



REQUITIX (RQX)

Trusted Token & Confidence System

WhitePaper

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Powered by Requitix/Ethereum

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Executive summary

Requitix delivers a superior value proposition to any merchant in the ecommerce space and gives back to them what the traditional banking environment has been skimming for decades. A revenue stream that legitimately belongs to business owners as part of their complete customer relationship along with trusted reviews, scammer/spammer protection and zero chargebacks, all through smart contracts via the Ethereum blockchain with Requitix.

The modern merchant needs a favorable payment solution that rewards their efforts in completing a transaction with their customers, not a system that cuts unnecessarily into their profits. A system with nearly instant settlement times, one that expands their reach into a rapidly emerging new customer base and a system that rewards them for accepting the digital currencies that many forward-thinking modern consumers demand – All at a much lower cost.

To demonstrate this improved Token and payment model, we have established the Requitix Token (RQX) combined with a trust assurance model (the Requitix Confidence System) used for daily transactions on existing, proven and profitable businesses, as our proof-of-concept.

Since 2002, the Requitix team and its Advisors have built and run hundreds of successful, active ecommerce websites that focused on a \$4-billion dollar a year industry segment with global presence and that regularly taps tens of millions of consumers a day. These consumers actively subscribe and pay for monthly service to sites using traditional payment methods – And that is why we chose this vertical as the perfect proof-of-concept platform to demonstrate Requitix.

The global ecommerce marketplace matured past the \$1.9-trillion in 2016 and is projected to increase to over \$4-trillion by 2020. With 1.5-billion consumers using ecommerce and expected to rise above 2 billion in 2020 – The need for a proven and better merchant solution is obvious.

To quickly move beyond the proof-of-concept and accelerate the mobile App from proto-type to production, the Requitix Crowdsale will also support the rapid deployment into the broader ecommerce marketplace – And the RQX Token will see near immediate valuation from an actual working and profitable settlement engine. Motivation for merchants to use Requitix goes far beyond the processing benefits. Features like improved customer profile analytics, scammer/spammer protections, and a review module for both the customer and the merchant, are key elements of the RQX Confidence System. And with an easy to deploy plug-in, combined with superior settlement and merchant fraud protections, Requitix becomes the preferred payment gateway solution for brick-and-mortar merchants as well.

Mission Statement:

Requitix has taken on the mission to deliver a superior payment processing solution that minimizes fraudulent actions and reviews. It is further our mission to reduce transaction fees and processing times, and to always give something back to the merchant and the customer.

We are succeeding in this mission today through the proven use of Ethereum blockchain technology and leveraging smart contracts with analytics to stop scammers, fake reviews and chargebacks for ecommerce site owners - All while lowering the transaction fees from an average of 3 to 9% down to just one-half of a percent.

That's zero-point-5 percent! - (0.5%) - That's unheard of.

We will further succeed in this mission by pursuing our core objectives:

- Leverage the power of Ethereum to create a **Token of Trust** that delivers a better payment method for both the consumer and the merchant.
- Deliver a significantly faster and far less costly payment processing model.
- Give merchants access to the \$10 trillion-dollar global ecommerce marketplace.
- Give the consumer and the merchant a decentralized payment solution with the protections of trusted reviews, zero chargebacks, scammer and spammer protection along with the lowest transaction fees ever.
- Improve system availability and consumer data protections by eliminating the reliance on out dated, single retailer-centric and owned data stores.
- Expand the daily use and acceptance of cryptocurrency through an easy to use and attractive Mobile App that will also serve as a wallet and a gateway to Requitix.
- Earn, cherish and protect the trust and confidence of every Requitix user and give something back at every level of our existence – today and tomorrow.

Proof of Concept – And well beyond...

Requitix acceptance in the proof-of-concept phase demonstrated utility and highlighted how Requitix carries initial market value prior to any Crowdsale. The Requitix plugin was first used on ZugNug.com as our proof of concept and is being implemented across many partner sites since it has proven to be an effective solution during proof-of-concept and now Beta.

