



## Whitepaper

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## **Letter From the Team**

Dear Community,

We proudly present TripAlly – a unique platform for travelers – whose principal aim is to make your journey smooth and hassle-free. TripAlly addresses the major pain points of the travel industry: Internet Connectivity, Currency Exchange, Transportation and Entertainment. TripAlly is the first company in the world to offer travelers connectivity to the mobile Internet WITHOUT:

- The need to change your SIM-card
- High-roaming fees, the need for extra devices (e.g., pocket Wi-Fi, etc.)
- The inherent limitations of public Wi-Fi

For the fixed price similar to local Internet rates, travelers will enjoy access to unlimited mobile data in each country they visit. Travelers will also benefit from a number of very useful, additional services, each engineered with the most robust blockchain technology.

TripAlly is revolutionizing your travel experience by changing the way you travel and connect. We are committed to giving the power of freedom back to you – enjoy it!

*Thank You for your support!*

*Sincerely Yours,*

*The TripAlly Team*

## 1. The Team

The TripAlly startup management team includes the following persons:

**Aleksey Gordienko** – Chief Executive Officer (CEO)/Co-Founder

Aleksey has over **12 years of experience** in Finance, Real Estate and Telecommunications. Aleksey, a success-driven businessman with an entrepreneurial mindset, has ample experience in start-ups, joint ventures and launching new businesses. Aleksey worked in UMMC-Holding, JSM Capital Holding Group.

<https://www.linkedin.com/in/aleksey-gordienko-b218769/?ppe=1>

**Sergey Gordeev** – Director of Business Development/Co-Founder

Sergey has **over 15 years of experience** in IT and Telecommunications with a focus on the implementation of new services, improving existing solutions, and revenue maximization. Sergey has worked on telecom projects in more than 40 countries and was a key part of the team that launched several mobile operators from the ground up (including Azerbaijan) into profitable businesses. Sergey worked in **MTS Group, JSC SITRONICS, CBOSS, Amphora Group**.

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

**Sergey Zubkov** – Chief Technology Officer (CTO)/Co-Founder

Sergey has **over 16 years of experience** in IT, Consulting and Telecommunications Management. Sergey's international experience cuts a wide swath across Europe, Asia, Africa and the CIS. His teams have launched well-funded mobile operators in multiple countries, including Burundi and Azerbaijan. He has led restructurings and managed the successful turnaround of existing mobile operations in crisis situations. Sergey's expertise is optimizing operational processes and cost efficiencies. Sergey worked in **SOTELCO, NUR TELECOM, TELECEL, VELCOM, NAR (AZERFON), MTS, Timeturns Holdings Ltd.**

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

**Milos Surla** – Chief Commercial and Marketing Officer (CCMO)

Milos has **19 years of experience** in mobile operations. He has held key posts in this area, including Chief Marketing Officer, Chief Commercial Officer, where among other things he was responsible for commercial strategy and development of the organization, and CEO of mobile operators in Europe and in the CIS. His consultancy experience also covers Africa and Asia. Milos worked in **DIGICEL, BEELINE, AZERFON, VELCOM, VIPNET**.

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

**Alexey Kuzmin** – Chief of Development (COD)

Alexey has **over 12 years of experience** in IT and Telecommunications with a focus on software development and implementation of billing and invoicing systems. He is an expert in Interconnect Billing Solutions for domestic and international gateways and postpaid/prepaid billing integration. Alexey's international experience includes Asia, Europe and the CIS. Alexey worked in **JSC SITRONICS, NUR TELECOM, CBOSS, FORS**.

<https://www.linkedin.com/in/aleksi-kuzmin-276b0b16/>

The remainder of our staff is or will be contracted upon TripAlly having met its proposed project funding goals. Key employees are already identified and have preliminarily agreed to join the TripAlly project on a full-time basis. Staff will include Software Developers (core, front end, back end, DBA, mobile apps), Telco Engineers, QA Engineers, Technical Support Specialists, Documentation writers, and Sales/Marketing/Advertising experts.

## 2. Executive Summary

Being online is an increasingly personal experience that people want to tap into at their own convenience, whatever the time of day and wherever they happen to be. Staying connected to the Internet is also essential for travelers. Mobile data traffic continues to grow every year and is expected to rise at a compound annual growth rate (CAGR) of around 40 percent in 2016-2022<sup>1</sup>. According to Ericsson Mobility Report, the consumption of monthly data per smartphone will increase on average from 1.9 Gigabytes in 2016 to 11 Gigabytes in 2022<sup>1</sup>.

TripAlly is a platform that allows travelers to connect to mobile data at an affordable price, without changing SIM-cards or purchasing pocket Wi-Fi. TripAlly works as a prepaid service. Our unique TripAlly solution completely eliminates your roaming charges for mobile data and provides you with local unlimited mobile Internet traffic at highly attractive rates, with your own SIM card. TripAlly works in a completely different concept than any existing travel SIM clones, pocket Wi-Fi, local SIMs or any other roaming “workaround” solutions in the world.

In addition to mobile data, TripAlly also offers some key additional solutions to the issues that travelers so frequently experience during their first 48 hours in a destination country, such as currency exchange, transportation, and tickets to local attractions. We have designed TripAlly to be a traveler’s personal “concierge service,” providing users what they need at the moment they need it most. All of TripAlly’s services will be delivered over mobile device. These additional services will be launched in the second stage of the project, after TripAlly mobile Internet is in commercial operation.

At TripAlly, we understand that international travelers will not change their behavior while they are abroad. Travelers will continue to use their devices at the same level of use they do at home, or even more so, because it is a convenient way to stay connected with friends and family, as well as with the rest of the world. A report from WeAreSocial, entitled **“Digital in 2017: Global Overview”**, supports this premise<sup>2</sup>. Travelers want to talk about their international travel experiences. They want to check social media, watch videos, use navigation apps, and make a phone call or check e-mail. Modern social networks, music and video streaming services burn a lot of mobile data. Currently, video accounts for 50% of mobile traffic and is projected to be 75% by the year 2022<sup>1</sup>. Therefore, the limited Internet packages that are currently offered on the market will continue to lose their appeal to customers.

TripAlly will provide unlimited mobile Internet traffic on visited mobile operator networks, subject to certain fair use policy (FUP) limitations.

### 3. Background of The Problem and Existing Solutions

One of the most common questions travelers ask is,

**"How do I stay connected (to the Internet) while traveling abroad?"**

We have compartmentalized EXISTING OLD-FASHIONED solutions to this problem into four principal categories.

**1) Roaming.** It is very expensive. Revenue from Voice and SMS roaming services is rapidly declining, according to research from **Ovum**. The only roaming service that increases revenue is mobile data roaming. The main customers for mobile data roaming are business travelers. However, a recent trend shows that companies are trying to minimize employees' connectivity costs when they travel abroad. Companies, such as **Goldman Sachs Group Inc.** and others, encourage those employees to use OTT (Over-The-Top Content) and Wi-Fi services to avoid high roaming charges.

**2) Pocket Wi-Fi.** It is not very convenient. It requires purchasing or renting an extra device, which leads to extra charges for consumers. Also, customers have to carry an extra device with them the entire time, as well as keep it charged.

**3) Local & International SIM-cards.** The user must change a SIM-card, which may result in disturbance of services that are linked to the original SIM-card (banking, messengers, etc.). Users cannot be reached on their original number, which could lead to missing important phone calls or texts, a situation that is especially inconvenient for business travelers. Also, many customers cannot change a SIM-card because many mobile operators lock mobile phones to their SIM-cards (especially in Europe and in the USA). In addition, many travelers have language barriers, which prevent them from buying an optimal data plan while traveling.

**4) "Free Wi-Fi" from local cafes, bars and restaurants.** Travelers become "Wi-Fi chasers." Instead of discovering new places and things, people search for a place offering Wi-Fi, and they usually must make a purchase to get access to it. That makes "Free Wi-Fi" not that free and limited by location and time. There are some projects on the market, such as iPass, that simplify finding and accessing "Free Wi-Fi" locations, but they are intended more for "IT geeks" than for regular users.

For a more detailed comparison of TripAlly services and other existing solutions on the market, please see the following table.

### 3.1. Competitors Chart (Part 1)



TripAlly Project

Parameters:	Products:	Mobile roaming with own SIM	Using local mobile SIM card	Free public WiFi	One Horizon	Pocket WiFi	TripAlly
Customer can use his/her own SIM card		✓	✗	✓	✓	✓	✓
Customer must buy local SIM card		✗	✓	✗	✗	✗	✗
Customer must buy additional international SIM card		✗	✗	✗	✗	✗	✗
Customer must buy additional device to use this data service		✗	✗	✗	✗	✓	✗
Customer can use ANY its own Smartphone/Tablet		✓	✓	✓	✓	✓	✓
Service is compatible only with some specific limited models of Smartphones/Tablets		✗	✗	✗	✗	✓ (specific devices)	✗
Service coverage in visited country is equal to COVERAGE of local mobile networks		✓	✓	✗	✓	✓	✓
Service allows voice calls and SMS to/from Customer's OWN phone number (as per visited country Roaming prices)		✓	✗	✓	✓	✓	✓
Service allows voice calls and SMS to/from Customer's OWN phone number at prices LOWER than roaming prices		✗	✗	✗	✓	✗	✗
Service is generating [high] Roaming charges for data usage		✓	✗	✗	✓	✗	✗
Requires log-in to service on every new location		✗	✗	✓	✗	✗	✗
Service is limited by location (eg. Requires wifi hot-spot or other network)		✗	✗	✓	✗	✗	✗
Unnecessary ads are pushed to Customers (to emails or devices)		✗	✗	✓	✗	✗	✗
Mobile App (iOS and Android) is available to control charges and configure service usage		✓ (varies by mobile company)	✓ (varies by mobile company)	✗	✓	✓	✓
Ease to top-up service account on-line		✓ (varies by mobile company)	✗	N/A	✓	✓	✓
Postpaid charges system is available		✓	✗	N/A	✗	✗	✗
Prepaid charges system is available		✓	✓	N/A	✓	✓	✓
Prepayment to access service is required per each visited country		✗	✓	N/A	✓	✓	✓
Data traffic price for the service is the same (close to) as the price of local data traffic		✗	✓	N/A	✗	✓	✓
Customer have to rent extra device (additional charges for rent/security deposit for rented device)		✗	✗	✗	✗	✗	✗
Rented device must be picked up/returned to special service point		✗	✗	✗	✗	✗	✗
Customer's knowledge of tariffs before the trip		✓	✗	✓	✓	✓	✓
Additional services for travelers: Currency Exchange on-arrival		✗	✗	✗	✗	✗	✓
Additional services for travelers: Local tickets		✗	✗	✗	✗	✗	✓
Product Web Site		N/A	N/A	N/A	<a href="http://www.onehorizongroup.com/mobile-voip-solutions/roam-like-home">http://www.onehorizongroup.com/mobile-voip-solutions/roam-like-home</a>	<a href="http://www.easypocketwifi.com/">http://www.easypocketwifi.com/</a>	<a href="http://tripally.world/home">http://tripally.world/home</a>
<b>Total of positive qualities</b>		<b>19</b>	<b>14</b>	<b>11</b>	<b>18</b>	<b>17</b>	<b>21</b>
<b>Total of negative qualities</b>		<b>5</b>	<b>10</b>	<b>8</b>	<b>6</b>	<b>7</b>	<b>3</b>

Mobile roaming with own SIM      Using local mobile SIM card      Free public WiFi      One Horizon      Pocket WiFi      TripAlly

