



ROCKETFUEL

W H I T E P A P E R



ROCKETFUEL

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Abstract

RocketFuel is a publicly traded company that provides global payment processing of cryptocurrency for retail purchases. Founded in 2018, the company provides an application that deducts cryptocurrency from the customer wallet, exchanges it for fiat currency, and deposits the money directly into the seller's account.

RocketFuel provides immediate, easy payments at dramatically lower fees than credit card companies, and reduces the overhead for retailers in terms of security and chargebacks. The company is currently issuing a loyalty token for customer rewards, staking, and other activities in the RocketFuel network.

Cryptocurrency is reaching mainstream, with a whopping 89% of Americans saying that they know what Bitcoin is, and 23% owning a cryptocurrency in 2022^[1]. While some retailers are accepting cryptocurrency, generally acceptance is limited, and even those who do accept it do so through payment gateways, or in limited ways because of the complexity of integrating another payment system with their existing POS technology. For example, Starbucks accepts Bitcoin—but only through its app^[2]. For consumers to really adopt cryptocurrency, it needs to be as easy and seamless to use as a credit card or contactless payment.

1 How Many People Own Bitcoin? 95 Blockchain Statistics, Josh Horworth, Exploding Topics, March 2022

2 Starbucks Is Mixing Coffee with Crypto, Neil Patel, the Motley Fool, November 2021

RocketFuel has created the perfect solution for retailers: a point of sale solution with full crypto and fiat support but with lower fees, faster transactions, and the elimination of chargeback fees and settlement problems (crypto only).

Cryptocurrency eliminates the middlemen for settling payments, which allows RocketFuel to reduce the transaction fees for retailers to as low as 0.5%, compared to the typical 2.87%–3.45% for credit cards^[3].

For consumers, RocketFuel answers the market need for a completely seamless way to pay with crypto. Similar to regular credit cards, RocketFuel provides loyalty points, but with the added benefit that those loyalty points are also a cryptocurrency, RKFL, which can be held, staked, traded, or redeemed for cash or other rewards in the RocketFuel mobile wallet.

RocketFuel has a live product which provides global payments and has been operational since mid-2021 and has onboarded <#vendors/#transactions>. RocketFuel was founded in 2018 and by 2021 supported payments in 43 currencies which represent more than 95% of retail transactions. Today, the wallet supports 60 cryptocurrencies and is continuing to add to its capabilities as the market demand grows. RocketFuel serves as a technological proxy between the consumer's wallet and the vendor's POS system and never holds the currency itself.

Therefore, RocketFuel has no custodial risk and is not susceptible to the kinds of security breaches that are rampant in the financial services industry.

3 Credit Card Processing Fees and Costs, Rita Williams, ValuePenguin, February 2022

Background

The payment processing industry is heavily regulated and burdened with many middlemen who are currently necessary to prevent fraud, ensure proper payment, prevent security breaches, provide credit and settle payments in a highly complex network. Where once people used physical cash which they simply handed to the shopkeeper, in today's world, people are using credit, debit and top-up cards, creating a myriad of digital means of payment. While these systems have made international and online commerce possible, they have also introduced both costs and complexities into the system of trade.

Bitcoin, the first iteration of digital cash, set out to reduce much of the friction that was introduced by these centralized systems. Currently, there are thousands of cryptocurrencies available, all providing the basic functionality of cash. People can again buy from one another without exposing identifying information, get immediate transfer of the funds from one person to the other, and avoid all the complexity and middlemen.

Retailers are starting to accept cryptocurrencies, but it's far from seamless, with most retailers using payment gateways or accepting cryptocurrency only in limited ways^[4]. Because of the regulation around all types of digital financial services as well as the variety of different protocols, some form of intermediary is required for the payment interface to be simple for both buyer and seller.

4

As GDPR Turns One Is It A Success Or A Failure?
Forbes, Kalev Leetaru, May 2019.

Challenges

In 2021, the market capitalization of the cryptocurrency industry topped three trillion dollars. Nearly a quarter of consumers in the United States hold a cryptocurrency. Whether for investment or for privacy, the use of crypto is becoming commonplace.

