

Swisstok P2P mail. First Email System for the New Economy

Version 2.3

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Executive Summary

Swisstok creates a decentralized blockchain-based email platform. This is one of the first mail systems for a new decentralized economy and the very first one combining the P2P idea with the traditional reliable mail architecture and usability.

The Swisstok platform includes:

- a user application (Windows, iOS, Android);
- a standardized node for building a P2P network and connecting users.

The 2-level P2P architecture ensures better protection from DDoS and mass hacking, while leveling down the capacity requirements. It offers best-of-class encryption, sender authentication, and spam protection. The solution is distributed free of charge, but nodes can render paid services where users and nodes can benefit from receiving messages and posting / viewing ads.

Problem

The future of communications: what is it like? Why do the internet giants offer you free services? To gain full access to your life in return. Even when using a free application, we grant them detailed information about ourselves.

How many free messengers and emails do you have on your device, and why aren't they integrated with each other? Because every Internet company wants to make its own profit with selling your data and sending ads. The problems of inequitable distribution of income and power online are getting more and more drastic. But the blockchain ideology makes it possible to solve them.

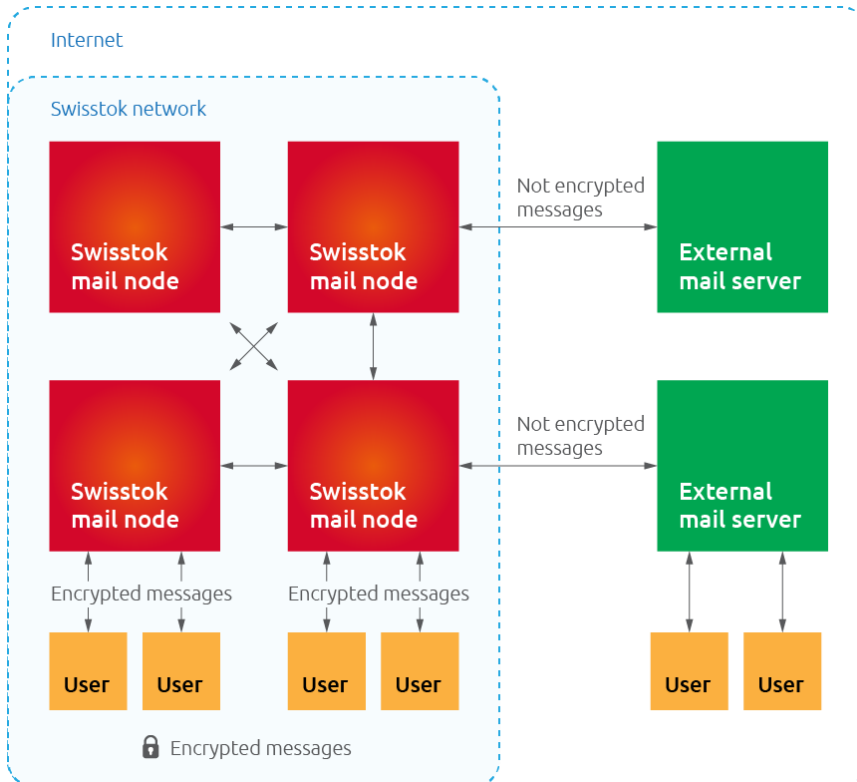
Solution

Decentralization helps to get rid of intermediaries, stimulates the P2P economy, and allows for a fair sharing of benefits among the participants. **Swisstok creates a decentralized email platform ensuring security of communications and making it possible for its participants to make profit.** Our goal is to change the economic model of the Internet for the benefit of users.

Swisstok platform includes:

- a user application for secure email communications,
- software for a standardized service node which serves as the basic unit of a decentralized peer-to-peer network and includes a mail server and a billing system.

We are changing the traditional model of communication services where the Internet company servers are the central core in the system. Swisstok nodes can communicate directly, going without a central email server.



A node is installed on the owner's site, the owner being a company or an individual; and either the owner's resources or cloud resources can be used for this purpose. The owner can allow anyone to connect to the node, from its employees to passers-by. Thus, a "2-level P2P scheme" is introduced; this is a new economic model which excludes intermediaries. We provide a profitable alternative to the common extrusion of business into a cloud environment or to the costs of corporate mail servers.

This appears to be an optimal solution for companies interested in operating a network of their own and providing intercommunication services to their employees or customers. External users can also be connected and the company can earn income from advertising and disk space provision.

The scheme is very simple for users. A new user downloads the application or opens the browser, selects an available node, and connects to it. If the node is free (for instance, a corporate communications node for employees), all its services are free of charge for the user as well. If a node is paid, the user participates in the new Swisstok-token (SWSToken) exchange economy. How does it work?

Market Analysis

Trends

Swisstok idea is based on trending markets:

Blockchain economy. The Blockchain market is estimated to grow with a Compound Annual Growth Rate (CAGR) of 61.5%. Businesses across the globe have spent \$2.5 billion this year on blockchain, the cryptographic technology that makes digital currencies like bitcoin possible — and by 2025 that will rise to \$19.9 billion, predicts a new report, Blockchain for Enterprise Applications issued by Tractica, a market research outfit.

Corporate email. The current number of email users worldwide in 2017 is recognized to be about 3.7 billion, and this figure is expected to grow till 2026. While total worldwide email traffic estimates to about 269 billion emails per day in 2017.

Email use continues to see strong use in the business world. The amount of consumer email continues to grow mainly due to its use for notifications (e.g. for online sales) rather than simply as an interpersonal communication tool. The cloud business email market is growing rapidly over 11% of CAGR. In 2020, the cloud business email market will be worth an estimated 36.3 billion U.S. dollars annually.

We were also able to find information on corporate mail usage. This is not easily accessible statistics; however

- Google shows about 3 million businesses paying for G-suite,
- Office 365 had a revenue of 1.5B in 2013, which means about 12 million users¹,
- Corporate mail servers number about 1 million².

It gives us 2 to 3 million corporate mail domains in total, and somebody bear expenses for running them.

Digital marketing. Digital ad revenue grew to \$72.5 billion in 2016. Mobile ads accounted for more than half of that spending — \$36.6 billion, which is 51 percent of the total. In 2020, mobile ads will be \$53 billion in total advertiser spend.