✗ solution doesn't have/require such option, positive quality

✓ solution has/requires such option, positive quality

✗ solution doesn't have/require such option, negative quality

✓ solution has/requires such option, negative quality

### 3.1. Competitors Chart (Part 2)



TripAlly Project

Parameters:	Products:	Mobile roaming with own SIM	Using local mobile SIM card	Free public WiFi	One Horizon	Pocket WiFi	TripAlly
Customer can use his/her own SIM card		✓	✗	✓	✓	✓	✓
Customer must buy local SIM card		✗	✓	✗	✗	✗	✗
Customer must buy additional international SIM card		✗	✗	✗	✗	✗	✗
Customer must buy additional device to use this data service		✗	✗	✗	✗	✓	✗
Customer can use ANY its own Smartphone/Tablet		✓	✓	✓	✓	✓	✓
Service is compatible only with some specific limited models of Smartphones/Tablets		✗	✗	✗	✗	✓ (specific devices)	✗
Service coverage in visited country is equal to COVERAGE of local mobile networks		✓	✓	✗	✓	✓	✓
Service allows voice calls and SMS to/from Customer's OWN phone number (as per visited country Roaming prices)		✓	✗	✓	✓	✓	✓
Service allows voice calls and SMS to/from Customer's OWN phone number at prices LOWER than roaming prices		✗	✗	✗	✓	✗	✗
Service is generating [high] Roaming charges for data usage		✓	✗	✗	✓	✗	✗
Requires log-in to service on every new location		✗	✗	✓	✗	✗	✗
Service is limited by location (eg. Requires wifi hot-spot or other network)		✗	✗	✓	✗	✗	✗
Unnecessary ads are pushed to Customers (to emails or devices)		✗	✗	✓	✗	✗	✗
Mobile App (iOS and Android) is available to control charges and configure service usage		✓ (varies by mobile company)	✓ (varies by mobile company)	✗	✓	✓	✓
Ease to top-up service account on-line		✓ (varies by mobile company)	✗	N/A	✓	✓	✓
Postpaid charges system is available		✓	✗	N/A	✗	✗	✗
Prepaid charges system is available		✓	✓	N/A	✓	✓	✓
Prepayment to access service is required per each visited country		✗	✓	N/A	✓	✓	✓
Data traffic price for the service is the same (close to) as the price of local data traffic		✗	✓	N/A	✗	✓	✓
Customer have to rent extra device (additional charges for rent/security deposit for rented device)		✗	✗	✗	✗	✗	✗
Rented device must be picked up/returned to special service point		✗	✗	✗	✗	✗	✗
Customer's knowledge of tariffs before the trip		✓	✗	✓	✓	✓	✓
Additional services for travelers: Currency Exchange on-arrival		✗	✗	✗	✗	✗	✓
Additional services for travelers: Local tickets		✗	✗	✗	✗	✗	✓
Product Web Site		N/A	N/A	N/A	<a href="http://www.onehorizongroup.com/mobile-voip-solutions/roam-like-home">http://www.onehorizongroup.com/mobile-voip-solutions/roam-like-home</a>	<a href="http://www.easypocketwifi.com/">http://www.easypocketwifi.com/</a>	<a href="http://tripally.world/home">http://tripally.world/home</a>
<b>Total of positive qualities</b>		<b>19</b>	<b>14</b>	<b>11</b>	<b>18</b>	<b>17</b>	<b>21</b>
<b>Total of negative qualities</b>		<b>5</b>	<b>10</b>	<b>8</b>	<b>6</b>	<b>7</b>	<b>3</b>

Mobile roaming with own SIM      Using local mobile SIM card      Free public WiFi      One Horizon      Pocket WiFi      TripAlly

✗ solution doesn't have/require such option, positive quality

✗ solution doesn't have/require such option, negative quality

✓ solution has/requires such option, positive quality

✓ solution has/requires such option, negative quality

## 4. Implementation of Blockchain Technology in TripAlly

TripAlly is pioneering the implementation of **blockchain technology** in the travel and telecom industries. Numerous sectors in these industries require improvement and adaptation of blockchain solutions, which in turn will lead to an overall improvement of customer/user satisfaction. Implementation of blockchain technology is endless in these industries. Here are just a few examples for the travel industry:

- Verification of Personal Identification
- Issues with Overbooking
- Loyalty Programs
- Fraud Avoidance
- Travelers' Profiles
- Compliance and Settlement

Further, blockchain technology can be used between government bodies and travel industries in such fields as immigration and customs, ID verification, and duties and payment settlements.

The telecom industry is on the verge of implementing blockchain technology in such fields as:

- Internet of Things (IOT)
- Mobile-to-Mobile (M2M)
- Identity management
- Mobile money
- Internal processes

At TripAlly, we recognize the benefits and opportunities that blockchain technology will deliver to these industries. In fact, one of TripAlly's primary goals is to spearhead the adaptation and implementation of blockchain technology in the Travel and Telecom industries. We will begin this process by first providing connectivity to our customers, after which we will support their TripAlly accounts and profiles with robust blockchain technology. The entire process will be rounded out with the creation of our own proprietary crypto-currency — AllyCoin — that will eliminate confusion in the retail FOREX/Currency Exchange. Additionally, our rewards and bonuses program, as well as our loyalty plan, will be supported by blockchain technology.

## **5. TripAlly – Your Strongest Ally For A Well-Connected Travel Experience**

TripAlly's Internet solution allows traveling subscribers to seamlessly access their mobile internet in their destination country without having to change a SIM-card or to purchase/rent any extra devices. TripAlly's Internet service is affordable, drastically cheaper than mobile data roaming, and it is easy to use. After users install the TripAlly application` (App), they obtain access to all of TripAlly's services on its proprietary mobile platform (iOS, Android or Windows Mobile).

Main advantages of TripAlly Internet versus current mobile data solutions:

### TripAlly vs. Conventional Roaming

- No “shocking bills”
- Clear and affordable data plans
- Additional services for travelers on the go

### TripAlly vs. Local/International SIM-Cards

- No need to change a SIM-card
- No disturbance in services attached to the original SIM-card (banking, credit cards, messengers, etc.)
- Additional services for travelers on the go

### TripAlly vs. Pocket Wi-Fi

- No need to rent/purchase an extra device
- No need to carry an extra device all the time
- Competitive prices
- Additional services for travelers on the go

### TripAlly vs. “Free Wi-Fi” at Cafes, Bars, Restaurants

- No need to chase a Wi-Fi to stay connected
- No need to search for access to “Free Wi-Fi”
- Freedom to use the mobile device at any location and at any time
- Additional services for travelers on the go

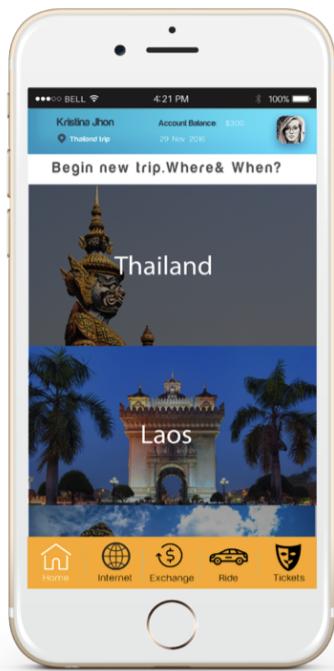
*TripAlly Internet's unique selling point (USP) is that it provides travelers with much desired connectivity at an affordable price in just FOUR easy steps. No “shocking bills,” no extra effort, no extra devices, and multiple essential services in one mobile platform. We are putting power back into consumers' hands by allowing them to use their mobile device abroad as freely as they do at home.*

## 5.1 TripAlly Activation Simple And Easy

### Login



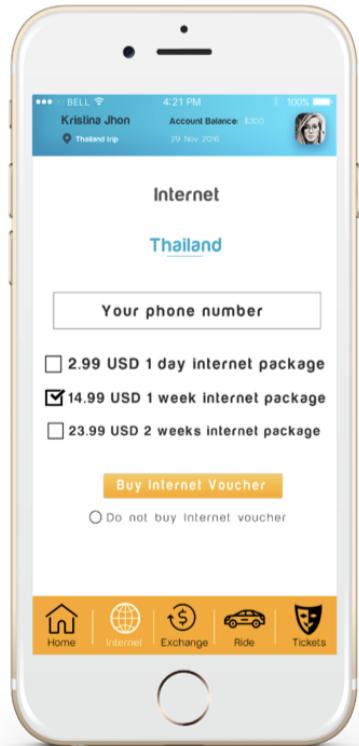
### Choose Your Destination



### Choose Your Travel Dates



### Choose Your Package



## 6. Why Mobile Operators Will Work With TripAlly

Mobile operators will receive significant revenue from TripAlly. Under a Service License Agreement (SLA) between TripAlly and mobile operators, they will keep portion of revenue from TripAlly Internet services. This means that without any extra work or expenses, mobile operators will increase their customer base and profits.

Why would mobile operators consider this alternative revenue stream? Because mobile operators are facing a big challenge competing with new distributive OTT services, such as Skype, WhatsApp, and Viber. Between 2012 to 2018, mobile operators will account for \$386 billion USD in lost revenue to OTT services<sup>3</sup>. International roaming revenue is decreasing and becoming less significant for operators to count it as a major revenue stream. This trend can be verified in any major mobile operator's annual report.

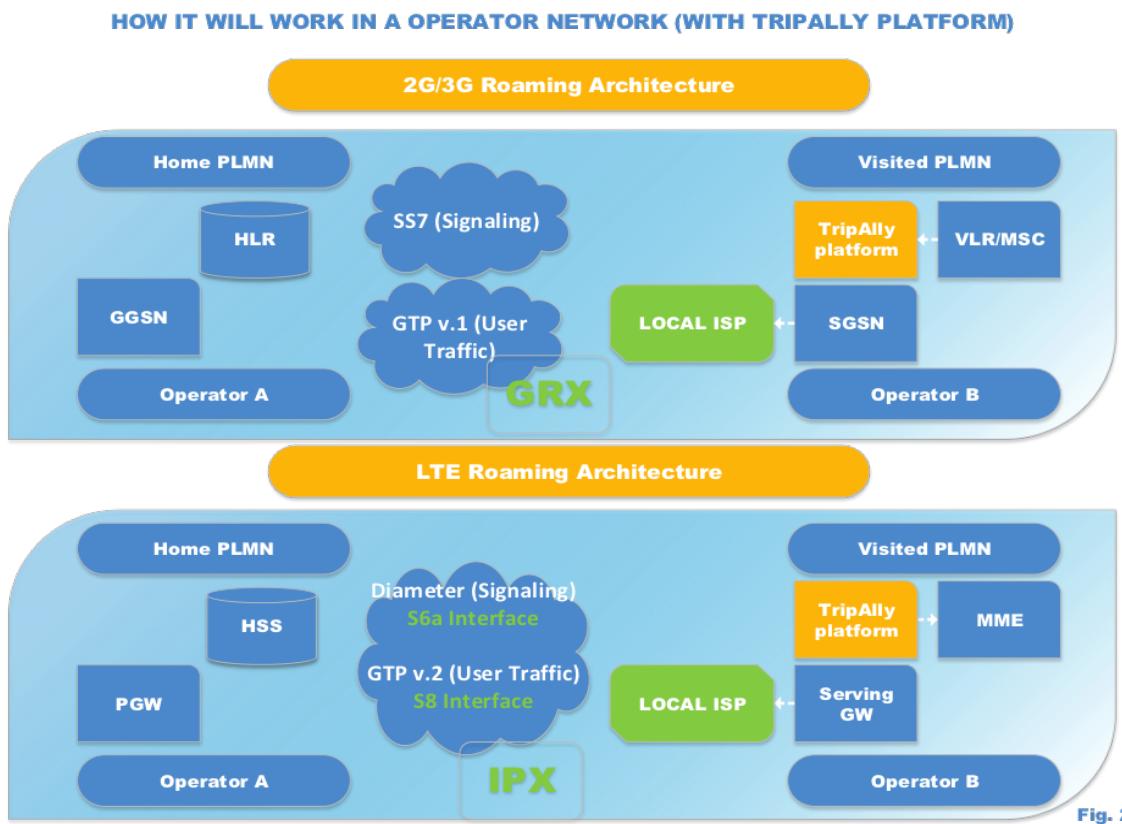
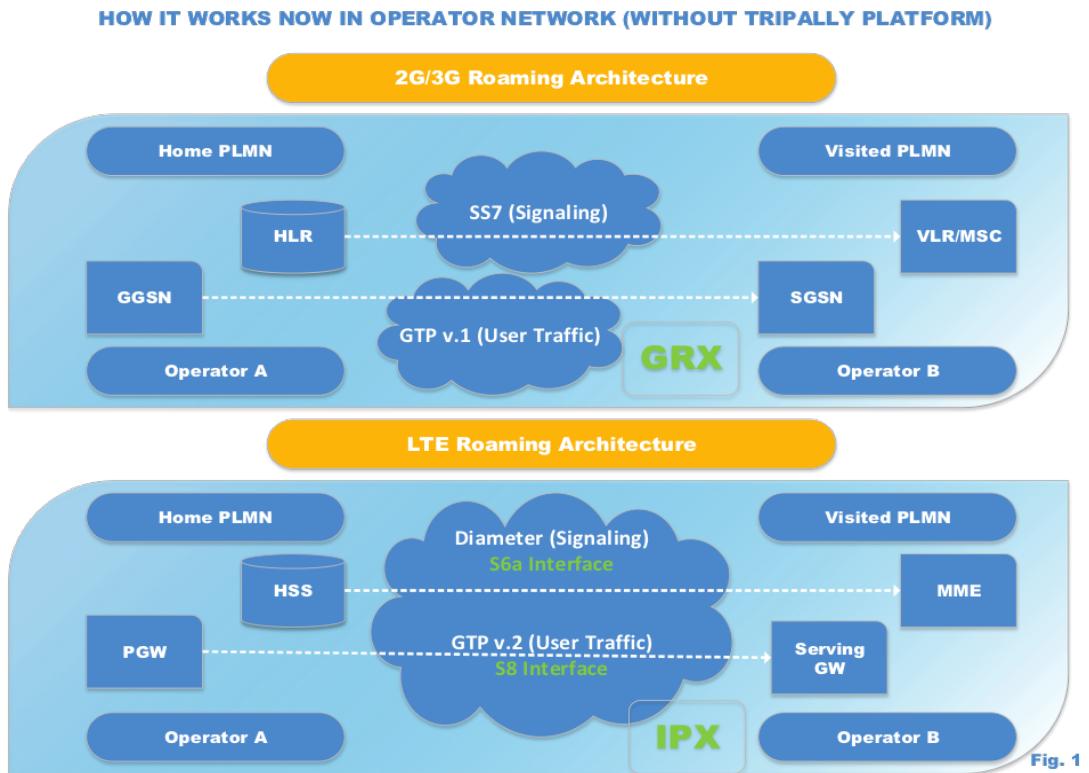
**Krungsri Bank** reports that in 2015, two leading Thailand mobile companies, AIS and dTAC, declared that only 2% of their revenue derives from international roaming, and even that continues to drop<sup>4</sup>. **T-Mobile USA** claims in its annual report that in 2015, revenue from international roaming dropped 27% from \$266 to \$193 million USD, which represents only 0.6% of its total revenue<sup>5</sup>. Every mature mobile operator set digital transformation as its main development goal for the next 1-3 years.

