RISKX.IO

RISKX Whitepaper

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Ensure you first read the disclaimer and risk factors at the end of this document to fully understand the purpose, status, and limitations of this whitepaper.

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Executive Summary

What is RISKX.IO?

Swap contract success hinges on the perfect coincidence of needs, and pulling the right one's together is tough. RISKX learns from the outcomes of past contracts to build the perfect tranches and contract pairs with the right interest rates and asset class.

RISKX is the world's leading marketplace for high-end blockchain derivative instrumentsand has already mastered the research and development phase for a perfect risk management ecosystem.

Machine learning creates new possibilities to build contracts and tranche tiers based on credit worthiness. The blockchain underpins trust with verified reputation and credit information, pulled from our network of blockchain and non-blockchain partners.

Why Build RISKX.IO?

Too many projects fail due to poor planning and a rush to capitalise on the cryptocurrency euphoria. RISKX has been researching and planning development for several years and has timed it's release for a flattening in crypto valuations and sentiment.

One-to-one contract pairing doesn't scale. RISKX defines the scope of possible contracts and then matches and assembles the tranche,based on credit worthiness reputation and social accountability.

Verifying credibility is a challenge. RISKX pulls verified reputations and creditinformation from our network of blockchain partners. Customers benefit from top credit tier tranches pooled with appropriate counterparties.

How Does RISKX.IO Work?

Blockchsin technology enables identities and reputation to be decentralised, providing deeper insights whilst remaining open and transparent.

The tokenised ecosystem allows for innovative new monetisation and reward models.

Machine learning creates new possibilities to model customer interactions, contract management, and tranche building.

Certain statements in this document constitute "forward looking statements" that are used on the beliefs of the directions and reflect their current expectations. When used in this document or in any of the project's material,the words "estimate", "project", "believe", "anticipate", "intend", "expect", "plan", "predict" "may", "should", "would", "will", the negative of these words or such other variations thereon or comparable terminology are intended to identify forward-looking statements. Such statements reflect the views of the founders at the time the statements are made with respect to future events based on information available at that time, and are subject to risks and uncertainties that could cause actual results to differ materially from those contemplated in those forward-looking statements. The founders assume no obligation to update or revise these statements to reflect current information, events, or circumstances, including changes in any risks or uncertainties that may impact them.

RISKX.IO is launching a token sale to fund the development and launch of the RISKX platform.

The token will be used to pay for advisors, marketing, and interoperability developments with partner services within and beyond the RISKX.IO ecosystem.

40% Pre-Sale Discount

Pre-Sale Starts	2nd September 2018
Pre-Sale Ends	19th September 2018
Token Sale Starts	20th September 2018
Token Sale Ends	20th November 2018
Min Raise	$5.6m
Max Raise (Cap)	$15.7m
Token	Ethereum ERC20
Ticker Name / Symbol	RIX
Total Supply	600,000,000
Value	1 RIX = $0.038

1 The Market

Risk Management Market

Every day thousands of businesses, multinationals and ADIs engage in OTC derivatives, primarily swap instruments.

These instruments are vital for market stability and global operations, however their misuse is making derivatives and the global financial market unsustainable.

$544 Trillion Notional Outstandings According to ISDA research group.

$787.6 Billion Average daily interest rate derivative turnover.

10x Bigger Than the real global economy illustrating issues with transparency and accountability.

Swaps Market

On the precipice of the second largest monetary and economic expansion in the history of global finance, the markets appetite for risk manegement solutions has never been greater.

The swap market is by and large the biggest sector in the global derivatives market and RISKX will build the first fully optimised, customisable and intuitive platform to facilitate a rapidly transitioning global market.

The end of LIBOR in 2021 is pushing thousands of companies into transition as they search for alternative risk management systems

Moral hazards will never be eliminated with regulatory and prudential frameworks, and are often magnified by them.

Prodiving risk management solutions to the crypto market will be an integral step in market stability and mass adoption.

The swap market is the perfect environment for the application of blockchain technology.

All of the shortfalls in the traditional intermediary process are addressed by the benefits of this technology.

This includes: a lack of transparency, accountability moral hazard, misuse and enhancing efficiency, and ultimately decentralisation.

300% Increase in centralised counterparties since 2010.

$1.2 Quadrillion Upward estimates in notional risk exposure.

50% Global shortfall in effective risk management strategies.

1.1 The Customer

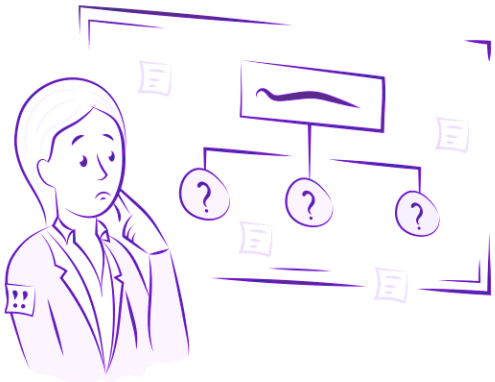
Blockchain

Where do I begin with Risk Management?

The RISKX.IO platform will automate the financial decision making process. By building your financial profile on the RISKX platform, information asymmetry can be eliminated, and p2p hedging networks can be optimised through accountability.

Once I deploy a contract how can I trust the counterparty?

AI models will ensure that all agents are appropriately paired into contracts, through financial profiling. Alternatively, you can directly source an appropriate counterparty using the RISKX credit risk profiling.



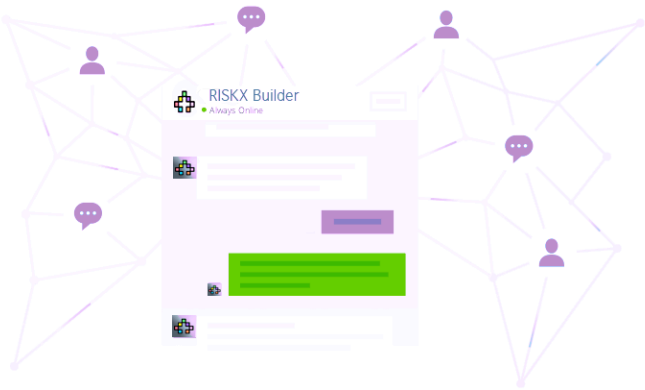
What happens if my counterparty disbands?

If your counterparty abandons the contract they will be penalised and you will be automatically paired with an appropriate agent/s.

Information Symmetry

With the RISKX platform all agents have equal access to information. All counterparties are profiled and graded equally.

- Social collateral, guaranteed through profiling along with credit grading optimises transparency and accountability. Ultimately enhancing portfolio duration and reducing risk and improving returns.



Matching

The RISKX platform pairs clients up with the perfect counterparty based on their credit rating. Want to enhance your contract strength and improve your quality spread differential? Build your credit profile.

- RISKX will have a comprehensive understanding of the clients financial position and their objectives and matches contracts based on personal reputation and credit standing.

1.2 The Derivatives Market

The notional amount of outstanding OTC derivatives contracts rebounded to $542 trillion at end-June 2017. The gross market value of outstanding OTC derivatives contracts fell below $13 trillion at end-June 2017. Notional amounts rose from $482 trillion at end-December 2016 to $542 trillion at end-June 2017, close to their level of a year earlier.

Interest Rates

At a time when interest rates are extremely low, 41% of businesses are not effectively covered for various types of risk exposures.

- RISKX will make risk manegement simple, so that anyone can have a professional level hedging strategy.

Trust and Interoperability

Credit ratings built through third party agencies are not relaible. They are centralised and are often subject of moral hazard.

- Take credit ratings, reputation, identity and reporting to other platforms, and bring success from other blockchain platforms into RISKX.IO

Building and managing a successful company means making the right financial decisions and having an effective risk management startegy. In fact, 30% of companies in certain industries exist solely because their monetary environment is comfortable. The need for effective risk management has been validated this growing risk-on environment.