Email marketing. Email is a mainstay in the marketing toolbox. Email marketing technology is used by 82% of B2B and B2C companies. Email has 2.6 billion users compared to Facebook's 1.7 billion, and Twitter's 313 million. 58 percent of people check their email before anything else, while 11 percent check their Facebook accounts and 2 percent check Twitter first. The global email marketing industry will rise at a healthy CAGR of 19.60% between 2017 and 2025. Expanding at this pace, the market is expected to reach a valuation of US\$22.16 billion by the end of 2025 from US\$4.51 billion in 2016. Marketers are betting on Interactive email, Big Data personalization, automated emails, omnichannel email experience and encryption. 95% of companies using marketing automation are taking advantage of email marketing.

In 2020, we are targeting up to 2-3% in each market, with \$1B revenue.

¹<http://m.windowitpro.com/blog/comparing-office-365-numbers-total-exchange-installed-base>

²http://www.securityspace.com/s_survey/data/man.201504/mxsurvey.html

The Economics of Spam

We all get a lot of spam. Percentage of email that is spam: 49.7%. People pitching goods via spam probably earn only about \$200 million annually, while some \$20 billion is spent fending off unwanted email. Other assumptions included that each piece takes 5 seconds to delete, and that computer users' time is worth \$25 an hour. To the value of wasted time can be added \$6 billion spent annually on anti-spam software. The direct costs of spam to end users estimate at \$14 to \$18 billion. This is the reason why we miss useful emails from selected shops and services.

Introducing white and blacklists, we are saving 25 USD/year for each user.

Competitors

Decentralized Mail

We could see some companies already doing decentralized mail. For example:

<https://proemthe.us/>

<https://lemon.email/>

<http://www.cryptamail.com/>

<http://flowingmail.com/>

<http://www.johnmcafeeswiftmail.com/>

What is wrong with their approach? They create secure P2P mail distribution systems over blockchain. However, they intend to implement the entire system over blockchain. Imagine 1,000,000 users sending modern 20-megabyte mails over blockchain. Yes, such approach would bring about security, anonymity, probably reliability, but it does not meet scalability and usability needs. Moreover, complete inability to track the message makes any government an objector to such a service; but we are building a profitable business, aren't we?

In our case, we use blockchain where it fits best, and traditional proven design where it fits best.

Secure Mail

Secure email services are becoming more popular. For example: ProtonMail, Tutanota, Mailfence, Hushmail, etc.

Email applications that say they are strong enough to foil governments and advertisers too often have chinks in their armor. Some of their typical problems include:

- no integration with other email services,
- not so easy and friendly interface to use,
- limited amount of disk space.

Some email services do not provide for receiving external emails using a standard. Or they might support sending plain text emails only. Or the mail encryption keys might be generated and stored on the server. All this facilitates vulnerability to hacking. Sometimes there are just plug-ins, not a full-fledged email service.

Email Marketing³

A major issue of email marketing services is low open rates and CTR. Users are not motivated to receive promotional emails. According to statistics, people usually open emails during the first month of their subscription. But over time they lose interest and either unsubscribe or treats such emails as spam.

Another issue to be mentioned is that email security systems might be blocking images by default. Therefore, a user receives a weird-looking message instead of a beautiful and impressive promo email. And deletes it as well.

Email campaigns might be slow and intermittent. Some services require an additional fee to increase the speed of mailing.

And, last but not least, an email can be blocked by spam filters. Therefore, the cost of delivering one email turns out to be actually higher than indicated in the tariffs.

Corporate Mail Software Vendors

Gmail for business (66.23%) and Microsoft outlook (22.98%) dominate in the market. It means that they dominate in the big data market too. Can you assert with confidence that nobody is scanning your emails to create a targeted intrusive advertisement? This is an important point if your company places a high emphasis on security.

It should also be noted that if you want to sync between the Microsoft and Google ecosystems, your options get limited, and some of the features will not work.

Speaking about business email, it is important to have some options. For example, CRM integration can be introduced for simplified management of business communications.

Cloud Mail Providers⁴

Microsoft, Google and Amazon Web Services (AWS) dominate in this market. The cloud email market is still in the early stages of adoption with 13% of identified publicly listed companies globally using one of the two main cloud email vendors, according to Gartner, Inc. A recent study by Gartner found that 8.5% of public companies in the sample use cloud email from Microsoft's Office 365 service, while 4.7% use Google Apps for Work. The remaining 87 percent of companies surveyed have on-premises, hybrid, hosted or private cloud email managed by smaller vendors.

A major concern here is the difficulty of setup and maintenance of such solutions. An IT team is usually required, and the costs of implementing and owning such solutions are quite high.

Open Source Mail Software

Mail servers based on Exim, Postfix, Sendmail and other open source software are also widely used as corporate solutions. Usually they require an experienced system administrator to keep them up. In addition, their GUI could be more user-friendly.

³ For example: <http://www.toptenreviews.com/business/marketing/best-email-marketing-services/>

⁴For example: <https://www.datanyze.com/market-share/email-providers/>

Paid Mail

You can send a paid email (for example, <https://21.co/> or LinkedIn InMail), but remember that the number of addressees is limited to the number of users of the social network.

The Product

Service Differentiation

- Robust infrastructure without a central server
- Scale Free Network topology
- Software apps for Android, iOS and Windows
- End-to-end PGP encryption (including attachments)
- Open API for external integrations (CRM, Storage etc.)
- Swisstok Node can run on customer's or cloud facilities
- Blockchain-based user verification
- SWSToken economy (see relevant chapter below). Benefits from ad viewing and email marketing.
- Cryptocurrency payments acceptance
- White and black lists instead of automatic spam detection.
- Customized private data protection
- Easy to install software package to run the node; system administrator skills not required.