At TripAlly we recognize that the telecom market is moving towards mobile data because voice services are drastically losing market share to data services. Our cooperation model with mobile operators is straightforward and very attractive. Among other things, there is a proposed revenue-sharing model that allows an operator to receive additional revenue that is generated from a TripAlly Internet user. This becomes a new revenue stream for mobile operators without them having to incur additional expenses for marketing or client acquisition. Mobile operators must provide our clients with unlimited Internet, but within agreed-upon speed limitations. For example: TripAlly will offer from 2.5 to 5 Gigabytes for a 7-day data plan costing \$15 USD at 4G/3G speeds; after that, the offered speed will be reduced according to fair use policy (FUP).

TripAlly does not violate any roaming agreements among operators under the *GSMA* guidelines.

TripAlly will be responsible for marketing to prospective customers/subscribers. TripAlly's marketing strategy is discussed further below.

## 6.1 How TripAlly Works Inside A Mobile Operator Network



### TripAlly platform schema in a operator network

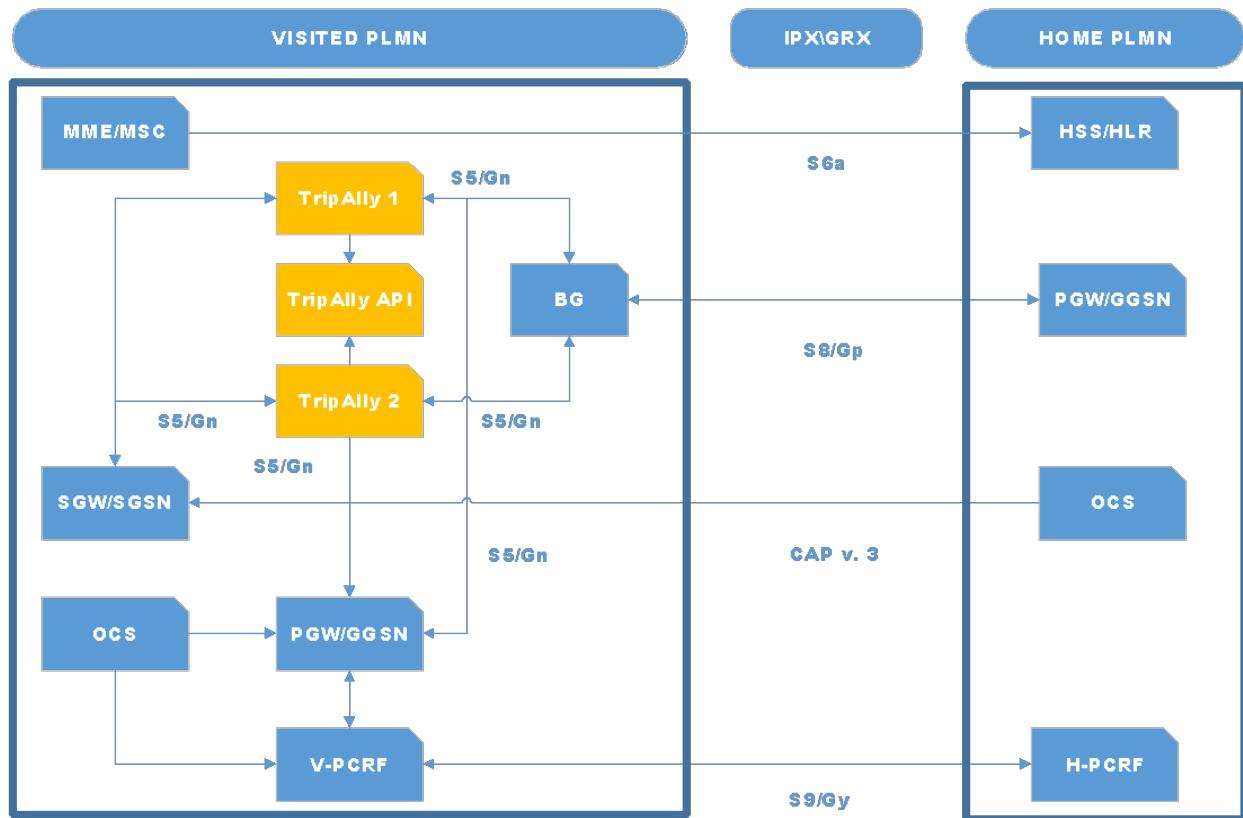
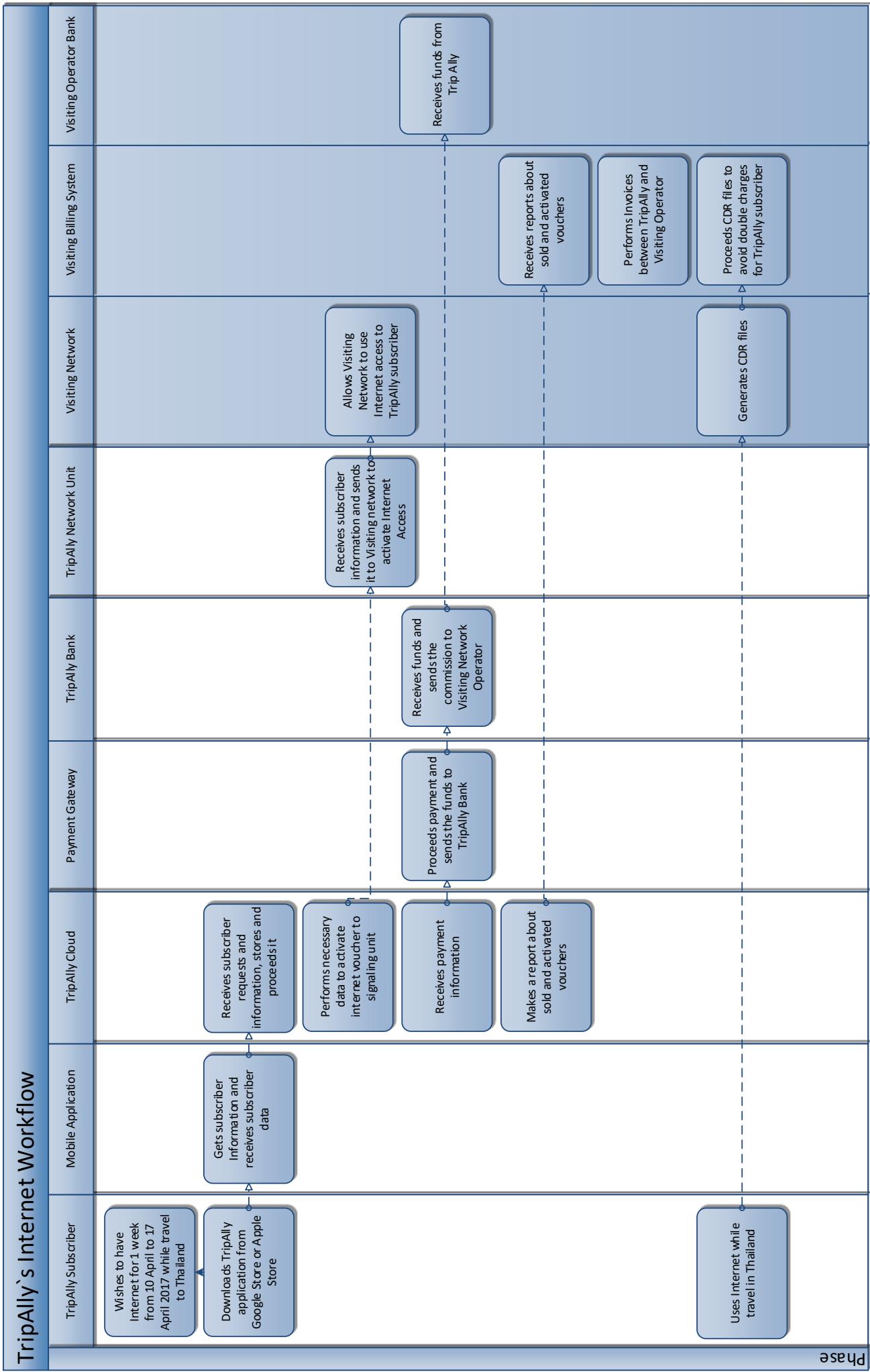


Fig. 3

## 6.2. TripAlly Internet and TripAlly Currency Workflows



## 6.2. TripAlly Internet and TripAlly Currency Workflows

Tripally exchange workflow		TripAlly app	TripAlly Cloud	Payment Gateway	TripAlly bank (SG)	Currency Exchange Service (3 <sup>rd</sup> party)	TripAlly disbursement bank (TH)	Cash delivery service	TripAlly ATM (TH)
TripAlly's subscriber		Subscriber wishes to have local currency upon arrival to travel destination		Provides purchase interface	Manages user data and provides unique QR code and PIN number for each transaction	Receives all payments for currency exchange	Converts currency for local offices and sends them into the country	Receives local currency in its bank account	Delivers cash to the ATMs in each location.
		Chooses country, amount, place where to receive currency		Provides e-voucher for the currency exchange	Processes the payment in original currency. Sends the payment to the collecting bank.	Sends funds for exchange to each individual country		Prepares cash amounts for ATMs deliveries	Receives local currency
		Pays for the cash currency			Provides a ledger system of payment by country, currency, etc.			Charges fees for cash delivery services	Provides QR code, PIN authorization interface
								Charges fees in % from the amount for cash delivery and pays for cash delivery services	Gives local currency

## 7. TripAlly As A Platform

TripAlly is a platform offering a unique set of essential services for international travelers. **TripAlly Internet** — a fundamental component of the TripAlly platform — is the principal resource for both developing and marketing TripAlly's diverse services. As a first step, TripAlly proposes to use its mobile platform to both develop and introduce a strategic set of services related to currency conversion and exchange, transportation options and tickets to local attractions.

### Coin (AllyCoin)

TripAlly is issuing an internal token named ALLY, or AllyCoin. AllyCoin will add additional payment options for TripAlly clients. This internal crypto-currency will allow our customers the option of either purchasing our platform services ***at a large discount*** or of transferring those services or tokens to friends and family.

Further, we will allow AllyCoin holders to *re-sell TripAlly services for profit* to users who either do not have AllyCoins or who are just regular users.

Furthermore, our team has already negotiated ***acceptance of AllyCoins at 200+ different venues*** across Bangkok, Thailand, with other large travel hub-cities forthcoming. TripAlly will introduce the AllyCoin option as a test in late 2018. TripAlly is one of the first companies in the world prepared to make a seamless and hassle-free transition of its crypto-currency from on-line to offline. While we recognize that widespread acceptance of AllyCoin will likely take time, we believe that offering a unified method of payment to travelers worldwide—on-line and also offline for such venues as restaurants, local attractions, etc.—will be very successful. Also, AllyCoin holders will be allowed to convert tokens in fiat currency and withdraw converted fiat currency through our network of ATM machines.

