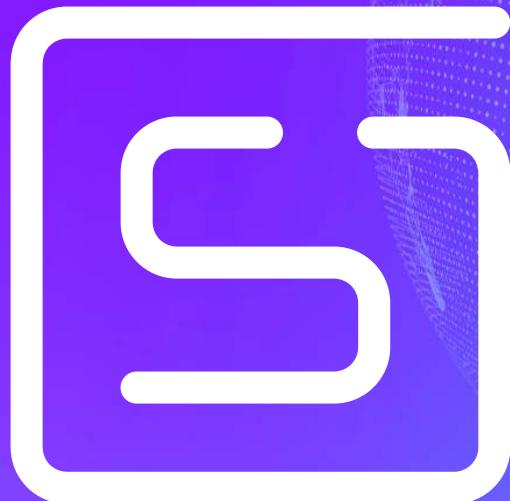


HIRE YOUR CLIENTS



SESSIA

FOR BUSINESS

Mobile customer attraction and retention platform
for online/offline retail business

FOR INDIVIDUALS

Instant crypto-cashback social marketplace

WHITE PAPER

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1 VISION

The crypto-revolution that is happening now will change the way retail business and customers are collaborating, making it as easy and simple as it is supposed to be. Decentralization, crypto-currency, and smart-contracts are the new solutions for effective advertising and promotion.

Using all the advantages of blockchain technology, Sessia presents a new way of communication between businesses and customers. We call it «social marketplace» - an ecosystem where brands can simply develop and apply effective promotional tools by sharing the purchases of their client with their Friends and followers/

Our mission is to remove any intermediaries such as marketing agencies and social networks between businesses and customers, regardless of their location or origin. In Sessia, brands can directly communicate with customers and reward them for making purchases and for promoting their products to others via crypto-cashbacks worldwide. Such an approach allows businesses to distribute a marketing budget among people who really brought in new clients without paying 3rd parties for advertising.

To become a real global service, we are issuing our “KICKs” tokens. Kicks were designed to provide the fastest and cheapest cashback solution operating all around the world without being limited to each country’s regulation systems. Kicks are not just another cryptocurrency, but a real tool of interaction between all participants of a social market. As a result, we can significantly increase the use of cryptocurrencies in the real economy.

We provide all members of Sessia with everything they need:

- Brands get a simple, convenient and easy-to-use mobile solution for establishing an online shop with an already integrated crypto-cashback program or they can stay offline but also use the cashback service to increase and diversify customer base and significantly reduce marketing costs
- Customers get a resource in which they can buy products with cashbacks, receive kickbacks and see honest comments about goods from their friends
- Kickers (people who are interested in promoting Sessia) get additional rewards in Kicks for attracting new brands and people to Sessia

We follow the principles of transparency, integrity and good governance, and we have a strong incentive to develop the product and grow capitalization of KICKs. Unlike many other blockchain startups, this is not a case where tokens are sold and cash is received in advance without a product in place.

Sessia will be launched in test mode in October 2018 and is expected to be fully operational by the end of 1Q2019. We are currently in talks with a number of brands to use Sessia in Hong Kong, New York, Taipei, Moscow, Vancouver and Dubai - the first places where we plan to start our expansion campaign.

KICKs will become the main cryptocurrency for paying kickbacks and buying goods on the multi-trillion retail market. The demand for KICKs (and thus, the liquidity and price of KICKs) will correlate with the number of brands, services and customers using KICKs.

Sessia is based on an already-running marketplace and CRM platform, developed for the use of large Asian retail companies. The founders have already invested \$5 million in this business.

The Sessia team has a strong track record in marketing, marketplace development, internet currency systems, hedge funds, and investment banking, as well as working at companies such as Webmoney, Credit Suisse, Morgan Stanley, Mail.Ru Group, and leading online HR and gaming portals.

The Token sale will start on May 16, 2018 and will be completed in several rounds. The Token sale hard cap is \$100 million. We are in talks with a number of crypto-exchanges to list KICKS after the token sale ends.



MARKET PROBLEMS AND VALUE PROPOSITION

MARKET PROBLEMS

Sessia is targeting both the global offline retail market and e-commerce. The global retail market has grown around 5 - 6 % over the last several years and is expected to reach USD 30 trillion by 2020.

The e-commerce market is projected to almost double from USD 2.2 trillion in 2017 to USD 4 trillion in 2020, having more than 2 billion people buying goods or services online.

Such dramatic growth obviously leads to significant market completion increase. The number of e-shops created on the Shopify platform alone grew 4.5 times from 84,000 shops in 2013 to 378,000 in 2016. <https://www.shopify.com>

New players and business models, rising customer expectations, shifts in spending and cultural norms significantly change the competitive landscape. In a tough competitive environment, both e-commerce and offline merchants face the same problems:

- Customer attraction and retention
- Substantial online marketing costs
- Access to online markets for offline brands
- Merchants have a significant commissions that affect the profitability of the businesses

SESSIA VALUE PROPOSITION

Sessia provides brands and business with a number of unique tools and features to successfully operate on the market and resolve any of the problems mentioned above.

Customer attraction and retention.

Many businesses are using different loyalty programs, while cashbacks are acknowledged to be one of the most efficient ways to retain customer loyalty.

With Sessia, businesses can use preinstalled cashback systems in which the customer gets a reward for every purchase his friends make through the KICKBACKS referral fee program. This approach motivates the customer to recommend a brand to as many of his friends as he can, which increases business brand awareness, customer loyalty and revenue. Moreover, thanks to our tokens, the customer can receive cashback and kickback funds instantly, no matter where he is or where in the world the purchase was made.

Substantial online marketing costs.

Many businesses are seeking a solution in online marketing in order to increase market share, but the results of these activities are often very uncertain and the cost gets higher every year. Such costs are unaffordable for many businesses. Sessia can completely replace the traditional approach to the marketing. Every time a new customer makes a purchase through or with Sessia, it means this brand was

recommended to him by one of his friends. This is the most efficient way to attract new customers with an almost 100% conversion rate.

Sessia can significantly reduce marketing costs, eliminating advertising agencies and providing direct collaboration between business and client. With no ad cost, a business can raise the cashback amount, increasing customer loyalty even more. In other words, the business has a chance to take full advantage of its current client base, that he was missing before.

Access to online markets for offline brands.

Many businesses still struggle to get online due to the complexity of the process. Sessia provides a pre-installed, free-of-charge mobile e-shop constructor, which is the easiest way for business to start selling goods online. Our e-shop allows even an inexperienced user to create and configure an e-shop.

Access to new-growing markets such as a token-based digital market.

The total market cap of cryptocurrencies reached \$800 bn in January 2018. In 2019, 2% of Internet users will already own crypto wallets. The adoption rate of cryptocurrencies may be as high as that of cell phones and broadband Internet. By 2025, the total capitalization of cryptocurrencies may exceed \$10 trillion and crypto wallet penetration could exceed 5% of the world's population.

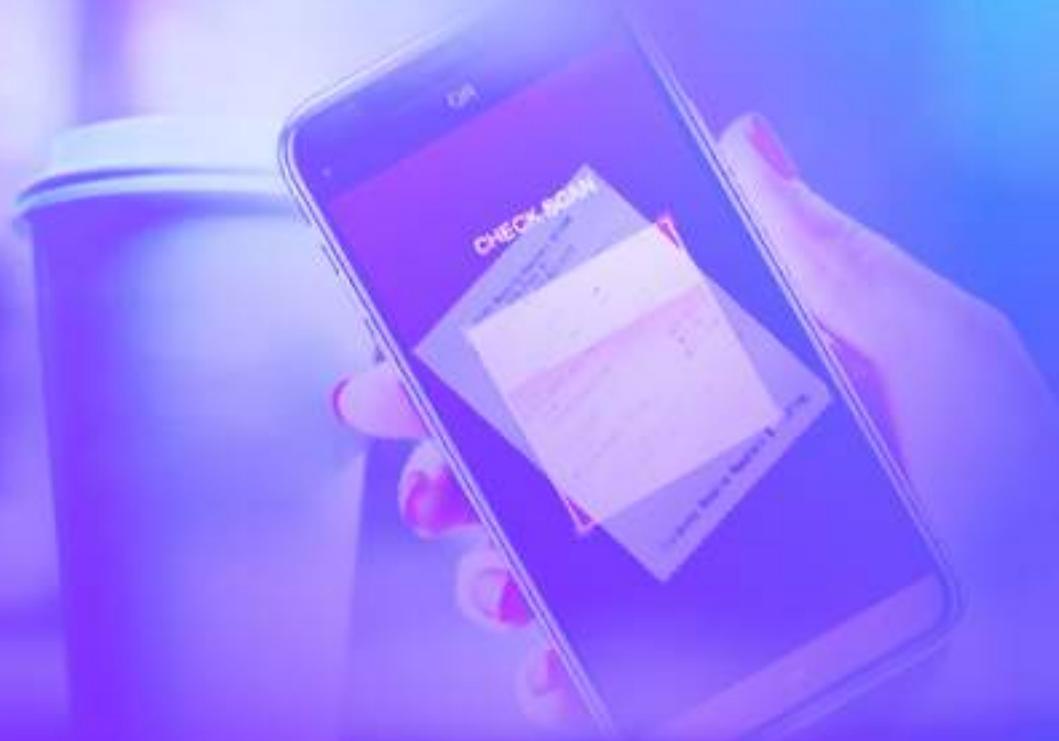
Currently, brands mostly cannot accept payments in cryptocurrencies. Through Sessia Wallet and internal exchange, businesses will acquire the ability to sell goods for other cryptocurrencies. Once the Sessia P2P market will be launched, businesses can start trading with each other for KICKS, enjoying all advantages of cryptocurrencies, such as low transaction costs and maximum transparency and security.

THE SESSIA SOCIAL NETWORK

Sessia has an internal mobile social network where people can interact with other users or brands by following them or being followed. Unlike any other social network, Sessia allows people to discover the choices made by their friends and family; every time your friend makes a purchase, you receive notification about it with all details, including a scan of the check in real time. Such an approach will motivate people to share the products and services that they use and trust.