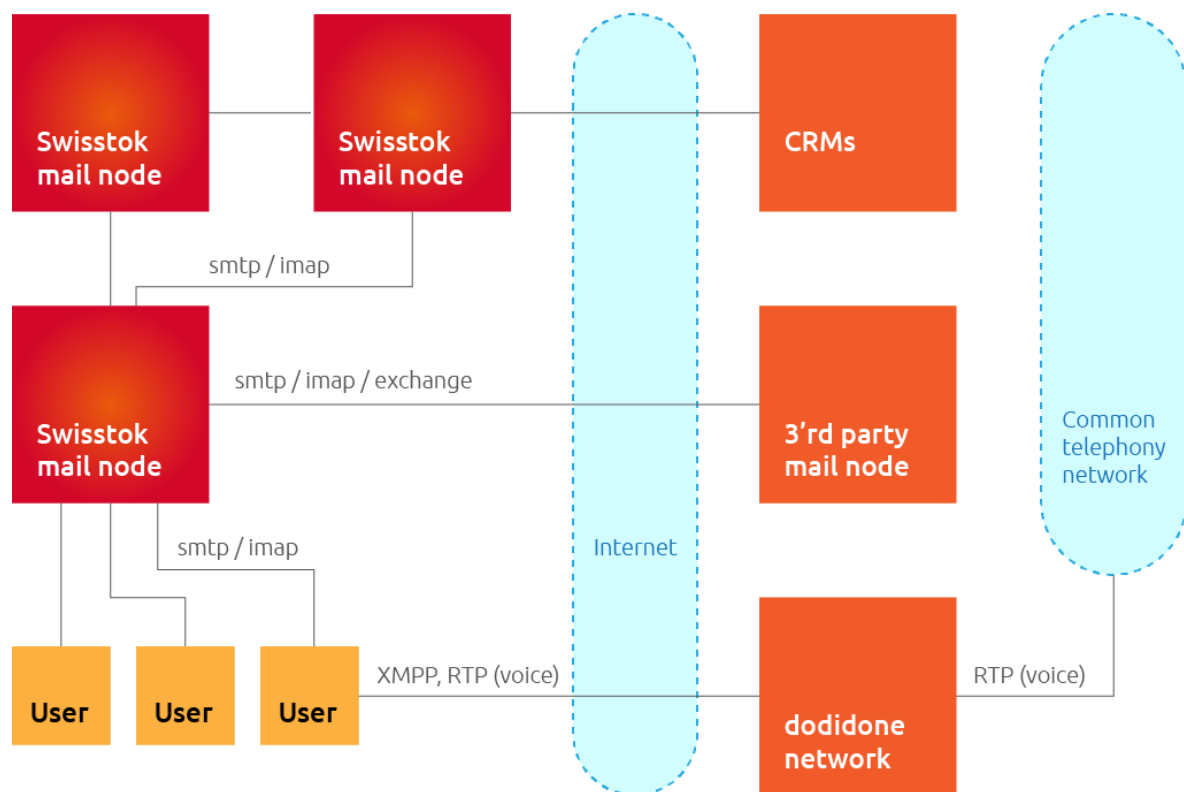
Roadmap

Short

Here are the steps to implement major functionality of the system:

| | |
|---------|---|
| 2017 Q4 | Initial funding / pre-Token Sale Business requirements detailed analysis MVP requirements design |
| 2018 Q1 | Development: cloud mail based MVP Company formation Token Sale Development: mail core adaptation to match the P2P architecture Starting basic PR activities Hiring of core personnel Opening the office Brand check; applying for trademarks |
| 2018 Q2 | Server equipment installation Service launch General PR activities Hiring of sales, training, and support personnel Initial trainings for partner network Development: Upgrade app to UC functions (mail, messenger, voice in one app) |
| 2018 Q3 | Publish UC app, iOS/Android/Windows desktop Development: Mail marketing abilities, black & white lists Starting targeted marketing campaigns Opening the office in Asia |

| | |
|---------|--|
| 2018 Q4 | Development: <ul style="list-style-type: none"> - CRM integration - Ability to make profit from ad views and provision of personal information. - Ability to change node tariffs for paid nodes First revenues from paid ads & mail marketing |
|---------|--|



Long Term Outlook

A successful start of the business would allow us to develop many more user options:

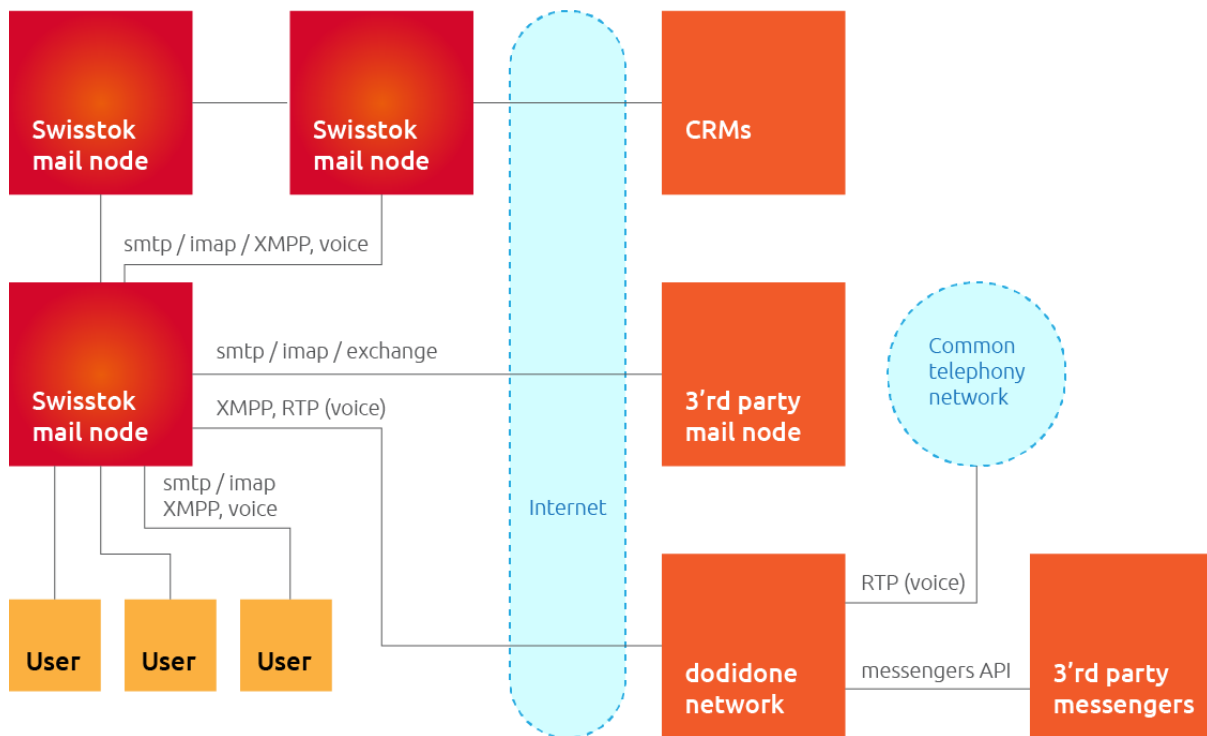
2019 Q1-Q2:

- Decentralizing messaging
- Decentralizing voice, including calls to traditional phone networks
- Interactive map

2019 Q3-Q4:

- Integration with other messenger services
- Spam control for incoming messages
- Launch of MNVO / eSIM service (depending on current market status).