While even so-called “memecoins” like Dogecoin are accepted at more than 2000 companies^[6], in most cases, payment is far from straightforward. To use something like Doge for any vendor outside that list, the consumer must first sell the Dogecoin to top-up a card with a service like BitPay, and then use the debit card for a purchase^[7]. This is hardly a convenient way to pay.

Cryptocurrency holders generally want to keep their money in crypto until the moment they spend it, because they believe their coins will appreciate or because they are using them for staking, liquidity, or other yield-generating activities.

On the vendor side, dealing with credit cards and other payment processors adds costs and complexity to doing business both online and in person. Payment processing can add as much as 5% in transaction and overhead fees amounting to a whopping \$15 Billion annual to merchants. Furthermore, the payouts aren’t immediate, but after the clearance processing, which can be on a monthly or even quarterly basis. For small businesses, this kind of cash flow delay can be a serious issue. However, they have no other choice than to rely on these payment processing middlemen for their sites.

Other problems that are caused by the complexity of payment methods are chargebacks and cart abandonment. Chargebacks can happen either accidentally, due to a technical error, or because a customer incorrectly reports an incident to the credit card company. To handle this, businesses need to have a person or department to deal with these issues, adding even more cost on top of the transaction fees.

6 Dogecoin Directory, Cryptwerk.

7 What Can You Do with Dogecoin? Tervero Jennewine, The Motley Fool, April 2021

Cart abandonment is another issue caused by difficulties in the checkout process. Filling in fields, multi-factor authentication, and confusing handoffs to third-party payment processors are common problems. As much as 69% of cart abandonment is due to difficulties with third-party payment processors and companies are losing as much as 1.5% of their business to cart abandonment.

Finally, the issues of security and fraud are always problematic when it comes to credit card and payment processing. While the credit card companies absorb most of the problems, it is a widespread issue for all ecommerce solutions.

Opportunity

Cryptocurrency payment has the potential to overcome many of the issues with payment processing. First of all, cryptocurrency isn't a form of credit and there are no banks or other institutions between the buyer and seller. Like cash, crypto simply goes from one account to another directly. Both businesses and individuals can enjoy the immediacy of the transaction, and vendors have immediate access to the cash that is transferred through cryptocurrency.

Furthermore, a one-click process can allow cryptocurrency users to simply transfer from their existing wallets. Again, this is just like cash. They open the wallet, take out the precise amount needed for the transaction, and send it to the seller. Technology can allow a one-click checkout that circumvents all of the middlemen

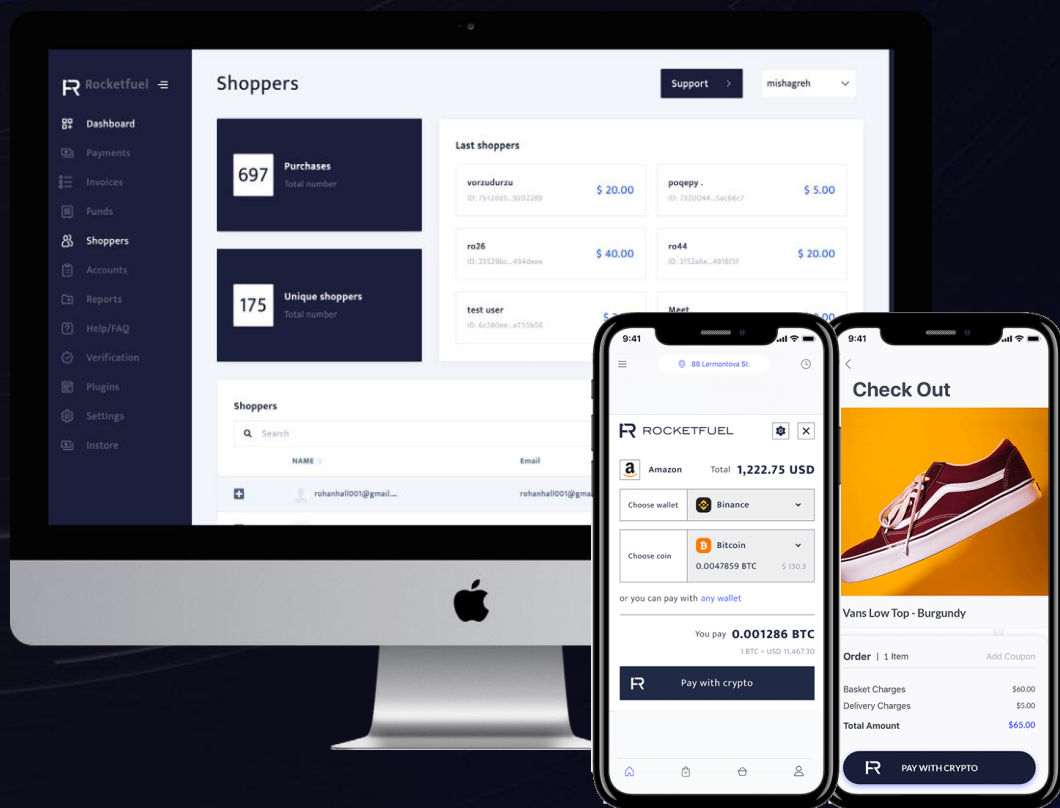
and restores the natural relationship between buyer and seller. The direct payment method eliminates the possibility of chargebacks.