The Sessia social network can become a leading advertising platform for brands where they can share promotional posts and product cards while customers get direct access to products, avoiding the use of external links.

3



HOW IT WORKS

HOW IT WORKS FOR THE CLIENT

1

Client buys coffee



2

Cashier scans
the client's check



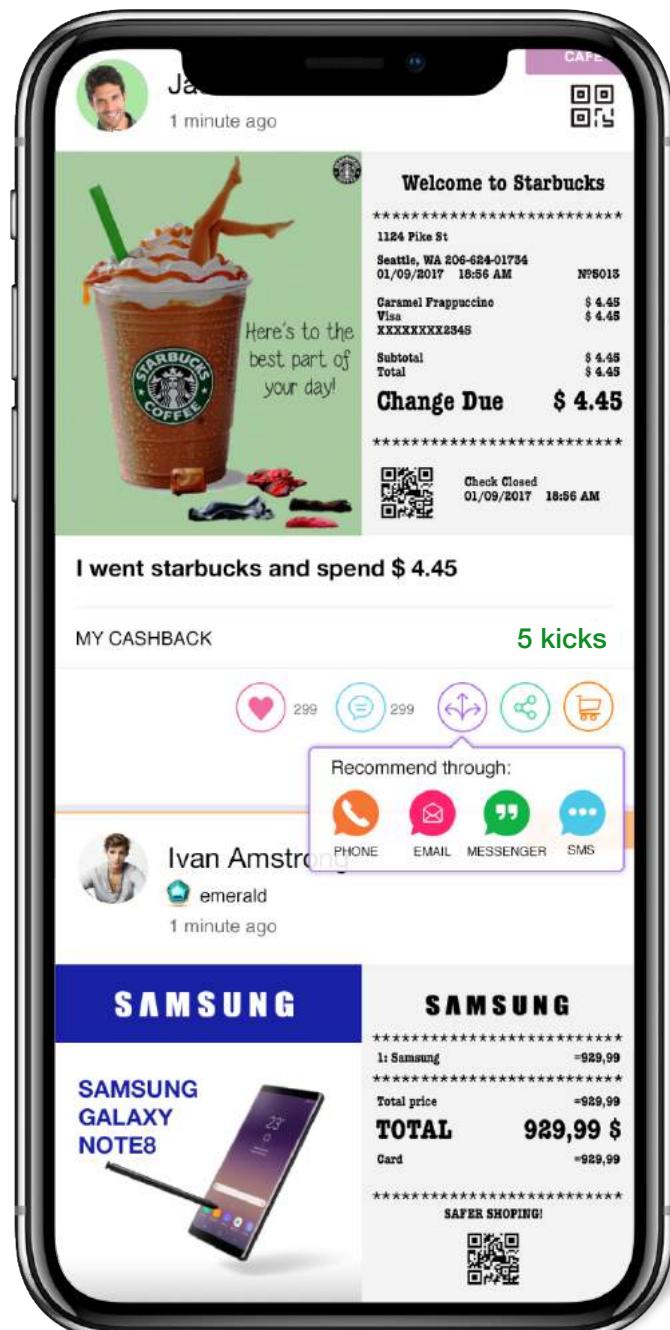
3

Cashier scans
the client's ID



Sessia will automatically post the information on your completed transaction on your approved followers' wall. On the left-hand side of your wall, your followers will see the actual product or service advertising that you just purchased. On the right-hand side, they will see the detailed check of your transaction. Every post can be liked, discussed, shared and recommended, as well as lead to the online or offline store.

Once your friend follows the published post and makes the purchase, he receives a cashback and you will receive a kickback on that purchase. The cashback and kickback amount depend on the percentage that is selected by the business.



HOW CASHBACKS AND KICKBACKS WORK

A user can invite another user to join Sessia. If User 1 invites User 2, then they are automatically signed up for each other's posts. Once User 2 sees User 1's post on his wall and follows that post to make a purchase, then User 2 receives a cashback and User 1 receives a kickback from the business.

Once User 2 invites User 3 to join Sessia, the same steps take place. The only difference is that once User 3 makes a purchase based on the post of User 2, then User 1 and User 2 receive kickbacks from the store. Meanwhile, User 3 receives a cashback for his purchase.

The final level is achieved once User 3 invites User 4. Once User 4 makes a purchase following User 3's post, then User 1, User 2 and User 3 receive kickbacks from the business for the purchase of User 4. The kickbacks are limited to 3 levels only.

Let's say a coffee shop decides to provide its clients with a 10% discount/rebate.

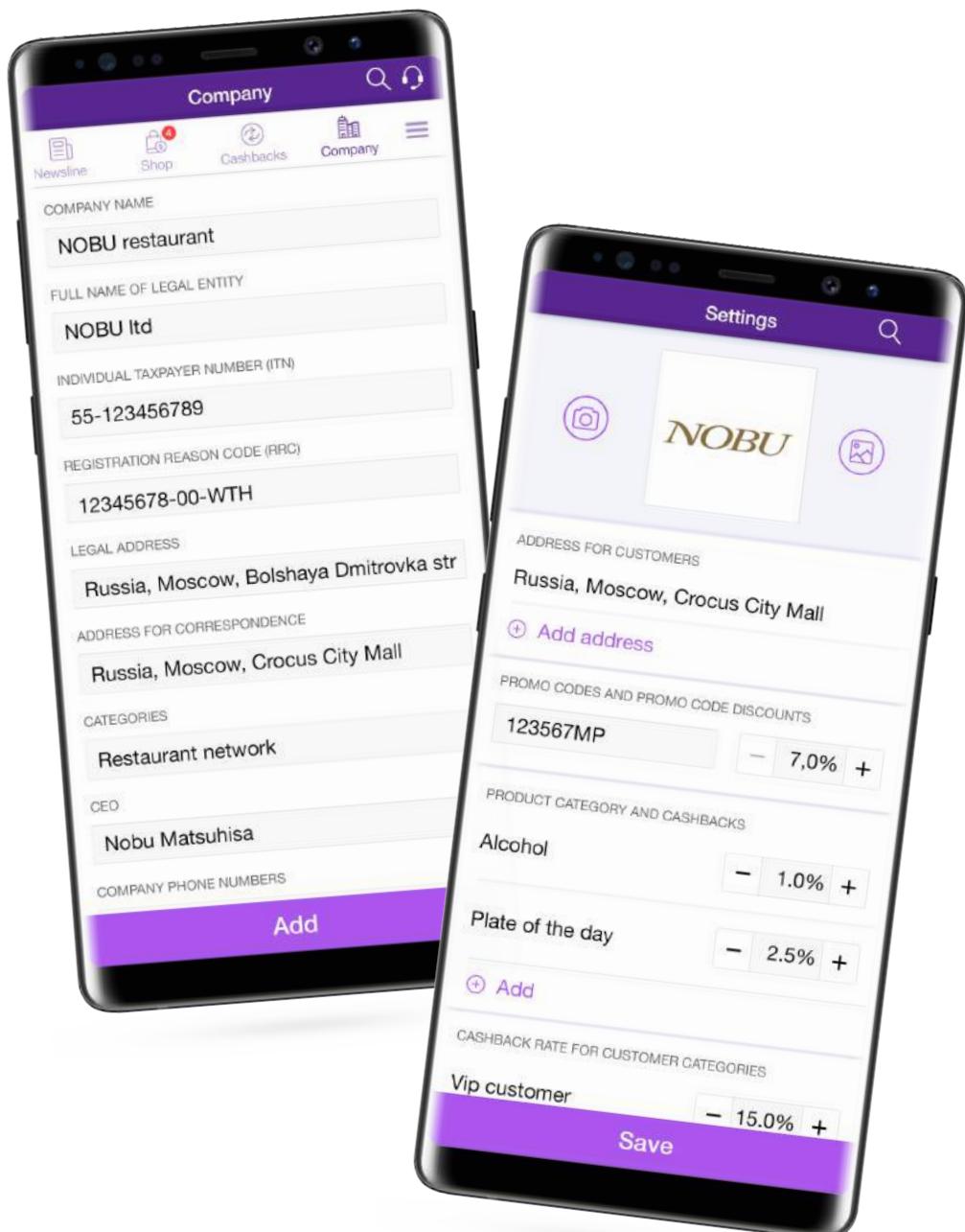
The coffee shop decides that User 4, who makes the purchase, receives 2% cashback. User 3 receives a 4% kickback, as he is the closest and the one who made the direct recommendation to User 4. User 2 receives a 1% kickback and User 1 also receives a 1% kickback. That adds to 8% out of 10%. The other 2% is Sessia's commission. Depending on each business, the percentage allocations will be different. Businesses can allocate additional percentages for charities in their countries. We believe that an integrated charity program would motivate more clients to openly share their checks.

SESSIA KICKBACK

The Sessia kickback is an additional rebate to the user who invited another user or business to join Sessia. The Sessia kickback will be in the range of 5% to 10% of the size of the discount/rebate provided by the business to the clients. It has a time limit, but it's still an attractive additional motivation for users to attract new users.

