



ZETANET

WHITEPAPER

Version 0.2

TABLE OF CONTENTS

Chapter 1: Introduction

A. About Us

B. Abstract

Chapter 2: Bridging The Gap

A. Problem Statement

B. Our Solution

Chapter 3: Overview

A. Adoi

B. How It Works

C. Features

Chapter 4: Token Economics

A. ZTN Initial Offering

B. ZTN Token Distribution

C. Token Sale Process and Requirements

Chapter 5: Roadmap

Chapter 6: Team

Chapter 7: Legal

CHAPTER 1:

INTRODUCTION

ABOUT US

A technology company designed to create innovative solutions to address the existing and future flaws and issues of internet and data. We are currently developing Zetanet- the new Internet 2.0. Zetanet promises faster, more secure and efficient internet by allowing data to travel in a secure network without sacrificing the speed.

The company that is formerly based in UK and Dubai and now consolidated the holding company and operations in Singapore has invented a new mathematical series named “**Jack’s Law**” to develop a new encryption protocol that will be used in the new software to build Internet 2.0. The mathematics of the encryption system is being programmed to be applied in transaction technology that will be called Encryp Block. With Jack’s Law at its core, the concept of Digital Fibonacci (later to be renamed as Zeta) series in computing applications, and Key Exchange Algorithm (KEA) (later to be renamed as Jack’s Key Exchange) , Encrypblock is being developed as the new peer to peer (P2P) transaction system to provide greater security and accountability as compared to those provided by the existing technologies.

Communications service providers (CSPs) have traditionally owned the end-to-end telecoms value chain for both consumers and businesses – spanning network infrastructure, provision of core voice and data connectivity, and related consumer services. However, in an environment of heightened competition in an increasingly digital world from infrastructure light over the top (OTT) players, together with decreasing revenues from voice and increasing costs due to the high band-width demands, there is a need to both reduce costs and find new sources of revenue.

Skipjack Voice over Zetanet (VoZ) based on new Encrypblock v 2.0 protocol has the potential to be for ‘value’ what the Internet has been for ‘information’. In addition to the many use cases being explored for industries such as finance, healthcare, and government, there are plausible applications of Encrypblock for a CSP, both within its current portfolio of operations and also to capitalize on some of the future telecom trends.

CSPs will most probably see the greatest impact of VoZ in their core management systems and in adjacent services, providing opportunities for cost reduction through process efficiency gains, and revenue growth through new value propositions.

Four business models in Zetanet Telco (Zetco) help illustrate the potential of VoZ for CSPs: High Quality Voice and Video services over Zetanet protocol above GSM technologies, Paid Content and Cross Border Mobile banking including RTGS and Cross Border transfer, Fraud Management, Identity-as-a-service and Data Management, 5G enablement, and secure IoT connectivity

We are driven by our desire to use our technology to help individuals and organizations achieve financial empowerment. This desire is motivated by Innovation. Security, Integrity.

Our mission is to create a verified and centralized distributed platform for value exchange and a global currency protocol that enables fast, safe, easy and less expensive payment system. Our vision is to be the leading financial technology organization that offers a wide range of solutions that will help banks and financial institutions scale and stay competitive in the 21st century.

The Zetanet protocol suite is the conceptual model and set of communication protocol used on the new Internet 2.0 and similar computer networks in a zeta series. It is known as ZETA/IP because the fundamental protocols in the suite are the Zetanet Protocol (Zeta) and the Internet Protocol(IP). The internet protocol suite technology name as “Zetanet” will be the new Internet 2.0 to replace the existing Internet 1.0 (TCP/IP). It is estimated that Zetanet will be available by December 2020.

Both technologies became the technical foundation of the new Internet 2.0. The packet-switching methodology employed in the ZETANET was based on concepts and designs by Lord Jack, a British scientist who is the developer of Skipjack. The Zetanet communication protocols currently developed for the ZETANET by a team of computer scientists have incorporated concepts from the project directed by Professor Dr. Sir Lord Baron Jack Rahman.

Jack's Law observed the number of dense network data computation doubling for about every two years. It describes that the connectivity, the storage, and the speed shall improve from the change of split protocol in the algorithm in the encryption of data technology. It is an observation and projection of a trend and not a physical or natural law. In financial technology, it will increase the store value of currency based on demand and supply of gold. It is a technology improvement in protocols efficiency, design, and connectivity solving the issue of speed of data, storage and connectivity.

EncrypBlock is a technology that has many application. One of which is through Financial Technology, Encrypblock can act as a Real-Time Gross Settlement and Security technology that allows a more secure and fast transaction that also scales up to more than 1,000,000 transactions per second. Encryp Block Technology is built upon a zeta series internet protocol, and supports a new digital currency (encrypcurrency) that will represent fiat currency, cryptocurrency, commodities, or other units of value such as frequent flier miles or mobile minutes. Released in 2018, Encryp Block Technology purports to enable "secure, instant, and almost free global financial transactions of any size with no chargebacks."

Encryp Block can connect billions of people every day through electronic payments, helping to deliver the latest payment innovations worldwide. It can authorize more than 1,000,000 transaction messages per second. Encryp Block is based around a shared public ledger, the SJK FCN Ledger, which uses a new encryption and algorithm process that allows for payments, exchanges and remittance in a zeta series process. The ledger employs the centralized zeta series native encrypcurrency known as SJK.