### Currency

TripAlly will initiate operations in Southeast Asia (SEA). Although there is considerable improvement in e-commerce and e-payment systems in SEA countries, these nations are still heavily cash-based economies. One of TripAlly's services consists of delivering customers' cash to other countries, enabling the customer to receive the cash equivalent in local currency upon arrival (at the airport). There is no need for customers to search for a currency exchange booth with the best exchange rate, and then to stand in long queues. A detailed workflow of the process—which will take just a few seconds per customer—is presented above. Customers just have to select the amount they need upon arrival and to pay for it with the TripAlly application. Following payment, customers receive a unique QR code and PIN number that are stored in each user's profile within the application, as well as an e-mail confirmation of the purchase. Upon arrival at their destination, customers simply access TripAlly's ATM machine, scan the QR code, enter the PIN code and receive their cash in local currency.

TripAlly Exchange will limit customers' withdrawal to approximately \$400 USD per week to avoid regulatory and anti-money laundering legal compliance. However, we believe it will be more than enough for our customers for the ensuing 48-72 hours, during which they will have time to familiarize themselves with the local environment and currency exchange rates.

## **Transportation**

TripAlly Ride service has two objectives. First, TripAlly Ride provides customers with referral services to local transportation companies, such as: Grab, UBER, local taxis, and bus and train services. Secondly, TripAlly Ride provides users with information about best transportation options at specific times of the day. For example, a taxi ride to the city center can take an extra two hours during rush hour, so it might be best to use the local train system. We look at this feature not to generate revenue, but rather as a goodwill support system for our customers during their travels.

## **Tickets and Off-line Experience**

TripAlly Ticket provides customers with tickets to major attractions. TripAlly's team has discussed this option with local tourism authorities throughout SEA and with locally-based attraction/amusement sites. They are all very interested in cooperating with TripAlly, and are ready to offer ticket discounts to TripAlly customers. Discounts will be partially passed to customers in the form of rebates and incentives, and partially used as a revenue stream for TripAlly. All purchased tickets will be delivered and stored in customers' personal profile under the "Purchases" section, and all receipts and confirmations will be e-mailed to clients. This will allow customers to access the tickets at any time via their mobile device.

In addition to offering tickets to local attractions, TripAlly has also negotiated the terms and conditions of promoting local venues, such as businesses, restaurants, bars, etc., on the TripAlly platform. During the *test and implementation period* of this service in late 2018, venues have agreed to test the public's acceptance of AllyCoin as a payment method for their services. This test will be conducted in Bangkok at more than 200 entertainment local restaurants, bars and other travel-related businesses that have agreed to be promoted on TripAlly's platform and to participate in the AllyCoin acceptance test. This will give travelers an incredible opportunity to discover traveled destination as a local person and receive unprecedented local experience of visited country.

TripAlly's team is already working on developing additional services for implementation via the TripAlly platform, some of which include: translation, tour guides, emergency services and discounts on travel-related goods and services.

## 8. Timeline

- **March 2016** – Several professionals in telecom and mobile communications shared their vision about growing travelers' usage and demands for Internet data, eliminating the shock of expensive "roaming bills," and generating revolutionary ideas and solutions for these and other issues affecting these industries. Implementation of these ideas would allow travelers to enjoy Internet data with their own SIM cards at low mobile Internet rates. More importantly, while traveling abroad, highly expensive roaming charges for mobile Internet data would be eliminated!
- **April – May 2016** – This team of telecom and mobile communications professionals, which together would eventually become TripAlly, was formed to perform research and to draft a technical concept.
- **June – September 2016** – We performed lab tests and technological proof of concept in emulated environments with one of the leading vendors of telecom software.
- **October 2016** – We designed our proprietary solution to allow travelers to access to the GSM networks of operators we visited, and to receive mobile data during their travels. No change of SIM-card, No Data Roaming, No extra devices – just data without borders.
- **November 2016** – TripAlly Technology Pte. Ltd. was officially registered and formed as a Singapore company.
- **January – August 2017** – Negotiations with mobile operators in several countries, implementation of additional services into the TripAlly platform, partnerships and cooperation with add-on service providers, such as Grab, Uber, Omise, and the Tourism Authorities of Thailand, Laos, and Cambodia. Local venues and attractions.
- **September – November 2017** – Pre-ICO and ICO (Initial Coin Offering)
- **December 2017 – June 2018** - Complete development of the product, comprising a web-portal, mobile applications (iOS and Android), payments gateway and a high-tech proprietary solution, which will be deployed and offered to mobile operators.
- **June – August 2018** – Launch of TripAlly Internet in three countries (Thailand, Laos, and Cambodia)
- **September – October 2018** – Launch of TripAlly Exchange services (beta version) in Thailand, establishing several TripAlly ATMs at travelers' points of arrival and departure.
- **September – October 2018** – Launch of TripAlly Ride service in cooperation with local transportation companies, including Grab and Uber
- **September – October 2018** – Launch of TripAlly Tickets (beta version) and cooperation on other partnership programs with travel services, such as Amadeus, Agoda, etc. and other local venues.
- **October – December 2018** – Launch of AllyCoin. We will simultaneously conduct a currency acceptance test in the real world, consisting of 200-plus venues, such as restaurants, bars and other entertainment- and travel-related entities in Bangkok that have already agreed to participate in this acceptance test.
- **November – December 2018** – Launch TripAlly Internet services in Myanmar, Vietnam and Malaysia.

- **January – December 2019** – Launch TripAlly Services in other Southeast Asia countries, as well as other highly attractive travel destinations in Asia, such as South Korea, Japan, Hong Kong, and others.
- **August – September 2019** –Initiate the buyback program for AllyCoin, TripAlly's own monetary token
- **By year 2024** – TripAlly's solution to be implemented in countries designated as *Top-100 Travel Destination Countries*

## 9. TripAlly Partners and Collaborators

### Internet

Over the past year, our TripAlly Team has devoted considerable time and effort building a firm foundation for the company and structuring its core services for rapid and successful deployment. We have negotiated and collaborated with regional and multinational telecom companies and mobile operators and, with proper resources, we are ready to immediately launch and install our services in Thailand, Malaysia, Myanmar, Laos, Vietnam and Cambodia. In addition to Southeast Asia, TripAlly is rapidly expanding its presence across travelers' other favorite Asia destinations as well.

To date, our TripAlly Team has presented its Internet solution to various telecom companies in South Korea and Japan, where it received a very positive and welcoming response. TripAlly plans to launch its initial services in Thailand, Laos and Cambodia by the second quarter of 2018, and then move to Malaysia, Laos and Vietnam by the end of 2018. We strongly believe that by the end of 2019, Internet Services by TripAlly will be available across Southeast Asia, and by 2020, visitors to the Tokyo Olympic Games will be taking full advantage of all of our TripAlly services.

TripAlly's mobile partners include **Telenor, Axiata, Veon, KDDI, and Singtel**; telecom companies include, but are not limited to, **Beeline, TOT and CAT Telecom**.

### Exchange

Our Team is collaborating with such technology companies as **TransferWise** and **OzForex (OZF)** to bring new technology into the currency exchange environment. These well-established organizations have noticed that when it comes to exchanging currency during travel, peoples' habits have changed considerably. The most obvious difference is that travelers now have a choice of exchanging currency at either a currency exchange booth or by using the latest available technologies. However, many people are reluctant to use their credit and debit cards in unfamiliar environments. This issue has generated an opportunity for TripAlly to use the latest available cardless ATM technology to create a quick and hassle-free currency exchange system. Security, honesty and convenience — these are international travelers' most frequent demands and expectations, and TripAlly intends to integrate these criteria at the foundation of its currency exchange system.

### Ride

TripAlly continues to collaborate with technological transportation companies such as **Uber** and **Grab**. For those companies, TripAlly is a referral agent that provides very favorable opportunities for those companies to generate revenue from inbound tourists. On the other hand, TripAlly users benefit from increased transportation service choices. TripAlly is also collaborating with local public transportation authorities throughout Asia to incorporate the convenience of public transportation into the TripAlly platform. Such technologies already exist within the Bangkok Mass Transport System (BTS) and the Metropolitan Rapid Transit (MRT) system. Currently, the local population comprises these systems' primary users because tourists are simply unaware of their existence.

## Tickets and Venues

Our Team has established partnership and cooperation programs with several Tourist Authorities, such as Tourist Authorities of Thailand, to bring digitalization processes to main tourist environments and attractions. Further, TripAlly is cooperating with local entertainment and lifestyle venues, such as events and concerts, restaurants and bars. To date, **more than 200 venues** have agreed to promote their services across the TripAlly platform. Besides offering travelers extra services that will enhance their local experiences, those establishments have also agreed to test the public's acceptance of AllyCoin as a payment solution. Should the test prove successful, AllyCoin will become one of the few cryptocurrencies making the transition from the on-line virtual world to the real physical world.

## Payment Partner

**Omise**'s rapidly-expanding payment platform provides reliable and secure white label payment solutions to merchants and entrepreneurs throughout Southeast Asia and Asia. TripAlly has partnered with **Omise** to use their white label payment solution for TripAlly's backbone payment gateway. We believe that this collaboration between **Omise** and TripAlly will lead to the overall greater satisfaction of our customers and will facilitate operational efficiencies in different countries. We view this partnership as a valuable advantage. Among other things, our payment partner's support across multiple jurisdictions greatly ensures a stable and trusted payment process for TripAlly users.

## Important Notice

**TripAlly recognizes and understands that some of its indicated services are future looking and that it will take our Team several years of hard work and dedication to test and launch these services across TripAlly's platform. However, we believe it is important to inform the crowd-funding community about our goals and expectations for the TripAlly company. Presently, the TripAlly Team is focusing on implementation of TripAlly's Internet Services, which we consider to be the backbone of our other forthcoming services. We specifically wish to inform our supporters that we anticipate that TripAlly will change the travel industry, much like Google changed Internet search, Facebook changed social networks, and low-cost airlines changed air travel.**

## 10. Progress

Since its initial concept in early 2016, TripAlly has made tremendous progress in its technology development and deployment.

Between June – September 2016, our team was performing ***lab tests*** and technological proof of concept in a test lab environment with one of the leading vendors of telecom software solutions [at this time, the vendor's name may not be disclosed].

In October 2016 – we designed our proprietary TripAlly solution that allows travelers to access the GSM networks of visited operators and to receive mobile data during their travels. No change of SIM-card, No Data Roaming, No extra devices. TripAlly is ready to start the installation process at local mobile operators and to conduct AllyCoin acceptance tests in the GSM networks of collaborating mobile operators. TripAlly is collaborating with leading telecoms in Southeast Asia to deploy its solution in as many countries as possible, in the shortest time possible.

Such companies as ***Telenor, Axiata, Veon, Singtel, KDDI*** are keen on collaborating with TripAlly. Additionally, our team has done an incredible job of attracting partners to promote off-line experiences among our users and to ensure secure and easy interaction with our service.

## 11. TripAlly's Acceptance Rate Within 24 Months

We calculate that within 24 months after the launch of the full version of TripAlly, we will achieve a 20% acceptance rate among travelers in countries we service. This number is realistically achievable because travelers are constantly looking for better and more affordable ways to access mobile Internet during their travels. At the present time, we do not see any real commitment from travelers to any of the existing solutions. Travelers need TripAlly, especially as individual demand for mobile data continues its year-over-year growth and the overall amount of mobile data consumption grows at double digits per year. The demand for data will increase even more with the ongoing spread of music and video streaming services. Currently video alone accounts for 50% of mobile traffic and is projected to reach 75% by the year 2022<sup>6</sup>.

From experience, we know that people adapt very easily to new technologies, especially when their lives are made more convenient and simpler. TripAlly will be an easy choice for travelers because it is a multifunction platform, in contrast to existing single-purpose apps. With properly targeted marketing, we expect to greatly increase user adaptation rates, as well as downloads of the TripAlly app.