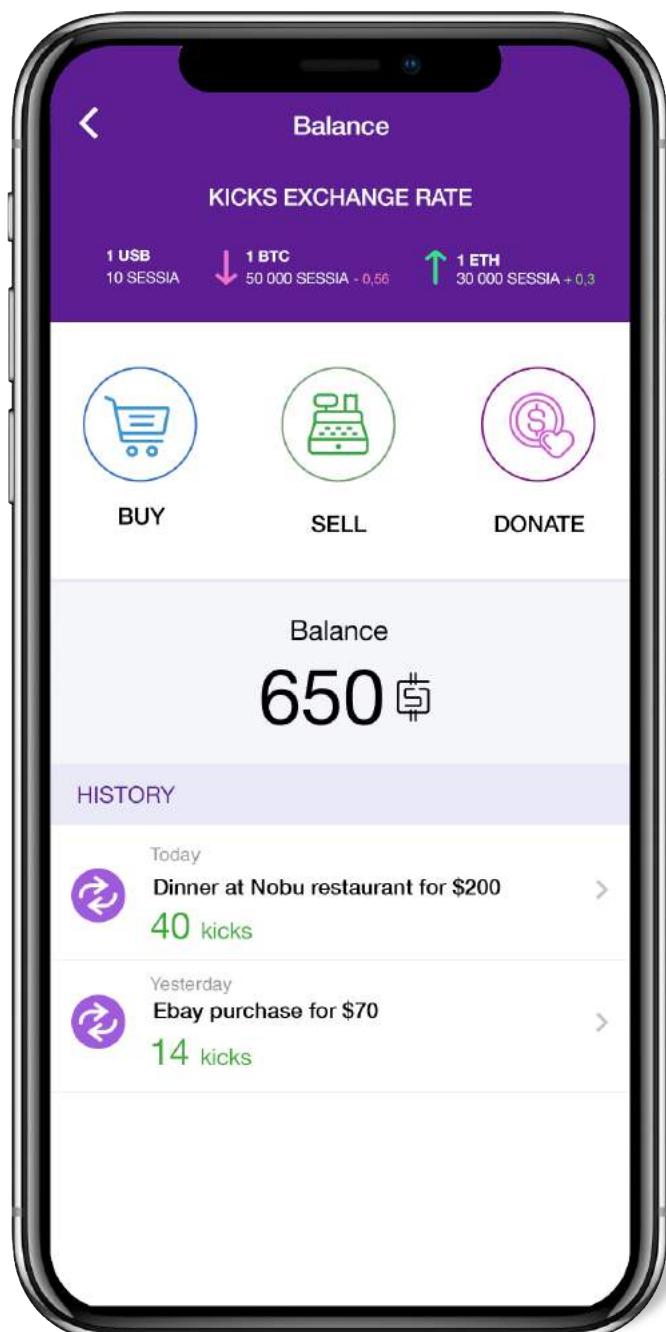
HOW IT WORKS FOR BUSINESS

To begin operating Sessia, a business needs to download SESSIA BUSINESS version. This provides access to the Sessia platform, which is the core of our blockchain-powered ecosystem. Key elements of the platform are Sessia wallet, e-shop constructor, marketplace, and reports.



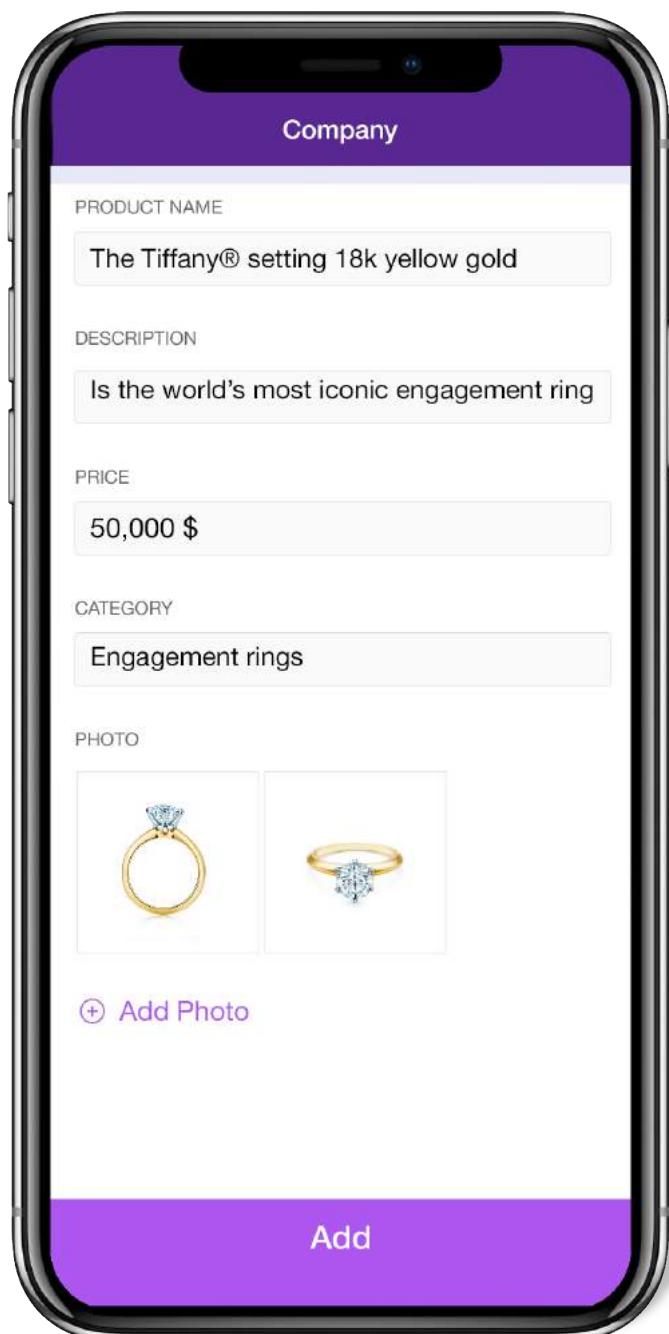
SESSIA WALLET

The secure Sessia wallet allows brands and users to control token account balances and make transactions. In order to start using Kicks and provide cashbacks and kickbacks, the business has to top up its Kicks balance by buying Kicks in its Wallet. It can also select a minimum kicks balance and Sessia will automatically buy additional Kicks when needed. Kicks can be purchased by bank transfer, by debit/credit card and by other crypto-currencies.



E-SHOP CONSTRUCTOR

The e-shop constructor is a user-friendly, free-of-charge tool to build and manage a mobile e-shop within the Sessia ecosystem on all available platforms. It allows even inexperienced users to easily configure products and services as well as control orders. The constructor allows the user to upload pictures of the products, fill out product descriptions, set the price, configure the levels of cashback/kickback parameters and manage content once the e-shop is built. The business can sell its products at e-shop for all the standard payment systems and for Kicks as well.



REPORTS

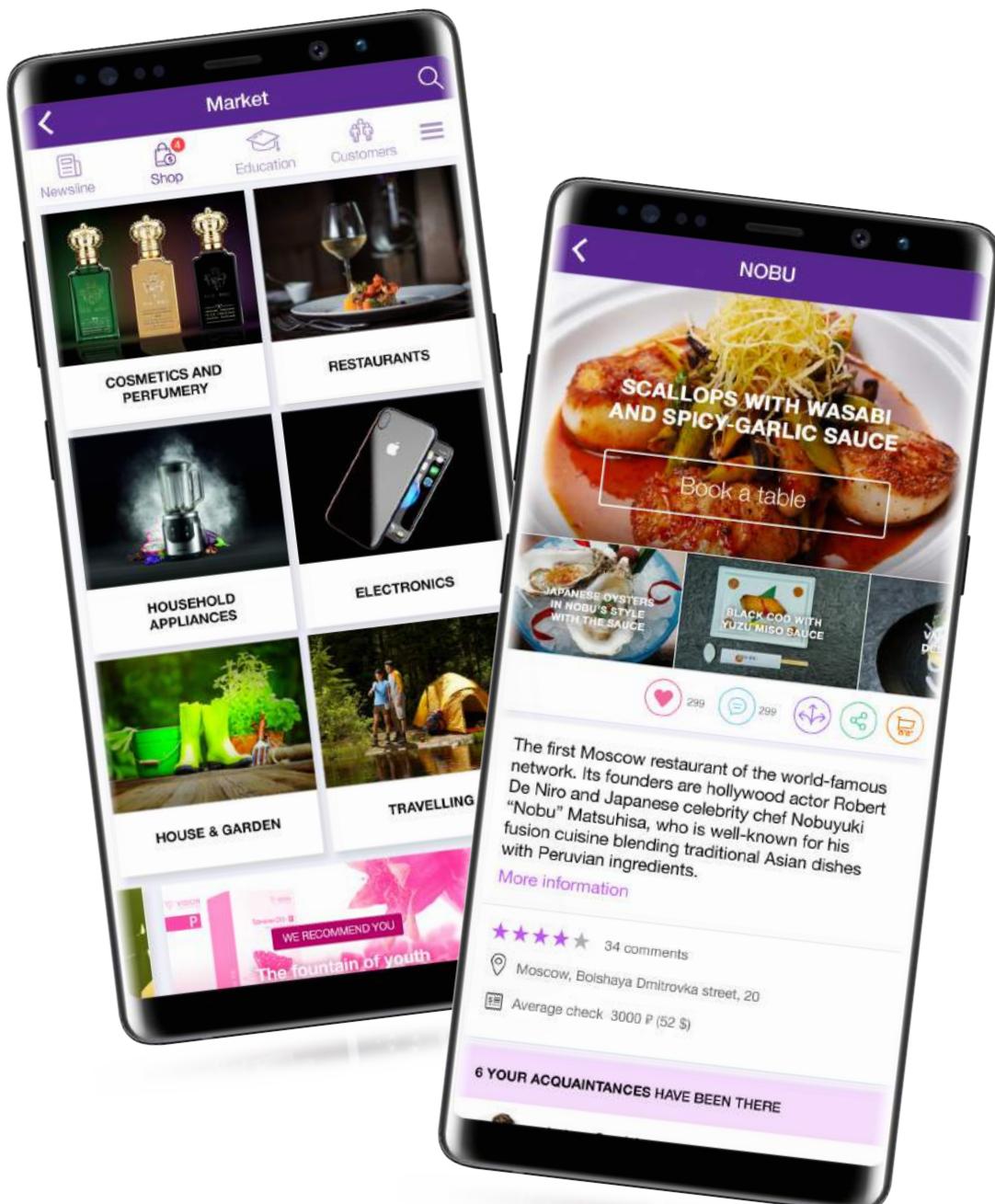
The reports section provides detailed sales information, customer purchase history and profiles. Businesses also can send different type of notifications to clients and select special discounts and rebates for some of the clients or client groups.