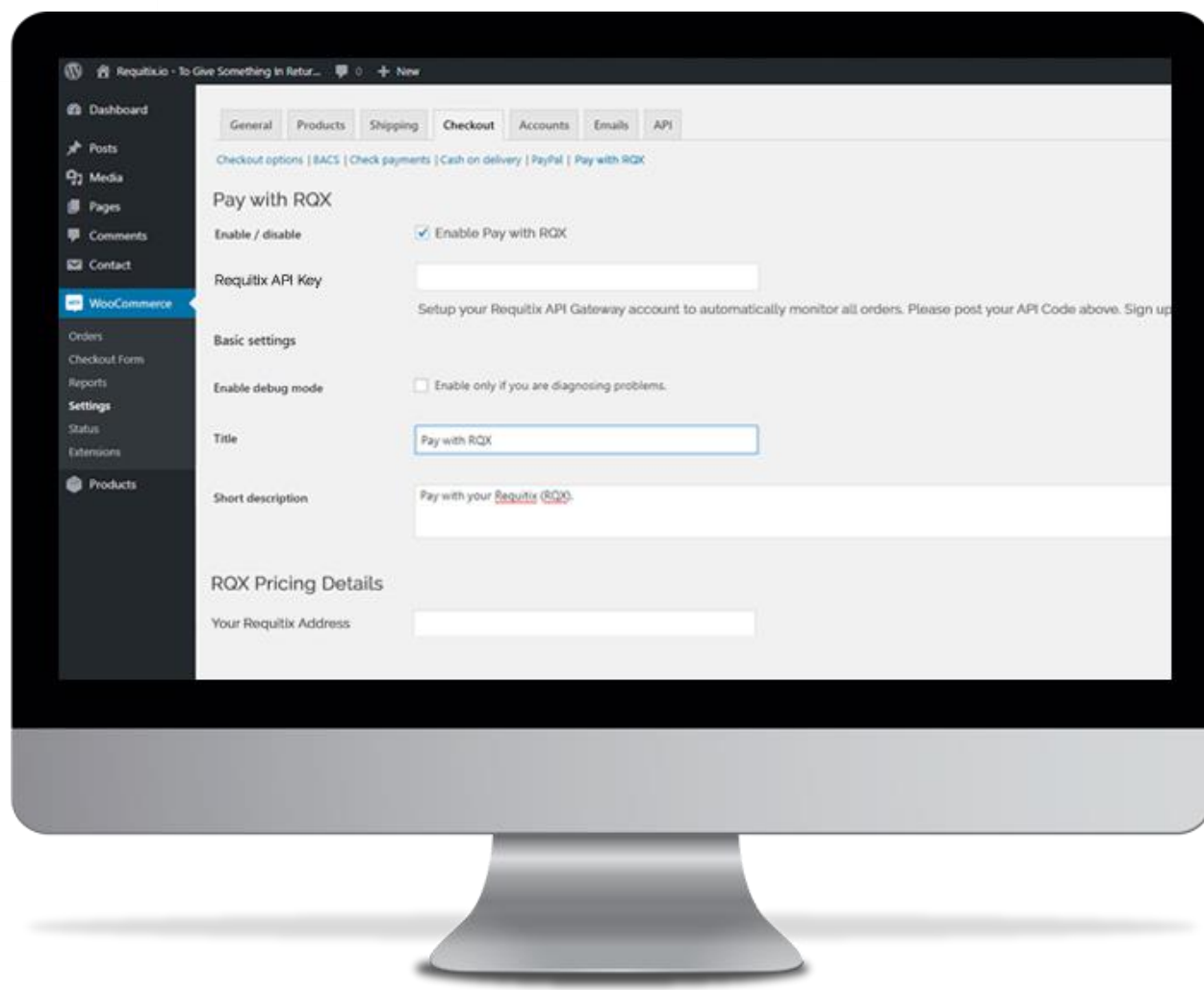
- Requitix.info - Woocommerce/WordPress (Proof of Concept)
- reviews.requitix.io - RQX Trusted Reviews/Confidence System
- Requitix.net – Magento (Proof of Concept)
- ZugNug.com - Dating Vertical (Proof of Concept)
- Boonex.com - Strategic Partner
- AdvanDate.com - Strategic Partner
- PassionsNetwork.com - Strategic Partner
- NicheAdNetwork.com - Strategic Partner
- And quickly expanding beyond these verticals.

Moving forward - Immediately

It is important to note, that with a value exceeding \$4 Billion, online social/dating market, combined with our 15 years of successful and profitable experience in this space, it really made it the most logical launch platform for the Requitix PoC. And with dating revenues worldwide projected to grow 5% year-over-year through 2020, we have every intention of remaining as a key solution provider in that market space – But, Requitix is built for far more.

Equally important - With the Proof of Concept adding working capital and proving value in the RQX token, we have already advanced Mobile App development and moved forward into penetrating the larger \$2 Trillion-dollar ecommerce space. As a precursor to the next phase of Requitix expansion into the greater ecommerce sphere, Requitix will secure its place as an add-on to the WooCommerce shopping cart plugin for WordPress. Investment has also been made in the development and acceptance, already underway with Joomla, Drupal, Magento and other popular CMS platforms.