Encryp Block plans to be used by companies and banks with transaction that will achieved more than 1 million transaction per second (TPS). Encryp Block can be used by banks and payment networks as settlement infrastructure technology, with American Banker stating that, "...from banks' perspective, zeta FCN ledgers like the Encryp Block system have a number of advantages over cryptocurrencies like Bitcoin."

The Zetanet protocol suite provides an end-to-end data communication specifying how data should be packed, addressed, transmitted, routed, and received in the network topology of Zeta Series. This functionality is organized into four abstract layers, which classify all related protocols according to the scope of networking involved. Encrypblock plans to be the core of all kinds of transactions especially in Financial institutions.

With encrypblock, borderless payment that usually takes days and multiple level of verification will just take less than a second. Encrypblock also aims that it can scale up to 1,000,000 transactions verified per second without compromising the system.

ABSTRACT

The rise of virtual currency represents a radical transformation of how people store and transfer value. But despite the growth of the cryptocurrency market, Currently, only 8% of money globally exists in physical form; a vast majority of money is simply made of codes and digital balance in a ledger in a bank's system. The underlying blockchain technology is far from mass market adoption due to its complexity, usability and scalability issues.

This paper aims to address these issues by introducing Skipjack's proprietary technology and solutions:

@DOI: @DOI is a multi-faceted text and video messaging app that offers an array of features designed to make connecting, communicating and collaborating more faster, more secure and more efficient.

@DOI Token. @DOI Token is a blockchain-based token by Skipjack which will enable us to connect with the current blockchain-based cryptocurrencies in the market and vise versa.

CHAPTER 2:

BRIDGING THE GAP

PROBLEM STATEMENT

There is no shortage of messaging apps in the market today. There is no denying that it is one of the most convenient and fastest means of communication these days. However, we also cannot deny that it is full of vulnerabilities and insecurities that may compromise an individual or a company.

Let's take a look at some of the most common issues faced by users today.

Unreliable Message Delivery. Messaging apps are a great way for users to collaborate and share not just messages but also files, photos and other information. Yet most messaging apps are unreliable and have limited features to get things done.

Limited Management Control. For companies, being able to control the company's communication system is crucial to security of the business. The messaging apps that are available in the market do not provide users this functionality.

Data Security. There have been several reports of messaging apps being hacked or compromised due to lack of or inefficient security protocols. Although some messaging apps feature end-to-end encryption, it still leaves a lot of room for security compromise.

Storage. When files are sent over the user's device, it is susceptible to fraud and loss if the device is lost or stolen. If the users delete their messaging history, the files are lost as well which can be disastrous for companies.

Limited device support. Not every messaging app will work on all platforms and software, which means users or corporations may resort to using multiple platforms at a time. This is inefficient use of resources and would lead to low customer satisfaction.

OUR SOLUTION

Our solution is Jack's Law, a mathematical data series that is left untapped for 30 years and is the origin of Zetanet. Jack's Law is the observation that the number of network computing in a dense data doubles every two years. It also states that the connectivity, storage, speed and security will improve from the change of the protocol because of its algorithm and encryption.

Based on the fundamentals of Jack's Law, the Zetanet and Encrypblock was developed. Encrypblock is the underlying technology behind Encryp currency and will run on top of the Zetanet. Encrypblock is the base security of all other Skipjack products and services.

Skipjack also aims to create a verified and centralized distributed platform for value exchange and a global currency protocol that enables an easier, more secure and faster payment system. Skipjack seeks to address three issues with the existing digital currency system:

- Verification of transaction speed,
- Usability of applications, and
- Efficiency of transactions


Skipjack makes significant improvements by 1) *forming a matching superencrypblock to verify over the network*, 2) *increasing Skipjack token supply, and creating multiple efficiency platform*, 3) *designing a centralized system managed by Feistel Core Network (FCN)*, and 4) *Improving security by designing hybrid protocol and multi-layered encryption*.

CHAPTER 3:

OVERVIEW

ADOI

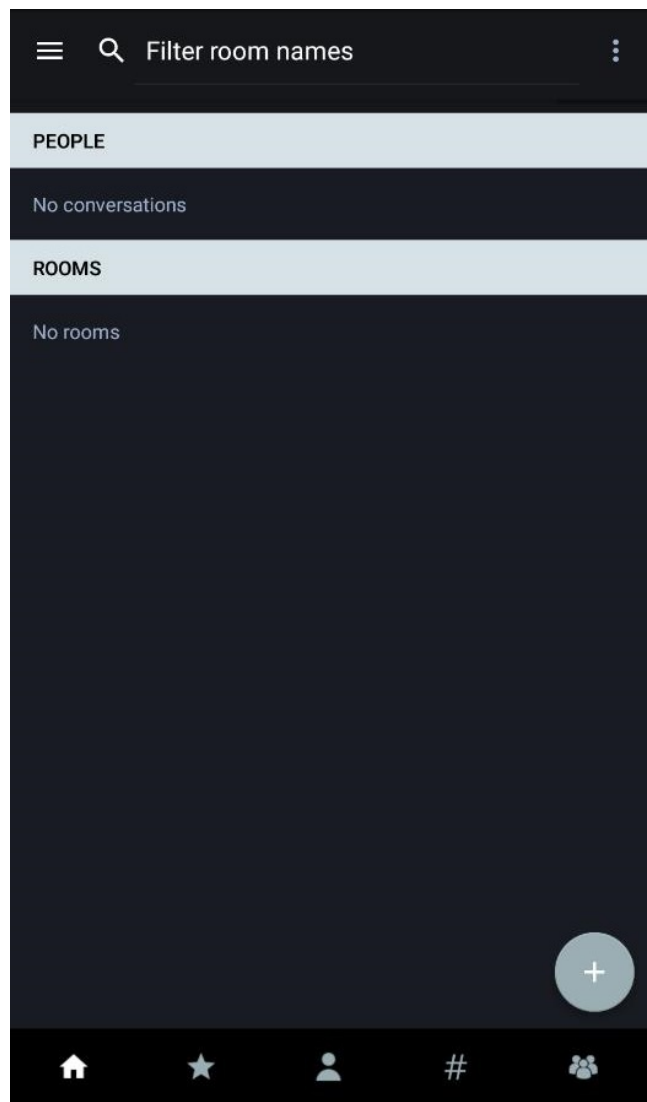
@DOI is a collaborative platform that offers a multitude of features including but not limited to messaging, payment gateway, and e-commerce. Adoi will be the first to integrate Zetanet protocol in its backbone for fast, reliable and secure network when it comes to connecting and using users data, it also promises user collaboration platform that can be customized to tailor-fit their needs.