The built-in security and privacy of blockchain allows another layer of confidence on top of the solution. Ultimately, vendors do not need to know the names of the buyers, and for digital goods, they don't need an address or other personal information. Credit card companies have long been acting as data brokers, earning through the sales of personal information of their customers. Cryptocurrency eliminates the need to self-identify and allows buyers to retain their right to privacy and to use their money without concern about surveillance or data harvesting.

Solution

The RocketFuel solution is a purchasing app that allows online merchants and retailers to accept cryptocurrency immediately and seamlessly.

RocketFuel blockchain is revolutionizing the payments industry by cutting out middlemen and multi-step processes that result in high transaction fees, bottlenecks in checkouts, and complicated handling of chargebacks. The costs of these inconveniences are a drag on the profit margins of retail businesses. With the use of cryptocurrency payments, much of this complexity can be removed from financial transactions, benefiting both sellers and buyers.



RocketFuel is a publicly-traded (OTCQB:RKFL) company that has created an online payments portal that provides fully compliant global payments in cryptocurrency for consumers making purchases online. The RocketFuel application provides a streamlined one-click checkout solution for fast crypto and fiat payments. Payments go directly from the buyer to the seller and are never held with RocketFuel, making it possible to offer fees that are a third or a quarter of the standard fees in the industry.



RocketFuel is implementing a native token, RKFL, as the loyalty rewards system to encourage consumers to use merchants that accept RocketFuel payments.

The loyalty points program is another way in which RocketFuel rises above the existing payments industry, in terms of providing an outstanding value to customers, who receive the benefits of a cryptocurrency rather than centrally managed loyalty points. Unlike loyalty points which can expire or change in value on the whim of the company issuing the points, the RKFL is a tradable token, held in the consumer's crypto wallet and registered in the immutable record on the blockchain, ensuring the consumers that their loyalty points maintain a value on the open market.

The RocketFuel platform integrates with standard cryptocurrency wallets such as Metamask and Coinbase, so that users continue to trust the wallets and exchanges they are already using. The company has developed the technology to support more than 60 different cryptocurrencies, representing the most popular currencies used for transactions worldwide. Through a network of centralized and decentralized exchanges, RocketFuel performs real-time settlement for merchants.



Low Transaction Fees

Retailers benefit immediately from dramatic reduction in transaction fees and immediate payment settlement. The starting transaction fee for vendors is 1%, much lower than the 2.5–4.75% fees on traditional credit cards. Large vendors can receive fees as low as 0.5%. Furthermore, in RocketFuel, most transactions are settled within minutes, meaning the money goes straight to the bank account of the vendor. In traditional credit card or third-party payment systems, online merchants can wait at least until the end of a monthly billing period or even as long as three months for some types of payment clearance. RocketFuel's longest payment clearance times are less than one hour.



Retailer Registration and Dashboard

The sign-up for online merchants is straightforward. Online retailers fill in a simple form, go through a straightforward AML and KYC process for compliance, and can then accept cryptocurrency from any individual who uses a standard wallet. This creates a virtuous cycle, where cryptocurrency users who reach an ecommerce site that uses RocketFuel see the benefits of the platform for paying in crypto.