## 12. Marketing Strategy

As a service that predominantly focuses on international travelers, TripAlly marketing materials will always be present in Airports and in International Air Hubs. According to The **Arbitron Airport Advertising Study**, “**During longer waiting periods** Airline Travelers take the time to read advertising displays. Seventy-two percent of Airline Travelers who recall noticing airport advertising displays say they take the time to read them. Frequent Flyers don’t view these messages with a jaded eye either: 82% say they take the time to read airport advertising.”<sup>7</sup>

At the present time, airlines recommend that international flight travelers show up three hours prior to departure, which essentially converts every such airport visit into the “longer waiting period” cited by The Arbitron Airport Advertising Study as ideal for marketing purposes. According to statistics reported by the **United Nation's World Tourism Organization (UNWTO)**, 54% of inbound tourism is made by air<sup>8</sup>.

Marketing strategy (it will be amended in accordance with company’s development and strategy).

### *Commercial Beta release - (Thailand, Cambodia and Laos)*

- Focus on incoming traffic of tourists in Thailand and Laos.
- Attract people at points of arrivals and border crossings. Focus on major airports of the country: Phnom Penh, Siem Reap, Suvarnabhumi, Dong Muang, Phuket and Chiang Mai, Thailand – Malaysia.
- Point of arrival: Vientiane airport, Thailand- Laos, Laos -Vietnam, Laos - China land border crossings
- Social networks

### *Commercial release for TripAlly*

#### Offline advertising:

- Advertisements predominantly at points of arrival and departure.
- International airports and international hubs.
- Airport billboards and airport transportation services (buses, shuttles, etc.)
- "Flash mobs" to promote the TripAlly brand.
- In-flight advertising and cooperation programs with different airlines.
- Sponsorship programs, such as Amazing Race or other programs related to traveling.
- Cooperation programs with local tourism authorities, such as Tourism Authority of Thailand.

#### Online advertising:

- Advertisements on travel-related websites, such as booking.com, skyscanner.com, agoda.com, kayak.com, etc.
- Advertisements on airline websites, car rental websites, hotel websites.
- Online marketing campaigns with travel bloggers and video bloggers.
- Online campaigns with Instagram and in social networks.

## 13. Total Market and Target Market

### *TripAlly Internet.*

To determine market size, we will use the same methodology exercised by Shared Research Inc., a Japanese Research Company that conducted research on Vision Inc., a Japanese provider of pocket Wi-Fi services<sup>9</sup>.

With the number of worldwide international travelers exceeding 1.2 billion per annum, TripAlly estimates that latent demand for mobile data services for all international travelers worldwide is around \$18 billion USD.

In 2016, there were over 81 million international arrivals in TripAlly's initial targeted markets, which will initially consist of Thailand, Malaysia, Laos, Myanmar, Cambodia, and Vietnam. This calculates to a TripAlly target market value (at its initial stage) of \$1,215 million USD. However, we calculate that our absorption rate will be 20% of incoming international arrivals (or 16.2 million travelers) after TripAlly's full commercial launch, and we expect that it will bring more than \$243 million USD in revenue for the company. We expect to achieve this result within the first 24 months after release of the full version of TripAlly.

### *TripAlly Exchange*

We calculate that the absorption rate for TripAlly Exchange will be less than what we anticipate achieving for TripAlly Internet. We expect that within the first 24 months following our initial launch in the targeted countries (Thailand, Laos, Myanmar, Vietnam, Malaysia, and Cambodia), TripAlly's absorption rate for Exchange services will approximate 4% of all international arrivals, or 3.24 million users. We further calculate that the average customer withdrawal will be approximately \$300 USD, which would generate more than \$29.16 million USD in revenue for TripAlly Exchange, assuming fees remain at a constant 3%.

During the Beta release period, TripAlly's team proposes to place several specially designed ATM machine at Bangkok's **Suvarnabhumi International Airport** and **Don Mueang International Airport**. This will allow us to beta test TripAlly Exchange in a controlled environment before scaling services to other locations and jurisdictions.

## 14. Stages of Development

TripAlly's team chose to start this project in Southeast Asia and to subsequently expand it to other popular tourist destinations. According to **UNWTO** research, Southeast Asia will maintain its extra-high rate of growth of incoming international arrivals at approximately 8% per annum, in comparison with the world average growth rate of 4%<sup>8</sup>. UNWTO forecasts that international arrivals in Southeast Asia will grow from 104.6 million in 2015 to 123 million by 2020 and 187 million by 2030<sup>8</sup>. According to a Cisco report, mobile data consumption in 2016 increased by 71% in the Asia-Pacific region<sup>6</sup>. TripAlly team's strategy is to launch its services in the following Southeast Asian countries: Thailand, Myanmar, Laos, Cambodia, Malaysia and Vietnam, followed by a relatively rapid expansion across Asia. The initial six countries in which TripAlly intends to launch accounted for more than 81 million international arrivals in 2016. Citizens of five countries—which form a part of the so-called “Great Mekong Sub-Region”—consistently and actively travel within this region, accounting for 25-30% of all international arrivals. Also, because of the proximity of these countries to each other, foreigners who travel to Southeast Asia (Americans, Europeans and Australians) quite frequently extend their visits to several countries in the region during their stay.

TripAlly's team has successfully negotiated the terms and conditions of a Memorandum of Understanding (MOU) with several mobile operators in each of the five countries in which TripAlly will initially launch. This MOU will be replaced by long-term Service License Agreements (SLA), that guarantee undisrupted TripAlly services in each country. Mobile operators in Thailand are willing to allow installation of the TripAlly Internet component into their “test network.” In addition, a mobile operator in Laos has agreed to install TripAlly Internet into its network and to sign an SLA Agreement as soon as TripAlly's management is ready to proceed.

Following the initial launches in Asia, TripAlly's team will move to other popular international destinations in Europe, including France, Spain, UK, Italy, and Germany. Simultaneously, TripAlly's team intends to enter North American markets, including the US, Mexico and Canada. Our services rollout strategy for each of these destinations will be similar to our Asian market rollout. The first service we will launch in any new TripAlly market will be TripAlly Internet—with the cooperation of local mobile operators—followed by our launch of the remaining TripAlly services.

TripAlly's team believes that international tourism will increase even more greatly than predicted by the UNWTO because of the long-term, continuing price wars among airlines. Low cost airlines are challenging the well-established dominance of both national carriers and older players in the airline industry. For example, the rivalry between Norwegian Airlines and British Airlines has led to a promotional campaign for the summer of 2017 that offers transatlantic travelers (UK-US) airline tickets for as little as \$90 USD one way<sup>10</sup>. In Asia, AirAsia, Scoot, and Thai Smile are offering prices as low as \$150-200 USD per round trip across different Asia destinations. This so-far longstanding high-demand / high-supply situation alone presents an exceptional opportunity for launching TripAlly services.

## 15. Advisers

### **Honorable Advisor - General Tanongsak Chindalatta** (พลเอก ทนงศักดิ์ จินดาลัทธ)

General of the Royal Thai Army, Advisor to National Defense College of Thailand, Advisor to the Office of the Permanent Secretary for Defense, Advisor to National Defense College of Thailand, Sub-Commissioner in Senate of Thailand, National Assembly of Thailand, Sub-Commissioner in the Office of Contemporary Art and Culture in the Ministry of Culture, Assistant Deputy General in Royal Turf Club of Thailand under the Royal Patronage, Chief Advisor to Law Enforcement Investigation Organization (Thailand)

#### **Michael I. Waitze** <https://www.linkedin.com/in/michaelwaitze/>

Michael I. Waitze worked in Global Finance for more than 20 years, employed by firms like Citigroup, Morgan Stanley and Goldman Sachs, primarily in Tokyo. Michael built multiple trading businesses, managed and mentored successful teams as well, and fostered relationships with the largest institutional investors in the world.

Michael maintained a particular focus on how technology could make businesses more efficient and drive P/L growth. Michael has a deep knowledge of global equity markets, equity valuations and has traded Equities, Portfolios, Futures, Currencies and Fixed Income Securities.

After more than 20 years in Tokyo, Michael moved to Southeast Asia to invest his own capital. During the six years he has lived in Bangkok, he has become deeply ensconced in the Technology Start Up ecosystem in the region. He has connected to all of the relevant investors and Venture Capitalists in Southeast Asia and Japan and become a central figure in its growth. Michael is skilled at connecting people and capital to innovative ideas and is a trusted advisor to both investors and founders.

Michael has raised capital and advised some of the most famous Start Ups in the region. He is well known for his podcast ‘Asia Tech Podcast’ and is frequently asked to speak at regional tech conferences. As an LP in Ardent Capital, Michael has been exposed to some of the most talented and prolific Start Up founders in Southeast Asia.

#### **Dave Rodman** <https://www.linkedin.com/in/dave-rodman-b591198/>

Dave Rodman is a Colorado native and was lucky enough to grow up in Aspen. Mr. Rodman received a BA in History from Tufts University and spent time working for Merrill Lynch in New York.

As an attorney advising a wide range of clients of varying degrees of sophistication, Mr. Rodman applies his unique background in finance, securities, intellectual property, and corporate law to further each client's specific legal, business, and regulatory needs. Dave does not believe in a "one size fits all" approach to the law. Mr. Rodman has provided counsel to a broad range of clients including small businesses, large corporations, bars/night clubs, cannabis cultivators, manufacturers, stores, etc., industrial hemp ventures, international investment groups, musicians, private equity companies, music venues and cryptocurrency projects, and venture capital firms. Mr. Rodman specializes in laws and regulations pertaining to cannabis, industrial hemp and cryptocurrency.

**Alex Xu** <https://www.linkedin.com/in/alex-xu-27991268/>

Alex has spent nearly decade working at Huawei before changing his career path towards finance. Alex's began his career in Huawei working as a project leader for the Core network in Shenzhen. After working in R&D department, he was promoted to as General Manger for Marketing and Strategic Planning in Southeast Asia. Later in his professional journey with Huawei, Alex was appointed as Senior Account Manager in India and Account Director in Cambodia, where he managed relationships with BSNL and Smart Axiata.

In 2015 Alex and his partners created Ganesha Capital – an investment firm. The firm's main focus is investments into blockchain technology and cryptocurrency opportunities. Ganesha Capital foresaw the rapid development and adaptation of blockchain technology, and company is becoming a well-known expert and influencer in Shenzhen in these fields.

**Grahame Lynch** <https://www.linkedin.com/in/grahame-lynch-a4b5626/>

Grahame Lynch founded Decisive in 1994, launching the Communications Day newsletter. He won the Australian Telecommunications Users Group Journalist of the Year award in 1996 and the Service Providers' Association of Australia Media Excellence award in 1997. He then took leave-of-absence from Decisive, joining Advanstar in Hong Kong as group editor of Telecom Asia and Telecom China, where he launched Wireless Asia magazine. In 1999, he was promoted to group editorial director of Advanstar Telecom Group, in charge of America's Network, Telepress Latino America and the aforementioned Asian titles.

Under his stewardship, America's Network was nominated for a record six National Magazine Awards in 2001. In April 2001, he returned to Decisive to spearhead the company's Asian expansion. Grahame has also written a book, Bandwidth Bubble Bust: The Rise and Fall of the Global Telecom Industry, published in the US in July 2001. He has also been extensively published in titles such as, The Bulletin and The Australian. Communications Day is the telecommunications news authority of Australia and New Zealand. Published daily since July 1994, CommsDay is expertly written and edited by a team of industry writers with a combined 80 years experience in technology reporting across Australia, NZ, Asia, the United States and Europe. CommsDay is available by subscription only and read by 10,000 industry executives as well as policymakers and parliamentarians every weekday.

## 16. TripAlly ICO – Token Sale Of AllyCoin

### General Information About TripAlly Tokens

Name of the token:	<b>ALLY Token</b>
Standard:	ALLY token is an <b>ERC20</b> fully-compatible token issued on the Ethereum blockchain
Token Decimals:	<b>18</b> , i.e., the minimum token value is $0.1^{18}$ ALLY
Smart Contract Address:	<b>0x31b5e97294e1afd6fff6ffe4cba89a344555f753</b>

Amount of the initial tokens to be issued: **100,000,000 ALLY tokens**

All remaining ALLY tokens that have not been distributed during the Pre-ICO and ICO stages will be burned (disposed of) on the ICO End Date.

Aside from the ALLY tokens that will have been distributed during the Pre-ICO and ICO stages, no further ALLY tokens will be issued.

Initial fixed price per ALLY token: **0.005 ETH per 1 ALLY token**, or 200 ALLY tokens for 1 ETH

Special discounted rates are applied for Pre-ICO and ICO stages.

#### Pre-ICO Stage

Pre-ICO Start Date: **September 17<sup>th</sup>, 2017**

Pre-ICO End Date: **October 15<sup>nd</sup>, 2017**

The Pre-ICO goal is to reach **1,500** ETH by selling 750,000 ALLY tokens.

