



2018



pocketinns

WHITEPAPER

THE WORLDS FIRST DECENTRALIZED BLOCKCHAIN BASED COMMUNITY
DRIVEN MARKETPLACE ECOSYSTEM

@www.pocketinns.io



COPYRIGHT, ALL RIGHTS RESERVED 2017-2018

AUTHORS

Sarva G Mada, Smita Seetaram
and Nakul Shah
www.pocketinns.io

Abstract

The Pocketinns Umbrella Project is a revolutionary online community driven marketplace ecosystem built around a decentralized blockchain-oriented model. In simpler terms think of Pocketinns as a company operating on the lines of Costco or Netflix where in this case it's a true community driven peer to peer digital economy with multiple marketplaces that include Travel, Accommodations, ridesharing, car rentals, real estate, ecommerce and thousands of other marketplaces operating under one single ecosystem. These transactions under the Pocketinns ecosystem are supported between the buyers and sellers with its own supporting internal financial network & its own internal Pinns currency that powers this ecosystem. This ecosystem will be driven, controlled & majorly managed by its own community as the ecosystem grows. This is made possible with the entire ecosystem operating and transacting with its own currency known as the Pinns tokens. Pocketinns makes this possible by leveraging the power of blockchain technology.

Pocketinns Marketplace 1.0 of the Pocketinns Umbrella Project is the first of the many marketplaces planned, and was conceptualized in July 2015 as Pocketinns llc., a decentralized online marketplace for travel and hospitality that has been in development for the past 18 months and entered public beta in June 2017. Pocketinns had a soft launch in September 2017 and went live on Oct 20th, 2017 in Europe. The current Pocketinns marketplace has an inventory of over 50,000 properties in Europe with new properties added daily. You may access the first live marketplace on Pocketinns the Pocketinns platform at <http://www.Pocketinns.com/>.

Pocketinns 1.0 of the Pocketinns Umbrella Project was created and promoted with the intent to bring together a global community of travelers and hosts that help each other with incredible experiences in travel and hospitality. Having achieved our initial goal, we are now looking to expand and incorporate the blockchain mechanism as part of our long-term vision for the company.

Our expansion is not restricted to mere geographic growth of our current platform. In fact, the ultimate vision and goal is to create a comprehensive decentralized marketplace with the supporting infrastructure in place for ease of conducting business. Through the Pocketinns platform we envision providing every service like rideshare, peer-to-peer car sharing rentals, flight bookings, legal services, automotive, shared workspace, food and grocery delivery, ecommerce, financial and real estate services, and many more. This service will be executed tactically with our democratized community system in place,

The Pocketinns Umbrella Project also intends to create an API for community-based developers and other organizations or individuals to add their own goods and service marketplace to the Pocketinns platform. The key to success lies in incorporating the blockchain technology and then building a transparent community-driven ecosystem where the community contribution every day is directly proportional to the Pocketinns employee contribution on a day-to-day basis. This will be inherent in our product design for decentralizing the entire Pocketinns marketplace and then operating and monetizing at scale to ensure the PINNS business model succeeds. Besides being a single marketplace for a range of shared economies, we also intend to change the oligopolistic structure of various industry verticals by collaborating with external vendors and inviting them to transact their goods and services on the PINNS ecosystem.

To pursue the vision and goals set forth in this white paper, the Pocketinns team will be conducting an Token Sale or Initial Token Offering (ITO) to raise capital. Our token is called PINNS. PINNS would serve as a fuel to drive the entire blockchain engine that keeps our marketplace running. The Pocketinns Umbrella Project will revolutionize the way services are exchanged by creating an autonomous ecosystem with no central point of failure.

Legal and Regulatory Issues

1.1 Forward-Looking Statements

This whitepaper may contain "forward-looking statements" related to future events. Forward-looking statements usually address our expected future business and financial performance and financial condition, and often contain words such as "expect," "anticipate," "intend," "plan," "believe," "seek," "see," "will," "would," "estimate," "forecast," "target," or "range." Forward-looking statements address matters that are, to different degrees, uncertain, such as statements about the growth of our user base, our future revenue, and capital raising results. In Section 15.3, we describe specific uncertainties that might cause our actual results to be materially different than those mentioned in our forward-looking statements.

1.2 Legal Aspects of the ICO

After detailed and careful analysis of the features of the PINNS token and potentially relevant laws and regulations, we have made several decisions about these issues. First, certain aspects of the securities law implicate the ICO. An application of the Howey test to the PINNS token implies that the token has certain features of a security. In the final analysis, it is difficult to conclude that the token is definitively not a security. In light of recent statements by the SEC concerning the possibility that certain tokens issued in ICOs are securities, we have decided to treat the PINNS token as a security. Thus, we will follow the applicable securities laws in transacting the ICO and after the completion of the ICO. This includes issuing the tokens under an appropriate exemption from registration. We will issue the PINNS tokens using the registration exemption found in Rule 506(c) of Regulation D. This means, among other things, that only accredited investors can purchase PINNS tokens during the ICO. General solicitation and advertising of the ICO is permitted. We will take reasonable efforts to verify the accredited investor status of participants and will follow other requirements of Rule 506(c). We will also evaluate the applicability of other laws, such as broker-dealer and prohibitions against pump and dump schemes, and follow them in executing the ICO.

Second, PocketInns will follow anti-money laundering and Know Your Customer procedures in the ICO and beyond. Gathering participant information in a manner consistent with, or as required by, Know Your Customer regulations will ensure that the ICO follows relevant compliance requirements.

1.3 Risks of Participating in the ICO

Although there are many reasons to be optimistic about PocketInns' prospects, purchasers of PINNS tokens in the ICO should consider potential risks of participation.

- **PocketInns Cannot Successfully Implement its Business Model**

PocketInns' business model has a solid start and has assembled a strong team to grow the company. However, the company might not be able to implement successfully future components of the business model, such as the time block and reverse bid systems. If PocketInns is unable to operationalize these features or achieve the milestones described herein, or the market does not respond positively to them, the amount a participant spends in the ICO may be at risk, despite any responsive actions PocketInns may take.

- **Legal and Regulatory Factors Might Present Barriers to Success**

PocketInns operates in a new and developing legal and regulatory environment concerning blockchain and smart contracts. There is no established body of law or court decisions in any country concerning blockchain and smart contracts. As a result, there could be legal disputes over the interpretation of smart contracts between members of the PocketInns community, thus undermining the attractiveness of smart contracts and the democratic voting systems to PocketInns token holders. Further, it is difficult to predict how regulators and lawmakers might respond to PocketInns' innovations. Uncertainty in how the legal and regulatory environment will develop could negatively impact PocketInns' ability to achieve its milestones.

- **PocketInns' Technological Platform and Investor Base Could be Compromised**

While PocketInns will conduct security audits to the best of its ability and its infrastructure is constructed on secure blockchain technology, its platform may be a target of hacking which could compromise the integrity and value of the PINNS tokens. Similarly, token purchasers may misrepresent themselves in order to purchase PINNS tokens and gain access to the network. While PocketInns will comply with applicable legal requirements, it cannot be responsible for the activities of these purchasers whose presence may negatively affect the performance of the platforms PocketInns is striving to build.

- **Business Conditions and Management of PocketInns May Change**

The information in this whitepaper may change as factors such as technology, the competitive landscape in the industry vertical where the company competes, consumer preferences, and security threats evolve—sometimes in unpredictable ways. Similarly, personnel at PocketInns might evolve, thereby impacting the direction of the company in either positive or negative ways.

- **The PINNS Token Might Not be Liquid and its Market Value is Uncertain**

Although the PINNS token is intended to be used for economic transactions as described in this whitepaper, some holders of the PINNS token may participate in the ICO so they can buy and sell the PINNS token on cryptocurrency exchanges for primarily investment or speculative purposes. However, we cannot guarantee that the PINNS token will be listed on any cryptocurrency exchange. Whether or not the PINNS token is listed on any cryptocurrency exchange, the market value of the token is uncertain and cannot be guaranteed at any level. Therefore, the entire dollar amount of your purchase of PINNS tokens could be illiquid and decrease in value.

- **The Dutch Auction Model Could Potentially be Poorly Understood by ICO Participants**

While PocketInns will conduct a public relations, communications, and marketing campaign to educate purchasers regarding the Dutch auction token sale, there might be confusion about this pricing mechanism that might impede the best realization of value from the ICO. Also, those who purchase PINNS tokens on the first or second day of the ICO will receive a bonus only after one year and only if a specific funding target is reached, and some ICO participants might not understand this conditional bonus. Confusion could cause some participants to question their purchase of PINNS tokens in hindsight.

There are also risks of participating in any ICO. Such risks include volatility in cryptocurrency markets, the possibility of increasing regulation of cryptocurrency exchanges, the potential for a post facto government investigation of the ICO, a suboptimal ability of participants to conduct due diligence on the company issuing tokens in the ICO, and others. Potential participants should weigh these risks against the possible future benefits before deciding to participate in the PocketInns ICO.

Table of Content

1.0 Introduction.....	8
2.0 Problem Statement.....	8
3.0 Pocketinns 1.0 - The Overview.....	9
3.1 Revenue Model.....	10
3.2 History.....	10
3.3 Competitive Landscape.....	12
4.0 Market Analysis.....	13
5.0 SWOT Analysis.....	14
6.0 Blockchain Implementation.....	15
7.0 Decentralized Marketplace.....	16
7.1 List of Marketplaces.....	16
7.1.1. - Pocketinns 1.0 - Hospitality.....	16
7.1.2. - Pocketinns 2.0 – Travel.....	16
7.1.3. - Pocketinns 3.0 – Transportation.....	16
7.1.4. - Pocketinns 4.0 – Shared Workspaces.....	16
7.1.5. - Pocketinns 5.0 – Shopping.....	16
7.1.6. - Pocketinns 6.0 – Real Estate.....	17
7.1.6. - Pocketinns 6.0 – Automotive.....	17
7.1.7. - Pocketinns 7.0 – Other internal and third party based marketplaces.....	17
7.2 Marketplace Support Infrastructure.....	17
7.2.1. Data Storage.....	17
7.2.2. Professional Community Network.....	17
7.2.3. PINNS One - Financial Network and services.....	17
8.0 Monetization Model.....	18
9.0 Development Roadmap and Milestones (2018-2025).....	18
10.0 Post-ITO Marketing Strategy.....	23
11.0 Investor Returns.....	24
12.0 Team.....	24
13.0 Conclusion.....	28
14.0 Governance.....	29

Technical white paper

1.0 Introduction.....	32
2.0 Pocketinns System.....	32
Pocketinns Umbrella Project - Architecture Overview to Combine Multiple Marketplaces	33
3.1 Blockchain powered backend operating on PINNS tokens.....	34
3.2 Smart Contracts.....	35
3.3 Blockchain Consensus for Transactions.....	36
3.4 PINNS Payment Processor.....	36
3.5 Pocketinns Professional Network.....	37
3.6 Secure and Scalable Databases.....	38
3.7 Escrow System.....	40
3.8 Identity and Registration.....	41
3.9 Service Registration.....	42
3.10 Data Exchange Standards.....	43
4.0 Initial Token Offering.....	44
4.1 Token Auction Mechanism.....	44
4.2 The PINNS Token Breakdown.....	44
4.4 PINNS mining Scheme.....	46
5.0 ITO Execution Best Practices to prevent Fraud and Hacks.....	49
6.0 Post-ITO Schedule.....	49
7.0 Ethereum ERC 20.....	50
8.0 Marketplaces.....	50
8.1 Travel and Hospitality.....	50
8.2 Transportation.....	51
8.3 Shared Workspaces.....	52
8.4 Shopping, Real Estate, Automotive, and Others.....	52
9.0 Future development - Private blockchain.....	53
10.0 References.....	54

1.0 Introduction

All marketplaces have a unified goal to develop a profitable business in order to provide seamless interaction between buyers and sellers. E-Commerce has eliminated concerns like broad product choice, product availability, and competitive prices without the constraints of inventory or logistics while still maintaining high margins. Marketplaces are the solution to current and future e-commerce demands as they promote the capitalization of strong brands, qualified traffic, and professional know-how to bring together offers proposed by third party sellers on a single platform. By putting sellers and customers in direct contact, marketplaces mirror the very DNA of the Internet.

By emancipating themselves to a large extent from current e-commerce constraints, marketplaces guarantee substantial gains for all players involved (operator, seller, buyer). Amazon, Walmart, Best Buy, etc. have all launched their own marketplaces and for some this activity already accounts for more than 40% of products sold and constitutes almost 30-40% profitability¹ or more. Other vertical marketplaces created from scratch like Etsy (Arts and Crafts), Farfetch (Fashion) or Foodzie (Artisan food) this represents 100% of sales – occasionally even exceeding the billion dollar mark. All of these examples confirm that the revolution is well and truly underway and that hundreds of new marketplaces will keep appearing all over the world. However, these businesses are disjointed with each e-business having its own vertical market. At Pocketinns, we intend to bring all these marketplaces under a single umbrella with autonomous control and transparency and all powered by blockchain technology thus making the system truly community driven.

1.1 The Pocketinns Project Mission Statement

At Pocketinns we are tasked to create the world's most innovative and respected decentralized marketplace company. We intend to do that by empowering our team and community members with an exceptional work culture to foster their growth in a manner which in turn reflects our business ideals of delivering the best products and services under a unified ecosystem for our customers without compromising our commitment to service, value, and integrity.

2.0 Problem Statement

The Internet has become a powerful tool to help buyers and sellers find each other and conduct transactions. It has enabled the creation of marketplaces for goods and services. However these online marketplaces are significantly out-of-date and there has been no breakthrough in innovation that truly benefits the buyer as well as the seller. For instance, all current marketplaces have their own vertical features and operate in individual silos that have limited the ability for an entire community to come together on a single platform to buy and sell their goods and services without being heavily charged i.e. A travel portal does not sell utility products and hotel booking cannot be made on a ride-share portal. A few powerful corporations call the shots thereby limiting the potential for a free market and creating a monopolistic economy for themselves while eliminating smaller players. The two largest Online Travel Agencies (OTAs) control 95% of OTA market in USA. However, the world is changing due to scientific and technological breakthroughs and with economies continuing to grow, quality of life is increasing globally. The development of technology has further changed the way people communicate and share information, making it the right time for a major disruption in the current structure of online marketplaces.

At Pocketinns, our goal is to uproot the older technologies used by various marketplace intermediaries by building a single decentralized marketplace ecosystem to expand our offering to various verticals by leveraging the invention of blockchain technology and our community.

We have a Pocketinns unique opportunity to step in and begin first by disrupting the existing travel and accommodation marketplace by offering a next-generation alternative accommodation solution for flexible home and vacation rentals.

At present, it is difficult to estimate the total market size of a combined economy for various online marketplaces as something of this scale has not been attempted before but collating the numbers estimated from various marketplaces we can assume the market size to be in the \$3.2- \$3.7 trillion range.

3.0 Pocketinns 1.0 - The Overview

In its beta release, Pocketinns 1.0 has so far managed to sign up customers with available European rental properties. Pocketinns 1.0 is further trying to reinvent the on-demand economy with a new platform that is a first-of-its-kind global accommodation marketplace. It has flexible check in and check out facilities as well as multi-day clubbing options where if you decide to check in for a overnight stay only and decide to postpone your stay you may still club your overnight stay and your postponed stay together . It also provides an industry-first on-demand reverse bidding model. Pocketinns is currently the only accommodation rental platform in the industry to do so and plans to apply this across multiple vertical marketplaces.

We developed Pocketinns 1.0 in response to problems and flaws in the current accommodation booking platforms as well as the entire booking experience. The PINNS Project is pioneering the blockchain model across all marketplaces by creating a single ecosystem for buyers and sellers to conduct transactions.

PINNS work to help you book anything from a multi-day club stay in a vacation rental to a ride-sharing service to transport you to that vacation rental home to food delivery once you're there. When the system is completely integrated our platform will offer everything that a consumer needs including an internal financial system catering to customer requirements. Pocketinns will be further differentiated through its disruptive reverse bidding auction model, which has currently been applied to the Pocketinns 1.0 marketplace. This offering will eventually be expanded to other marketplaces that the PINNS Umbrella Project intends to build in future. The marketplace offering would further benefit consumers by applying blockchain technology so that buyers and sellers can facilitate the exchange of products and services directly under a single decentralized network with no fees or commission to be paid for conducting transactions.