MARKETPLACE

In the marketplace section, a business can see catalogues of its products and its news feed, where a store can make its own publications on business news and promotions.

A business can use its own payment gateway in order to make the product sales directly at Sessia. If the business does not have its own payment gateway, then it can use Sessia's payment gateway.



4

CHARITY

Sessia and its team support a number of charity initiatives all around the world. Any Sessia user can donate any part of his cashback or kickback directly to charity organizations. This option is available in the Sessia wallet.

Sessia divides businesses into two categories:

- Tier 1 partner - a partner who is ready to use Sessia but not prepared to accept payments for goods and services in Kicks
- Tier 2 partner - a partner who is ready to use Sessia and happy to accept Kicks as payment
- Accepting Kicks gives the partner the opportunity to recover some of the cost of paying rewards to customers.

Besides standard Sessia features, the following services will be developed for deeper integration between the Sessia social market and traditional markets:

- P2P platform - a platform allowing user-to-user goods or services exchange for Kicks.
- «Classic market» - a platform for Tier 1 partners where businesses can list a product and indicate the price in traditional monetary units. Sessia will convert the price into Kicks and connect the partner with exchangers and other specialist players who will conduct the transaction
- Scoring - based on data gathered from business and customer activity, Sessia will form an analytical rating to be used in providing financial services to customers

5

KICKs

The Sessia tokens known as “KICKs” are ETH-based tokens that follow the ERC-20 standard.

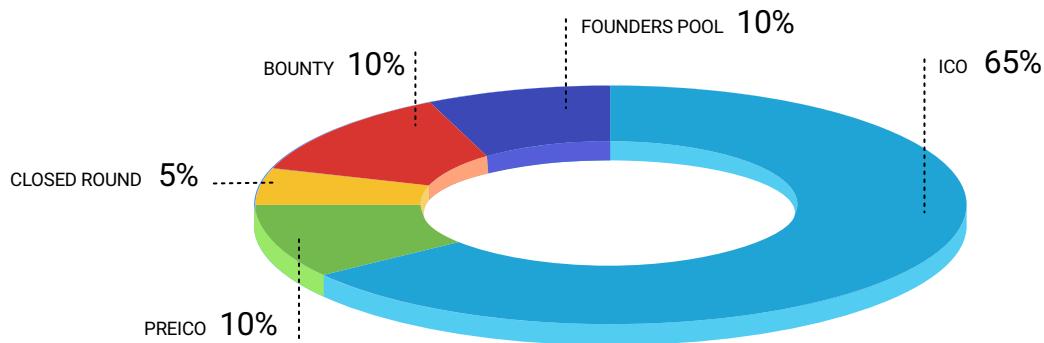
The Kick digital token is a virtual cryptocurrency designed to be used by businesses and service providers for paying cashbacks and kickbacks to customers, to purchase products within Sessia, to award kickers for supporting Sessia and to make other internal payments.

Ethereum-based tokens rely on a well-established Ethereum infrastructure, benefiting from several advantages:

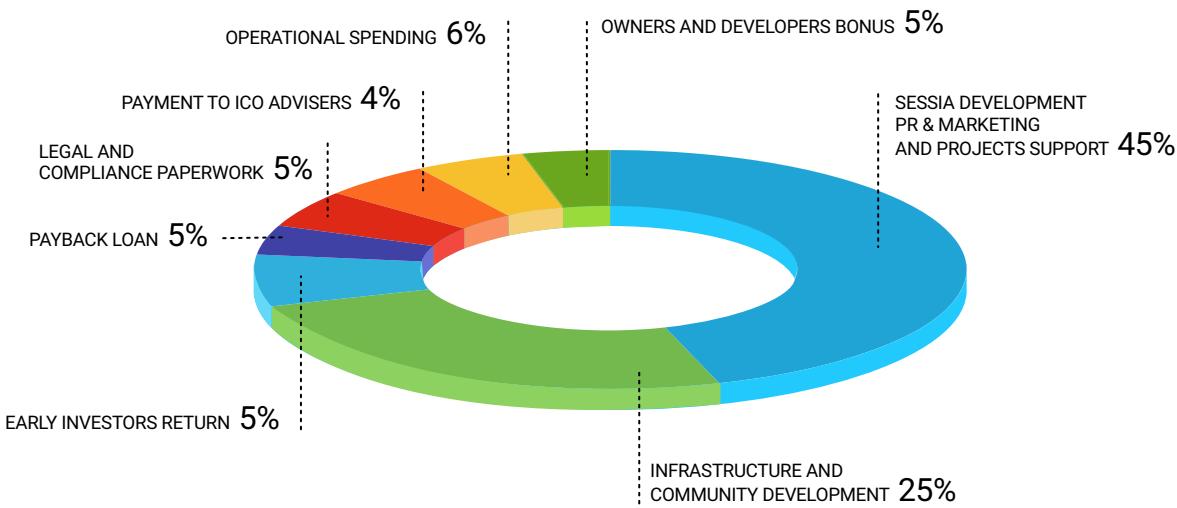
- Security and predictability (as opposed to, for example, having to run an independent blockchain network)
- Use of robust and well-supported clients (Ethereum-based tokens can be managed with official Ethereum clients).
- High liquidity (interchangeable with other Ethereum-based tokens), easier to list on exchanges with infrastructure already in place.

KICKs ISSUANCE

The initial issuance of kicks is limited to 100,000,000 (+ founders pool) during the pre-ICO and ICO campaigns. Unsold kicks that were created for sale during pre-ICO and ICO will be destroyed. The initial issue of kicks is programmed by a smart contract and will be carried out in the following order:



USE OF FUNDS



SMART CONTRACT

Smart contracts will enable Sessia to facilitate a cashback and kickbacks payment solution, working flawlessly together with a decentralized trusted system between all members of the Sessia community via blockchain. The number of smart contracts, detailed structure, and functionality will be defined and finalized during development.

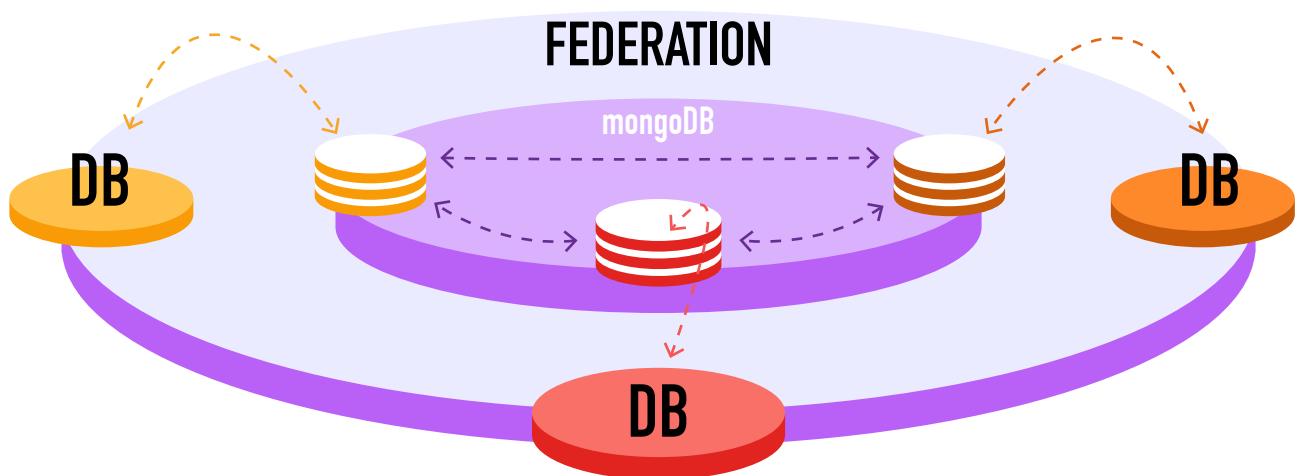
SESSIA BLOCKCHAIN

The Bitcoin network of today records less than ten transactions per second (on average), and adding more nodes won't change that: write throughput doesn't scale with node count. One can store arbitrary information in a Bitcoin transaction, but not much: dozens of bytes. The total storage capacity of the Bitcoin blockchain grows by about one megabyte every ten minutes. Moreover, total storage capacity doesn't grow when more nodes are added to the network. It takes tens of minutes to hours before a Bitcoin transaction can be considered finalized (i.e. part of the long-term blockchain).

Because these limitations will considerably hinder Sessia's ability to deliver the proposed functionality to millions of users, we approached decentralization differently. We will create Sessia based on a solution with a big-data database (like Corda and Bigchain). Then we'll add blockchain characteristics including decentralization, immutability and built-in support for creation & transfer of Kicks as well as all relevant info needed for loyalty programs (like SKU#, aggregates and promotional campaigns). The proposed solution should have a two-layer consensus. The lower level (MongoDB, Cassandra, etc.) handles transaction ordering and crash faults and can be very fast. The higher level (Sessia nodes) handle double spends and malicious attacks and employs BFT consensus mechanism (like Tendermint).

The proposed solution will use the Byzantine fault tolerance mechanism, considered the most general and most difficult class of failures among the failure modes. The so-called fail-stop failure mode occupies the simplest end of the spectrum. Whereas a fail-stop failure model simply means that the only way to fail is a node crash, detected by other nodes, Byzantine failures imply no restrictions, which means that the failed node can generate arbitrary data, pretending to be a correct one, which makes fault tolerance difficult.

If all participants behave optimally, blockchains are probabilistically immutable. Even if tampering does happen, it can be detected (and rejected), mostly because of extensive use of cryptographic signatures and Merkle trees.



Another defining feature of Sessia's blockchain that is needed for our ecosystem to succeed is also different from most available chains. It will be permissioned.

Unpermissioned blockchain networks are public spaces and, as such, have all the challenges of public goods governance when it comes to ensuring the network's evolution via updates to its rulebook or mechanisms of interaction. As a consequence, innovation is slow to be adopted by these networks, and their security and consensus models have evolving challenges.