41%

Need Risk Management

From small firms to large multinationals. Everyone should have access to cost-effective risk management.

74%

End to End Contracts

The majority of swap contracts are based on p2p obligations. RISKX will faciliate this segment of the market.

81%

Interest Rate Contracts

The derivatives market is primarily composed of Interest rate swaps

AI Integrations

The integration of machine learnng and AI will be integral to building effective algorithmic matches. AI will aid in pooling users into debt obligations, that will ensure all parties achieve the highest rate of savings and optimal risk to return.

AI will help automate the financial decision making process.

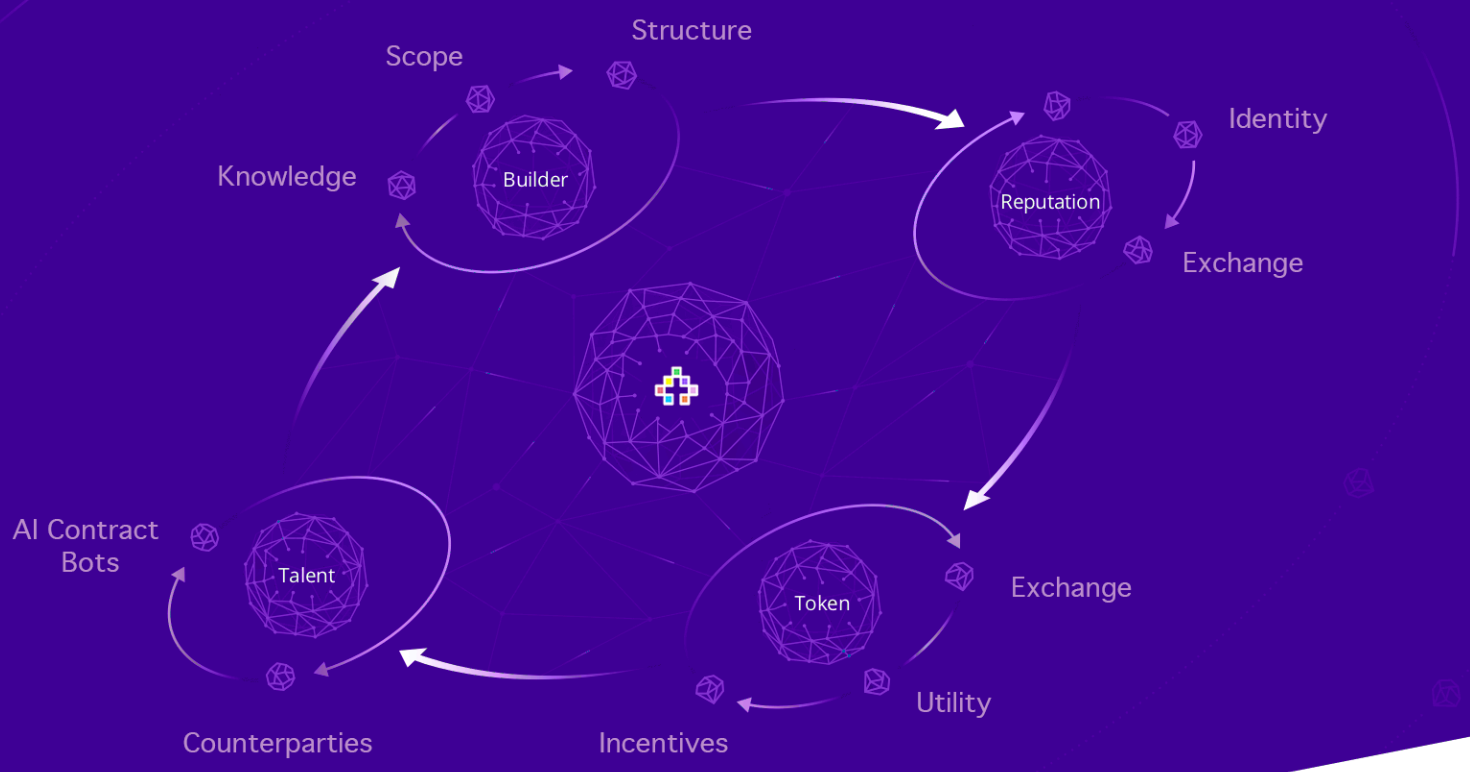
Machine learning will be vital in determining optimal p2p and pooling tranches.

Contracts can be updated modified and deployed with minimal client input (bar security and authentication)

The objective will be to make AI so efficient that it turns the RISKX market-place into one giant cohesive equillibrium.

4 The Solution

RISKX is an ecosystem of financial accountability and a network to distribute risk. Powered by blockchain and artificial intelligence, accessible to all.



RISKX Builder is an advisor, contract planner, and tranche engineer. Knowledge that was previouslylost from contract-to-contract is capture, and used to delivery qualified solutions to clients.

RISKX Token is a utility token for use throughout the RISKX ecosystem. Without needing an exchange, customers can purchase RISKX Tokens to pay for receive premium features, talken, and partner services. RISKX token also rewards growth within the ecosystem.

RISKX Reputation consolidates trust and expertise whilst ensuring portability and overship of personal data. Working other blockchain project, RISKX will lay the foundation for reputation portability through open standards

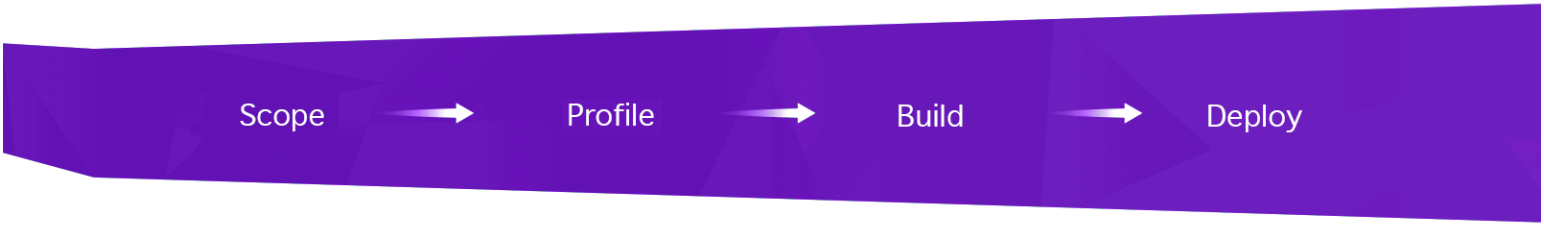
RISKX Tranches are engineered through the success of the RISKX profiler, by providing high credit scoring agents access to highly graded hedging pools. In turn this incentivises financial responsibility and improves market stability.

3 Customer Journey

Clients may want want to reduce their exposure to high credit card rates. They may just be interested in gaining certainty for the future so that they can budget for investments and future obligations. Perhaps they don't even know what decisions they should make. If they have assets and liabilities RISKX intelligence will best manage their risk.

Often what seems like a simple financial decision can result in committing to the wrong agreement, or deploying a contract at the wrong time. For example, executing an interest rate swap for fixed payments when rates are about to decline, or finding the perfect agreement and then suddenly the counterparty disbands from the agreement,

Time and money can be saved by buidling your financial profile on the RISKX platform and letting the power of AI crowdsource the perfect risk management set up.



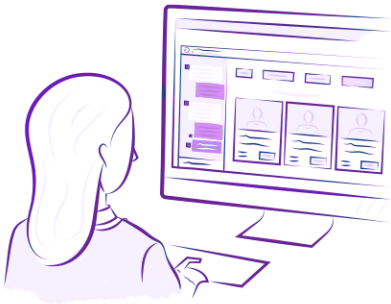
For flexibility, a client can enter the RISKX process at any stage with any asset but will will not receive the full benefits and entitlements given to those agents who follow the proper process from stage one with the RISKX token. A customer may chose to engage and deploy contracts privately or publically, but economic incentives are geared towards openess and transparency.