RQX Marketing has already secured brick-and-mortar opportunities – **Equally huge.**



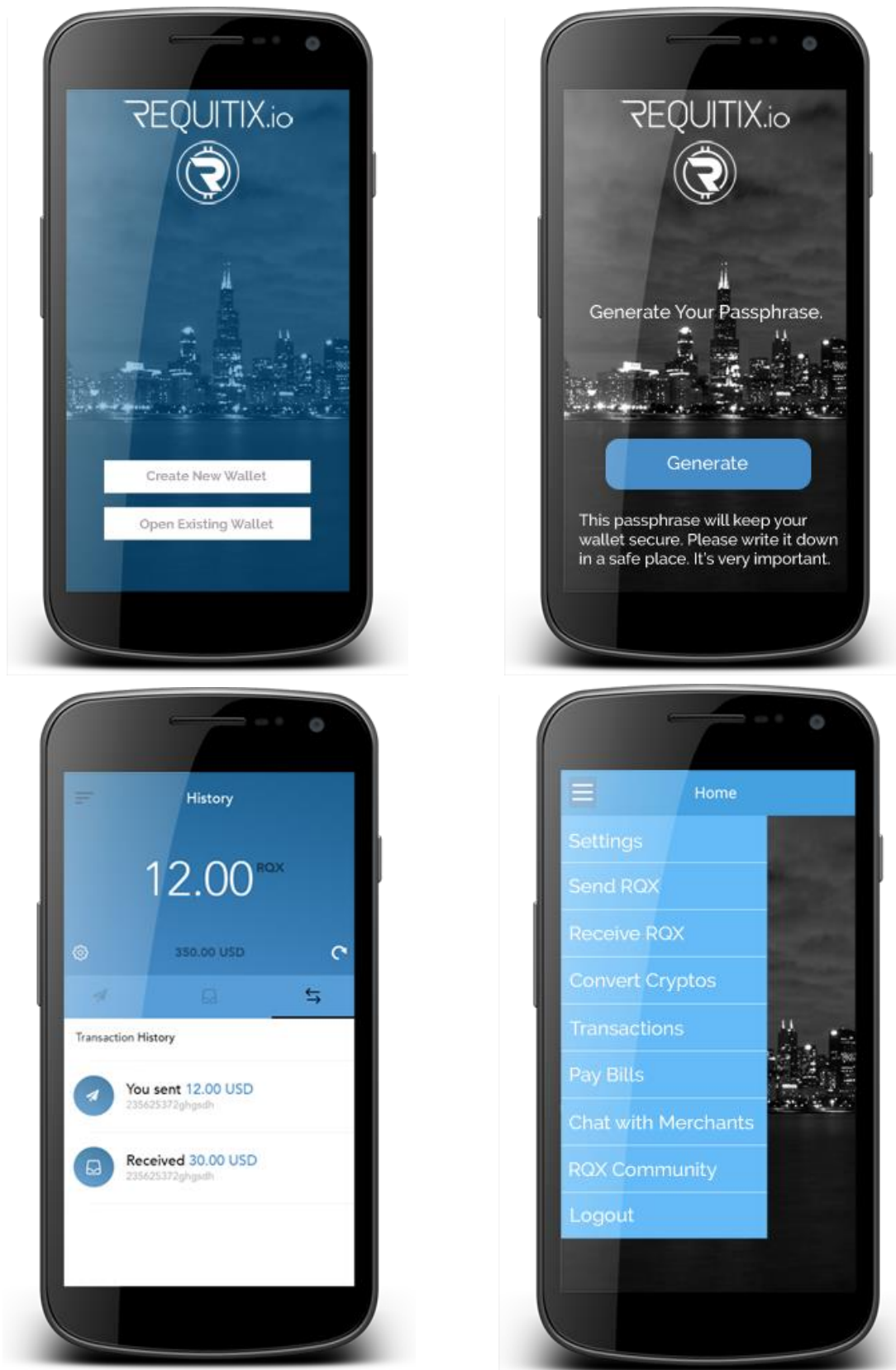
Refining the Requitix interface and mobile experience is extraordinarily important to us. Our core passion, is around the user experience, touch, feel and presence of using RQX daily. Knowing this, it is important to realize, that the images in the proof-of-concept and this document, will be ever evolving and improving – This is intentional, and a great thing!

Mobile Ready:

More than 35% of online shopping carts are abandoned because the customer felt the retailer or website was requiring or collecting too much personal information. With Requitix, using RQX tokens from your smartphone is all you need. Customers can shop with confidence.

Merchants can now accept payments using RQX with all the benefits discussed, and find it easier and better than taking credit cards. Customers love the interface and find it easy to use.

Elegant and beautifully clean: That is the Requitix design mission:



Analytics

The industry reactions and the impact of customer reviews, has taken on a life of its own, and it has grown into both a niche business segment and a guerilla marketing problem. The impact of fake reviews has caused merchants, manufacturers and website owners to seek automated solutions to combat the problem – which is precisely why Requitix has solved for this.