Pocketinns is the first to pioneer and offer a Time Block system for on-demand flexible space in the home and vacation rental segment for checking in and checking out any time. Pocketinns also has options for day stays (9:30 a.m. to 5:30 p.m.) for travelers who need a rest stop, to take a quick nap, catch up on some work, or just relax during the day – all at a fraction of the price that current hospitality industry or peer-to-peer vacation or home-stay companies offer. All these features are integrated in the current platform that is designed to execute the same automatically.

One of the prime differentiators of Pocketinns is the core focus and business model that provides travelers a convenient home or hotel stay with gimmick free savings that adds value and accessibility of space, available on-demand, anytime, anywhere for any kind of traveler as part of the Pocketinns 1.0 marketplace ecosystem.

Membership to the site is completely free for now and there is no cost to post a listing on the Pocketinns 1.0 marketplace. The Company believes that combining the innovative blockchain technology, various marketplaces, a strong community driven ecosystem, as well as a strong focus on attracting and retaining users who are not only price-conscious but quality-conscious while combining it with deep focus on customer service will help to create a true value proposition, thus establishing a strong and loyal customer base.

Currently, Pocketinns is looking to utilize revenue from transactions to implement systems such as improved blockchain implementation, customer verification, theft/damage insurance, authentic guest reviews, and social connections. These factors will help Pocketinns in create a highly scalable business model that has the potential for delivering promising financial returns to its community and investors.

3.1 Revenue Model

Currently, a 3%-10% transaction fee goes to Pocketinns from the host and, as per our policy of decentralization there are no transaction fees charged to the customer. When we implement the blockchain host fees too will be eliminated with our PINNS tokens being the currency of choice for all transactions within the economy.

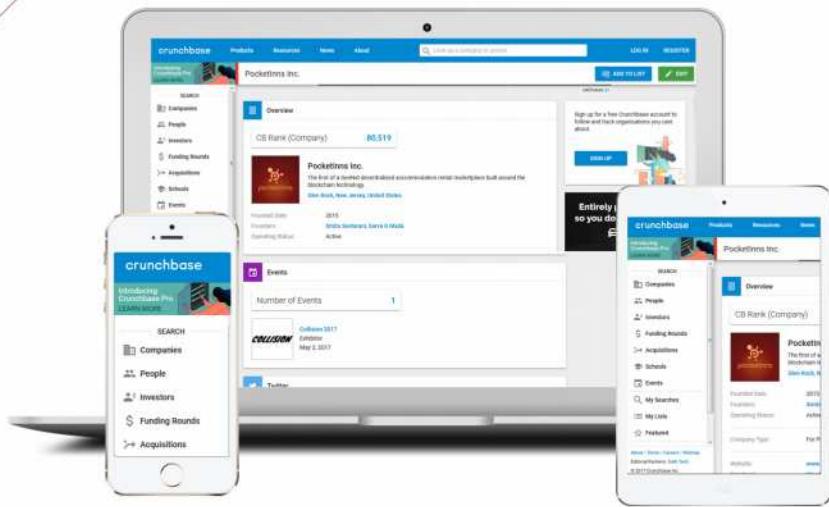
Pocketinns is pioneering a new vertical for the collaborative marketplace industry. The Pocketinns platform is connecting buyers with qualified and verified sellers by creating an on-demand, geo-located and real-time decentralized service. Pocketinns has planned several innovative revenue monetization models for the future platform and we are confident that providing the benefit of constant innovation to our community will result in a large user base as the platform is directly enabled for a customer to create their own value. As these features and alternate marketplaces are included on the platform, it will create a robust continual revenue model. In addition, the goal for Pocketinns being founded is to create a valuable work driven community opportunity that can expand beyond its immediate domain as it matures into multiple other marketplaces.

3.2 History

Pocketinns launched its website in beta in July 2017. The iOS and Android version are currently in development and will be out in March 2018. After establishing travel and hospitality operations, we began an aggressive push to expand the current offering into other marketplace verticals. PocketInns clearly understands the ambitiousness of its offering which is why it is bringing together a community of users as well as external vendors to ensure the success of this endeavor. By bringing together these various entities and partnering with other external vendors through our APIs Pocketinns intends to build a global brand with simultaneous plans for data centers, sales, and marketing offices worldwide. Pocketinns is being brought to market by an industry savvy, highly-experienced, and dedicated team with over 50 years of combined experience in tech. Along with an experienced business development, technology and sales team, we will position our platform as a transformative new age company in the rapidly growing peer-to-peer marketplace industry.

Achievements:

- Completed the development of a robust website and mobile platform that will be the first of its kind in the industry. It connects travelers with homeowners, landlords, building owners, and budget hotels, etc
- Private Beta launch in May at Collision 2017 in New Orleans, LA, USA
<https://www.crunchbase.com/organization/Pocketinns-inc>



- Developed a scalable, easy-to-use platform with best-of-breed user interfaces and features
- Performed beta testing and commenced intellectual property protections
- Built an eclectic mix of end consumers
- Built a growing user base of hosts and users in Europe and added an inventory of 50,000 properties
- Using aggressive traditional, new media, viral and grassroots marketing and public relations initiatives to create awareness of the Pocketinns brand, we engaged users in a meaningful way to gain traction in the market through innovative marketing and guerrilla tactics
- Currently working on the Pocketinns Umbrella Project ITO to raise funds in order to expand our offering and further move into new verticals, like creating new marketplaces, adding a professional social network and incorporating the financial platform to offer complete solution for all transactions happening within the Pocketinns ecosystem using the PINNS tokens.

Pocketinns 1.0: Screenshots

www.Pocketinns.com



Responsive Mobile web and App Platform - Currently in Development



a. Mobile – Homepage

b. iOS and Android – Rideshare

c. iOS and Android – Travel and Hospitality

3.3 Competitive Landscape

The Internet has revolutionized the way we communicate, shop, and find service providers. Ridesharing services like Uber and Lyft, and online booking apps like Amazon, Instacart, Grub hub, and Airbnb allow consumers to find food, groceries, transportation, and accommodation anywhere. The ubiquity of high-speed Internet coupled with mobile apps at everyone's fingertips has created a new era – the era of “on-demand economy” – and sprouting several billion-dollar brands.

The Pocketinns Marketplace 1.0 is filling a major gap in the industry by facilitating the value proposition offered to short-term renters who can stay in the comfort and privacy of a single-family residence, or at budget hotels, thereby offering basic or luxurious amenities at fractional prices. Travelers/guests looking for flexible stay options or who are also staying for more than a night or two prefer the value and convenience of being in a great location without the hassles of typical branded hotel chain. Often, for less than the cost of a branded hotel, they can rent a full house or apartment or a budget hotel with a gourmet kitchen, large-screen HDTV, high-speed Internet, and plenty of space for relaxing. This is not the case with typical hotels or even travelers’ hostels.

The current website and app will sync the users’ accounts and can be accessed from any location. The platform has thorough descriptions of each space for rent and a back-end management system for customers to view a dashboard of their accounts. The Company, as noted, has also embarked on a search engine optimization campaign to increase online visibility and organic ranking on all major search engines, especially optimized for web and mobile search. The website and mobile sites will be both driving customers to the app store, helping to create a large and growing customer base for the ever growing Pocketinns marketplace.

The “on-demand economy” has further moved the needle for short-term rentals, with Uber-style real-time booking apps that allow people to search for nearby rooms. Also known as the “peer-to-peer marketplace,” apps like Grubhub, Instacart, Amazon, Uber, Airbnb, and countless others that connect people looking for a product or service with those who have it. However, even the largest and best-known companies have not fully leveraged the market potential for a combined decentralized marketplace economy.

Pocketinns’ monetization model will be based on the monthly subscription system and further driving revenue by providing low cost support services to the existing ever-expanding marketplaces, which for example will need a full-fledged financial support system to facilitate the monetary transactions. All of these transactions will be facilitated by utilizing the PINNS tokens.

Additionally, Pocketinns is also pioneering the reverse-bidding model that has been implemented in the Pocketinns Marketplace 1.0 with these benefits:

- Providing travelers, the best real-time decision-based prices on available inventory while allowing the verified hosts to draw a consistent source of income
- Facilitating a “book and generate” sales model that creates a bidding service to benefit both guests and hosts
- Implement the bidding system across multiple marketplaces where Pocketinns intends to expand for the benefit of both buyers and sellers.

Pocketinns will separate itself from the crowd as being the only company offering multiple decentralized marketplaces on a single platform based on blockchain technology. It is the first to market and will monetize and operate on scale through its own community of buyers and sellers using its own internal currency - the PINNS token.

Pocketinns, though being the first to adopt the blockchain approach to unify various marketplaces, still faces competition from several highly-funded and valued companies such as Airbnb which has been funded to the tune of \$3 billion and valued at \$31 billion¹, Amazon with a market cap exceeding \$525 billion², Uber whose total funding stands around \$5 billion and is valued at \$50 billion³, and many others. However, being a first mover in implementing the multi-marketplace-oriented blockchain platform, Pocketinns will build itself into sizeable business considering the value proposition it brings to both buyers and sellers without compromising on overall quality of our service.

These companies all have similar offerings in the P2P market. Though these companies are very similar in structure, there is still a big difference with the way the business model and monetization structure works. Companies like Airbnb, Uber, Instacart, Amazon charge commissions on every transaction conducted on their platform and this will be a major differentiator, as Pocketinns will provide services with no commissions in a decentralized form using the blockchain technology. With a combined estimated global market to be worth around \$3.2-3.7 trillion, Pocketinns as a future market leader will create a true community around the standards of ease-of-use, affordability, and great service. This is where Pocketinns believes it will excel and truly differentiate itself.

4.0 Market Analysis

The total online marketplace economy currently accounts for approximately 19.1% of the total addressable market for products and services. An AMAS global report estimates that by 2030 the combined total addressable market for on-demand work and global marketplaces can potentially reach up to \$6 trillion globally. The figures are based on “reported and leaked revenue data from various on-demand companies” and are estimated to be approximately \$1.2 trillion in 2016. At the current industry penetration, the Local on Demand Economy (LODE) market in 2020 would total \$1.78 trillion, but the increasing penetration of LODE service providers could drive the market to over \$2.1 trillion.

As a result, LODE platforms have been attracting a high rate of investment. Investment in on-demand mobile services in 2015, for instance, grew 614% to \$4.12 billion, and total funding since 2010 has reached \$14.4 billion. The top-funded platforms (including ridesharing company Uber, vacation-rental site Airbnb, event-booking site Eventbrite, hotel-booking site Hotel Tonight, and others) are shown below.

With mobile commerce and consumer apps, the overall mobile marketplace is projected to reach \$910 billion by 2020, up from \$420 billion in 2015. Consumer app revenue, as further detailed below, will grow from around \$30 billion in 2014 to \$75 billion by 2018. According to a report from Digi-Capital, travel and lifestyle apps are among those that will see strong growth in the coming years.

Following are the most up-to-date numbers:

- Uber: \$ 8.81Billion
- Lyft: \$ 2.61Billion
- Airbnb: \$ 3.4Billion
- Instacart: \$ 674.8Million
- Eventbrite: \$ 221.78Million
- Thumbtack: \$ 273.2Million
- Freshdirect: \$ 280Million
- Hotel Tonight: \$ 117.69Million
- Gett: \$ 513Million



5.0 – SWOT Analysis

The following is a summary of the Company's strengths, weaknesses, opportunities, and threats.

Strengths:

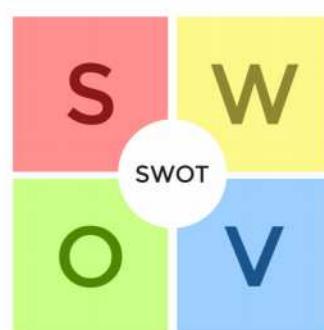
- a. Cutting edge blockchain technology powering the web and mobile platform, with a solid and realistic monetization strategy
- b. First to market using the decentralized marketplace subscription concept
- c. The Pocketinns service offers buyers and sellers a singular decentralized platform to buy and sell their goods and services.
- d. A professional financial support network to ensure every requirement of the transactions conducted within the Pocketinns eco system are met without any external dependency.
- e. A decentralized ecosystem with its own PINNS cryptocurrency for conducting all transactions in a decentralized manner.
- f. A marketplace powered by the complete involvement and innovation of its community members
- g. Recession-proof business as we expect more people crowding to our platform during recession periods.

Weaknesses:

- a. New company with limited funds and infrastructure
- b. Lack of brand image
- c. More experienced hires are needed to supplement start-up efforts.

Opportunity:

- a. Access to a large multi-trillion-dollar industry
- b. Redefine the entire financial transaction system of the new economy.
- c. Create a multi-trillion-dollar economic engine where PINNS token will be the sole operational currency within the ecosystem
- d. Opportunity to drive and build a universal community focused towards a common goal.
- e. One-stop marketplace for buyers and sellers to conduct all their transactions.
- f. Capitalize the first-to-market opportunity.



Threats:

- a. Multiple established competitors with deep pockets but none offering what the Pocketinns ecosystem does.
- b. Continuous marketing efforts are required to develop revenue and educate the consumers of the overall value until our service hits mainstream.
- c. Uncertain Legal, Regulatory, and compliance requirements.
- d. Possible naysayer claims that the Pocketinns vision is ambitious due to their limited understanding of the core workings of the project and
- e. General Claims that the Pocketinns ITO hard cap of \$46 million maybe too high without realizing that being a consumer facing company across multiple verticals and demographics creates multiple costs related to research and development, sales and marketing, community involvement and growth, finance, legal, regulatory and compliance etc.

6.0 Blockchain Implementation

Pocketinns has identified that while staying true to the decentralized blockchain model and to build a true competitive business, the company needs to bring all the marketplaces under one roof to make sure buyers and sellers have quality and service comparable to the biggest and best companies in the world. To ensure that the Pocketinns platform is sustainable, the scale of transactions between the buyers and sellers is a vital component. Pocketinns can also build an enormous business by relying on the monetization on other aspects of the platform while ensuring a truly decentralized service. This includes the Pocketinns Professional Community Network that uses a simple ad-based model to offer commissions distributed 10%-30% between Pocketinns and the community members, Priority Listing/Pickups Fees, Financial Network transaction fees, Loans, Peer to Peer Lending, financing, Mortgage, and interest collection.

Thus, the next step for Pocketinns is to launch an ITO to raise funds for further growth and blockchain implementation. The innate token of the platform is called PINNS. Our vision is to transform the Pocketinns platform into a PINNS community. The PINNS community will be a driving force in outlining the success of the platform and will be having an absolute vote in ensuring a completely decentralized service. PINNS holders will have the right to a democratic voting system by order of badges of seniority, reviews and usage.

A smart algorithm based on the following factors will determine seniority:

- a. Number of reviews
- b. Score
- c. Contributions
- d. Quality of contribution – Up marked by Pinns community
- e. Investment of Logged Time
- f. Transactions Conducted etc.

Community members are rewarded for providing regular reviews, transactions, referrals, development, sales, and marketing inputs by seniority badges that ultimately lead to free PINNS tokens which will be set aside initially for the purpose of community mining and can be used directly without mining to conduct transactions on our internal ecosystem.

If the community member wants to mine the PINNS tokens he earned, a mining request is placed within his Pocketinns internal anonymous dashboard where the PINNS tokens are released for mining purposes. Out of the total tokens issued, a percentage will be kept for community mining. This privilege is provided to only the PINNS community members. Mining PINNS tokens will be a privileged option, unavailable to members outside of our community. It is only awarded to contributing community members. We plan on building a secure PINNS mining network for community members. To gain access to mine and be awarded the PINNS token, community members must reach certain benchmarks . More information on the mining model is available in our Technical White Paper

7.0 Decentralized Marketplace

The idea for an ITO stems from a vision to translate Pocketinns into a blockchain-oriented global marketplace economy where the entire chain of peer to peer goods and services can be traded under a singular decentralized umbrella platform that supports a singular infrastructure, social network platform, financial services, payment gateways, and a democratic Community with its own laws of governance, to facilitate the free flow of trade and commerce. The Pocketinns vision stipulates the creation of one single marketplace of marketplaces and a backend infrastructure to support the free flow of data and financial transactions for all buyers and sellers, under one simple network to trade safely, securely and easily, while monetizing their transaction under the supervision of a democratic community.

7.1 List of Marketplaces

The PINNS Token Platform will consist of the following marketplaces and these marketplaces will be developed internally or by partnering with external vendors.

- **7.1.1. - Pocketinns 1.0 - Hospitality**

The alternative travel and home accommodation platform that allows you to check in and check out through a revolutionary Time Block and Reverse bidding system for maximum value and savings. The project is currently live and acts as the proof of concept of the first marketplace that will be part of the PINNS token network.