RISKX.IO

Scope | Profile | Build | Deploy

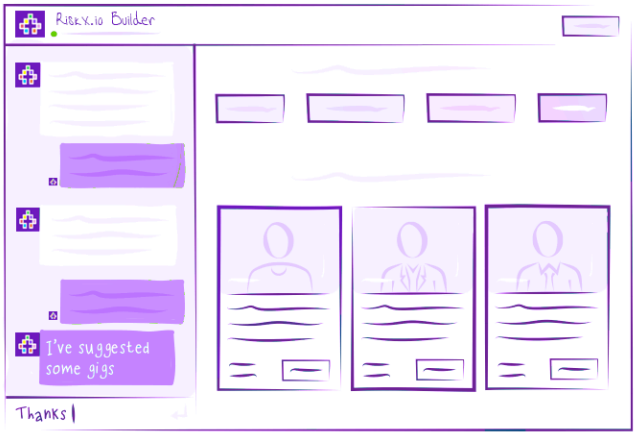
Emma has her financial information, goals and objectives mapped out, ready to be recorded onto the blockchain.

The problem is that she's got a great portfolio but unsure how she can protect it.



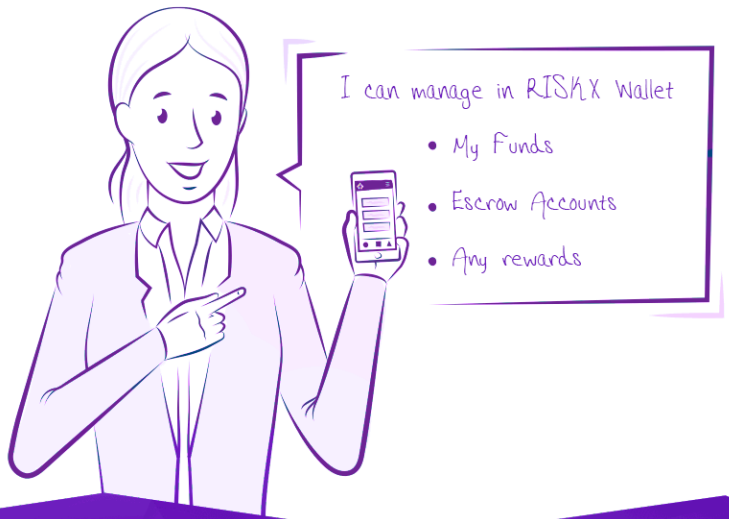
RISKX works through her problems that her portfolio may face.

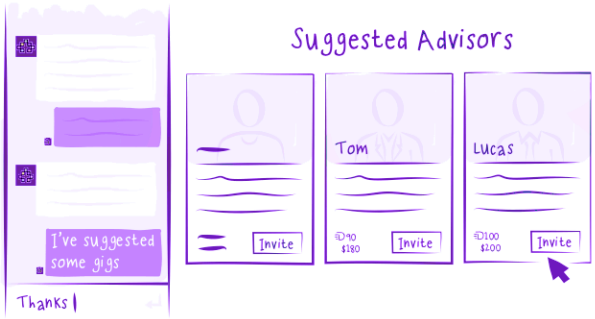
A hedging structure is created for Emma based on expert training of RISKX AI and it's ability to determine the perfect risk to reward tranches with optimal quality spread differentials.



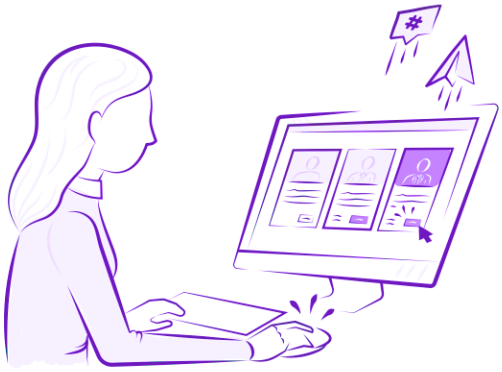
Based on the credit worthiness of the counterparties RISKX makes tranche and pairing recommendations. However, Emma can connect with anyone depending on appetite for risk.

Emma buys RIX Tokens on the RISKX exchange using her credit card.



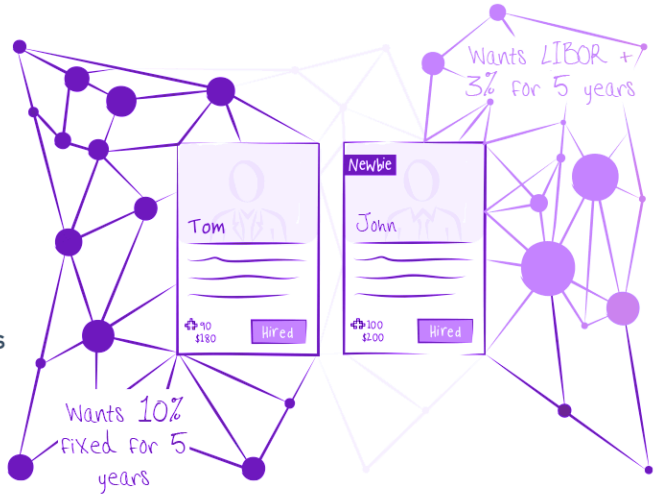


RISKX AI learns from the outcome of other contracts and tranches, and from our community of experts. RISKX Build suggests tranches and counterparties based on their suitability to the client. There will always be human fall-back to support Emma and improve the AI.



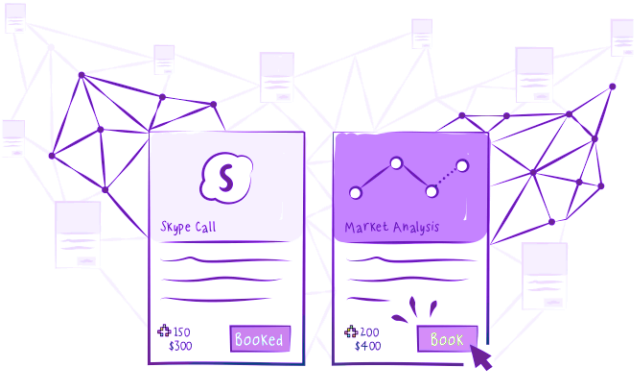
Emma invites her suggested counterparties who can clearly see what her financial position and objectives are, and where potential problems might exist. Even at this early stage, the quality of contracts that counterparties receive are very high as they've been pre-validated by RISKX.

Emma can enter into an agreement with Tom who has an excellent credit profile and compatible desires and objectives. Tom transferred a wealth of his data and helped train the AI modules. Tom has couldn't find a better match if he tried and has earned tokens as a reward for the quality spread differential present in the contract set-up. This reward can be anywhere from 1%-10% on the notional contract value.



Emma and Tom can also enter into a contract agreement with John who is in a position that can benefit the tranche even further. The AI module will continue kinking the tranche so until an efficient frontier is discovered.

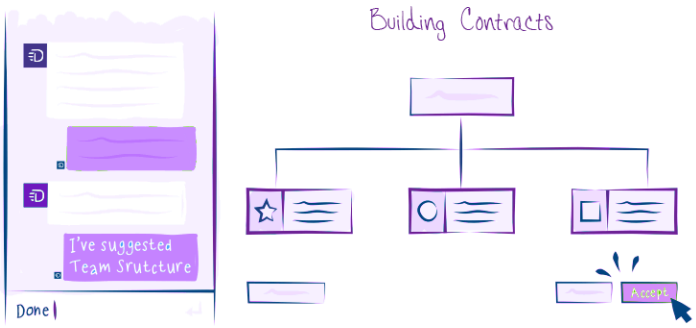
RISKX recommends other contract arrangements that may be beneficial in accordance to any changes that may arise in Emma's portfolio. These recommendations will be compatible with other agents using the platform.