Even with decentralized voice and messaging, we are changing the economy of a modern network completely. Even a small company can be like an internet giant.



Technology and Features

Security and reliability

The system provides end-to-end encryption of all emails within Swisstok network. To ensure compliance with a standard legislation, the path of a particular message shall be traceable. However, only the node knows the user's private data.

Due to decentralized storage of network structure data, the information remains available even if some of the nodes are down. At the same time, when there is no central repository, and bank card or phone number data is not collected, hacking the system as a whole is economically unfeasible and makes no sense. This affords a better network resistance to failures and DDoS attacks.

Advertisers acquire available information about a user directly from this user. Such data is not stored on the network nodes and is not accessible by third parties.

Cryptography is used to sign each message, making it impossible to falsify messages.

Current Status & Technology Developed

Today we have the technology partly developed. We have developed mail service called dodimail (insource) with the following functionality:

- Web interface
- User folders' creation
- Setting rules for incoming mail
- Automatic mail collection from external accounts
- Advanced security settings, blocks:
 - Send mail outside of the company, outside of dodimail

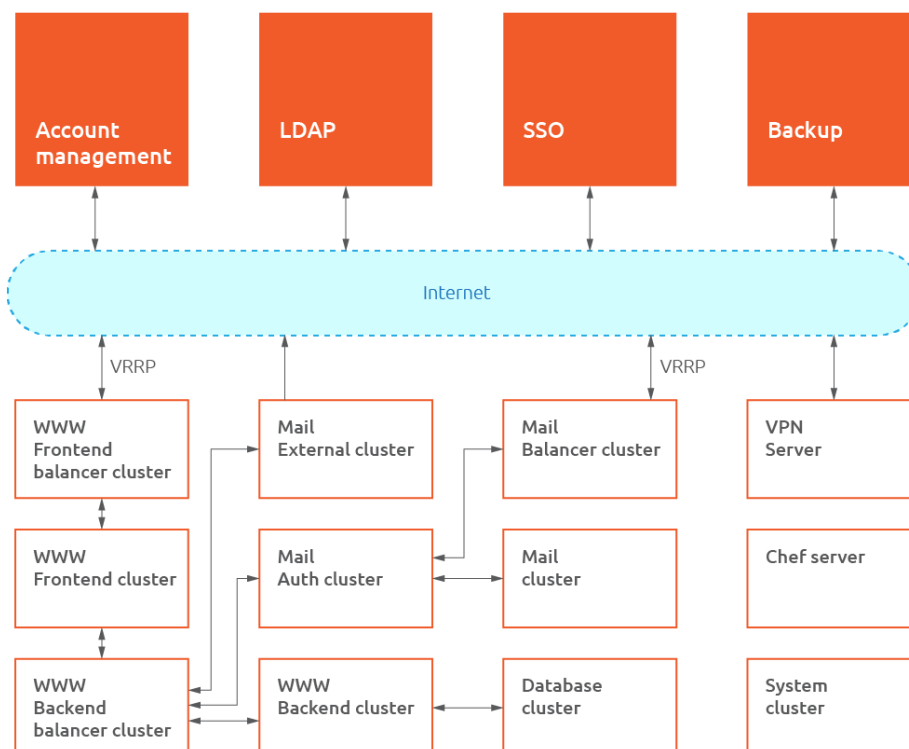
- Add attachments
- Change recipients while replying or forwarding
- Auto forward to external mailboxes
- Encryption with an asymmetric key; key not stored on the server
- Manual or automatic key transfer between applications
- Self-learning spam filter
- Disk space limitation settings for user data
- Own domain setting for mailbox
- Automatic mailbox creation for new users according to the rules selected
- Tools for blocking outgoing spam
- Malware protection (.exe files)

Three more features are also under development, but it depends on the approved product roadmap:

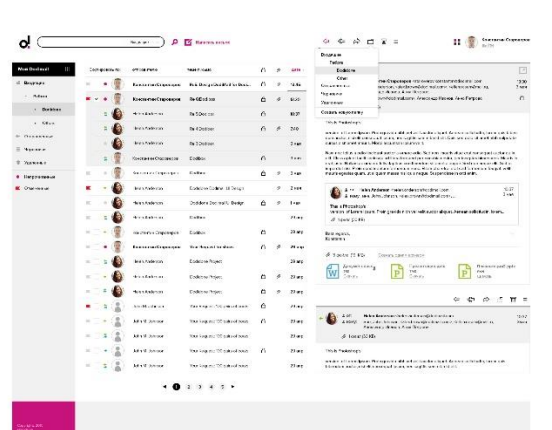
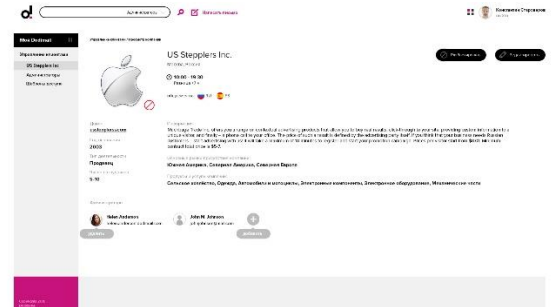
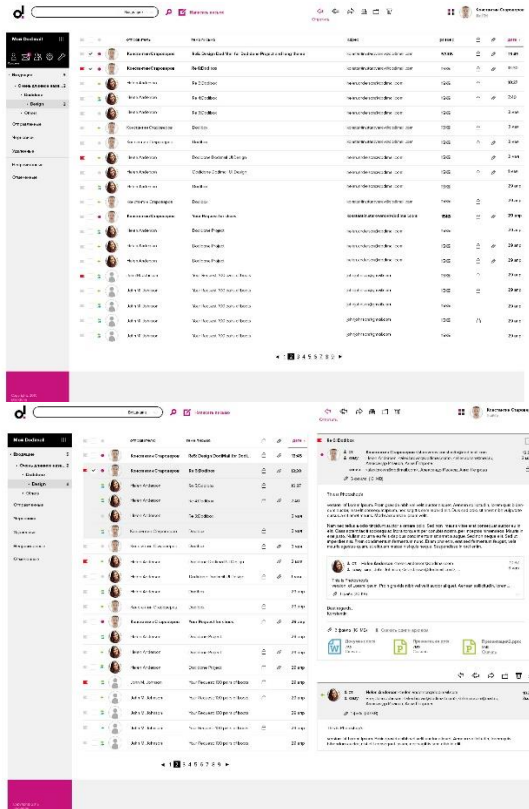
- unified contacts book;
- iOS and Android applications;
- ability to make a call or start a conference from a letter.