Merchants have access to a dashboard that shows them all of the payments they have received and paid in cryptocurrency, along with the available statistics on the payments, rates of exchange, etc. Because RocketFuel offers an anonymous payment system, the merchants are not able to collect and track user information that would normally be associated with credit cards. From that perspective, users have their privacy fully protected. This offers another level of incentive to buyers who want to remain anonymous, similar to how paying in cash allows anyone to walk into a shop and never give their name or any identifying information about themselves.

Merchants are also able to set up incentive programs where they can accept RKFL loyalty points or offer the points to the clients who use the wallet. RKFL promotions can help online shops draw an additional audience and create cross-promotions with other ecommerce sites in the network.

Rapid Settlement

The main benefit of the RocketFuel system is the immediate settlement of payments, including the complete elimination of chargeback risk. Similar to a cash payment, the transmission of the funds is directly from the wallet of the customer to the account of the merchant. This is exactly what cryptocurrency users expect and desire. One of the reasons people use cryptocurrency is because of the privacy and security it offers. RocketFuel users know that they are getting the privacy and functionality of cash.

Like any business, merchants still may have to deal with returns and requests for refunds, but the risk of chargeback immediately evaporates with RocketFuel. The blockchain provides an immediate, immutable, and irreversible transaction upon agreement on the purchase.

RocketFuel reduces cash flow problems for the participating businesses as well. Most transactions today will be immediate, because of the developments in the Bitcoin Lightning Network and Polygon and other sidechain networks. The longest transaction times might take up to an hour, which is much faster than settlement using any traditional financial service. Credit cards can take weeks or even months to settle because of the way that the financial industry treats businesses, but RocketFuel doesn't hold any currency at all. The transfers are direct customer-to-vendor, with a small deduction of less than 1% for the RocketFuel transaction fee.



Increased Consumer Conversion

Merchants enjoy one-click payments on their site with a highly trusted system. Because the consumers do not need to enter any personal information, type in a credit card number, or go through any hassle, they are less likely to abandon their cart. Customers can trust that the transaction is private and secure using their trusted crypto wallet.

The RocketFuel application offers the widest range of cryptos and crypto wallet integrations of any other payment system. Therefore, the consumers are simply using the familiar interface they have always used, with the built-in confirmation notifications. Online retailers can count on the RocketFuel system to simplify payment in a way that reduces cart abandonment and increases the number of completed purchases.



Privacy

RocketFuel provides the privacy that consumers deserve when making purchases on the internet. Until recently, it has been a basic right for people to be able to make legal purchases anonymously. While there will always be some items that should be monitored, for most purchases, people have the right to privacy in terms of what they choose to buy. Anyone can walk into a shop, pay cash, and never have to expose their name, age, address, nationality, or any other identifying information. Whether it's too much chocolate, fanboy comic books, or a lottery ticket, people simply have the right to buy what they want without being tracked by governments, financial institutions, or the vendors themselves.

One of the original promises of cryptocurrency has been to provide privacy, but most of the current payment methodologies don't offer that privacy. Crypto-based credit and debit cards are run through the same payment processors that have always sold the information to data brokers. Payment gateways likewise are processing data through standard financial institutions.

RocketFuel's philosophy is to enable this basic functionality of cryptocurrency, allowing people to pay in a similar way to cash. While RocketFuel maintains a highly ethical and legal registration process for vendors, buyers don't need to provide any type of billing address, name or other personal identification information. Every transaction is identified by a unique transaction ID number for tracking of orders and transactions. The RocketFuel platform never stores crypto wallet addresses or public keys.