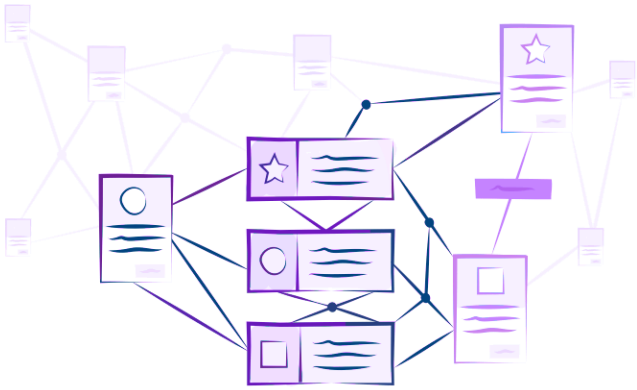
If Emma wants more than AI, she can use the RISKX bounty program in order to consult with the platforms most reputable agents who have the best track records. She can even delegate to have them manage her portfolio on RISKX.

Scope | Profile | **Build** | Deploy

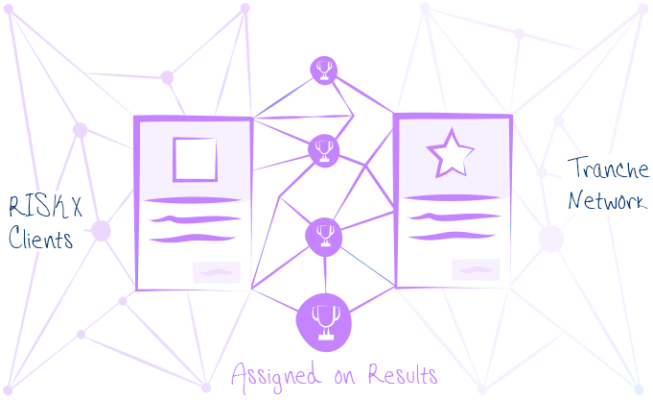
Emma's assigned tranche is looking great. Her desired returns on the assets she holds are set ready for deployment. She's got three publically listed counter-parties who have excellent reputation on the RISKX blockchain.



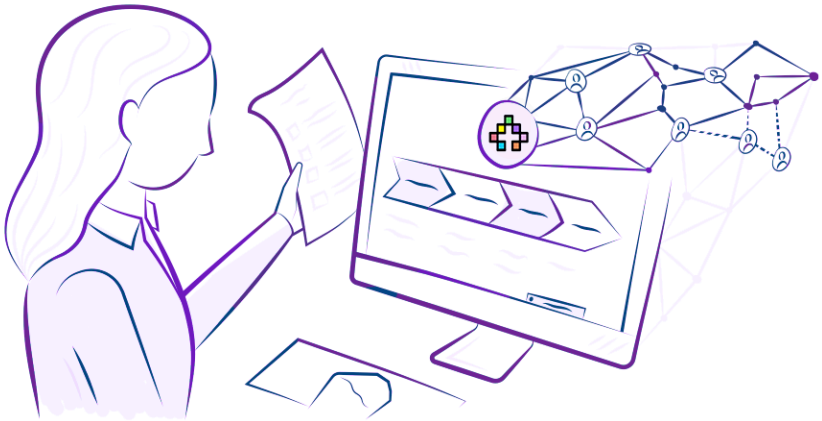
RISKX Builder suggests a tranche structure to Emma that's mapped to her objectives and desires, as well as appropriate to her credit profile. She's going to need Fixed interest payments at 7% in bitcoin, and a floating rate payment (currently 10%) in Ethereum.



RISKX Continues matching Emma to more suitable counterparties while she waits for deployment. Data is sourced from clients within RISKX, AI models, and more broadly using open source intelligence.



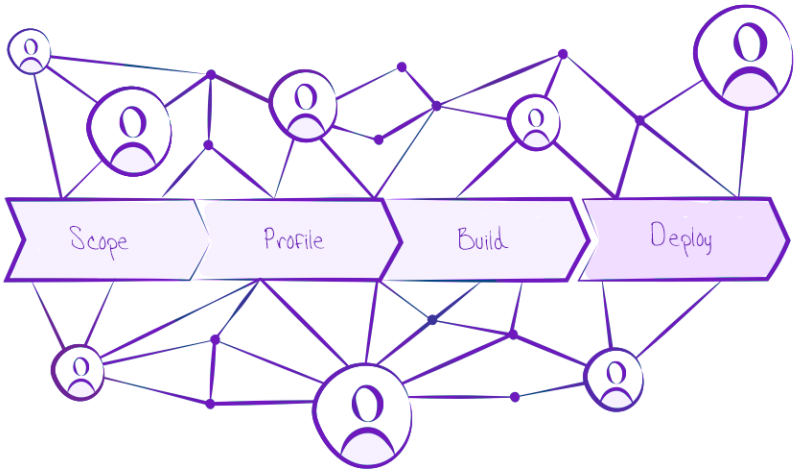
The machine learning modules look for patterns in past tranches and contracts to suggest an optimal pool structure and arrangement. Counterparties are more likely to be grouped if they if they have entered into agreements in the past.



RISKX Builder trains itself through a user feedback loop to validate previous matches and suggestions. Based upon customer input, RISKX AI will be able to validate it's on tranches in the future.

Scope | Profile | Build | **Deploy**

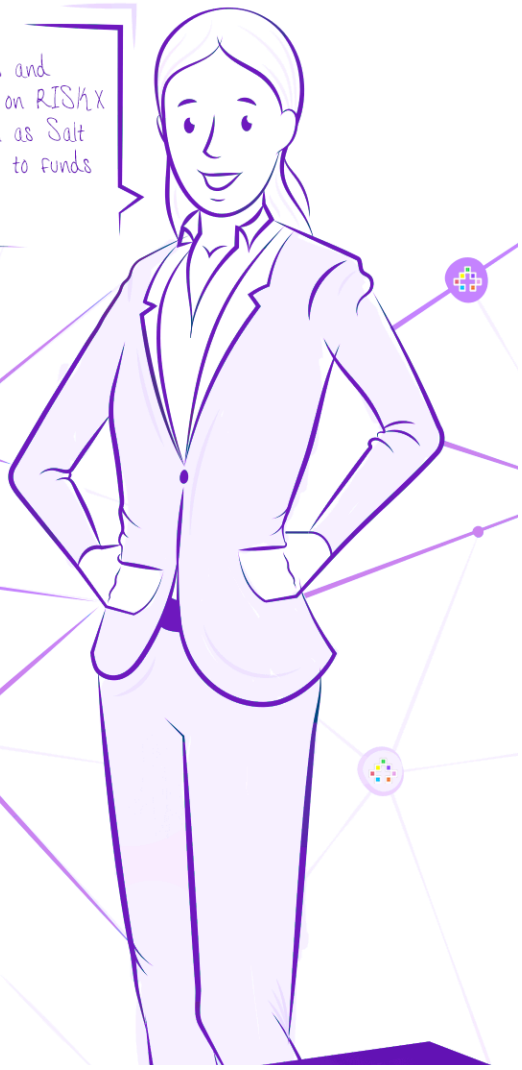
Perhaps Emma isn't satisfied with the reach of her credit profile - she isn't getting connect with her desired tranche. Emma can promote her contract within other tranche networks. She caught the eye of a AAA rated profile in RISKX.



Throughout the process performace metrics have been written to the blockchain. The contract is linked to the tranche - with stronger reputations, and significant contributions adding more weight. The guess work for investors is reduced, and quality tranches are easily verifiable.