- **7.1.2. - Pocketinns 2.0 - Travel**

The car rental network that allows you to pick your car and drop it off at any time using our Time Block and reverse bidding system.

- **7.1.3. - Pocketinns 3.0 - Transportation**

The ride-share network connects drivers and riders to a community driven network of cars which will include a revolutionary bid system in addition to the regular pricing system used in today's marketplaces.

- **7.1.4. - Pocketinns 4.0 - Shared Workspaces**

The workspace-oriented marketplace that provides shared workspaces and services at different locations provided by end-property owners, property managers, and property management companies.

- **7.1.5. - Pocketinns 5.0 - Shopping**

The online shopping marketplaces would be a peer to peer market that would facilitate the B2C and B2B transaction of goods and services around a decentralized platform where buyers and sellers can buy and sell goods of all kinds at wholesale prices.

- **7.1.6. - Pocketinns 6.0 – Real Estate**

The decentralized platform providing residential real estate for buyers, sellers, and other real estate professionals. Our revolutionary reverse bidding platform will also be introduced in this system. PINNS financial network would also provide access to financing and insurance options.

- **7.1.6. - Pocketinns 6.0 – Automotive**

This online car shopping marketplace for sellers would provide a geographical aggregation of new, used, and certified pre-owned cars from car dealers and private sellers in addition to providing a community-based service where car reviews, dealer and user experience reviews, shopping suggestions and additional provision for car financing and car insurance can be availed on our PINNS financial network.

- **7.1.7. - Pocketinns 7.0 – Other internal and third party based marketplaces**

These marketplaces would include Legal, Shipping, Logistics, Insurance, and Health care services where both the internal community and external developers, entrepreneurs and organizations can integrate themselves into the Pocketinns platform and provide their services by charging minimal fees to our community members and sharing these revenues with Pocketinns. These platforms, once approved, will also have access to use the Pocketinns' reverse bidding system.

7.2 Marketplace Support Infrastructure

The above marketplaces will be built on an internal infrastructure system that enables secure and easy facilitation of trade. These umbrella infrastructure systems will be built to support all the above marketplaces.

- **7.2.1. - Data Storage**

Instead of leveraging centralized databases like MySQL or MariaDB we will be leveraging the capabilities of Decentralized Cloud Storage Systems based on new blockchain standards.

- **7.2.2. - Professional Community Network**

We will implement a internal community network to allow news and video sharing, manage dashboards and updates, confirmations, transaction management, legal, voter identity management etc.

- **7.2.3. - PINNS One - Financial Network and Services**

PINNS One Financial Network is an internal network for conducting all financial transactions smoothly within the ecosystem. This would enable users to remit money orders/transfers, payrolls, and perform FX conversion via fiat currencies to ensure the PINNS token can be converted anywhere around the world. These financial services will be created exclusively to support the PINNS community platform by providing them with internal payment processors, escrow services, and internal financial services between community members to facilitate the free flow of funds internally.

8.0 Monetization Model

The Pocketinns platform will ensure that the entire model stays truly decentralized without charging commissions on any marketplace-related transactions to buyers or sellers. Instead we will keep the entire platform decentralized by implementing a community-oriented approach and charging very minor fees from monthly subscriptions and other support networks on the PINNS platform. Following are the key features of our monetization model:

1. The First year of subscription is provided free of cost for buyers and sellers to make it part of their everyday life to buy and sell. We will then charge a flat Monthly Subscription Fee of \$9.99 for buyers and a marginal service fee of 1.99% from small business vendors. For the buyers their complete annual subscription fees will be provided as a rebate at the end of every year upon reaching benchmarked spending parameters.
2. We will charge minimal fees for all financial transactions on our network.
3. We will take a small advertising fee for higher priority in listing of goods or services from sellers on the decentralized marketplaces.
4. We will take minimal financial fees for all mortgage- and loan-based transactions conducted on our platform.
5. We will charge vendor fees for utilizing our smart contract system.
6. We will also offer a flat fee option for large-scale sellers and businesses made available on custom turnover basis.
7. We will charge between 10% to 30% ad-sharing fees with registered members on their professional community network platform.
8. We will take a small share of revenue from external developers/entrepreneurs and organizations integrating to our platform.

9.0 Development Roadmap and Milestones (2018-2025)

1. ITO Raised Amount - \$ 46 million

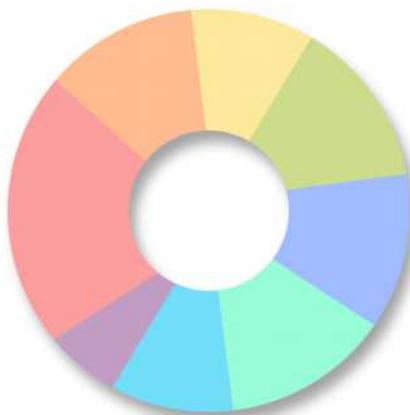
2. ITO Raised Amount - \$ 23 million

3. ITO Raised Amount - \$ 12 million

- Raised Amount - \$ 46 million

- a. Implement and move the current travel and hospitality segment implemented partially to the blockchain platform and keep evolving the entire blockchain model.
- b. Release the iOS and Android version of the Pocketinns 1.0 platform in March 2018.
- c. Model the travel marketplace segment further for scaling purposes by July of 2018 through end of 2022.
- d. Achieve a projected target of paid 10 million registered users by 2025 and creation of a technology community to create an internal open source code platform and process for ensuring the growth, security and quality by December 2018.
- e. Implementation of the PINNS Payment processor by 2018 December
- f. Implement the PINNS professional community network by end of October 2018.
- g. Laying the foundation for the PINNS One financial system for community transactions, conversion of FIAT currencies to PINNS Token and vice versa and thereby providing services such as FX conversions, Travelers PINNS Tokens (Travelers Checks), Money Orders/Remittances to Pocketinns Token holders by charging a minimal transactional fee. The implementation will be completed by the first quarter of 2019.

- h. Building a sales and marketing, communication and media team by June 2018
- i. Scaling properties from current 50,000 properties to 4 million properties by end of 2022.
- j. Create a decentralized data storage facility for PINNS Token holders and members by working and integrating with third party pioneers in this space providing data storage solutions by the end of 2018.
- k. Invest in infrastructure and increase resources as required. This will be employed throughout 2018-2022.
- l. Train existing resources to achieve required targets and scale lean by employing smart processes and automation systems throughout the year ensuring this is a continuous and ongoing process.
- m. Ensure homes, vacation rental, and properties are available in at least 191 countries or across 45,000 cities by end of 2025.
- n. Creation of a technology community to create an internal open source code platform and process for ensuring the growth, security and quality of the PINNS platform by 2018.
- o. Implementing the web and PINNS mobile version of the car rental android-hailing service while creating the necessary infrastructure around it for its community of drivers and users by May of 2019
- p. Launch the car rental, ride-hailing service, and automotive sales in at least 100 countries or across 20,000 cities utilizing newly hired infrastructure and personnel specifically for the mentioned segments by end of 2023.
- a. Achieve targeted revenues of \$2.2 billion USD by 2025 through monthly subscriptions and other multiple monetization options.
 - a. Revenue: 10,000,000 registered users *\$9.99 p.m*12 months = \$1,198,800,000 (\$1.2 billion USD)
 - b. Revenue from other PINNS services targeted at \$1 billion USD.
- q. Raise additional funding of \$150 million or as required, through part debt consolidation, private equity or through Venture capital firms to fuel future growth during the middle of 2021.
- r. Launch the decentralized online PinnCom (Online ecommerce platform), a place for buying and selling various goods and services and creation of a focused business entity to ensure focus and quality in the area.
- s. Create an open blockchain-based system where other developers and business owners integrate their goods and services on the PINNS platform on a revenue sharing basis.
- n. Complete the Implementation of other key marketplaces, in areas such as Legal, Shipping, Logistics, and Grocery as well as food delivery, real estate, insurance, media, entertainment by 2025.
- o. Constantly identify and acquire new artificial intelligence, machine learning, and blockchain startups looking to disrupt and add value to the current Pocketinns marketplace ecosystem.

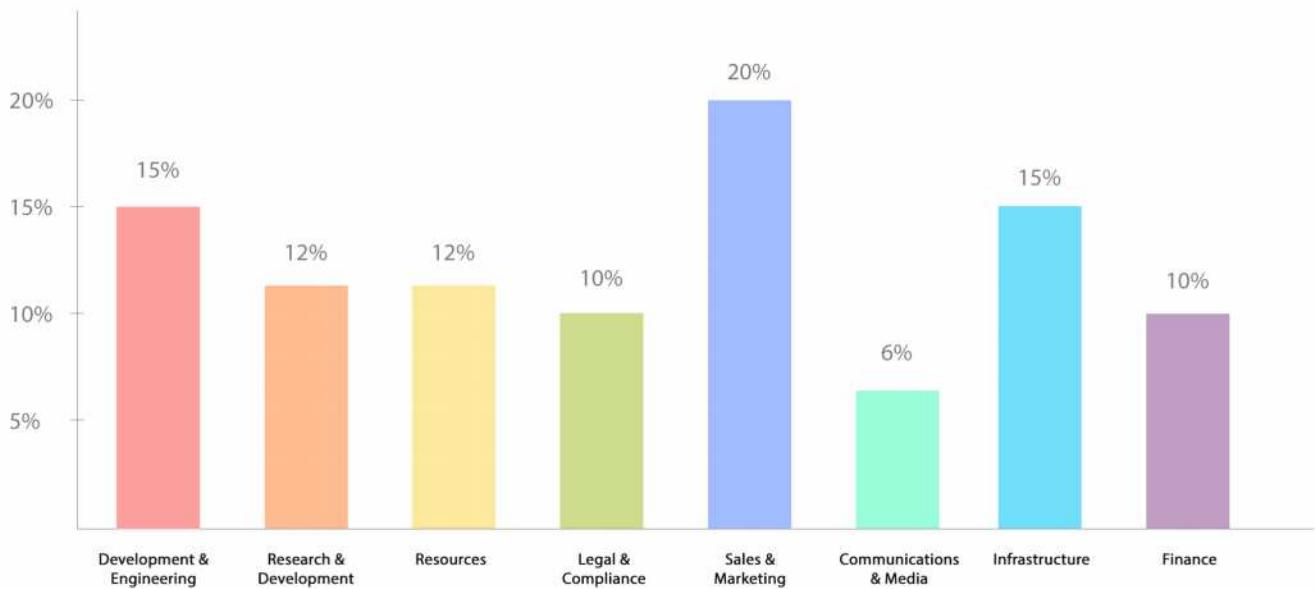


1) Development and Engineering	15%	○
2) Research and Development	10%	○
3) Resources	12%	○
4) Legal and Compliance	10%	○
5) Sales and Marketing	20%	○
6) Communications and Media	6%	○
7) Infrastructure	15%	○
8) Finance and Acquisitions	12%	○

- Raised Amount - \$ 23 million

- b. Implement and move the current travel and hospitality segment to the blockchain platform and keep evolving the entire blockchain travel model.
- c. Release the iOS and Android of the Pocketinns 1.0 platform in March 2018.
- d. Model the travel marketplace segment further for scaling purposes by July of 2018 through end of 2022.
- e. Reach a target of paid 5 million registered users by 2025 and creation of a technology community and platform to create an internal open source code platform and process for ensuring the growth, security and quality by December 2018.
- f. Implementation of the PINNS Payment processor by 2018 December
- g. Implement the PINNS professional community network by end of October 2018.

Laying the foundation for the PINNS One financial system for community transactions, conversion of fiat currencies to PINNS Token and vice versa and thereby providing services such as FX conversions, Travelers PINNS Tokens (Travelers Checks), Money Orders/Remittances to Pocketinns Token holders without charging a fee. The implementation will be completed by the first quarter of 2019.
- h. Building a sales and marketing, communication and media team by June 2018.
- i. Scaling properties from current 50,000 properties to 2.5 million properties by end of 2022.
- t. Create a decentralized data storage facility for PINNS Token holders and members by working and integrating with third party pioneers in this space providing data storage solutions by the end of 2018.
- u. Invest in Infrastructure and increase resources as required. This will be employed throughout 2018-2022.
- v. Train existing resources to achieve required targets and scale lean by employing smart processes and automation systems throughout the year ensuring this is a continuous and ongoing process. Ensure homes, vacation rental and properties are available in at least 150 countries or across 30,,000 cities by end of 2022.
- j. Creation of a technology community to create an internal open source code platform and process for ensuring the growth, security and quality of the PINNS platform by 2018.
- k. Implementing the web and PINNS mobile version of the car rental, ride-hailing service and creating the necessary infrastructure around it for its community of drivers and users by May of 2019
- l. Launch the car rental, ride-hailing service and automotive sales in at least 75 countries or across 10,000 cities utilizing newly hired infrastructure and personnel specifically for the mentioned segments by end of 2022.
- m. Achieve a targeted revenue of \$900 million USD by 2025 through monthly subscriptions and other multiple monetization options.
 1. Revenue: 5,000,000 registered users *\$9.99 p.m*12 months = \$599,400,000 (\$600 million USD)
 2. Revenue from other PINNS services targeted at \$400 million USD
- n. Raise additional funding of \$75 million or as required, through part debt consolidation, private equity and through Venture capital firms to fuel future growth during the middle of 2021.
- o. Launch the decentralized online PinnCom-Commerce (Online ecommerce platform) marketplace for buying and selling various goods and services and creation of a focused business entity to ensure focus and quality in the area.
- p. Create an open blockchain-based system where other blockchain developers and business owners integrate their goods and services on the PINNS platform on a revenue sharing basis.



- Raised Amount - \$ 12 million**

- Implement and move the current travel and hospitality segment to the blockchain platform and keep evolving the entire blockchain travel model.
- Model the travel marketplace segment further for scaling purposes by July of 2018 through end of 2022.
- Reach a target of 2 million paid and registered users by 2025 and creation of a technology community and platform to create an internal open source code platform and process for ensuring the growth, security and quality of the PINNS platform by 2018.
- Implementation of the PINNS Payment processor by 2018 November
- Implement the PINNS professional community network by end of October 2018.
- Laying the foundation for the PINNS One financial system for community transactions, conversion of fiat currencies to PINNS Token and vice versa and thereby providing services such as FX conversions, Travelers PINNS Tokens (Travelers Checks), Money Orders/Remittances to Pocketinns Token holders without charging a fee. The implementation will be completed by the first quarter of 2019.
- Building a sales and marketing, communication and media team by June 2018
- Scaling properties from current 50,000 properties to 2 million properties by end of 2022.
- Create a decentralized data storage facility for PINNS Token holders and members by working and integrating with third party pioneers in this space providing data storage solutions by the end of 2019.

Our Investor Grade Initial Token Offering Dates

Begins on :
Jan 15th, 2018,
10a EST (Monday)

Ends on :
Jan 31st, 2018,
10a EST (Wednesday)

- j. Invest in Infrastructure and increase resources. Train existing ones to achieve required targets and scale lean by employing smart processes and automation systems.
- k. Ensure homes, vacation rental and properties are available in at least 100 countries or across 2,000,000 cities by end of 2025.
- l. Creation of a technology community to create an internal open source code platform and process for ensuring the growth, security and quality of the PINNS platform by December 2018.
- m. Implementing the web and PINNS mobile version of the car rental and ride-hailing service, and creating the necessary infrastructure around it for its community of drivers and users by May of 2019
- n. Launch the car rental, ride-hailing service and automotive sales in at least 50 countries or across 3,000 cities utilizing newly hired infrastructure and personnel specifically for the mentioned segments by end of 2022.
- o. Achieve a revenue milestone of \$340 million USD by 2025 through monthly subscriptions and other multiple monetization options.
 - 1. Revenue: 2,000,000 registered users *\$9.99 p.m*12 months = \$239,760,000 (\$240 million USD)
 - 2. Revenue from other PINNS services targeted at \$100 million USD
- o. Raise additional funding of \$50 million or as required, through part debt consolidation, private equity and through Venture capital firms to fuel future growth during the middle of June 2021.



10.0 Post - IT0 Marketing Strategy

At the outset, Pocketinns will be utilizing some strong grassroots and guerrilla, viral, and direct marketing campaign to capture the intended targets of landlords and home/business owners who are populating Pocketinns.com and its app. This will begin initially in Europe and we plan to move to U.S. gradually. The company will be using its online and social media presence, inherent in the Pocketinns platform (Facebook, Twitter, YouTube, LinkedIn, Instagram, Pinterest and others) to establish its community-based space-rental hub with everyday people who are seeking to rent day and/or night space during travel. This will have multiplying effects because of the viral nature of reaching people through online and social media and accessing their network of contacts.