Sign In

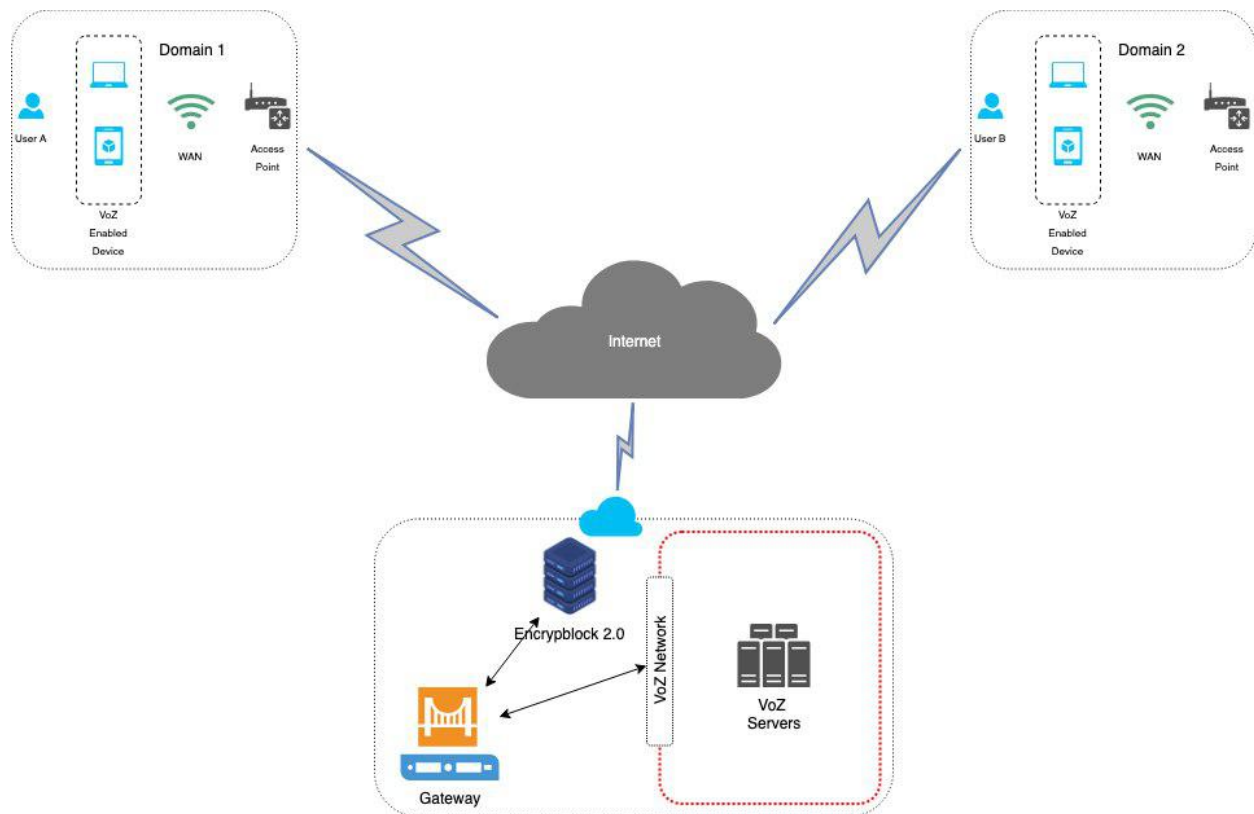
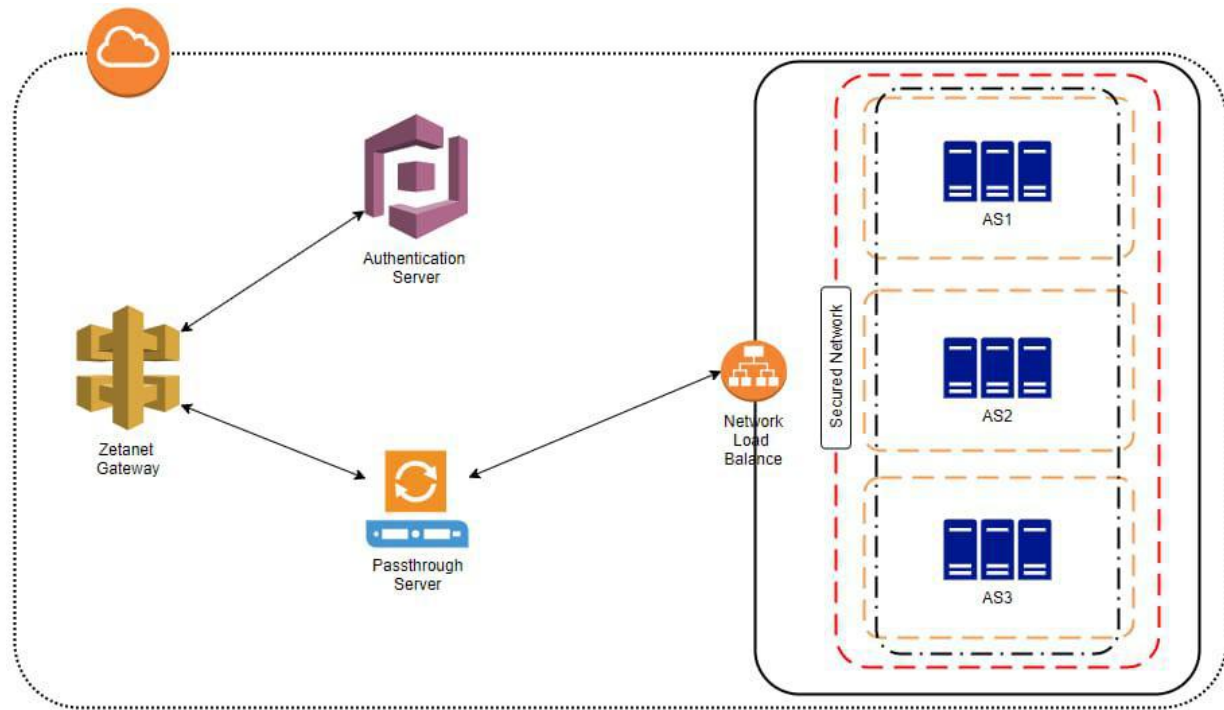
SIGN IN

