pre-payment confirmation. Secondly, should there be severe bans on purchases of tokens inside the app in certain countries this function can be disabled for such users (devices).
9. **Question:** How will **FUELDApP** report its financial figures for investors?
Answer: The company will post its official financial reports signed by highly acclaimed audit agencies on its website annually.
10. **Question:** How will the priority for buying out tokens be set when there is a lot of sales calls from investors?
Answer: The priority for buying out tokens will be set by the exchange using standard procedures.
11. **Question:** How will it be possible to buy out tokens should their value rise exponentially?
Answer: In that case we will simply buy them out over a longer period. If the token rockets then investors will be able to sell it at a high profit on the exchange without any problems. At the same time, it will signify that **FUELDApP** has reached substantial investment value for the company to go public in an IPO. With that being the case, investors still holding their tokens will be entitled for favorable conditions to convert their tokens into company shares during the IPO.

10. CONCLUSIONS

The global automated service for car refuels & charging **FUELDApP** is the solution for the fueling industry that has been waited for and it is going to be a success! The constantly growing huge market of fueling stations does not have a single service or an app capable of simplifying the refueling and payment procedure globally throughout the world without limiting to a certain geographical scope, whether it's a country or a certain operator's chain.

The service represents a highly stable business model based on the following key factors:

- 1) Using blockchain solutions (service's own crypto payment means and important data storage in blockchain) will attract an army of users especially thanks to followers of hi-tech trends.
- 2) Global usage of the service without geographical limits will create a unique convenience for long-distance travels.
- 3) Technical tricks to speed up the fueling procedure (using Bluetooth, GPS, QR-code scanning, one-tap commands) not requiring any excessive actions from users or waiting in lines.
- 4) Simplifying and boosting sales of in-store items for stations due to the pre-ordering feature. This is going to be a double benefit both for customers and operators.
- 5) Highly detailed analytics based on Big Data will be demanded by fueling operators and marketing companies.
- 6) Guaranteed steady income derived by **FUELDApP** in the form of payment processing service fees paid by fuel operators.
- 7) Sales of contextual advertising will yield an additional source of income.
- 8) The rising token value and plans to go public in an IPO will help to keep the improvement of the product.

Sooner or later, a project like this was going to appear. The time has come! **FUELDApP** is creating a new fueling world – a world with no boundaries and complexities. We invite everyone to become part of this new world – a world of speed, convenience and financial benefit!