In addition to fake or falsified reviews, scammer and spammer activity further erodes trust in both the site and retailer's reputation. Customers abandon activity and relationships with websites or merchants that they feel are attempting to scam or spam them at any level.

Requitix has addressed both of these challenges with automated solutions and analytics to provide the comprehensive solution we call the Requitix Confidence System.

To illustrate the direct impact fake reviews and scammers have on eCommerce practices today, we have drawn on more than 20-years of online expertise and assembled a rich dataset that we engage and embed into the Requitix analytics engine on a daily basis.



When combined with industry statistics and findings, we can clearly demonstrate the value of Requitix and have provided a summary of the compelling evidence that supports our vision.

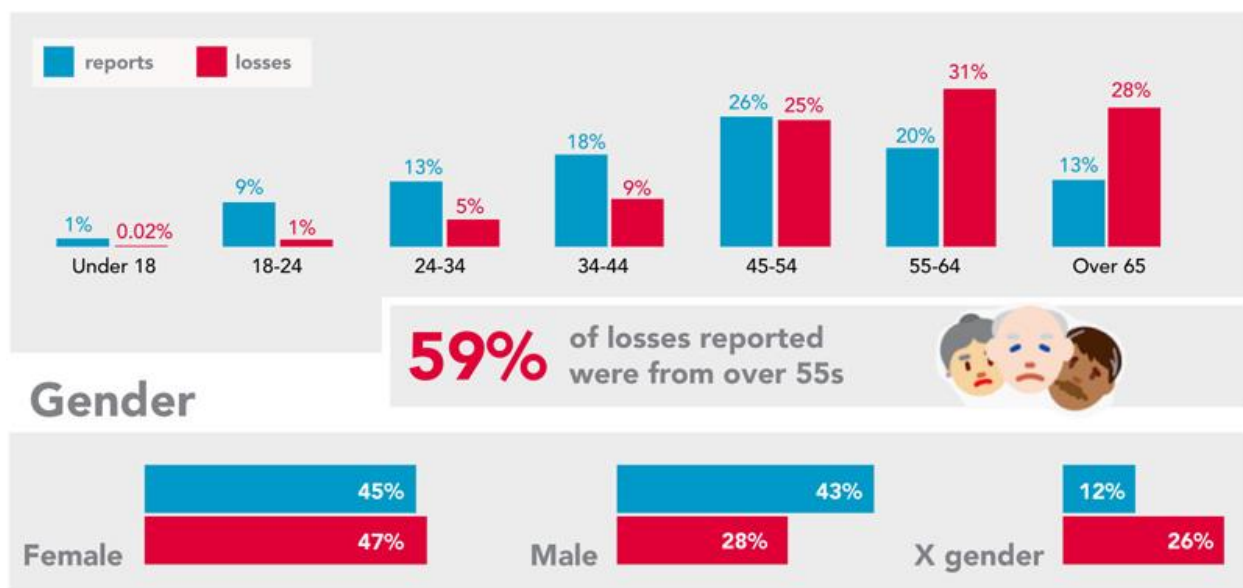
Recent studies confirm that over 20% of traffic moving across the network and through many eCommerce sites, is some form of scammer related packets, targeting merchants and their online customers. This type of fraud costs eCommerce merchants and retailers billions per year in chargebacks and lost revenue. Statistics indicate that the average eCommerce merchant will lose an average 8% of their annual revenue to fraud* - And Requitix solves for this with embedded Scammer/Spammer protections.

*ScamWatch Statistic – 2016: More than \$80-Million lost to scammers alone, nearing an 8% average financial loss reported.

It is important to note that the impact to any Merchants bottom line, is only part of the equation. Scammers take a significant toll on eCommerce site owners AND their customers.

Once a customer is lost from trust issues, they rarely return to that eCommerce site.

The reputation (value component) of an eCommerce site, cannot be underestimated. The impact of a large data breach or empty bank account of a consumer, is a significant event that no eCommerce retailer wants nor can answer to. As an example of a what we hear about directly, in Australia for 2016, dating scams alone totaled over \$25,000,000 (25 Million) in losses, of which 59% were reported by those over the age of 55. That's beyond sad.



Critical Statistics:

- Over 90% of online customers research and read reviews before they purchase an item.
- 73% of consumers will reach an opinion after reading up to 5 reviews.
- Between one and four bad reviews would be enough to deter almost 70% of online customers from purchasing a product from a vendor.
- 55% of online consumers rely specifically on posted reviews as decision criteria.
- On-line retailers are regularly targeted by their competition with fake negative reviews.
- An entire industry segment now exists to create and support fake reviews.
- Fake reviews cost eCommerce site owners nearly 30% in lost revenue, and rising.