Enterprises seeking to put in place business process automation in consortiums need a network that is capable of moving in different directions and that can be optimized for different ideas than a public network would likely be optimized to achieve.

Permissioned blockchain networks allow for transparent governance within the consortium only. While this, at times, can be a challenge, it is certainly less of a challenge to ensure evolution of the network in question than where the network was unpermissioned and subject to public goods governance challenges.

In this sense, permissioned blockchain networks can be used iteratively to solve very specific business problems and can be optimized to achieve those solutions, rather than having to be built for only the lowest common denominator.

The end result is that it is easier to marry the specific business challenges and governance over business processes to the data management solution used by the network.

In order to complete immutability of the Sessia blockchain, an anchoring mechanism will be implemented based on Ethereum blockchain. With the anchoring mode, one transaction is committed in every Ethereum block and contains the cumulative hash at the current moment. The irreversibility of the Sessia ledger is ensured by the Ethereum miners. Therefore, Sessia enjoys the same level of irreversibility as Ethereum itself.

Network participants should thus include:

- Sessia Kickers will be in control of their personal Kick wallets and enjoy a fast and Proof-of-Work free experience combined with the mechanics of blockchain, which don't depend on trust.
- The same goes for Online shops but in their case, the node will be integrated in their payment processing software.
- Kick stores shops with no points of sale outside the Sessia marketplace will be a great place to start your company, as all loyalty programs and analytics will be already integrated into the store's functionality as a pick and pack solution.

FINANCIAL FORECAST AND VALUATION

In general, our financial analysis is straightforward. We provide businesses of any size with a mobile application that includes its own social network, payment gateways, integrated global kickback system and much more. Most businesses, even big ones, do not have sufficient resources to build their own mobile application with adequate functionality in order to retain existing clients and attract new ones. We have built such a thing and we're providing it for free to every business.

So any business from selling flowers outside on the street to global hotel chains are our potential corporate clients. As business clients already have their existing client base, we believe that attracting 550 businesses in a 1-year period will provide us with 2,800,000 users. In a 5-year period, we estimate reaching 150 million users.

We estimate the average annual check of one user to be 500 USD. The average check grows every year, but to be on the safe side, we keep it constant in our model. With 2.75 million annual users, we will have a turnover of 1.375 billion USD. Assuming that the average cashback provided by companies will be 10% and that our average fee will be 20% of the cashback amount, then our revenue will equal 27.5 million USD.

In order to reach the above mentioned turnover figures, we need to spend 52 million USD on marketing and further product development for the first year.

In total, in 5 years we estimate revenue of 1.5 billion USD and an after-tax net income of 1,4 billion USD. Traditional valuation methods such as discounted cash flow would value our business above 6 billion USD, assuming we deliver our estimated cash flows. Even though these numbers might be seen quite big, let's not forget that annual global online and offline turnover will reach 30 trillion dollars by end of 2020. Our product is for global use and we believe that it can take a 0.083% share of the online and offline retail market.

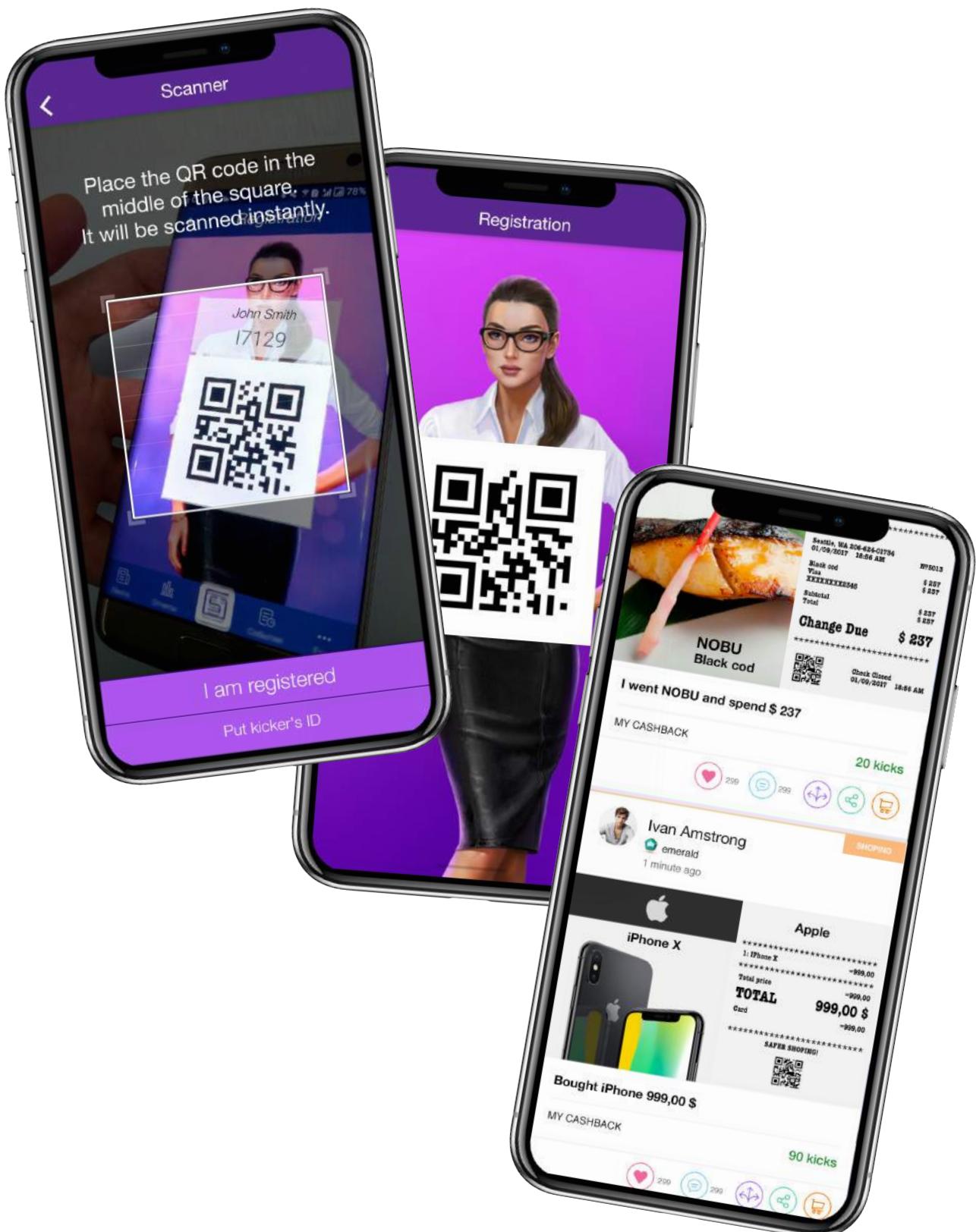
Social Kickback Market, USD	Year 1	Year 2	Year 3	Year 4	Year 5
Number of businesses	550	1 500	5 000	15 000	30 000
Number of clients per business	5 000	5 000	5 000	5 000	5 000
Total number of clients	2 750 000	7 500 000	25 000 000	75 000 000	150 000 000
Average annual check per client	500	500	500	500	500
Turnover	1 375 000 000	3 750 000 000	12 500 000 000	37 500 000 000	75 000 000 000
Average cashback	10,0 %	10,0 %	10,0 %	10,0 %	10,0 %
Sessia fee, %	2,0 %	2,0 %	2,0 %	2,0 %	2,0 %
Revenue	27 500 000	75 000 000	250 000 000	750 000 000	150 000 000

KEY FEATURES



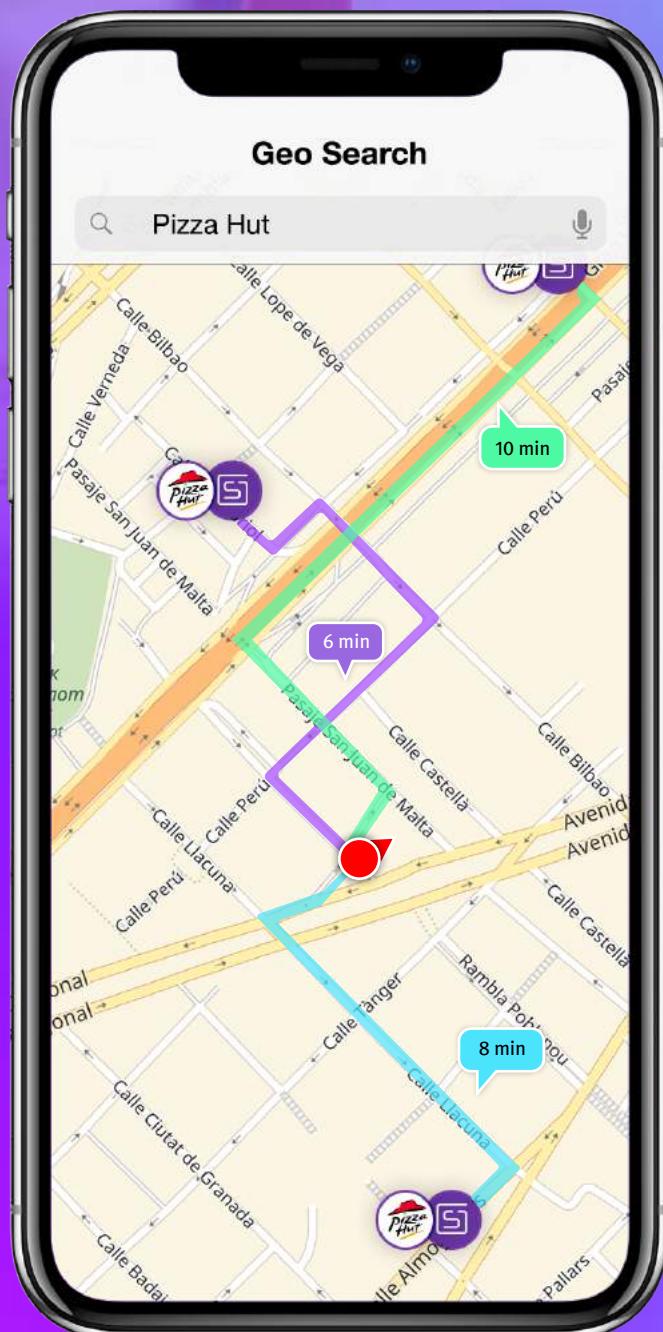
SMART WALL

Sessia automatically makes posts with the commercial pictures of the products or services purchased and their checks into the user's wall.