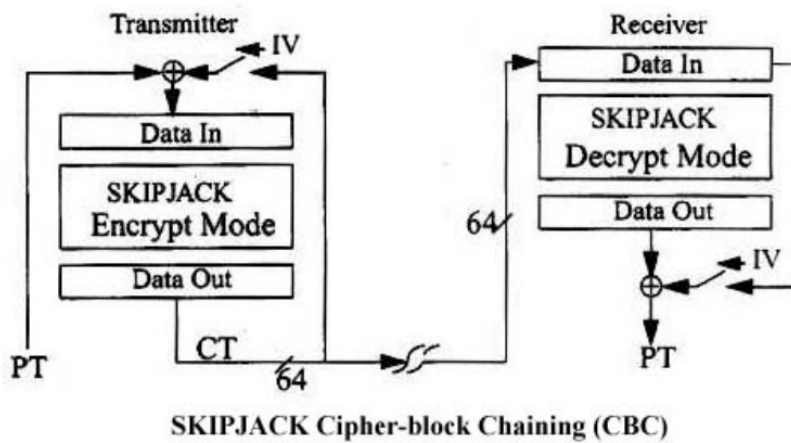
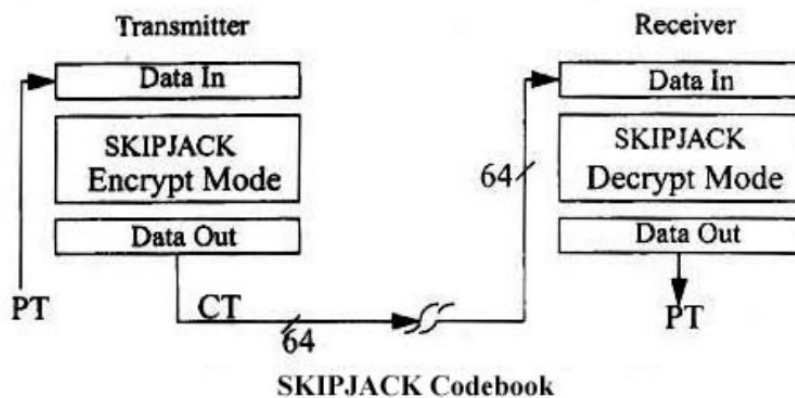
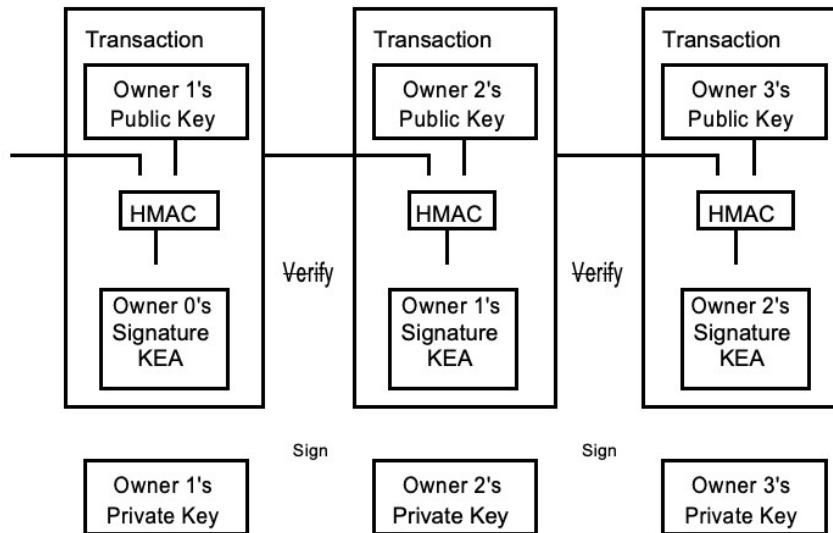
[Forgot your password?](#) [Create an account](#)