Requitix trusted reviews can only be placed and recorded for a completed transaction and within 30-days of that purchase. The review is an integral part of the blockchain and cannot be fabricated or altered. This provides the transparency and authentic record customers demand.

Testimonials

Fake reviews take a financial toll on the eCommerce site owner. They also take a deep emotional toll. Here are some direct examples of companies and owners we assist:

Service Provider: *"It basically boils down to this; You spend a lot of time, effort and money to create an online business that pays your bills and puts food on the table. Then you have a competitor that wants to destroy your online reputation, because they believe that posting fake reviews about you and your company, will sell more of their own product or service. This puts an unimaginable amount of stress on us as business owners. Especially for small eCommerce business owners."*

And this is not limited to eCommerce - It happens to brick and mortar businesses every day.

Recently, a member of the Requitix team spoke with a restaurant owner in Portland, Oregon. The owner stated that someone had been posting fake reviews on their Google listing, that lost them over 25% in sales, noting that sales dropped 3-days after the comments were posted. They were beside themselves, trying to understand (and fix the 'problem') until they found out who was posting these 'bad reviews' - A competitor down the street. This is a significant toll, that affects millions of merchants, every day – And Requitix is designed to stop this.

Merchant Quotes:

"Each and every day, I have to defend our company to customers who have read fake reviews about us. It's time consuming and I lose a lot of sleep and business over it."

"I woke up to a customer telling me that he read this review on 'SiteJabber'. I went and found the review, and became quite ill. I stressed and stressed over it. I then found out, that it was one specific competitor that was going around, posting these fake, horrible stories. I was sick for weeks over it and I could do nothing about it."

"Our site started showing up on sites like, TrustPilot, PissedConsumer, Scammed, SiteJabber, RipOffReport, etc., and they were all the 'same' false review, done by different usernames. It just didn't make any sense. We couldn't figure it out. It was our first taste of this, then we finally realized what was going on; It just crushed us. We contacted all the sites supporting (and profiting) from these reviews, and they refused to address any of it. Even when we showed that these were all the same reviews, by different "people" (usernames), they did nothing. It was clear these were fake reviews, but they refused to remove it. It just floored us."

Requitix Resolves

With the explosive growth in ecommerce, four major problems surfaced in the digital world and it affected the online dating space the same way, which is why we chose this vertical for our proof-of-concept - Use and acceptance of RQX resolves these challenges through the Blockchain via Smart Contracts – RQX resolves these common challenges for ANY merchant.

1. **Chargebacks:** Every ecommerce site owner knows that at any given time, someone can issue a chargeback for the credit card or PayPal transaction that comes in. Using Requitix will eliminate chargebacks 100% of the time.
2. **Scams/Fraud:** As experienced by anyone in ecommerce, dating site owners will tell you that combating scammers and spammers is an everyday occurrence. By using the Requitix solution, every member that registers on your site will be scanned through the blockchain via our smart contract and the Requitix analytics database to ensure that the people joining your site or building a profile, are not known scammers or spammers. Stop them before they strike, with Requitix.
3. **Trusted Reviews:** Building trust is difficult, and is centrally governed by big marketplaces. Due to the inability to transfer trust from one centralized service to another, the customer is forced to establish a relationship with each merchant separately. Fraudsters leverage this to their advantage as merchant history is not recorded, so there is no ability to block fraudulent buyers or merchants. Huge efforts and advertising budgets are needed to create trust if a merchant is not part of a centralized marketplace – The Requitix **Confidence System** builds trust with use.
4. **Expensive and long payment process:** In our years working at the top Banks, we struggled to reduce the number of steps it takes to settle transactions. Merchants regularly switched institutions to try to reduce the numbers of fees they paid. But, they usually found the same delays in settlement, with fees still ranging from 2% to 6% or more. Because of the antiquated banking systems, any add-ons for mobile payments or “modern solutions” resulted in even more fees. Then there are the fees and risks of chargeback fees, typically over \$25 per event. Moreover, existing payment gateways rarely offer an integrated solution for merchants to add payment methods to their website, point of sale terminals or anything regarding digital payments.