By first allowing free referrals and free membership and free access to list properties, Pocketinns will quickly overcome the initial mobilization hurdle and look at attracting a dedicated following of community members. Users are free to browse as they please and are only prompted to pay if they complete the reservation, allowing Pocketinns to maximize the number of potential transactions. Pocketinns intends to form a reputation across multiple implemented marketplaces in terms of personalization, reliability and trust, therefore attracting users who are not just price-conscious but also look for high levels of quality and service. Internet Specific marketing efforts will span from viral and standard marketing to as well as trade shows and events. This includes:

- **PPC/CPM:** The company will also employ a pay-per-click (PPC) and CPM (cost per thousand impressions) campaign that uses text and banner ads along the sidebars of search engines and on relevant sites that target the same audience. Services such as Google Ad Sense will potentially be used, etc. Advertising can also occur through Facebook and other social media.
- **E-mail marketing:** The company's customer and potential customer list will grow every day and it will institute an aggressive e-mail marketing campaign as well as maintain an opt-in mailing list to advertise new services, new cities, and help engender good customer relationships.
- **Social Media:** The Pocketinns website will have a Facebook and Twitter link where consumers can hit the "Like" and "Tweet" buttons to share the Company's info within their social networks. LinkedIn, Pinterest, Instagram, Google+, and other social media tools will be employed as well. In addition, Pocketinns will be tying up with celebrities, influencers to ensure a constant word of mouth.

Aggressive international expansion will be a priority for Pocketinns as the peer-to-peer marketplace expands exponentially. As such, new offices will need to be created in major cities such as London, Paris, Budapest, Bangalore, Shanghai, and others. Local teams can better understand the geography and culture of the country, leading to better marketing, customer service, and dealings with legal issues. Next, 24-hour customer service will need expansion into other languages in order to educate new users and retain previous customers. Without adequate support, there is a danger of potential customers moving towards other marketplaces. Finally, advertising efforts are required to further educate the general population about the usefulness of our platform and the drive the benefits of a "collaborative community driven marketplace" business. Since the concept is still new and widely untapped, increasing expenditures on educating the international market could lead to the most potential for maximizing worldwide profitability.

11.0 Investor Returns

Pocketinns is focused on integrating the tokens sold during the crowd sale organically into the product. Our coin is not about being bought and sold on an exchange. A fundamental problem for many digital tokens released during an ITO is that they come under massive speculative pressure as soon as they hit the markets. In order to counteract that and prevent the token from ending up as a useless gimmick, we will work to ensure a solid level of demand for it. This demand will only increase for our PINNS tokens owing to the fact that they will be the only currency used for transaction within the Pocketinns ecosystem within the Pocketinns marketplace, which are integrated seamlessly into our business model.

To sum it all up, we have ensured that the use of a decentralized token increases with the growth in our product as, by design, and it is a fundamental part of the whole marketplace system.

12.0 Team

Smita M. Seetaram - Co-Founder and COO



<http://linkedin.com/in/smita-m-seetaram-203985148>



Smita is the co-founder of Pocketinns and has nearly 10 years of IT experience. She is an Oracle certified expert in Oracle database technology solutions and a blockchain professional focused on backend development with Oracle 10g and 11g. Smita has worked with all phases of System Development and Project Management Life Cycles, from analysis of business requirements, designing the implementation strategy, data analysis, and relational database design and architecture, to business/technical liaison, workflow and quality assurance.

Smita earned a Bachelor's degree in Computer Engineering from TPCT's Terna Engineering College in Navi Mumbai, part of Mumbai University.

Sarva G Mada - Founder and CEO



<http://linkedin.com/in/smada>



Sarva is the founder of Pocketinns with Smita and he is a certified blockchain professional and a certified project management consultant, with over 12 years of engineering experience in IT technical project management, including 10 years of planning and implementation with Fortune 500 companies. Sarva is a seasoned entrepreneur having founded and sold his last two businesses and also a seasoned professional with outstanding testing, project planning, execution, monitoring, and resource balancing skills with ability to support multiple simultaneous projects in a matrix organizational structure. Most recently, Sarva was working as a Technical SQA Director and previously, Sarva worked as an Automation Architect mapping client's vision, metrics, goals and CTQs to achieve organizational goals. Sarva holds a Bachelor's degree in Computer Science and Commerce from Bangalore University, and an advanced diploma in Software Engineering from the National Institute of Information Technology.

Amol Sharma - Chief Technical Architect

 <http://linkedin.com/in/amolx>



Amol is a tech entrepreneur, Investor and Googler with experience in Blockchain development, AI, Augmented Reality & Virtual Reality. Amol has worked as a Service Delivery manager on Google cloud's machine learning team. Amol has a long record of architecting and successfully guiding fortune 500 retailers in launching their e-commerce platforms. Amol is a founding member of VR/AR Industry Committee for Retail and eCommerce. Previously, Amol was founder of app Chrono - a crowdsourced event prediction platform. Amol is also an investor in multiple companies such as Nanonets, Vector Space Systems Star City etc.

Abhishek Sehgal - Chief Technology officer

 <http://linkedin.com/in/asehgal123>

Abhishek is an industry wide recognized and respected senior technology leader. He has more than 14 years of experience as a developer, startup technology mentor., worked at various fintech majors and most recently at Sage financials as a Manager of Research and Development. A longtime advocate of the crypto community and an avid miner, Abhishek has dedicated his entire work to the fast growing blockchain ecosystem with specific focus on the decentralizing of the marketplaces. Abhishek has a Bachelor's in Information Technology from Manipal University and Master in Computer Applications from the Sikkim Manipal University of Health, Medical and Technological Sciences.



Blockchain Delivery Team -



Himanshu Pandey
Lead Architect - Blockchain Development

 <http://linkedin.com/in/himanshu-pandey-254b67a8>

Nakul Shah
Project Manager - Blockchain Development

 <http://linkedin.com/in/nakul-s-shah>





Rahul Singh

Lead Engineer - Blockchain Development



<http://linkedin.com/in/rahul-singh-99a313147>



Malay Tripathi

Architect - Full Stack Blockchain Development



<http://linkedin.com/in/malaytripathi>

Development, Sales & Marketing

- | | | | |
|-------------------------|---|-----------------------|------------------------------|
| ● Ashish Goswami – | Head of Web and Mobile | ● Himank Jha – | UI/UX Architect and Designer |
| ● Ravi Arya - | Blockchain and Smart Contract Developer | ● Ramprakash S - | Android Lead Engineer |
| ● Shikhar Srivasthava - | Blockchain and Smart Contract Developer | ● Deepak A – | IOS Engineer |
| ● Kaushik Ghosh – | Blockchain & Backend developer | ● Devraj Urs – | QA Engineer |
| ● Aman Jain – | Sr. Software Developer | ● Satish Kondur – | Sales & Marketing |
| ● Abhishek Ramaiah - | Global Head - Community, Marketing & Partnerships | ● Hamsika Shetty – | Community Manager |
| ● Ijaz Mirz – | Digital Marketing Head | ● Nashit Zafar – | Digital Marketing Strategist |
| ● Dakota Orlando – | Media Relations | ● Tracy Shea – | Head of PR & Marketing |
| | | ● Basant Yaduwanshi – | Web Developer |

Advisors

John Biggs



<http://linkedin.com/in/jdbiggs>



John Biggs is the Editor and current contributing writer for TechCrunch, a startup mentor at Tech Stars and specializes in the blockchain and cryptocurrency vertical . He is also an Entrepreneur, founder at Token Reporter.com, programmer and consultant for startups.

John holds a BS, in Information Systems from Carnegie Mellon University and a Master's in Economic Reporting from New York University.

Dr Stylianos (Stelios) Kampakis:



<http://linkedin.com/in/dr-stylianos-kampakis>

Dr Stylianos is a Data Scientist, Member of the Royal Statistical Society and Advocate at the Tech London Advocates. He is a polymath with degrees in Artificial Intelligence, Machine Learning, Statistics, & Economics.

Dr. Stylianos holds a Phd. In Computer Science from the University College of London, MSc, in Informatics from the University of Edinburgh, MSc, Advanced Computational and Telecommunication systems with specialization in Intelligent Systems. Dual Bachelor's Degree in Mathematics, Statistics and Psychology.



Dr. Theodosis Mourouzis



linkedin.com/in/theodosis-mourouzis-phd-58556a15



Dr Theodosis Mourouzis is the Director of the MSc in Business Intelligence and Data Analytics at the Cyprus International Institute of Management (CIIM) and a Research Fellow at UCL's Centre for Blockchain

He holds a BA/MA and a Master of Advanced Study in Mathematics from University of Cambridge, a Master of Research (MRes) in Security Science and a PhD in Information Security and Cryptography from University College London (UCL). His research interests lie in the area of symmetric cryptanalysis, optimization techniques in cryptanalysis, applications of data analytics techniques in fraud prevention and Blockchain. He has consultancy experience across many countries including UK, USA, UAE, Canada, and Israel and he has been a consultant with many SMEs and big organizations.

Ronn Torossian:



linkedin.com/in/ronntorossian

With 20-plus years of experience creating powerful narratives, Ronn Torossian is one of the most well respected Public Relations professionals in America. Under his leadership, 5WPR has grown into one of the 15 largest independent

PR firms in the nation, with more than 150 professionals. Torossian has been recognized with many awards including being named PR Executive of the Year by the American Business Awards, an Ernst & Young Entrepreneur of the Year semifinalist. Torossian serves as Chief Marketing Officer (CMO) and as an advisory board member for JetSmarter, the fastest growing private jet company in the world. He is considered a thought leader on Public Relations and communications, including crisis management, public affairs and social media, and is called on to counsel blue chip companies, top business executives and religious leaders both at home and internationally. Torossian's diverse roster of client experience includes work for Sparkling Ice, KRUPS, L'Oréal, Unilever, Walgreens Medifast, SAP NS2, Zeta Global, Wendy Williams, Camp Bow Wow and other publicly traded companies, brands and organizations. He has represented top global brands including Coca-Cola, McDonald's and Microsoft. His firm was named "PR Agency of the Year" three consecutive years by the American Business Awards.



Torossian regularly provides expert commentary for CNBC, Entertainment Tonight (ET) and Fox News, among other media outlets, and is a contributing columnist for Forbes and the New York Observer. He has been featured in Bloomberg Business Week, The New York Times, Inc. Magazine and more. Torossian's "Behind the Lines" blog gives readers an insider perspective on media, marketing and trending topics while his book, "For Immediate Release: Shape Minds, Build Brands, and Deliver Results With Game-Changing Public Relations," is a PR best-seller.

Legal Counsel



Douglas Park:



<http://linkedin.com/in/douglaspark>

Douglas Park is a transactional and securities attorney who has been named to the Super Lawyers list in Northern California in Business/Corporate law. He has taught Starting Startups at Stanford University. Doug holds an AB magna cum laude with highest honors in Sociology from Harvard College, a PhD in Business from Stanford Graduate School of Business, and a JD from University of Michigan Law School.

Reza Dibadj:



<http://linkedin.com/in/reza-dibadj>



Reza Dibadj is an accomplished corporate and securities attorney who has published over thirty articles in law journals and publications like the Financial Times. He has taught and advised extensively on securities litigation, business entities, and enterprise liability. Reza earned an AB magna cum laude in Electrical Engineering from Harvard College, a MBA, with distinction, from Harvard Business School, and JD magna cum laude from Harvard Law School.

13.0 Conclusion

Blockchain technology has the potential to disrupt ecommerce processes and systems. It can eliminate the need for trusted third parties, decrease costs and eventually increase profits for businesses. Thus, translation from Web 1.0 to Web 2.0 is going to be a reality soon. Pocketinns intends to be the first mover in this space by taking advantage of this technology to upgrade how e-commerce works and transfer the benefits to buyers and sellers by eliminating expensive fees.

We realize that blockchain is not a one-size-fits-all solution and our product's expansive plans might not fit into the infrastructure of the existing blockchain. Thus, if a need arises, we will consider creating an independent blockchain specifically designed to support PINNS Project. All decisions will be made by consensus of community members after a detailed paper reasoning out the proposition has been submitted. Blockchain, though in its early stages, has proved itself in practice and is on track to becoming a mainstream technology supporting the backend of various applications in the next decade years. This presents us with a unique opportunity to begin at the very inception of this technological revolution and gain from its upside in the coming years.

14.0 Governance

Pocketinns plans on using an unbiased governance group comprising of Pocketinns core team and external steering committee. Furthermore, our transparent voting system to implement decisions and suggestions made during development phases, after announcements of key changes, closely reflects the value of community-driven governance.

The decision to incorporate community mining is also a step towards creating open, unbiased ecosystem where participants serve as co-owners and decision makers for the platform. In overlaying a community-driven mining system, the PINNS Project further distinguishes itself within the crowded ITO ecosystem as having a long-term, strategic approach.

Our aim is to build a completely decentralized autonomous organization that is powered fully by the community. By incentivizing participation over a longer period of time, we believe we will be better able to accomplish this goal. Our overarching goal is to harness the wisdom of the crowd in making decisions that will garner the greatest reward for holders. Like any functional democracy, the system requires voters to be invested in decision-making. Additionally, voters cannot vote if they do not hold the PINNS tokens. Through a system of rewards executed by smart contracts, the user's seniority will increase every time he/she votes on a proposal. If a voter fails to vote, the seniority decreases.

THE POCKETINNS UMBRELLA PROJECT

Technical white paper 2 of 2

Abstract

This technical paper is a description of a system designed to tokenize the existing Pocketinns platform using blockchain technology.

Pocketinns Umbrella Project proposes the implementation of the described system for following five reasons:

- To translate the current centralized system into a decentralized autonomous application with goals of global expansion
- To extend the currently existing live travel and hospitality application into a marketplace for several services like rideshare, car sharing rentals, legal, real estate, workspace, co-living, online goods and services, financial services, real estate services etc. and also create an API for community based developers add their own goods and services marketplace to our current platform
- To leverage the power of blockchain technology in order to provide services at significantly lower cost within a transparent and trusted environment backed by the immutability and security features inherent in Blockchain.
- To create a singular decentralized blockchain economy oriented ecosystem where ultimately every required marketplace connecting a buyer and seller with any goods or services can coexist with necessary supporting infrastructure consisting of open social professional network, a decentralized financial network and a community fueled marketing and technical network to allow the complete cycle of transactions to take place under one single umbrella without dependency on any external blockchain resources.
- Eliminating the need of multiple coin based marketplaces by bringing together a multi trillion-dollar economy to exist under one single umbrella corporation by facilitating and benefiting the entire cycle of transactions. For the provider of goods and services it allows him access to one single id, transactional and financial infrastructure, data storage and management and the entire world of marketplaces under one single roof.

The proposed system leverages smart contract techniques to automate and decentralize our current travel platform and enable an unprecedented innovation in the travel industry with an opportunity to disrupt multiple other marketplaces.

Our Investor Grade Initial Token Offering Dates

Begins on : Jan 15th, 2018,
10a EST (Monday)

Ends on : Jan 31st, 2018,
10a EST (Wednesday)

Technical white paper

1.0 Introduction.....	32
2.0 Pocketinns System.....	32
Pocketinns Umbrella Project - Architecture Overview to Combine Multiple Marketplaces	33
3.1 Blockchain powered backend operating on PINNS tokens.....	34
3.2 Smart Contracts.....	35
3.3 Blockchain Consensus for Transactions.....	36
3.4 PINNS Payment Processor.....	36
3.5 Pocketinns Professional Network.....	37
3.6 Secure and Scalable Databases.....	38
3.7 Escrow System.....	40
3.8 Identity and Registration.....	41
3.9 Service Registration.....	42
3.10 Data Exchange Standards.....	43
4.0 Initial Token Offering.....	44
4.1 Token Auction Mechanism.....	44
4.2 The PINNS Token Breakdown.....	44
4.4 PINNS mining Scheme.....	46
5.0 ITO Execution Best Practices to prevent Fraud and Hacks.....	49
6.0 Post-ITO Schedule.....	49
7.0 Ethereum ERC 20.....	50
8.0 Marketplaces.....	50
8.1 Travel and Hospitality.....	50
8.2 Transportation.....	51
8.3 Shared Workspaces.....	52
8.4 Shopping, Real Estate, Automotive, and Others.....	52
9.0 Future development - Private blockchain.....	53
10.0 References.....	54

1.0 Introduction

Ubiquitous Internet connections around the world made global information transmission incredibly cheap. Internet 1.0 has led to several innovative startups, which are multi-billion-dollar ventures today. The Internet was followed by another technology-rooted movement called Bitcoin which has demonstrated, through the power of default consensus mechanisms and voluntary respect of the social contract can make it possible to use Internet to process a decentralized value-transfer system, shared across the world and virtually free to use. This system can be said to be a very specialized version of a cryptographically secure, transaction-based state machine. We are combining the power of Internet with Blockchain technology to develop a follow-up system by adopting the original "currency application" of the technology into other applications albeit rather simplistic ones in order to create a singular marketplace for a range of services. The initial phase of tokenization would leverage Ethereum, a technology on which all transaction-based state machine concepts may be built. Moreover, we aim to provide to the developer (both in-house and external) a tightly integrated end-to-end system for building software on a hitherto unexplored compute paradigm in the mainstream.