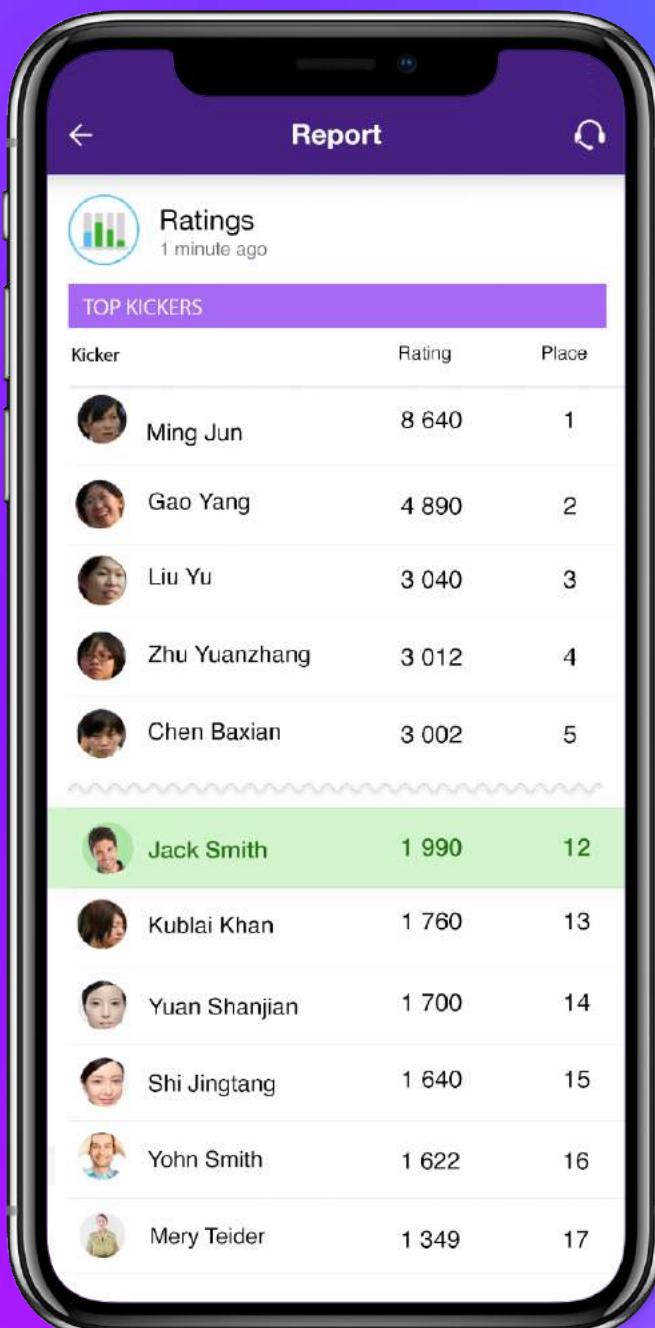
GEO SEARCH

Users can see on the Sessia map all the businesses that are using Sessia. They can find the stores closest to them or can search for the most popular ones among locals or their friends.



10 USER RATING SYSTEM

Sessia has an integrated rating system as for the clients, for kickers and for businesses. Clients can select a business based on its rating. Business can award bonuses to their clients based on the clients rating. And kickers can compete with other kickers in order to receive additional awards and bonuses.

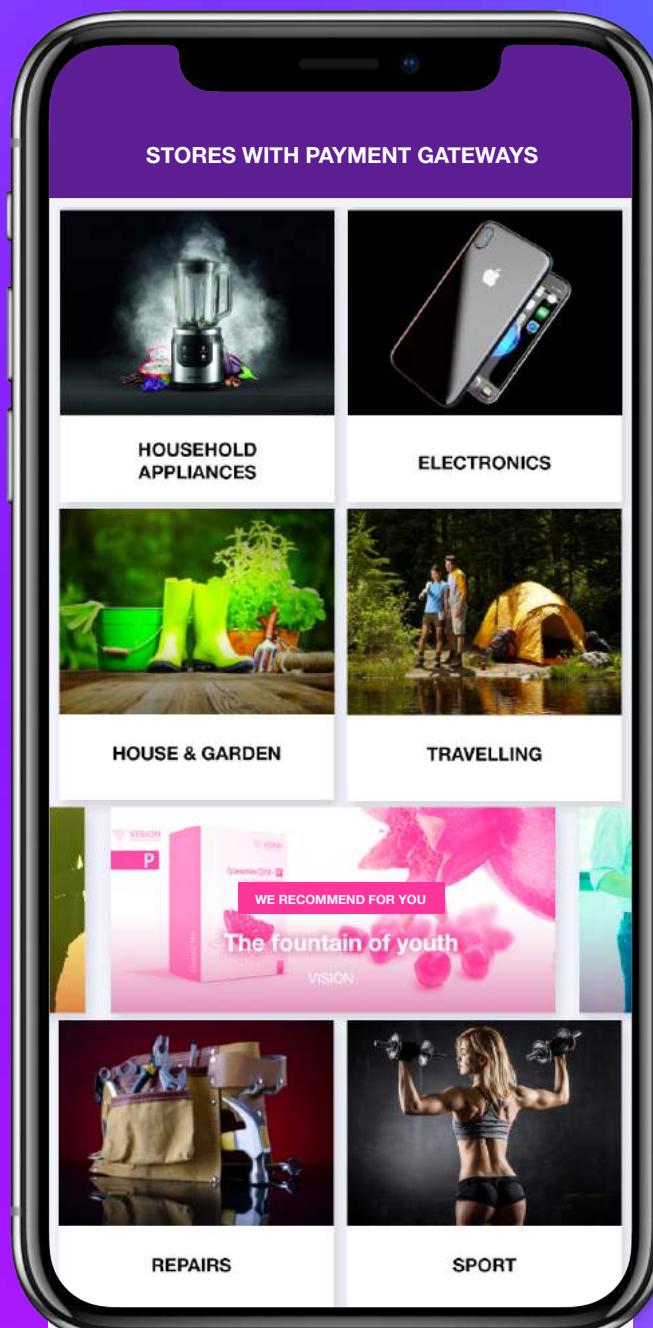


CHAT

Sessia internal chat is a mobile text communication service that allows people to exchange messages, stickers, pictures and voice messages. Brands can use it for direct communication with customers or for helpline services. Case study: John is the owner of an offline shop selling a variety of electronic devices. Once he installed Sessia and established a mobile e-shop within Sessia, he significantly increased his customer base. Also, the number of questions and inquiries from clients increased. He can now use Sessia chat for direct and prompt communication with clients, decreasing response time and increasing customer loyalty. Use of the same inbox messaging service will cost John up to \$50-70 per month, while Sessia provides it for free.



12 STORES WITH PAYMENT GATEWAYS



13

MARKETING STRATEGY

Sessia's ideology is to build a transparent ecosystem community that unites customers and brands and eliminates any intermediaries, such as banks and advertising platforms, to the mutual benefit of all participants.

Our approach motivates brands to extend Sessia among customers and motivates customers to buy through Sessia and invite friends to make purchases. As customers will be paid for any purchases their friends make, they will be encouraged to invite all their contacts to join the Sessia community.

Nevertheless, we will launch a special "KICKERS PROGRAM" early on in order to incentivize the rapid process of people joining Sessia and to motivate brands to join the community. Any person can become a "Kicker" and get extra money for inviting new brands and people to join Sessia.

Before the Sessia launch, we will create principles for organizing relationships between customers, brands, Sessia and Kickers. Kickers will have special tasks and KPIs to fulfill. Besides standard cashbacks and kickbacks, they will get additional rewards in Kicks and even fiat money, if appropriate.

KICKER'S INCOME STATEMENT, USD	2019F	2020F	2021F
Number of new businesses	6	10	15
Average business turnover at Sessia (\$)	800 000	1 000 000	1 200 000
Total business turnover (\$)	4 800 000	10 000 000	18 000 000
Number of friends	200	400	1 200
Average friend's spend per business (\$)	1 500	1 500	1 500
Total friends' spending (\$)	300 000	600 000	1 800 000
Cashback from business	1 %	1 %	1 %
Cashback from friends	5 %	5%	5%
Income from businesses (\$)	48 000	100 000	180 000
Income from friends' purchases (\$)	15 000	30 000	90 000
Total annual income for KICKER (\$)	63 000	130 000	280 000

Let's take a look at the simple example on the table above. A kicker signs up 6 businesses to Sessia during 2019. Let's assume that the average annual turnover of each business is 800 000 USD. That adds up to 4,800,000 USD. The kicker could receive up to 1% of the annual turnover of the business which is equal to 48,000 USD. Also the kicker, by referring his/her friends to buy the products/services of the business, could make 5% of their spending which could equal to 15,000 USD. So in total the kicker could make 65,000 USD in one year as in the example above.

We also plan to establish a self-regulating community reward system for useful activities such as translations, surveys, localization and promotion, giving brands an additional convenient tool to attract customers. The rating system will be an additional motivation for kickers to support and develop the Sessia community.

We see popular bloggers as the first potential kickers since many of them already advertise different types of products and services. We will propose that the blogger posts her/his QR code while advertising the products that s/he is already

advertising on other platforms. Once the blogger's followers buy an advertised product, the blogger will receive kickbacks from all sales made to followers.

This is in addition to the standard compensation that s/he gets from the company whose products are being advertised. In short, this is significant and long-term additional money that the blogger will be making from the job that s/he is already doing. This approach is a win-win-win for all three sides. For companies, as advertising from a blogger will be more efficient and more convertible to sales, the blogger will receive more money for the job that they are already doing and Sessia will receive a new corporate client and many new users. We believe this approach is very simple, trackable and cost effective.