The mail shall be a cloud service; thus, the core of the system needs to be redesigned and simplified. However, a significant part of the system shall remain the same in the new P2P architecture:

- user interface;
- encryption;
- integrations.



The interface was designed to provide the users with best-in-class capabilities plus some security extensions:



Token Sale

Token Economy Basics

Initial

The node owner determines at its own discretion if the node is a paid or a free one for the users. In fact, the owner now has a cloud mail service of its own.

Users connecting to paid nodes can gain tokens for each incoming email (from paid users not on his contact list).

A paid node earns interest on ad messages views, and on selling cloud disk space to users.

Thus, Internet giants are superseded by an individual node and a user as the center of revenue in the network.

Later Stages

As shown in the roadmap, later we shall add the possibility to commercialize ad viewing, as some other services do.

Game mechanics is utilized to get a user involved. This serves as the foundation for the new loyalty-based economy when the customer is really interested in viewing ads and is rewarded for that. And this is not some kind of occasional targeted user or a bot, which Google is showing the ads to, but a real person interested in interaction with the brand. Companies can personalize their offers to meet individual needs, while reducing their budget at the same time.

Thus, SWSTokens are used to pay the nodes for viewing of advertisements by node' users. More nodes mean more advertisers. More users mean more active ad views and usage of network services. As all the tokens are issued at the beginning of the project in a limited amount, the price of the tokens will be growing along with the growth of Swisstok network.

Token description

Choosing the Blockchain Platforms

SWSTokens are based on Ethereum. Due to the exceptionally powerful mechanism of smart contracts built in Ethereum, the payment-reward system is simple, reliable and transparent. Considering Swisstok first of all as a platform rather than an end-user solution, the ability to double-check if the payment-reward system works as declared is allegedly vital for end-users. With smart contracts not available, this would be impossible, which may lead to cheating as well as to rejections.

Generic Description of Swisstok Coin (SWSToken)

- SWSTokens are based on Ethereum as described above
- All the coins are emitted at the time of Token Sale
- A certain percentage of coins is kept by project initiators
- The coins may be handled in the following ways:
 - as a regular coin trading on exchange markets, allowing for gaining revenue from investment and speculating activity, and having a floating rate;

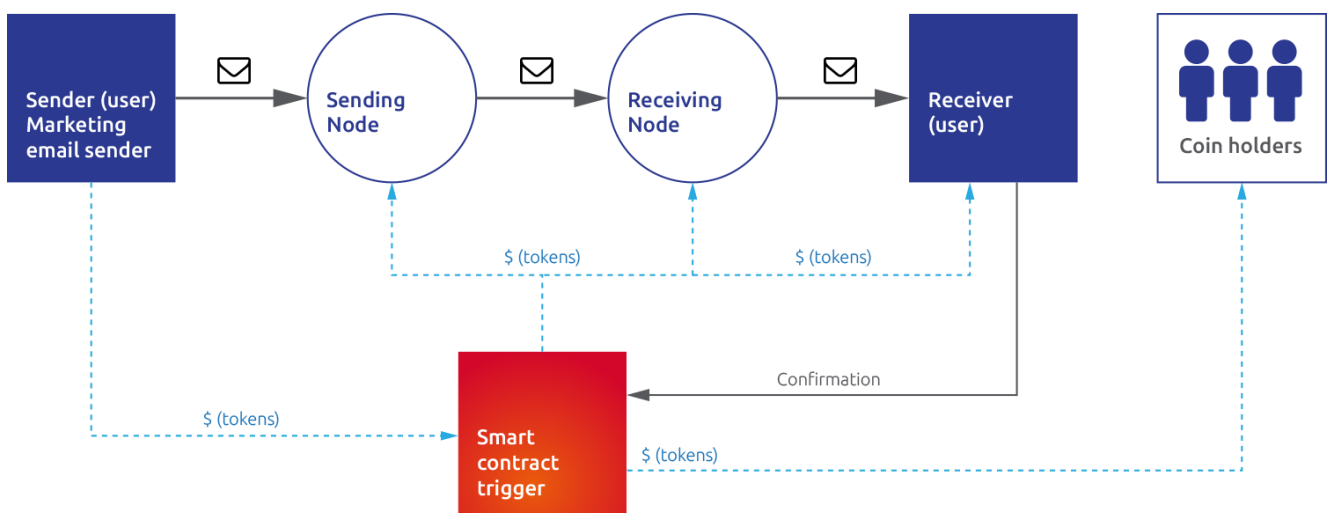
- as a payment instrument for sending messages (described below in details);
- as a payment instrument for advertisement and/or lead generation (described below in details).
- Each node can be declared “free” or “paid”. Free nodes just have the software installed and use black and white lists, but they cannot participate in paid services through paying or receiving SWSTokens. It would be possible to change the node status to the opposite, but with certain limitations. Each user would need to agree to the new node status, therefore the easiest way to change it is to create a new node and introduce it to the users. Users of a paid node are “paid users”; users of a free node are “free users”.

SWSTokens for Sending Email Marketing Messages

Sending Email Marketing messages and getting a reward for receiving them is available only to paid nodes. Such mails are typically used for promotion or subscriptions. The generic principles are as follows:

- The sender pays for the message
- The payment is distributed between the sending node, the receiving node, and SWSToken holders
- The price per message may vary according to specific commercial conditions⁵, but it should remain within a reasonable spread in FIAT (so that in case of high SWSToken rate it would not skyrocket, as well as in case of a low rate it would be negligible). The exact approach will be defined.
- The payment-award mechanism is implemented by publicly available smart contract.

The chart below illustrates this approach:



- At the time of sending a message, the sender signs a smart contract and pays a certain fee upon its successful delivery.
- The message comes into the decentralized cloud, goes from the sending node to the receiving node (SMTP and IMAP servers included in a node), and is eventually delivered to the receiving party.

⁵Initially set by Swisstok, but later the possibility to define one's own pricing policy will be made available for nodes, see the Roadmap chapter.