The price of ALLY tokens for the Pre-ICO stage is **0.002 ETH for 1 ALLY token**, or 500 ALLY tokens for 1 ETH. This Pre-ICO price reflects a **60% discount** on the initial fixed ALLY token price.

Should all tokens allocated for Pre-ICO be sold prior to the Pre-ICO End Date, then the Pre-ICO will be treated as completed and no more ALLY tokens shall be available for sale.

#### ICO Stage

ICO Start Date: **October 15<sup>th</sup>, 2017**

ICO End Date: **November 30<sup>th</sup>, 2017**

We propose the following **early buyers' discounts** during the ICO stage:

- **40% discount during the first 72 hours (days 1-3)**, meaning 1 ALLY price is 0.003 ETH, or 1 ETH is 333.33 ALLY tokens
- **27.28% discount during the next 7 days (days 4-10)**, meaning 1 ALLY price is 0.003636 ETH, or 1 ETH is 275 ALLY tokens
- **20% discount during the next 7 days (days 11-17)**, meaning 1 ALLY price is 0.004 ETH, or 1 ETH is 250 ALLY tokens
- **11.11% discount during the next 7 days (days 18-24)**, meaning 1 ALLY price is 0.004444 ETH, or 1 ETH is 225 ALLY tokens
- **No discounts for the rest of the ICO days (days 25-34)**. Until the ICO End Date, 1 ALLY price is 0.005 ETH, or 1 ETH is 200 ALLY tokens

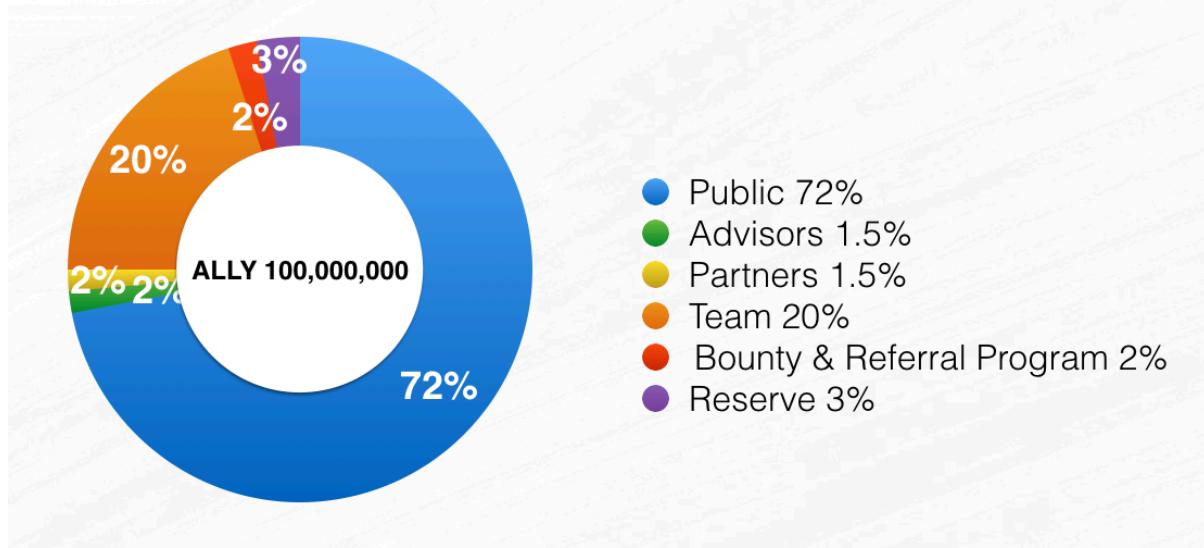
ICO days																																	
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34
40% disc.										27.28% discount						20% discount								11.11% discount								No discount	

All unsold and unallocated ALLY tokens will be burned upon expiration of the ICO End Date. No more ALLY tokens will be issued after the ICO End Date.

### ALLY Tokens' Allocation

- **72%** of ALLY tokens - for public purchase during Pre-ICO and ICO and free market circulation
- **1.5%** of ALLY tokens - for Advisors
- **1.5%** of ALLY tokens - for Partners (if any, otherwise shift to tokens reserved for product advertising and promotion)
- **20%** of ALLY tokens - for allocation to TripAlly Owners and Team options
- **2%** of ALLY tokens - for Bounty and Referral Program during Pre-ICO and ICO
- **3%** of ALLY tokens – will be reserved and used later for product advertising and promotion during the first 24 months after the TripAlly product has been launched in a commercial operation.

### TOKEN ALLOCATION



ALLY tokens for Bounty and Referral Program will be distributed to the participants within 15 days after the ICO End Date.

### Usage of ALLY Tokens

**1) You can sell and buy ALLY tokens on exchanges. Tokens are in free circulation.**

Within one month after the ICO End Date, ALLY tokens ***will be listed on a minimum of six (6) on-line exchanges*** for free market circulation, including on well-respected exchanges in China and Europe.

**2) You may purchase any TripAlly Internet services for discounted price with ALLY tokens.**

Holders of ALLY tokens may pay for active TripAlly services at an exclusive discounted rate of the regular TripAlly service price in either a fiat currency (USD, EUR, THB, etc.) or a crypto currency (BTC, ETH, BCH, LTC, etc.). TripAlly guarantees acceptance of the tokens for purchases of TripAlly services.

**3) You can use Ally tokens in TripAlly Exchange services, to convert your tokens into fiat currency in visited country.**

**4) You may resell tokens back to TripAlly at a premium on the original price.**

TripAlly will initiate a ***buyout program*** 12 months after its product launch. The amount of the ALLY tokens buyout program, the price, and other terms and conditions shall be determined by the Board of Directors of TripAlly Technologies Pte., Ltd. The initial buyout price will not be less than the nominated initial price of 0.005 ETH per one ALLY token, plus a premium on this price (to be determined by the Board of Directors).

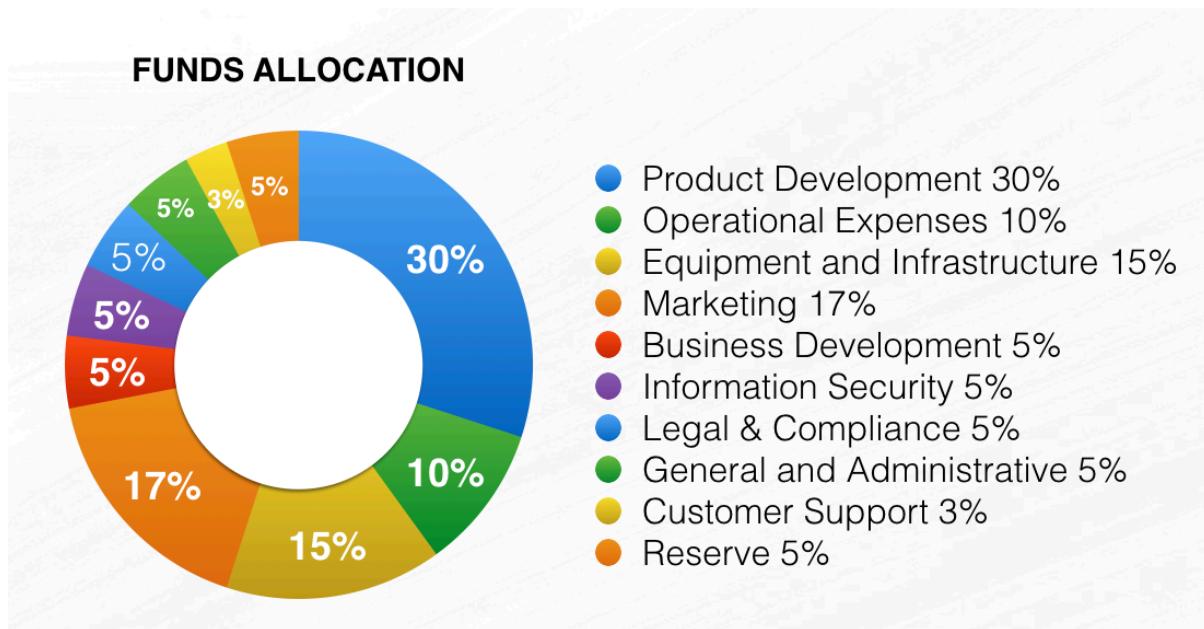
**5) You will be able to pay for services and goods with ALLY tokens in hundreds of venues.**

Multiple venues will accept ALLY tokens for payments for their services and goods after 12 months since ICO End Date. We already have LOI with 200+ venues in Bangkok, Thailand, and we are working on increasing this number.

## 17. ICO Proceeds Allocation

Funds obtained during Pre-ICO and ICO stages will be used for the following expenditures, each listed as a percentage of the total collected funds:

Type of expenses	Percentage
Development of product	30%
Operational expenses	10%
Equipment and Infrastructure	15%
Marketing, Advertising and Promotion	17%
Business development	5%
Information Security	5%
Legal, Compliance and Regulatory	5%
General and Administrative	5%
Customer Support	3%
Reserve	5%
<b>TOTAL:</b>	<b>100%</b>



## 18. TripAlly's Media Channels

WEB: [www.tripally.world](http://www.tripally.world)

ICO: [www.tripally.co](http://www.tripally.co)

LinkedIn: [www.linkedin.com/company/tripally](http://www.linkedin.com/company/tripally)

FB: [www.facebook.com/TripAllyWorld](http://www.facebook.com/TripAllyWorld)

Twitter: [www.twitter.com/TripAllyWorld](http://www.twitter.com/TripAllyWorld)

Telegram English: @tripally\_en

Telegram Russian: @tripally\_ru

Telegram bot: @TripAllyBotYouTube:

[www.youtube.com/channel/UCP0u347p8eqEYbYRrv0OK4A](http://www.youtube.com/channel/UCP0u347p8eqEYbYRrv0OK4A)

Reddit: <https://www.reddit.com/user/TripAlly/>

Medium: <https://medium.com/@TripAllyWorld>

## 19. Legal Considerations

**PLEASE READ THIS SECTION AND THE FOLLOWING SECTIONS ENTITLED “DISCLAIMER OF LIABILITY”, “NO REPRESENTATIONS AND WARRANTIES”, “REPRESENTATIONS AND WARRANTIES BY YOU”, “CAUTIONARY NOTE ON FORWARD-LOOKING STATEMENTS”, “MARKET AND INDUSTRY INFORMATION AND NO CONSENT OF OTHER PERSONS”, “NO ADVICE”, “NO FURTHER INFORMATION OR UPDATE”, “RESTRICTIONS ON DISTRIBUTION AND DISSEMINATION”, “NO OFFER OF SECURITIES OR REGISTRATION” AND “RISKS AND UNCERTAINTIES” CAREFULLY.**

**IF YOU ARE IN ANY DOUBT AS TO THE ACTION YOU SHOULD TAKE, YOU SHOULD CONSULT YOUR LEGAL, FINANCIAL, TAX OR OTHER PROFESSIONAL ADVISOR(S).**

The ALLY Tokens are not intended to constitute securities in any jurisdiction. This whitepaper (the “**Whitepaper**”) does not constitute a prospectus or offering document of any sort and is not intended to constitute an offering of securities or a solicitation for investment in securities in any jurisdiction.

This Whitepaper does not constitute or form part of any opinion on any advice to sell, or any solicitation of any offer by the distributor/vendor of the ALLY Tokens (the “**Distributor**”) to purchase any ALLY Tokens nor shall it—or any part of it—nor the fact of its presentation form the basis of, or be relied upon in connection with, any contract or investment decision.

The Distributor will be an affiliate of TripAlly Technologies, Pte. Ltd. (“**TripAlly**”), and will deploy all proceeds of sale of the ALLY Tokens to fund TripAlly cryptocurrency project, businesses, and operations.

No person is bound to enter into any contract or binding legal commitment in relation to the sale and purchase of the ALLY Tokens and no cryptocurrency or other form of Payment is to be accepted on the basis of this Whitepaper.

Any agreement as between the Distributor and you as a purchaser, and in relation to any sale and purchase, of ALLY Tokens (as referred to in this Whitepaper) is to be governed by only a separate document setting out the terms and conditions (the “**T&Cs**”) of such agreement. In the event of any inconsistencies between the T&Cs and this Whitepaper, the T&Cs shall prevail.