Adoi beta version

HOW IT WORKS





Voice over Zetanet for Messaging Apps:

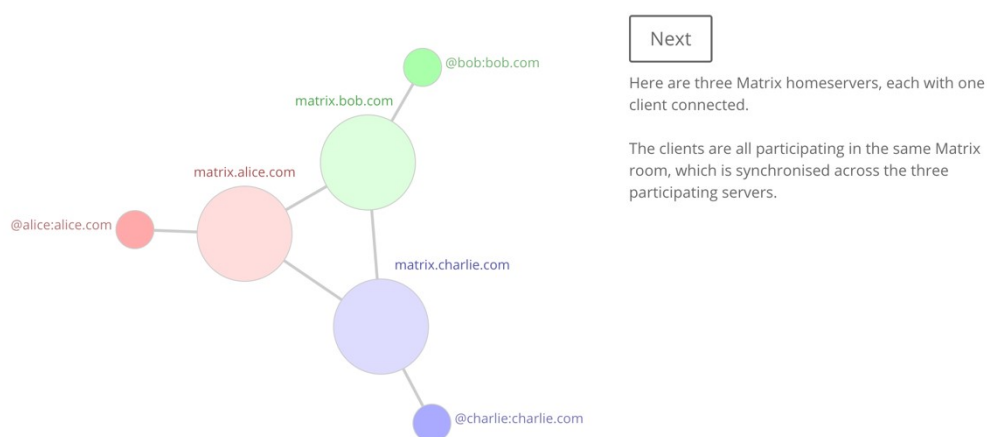
Voice over Zetanet provides a common language for interoperable communication. Existing messaging apps and solutions gain enormously by linking into Zetanet – letting the users reach out with core messaging and VoZ (Voice over Zetanet) functionality to every other user in the global Encrypblock Zetanet ecosystem. Zetanet provides the best platform in app to showcase its differentiating features to the widest possible audience – tempting the rest of the world to install, as users themselves become ambassadors.

Zetanet for VoZ and WebRTC:

There still no standard, ubiquitous, interoperable way to place a phone call on the internet? Previous open standards have failed to get widespread consumer uptake, leaving proprietary walled gardens like Skype, Viber and WhatsApp to dominate. The situation only gets worse with the advent of WebRTC, giving every website in the world the ability to exchange high quality voice and video calls – but no way to actually route the calls. To “call someone on WebRTC” means to send them an email with a URL you expect them to follow – *email* has become the standard signalling layer for VoIP on the internet.

We believe there is still room for a standard protocol for interoperable VoZ on the internet – one that is simple and familiar to today’s web developers, and well matched to WebRTC. Voice over Zetanet is that missing signalling layer for WebRTC. Building VoZ into app, or to expose existing VoZ app to a wider audience, building on Zetanet’s SDKs and bridges.

How does it work?



Zetanet for Bots:

By writing a bot for Zetanet unleashing it on the widest possible ecosystem imaginable. Zetanet's simple APIs, SDKs, or existing bot frameworks (go-neb or py-neb) mean can implement against a single open standard interface and instantly expose the bot to every messaging platform (IRC, Slack, Gitter, XMPP etc.) connected to Zetanet, letting concentrate on the important bit: the bot itself. Because Zetanet is constantly evolving, with new bridges, networks and apps being added all the time by the wider Zetanet developer community, with new bot frameworks popping up all the time can easily stand on the shoulders of giants without being locked into any single proprietary communication service.

Voice over Zetanet is a set of for the real-time synchronisation and persistence of arbitrary JSON over a federation of servers. Zetanet also describes the federation of servers and services on the internet which speak these APIs.

Zetanet provides reference implementations of servers and client SDKs and a directory of clients, bots, bridges, services and servers which implement the Zetanet standard.

Zeta centralised cryptographically signed conversation history (timeline and key-value stores) replicated over all the servers who participate in a room.

VoZ Fraud Prevention

Fraud detection and prevention continue to be topics of relevance for most CSPs, as a result of fraud costs in the industry of over USD 38 billion annually. Given that the telecoms industry has not yet found a way to effectively and sustainably prevent fraud, encrypblock is in principle a good contender for significantly decreasing the cost of fraud e.g. in roaming and in identity management.

Autonomous Data

Currently, data are being stored in a centralized data center across the world, making data corruptible and insecure. Studies from DMO states that

“Over 2.5 quintillion bytes of data are created every single day, and it's only going to grow from there. By 2020, it's estimated that 1.7MB of data will be created every second for every person on earth.”

With Zetanet and Skipjack technology's proprietary protocol. We can be able to make data move continuously and encrypt them at the same time allowing more data to the infrastructure.

FEATURES

- **ADOI** is an extended global multi-purpose app for messaging, social media, mobile payments, banking, e-commerce developed by Skipjack Corporation. It runs on the current build of Zetanet model as well as Encrypblock. The idea of ADOI is to serve as a one-stop app for all your online needs. It aims to capture global markets into a single app. This is what WeChat is doing in China but not globally, this is what Whatsapp is going after, and this is what Telegram is working on.