2.0 Pocketinns System

Pocketinns' blockchain-powered platform backend platform will be to not only serve as an engine for our current travel centric user-interfacing platform, but also to serve as an infrastructure for the creation of interfaces to accommodate other marketplaces and as a gateway to include third-party developers in order to increase competition and eliminate the oligopolistic structure prevalent in the market. We envision entry into marketplaces, like rideshare, car-sharing rentals, legal, real estate, workspace, co-living, online goods and services, financial services, and real estate services.

In order for someone (whether a service provider, customer, or a third-party intermediary) to confirm a service on our platform (i.e. write information into the Pocketinns'database), Pocketinns Tokens (PINNS) would be required. PINNS serve as a fuel to trigger the backend of our system through any user application. The users of the platform do not necessarily need to own PINNS tokens in their wallet. Our user interfaces will provide an opportunity for each user to pay using fiat currency through traditional payment gateways, which would be converted into PINNS tokens in order to operate on the platform. Thus, for the users, transactions will look very simple, with fiat currency sent from their bank accounts to the platform for payment. The service provider will receive a payment in their bank account as well.

The seamless conversion between fiat to PINNS and vice versa is one of the critical pieces of our product to ensure an easy to use platform. Towards that end, we are working with cryptocurrency exchanges to integrate with our platform and enhance liquidity in various currencies. The goal for the initial release is to incorporate US dollars, Pounds and Euro. In order to trigger the smart contract system and begin writing transactions onto the Index contract and blockchain PINNS would be used and a certain amount of PINNS would be retained into the platform as a fee. The rest of the PINNS would be held in a secure escrow vault tied up with the smart contract system running on a trusted blockchain. The escrow would release funds to the service provider based on the operational conditions marked on the contract.

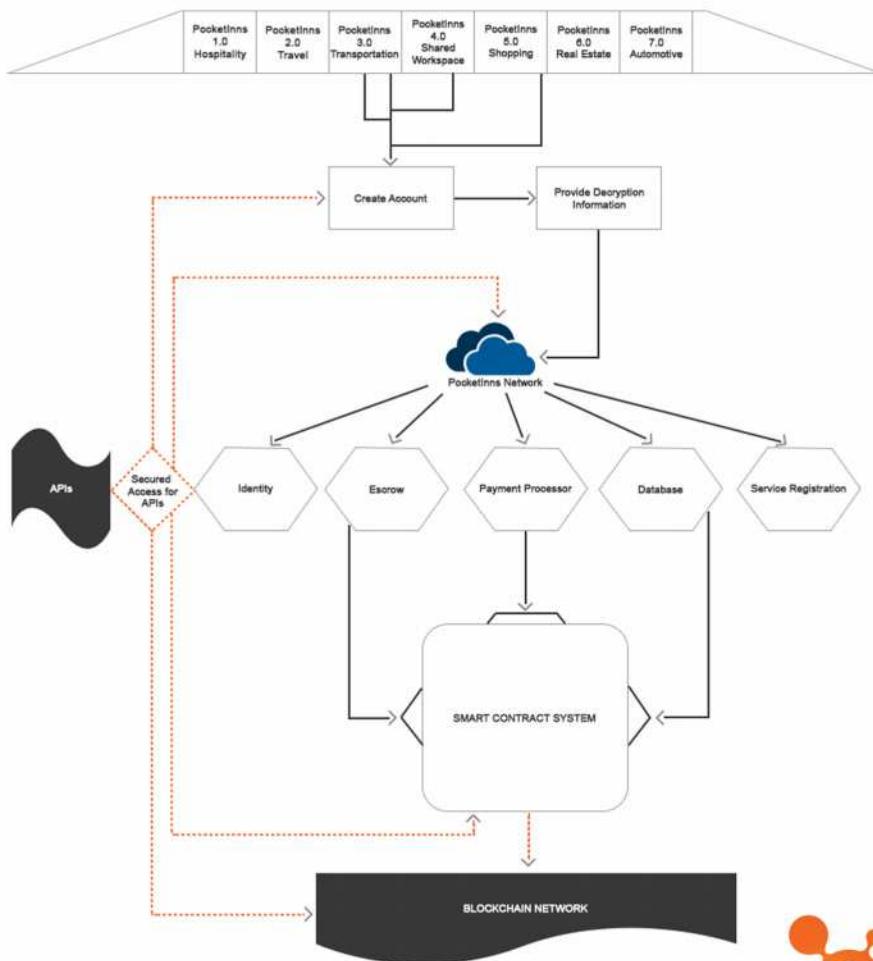
3.0 Pocketinns Umbrella Project - Architecture Overview to Combine Multiple Marketplaces

The Pocketinns Umbrella Project's marketplaces and financial network is undergoing development and the technical specifications are subject to change based on performance, technical and design contingencies.

The important goal for the Pocketinns platform is to include multiple marketplaces under one roof. In order to implement the same, we plan to embed all components of the marketplace onto a single identifier. This identifier is associated with a user ID, which forms the basis of a managed Pocketinns identity. The marketplaces are then distributed by identity to approved users (e.g. a rideshare driver can also rent out his holiday home).

Initially, we will restrict the platform to support our current homestay business, however this could easily apply to any marketplace. In order to maintain the processing capacity in the network and unique features of every marketplace, a provisioning layer may be deployed to segregate the services running on different sectors of the smart contract provisioned to each set of computation nodes (subnet). Each subnet will then be assigned a sector of the marketplace. The entire backend for the Pocketinns Umbrella Project will be accessible through Rest APIs using a secure channel. Thus, all functionalities including Escrow system, Payment Processor, Identity Module, Databases and Service Registration containers will all be available to third party vendors interested in leveraging our platform.

Architectural Overview



3.1 Blockchain powered backend operating on PINNS tokens

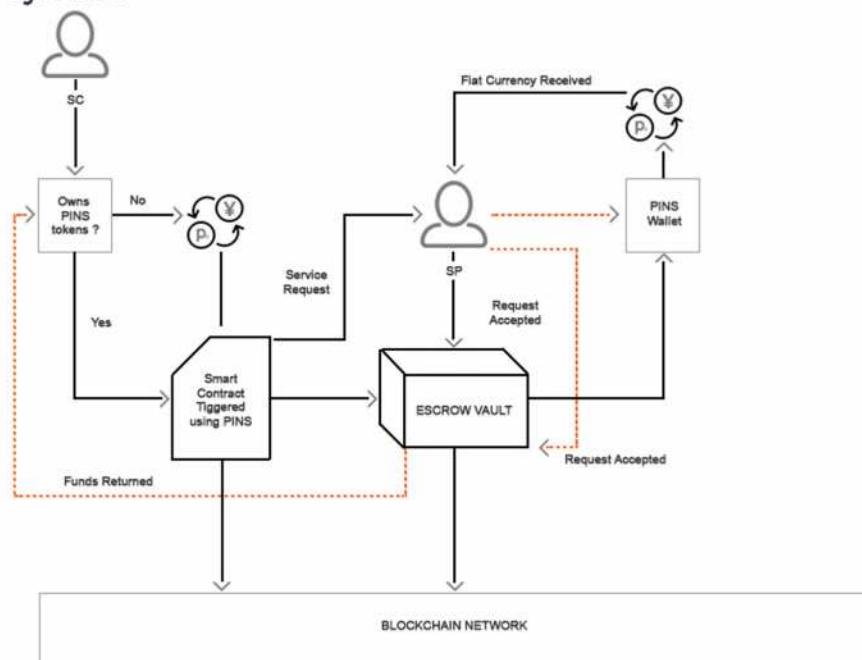
Pocketinns' blockchain powered backend platform will not only serve as an engine for our current travel centric user-interfacing platform, but also as an infrastructure for the creation of interfaces to accommodate other marketplaces and as a gateway to include third-party developers in order to increase competition and eliminate the oligopolistic structure prevalent in the market. We envision entry into marketplaces, like rideshare, car sharing rentals, legal, real estate, automotive services, workspace services, co-living, online goods and services, financial services, and real estate services.

In order for someone (whether a service provider, customer or a third-party intermediary) to confirm a service on our platform (i.e. write information into the Pocketinns'database), Pocketinns Tokens (PINNS) would be required. PINNS serve as a fuel to trigger the backend of our system through any user application.

The users of the platform do not necessarily need to own PINNS tokens in their wallet. Our user interfaces will provide an opportunity for each user to pay using fiat currency through traditional payment gateways, which would be converted into PINNS in order to operate the platform. Thus, for the users, transactions will look very simple, with fiat currency sent from their bank accounts to the platform for payment. The service provider will receive a payment in their bank account as well.

The seamless conversion between fiat to PINNS and vice versa is one of the critical pieces of our product to ensure an easy to use platform. Towards that end, we are working with cryptocurrency exchanges to integrate with our platform and enhance liquidity in various currencies. The goal for the initial release is to incorporate US dollars, Pounds and Euro. In order to trigger the smart contract system and begin writing transactions onto the Index contract and blockchain PINNS would be used and a certain amount of PINNS would be retained into the platform as a fee. The rest of the PINNS would be held in a secure escrow vault tied up with the smart contract system running on a trusted blockchain. The escrow would release funds to the service provider based on the operational conditions marked on the contract.

PocketInns' Wallet System

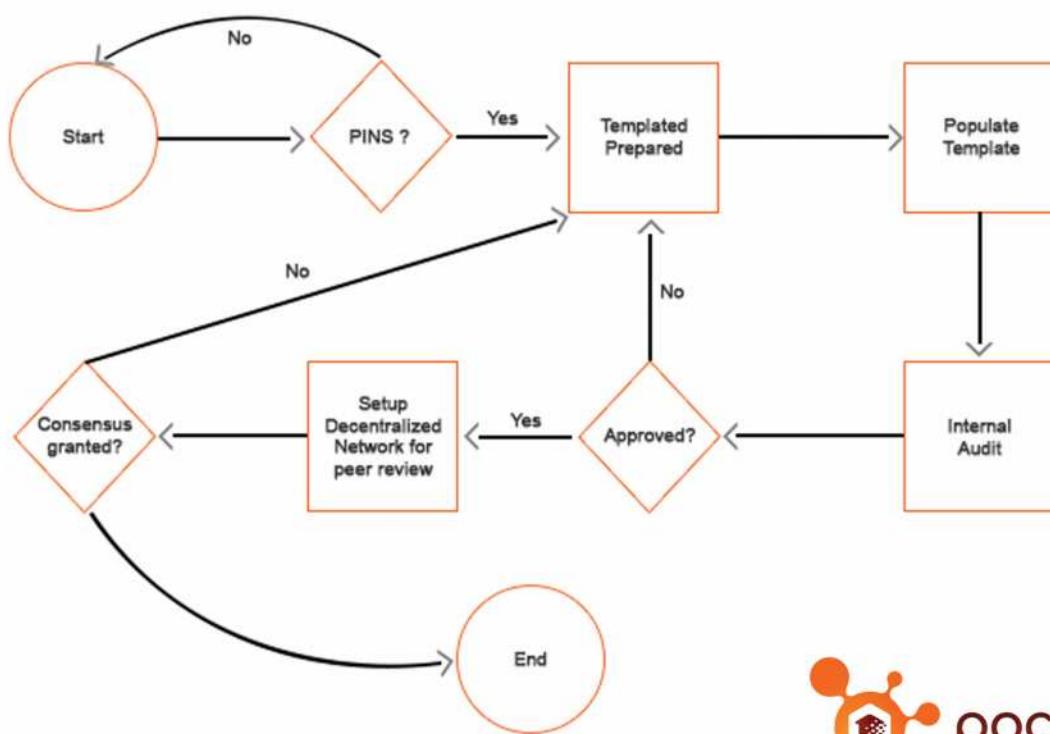


3.2 Smart Contracts

Smart contracts are truly innovative component of the blockchain paradigm. We plan to build a large community of developers and enthusiasts who will assist in design and deployment and marketing of our smart contract systems. However, we will have our in-house team to execute caution on the development methodologies to ensure robust security measures. Moreover, we will permit only comprehensively audited smart contracts to be executed on our systems. This will ensure security of our ecosystem and create a standardization that has secondary benefits in the fiduciary realms.

As the Pocketinns blockchain gains maturity, we envision a regulated marketplace with well-defined process of security auditability. Pocketinns will have all the logic for token distribution, but a crucial aspect - the smart contract will enable users to create proposals for changing the logic of the platform and vote on them to allow for future development. Though, the nature of blockchain does not allow for changing smart contracts, but the platform will have to evolve, the data exchange standards will have to change, and we will need new smart contracts. Thus, we will allow creation of new smart contracts and have the platform store a list of these contract addresses. As need arises to update/create smart contracts, any user of the platform (owning PINNS) will be able to create a proposal, with the new smart contract logic and corroborate the same with a reason for change. Other participants of the network will be able to vote on that proposal and when it gains enough votes for the change, the index will be updated automatically within a predefined time frame. The lifecycle of a new smart contract commences with the need to establish a peer-to-peer (P2P) contract collaboration between several parties. The first sub-process is for preparing a contract template that is equipped with service types and an agent roles. Thus, eventually we will have a library of third-party generated contract templates where predefined parameters can be inserted. Next, the service types are populated by concrete service-offers from agents that fill specific roles. The initiation phase in Figure 10 commences when the contract agent exists but the establishment of a decentralized governance infrastructure is required for the subsequent enactment as well. The Decentralized Governance Infrastructure establishment involves the distribution of obligation sets and smart contracts that are derived from contract issuer, to the Pocketinns community for approval. Additionally, in-house monitors are assigned together with contract-monitoring agents that observe if obligations are adhered to. In cases of obligation breaches, a Monitor reports to the contract agent and rollback steps commence.

Smart Contract Approval Flow



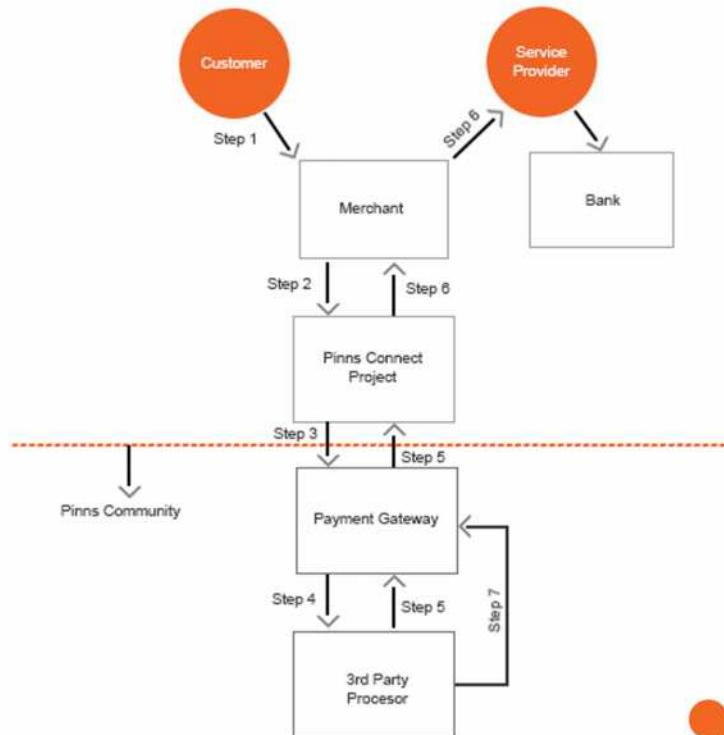
3.3 Blockchain Consensus for Transactions

Blockchain enables participants to read from and update to a common shared ledger (or blockchain) whose state is collectively maintained by the network in a decentralized fashion. The blockchain is updated via the consensus protocol that ensures a common, unambiguous ordering of transactions and blocks and guarantees the integrity and consistency of the blockchain across geographically distributed nodes. In the Pocketinns Umbrella Project, we leverage this feature about Blockchain to settle transactions between service providers and clients. Thus, thousands of completely untrusted participants (nodes), can transact with each other in real time at significantly low costs.