TripAlly believes that the ALLY token is a utility token; the value of the token is not tied to the performance of the Company. Accordingly, it is TripAlly’s opinion that the ALLY token is not a security and is therefore not regulated by any government or agency that has purview over such matters; however, TripAlly does not purport to know the law(s) of the specific jurisdiction in which a contributor is domiciled. It is the responsibility of the contributor to know and understand the laws to which it is subject to.

TripAlly requires that its contributors check with their local laws and consult counsel if necessary to determine whether or not it may contribute. All contributors are hereby put on notice that citizens, residents (tax or otherwise) and green card holders of the United States of America (“**USA**”) and citizens or residents of the People’s Republic of China (“**PRC**”), should take special care to decide if contributing is compliant with the laws of their countries.

No regulatory authority has examined or approved of any of the information set out in this Whitepaper. No such action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction. The publication, distribution or dissemination of this Whitepaper does not imply that the applicable laws, regulatory requirements or rules have been complied with.

There are risks and uncertainties associated with TripAlly and/or the Distributor and their respective businesses and operations, the ALLY Tokens, the TripAlly Initial Token Sale and the TripAlly Wallet (each as referred to in this Whitepaper).

This Whitepaper, any part thereof and any copy thereof must not be taken or transmitted to any country where distribution or dissemination of this Whitepaper is prohibited or restricted.

The official language of this Whitepaper shall be the English language, and any interpretation or construction of this document shall be based thereon. If this Whitepaper or any documents or notices relating to it are translated into another language the English version shall be controlling in the event of discrepancy between the two.

No part of this Whitepaper is to be reproduced, distributed or disseminated without including this section and the following sections entitled "**Disclaimer of Liability**," "**No Representations and Warranties**," "**Representations and Warranties By You**," "**Cautionary Note On Forward-Looking Statements**," "**Market and Industry Information and No Consent of Other Persons**," "**Terms Used**," "**No Advice**," "**No Further Information or Update**," "**Restrictions On Distribution and Dissemination**," "**No Offer of Securities Or Registration**," and "**Risks and Uncertainties**."

## **DISCLAIMER OF LIABILITY**

To the maximum extent permitted by the applicable laws, regulations and rules, TripAlly and/or the Distributor shall not be liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to: loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on this Whitepaper or any part thereof by you.

## **NO REPRESENTATIONS AND WARRANTIES**

TripAlly and/or the Distributor does not make, or purport to make, and hereby disclaims, any representation, warranty, or undertaking in any form whatsoever to any entity or person, including any representation, warranty, or undertaking in relation to the truth, accuracy, and completeness of any of the information set out in this Whitepaper.

## **REPRESENTATIONS AND WARRANTIES BY YOU**

By accessing and/or accepting possession of any information in this Whitepaper or such part thereof (as the case may be), you represent and warrant to TripAlly and/or the Distributor as follows:

- (a)you agree and acknowledge that the ALLY Tokens do not constitute securities in any form in any jurisdiction;

- (b) you agree and acknowledge that this Whitepaper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities in any jurisdiction or a solicitation for investment in securities and you are not bound to enter into any contract or binding legal commitment and no cryptocurrency or other form of CURRENCY is to be accepted on the basis of this Whitepaper;
- (c) you agree and acknowledge that no regulatory authority has examined or approved of the information set out in this Whitepaper, no action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction and the publication, distribution or dissemination of this Whitepaper to you does not imply that the applicable laws, regulatory requirements or rules have been complied with;
- (d) you agree and acknowledge that this Whitepaper, the undertaking and/or the completion of the TripAlly Initial Token Sale, or future trading of the ALLY Tokens on any cryptocurrency exchange, shall not be construed, interpreted or deemed by you as an indication of the merits of the TripAlly and/or the Distributor, the ALLY Tokens, the TripAlly Initial Token Sale and the TripAlly Wallet (each as referred to in this Whitepaper);
- (e) the distribution or dissemination of this Whitepaper, any part thereof or any copy thereof, or acceptance of the same by you, is not prohibited or restricted by the applicable laws, regulations or rules in your jurisdiction, and where any restrictions in relation to possession are applicable, you have observed and complied with all such restrictions at your own expense and without liability to TripAlly and/or the Distributor;
- (f) you agree and acknowledge that in the case where you wish to purchase any ALLY Tokens, the ALLY Tokens are not to be construed, interpreted, classified or treated as:
- i. any kind of currency other than cryptocurrency;
  - ii. debentures, stocks or shares issued by any person or entity (whether TripAlly and/or the Distributor)
  - iii. rights, options or derivatives in respect of such debentures, stocks or shares;
  - iv. rights under a contract for differences or under any other contract the purpose or pretended purpose of which is to secure a profit or avoid a loss;
  - v. units in a collective investment scheme;
  - vi. units in a business trust;
  - vii. derivatives of units in a business trust; any other security or class of securities;
  - viii. an investment contract.
  - ix. profits from a common enterprise depending solely on the efforts of a promoter or third party
- (g) you are fully aware of and understand that you may not be eligible to purchase any ALLY Tokens if you are a citizen, resident (tax or otherwise) or green card holder of the United States of America or a citizen or resident of the Peoples Republic of China;
- (h) you have a basic degree of understanding of the operation, functionality, usage, storage, transmission mechanisms and other material characteristics of cryptocurrencies, blockchain-based software systems, cryptocurrency wallets or other related token storage mechanisms, blockchain technology and smart contract technology;

- (i) you are fully aware and understand that in the case where you wish to purchase any ALLY Tokens, there are risks associated with TripAlly and the Distributor and their respective business and operations, the ALLY Tokens, the TripAlly Initial Token Sale.
- (j) you agree and acknowledge that neither TripAlly nor the Distributor is liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on this Whitepaper or any part thereof by you; and
- (k) all of the above representations and warranties are true, complete, accurate and non-misleading from the time of your access to and/or acceptance of possession this Whitepaper or such part thereof (as the case may be).

### **CAUTIONARY NOTE ON FORWARD-LOOKING STATEMENTS**

All statements contained in this Whitepaper, statements made in press releases or in any place accessible by the public and oral statements that may be made by TripAlly and/or the Distributor or their respective directors, executive officers or employees acting on behalf of TripAlly or the Distributor (as the case may be), that are not statements of historical fact, constitute **“Forward-Looking Statements”**. Some of these statements can be identified by forward-looking terms such as “aim”, “target”, “anticipate”, “believe”, “could”, “estimate”, “expect”, “if”, “intend”, “may”, “plan”, “possible”, “probable”, “project”, “should”, “would”, “will” or other similar terms. However, these terms are not the exclusive means of identifying forward-looking statements. All statements regarding TripAlly and/or the Distributor’s financial position, business strategies, plans and prospects and the future prospects of the industry which TripAlly and/or the Distributor are in are forward-looking statements. These forward-looking statements, including but not limited to statements as to TripAlly and/or the Distributor’s revenue and profitability, prospects, future plans, other expected industry trends and other matters discussed in this Whitepaper regarding TripAlly and/or the Distributor are matters that are not historic facts, but only predictions.

These forward-looking statements involve known and unknown risks, uncertainties and other factors that may cause the actual future results, performance or achievements of TripAlly and/or the Distributor to be materially different from any future results, performance or achievements expected, expressed or implied by such forward-looking statements. These factors include, amongst others:

- (a) changes in political, social, economic and stock or cryptocurrency market conditions, and the regulatory environment in the countries in which TripAlly and/or the Distributor conducts its respective businesses and operations;
- (b) the risk that TripAlly and/or the Distributor may be unable or execute or implement their respective business strategies and future plans;
- (c) changes in interest rates and exchange rates of fiat currencies and cryptocurrencies;
- (d) changes in the anticipated growth strategies and expected internal growth of TripAlly and/or the Distributor;
- (e) changes in the availability and fees billable to TripAlly and/or the Distributor in connection with their respective businesses and operations;

- (f) changes in the availability and salaries of employees who are required by TripAlly and/or the Distributor to operate their respective businesses and operations;
- (g) changes in preferences of customers of TripAlly and/or the Distributor;
- (h) changes in competitive conditions under which TripAlly and/or the Distributor operate, and the ability of TripAlly and/or the Distributor to compete under such conditions;
- (i) changes in the future capital needs of TripAlly and/or the Distributor and the availability of financing and capital to fund such needs;
- (j) war or acts of international or domestic terrorism;
- (k) occurrences of catastrophic events, natural disasters and acts of God that affect the businesses and/or operations of TripAlly and/or the Distributor;
- (l) other factors beyond the control of TripAlly and/or the Distributor; and
- (m) any risk and uncertainties associated with TripAlly and/or the Distributor and their businesses and operations, the ALLY Tokens, the

All forward-looking statements made by or attributable to TripAlly and/or the Distributor or persons acting on behalf of TripAlly and/or the Distributor are expressly qualified in their entirety by such factors. Given that risks and uncertainties that may cause the actual future results, performance or achievements of TripAlly and/or the Distributor to be materially different from that expected, expressed or implied by the forward-looking statements in this Whitepaper, undue reliance must not be placed on these statements. These forward-looking statements are applicable only as of the date of this Whitepaper.

Neither TripAlly, the Distributor, nor any other person represents, warrants and/or undertakes that the actual future results, performance or achievements of TripAlly and/or the Distributor will be as discussed in those forward-looking statements. The actual results, performance or achievements of TripAlly and/or the Distributor may differ materially from those anticipated in these forward-looking statements.

Nothing contained in this Whitepaper is or may be relied upon as a promise, representation or undertaking as to the future performance or policies of TripAlly and/or the Distributor. Further, TripAlly and/or the Distributor disclaim any responsibility to update any of those forward-looking statements or publicly announce any revisions to those forward-looking statements to reflect future developments, events or circumstances, even if new information becomes available or other events occur in the future.

## **MARKET AND INDUSTRY INFORMATION AND NO CONSENT OF OTHER PERSONS**

This Whitepaper includes market and industry information and forecasts that have been obtained from internal surveys, reports and studies, where appropriate, as well as market research, publicly available information and industry publications. Such surveys, reports, studies, market research, publicly available information and publications generally state that the information that they contain has been obtained from sources believed to be reliable, but there can be no assurance as to the accuracy or completeness of such included information.

Save for TripAlly, the Distributor and their respective directors, executive officers and employees, no person has provided his or her consent to the inclusion of his or her name and/or other information attributed or perceived to be attributed to such person in connection therewith in this Whitepaper and no representation, warranty or undertaking is or purported to be provided as to the accuracy or completeness of such information by such person and such persons shall not be obliged to provide any updates on the same.

While TripAlly and/or the Distributor have taken reasonable actions to ensure that the information is extracted accurately and in its proper context, TripAlly and/or the Distributor have not conducted any independent review of the information extracted from third party sources, verified the accuracy or completeness of such information or ascertained the underlying economic assumptions relied upon therein. Consequently, neither TripAlly, the Distributor, nor their respective directors, executive officers and employees acting on their behalf makes any representation or warranty as to the accuracy or completeness of such information and shall not be obliged to provide any updates on the same.

## **TERMS USED**

To facilitate a better understanding of the ALLY Tokens being offered for purchase by the Distributor, and the businesses and operations of TripAlly and/or the Distributor, certain technical terms and abbreviations, as well as, in certain instances, their descriptions, have been used in this Whitepaper. These descriptions and assigned meanings should not be treated as being definitive of their meanings and may not correspond to standard industry meanings or usage.

Words importing the singular shall, where applicable, include the plural and vice versa and words importing the masculine gender shall, where applicable, include the feminine and neuter genders and vice versa. References to persons shall include corporations.

## **NO ADVICE**

No information in this Whitepaper should be considered to be business, legal, financial or tax advice regarding TripAlly, the Distributor, the ALLY Tokens, the TripAlly Initial Token Sale. You should consult your own legal, financial, tax or other professional adviser regarding TripAlly and/or the Distributor and their respective businesses and operations, the ALLY Tokens, the TripAlly Initial Token Sale. You should be aware that you may be required to bear the financial risk of any purchase of ALLY Tokens for an indefinite period of time.

## **NO FURTHER INFORMATION OR UPDATE**

No person has been or is authorized to give any information or representation not contained in this Whitepaper in connection with TripAlly and/or the Distributor and their respective businesses and operations, the ALLY Tokens, the TripAlly Initial Token Sale and the TripAlly Wallet (each as referred to in the Whitepaper) and, if given, such information or representation must not be relied upon as having been authorized by or on behalf of TripAlly and/or the Distributor. The TripAlly Initial Token Sale (as referred to in the Whitepaper) shall not, under any circumstances, constitute a continuing representation or create any suggestion or implication that there has been no change, or development reasonably likely to involve a material change in the affairs, conditions and prospects of TripAlly and/or the Distributor or in any statement of fact or information contained in this Whitepaper since the date hereof.