Interoperable Reputation & Contracts

I can take the success and reputation of my profile on RISKX to other platforms, such as Salt in order to gain access to funds and credit.



Distributing Risk

Emma can distribute her risk accross the network, and crowdsource different comparative advantages in interest rates proven with milestones on RISKX.

Decentralised social network

Emma can create buzz for her contract and the social network can have confidence that the contract is reputable and of high quality.

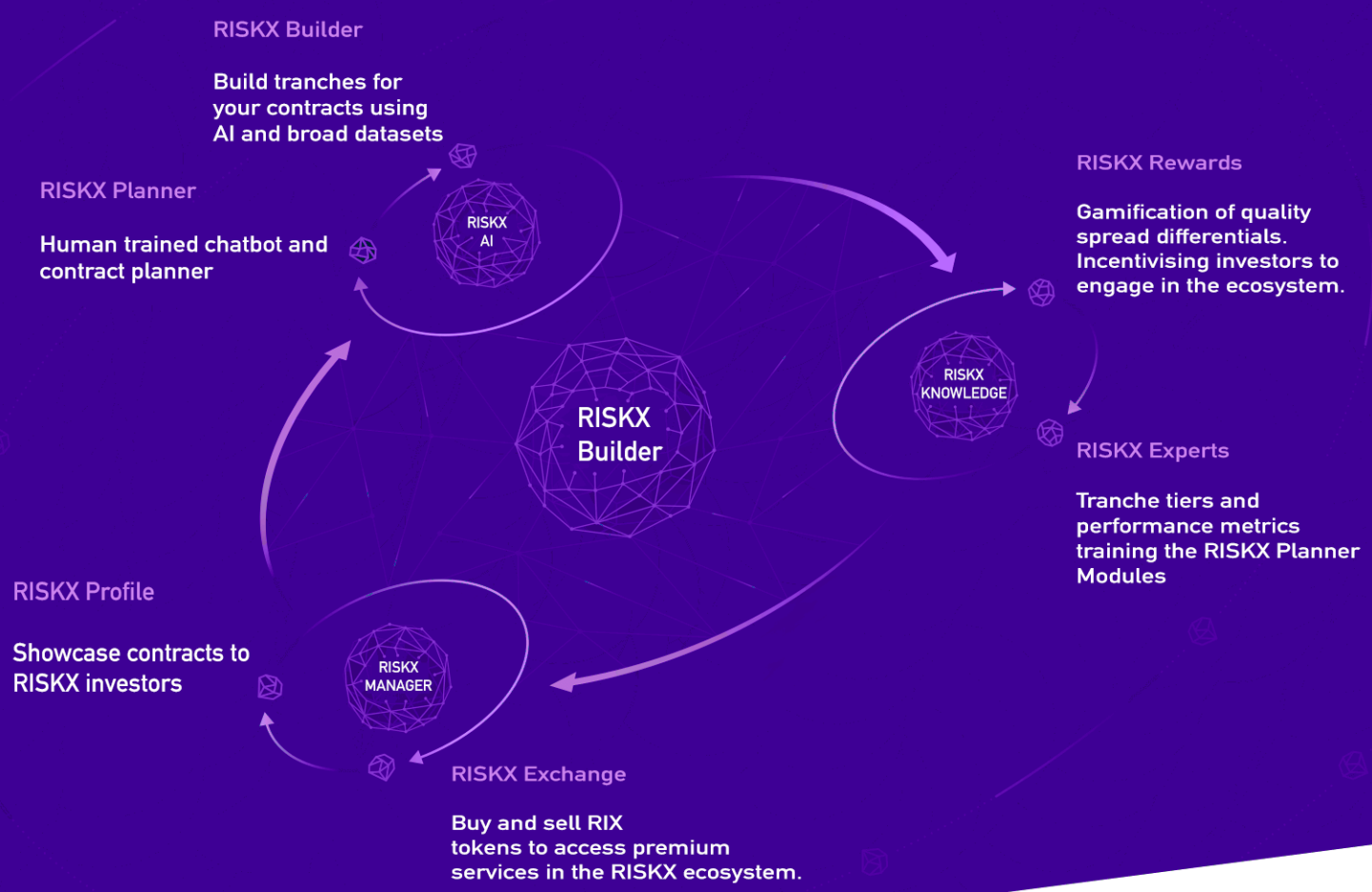
Counterparties

RISKX's network of counterparties can actively track Emma's progress opening up a network of opportunity in the established tranche ecosystem

4 RISKX Ecosystem

RISKX Planner learns what is required for a successful tranche arrangement. RISKX Achievers resource the contract, underpinned by RISKX Reputation for trust. RISKX Builder scopes the contract and profiles and assembles the tranche. RISKX Token unifies the whole ecosystem.

4.1 RISKX Builder



RISKX Builder guides the financial decision process and acts as a personal contract manager. It helps define the sets of objectives, matches, deploys and manages the tranche and contract.

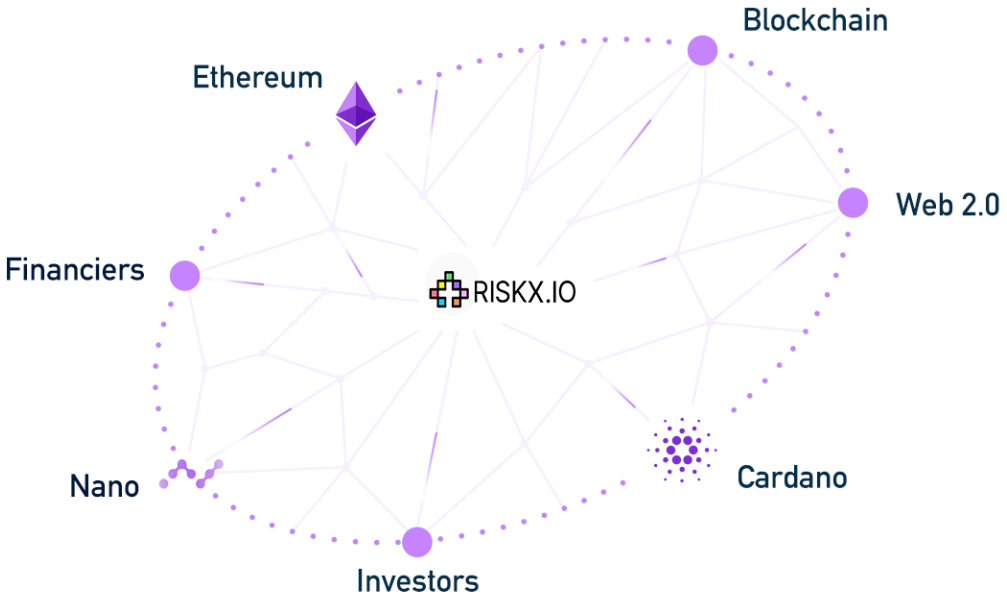
RISKX AI is taught by human experts and continuosly learns from real-world project outcomes and success within and external to the RISKX Ecosystem. RISKX Builder is backed by blockchain-verified individual and client reputation data.

RISKX Builder scales from p2p contract deployment, to large tranches containing an array of small and large profile portfolios of compatible credit and reputation worthiness.

5 Partners

5.1 Ecosystem

The parnership ecosystem enables third parties, such blockchain lending platforms to import user data, and export user data for services and credit profiles. RISKX is working with established centralised Web 2.0 platforms to encourage openness and data portability.



Investors

Investors can track tranches as they progress through RISKX. RISKX provides verifiable contract flows and provable progression for investors.

Nano

Nano will be an integral part of the exchange and the platforms efficiency. The unmatched speed and zero fees makes Nano the perfect arbitrage coin to be the primary, but not the only, gateway between Escrow and other blockchains.