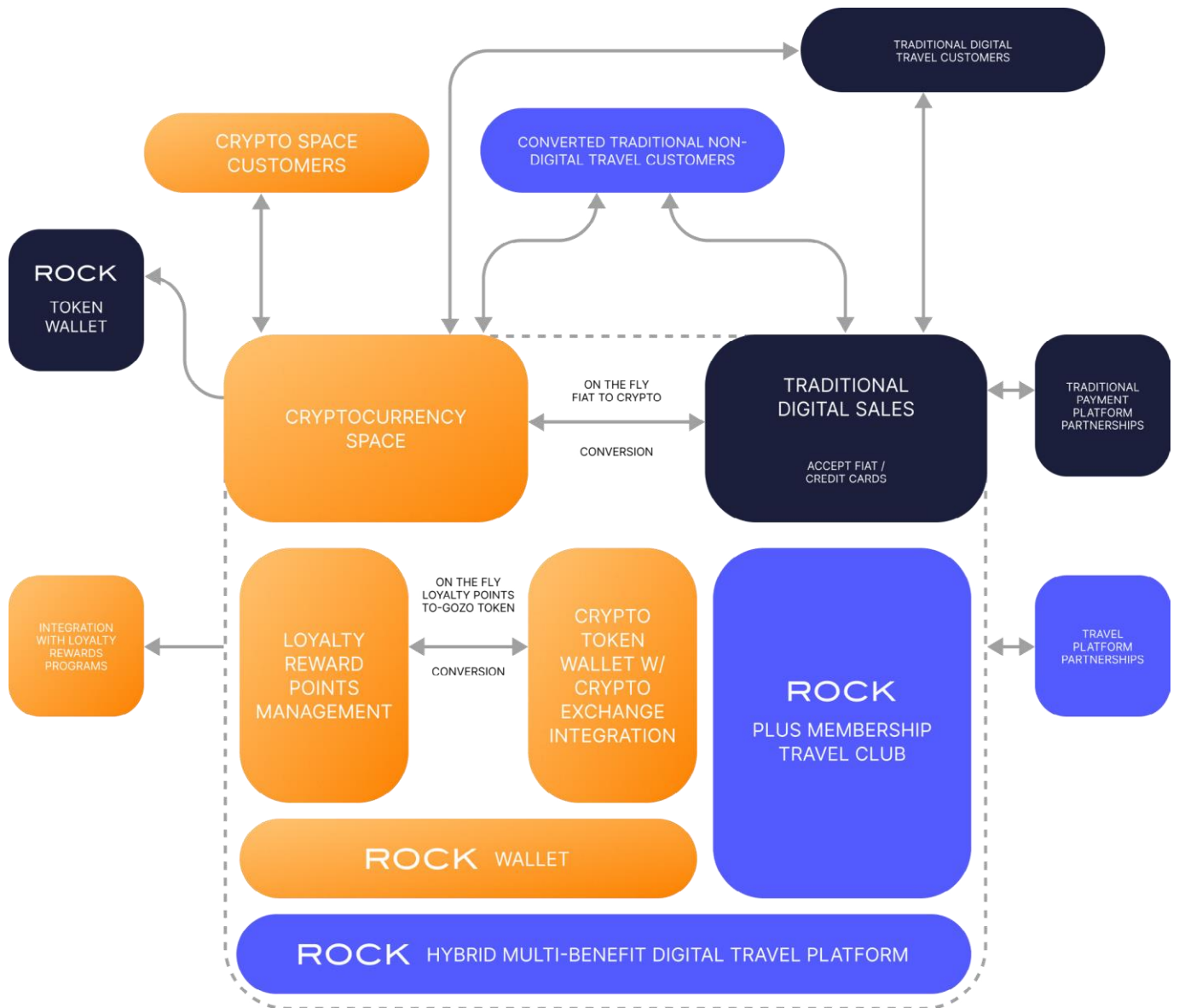


Multi-blockchain Support

From its inception, RocketFuel designed the system to support multiple blockchains to cover as many of the popular cryptocurrencies as possible. People hold different currencies because they believe in them as a transfer of value. In other words, the objective of the crypto holder is to use the currency just like any other form of money. RocketFuel is the first to actually enable this functionality for many of the 60 currencies in its current portfolio.

Leveraging Layer 1 and Layer 2 chains such as Polygon, Lightning Network, and Binance Smart Chain allows the RocketFuel blockchain to dramatically reduce transaction costs for instant settlements, benefiting both the buyer and seller.

The following diagram shows the underlying wallet infrastructure which provides the connectivity for seamless and immediate transfers from a customer to a vendor.



The platform links to the ecommerce vendors through API access to the payment platforms, stores data in an off-chain repository, and with the RocketFuel engine writes the transactions onto the appropriate blockchain. The RKFL token is awarded to participants as a loyalty points and stores them in the individual's RocketFuel app.



Loyalty Points in RKFL

RocketFuel issues its loyalty rewards in RKFL points. The standard reward in RKFL tokens is 2% of the amount of the purchase for regular cryptocurrency, and 3% for purchases made in RKFL, claimed at the end of each calendar month. Details of the rewards program are found in the Tokenomics section. In addition to loyalty point functionality, the RKFL can be used for staking and for governance.