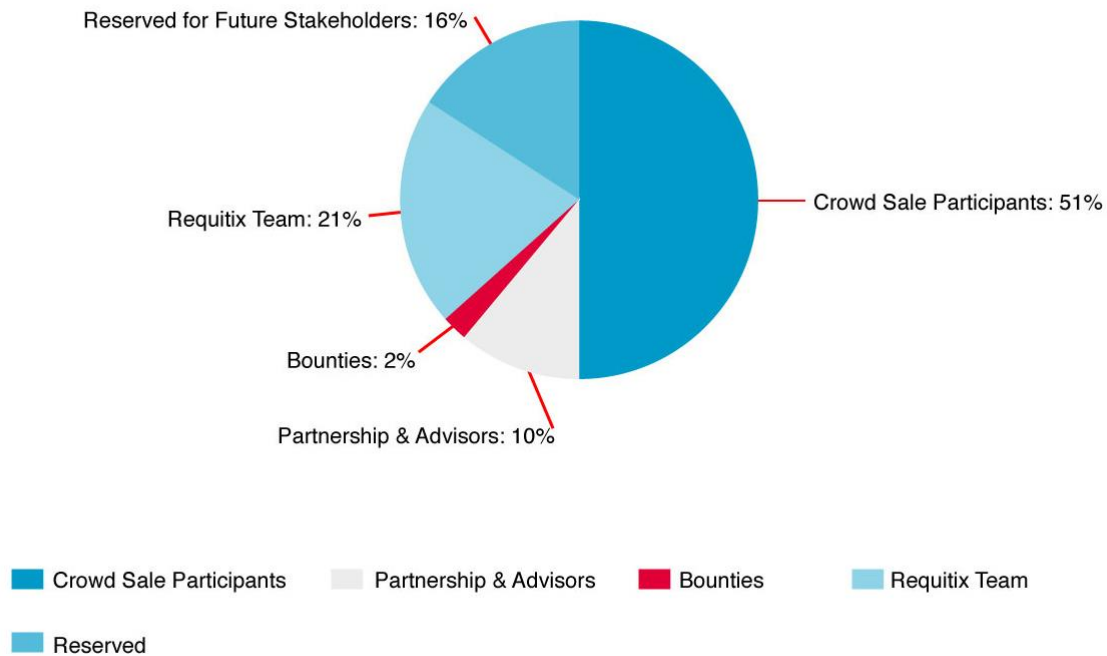
Confidence System

Requitix provides a decentralized confidence system for customers and merchants, that solves the flawed single-site method used by other ecommerce providers like ebay and Amazon, where buyer and merchant ratings do not carry over from one site to another. Requitix solves for this by capitalizing on the decentralized blockchain model and invokes confidence with every transaction, including zero chargebacks and 100% authentic reviews.

Seamlessly adding mobile payment processing, a digital wallet, exchange service, trusted reviews and scammer/spammer protection, while maximizing the wealth of cryptocurrency and blockchain benefits, all represent components of the comprehensive Requitix solution.

1. **Shared confidence and recognition:** With every transaction on Requitix, time stamps are recorded when sent and received, wallet addresses are stored, and sale conditions with other important data points are saved to the blockchain. This forms the foundation of the Requitix model built on the proven Ethereum blockchain.
2. **Ethereum Blockchain:** The beauty of this solution is that customers and merchants will be able to resolve disputes together, settle claims, rate one another, and have these reputations shared across the Ethereum sphere. This is the decentralized premise and structure that the modern cryptocurrency is based upon. With RQX, a respected confidence system is available to everyone – Not on just one site, like Amazon or similar ecommerce sites, where a singular review solution only allows Amazon users to see reviews and reputations of Amazon merchants – but nobody else from, say - eBay.
3. **UI/UX Perfection:** The user interface and user experience in any mobile App or website certainly drives the entire perception of quality and to some degree trust. We recognize this better than nearly anyone in the industry. Today's banking applications, and particularly mobile banking Apps are horrible and some of the worst in the industry. Requitix differentiates from these in several ways, and certainly leads in form and functionality.
4. **Advanced Analytics:** Requitix provides scammer/spammer protections by engaging a highly developed prescreening solution that systematically examines and compares all users prior to any transaction, thereby reducing threats before they even occur.

Token Allocation Summary



Crowdsale Participants (51%)

51% of all tokens will be distributed during the Presale and Crowdsale. Resources raised in those distributions will be locked and become transferable monthly or to be traded (if needed) to cover Requitix expenses for at least two years, possibly more.

Bounties (2%)

2% of the tokens are allocated for bounty campaigns to help us spread the word about Requitix via social media channels including Bitcointalk.org, Facebook, Twitter, blog articles, press releases and more.

Partnerships and Advisory (10%)

10% of the tokens are allocated for presale partners and advisors.

Core Team (21%)

21% of Requitix tokens created will be allocated to the Requitix Core Team: founders, early backers and the development team for a long-term alignment of interests.