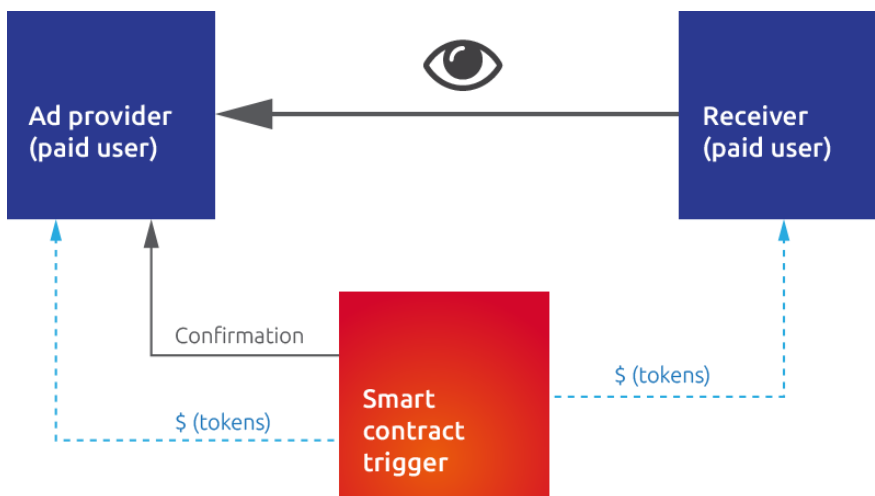
- The receiving party confirms delivery (as a rewarded recipient the user is supposed to do so), thus triggering the smart contract.
- The fee is distributed between the receiving party, the sending node, the receiving node, and SWSToken holders (having an account at one of the nodes).
- Swisstok get its reward as the biggest SWSToken holder.
- Free user also gets the mail but not the reward. Such unclaimed reward goes to Swisstok.

SWSTokens for Lead Generation / Banner Ads

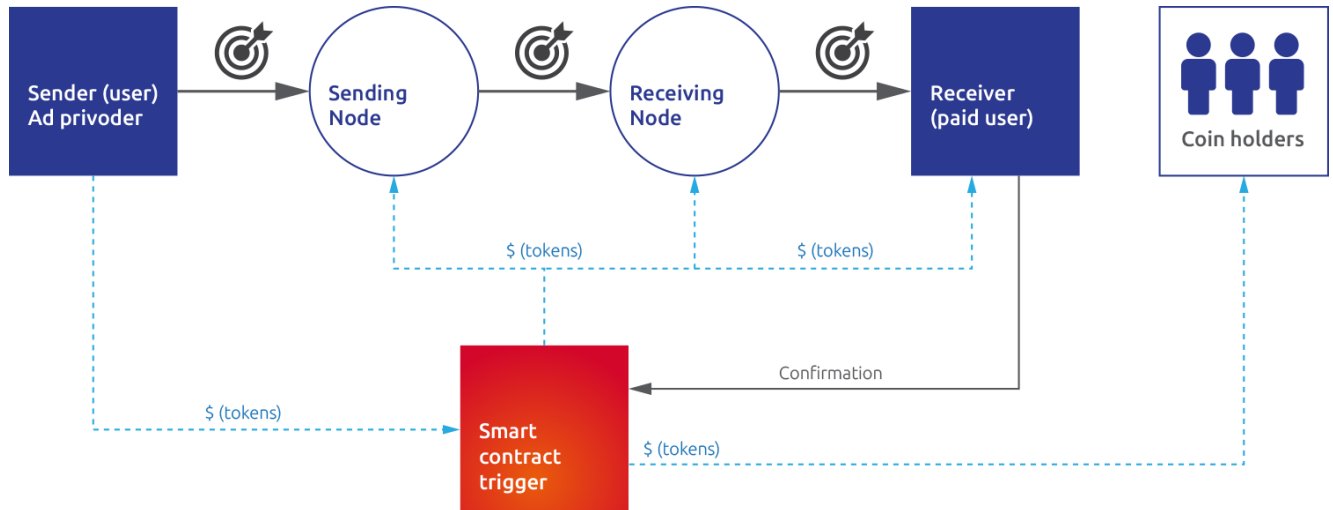
Ad providers are also a paid user category. They are interested in private information about users for lead generation purposes and for showing precisely targeted ads. Thus, the status of an ad provider must be declared officially in the paid node interface, and users give their express consent to make their data available to this specific ad provider. If a user does not allow a specific provider to collect its data, the provider will still be able to show banners to this user.

Gathering private data, sending ads, and getting a reward from receiving ads are options available to paid nodes only. Free users may also provide their data and see banners, but this will not imply any reward. Such unclaimed reward goes to Swisstok.

The scheme below illustrates the private data exchange process:



- At the time of a data extraction request, a smart contract between a user and the advertisement provider is signed.
- The invitation to share the information about the receiving party is included in the message.
- If the receiving party accepts, the data is sent to the ad provider.



- Upon a successful click on a banner, the smart contract is triggered.
- Payment is distributed between the sender, the receiving party, the intermediate nodes which participated in data extraction, and SWSToken holders (having an account at one of the nodes).

Initial Token Number, Their Generation and Distribution

At the time of the project launch, 1,000,000,000 coins shall be generated with assumed initial price equal to \$0.20. No further token issue is expected. For use on the platform and for tariff setting the rate of 1 SWSToken = \$1 will apply. At the time of token sale, they will be distributed in the following manner:

- 25% to be distributed between buyers at the time of token sale (including pre-sale);
- 5% to be distributed between advisers and the team;
- 20% to be kept as a reserve to be sold to nodes to support their operational activity;
- 20% to be kept by Swisstok to support further development;
- 30% to be distributed between Swisstok shareholders as agreed between them.

All the money received at the time of token sale and kept by Swisstok to support further development shall be spent as follows:

| | |
|--|-------------|
| Software development, incl. support, hosting, hardware | 19% |
| Salary including taxes | 13% |
| Other operating expenses, including legal, branding | 13% |
| Marketing & PR | 47% |
| Rewards | 8% |
| Total | 100% |

Current distribution of funds is based on expenses, included into the published budget of the project during 15 months since project' starts. At the end of token sale and partial conversion to fiat, the budget is a subject to correction according to the volume of funds received.

The Budget

The traditional financial calculation of the budget looks very promising and shows us a new unicorn here. Why?

The key driver of the revenue is the number of paid nodes. Yesterday a company or a community wishing to have its own mail could choose between a few options such as MS Exchange, MS Office 360, Google business, etc. This implied expenses and sometimes privacy loss. As you remember, a Swisstok node is a part of P2P network mostly consisting of mail servers. It supersedes the traditional method of mail building and replace costs with profit.