Blockchain

Rather than operating in silos, RISKX is committed to working with partners to standardise the way personal data is shared on the blockchain. RISKX will build a framework and API to allow partner services to scalably integrate into the ecosystem.

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6 RISKX Token

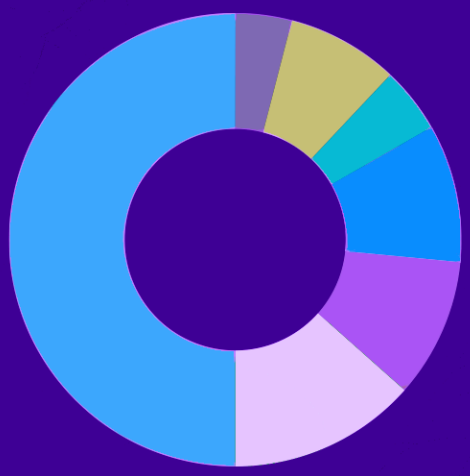
The nature of the RISKX Token is twofold:
1) they are utility tokens that can be used to buy premium services and deploy contracts and build tranches. and,
2) they are reward tokens that incentivise the community for use platform and building a broader network.

RISKX Tokens are valuable in the sense that they are required to access and use the premium services offered by the RISKX platform, and because they pay a dividend of the earnings produced from fees.

		Utility	Rewards
Contracts	Customise any contract you need to hedge against a range of risks.	●	●
Tranches	Pay collateral to enter different tiers of credit worthiness, or build your reputation through financial responsibility.	●	●
Swaps	Use the RISKX token to swap payments to your contracts counterparties	●	●
Premium Packages	Use the RISKX Token to gain access to AI risk management and premium tranches.	●	○
Identity	Identity verification and imported credit reports hashed on the blockchain, and owned by the customer.	●	●
Bounties	Use the RISKX token to submit bounties for portfolio management delivered by reputable profiles.	○	●
Rewards	Receive RISKX tokens as rewards for contracting with counterparties or tranches that allow for a Quality Spread Differential.	●	○

7 Token Allocation

The token distribution is coded into the token sale smart contracts.



- Token Buyers 50%
- Marketing Costs 4%
- Founders 8%
- Core Team 4.75%
- Advisors 9.8%
- Reward Pools 10%
- Reserve 13.45%

7.1 Reward Tiers

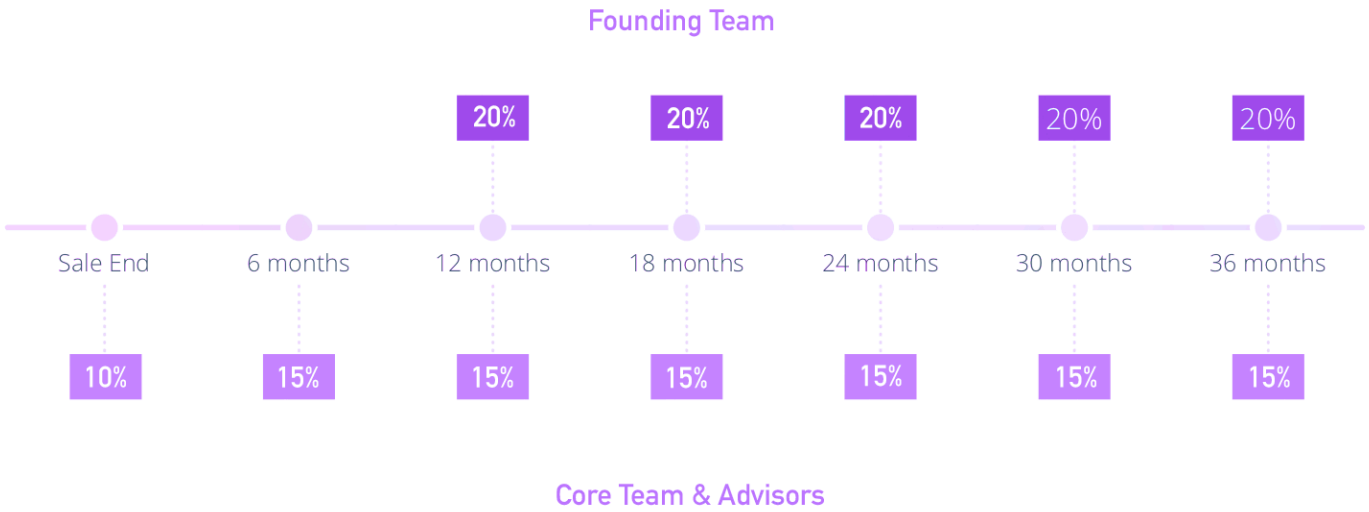
The presale will run for 14 days and the token sale will run for 40 days. When a tier is sold out, the smart contract will automatically move to the next tier. Upon receiving ETH funds from the token buyer, RISKX Tokens will be transferred to the source wallet based on funding tier. Within seven days of token sale completion, funds will be available to withdraw from token buyer wallets.

	Discount	Price Per Token	RISKX Tokens	Raise (USD)	% of Total Supply
Presale	40%	$0.023	21,600,000	$496,800	3.6%
Tier 1	35%	$0.024	25,200,000	$622,440	4.2%
Tier 2	30%	$0.026	26,400,000	$680,400	4.4%
Tier 3	25%	$0.028	27,600,000	$772,800	4.6%
Tier 4	20%	$0.03	31,200,000	$936,000	5.2%
Tier 5	15%	$0.032	36,000,000	$1,152,000	6%
Sub Totals	27.5%	$0.038	168,000,000	$6,414,000	28%

The total allocation for the token sale is 50%, with 28% being allocated to the public sale and 22% allocated to the private sale. Unsold private sale tokens will be distributed to the public sale participants following the completion of the public sale up to a maximum of 50% of RISKX Tokens purchased.

7.2 Vesting Contracts

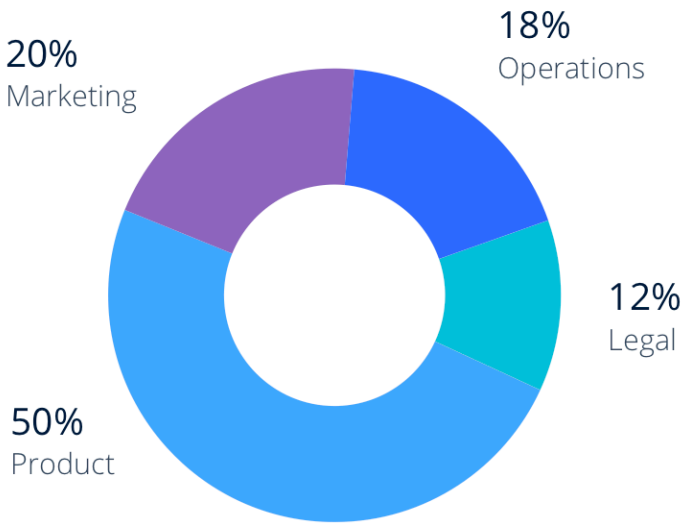
Tokens are allocated to founders, core team members, advisors with the vesting the vesting contracts detailed below. the founding team will have a 12-month cliff from the completion of the token sale before receiving the first allocation of tokens



8 Roadmap

8.1 Usage of Funds

The token raise will provide a three-year runway to build RISKX. Rapid and validated product development cycles (MVP's) will ensure the project is going in the right direction.