@DOI is built on top of blockchain infrastructure with the following goals in mind:

- Provide cost-effective communication platform for users worldwide
- Enable users from countries with restrictions to gain access to a secure messaging app
- Allow users to earn @DOI token or coin from being part of the @DOI network.

Below are some of the features of @DOI:

- Messaging (Public chat, Group chat, Private/individual chat)
 - Group call & Video conferencing
 - File sharing
 - 3rd party messaging app integration
 - End-to-end encryption
- **ADOI Pay.** ADOI Pay is a payment solutions gateway that makes online transactions seamless and hassle-free with its multi-currency support. The app allows users to purchase products from participating merchants using either fiat or digital currency. Meanwhile, merchants are also capable of accepting payments via @DOI Pay using a unique QR code specifically created for them.
 - **ADOI Information Hub.** Finding information and connecting with the right people is made simpler and more secure with @DOI Information Hub. The Information Hub comes with the following features:
 - **Forum.** Share your thoughts and ideas with the @DOI community. Find groups with similar interests within the community to connect with and share files, videos and content.
 - **Blog.** Let your creativity shine and showcase your talents to the @doi community. Be it through words, pictures or videos- the @DOI blogging platform is designed to make it possible.
 - **Social media.** Connect with friends, family and colleagues through @DOI. Share photos, interests and other cool stuff with your network securely..

- **ADOI Ecommerce.** Find everything you need from products to services in @DOI Ecommerce platform.
- **ADOI Token.** ADOI Token is a ERC20-based token developed by Skipjack Corp. which will be used as part of the ICO campaign. Once the hard cap is achieved, it will be converted into @DOI coin and will be entered into various trading and exchange platforms for purchase, selling or trading.

CHAPTER 4: **TOKEN ECONOMICS**

ZETANET TOKEN

a. Private-Sale

Zetanet Presale ICO starts January 14, 2019 and will consist of the creation and sale of the Zetanet Token (ZTN) tokens. The tokens will be on sale at \$0.50/ZTN.

b. Pre-sale

Zetanet pre-sale will run 23 April 2019 to 31 July 2019.

c. Public Sale

Zetanet Public sale will run from 1 August 2019 to 1 August 2020 with a soft cap of 50,000,000 USD until 1 February 2020 and a hard cap of 1,000,000,000 USD.

USE OF FUNDS

The funds raised during the ICO will be used in the continuous development of Skipjacks' technology including but not limited to @DOI, Zetanet, and blockchain-based Blowfish technology. It will also be used to promote these innovations for massive adoption. All funds usage are audited and accessible through <https://etherscan.io>.

DOI ISSUANCE AND DISTRIBUTION

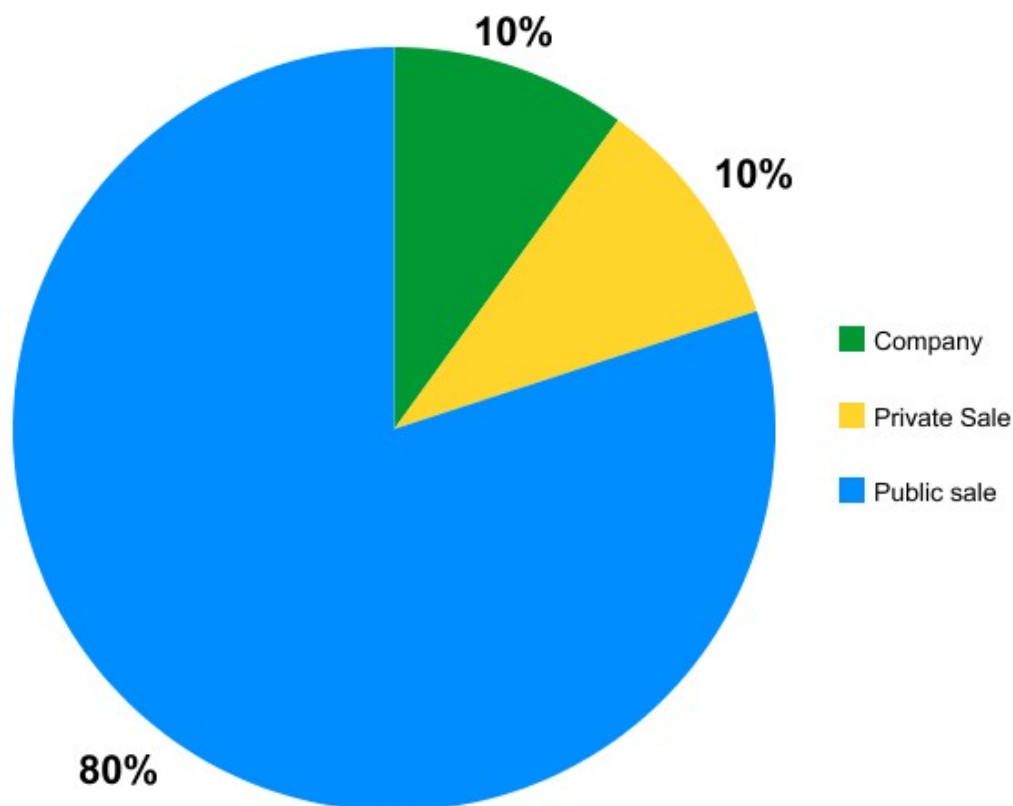
A. Token Distribution

A total of 5 billion DOI will be issued, from which 4,500,000,000 will be offered to the market in three stages: private sale, presale and a public ICO.