3.4 PINNS Payment Processor

Our current model leverages third party companies who act as intermediaries and authorize payments on behalf of individuals to companies. These payment processors process a credit card transaction and a company gets paid minus the processing fee shared between the credit card company and the processor. This increases the overhead costs for consumers. However, in the PINNS Project, consumers will enjoy the same convenience, security and the ability to pay anywhere in the world with one single mode of payment, without the huge payment fees. PINNS PROJECT will have its innate payment processor capable of accepting payments with blockchain-based cryptocurrencies. Our platform's ability to perform business payments or offer blockchain payment solutions for merchants and consumer will provide a seamless user experience with PINNS serving as the value exchange mechanism throughout the PINNS PROJECT community.

Payment Process Flow Chart

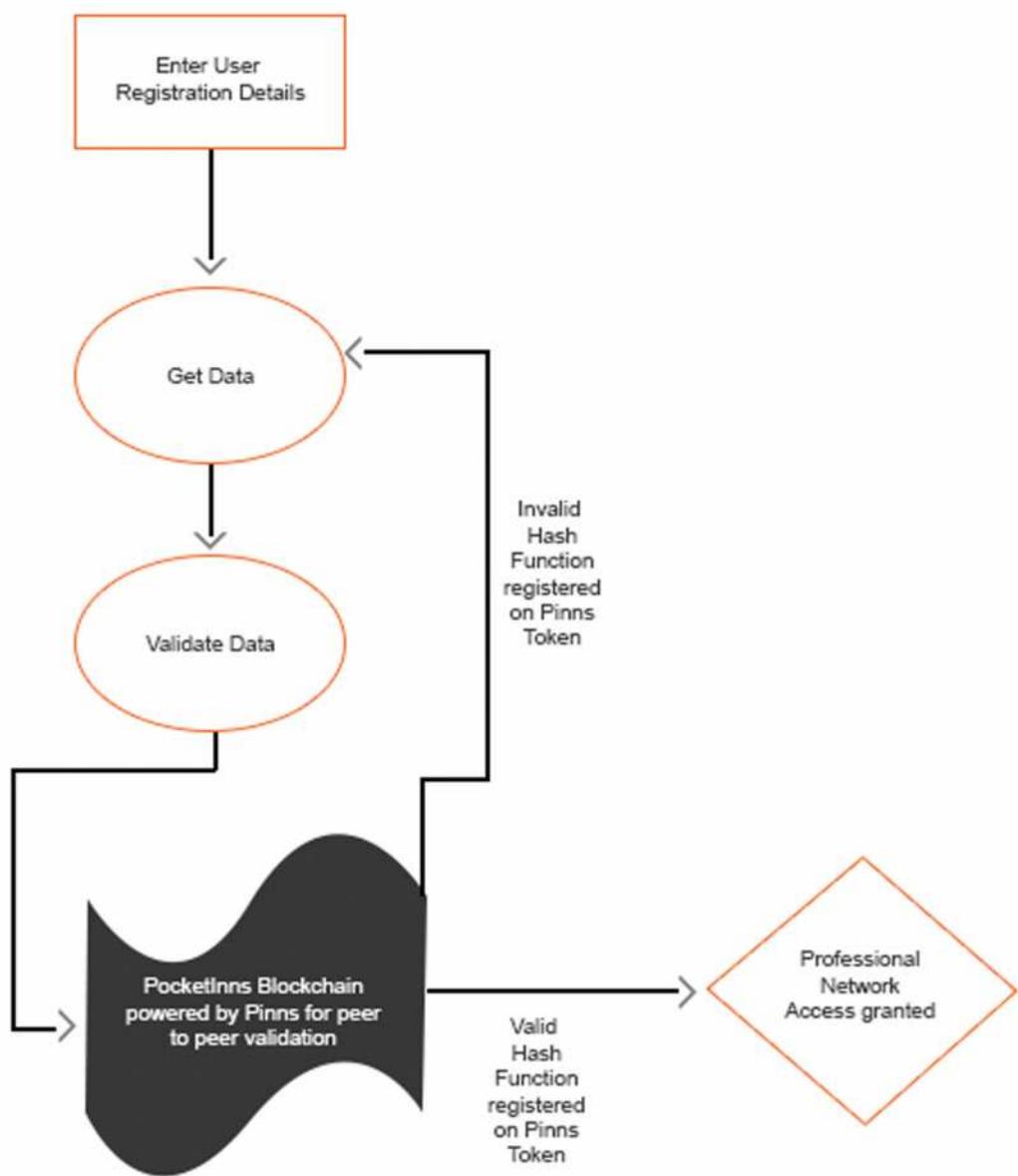


3.5 Pocketinns Professional Network

The world of public blockchains was invented so parties who don't know each other and don't trust each other could transact. The world operates in a very different manner. The parties must know and trust each other and be identified. When parties can trust each other there is no need for the inefficiencies associated with public blockchains in the form of mining and solving the "double spend" problem. Without mining one can just validate the transactions and add to the chain by creating hash functions regardless and forming blocks. The Pocketinns Umbrella Project utilizes a blockchain to leverage the inherent feature of secure and confirmed transactions in order to ensure that trusted parties are transacting with each other.

Instead of having transaction validators, who need to be on-boarded and accredited/trusted to join the ledger, the identity of participants on the blockchain will be confirmed using stringent KYC norms built over a trust-less blockchain network. This actually adds an extra layer of security because if a node performs a malicious act, they can be persecuted and ejected from the network. Any node within the Pocketinns Umbrella Project is able to write to the chain at anytime without a centralized node coordinating "write" operations. The network could be a coalition of business entities with no one entity owning the network. This creates greater incentives to want to share and use the infrastructure.

Professional Network



3.6 Secure and Scalable Databases

A scalable application platform not only accommodates rapid growth in traffic and data volume (scaling up) but also adapts to decreases in demand (scaling down). Such an elastic, on-demand database would be valuable in a world where the ebb and flow of data is constant, yet unpredictable. Thus, while designing our application, we plan to use a combination of partitioning options—scale-up and scale-out are not mutually exclusive. We decided to combine vertical and horizontal elastic scale capabilities in an application's architecture, so our application benefits from the flexibility to adapt quickly to changing demands.

Here are some possibilities and considerations; we see when it comes to working on such architectures:

We can designate one shard as the so-called "hot shard," which is hosted on a server with fixed resources, then scaled up or down to accommodate changes in workload.

When the business need is to simplify application development and data management, we would use a scale-up approach. Even though acquiring and provisioning big, scale-up systems can add complexity, this approach would work well for reactive situations when the benefit of boosting resources outweighs the cost of scaling out.

For more complex scale-out scenarios, multi-layer sharding can be adopted is possible in theory but difficult to program and maintain. You can use multiple layers of horizontal sharding to partition a tenant's data into multiple shardlets and shards, which are hosted by multiple physical database servers.

Scalable can be further broken down into its constituents:

Read scaling = handle higher volumes of read operations

Write scaling = handle higher volumes of write operations

ACID-compliant databases (like traditional RDBMS's) can scale reads. They are not inherently less efficient than NoSQL databases as the performance bottlenecks are introduced by things NoSQL lacks (like joins and where restrictions), which we will opt not to use. Clustered SQL RDBMS's can scale reads by introducing additional nodes in the cluster. There are constraints to how far read operations can be scaled, but these are imposed by the difficulty of scaling up writes as we introduce more nodes into the cluster.

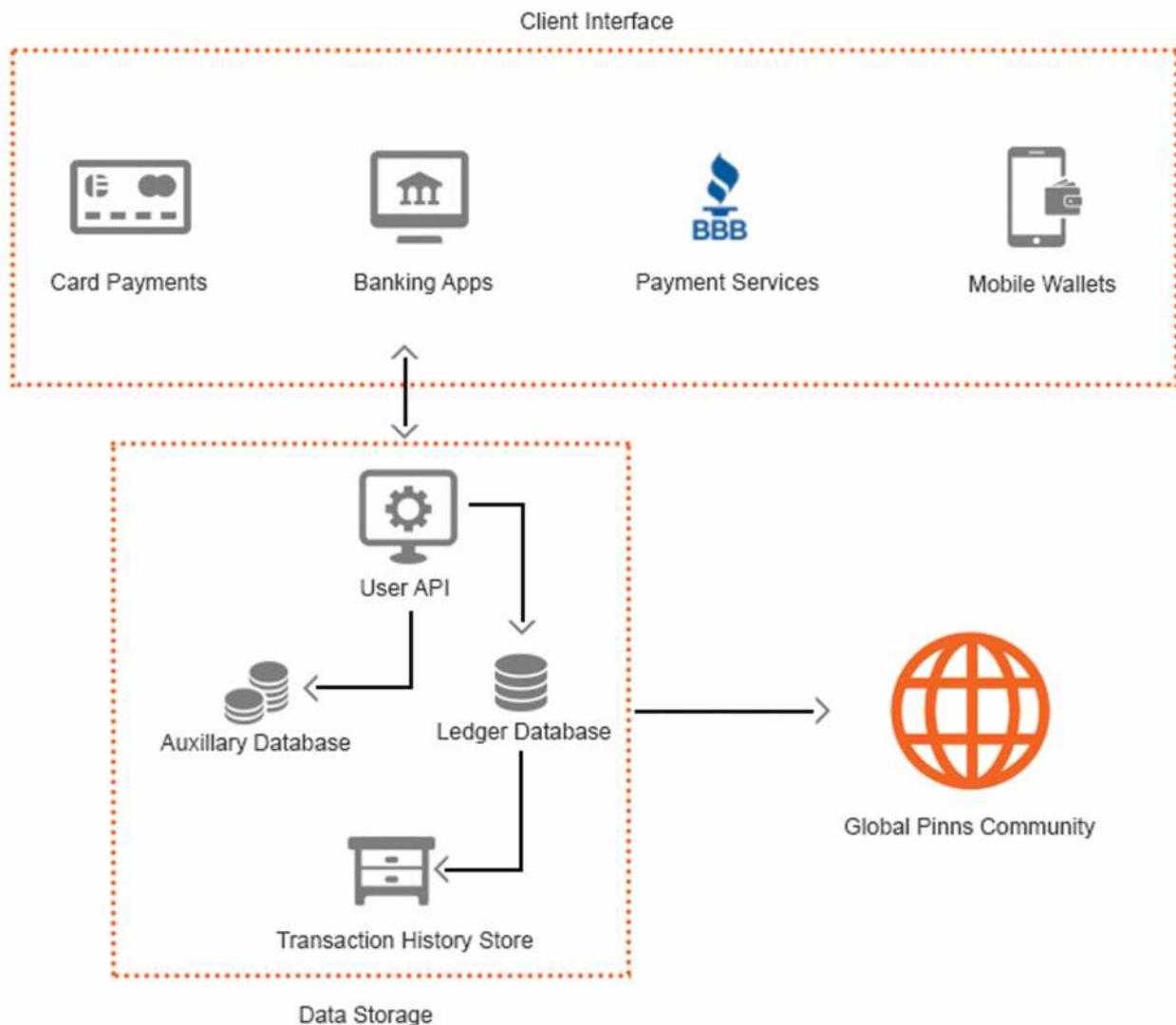
Write scaling is where things get difficult. Thus, to scale up write operations or the number of nodes in a cluster beyond a certain point we plan to be able to relax some of the ACID requirements:

Dropping Atomicity would let us shorten the time tables (sets of data) are locked. Example: MongoDB, CouchDB.

Dropping Consistency would let us scale up writes across cluster nodes. Examples: riak, cassandra.

Dropping Durability would let us respond to write commands without flushing to disk. Examples: memcache, redis.

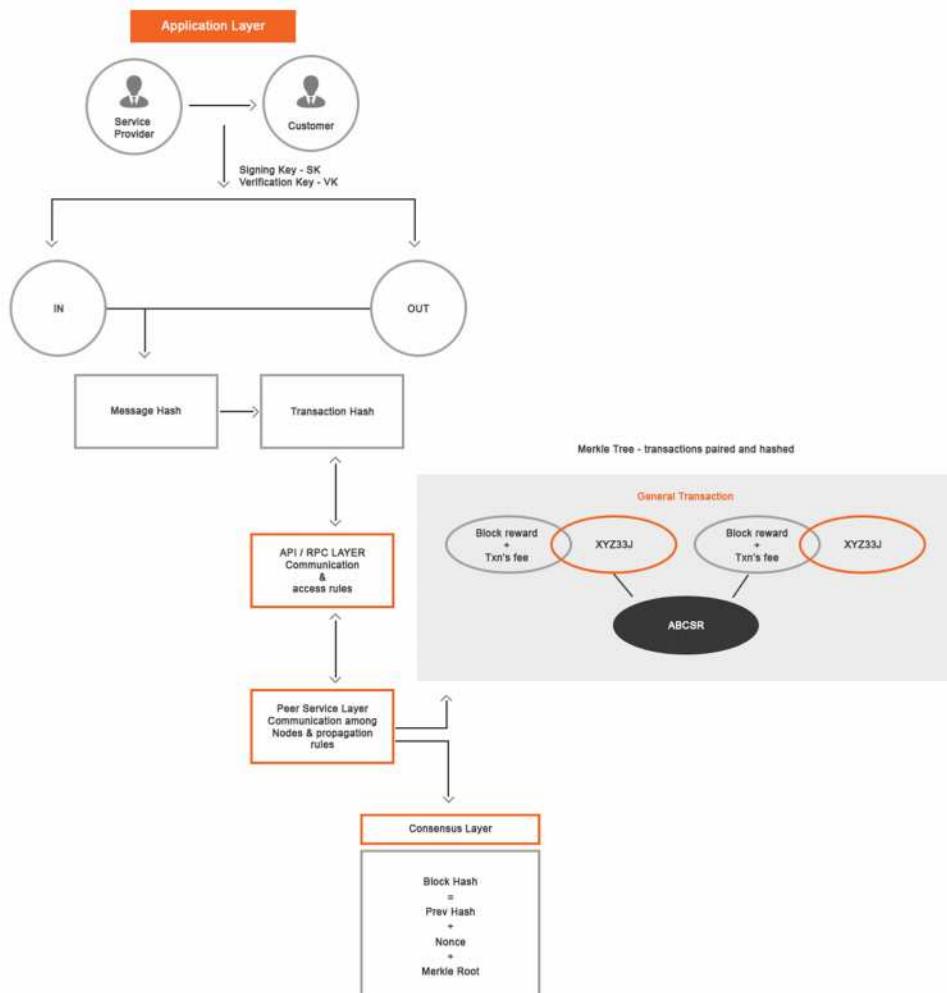
Database Distribution Scheme



3.7 Escrow System

Escrow services within the Pocketinns Umbrella Project will have slightly different responsibilities than other financial escrow institutions. Traditionally, an escrow performs duties as a representative of a particular account. An escrow can pay obligations with designated funds allocated for paying those debts. Escrow services are useful for dispensing funds or documents as a neutral third party in various exchanges. Escrow services do not release their contents until agreed conditions are met. Escrow services acting in the blockchain-based-Pocketinns Umbrella Project will generally not exchange and hold funds for later payment but rather exchange public and private keys to perform their function as an escrow.

When using PINNS, the importance of securing your private keys cannot be stressed enough. If access to a private key is lost, all funds associated with the paired wallet will be blocked till recovered back from the Pocketinns Umbrella Project after complete verification. Therefore, the funds are immovable. Thus, all PINNS transactions are irreversible and there is no central system required. As a result, securing private keys is incredibly important to protecting the PINNS associated with that key.