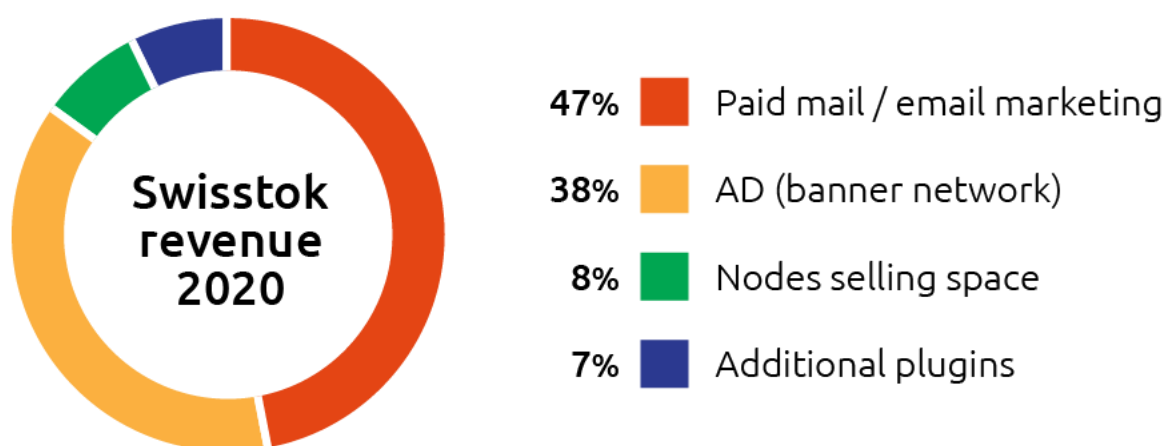
That is why the nodes and users are the main beneficiaries of the Swisstok' technology.

All calculations have been made for 2020, when the business becomes stable.

Swisstok Project Income and Financial Performance

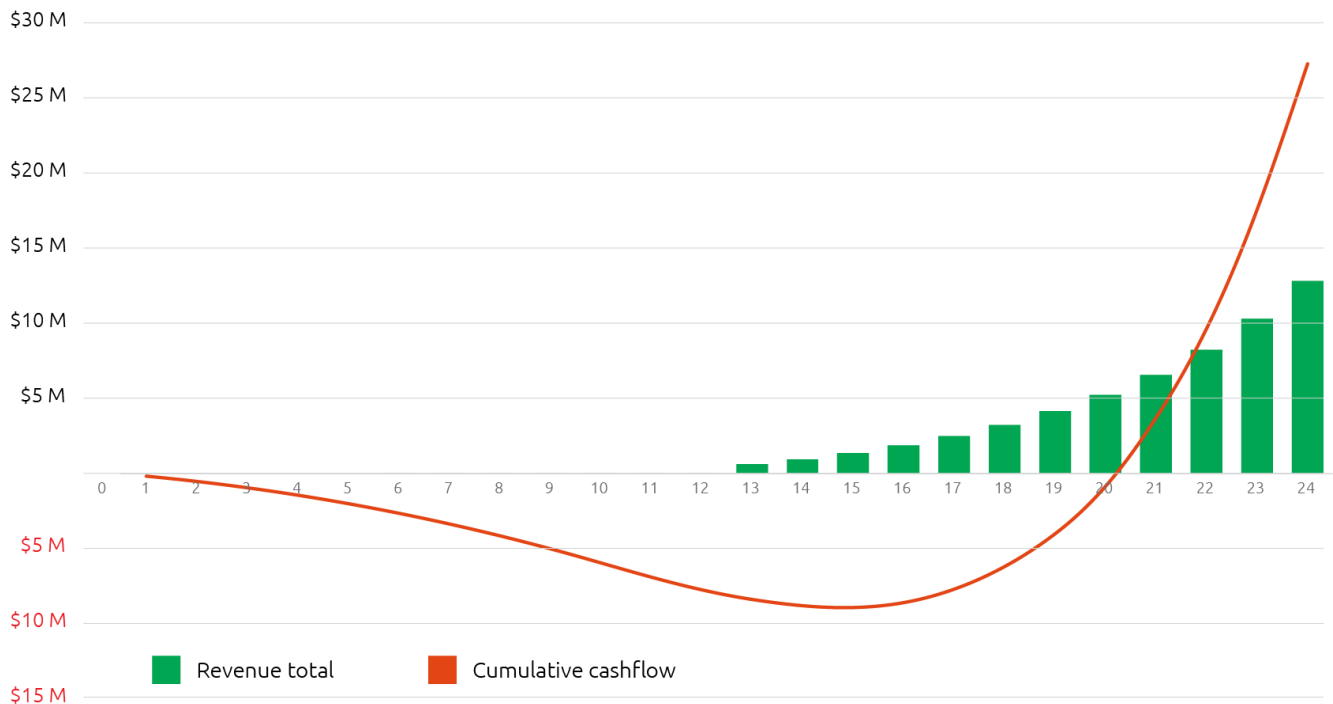
What is the basis for the income of Swisstok project itself? There are several sources:

- deductions from email marketing (the biggest share),
- deductions from advertising;
- additional plug-ins for new integrations with other services (cloud storages, CRM);
- nodes hosting services;
- trainings and certification of partners.



The total Swisstok revenue for 2020 is expected to be USD 929 million. The project payback is 21 months (30% discount rate). The EBITDA goes positive in the 16th month. The IRR is 210%, and the investment required (according to the budget) is USD 8.7 million. All these parameters need yet to be revised after the token sale.





See the budget for details.

Node Budget

A node is a major driver of the project; therefore, our primary task is to hold the nodes' attention and to promote benefits among them. Free nodes get a new cutting-edge technology such as encryption and spam protection free of charge. We need them to enlarge the network, and they would be covering 80% of it. What about the remaining 20%?

Payable nodes have three major income sources:

- users send and receive marketing emails,
- ad providers show and users view banner ads,
- users buy additional space.

These services bring 1634 USD annually, after deduction of paid plugins bought from Swisstok. We do not consider savings from not-running services like MS Exchange or G-suite.

We suppose such revenue is enough to make system administrators evangelists of the Swisstok technology.

User Budget

A user's budget is profitable, too, taking into account the direct and indirect benefits.

As you remember, a typical mail user spends time worth 25 USD every year on viewing spam. In our case, users are allowed to introduce black and white lists, thus being completely isolated from unwanted emails, and they save these 25 USD.

We provide a high level of encryption and security for our users. If we look at the pricing of our major competitor, Proton mail, we see the basic encrypted tariff at approx. 56 USD per year⁶.