8.2 Milestones

● Business Milestones ■ Product Milestones

Q4 2018

- RISKX Rewards program live
- Token sale live
- Product designs and execution plan
- Customer validated use cases

Q1 2019

- Legal and compliance frameworks
- Business registration in Estonia
- Technical requirements validated
- System architecture

Q2 2019

- Strategic partnerships
- Dataset for intiial AI models
- MVP of AI backed on-boarding agent
- Reputation and payment smart contracts

Q3 2019

- RISKX knowledge fully resourced
- RISKX Token payments fully integrated
- MVP of blockchain focussed team builder

Q4 2019

- Industry wide reputation standards (ERC725)
- AI model training through domain experts
- Repuation partner integrations beta

Q1 2020

- RISKX ADI covering operating costs
- Leader across all blockchain verticals
- Automated complex project scoping
- UI / UX fully developed & tested

Q2 2020

- Expand product line into new tech verticals
- RISKX Exchange legal framework
- MVP of AI driven tranche building
- RISKX Exchange beta

Q3 2020

- Launch into startup market
- iOS apps for RISKX platform
- MVP of AI Contract Bot

Q4 2020

- Seed C fundraising (if required)
- Active learning from platform interactions

Q3 2021

- Launch into corporate market
- Full deployment of AI Bot ecosystem

Q2 2021

- Corporate partnerships and channel partners
- MVP of enterprise product line

Q1 2021

- Expand into post-LIBOR and credit markets
- Intention based AI driven process flows

9 Financial Plan

9.1 Financial Plan

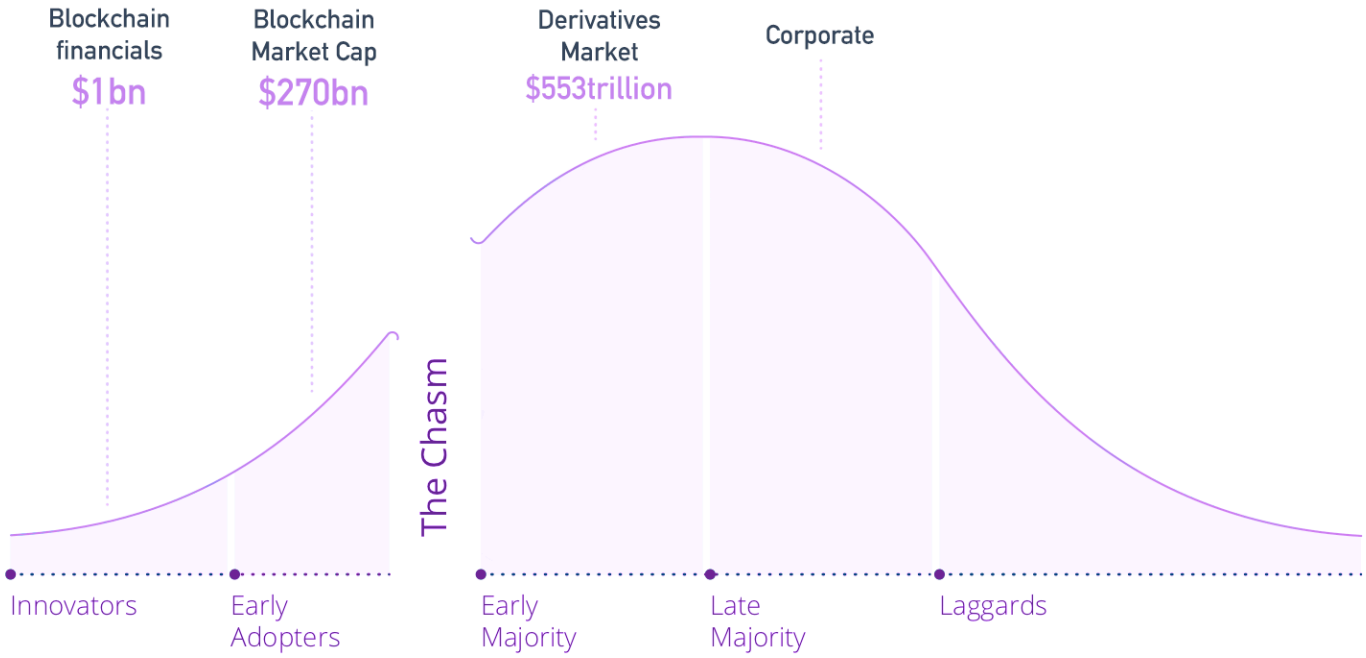
The fundraise is costed and reaching our target raise will allow us to develop some of the most exciting features in the global OTC derivatives exchange market.

Blockchain Development		
Security Audits	Monthly security audits and penetration tests, and paying bug bounties	$111K
Smart Contract - Reputation	Individual and tranche reputation data (ERC725)	$130K
Smart Contract - Payments	Escrow payments for RISKX Token (ERC20) and Ethereum	$130K
Smart Contract - Rewards	Reward growth for Quality Spread Differentials within RISKX ecosystem	$130K
RISKX API Core	API Layer to interface into smart contracts	$67K
RISKX Core Services		
RISKX Contract Tranching	API and core and tranching features	$44.6
Application Framework	UI / UX / application framework / infrastructure design	$185.7K
RISKX Manager	Contract management platform and integrations in RISKX apps	$167K
RISKX Token		
RISKX Payments	RISKX Payments and smart contract integrations	$111.5K
RISKX QSD Rewards	Incentives and QSD rewards system, and AI models	$90K
RISKX Wallet	Wallet and UI for RISKX Token, and Identity wallet	$142K
RISKX Reputation & Knowledge		
RISKX Knowledge	Knowledge capture and AI training Interface	$163.4K
RISKX Reputation	Framework and API for reputation gateway and blockchain integrations	$297K
RISKX Identity	Interface for submissions of identity and background information	$93K
Seeding	Manual seeding of Knowledge and Identity	$185.6K
RISKX Manager	Framework for the ability	
AI Datasets	AI training data for initial models	$111.4K
RISKX Builder Framework	Contract builder modules (rules driven)	$371.3K
RISKX Tranche Module	Framework for the tranche module	$520K
RISKX Portfolio Planner Module	Framework for the portfolio management module	$520K
RISKX Planner Master Module	Framework for the master module	$520K
RISKX Contract AI Builder	AI / machine learning for contract building	$743K
RISKX Builder	Framework for contract, tranche and master modules	$743K
Partner Integrations		
Blockchain Reputation Integrations	Integration with blockchain reputation partners	$148.5K
Blockchain Identity Integrations	Integration with blockchain identity partners	$74K
Crypto Wallet	Support development of the RISKX Toke into a popular wallet	$74K
Credit and Finance Apps	Integrate with leading finance and credit reporting Apps	$130K
RISKX Exchange	Regulated e-wallet supporting credit and debit accounts to purchase RISKX Tokens	$743K
RISKX Mobile		
RISKX API	API to support all customer facing RISKX functions (for mobile and partners)	$185K
RISKX App - iOS	iPhone and iPad app for core RISKX services	$148K
RISKX App -Android	Mobile and tablet app for core RISKX services	$148K
Marketing		
Advertising and PR	Marketing office (marketing, advertising, content, and social media)	$2.3M
Event Sponsorship & Attendance	Sponsorship of blockchain and startup events	$300K
Base Operating Expenses		
Operating Costs	Office space, accounting, and core staff	$1.2M
Customer Support	Full-time customer support and project management	$557K
Infrastructure Costs	Hosting, gas fees, and GPU for machine learning	$297K
Legal Operations		
Incorporation and Setup Fees	Token sale wind down and corporate structuring	$148.5K
Legal Statements	Legal opinions in Europe, USA, and Asia for listing token on exchanges	$185.6K
Exchange Listings	List on three regionally diverse exchanges	$445.6K
	Totals	$12.5M

9.2 Market Opportunity

RISKX will follow the successful approach of focussing on the blockchain niche and targetting adopters of cryptocurrency rather than trying to spread awareness and assimilating with broader markets.

Whilst the opportunity in broader markets would be huge, there is also a saturation of financial intermediaries, OTC derivatives exchanges and risk management firms. RISKX will be focussed on creating an entirely new market, where competition is non-existent and the potential for growth is far greater. By making risk management frictionless and partnering with other lending and financial blockchains RISKX can service clients that are disillusioned by traditional financial companies and OTC markets, and provide a far more effective and honest service.