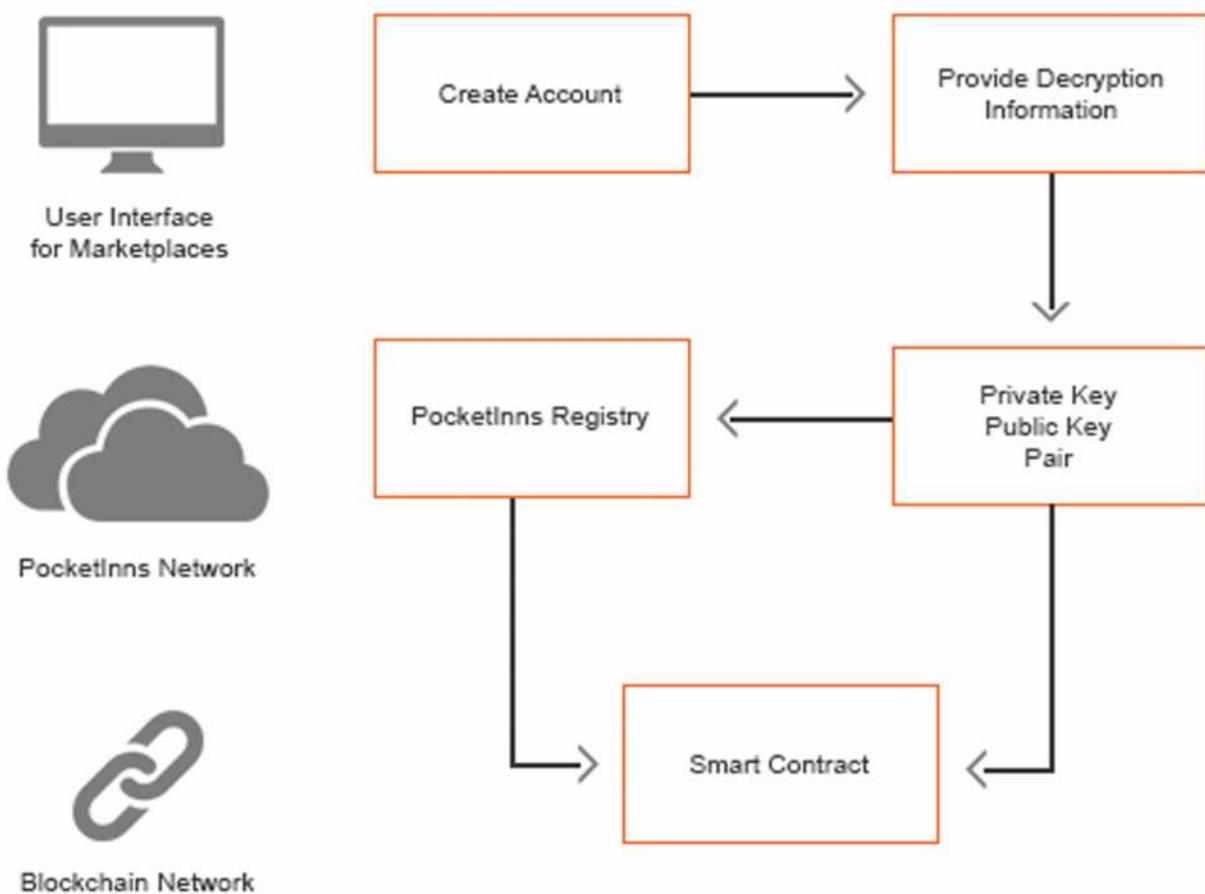
3.8 Identity and Registration

Every new user on the Pocketinns platform would be required to create a new account, including the submission of any identity documents/information required. Once the platform has transcoded the information, we then take hashes of the file to create a digital asset.

Different key security schemes may be introduced based on the regulatory requirements and marketplace contingencies. Figure 15 shows a simple and usable scheme where a private key is encrypted and securely stored on the platform's server. This key is protected by 2-FA: both a password and a 6-digit PIN that is managed offline by the user.

A single smart contract is maintained which can map user identity across various marketplaces running on Pocketinns' blockchain-based backend. When a new user on-boards with the system, the first step is to setup the keys and add a new entry into the Pocketinns' Registry.

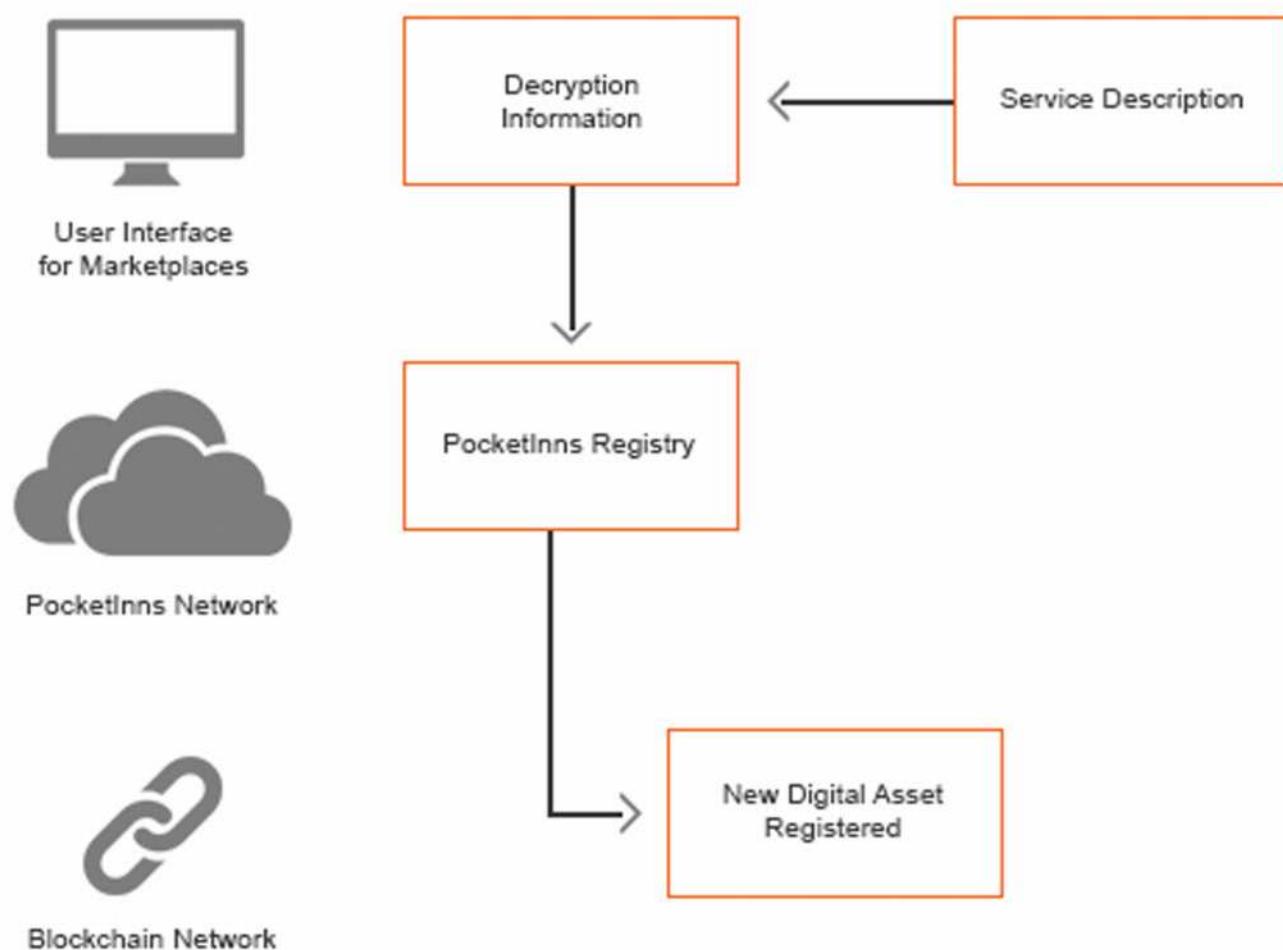
Account Creation



3.9 Service Registration

Once the platform has transcoded the user information and produced a new file with the embedded identifier, saved in the platform's registry, we then allow users to register their service offering (example – list their property). Thus, a digital asset file (e.g. JSON) is then produced based on all the information associated with the registration process

Registration



3.10 Data Exchange Standards

The current model for developing these standards (e.g. Open Travel Alliance or IATA) is too slow. E.g. it took IATA five years to create NDC standard. However, the application of blockchain to the Pocketinns platform makes data exchange seamless and real-time, with a complete audit trail that is immutable in nature. Pocketinns brings the open-source model of working on data exchange standards to the travel and hospitality industry, and on various other marketplaces in future.

Our Investor Grade Initial Token Offering Dates

Begins on :
Jan 15th, 2018,
10a EST (Monday)

Ends on :
Jan 31st, 2018,
10a EST (Wednesday)

4.0 Initial Token Offering

4.1 Token Auction Mechanism

The tokens will be called PINNS, named short for Pocketinns. There will be no more than 150 million tokens created within the Pocketinns Umbrella Project.

The PINNS token will be the lifeblood of the entire Pocketinns ecosystem and every financial transaction to happen on the Pocketinns Umbrella Project will require a PINNS token to complete the transactional process.

The token auction will start on, January 15th, 2018 (10am EST) and the auction ends on January 31st ,2018 (10am EST) and will accept ETH as a form of funding The Pocketinns Umbrella Project. The hard cap for our token auction would be \$ 46 Million USD and will run for a maximum of 16 days. The ETH price for the token auction would be considered from the price at which the Ether price is trading a few days prior to the start of our token sale to be held on January 15th, 2018 (10am EST). This way, investors can make an informed decision about our ITO, contingent on the latest price available in the market. During the 16 days of token auction, if the price of ETH fluctuates, our smart contract will continue using the price considered before the start of the token auction.

4.2 The PINNS Token Breakdown

The PINNS token sale will follow the reverse Dutch Auction, similar to the one used by Gnosis.

A Dutch Auction is defined as an auction in which an initially high offering price is lowered by increments until a buyer or, as in U.S. Treasury sales of securities, sufficient buyers are found. Thus, as per Dutch auction rules, the tokens will be sold in blocks.

Following are the rules of the PINNS token auction

1. A total of 150 million tokens will be created within the Pocketinns Umbrella Project
2. 30 Million (20%) Pinns tokens are allocated for the ITO
3. The Dutch Auction will conclude under one of the following three circumstances
 - a) ETH worth approximately \$ 46 million USD are raised
 - b) 30 Million tokens are auctioned in blocks every day during the 16-day Dutch auction period and there are no remaining tokens to be auctioned.
 - c) After 16 days have elapsed,
4. 60 Million (40%) Pinns tokens will be allocated for community mining
5. 15 million (10%) Pinns tokens are allocated for the Founders, which would be Vested over 2 years
6. 27 Million (18%) Pinns tokens are assigned to be distributed between Current Employees, Future Employees, Consultants, Partnerships, Advisors, Communication and PR, Developers, Legal and Governance.
7. 3 million (2%) Pinns tokens are allocated for Bounty Campaigns

8. 10 million (6.666%) of Pinns Tokens will be assigned to the New Vendor Onboarding Incentivization Program. (NVOIP)
9. 5 million (3.333%) Goodwill Pinns tokens are assigned as bonus as part of a de-risking and investor protection strategy designed by the founders for early participants based on the conditions listed in the NOTE below. These have been designed for participants who believe in the project and want to avoid the possibility of the PINNS tokens being sold out, these participants/investors therefore may decide to rush and participate in the Dutch Auction in the first 4 days, therefore to ensure their protection the Goodwill bonus strategy was designed if the criteria's mentioned in the NOTE below are met.

Note:

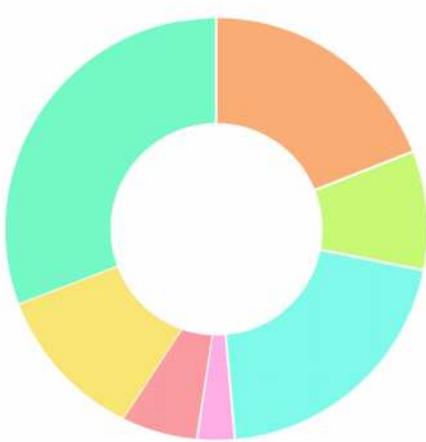
- a. The goodwill bonus PINNS tokens will be distributed amongst the investors, who participated in the first four days of the PINNS Dutch auction, only after 1 year.
- b. For the goodwill bonus PINNS token distribution criteria to be applied it is essential to note that the hard cap of \$ 46 million USD is required to be met at any given stage of the Dutch auction.
- c. The final goodwill bonus token distribution to the eligible participants/investor will be done based on the block pricing defined at the time of the actual contribution made by the participant/investor during the first 4 days of the token auction when the \$46 million USD is raised. For e.g. if the block pricing during one of the first 4 days of the token auction at the time of contribution by the participant was \$10 per token then at the end of the token auction if the hardcap criterias are met then the goodwill token distribution will depend upon the ether contributed when the block pricing was \$10 per token, therefore to explain it in more simpler terms, as a precondition If a participant has contributed in the first 4 days of the token sale and the hardcap criterias are met then, the participant will receive the goodwill tokens at the end of the token auction based on the following condition where The total number of goodwill tokens received by the contributing participant will be based upon their ether contributed and the block price of the token when the contribution was actually made.

NOTE: To ensure transparency, block pricing will be disclosed after the end of the token auction only to eligible participants who contributed on the first 4 days of the auction.

Pocketinns will always try their best in educating and protecting investors from making wrong decisions but also informs investors/participants that they must do their due diligence, while participating in the Dutch auction and recommends investors have patience while investing their money in token auctions.

Disclaimer: Your Pinns token can be claimed on your Ethereum public address. Please ensure that you always have a backup of your private key and ensure your private keys do not fall into wrong hands. Pocketinns will distribute the Pinns token to your Ether wallet from which the funds (Ether) were sent to our smart contract

10. The minimum investment required would be 1 ETH



- 40% 60 Million (40%) Pinns tokens will be allocated for community mining
- 20% 30 Million (20%) Pinns tokens are allocated for the ITO
- 10% 15 million (10%) Pinns tokens are allocated for the Founders, which would be Vested over 2 years
- 18% 27 Million (18%) Pinns tokens are assigned to be distributed between Current Employees, Future Employees, Consultants, Partnerships, Advisors, Communication and PR, Developers, Legal and Governance.
- 2% 3 million (2%) Pinns tokens are allocated for Bounty Campaigns
- 6.666% 10 million (6.666%) of Pinns Tokens will be assigned to the New Vendor Onboarding Incentivization Program. (NVOIP)
- 3.333% 5 million (3.333%) Goodwill Pinns tokens are assigned for the first 4 days for investors

4.3 The PINNS Dutch Auction

The PINNS crowd sale will run for 16 days and will be shut down if either 40 Million tokens are sold, or the hard cap of \$46 Million worth of USD equivalent denominated in ETH is reached. If neither of the above criteria is fulfilled in 16 days, the token sale will end after 16 days. At the end of the crowd sale, all the unsold tokens among the 30 Million PINNS tokens will be destroyed.

During the Dutch auction, the price of token will decrease in blocks and participants will be able to send cryptocurrency to token launch address, committing to buy PINNS at the price prevalent within the block. The price of PINNS will be determined by a falling, as compared to the current trend of rising, price specification. The price of PINNS will decrease every block that elapses during the launch. The price per PINN sold in the final block, when either ending criterion is satisfied, is the price that will be applied to all preceding sales during the launch period. This method mimics the one used during the Gnosis sale but further enhanced to be very investor friendly. Following is an example of a user condition:

Let's say Pocketinns creates 1M tokens and begins the token launch. Mr. A sends 1 ETH to the token launch address while the rate is at 1 PINN for 1 ETH. The token launch process continues, with the price per PINN lowering each block. Approximately \$10M USD denominated in ETH worth of PINNS is sold till the last day of the launch. On the ending block, tokens were sold at a rate of 1 PINN for 0.5 ETH. The token launch concludes, and every participant gets tokens equal to the amount of Ether that they sent, at the rate of 1 PINN for 0.5 ETH (the price when the ending criterion triggered). Mr. A, who contributed 1 ETH on day one, would therefore receive 2 PINNS, applying the final sale price to her 1 ETH purchase.

In the above example, the day 1 price of the PINN token was 1 ETH while day 16 price was 0.5 ETH. The price continuously drops from day 1 onwards, with every passing block, to reach the day 16 price of 0.5 ETH.

The Pinns Tokens will be distributed no later than 2 weeks from the conclusion of the sale.

4.4 PINNS Mining Scheme

1. Total PINNS token released for community mining - 60 million PINNS
2. Mining will take place for 60 YEARS during which point of time all 60 million PINNS will be exhausted.
3. 10000 minimum PINNS token will be released initially from the day mining first begins for the first 5 years of the mining operations and the next lot to be released in the next 5 years will be 50% lesser than the number of PINNS tokens initially released (10000) when mining first began.
4. Only the community participating (buyers, sellers, technocrats, marketers) in building our ecosystem (marketplace) will be rewarded with our PINNS Tokens which they can opt to redeem within the Pocketinns marketplaces and its internal financial system or they may opt to mine the PINNS tokens after placing a Mining request on their internal Pocketinns dashboard.