Skipjack ZTN Token will be distributed as shown in the graph below:
(graph)

B. Token Sale Period

- i. Private sale – 14 January 2019 – 22 April 2019
- ii. Pre sale – 23 April 2019 to 31 July 2019
- iii. Public sale – 1 August 2019 to 1 August 2020



A total of 5 billion **ZTN** will be issued, from which 4,000,000,000 will be offered to the market in two stages: **a presale and a public ICO** with 500,000,000 for **Private sale**. 4 billion token will be distributed in 1 year span amounting to 1 billion token release per quarter.

CHAPTER 5:

ROADMAP

Q1 2015	Skipjack Research and Development Development of Jack's Law
Q1 2017	Development of new mathematical algorithm New Digital currency (Encrypcurrency) Concept Design New Blockchain Concept Design Internet V2.0 Concept Design
Q1 2018	Birth of SkipJack Encrypcurrency
Q2 2018	Conceptual Design of desktop and Web messenger based on Encryblock (@doi)
Q3 2018	Technical Design for @doi
Q4 2018	Expansion Jack's Law in the storage and connectivity Design the new network topology based on Jacks Law Created the new zeta series for a high level encryption Phase 1 of Encryblock completed
Q1 2019	Apply for Licensing and regulation (BIN LICENSE)
Q2 2019	Desktop and Web messenger launch (@doi) Development of @doi for Mobile The First Encryp Trading platform release Public ICO starts 1 August 2019
Q3 2019	Improve the development of Internet V2.0 (Zetanet) Commence development for Encryblock based public ledger
Q4 2019	Development of Encryblock based customizable data management app for government and company usage called EncrypLedger Completion of Encryblock protocol and encryption for banking Ecommerce integration to @doi accepting Skipjack dime as a payment for goods online.
Q1 2020	Launch of Encryblock based public Ledger
Q2 2020	Completion of Symmetric key based Blockchain protocol Voice Over Zetanet will be part of Telco
Q4 2020	Zetanet First Infrastructure to be completed

CHAPTER 6: **MEET THE TEAM**

Meet the people behind the technology

Our team is composed of experienced and expert engineers, scientists, developers and strategists who are passionate about creating solutions that will change the way we view digital and finance.



PROF DR SIR MIKE IRVAN
Chairman and CEO APAC



PAULIUS STANKEVICIUS
CEO Europe and Middle East



JOHN MOSES VENTURA
Chief Technology Officer



ADEM FIDAN
Chief Finance Officer



AMIT JOSHI

Global Strategy Director & US Market



IVAN LIM

Director and Vice President TELCO



KEMAL A. SURIANEGARA

Business Strategic Advisor

CHAPTER 7:

LEGAL

Skipjack Technology Pte Ltd ("Skipjack") maintains www.Zetanet.io, www.Skipjackfcn.com, www.adoi.io and its related sites for your information, reference and entertainment. Please feel free to browse, download from, contact us and otherwise use the site. At the same time, please remember that your access to the ADOI website is subject to the following rules (the "Rules") as well as all applicable laws.

By accessing and using the ADOI website, you accept and agree to the Rules without limitation or qualification, and acknowledge that any other agreements you may have with Skipjack are superseded by the Rules, to the extent any conflict exists.

Skipjack may at any time revise these Rules by updating this posting. You are bound by such revisions and should therefore visit this page to review the current Rules from time to time.

Skipjack Corporation reserves the right, without notice and for any reason, to remove any content on this site, and to deny access of any user or users to all or any part of this site.

Use of the Site

Unless otherwise specifically indicated, you may download material displayed on the ADOI website for personal, non-commercial use only and you may not distribute, modify, transmit, use, or reuse any of the contents of the ADOI website for any public or commercial purpose without the written consent from Skipjack Corporation or any third party Skipjack deems necessary. You must retain all copyright and other proprietary notices on downloaded and/or copied material. Any copy of material from the ADOI website you make and distribute for any purpose must also include these Rules.

You may not access or use the ADOI website in any way that could or is intended to damage or impair the ADOI website, or any server or network underlying the ADOI website, or interfere with anyone else's use and enjoyment of the Skipjack Corporation Inc website.

Copyrights, Other Rights

You should assume that everything on the ADOI website is copyrighted unless otherwise noted and that it must not be used except as provided in the Rules or with the express written consent of Skipjack Corporation or any third party Skipjack deems necessary. SKIPJACK TECHNOLOGY NEITHER WARRANTS OR REPRESENTS THAT YOUR USE OF THE MATERIAL DISPLAYED ON THE SKIPJACKFCN WEBSITE WILL NOT INFRINGE RIGHTS OF THIRD PARTIES. Any product, service, program, or technology described on the Skipjack Corporation Inc website may be the subject of other intellectual property rights (including but not limited to copyright, trademark, or patent rights) owned by Skipjack. Any such right that is not expressly licensed herein is reserved by Skipjack.

Images of people or places displayed on the Skipjack Corporation Inc website are either the property of, or used with permission by, Skipjack. Use of these images by you or other third parties is prohibited unless expressly permitted in the Rules or elsewhere on

the Skipjack Corporation Inc website. Any unauthorized use of these images may violate copyright laws, trademark laws, the laws of privacy and publicity, and other applicable regulations and statutes.

Any product, service, program or technology described in any document published by Skipjack on this site may be the subject of other intellectual property rights owned by Skipjack. Any such right that is not expressly licensed hereunder is reserved by Skipjack.