Reserve for Future Stakeholders (16%)

To attract superior talent (own the market) and to allow for possible capital needs of the future, 16% of the tokens will be reserved for future stakeholders. This decision was based on the study of similar projects and recognized industry knowledge. This stakeholder reserve will be locked via smart contract for 12 months. It will only be used if there is a need or opportunity to accelerate the growth of the company. This reserve can be used for strategic partnerships to encourage the adoption of the Requitix Platform and the responsible provision of capital to compensate for unforeseen devaluation of ETH.

Strategy and Marketing

Strategy

We will leverage our **existing and profitable**, well established presence in the ecommerce segment, to accelerate Requitix use and acceptance past the proof-of-concept. This will quickly be followed by expansion into the broader online retail and service payment markets as has already begun, and as outlined above.

Since 2002, we have been successful in running numerous ecommerce websites, as well as marketing, licensing and selling software to entrepreneurs and **doing so profitably**. This stability and established presence, demonstrates the capability and seasoned acumen needed to launch our Crowdsale.

Phased Approach:

Phase 1. Include and distribute Requitix across our already **proven and profitable** ecommerce presence including existing partnerships with Kount.com, Viola.ai, Boonex.com, AdvanDate.com, PassionsNetwork.com, NicheAdNetwork and others. This initial market penetration will expose RQX to over 400,000 unique niche market ecommerce sites.

One **huge advantage** that Requitix offers, is the direct and immediate value to Merchants in the form of lower fees, zero chargebacks, scammer/spammer protections, fewer restrictions

and improved cash flow. This will propel and accelerate RQX acceptance and market penetration – And the **Mobile App** will vastly expand consumer touch and use.

With our payment gateway built directly into existing ecommerce software that is already licensed and used by many vendors today, deployment of RQX and the payment gateway will further validate the RQX Token and rapidly expand use. Hundreds of thousands of people will be able to buy products/services on thousands of existing ecommerce sites using the RQX token, demonstrating and affording **RQX immediate market value – TODAY.**

This value delivers **confidence** – Which is exactly why we will have tokens available for pre-sale and Crowdsale. The Crowdsale funding will have a compounding effect on the deployment of the Mobile App thereby accelerating RQX use and acceptance, further raising RQX value.

Phase 2. Integration of scammer/spammer API and analytics integration:

- a) The smart contract will be built to talk to our existing server (Node) to handle much more than just reviews. Fully logging and flagging:
 - i. IP Addresses
 - ii. Usernames
 - iii. Email addresses
 - iv. Photo
 - v. Profile text

And all of this will be outlined in the smart contract, with all the benefits highlighted for consumers and merchants alike – Again, bringing confidence to the entire Requitix solution.

Phase 3. Broader market adoption:

- a) With millions of subscribers, on thousands of sites, already familiar with Requitix, social media will continue to be leveraged and the Requitix reputation will grow in acceptance organically to more merchants globally.
- b) Expansion of the Requitix brand and solution will occur through the increased exposure and the inherent trust that develops with peers (friends, followers and forums) discussing trusted merchants. Only Merchants accepting payments through Requitix will be guaranteed to be trustful by this decentralized reputation and trust program that is the Requitix Confidence System.

- c) Expansion into the larger brick-and-mortar is part of this later phase, due to the old habits of traditional Merchant systems. The plan to penetrate this legacy merchant space will be accomplished through partnerships with more modern card reader OEM's and current payment service providers, that have already broken away from older processing models.

Marketing

We have discovered through more than 20-years of online expertise and development, that marketing budgets can make or break an organization. It is keenly important to monitor, recognize and manage the marketing process to maximize your message and expand your broadcast, within an intelligent framework of planning and messaging.

Our Marketing Team has developed the strategy that allows Requitix to deliver our message of value and trust, by leveraging social media and industry channels that will propel the Requitix solution into the mainstream market it will support, serve and thrive in. And with our investments in Bounties and other viral marketing drivers, the confidence built into Requitix makes it the preferred ecommerce and Merchant servicer and utility.

Why Ethereum?

Recognition, momentum and expansion of Ethereum continues to be demonstrated by a Market Cap of \$27-billion averaging over \$500-million worth of Ether exchanged daily. Ethereum growth predictions are regularly surpassed, and even modest estimates for the next 12 to 18-months place it firmly ahead of nearly every other technical or financial solution available today.

Utilizing Ethereum as the platform for Requitix, also proves to be more stable and respected with its ability to run smart contracts on the blockchain, adding transparency to the entire transaction lifecycle. This is the primary advantage Ethereum has over others.

And the decentralized model of the Ethereum protocol, provides pure availability, by nearly eliminating the traditional risks of other Merchant systems. These are typically, viral or backdoor intrusions, host vulnerabilities, DDOS attacks, etc. And any breach of a Merchants system that compromises a customer's data or information creates long lasting brand damage.