5. The PINNS released everyday will be distributed among the participants by Pocketinns. The criteria for participation will be available on the Pocketinns website. Participation parameters will be determined on an ongoing basis. Best practices will be followed, and better process and logic will be constantly incorporated as per the needs of the community and its betterment with focus also on providing value to the PINNS tokens.
6. An anonymous (cryptographic) account with dashboard tracking their contribution across various parameters will be created and all participating community members can have the rewarded PINNS Tokens moved to their wallets securely.

The below is an overview of the category of community participants:

Pre-Condition:

During Launch: 100 POINTS = 1 PINNS TOKEN

Participant as a Buyer:

Dashboard-based Parameter:

Tasks

Buying of a product or service

Provide written review of a transaction conducted between him and his seller.

Provide star rating reviews of his seller

E.g.: Points are assigned to the participant as a buyer if he successfully completes all the above three tasks based on our team review, final approval and no RED FLAGS by the community are raised.

Based on the preset dashboard conditions these points will be added into a participant account which will then be combined with other points earned i.e if he has participated as a seller, technocrat, PINNS marketer.

Participant as a SELLER:

Dashboard-based Parameter:

Tasks

Sellers sells a minimum amount of goods or services every month

Averages 4.5 star rating every month from buyers every month

E.g.: Points are assigned to the participant as a seller if he successfully completes all the above tasks based on our team review and final approval and no RED FLAGS by the community are raised.

Based on the preset dashboard conditions these points will be added into a participant account which will then be combined with other points earned i.e if he has participated as a buyer, seller, technocrat, PINNS marketer.

Participant as a Technocrat:

Dashboard-based Parameter:

Tasks

5 star reviewed code or technical task completed and submitted (individuals only) as per requirement posted by the PINNS development or R&D team- Approved by the Pocketinns internal development and R&D team.

An internal collaborative tool will be built which will allow

Source code management

Provide Version control repository

Decentralized Version control

Bug Reporting and Issue tracker

E.g.: Points are assigned to the participant as a technocrat if he successfully completes the above technical tasks assigned to him based on our team review and final approval and no RED FLAGS by the community are raised.

Based on the preset dashboard conditions these points will be added into a participant account which will then be combined with other points earned i.e if he has participated as a seller, technocrat, PINNS marketer.

Participant as a Marketer:

Dashboard-based Parameter:

Tasks

Marketers, Bloggers, Journalists, reporters, YouTubers, social media influencers etc. will be rewarded for their participation in the community after their work is reviewed by our marketing and our digital team to consistently promote our organization across various mediums.

E.g.: Points are assigned to the participant as a Marketer if he successfully completes the above marketing tasks assigned to him based on our team review and final approval and no RED FLAGS by the community or public are raised.

Based on the preset dashboard conditions these points will be added into a participant account which will then be combined with other points earned i.e if he has participated as a Buyer, seller, technocrat, PINNS community marketer etc.

6. As the value of PINNS Tokens increases, so will be the requirement for earning points For e.g.: When we launch the PINNS community token the BASELINED POINTS WILL BE

1 PINNS TOKENS = 100 earned points

Thus, 10 jobs will be worth 100 points (10 points per job done) After a year, if the token value on the exchange has increased, the requirement would change as follows:

1 PINNS Token = 100 Points.

But the value of the same 10 jobs will now be 5 points per job

7. The PINNS tokens earned in the form of participation can only be redeemable on the Pocketinns marketplaces as points. The actual tokens will not be shared with the community unless a mining request is placed. Contributing community members can buy goods and services or conduct transactions using these points.

8. Pocketinns Community members who have placed a request to mine their earned PINNS tokens, will have the option to do so by placing a MINING request through their Pocketinns dashboard. Once the MINING request is approved the PINNS tokens can be earned by using GPU/ASICs and will be available directly into the wallet of the user, through the worker they create.

5.0 ITO Execution Best Practices to prevent Fraud and Hacks

To ensure the smooth functioning of the ITO, we will be employing the following good practices:

1. To ensure the website on which the smart contract address is being advertised is not compromised by hackers, the Pocketinns team will be taking multiple steps like publishing the address on the pocketinns website.
2. To ensure there is no internal scam happening within Pocketinns, Pocketinns will propose to store two other pieces of information to serve as further proof of address:
 - a. A picture of the team initiating the ITO holding a piece of paper with the smart contract address on it.
 - b. Social proof that trusted parties approved the address. This can be done by having the parties disclose their public keys on their social feed.
3. Use of different randomized and lengthy password for key accounts such as Twitter, Facebook, Telegram, Medium, Reddit and email accounts. This will ensure that even if one account is compromised, the rest of the accounts are safe.
4. For critical infrastructure such as the web host admin passwords, we will ensure that passwords are ONLY shared on a need to know basis, with employees of Pocketinns.
5. Mandate 2-Factor Authentication for company staff where possible. Twitter has 2FA functions that will stop hackers even if the account password has been compromised.
6. Constantly Check through the member list regularly and proactively ban members with suspicious names (e.g. your company founder/team member name) or throwaway email address (e.g. yopmail email accounts). Educate your social media users to ignore phishing messages sent by slackbot or non-admin users.
7. Release your auction address in advance and inform your community on it, use the Ethereum name service to purchase an address that can be easily remembered by your community.

6.0 Post-ITO Schedule

Within 2 weeks of the completion of the ITO, all PINNS Tokens will be issued to the investors into their ERC20 compliant ether wallets. We are already in conversation with leading exchanges worldwide to have our tokens registered and to ensure it is available for trading across various geographies for the benefit of our investors.

In addition, we have taken serious post ITO precautions to ensure there is no misappropriation or security hacks of funds received from the token auction. The funds will be approved and distributed by a governance team based on yearly budgets and milestones required to be achieved.

The governance committee which will comprise neutral members will audit, monitor, approve and handle the disposal of the funds for release to Pocketinns. For security reasons the identity of the governance team will not be disclosed. The identity of our governance team will be known only to the company founders and the legal counsel representing Pocketinns Inc.

Investor Precautions: Your Pinns token can be claimed on your Ethereum public address. Please ensure that you always have a backup of your private key and ensure your private keys do not fall in wrong hands. Pocketinns will distribute the Pinns token to your Ether wallet from which the funds (Ether) were sent to our smart contract and this includes the distribution of the bonus goodwill shares after a year if the applicable goodwill bonus Pinns token rules are met.

7.0 Ethereum ERC 20

Our token sale will leverage the ERC-20 token scheme which defines a common list of rules for all Ethereum tokens, thus empowering developers to accurately predict how new tokens will function within the larger Ethereum system. Following are the list of statements to be fulfilled to make our token ERC20 compliant.

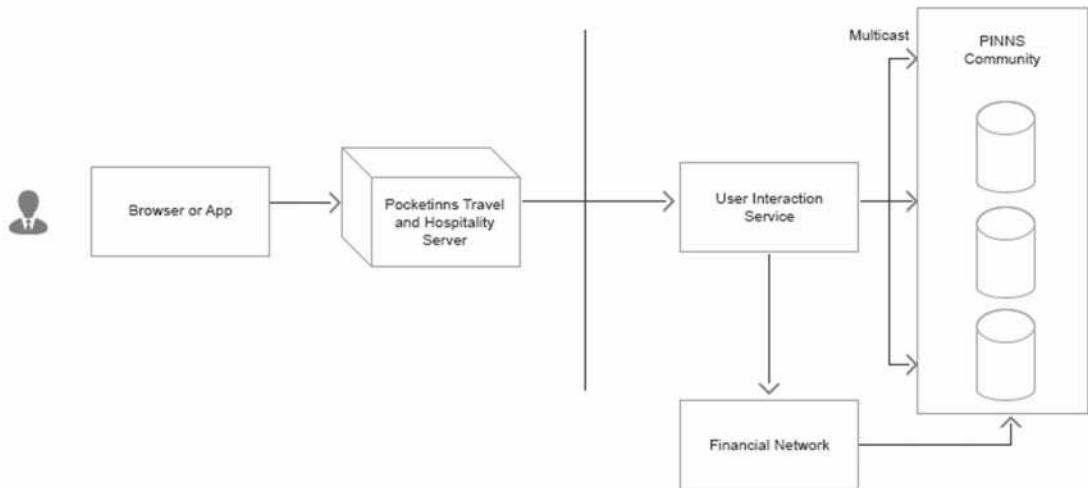
```
Contract ERC20 {  
    function totalSupply() constant returns (uint totalSupply);  
    function balanceOf(address _owner) constant returns (uint balance);  
    function transfer(address _to, uint _value) returns (bool success);  
    function transferFrom(address _from, address _to, uint _value) returns (bool success);  
    function approve(address _spender, uint _value) returns (bool success);  
    function allowance(address _owner, address _spender) constant returns (uint remaining);  
    event Transfer(address indexed _from, address indexed _to, uint _value);  
    event Approval(address indexed _owner, address indexed _spender, uint _value);  
}
```

8.0 Marketplaces

8.1 Travel and Hospitality

At Pocketinns, speed and scale are of essence, so we will be implementing the functionality to take notes - whenever users conduct searches, a brief message is sent to our cloud-based User Interaction Service operating on a blockchain back-end. We may also implement Apache Thrift as a lightweight format to encode and transmit those messages. Our goal is to preserve backward compatibility as the message format evolves, something that Thrift has done well so far.

The User Interaction Service operates like a broker within the PINNS community whose job is to inspect messages and hand them off to a variety of consumers, each of which can write the details of that message into a different place in the collection of data stores. The relationships between this data, between users, the searches they do, the hotels and flights they look at, and the things they eventually buy, make up an enormous network of nodes. We will build a relational database schema as a collection of special-purpose data stores. Other special-purpose systems help us aggregate and trend that data, so that we can show shoppers what the travel marketplace looks like in real time. As a result, the user interaction layer collects data from the various data stores, and returns it back to our site servers.



8.2 Transportation

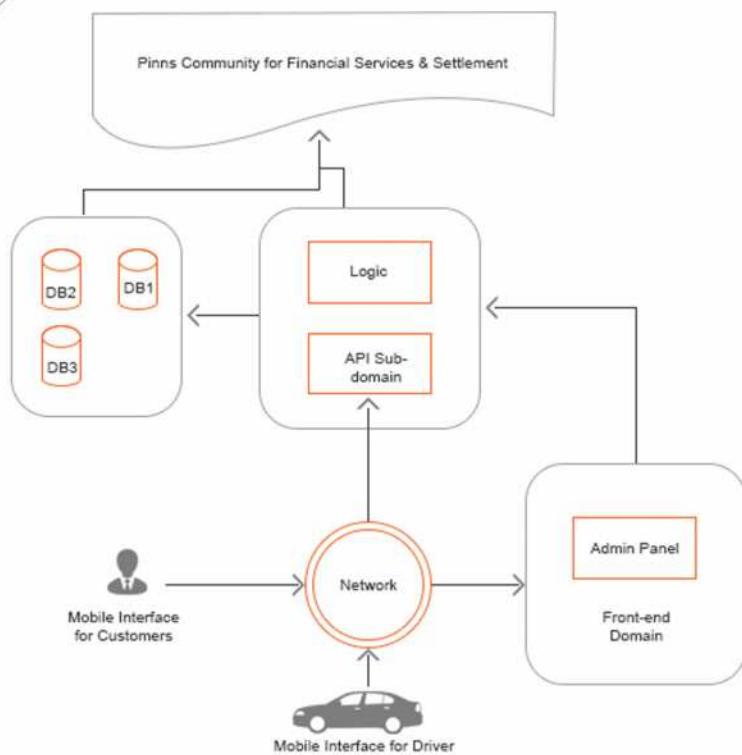
A hierarchy of elements collates to form a structure for rideshare services. The back-end part is a server application that collects, processes, and sends data to mobile applications. Administrative panels that are made in the form of web applications manage this data.

Our Investor Grade Initial Token Offering Dates

Begins on : Jan 15th, 2018,
10a EST (Monday)
Ends on : Jan 31st, 2018,
10a EST (Wednesday)

The entire system relies on 4 crucial components: database servers, back-end components of the system are connected through APIs.

According to the structure of the ridesharing system, there are two main apps distinguished: for a driver and for a customer. There are several features necessary for both, such as app localization in several languages, travel routing, automatic price determination, and arrival time indication. All these elements will be overlaid with the PINNS based blockchain system for real time decentralized settlement between concerned entities.



8.3 Shared Workspaces

The PINNS Project plans to build on the traditional scheme of shared workspaces by changing the office rental into a new-generation community-based ecosystem where one can share or rent out office spaces using PINNS tokens. These tokens not only serve a practical function, but also have actual inherent value based on a real physical product which would make the service stand out from other projects utilizing crypto tokens.

8.4 Shopping, Real Estate, Automotive, and Others.

eCommerce for varied products ranging from clothes shopping to purchase of real-estate and automotive vehicles, all on the block chain would be a revolutionary undertaking. This will not be a simple eCommerce website that accepts cryptocurrencies. In fact, we plan to develop one that bakes the blockchain into its fabric to create a decentralized marketplace. eCommerce could leverage multiple advantages of blockchain to completely upend the existing models. One of the biggest advantages would be a low fee. The current financial system causes money to exchange several hands, before landing from a customer's wallet into the merchant's. One of the major advantage of blockchain powered pins community is the elimination of credit card fees. That may sound trivial but in a game where competitors are bleeding cash and margins are slim, it becomes a make or break. Another critical feature of blockchain is the inherent consensus based programmable money that guarantees safe transactions. Multi-billion-dollar companies exist to guarantee that money moves hands only when something has happened such as when a product bought online has been delivered, however, within the pins community, these benefits would be inherent to anyone doing business.

9.0 Future development – Private blockchain

In terms of technology, blockchains are still not at a stage where they are capable of supporting the load and transactions that the marketplace would require. The Bitcoin blockchain can handle a maximum of seven transactions per second, Ethereum — 10 – 15. The good news is that with many organizations, communities and individuals are already working on scaling public blockchains and these improvements are well underway. This challenge, coupled with Pocketinns vision of adding multiple marketplaces, might make the first few implementations unstable, but as the Pocketinns' platform grows and incorporates more and more users, marketplaces, we may have to consider forking onto a more powerful and functionally diverse private blockchain to improve efficiency and utility of our service. However, to keep the decentralized and transparent nature of our platform true, any such changes would be implemented following a vote. Pocketinns will hold the poll on a Ethereum blockchain to elicit the opinion of PINNS token holders. Poll results will be incorporated into decisions made by the Pocketinns management concerning the technology upgrade. Prior to conducting the poll, a detailed white paper describing the design of the private blockchain, along with the reasons for transition and economic factors in play, would be released and circulated.

Platform Governance

Pocketinns' smart contract is the issuer of PINNS, and all PINNS will be created and distributed during the token auction. Participants of the marketplace will buy tokens initially through the token auction.

Post ITO, anyone interested in buying/selling PINNS will be able to do so, either on the cryptocurrency exchanges or at the PINNS Exchange built on the Pocketinns platform at a later date.

10.0 References

<http://sammantics.com/blog/2016/3/6/how-transactions-are-validated-on-a-shared-ledger>

<https://support.imodules.com/hc/en-us/articles/219071927-eCommerce-Partners>

<https://www.linkedin.com/pulse/blockchain-architecture-nutshell-eder-rodrigues>

https://theethereum.wiki/w/index.php/ERC20_Token_Standard

https://gnosis.pm/resources/default/pdf/gnosis_whitepaper.pdf

<http://www.yourdictionary.com/reverse-dutch-auction>

<http://indianonlineseller.com/2015/09/online-market-place-margins-of-30-40-on-apparel-eating-up-sellers-profits/>

<http://www.nasdaq.com/article/why-are-the-regulatory-bodies-stepping-up-to-curb-the-growing-influence-of-otas-and-what-might-be-the-implications-cm812584>

<https://www.forbes.com/sites/peterjreilly/2011/11/17/is-expedia-stealing-from-its-customers/#6beae27f25e4>

<https://www.cnbc.com/2017/03/09/airbnb-closes-1-billion-round-31-billion-valuation-profitable.html>

https://ycharts.com/companies/AMZN/market_cap

<https://techcrunch.com/2017/06/22/as-ubers-value-slips-on-the-secondary-market-lyfts-is-rising/>

<https://www.crunchbase.com/#/home/index>