Development of the “KICKERS PROGRAM” will assume up to 70% of the marketing budget. The other 30% will be used for Sessia community promotion via standard advertising channels worldwide.

In summary, our marketing approach is contributing to building the new social marketplace. This approach is at the core of our business.

KICKS USAGE

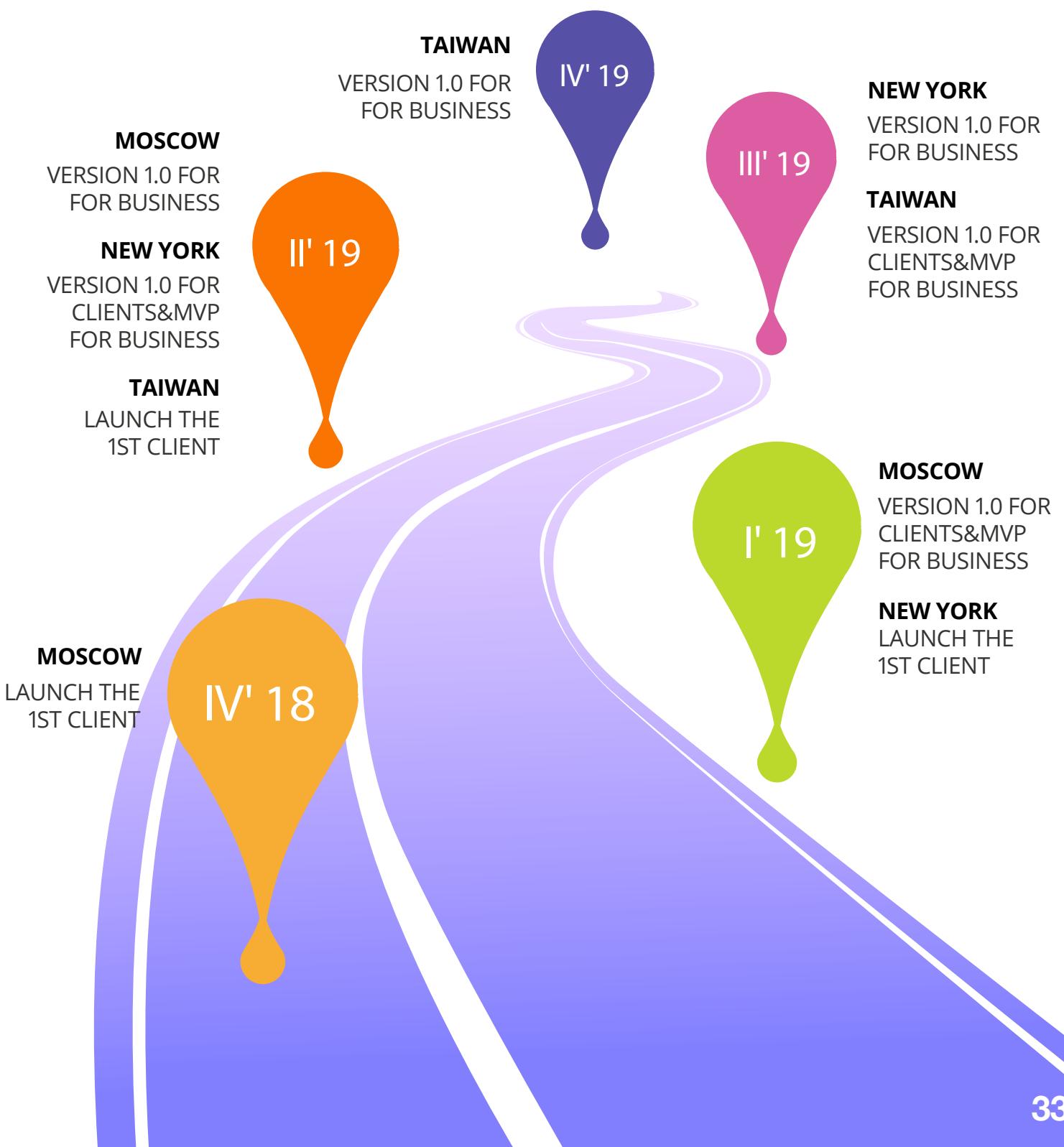
Using Kicks to create currency circulation as well as supply and demand mechanisms is an important part of the Sessia society.

Kicks are useful in multiple cases:

- Brands will use Kicks for paying cashbacks and kickbacks
- Sessia will use Kicks to motivate kickers while brands can launch their own promotional campaigns that use kicks to incentivize kickers
- Customers can exchange kicks for fiat money or other cryptocurrencies. Kicks can also be used to buy selected products from brands
- Brands can use kicks to pay for pre-installed Sessia tools such as promotional auto-calls or SMS notifications
- Customers can use kicks to buy Sessia in-app virtual gifts such as flowers and stickers
- Brands can use kicks for their suppliers or counterparties once the P2P market is launched

Each of above activities will result in an increase in kick liquidity and price.

ROADMAP



COMPETITORS

The table below compares Sessia with the existing products on the market. So far, no one managed to bring all different features in one place and develop one eco-system. And that is our primary goal.

	SESSIA SOCIAL MARKETPLACE	UDS GAME	OZON AVITO EBAY AliExpress	RUCOIN	BANKS	LETTY SHOPS CASHBACK	FOURSQUARE INSTAGRAM
SCORE, CASHBACK	+	+	-	+	+	+	-
MARKETPLACE	+	-	+	-	-	-	-
SOCIAL NETWORK	+	-	-	-	-	-	+
REFERRAL PROGRAM	+	+	-	+	-	+	-
MESSENDER	+	-	+	-	-	-	+
INTEGRATION WITH THE CASHIER	+	+	-	-	-	-	-
CROSS-COMPANY CURRENCY	+	+	-	+	-	-	-
BUSINESS INSTRUMENTS (CRM, WAREHOUSE, REPORTS)	+	+	+	-	-	-	-
AWARDS, BADGES	+	-	+	-	-	-	-
REFERRAL PROGRAM ON BUSINESS (KICKERS)	+	-	-	-	-	-	-

PATENT

ELECTRONIC ACKNOWLEDGEMENT RECEIPT

EFS ID	30227605
Application Number:	15691322
International Application Number:	
Confirmation Number:	4571

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RISK FACTORS

Investing in our Kicks involves a high degree of risk. You should consider carefully the risks and uncertainties described below, together with all of the other information in this white paper, including the Kicks Behavior Model and the related notes included elsewhere in this white paper, before deciding whether to invest in Kicks. The risks and uncertainties described below are not the only ones we face. Additional risks and uncertainties that we are unaware of, or that we currently believe are not material, may also become important factors that adversely affect our business. If any of the following risks actually occurs, our business, financial condition, results of operations, and future prospects could be materially and adversely affected. In that event, the market price of our Kicks could decline, and you could lose part or all of your investment. Sorry to scare you, but that's the real world. Anything can happen. Maybe some crazy law will appear that specifically forbids our Kicks or closes the crypto-exchange where they are traded. This is not under our control, and we cannot protect your investment if something like this happens.

Risks Related to Our Business and Industry:

If we fail to add new users, especially corporate users, or if our users do not engage with Sessia and avoid sharing their checks, our revenue, financial results, and business may be significantly harmed.

The size of our user base (client and corporate) and our users' level of engagement are critical to our success. We plan to have 5 million monthly active users (MAUs) as of December 31, 2019. Our financial performance will be significantly determined by our success in adding, retaining, and engaging active users. We anticipate that our active user growth rate will decline over time as the size of our active user base increases, and as we achieve higher market penetration rates. To the extent our active user growth rate slows, our business performance will become increasingly dependent on our ability to increase levels of user engagement in current and new markets. If people do not perceive our products to be useful, reliable, and trustworthy, we may not be able to attract or retain users or otherwise maintain or increase the frequency and duration of their engagement. A number of other social networking companies that achieved early popularity have since seen their active user bases or levels of engagement decline, in some cases precipitously. There is no guarantee that we will not experience a similar erosion of our active user base or engagement levels, even though our product is quite unique compared to other social network products. Any number of factors could potentially negatively affect user retention, growth, and engagement, including if:

- existing social networks with massive user bases try to integrate our idea into their social network. It's not easy to do and will take time, but it's still potential competition that we might face;
- we fail to smoothly integrate new corporate users and pay them the required attention;
- we face some tax issues in certain countries with our cashback and kickback systems;
- there are changes in user sentiment about the quality or usefulness of our product or concerns related to privacy and sharing, safety, security, or other factors;
- there are adverse changes in our products that are mandated by legislation, regulatory authorities, or litigation, including settlements or consent decrees;
- technical or other problems prevent us from delivering our products in a rapid and reliable manner or otherwise affect the user experience;
- we adopt policies or procedures related to areas such as sharing or user data that are perceived negatively by our users or the general public;
- If we are unable to increase our user base and user engagement, our revenue, financial results, and future growth potential may be adversely affected.

REGULATION AND LEGAL MATTERS

SESSIA is a Hong Kong based company with the license number 2427497.
SESSIA has accounts opened in Switzerland at UBS.



Kicks are not securities

User acknowledges, understands, and agrees that Kicks are not securities and are not registered with any government entity as a security, and shall not be considered as such. User acknowledges, understands, and agrees that ownership of Kicks does not grant the User the right to receive profits, income, or other payments or returns arising from the acquisition, holding, management or disposal of, the exercise of, the redemption of, or the expiry of, any right, interest, title or benefit in the Sessia or any other Sessia property, whole or in part.

Absence of guarantees of income or profit

There is no guarantee that Kicks will grow in value. There are no guarantees that the price of Kicks will not decrease, including significantly, due to some unforeseen events, or events over which the developers have no control, or because of force majeure circumstances.