## **RESTRICTIONS ON DISTRIBUTION AND DISSEMINATION**

The distribution or dissemination of this Whitepaper or any part thereof may be prohibited or restricted by the laws, regulatory requirements and rules of any jurisdiction. In the case where any restriction applies, you are to inform yourself about, and to observe, any restrictions that are applicable to your possession of this Whitepaper or such part thereof (as the case may be) at your own expense and without liability to TripAlly and/or the Distributor.

Persons to whom a copy of this Whitepaper has been distributed or disseminated, provided access to or who otherwise have the Whitepaper in their possession shall not circulate it to any other persons, reproduce or otherwise distribute this Whitepaper or any information contained herein for any purpose whatsoever nor permit or cause the same to occur.

### **NO OFFER OF SECURITIES OR REGISTRATION**

This Whitepaper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities or a solicitation for investment in securities in any jurisdiction. No person is bound to enter into any contract or binding legal commitment and no cryptocurrency or other form of TripAlly is to be accepted on the basis of this Whitepaper. Any agreement in relation to any sale and purchase of ALLY Tokens (as referred to in this Whitepaper) is to be governed by only the T&Cs of such agreement and no other document. In the event of any inconsistencies between the T&Cs and this Whitepaper, the former shall prevail.

No regulatory authority has examined or approved of any of the information set out in this Whitepaper. No such action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction. The publication, distribution or dissemination of this Whitepaper does not imply that the applicable laws, regulatory requirements or rules have been complied with.

### **RISKS AND UNCERTAINTIES**

Prospective purchasers of ALLY Tokens (as referred to in this Whitepaper) should carefully consider and evaluate all risks and uncertainties associated with TripAlly, the Distributor and their respective businesses and operations, the ALLY Tokens, the TripAlly Initial Token Sale, all information set out in this Whitepaper and the T&Cs prior to any purchase of ALLY Tokens. If any of such risks and uncertainties develops into actual events, the business, financial condition, results of operations and prospects of TripAlly and/or the Distributor could be materially and adversely affected. In such cases, you may lose all or part of the value of the ALLY Tokens.

## **20.Acknowledgments**

Many people have committed to support TripAlly with their time, energy, and network connections. We use this opportunity to express our gratitude to everyone who has supported us throughout the course of this project's development. Thank you!

A special thanks to our partners, advisors, friends and families for their constant support that helps us thrive and remain committed to revolutionizing the world!

## 21. Supporting Materials

*In the event the provided links cannot be opened, please find copies of Supporting Materials in our Google Drive archive at:*

<https://drive.google.com/drive/folders/0BwHLv1Zi9XqjUTZCdlZESFBNTmM>

Mobile Data Consumption and Connectivity, Mobile Behavior, other articles

- 1) Ericsson Mobility Report – November 2016  
<https://www.ericsson.com/assets/local/mobile-report/documents/2016/ericsson-mobility-report-november-2016.pdf>
- 2) GSMA – Connected Society Mobile Connectivity Index Launch Report  
[http://www.mobileconnectivityindex.com/widgets/connectivityIndex/pdf/ConnectivityIndex\\_V01.pdf](http://www.mobileconnectivityindex.com/widgets/connectivityIndex/pdf/ConnectivityIndex_V01.pdf)
- 3) 2014 Mobile Behavior Report by Salesforce  
<https://www.marketingcloud.com/sites/exacttarget/files/deliverables/etmc-2014mobilebehaviorreport.pdf>
- 4) Top 10 nations where people spend most time on social media  
<http://gulfbusiness.com/top-10-nations-people-spend-time-social-media/>
- 5) Malaysians Spend 3.3 Hours on Smartphones Daily, Ranking Third in Global Smartphone Usage  
<https://www.lowyat.net/2015/47820/malaysians-spend-3-3-hours-on-smartphones-daily-ranking-third-in-global-smartphone-usage/>
- 6) How Southeast Asian Uses Smartphones  
<https://www.emarketer.com/Article/How-Southeast-Asia-Uses-Smartphones/1013595>
- 7) Mobile Marketing Statistics compilation  
<http://www.smartinsights.com/mobile-marketing/mobile-marketing-analytics/mobile-marketing-statistics/>
- 8) Enhancing Backward Linkages Between Tourism and Other Sectors in Lao People's Democratic Republic – by UNCTAD (United Nations)  
[http://unctad.org/en/PublicationsLibrary/ditcted2014d4\\_en.pdf](http://unctad.org/en/PublicationsLibrary/ditcted2014d4_en.pdf)
- 9) The Economist – “Planet of the Phones”  
<http://www.economist.com/news/leaders/21645180-smartphone-ubiquitous-addictive-and-transformative-planet-phones>
- 10) Smashing Magazine - “Why We're Addicted To Our Smartphones, But Not Our Tablets”  
<https://www.smashingmagazine.com/2015/11/why-addicted-smartphones-not-tablets/>
- 11) Shared Research for Vision 9416 – owner of Global Wi-Fi brand  
[http://www.sharedresearch.jp/system/report\\_updates/pdfs/000/012/880/original/9416\\_EN\\_20170209.pdf?1486696561](http://www.sharedresearch.jp/system/report_updates/pdfs/000/012/880/original/9416_EN_20170209.pdf?1486696561)
- 12) Cisco Visual Networking Index: Global Mobile Data Traffic Forecast Update, 2016–2021  
<http://www.usuariosdigitales.org/wp-content/uploads/2017/02/mobile-white-paper-c11-520862-1.pdf>
- 13) MILLENNIAL TRAVELERS TAKE OFF TO SHOP  
<http://www.nielsen.com/us/en/insights/news/2017/millennial-travelers-take-off-to-shop.html>
- 14) GLOBAL TRUST IN ADVERTISING  
<https://www.nielsen.com/content/dam/nielsenglobal/apac/docs/reports/2015/nielsen-global-trust-in-advertising-report-september-2015.pdf>
- 15) Nielsen Study Underscores Effectiveness of Airport Advertising  
<http://screenmediadaily.com/nielsen-study-underscores-effectiveness-of-airport-advertising/>
- 16) The Arbitron Airport Advertisement Study

[http://www.securitypointmedia.com/docs/arbitron\\_study.pdf](http://www.securitypointmedia.com/docs/arbitron_study.pdf)

17) Macquarie Research – Asia Telecoms 2017: Seeking fresh opportunities

[http://pg.jri.com.cn/acc/Res/CN\\_RES/INDUS/2016/12/5/fd9f9e05-c66e-4047-ab2f-934b6265f24c.pdf#page=20](http://pg.jri.com.cn/acc/Res/CN_RES/INDUS/2016/12/5/fd9f9e05-c66e-4047-ab2f-934b6265f24c.pdf#page=20)

18) Eric Heinrich (2014) fortune.com – “Telecom companies count \$386 billion in lost revenue to Skype, WhatsApp, others”

<http://fortune.com/2014/06/23/telecom-companies-count-386-billion-in-lost-revenue-to-skype-whatsapp-others/>

19) Ovum: Mobile Roaming Forecast 2015-2020

[https://www.ovum.com/press\\_releases/ovum-mobile-roaming-forecast-2015-2020/](https://www.ovum.com/press_releases/ovum-mobile-roaming-forecast-2015-2020/)

20) Florida Woman Gets \$201,000 T-Mobile Bill: Data Roaming Bill Shock Nightmare

<http://stopthecap.com/2011/10/19/florida-woman-gets-201000-t-mobile-bill-data-roaming-bill-shock-nightmare/>

21) ATT + iPhone int'l. roaming data horror story: \$3K bill – UPDATE

<http://boingboing.net/2007/07/31/att-iphone-intl-roam.html>

22) International data: How AT&T, Verizon, T-Mobile, Sprint and Project Fi Compare

<http://www.androidcentral.com/international-roaming>

23) How Much Mobile Data Do You Need?

<https://www.whistleout.com.au/MobilePhones/Guides/Mobile-broadband-usage-guide>

24) Goldman Irks Bankers With New Rules on Mobile Perks

<https://www.bloomberg.com/news/articles/2017-03-02/goldman-reins-in-mobile-perks-irking-bankers-with-10-for-data>

25) Yes, you can spend \$750 in International Data roaming in one minute on AT&T

<http://jeffreifman.com/2014/06/04/yes-you-can-spend-750-in-international-data-roaming-in-one-minute/>

26) Krungsri Securities – Thailand Industry Focus – Thai Telecom (September 28th, 2015)

<https://www.krungsri.com/bank/getmedia/2a6ffd10-81ef-44c0-bf46-9608ce602792/Sector-Update-280958-EN.aspx>

## Mobile operators, Annual Reports

27) AT&T – Complete Annual Report 2016

[https://www.att.com/Investor/ATT\\_Annual/2016/downloads/att\\_ar2016\\_completeannualreport.pdf](https://www.att.com/Investor/ATT_Annual/2016/downloads/att_ar2016_completeannualreport.pdf)

28) Verizon – Annual Report 2016

[http://www.verizon.com/about/sites/default/files/annual\\_reports/2016/downloads/Verizon-AnnualReport2016.pdf](http://www.verizon.com/about/sites/default/files/annual_reports/2016/downloads/Verizon-AnnualReport2016.pdf)

29) T-Mobile, US – Annual report 2015 (2016 not published yet)

<http://investor.t-mobile.com/Cache/1500084635.PDF?O=PDF&T=&Y=&D=&FID=1500084635&iid=4091145>

30) Vodafone Group – Annual report 2016

[http://www.vodafone.com/content/annualreport/annual\\_report16/downloads/vodafone-full-annual-report-2016.pdf](http://www.vodafone.com/content/annualreport/annual_report16/downloads/vodafone-full-annual-report-2016.pdf)

31) VimpelCom – 1Q2016

<https://www.vimpelcom.com/Global/Files/Results/2016/VIP%201Q16%20ER%20FINAL.pdf#page=11>

32) Singtel Group – Annual report 2016

[http://info.singtel.com/annualreport/2016/files/Singtel\\_AR2016.pdf](http://info.singtel.com/annualreport/2016/files/Singtel_AR2016.pdf)

33) AIS – Annual report 2016

<http://advanc.listedcompany.com/misc/ar/20170227-advanc-ar-2016-en.pdf?version=2>

34) dTAC – Annual Report 2016

<http://dtac.listedcompany.com/misc/AR/20170227-dtac-ar2016-en.pdf>

Research Papers and Reports on Tourism

35) ASEAN Tourism Strategic Plan 2016-2025

<http://www.asean.org/storage/2012/05/ATSP-2016-2025.pdf>

36) ASEAN website

<http://asean.org/resource/>

37) UNWTO Tourism Highlights 2016 Edition

<http://www.e-unwto.org/doi/pdf/10.18111/9789284418145>

38) Handbook on E-marketing for Tourism Destinations – Fully revised and extended version 3.0

<http://www.e-unwto.org/doi/pdf/10.18111/9789284415755>

39) Yearbook of Tourism Statistics, Data 2011 – 2015 (2017 Edition)

<http://www.e-unwto.org/doi/book/10.18111/9789284418428>

40) World Tourism Organization (UNWTO)

<http://www2.unwto.org/en>

Airlines wars

41) Norwegian Air Launches £69 Flights from UC to New York

<http://www.independent.co.uk/travel/news-and-advice/cheap-new-york-flights-norwegian-air-uk-london-transatlantic-69-low-cost-budget-shuttle-air-france-a7595816.html>

42) Budget airline launch cheapest 2017 flights to New York, Los Angeles and Miami - from £149 one-way

<http://www.mirror.co.uk/money/airline-launch-cheapest-2017-flights-8968193>

43) British Airways owner enters low-cost long-haul fray with new airline Level

<http://www.telegraph.co.uk/business/2017/03/17/british-airway-owner-enters-low-cost-long-haul-fray-new-airline/>

QR ATM articles

44) Wired - “Your Phone Will Replace Your Wallet at the ATM, Too”

<https://www.wired.com/2016/01/cardless-atms/>

45) Bloomberg – “ATMs Spit Out Cash Without Cards as Smartphone Apps Take Over”

<https://www.bloomberg.com/news/articles/2016-07-15/atms-spit-out-cash-without-cards-as-smartphone-apps-take-over>

46) Let’s Talk Payments – “Cardless ATMs, QR codes to withdraw cash, Millennials, and 3 innovators”

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