*The Total Addressable Market for the global gig economy is $1.5tn, whereas DREAM targets the high-end services market estimated to be $250bn.

Blockchain

Within the blockchain industry, demand for risk management options outstrips supply. There is also increasing demand from corporations to intergrate blockchain into their business models, but volatility and uncertainty are major barriers to entry. Certainty can be ensured through the RISKX ecosystem.

Swaps

RISKX will leverage its network of funds, intermediaries and ADI's to work with customers to further develop and validate the product. From this cornerstone there is plenty of opportunity to capture large and growing corporations in the $350 trillion swaps market.

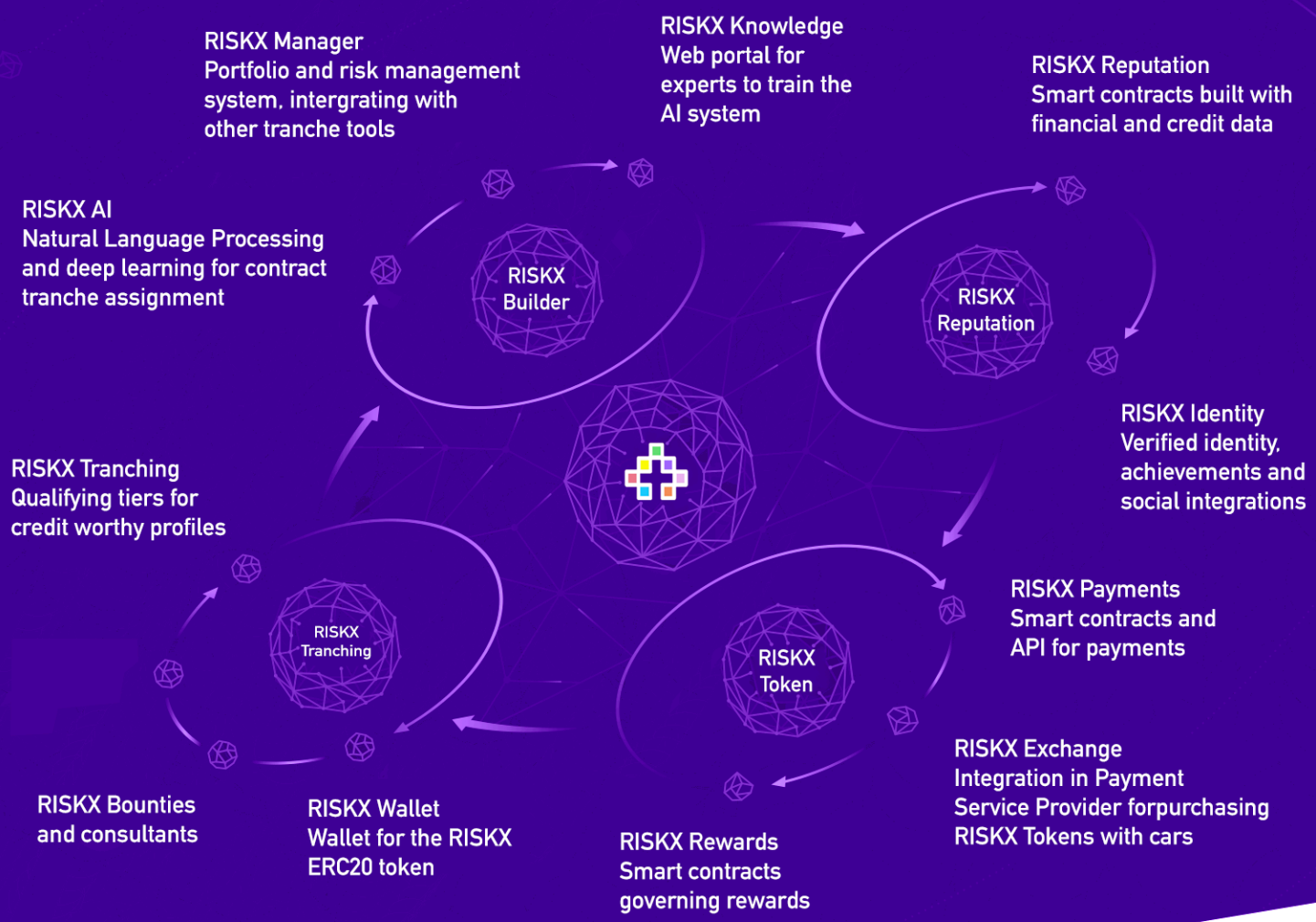
Risk Management

With an established customer base of early adopters and a proven product, RISKX will target the broader financial decision making industry, particularly firms wanting to reduce their risk exposures. Risk management is traditionally established in slow and costly financial teams. RISKX will scale risk management and OTC derivatives through the power of blockchain and artificial intelligence.

Corporate

RISKX will work directly with corporations, intermediaries and ADI's to complement their existing risk management strategies, and also work with consultancies as channel partners to deliver into corporates and retail markets.

10 Technical Strategy



10.1 RISKX AI

The advent of blockchain technology opens up new ways of ensuring trust in contracts. Machine learning adds the possibility to learn from these interactions on a massive scale.

RISKX AI goes beyond simple 1:1 swap pairing, it enables all decisions along the risk management journey to be based upon data driven evidence, gleaned from real and successful contracts, AI pairs counterparties into tranches - pools of similar credit worthy profiles who can provide additional benefits to all members. Customers rate interactions, RISKX experts model state-of-the-art best practices as the system learns, and RISKX administrators manually reviev and classify data sample - ensuring the highest quality data,

This living and breathing and breathing real-world dataset is the most important component for RISKX AI's competitive advantage. From the outset, our data strategy focuses on enhancing existing internal and external datasets with proven expert knowledge to jumpstart intelligence.

10.2 Models & Datasets

Whilst RISKX will give complete ownership and portability of personal and perfomance data to users, RISKX will retain ownership of AI model outputs. The intelligence and learnings of what it takes to build successful tranches and contract pairings will remain the intellectual property of RISKX.

In order to perform predictive analysis successfully RISKX will leverage data from the live RISKX marketplace, Open Source Intelligence, existing community and social platforms, and internal research to build the tranche data. The AI team will use this data to build and refine models, until the outputs mimic the success of proven contracts and tranches. This data can then be used in RISKX on live data sets. Reputation and identity data from partners and communities can be incorporated into the models and the blockchain ecosystem expands.

Open source machine learning software such as TensorFlow, Keras, Word2Vec, and NLU will be used in the machine learning modules. The AI team have experience and a proven track record building similar projects.

10.3 Blockchain

The followig base set of smart contracts enable open and portable reputations, secure funding, and protect the RISKX ecosystem. Additional contracts will be written as required, for example, to support authentication systems (such as Uport), and partner integrations.

Reputation

Public and private reputation and credit data for individuals and companies

- Client and counterparty performance metrics
- Contract performance data
- RISKX Identity data

Payments

Escrow payments for RISKX ERC20 tokens

- Hold payments in escrow in a multisig wallet
- Allow for variable commission rates when interest rates when contract is deployed

RISKX Rewards

Issue and control RISKX Rewards allocations

- Issue tokens when a reward event has occured
- Prevents an overspend from the reward pool

Cryptocurrency merchant API built on ASP.NET is peer reviewed, audited and has been successful on several other conglomerate applications relating but not affiliated to RISKX. The vault system securely stores private keys and is compliant with CCSS Level II requirements.

RISKX plans to incorporate ethereum ERC725 Identity standards to implement it's Identity Management System. ERC725 is geared towards unique identification for humans, organisations, any form of objects and machines. This standard will allow RISKX to check the validity of a person or organisation that is part of the RISKX ecosystem or partner network.