Risks associated with Ethereum

Kicks will be issued on the Ethereum blockchain. Therefore, any failure or malfunctioning of the Ethereum protocol may lead to the Kicks trading network not working as expected.

Regulatory uncertainty

Blockchain technologies are subject to supervision and control by various regulatory bodies around the world. Kicks may fall under one or more requests or actions on their part, including but not limited to restrictions imposed on the use or possession of digital tokens such as Kicks, which may slow or limit the functionality or repurchase of Kicks tokens in the future.

Kicks tokens are not an investment

KickCoin tokens are not official or legally binding investments of any kind. In case of unforeseen circumstances, the objectives stated in this document may be changed. Despite the fact that we intend to reach all goals described in this document, all persons and parties involved in the purchase of Kicks tokens do so at their own risk.

Risks of using new technologies

Kicks are a new and relatively untested technology. In addition to the risks mentioned in this document, there are certain additional risks that the team of the KICKICO platform cannot foresee. These risks may manifest themselves in other forms of risk than those specified herein.

DISCLAIMER

THE PURPOSE OF THIS WHITE PAPER IS TO PRESENT THE SESSIA PROJECT TO POTENTIAL TOKEN HOLDERS IN CONNECTION WITH THE PROPOSED TOKEN LAUNCH. THE INFORMATION SET FORTH BELOW MAY NOT BE EXHAUSTIVE AND DOES NOT IMPLY ANY ELEMENTS OF A CONTRACTUAL RELATIONSHIP. ITS SOLE PURPOSE IS TO PROVIDE RELEVANT AND REASONABLE INFORMATION TO POTENTIAL TOKEN HOLDERS IN ORDER FOR THEM TO DETERMINE WHETHER TO UNDERTAKE A THOROUGH ANALYSIS OF THE COMPANY WITH THE INTENT OF ACQUIRING TOKENS. NOTHING IN THIS WHITE PAPER SHALL BE DEEMED TO CONSTITUTE A PROSPECTUS OF ANY SORT OR A SOLICITATION FOR INVESTMENT, NOR DOES IT IN ANY WAY PERTAIN TO AN OFFERING OR A SOLICITATION OF AN OFFER TO BUY ANY SECURITIES IN ANY JURISDICTION. THIS DOCUMENT IS NOT COMPOSED IN ACCORDANCE WITH, AND IS NOT SUBJECT TO, LAWS OR REGULATIONS OF ANY JURISDICTION WHICH ARE DESIGNED TO PROTECT INVESTORS. CERTAIN STATEMENTS, ESTIMATES, AND FINANCIAL INFORMATION CONTAINED IN THIS WHITE PAPER CONSTITUTE FORWARD-LOOKING STATEMENTS OR INFORMATION. SUCH FORWARD-LOOKING STATEMENTS OR INFORMATION INVOLVE KNOWN AND UNKNOWN RISKS AND UNCERTAINTIES WHICH MAY CAUSE ACTUAL EVENTS OR RESULTS TO DIFFER MATERIALLY FROM THE ESTIMATES OR THE RESULTS IMPLIED OR EXPRESSED IN SUCH FORWARD-LOOKING STATEMENTS. THIS ENGLISH LANGUAGE WHITE PAPER IS THE PRIMARY OFFICIAL SOURCE OF INFORMATION ABOUT THE TOKEN LAUNCH. THE INFORMATION CONTAINED HEREIN MAY FROM TIME TO TIME BE TRANSLATED INTO OTHER LANGUAGES OR USED IN THE COURSE OF WRITTEN OR VERBAL COMMUNICATIONS WITH EXISTING AND PROSPECTIVE CUSTOMERS, PARTNERS, ETC. IN THE COURSE OF SUCH TRANSLATION OR COMMUNICATION, SOME OF THE INFORMATION CONTAINED HEREIN MAY BE LOST, CORRUPTED, OR MISREPRESENTED. THE ACCURACY OF SUCH ALTERNATIVE COMMUNICATIONS CANNOT BE GUARANTEED. IN THE EVENT OF ANY CONFLICTS OR INCONSISTENCIES BETWEEN SUCH TRANSLATIONS AND COMMUNICATIONS AND THIS OFFICIAL ENGLISH LANGUAGE WHITE PAPER, THE PROVISIONS OF THIS ENGLISH ORIGINAL DOCUMENT SHALL PREVAIL. TOKEN DOES NOT ALLOW USERS TO AVOID CAPITAL CONTROLS OF ANY KIND AND DOES NOT ALLOW THEM TO INVEST IN ANY FOREIGN ASSETS. PURCHASE OF TOKENS MAY INVOLVE A HIGH DEGREE OF RISK. SEE RISK SECTION IN THE TERMS AND PROSPECTIVE CUSTOMERS, PARTNERS, ETC. ALSO, SEE RISK SECTION IN THE TERMS AND CONDITIONS OF TOKEN GENERATION EVENT (THE "TERMS"). BEFORE MAKING THE DECISION TO PURCHASE , MAKE SURE YOU ARE CAPABLE OF PROVIDING REPRESENTATIONS AND WARRANTIES SPECIFIED IN THE RESPECTIVE SECTION OF THE TERMS. THE DISTRIBUTION OF THIS DOCUMENT AND THE OFFERING AND SALE TOKENS IN CERTAIN JURISDICTIONS MAY BE RESTRICTED BY LAW, AND THEREFORE THE PERSON INTO WHOSE POSSESSION THIS DOCUMENT COMES SHOULD INFORM THEMSELVES ABOUT AND OBSERVE ANY SUCH RESTRICTIONS. ANY FAILURE TO COMPLY WITH THESE RESTRICTIONS COULD RESULT IN A VIOLATION OF THE LAWS OF SUCH JURISDICTION. TOKENS HAVE NOT BEEN REGISTERED UNDER THE U.S. SECURITIES ACT OF 1933 (THE "SECURITIES ACT"), OR WITH ANY SECURITIES REGULATORY AUTHORITY OF ANY STATE OR OTHER JURISDICTION OF THE UNITED STATES. TOKENS SHALL NOT BE OFFERED OR SOLD TO, OR FOR THE ACCOUNT OR BENEFIT OF, A GREEN CARD HOLDER OF THE UNITED STATES OR A UNITED STATES CITIZEN OR PERMANENT RESIDENT OF THE UNITED STATES (TAX OR OTHERWISE), OR TO AN INDIVIDUAL HAVING A PRIMARY RESIDENCE OR DOMICILE IN THE UNITED STATES (TAX OR OTHERWISE), INCLUDING PUERTO RICO, THE U.S. VIRGIN ISLANDS OR ANY OTHER POSSESSION OF THE UNITED STATES. IF YOU ARE ONE OF THE FORESAID, YOU ARE NOT ELIGIBLE TO BUY TOKENS IN ANY FORM AND/OR BY ANY MEANS. TOKENS SHALL NOT BE OFFERED OR SOLD TO, OR FOR THE ACCOUNT OR BENEFIT OF, A CITIZEN OR PERMANENT RESIDENT OF THE PEOPLE'S REPUBLIC OF CHINA (TAX OR OTHERWISE), OR TO AN INDIVIDUAL HAVING A PRIMARY RESIDENCE OR DOMICILE IN THE PEOPLE'S REPUBLIC OF CHINA (TAX OR OTHERWISE). IF YOU ARE ONE OF THE FORESAID, YOU ARE NOT ELIGIBLE TO BUY TOKENS IN ANY FORM AND/OR BY ANY MEANS. IF YOU ARE A CITIZEN OR PERMANENT RESIDENT OF THE REPUBLIC OF SINGAPORE (TAX OR OTHERWISE) , OR YOU HAVE A PRIMARY RESIDENCE OR DOMICILE IN SINGAPORE OR YOU ARE A CITIZEN OR PERMANENT RESIDENT OF CANADA (TAX OR OTHERWISE) , OR YOU HAVE A PRIMARY RESIDENCE OR DOMICILE IN CANADA, OR YOU ARE A CITIZEN OR PERMANENT RESIDENT OF HONG KONG (TAX OR OTHERWISE), OR YOU HAVE A PRIMARY RESIDENCE OR DOMICILE IN HONG KONG, YOU ARE ELIGIBLE TO PURCHASE TOKENS ONLY TO PRE-PURCHASE SERVICES ON THE SESSIA PLATFORM. WE DO NOT MAKE ANY GUARANTEES AND DISLCLAIM ANY LIABILITY THAT THE ABOVE MENTIONED CONDITIONS WILL BE FULFILLED. IT IS YOUR SOLE RESPONSIBILITY TO ENSURE THAT YOUR PARTICIPATION IN THE TOKEN SALE IS NOT PROHIBITED UNDER THE APPLICABLE LEGAL RESTRICTIONS IN YOUR COUNTRY OF RESIDENCE OR DOMICILE.

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DEFINITIONS

BLOCKCHAIN

is a digitized, decentralized, public ledger of all cryptocurrency transactions. It allows market participants to keep track of digital currency transactions without central recordkeeping. In other words, all the coins that are issued during the ICO are traceable.

CLIENT

a person who is using the client version of Sessia.

CLIENT ID

a unique ID allocated to each Sessia user. Each client ID is supported with a QR code.

CASHBACK

a discount offered to me for my personal purchase. The discount is provided with “kicks”.

KICKBACK

a rebate, offered to me for my recommendation to another person to make the purchase.

KICKS

crypto coins that are used in Sessia to transfer cashbacks and kickbacks to the customers. They are also traded on the exchange. You can buy and sell them at any moment on the exchange.

POST

is an online message with a picture or video that is placed on your Sessia’s news feed page.

QR CODE

a unique ID in a matrix bar code that is read by photographing it with a smartphone camera.

SESSIA BUSINESS

the business version of Sessia. Is used by businesses in order to provide their clients with all the business tools that are available in Sessia.

SESSIA SOCIAL KICKBACK MARKETPLACE

is the name of the industry direction of our application.

SMART SCANNER

Sessia’s ability to scan the check and process the data.

WALL

Your Sessia news feed page.



SESSIA