To report copyright infringement and request that Skipjack remove any infringing content it is hosting (such as a Adoi user's profile picture, profile name, or status message), please email a completed copyright infringement claim to help@adoi.io (including all of the information listed below). You can also mail a complete copyright infringement claim to:

Skipjack Technology Pte Ltd
Level 39 Marina Bay Financial Centre Tower 2
10 Marina Boulevard
Singapore 018983
Tel: +65 6818 6063
Email: support@adoi.io / support@skipjackfcn.com

Submissions

Apart from your personal information (which is addressed in the Privacy Policy), any communication or material you send to the Skipjack Corporation Inc website, electronically or otherwise, including but not limited to data, questions, comments, suggestions, or submissions is and will be treated as non-confidential and non-proprietary. Anything you send to the ADOI website may be used by Skipjack Corporation for any purpose including but not limited to modification, reproduction, transmission, disclosure, publication, broadcast, and posting.

By submitting material to the ADOI website, you irrevocably transfer and assign to Skipjack, and forever waive and agree never to assert, any copyrights, "moral" rights, rights of publicity or to privacy, or other intellectual-property or proprietary rights that you may have in such material. Skipjack is free to use, without obligation of any kind, any ideas, concepts, techniques, or know-how contained in any communication you send to the Skipjack Corporation Inc website for any purpose whatsoever, including but not limited to developing, manufacturing, and marketing products and services.

By using this site, you may submit, or Skipjack may gather, certain limited information about you and your usage of the site. Subject to the terms of the Privacy Policy, Skipjack is free to use such information for any purpose it deems appropriate.

No Warranties and Limitation of Liability

To the maximum extent permissible by applicable law, Skipjack disclaims all warranties, express or implied, including but not limited to implied warranties of merchantability and

fitness for a particular purpose. There is no warranty that any information or service provided or referenced by this site is either accurate, that such information or service will fulfill any of your particular purposes or needs, or that such information or service does not infringe on any third party rights. Except for any express warranties stated on this site, if any, the information and services provided or referenced on this site are provided "as is," "as available," and with all faults, and the entire risk as to satisfactory quality, performance, accuracy and effort is with the user.

So while Skipjack may use reasonable efforts to include accurate and up-to-date information on the ADOI website, Skipjack makes no warranties or representations as to its accuracy, timeliness, or completeness. Skipjack may periodically add, change, or improve any of the information, products, services, programs, and technology described on the Skipjack Corporation Inc website without notice. Skipjack assumes no liability or responsibility for any errors or omissions in the content of the Skipjack Corporation Inc website.

In fact, your use of the ADOI website is at your own risk. To the maximum extent allowed by law, neither Skipjack nor any other party involved in creating, producing, or delivering the Skipjack Corporation Inc website is liable for any direct, indirect, incidental, consequential, or punitive damages, however caused, arising out of your access to, use of, or reliance on the Skipjack Corporation Inc website, even if Skipjack has been advised of the possibility of such damages. For example, Skipjack assumes no responsibility for, and will not be liable for any damages to or any viruses which may affect your computer equipment or other property on account of your access to, use of, or downloading from, the Skipjack Corporation Inc website. Please note that some jurisdictions may restrict or disallow the exclusion of implied warranties or limitations of liability, so some of the above exclusions and limitations may not apply to you.

Other Agreements

Your use of the Skipjack Corporation Inc website, or certain features or information provided through the Skipjack Corporation Inc website, may be subject to additional agreements apart from the Rules.

Links

Skipjack has not reviewed all of the sites which are linked to or from the ADOI website, and the fact of such links does not indicate any approval or endorsement of any material contained on any linked site. Skipjack is not responsible for the contents of any site linked to or from the Skipjack Corporation Inc website; and your connection to any such linked site is at your own risk.

U.S., International Information

Most of the information on the ADOI website applies internationally, but a significant amount of information applies only to certain countries or regions. Although Skipjack Corporation tries to mark all country- and region-specific information with a country indication, it does not warrant or represent that all information without indication applies

internationally. You should check the applicability of any information on this site to you or your organization.

Legal Information

The Rules will be governed by and construed under the laws of the State of California, excluding only its conflict of law provisions. Each party to the Skipjack Corporation Inc website Rules hereby submits to the exclusive jurisdiction of the courts within the State of California, and waives any jurisdictional, venue, or inconvenient forum objections to such courts.

Any failure by Skipjack to enforce any of its rights under the Rules or applicable laws shall not constitute a waiver of such right. If any provision of the Rules is found by a court of competent jurisdiction to be invalid, you, Skipjack, and the court shall endeavor to give effect to the intent reflected in that provision, and the remaining Rules provisions shall retain their full force and effect.

You agree to follow any applicable laws in your use of the Skipjack Corporation Inc website. Among other things, United States and foreign export control laws regulate the export and re-export of technology originating in the United States and such foreign countries. You will abide by these laws and regulations as applicable and will not transfer, directly or indirectly, by electronic transmission or otherwise, any content or software from the Skipjack Corporation Inc website to or from any countries or foreign nationals in violation of such laws or regulations.

Please note that the ADOI website is operated by Skipjack Technology Pte Ltd and not the various financial institutions that issue Skipjack cards. None of the terms of any agreement between a Skipjack cardholder and the financial institution that issued his/her card has any effect on or relation to these Site Rules.

Please also read over the Skipjack Corporation Inc website Privacy Policy, which are part of the Rules and which you accept.