In case of a paid user (one connected to a paid node), such a user gets about 5 USD per year for viewing of ads (after deduction of additional space rent⁷).

Thus, a user may earn benefits of up to 86 USD per year approximately.

⁶<https://protonmail.com/pricing>

⁷Node define tariff policy on its own.

Team

Major

Management Team

Yan Stolyar, CEO

Telecom, IT, project management expert. Works as an international business development manager for cloud services and telecom providers. CEO, CCO, CMO experience, MBA in management.

Yan has united knowledge from both telco and modern IT, plus financial and business structure experience, with up to 19 legal entities in one business.

<https://www.linkedin.com/in/yanstolyar/>

Dmitry Levankov, CCO

20+ years in IT and telecom development.

Dmitry has excellent skills in marketing and business development for telecom and software services.

<https://www.linkedin.com/in/dmitry-levankov-036a1a67/>

Anna Kirillova, CMO

PhD in Economic Sciences; marketing and PR expert. Works as a marketing and PR advisor for logistics, IT, and startup companies. CCO and PR experience.

Anna knows classical marketing and modern online customer acquisition duties. She is the person who might create and implement promo strategy of the business.

<https://www.linkedin.com/in/akirillova/>

Andrey Kizevich, Chief legal counsel

Legal expert. 15+ years of legal support of business activities and litigation. Has been working in consulting companies and as an in-house with major telecom, oil-and-gas and pulp-and-paper enterprises. Andrey specializes in IT/telecom regulations, IP law, international trade law and litigation.

<https://www.linkedin.com/in/andreykizevich/>

Technical Team

Viktor Barinov, CTO

Business developer, product manager. Excellent telecommunication, leadership, communication skills. Network and software management. BDM, PM experience.

Viktor knows any obstacle and problem which might arise in an IT project. His problem-solving skills when it comes to technology or team are perfect.

<https://www.linkedin.com/in/victorbarinov/>

Roman Sakno, Solution Architect

Solutions & Enterprise architect.

Roman has excellent skills in Enterprise Integration, cloud-based software architecture, enterprise architecture, SOA and microservices architecture, OSGi and Cryptography.

<https://www.linkedin.com/in/rvsakno/>

Stanislav Blinov, Analyst

System & business analysis.

10+ years in system analysis, including technical requirements elaboration, requirements management, coordination with customers and software ergonomics analysis. 6+ years in Business analysis and 6+ years – QA and Test management.

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Sergey Vasiliev, development, Android/Core

C++ development, application core, integrations, team management.

Andrey Valkin, development, Widows desktop

Windows desktops apps, UI questions.

Alexey Rusnak, development, iOS/Android

Software development & project management

<https://www.linkedin.com/in/alexey-rusnak-a7b5b627/>

Crypto Team

Andrey Lyashin

MS in math physics, 10+ years in applied physics and modeling science, 5+ years as applied mathematician in cybernetics, 5+ in investment consulting; has been a startup founder in IT and hi-tech consulting for the last 5 years. Actively participates in crypto-currency community, cofounder of the consensusre-search.org venture, author of a series of publications on consensus algorithms in blockchain systems.

Andrey bears general responsibility for crypto algorithms, token emission, and the corresponding part of the development.

<https://www.linkedin.com/in/andrey-lyashin-72140443/>

Sergey Egorov

MS in computer science, 20+ years in software industry, 10+ years in software management, has been a startup founder in IT and hi-tech consulting for the last 5 years; experienced CEO.

Sergey holds responsibility for the crypto part as the PM.

<https://www.linkedin.com/in/sergey-egorov-4057b21/>

Advisory board

Bo Yan

Special adviser telecom. Bo is a highly experienced person, has excellent connections in telco and related companies across the world.

<https://www.linkedin.com/in/bo-yao-90901928/>

Risks

Common

- Participation in Swisstok token sale and purchase of SWSToken implies several risks. Individuals interested in participating in Swisstok token sale must make sure to thoroughly have read this White Paper and Token Sale Terms. If any of the risks as contemplated in the Swisstok Token Sale Terms are unacceptable to you or if you do not understand the nature and extent of the risks associated with the token sale, you should not purchase SWSTokens during the token sale.
- The data protection of our Users is among our top priorities; therefore, we guarantee that the personal data of our users is supervised and protected against possible risks of fraud and endangerment. In protecting data safety, we can predict the majority of scenarios, yet there are always unforeseen risks. We guarantee that, if there are cases of endangerment or fraud attempts, we will aim to resolve the situations as efficiently and decisively as possible.
- Privacy is of utmost importance for us. We recognize the significance of protecting information stored or intended to be stored on our system. We are always in compliance with applicable privacy laws in the countries in which we operate.

Industry-specific

- **Encryption.** Mail messages which users send to each other through Swisstok network are encrypted. Some countries limit cryptographic strength of software used by service vendors. Some countries might also limit the ability of end users to use crypto systems. In our case, crypto technology is a part of opensource software installed and used by node owners. Changes in local legislation might require us to introduce different encryption policies depending on the node's region.
- **Lawful interception.** Today, most developed countries require service providers to embed the ability to intercept phone calls, and sometimes also messages and mails. We cannot predict changes in those regulations, so Swisstok might be requested to introduce intercept technologies even not being a telecom service provider.
- **Integrations.** We suggest that instant messaging with a few providers dominating the market be integrated with Swisstok. Nowadays, such a possibility is available; however, we cannot predict their marketing policies in the future.
- **Usage of numbering capacity.** Swisstok will provide voice call services, according to the roadmap. It usually implies usage of traditional telephony numbers. There are just a few countries today which are limiting usage of numbers by non-telecom service providers with VoIP technology; however, we cannot predict change of local telecommunication laws in the future.
- **Data protection.** General Data Protection Regulation (GDPR) expected to be introduced within the EU from May 25, 2018. Such regulation could significantly affect the AD market, as it limits the collection of available network data from the user. Swisstok will carefully check best practices and minimize the impact to its revenue and activities.



Summary

Swisstok addresses a number of urgent economic issues of modern networks. We see our mission in changing the outdated approach to organizing the communications business, which has led to the emergence of Internet monsters and powerless users. Communication should be aimed at the benefit of the society as a whole and not only of its selected players.

Contacts

Swisstok Telnet Global AG registered in Baar, Zug, Switzerland

Corporate web site of the telecom operator: <https://swisstok.com/>

Product web site: <https://dodidone.com/>, will be partly used for Swisstok project.

CEO: Yan Stolyar, <https://www.linkedin.com/in/yanstolyar/>