Crowdsale Details

The Requitix Crowdsale and the corresponding token creation process will be organized around smart contracts running on Ethereum (ETH). Participants willing to support the development of the Requitix Program can do so by sending Ethereum Tokens to the designated address on the requitix.io website.

As described, purchasing Requitix Tokens (RQX) will be available at the rate of 5000 RQX per 1 ETH.

During our limited pre-sale, an incentive rate of 8000 RQX for every 1 ETH is being offered. Bonuses and Bounties are expected to improve Crowdsale and RQX performance.

Note: During our Private Sale, an incentive rate of 10,000 RQX for every 1 ETH is being offered. Private sale starts January 5th and ends February 15th.

Requitix will also be offering a private sell before the pre-sale begins. For more information on our private sale please contact us at contact@requitix.io.

Rules:

- The accepted currency during the Crowdsale is Ethereum (ETH).
- The amounts noted are subject to change before the Token creation event.
- The Token Crowdsale period will last 46 days, unless the Hard Cap is reached sooner.
- If the Hard Cap is reached before the end of 46 days, additional contributions will be accepted for 72 hours to allow contributors that may have missed the very short window for RQX creation, to participate.
- Once a Requitix (RQX) is purchased the purchaser will be issued their RQX token immediately via our smart contract, thus eliminating the need, fees and costs of an escrow service.

Token Distribution

RQX Created Per Ethereum Pre-Sale	8000 RQX
RQX Created Per Ethereum Crowdsale	5000 RQX
Soft Cap	100 ETH
Hard Cap	10,000 ETH
Maximum Number of Tokens Generated	60,000,000
% of Tokens Generated to Requitix Team	21%
% of Tokens Generated for Bounty Program	2%
% of Tokens Generated to Partners and Advisors	10%
% of Tokens Generated to Crowdsale Participants	51%
Date of Pre-Sale Start	2/20/18
Date of Pre-Sale End	2/28/18
Date of Crowdsale Start	3/1/18
Date of Crowdsale End	3/31/18 or when hard cap is reached.
Additional Time If Hard Cap Is Reached	72h

Bounty Programs

Social Media

Twitter

For every Twitter Retweet or Mention, you will receive:

- 200 RQX for those with more than 100 followers on your Twitter account.
- 450 RQX for under 1000 followers on your Twitter account
- 600 RQX for 1000 or more followers on your Twitter account.

Facebook

- Post Likes: 150 RQX
- Comments over 40 characters: 150 RQX: Public shares of any post: 250 RQX

Google Plus

- Post Likes: 150 RQX
- Comments over 40 characters: 150 RQX Public shares of any post: 250 RQX

Blogging

Well-known bloggers interested in earning RQX are encouraged to register for the blog bounty. Simply write a post about Requitix in any language, with at least 1500 characters and containing 1 link to requitix.io and you will receive 800 RQX. It can be your blog or personal page, for example Facebook or LinkedIn pages. All bloggers must be approved by the Requitix team. Simply contact us to get started.

BitCoinTalk

Upload the Requitix Signature and Avatar provided by us and write at least 10 related posts per week and receive 450 RQX.

Rules:

There will be no spamming whatsoever. Anyone who spams will have their accounts deleted

without transferring any Requitix. All bounties will be paid within 30 days after the crowdfunding phase. You must have an ERC20 compatible wallet to join any RQX bounty programs. You must contact our office to register for the Bounties beforehand. No preregistration work will be rewarded.

Reference Links

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Up-to-date Ethereum value - <https://ethereumprice.org/>

Smart Contracts - <http://solidity.readthedocs.io/en/develop/introduction-to-smart-contracts.html>

Developer terms - <https://dappsforbeginners.wordpress.com/tutorials/introduction-to-development-on-ethereum/>

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Mobile payment (worldwide): <https://www.statista.com/statistics/226530/mobile-payment-transaction-volume-forecast/>

Mobile wallet is just a surrogate: <http://www.pymnts.com/mobile-wallet-adoption-2017/>

Ecommerce data: <http://www.businessinsider.com/national-retail-federation-estimates-8-12-us-e-commerce-growth-in-2017-2017-2>

US Census Bureau Ecommerce data: https://www.census.gov/retail/mrts/www/data/pdf/ec_current.pdf

Omnichannel approach: <http://www.goldmansachs.com/our-thinking/podcasts/episodes/06-16-2017-elsesser-posnett.html?mediaIndex=1&autoPlay=true&cid=sch-pd-google-elsesserposnettpodcast65-searchad-201706--&mkwid=k5znmdTh>

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Traditional payment method: <http://blog.unibulmerchantservices.com/submission-clearing-and-settlement-of-credit-card-transactions/>

ERC20 Token Standard: <https://themerple.com/what-is-the-erc20-ethereum-token-standard/>