RKFL points accrue like any other type of loyalty points, but because they are a cryptocurrency, they are completely fungible. Furthermore, because they are stored on the blockchain, the loyalty points are fully under the control of the user who earns the rewards. Unlike centralized loyalty point programs, RocketFuel cannot retract points, have them expire, or manipulate the redeemable value of the points. RKFL can be used for any vendor in the network or exchanged on open decentralized exchanges or on centralized exchanges that list RKFL.

Like other loyalty point programs, the RKFL program will offer different levels of membership and loyalty point benefits for Silver, Gold, and Platinum membership levels. Memberships will be based on the number of tokens staked or paid in RKFL for membership. Each level will offer different types of benefits to the loyalty program. The program will also offer tiers for businesses using the platform for B2B transactions.

The RocketFuel team envisions the use of RKFL for future financial services, such as locking the tokens as part of a credit or loan issuance program. These programs will always be implemented carefully and in compliance with the financial and regulatory requirements of the jurisdictions in which RocketFuel operates.



RocketFuel Governance

The RKFL tokens provide the ability to govern specific aspects of the RocketFuel platform. Holders of a minimum amount of governance tokens can put in proposals to the RocketFuel DAO through the community forum. The community can make proposals on issues such as token buybacks, feature requests, improvements, and marketing campaigns.

Proposals for improvements of the blockchain are submitted to the community forum initially as a solicitation of interest. If there is sufficient interest, the community member can submit a formal proposal to a vote. Proposals that pass through a majority vote are implemented by the RocketFuel team.



Partner

RocketFuel has partnered with ACI Worldwide (ACIW: NASDAQ), a recognized fully compliant payment systems company headquartered in the United States. ACI serves more than 80,000 online merchants, providing a variety of software-based electronic systems. Through its partnership with ACI, RocketFuel ensures the provision of real-time electronic payments.

ACI Worldwide
Real-Time Payments

Benefits

To Consumers

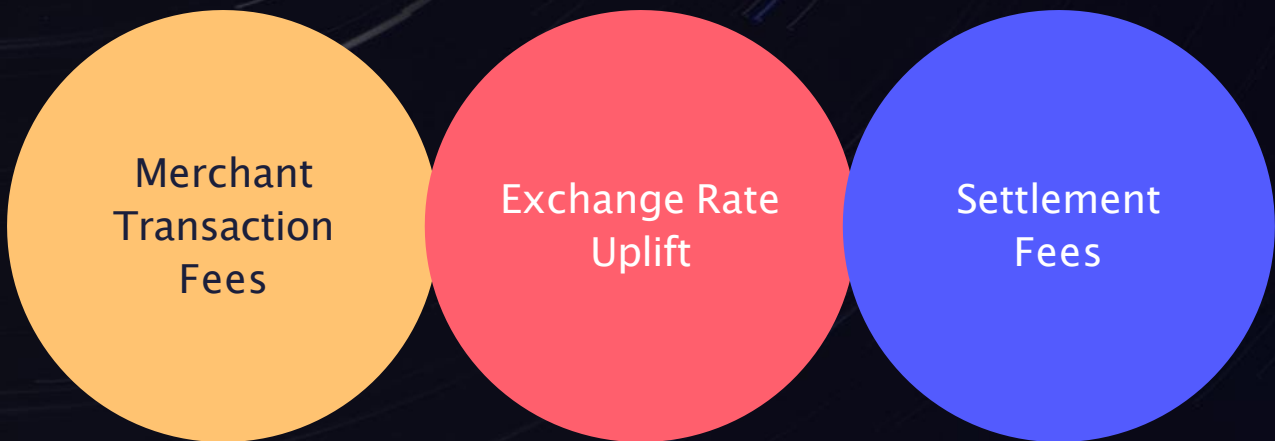
- Privacy
- Immediate payment
- One-click checkouts
- Automatic currency conversion, no fuss
- Fully refundable transaction capability
- No prior setup needed
- Use existing Web3 wallets, such as Coinbase and Metamask
- New Web3 wallets added for more network coverage
- More than 60 cryptocurrencies supported
- Multi-chain support in 2023
- Payment by altcoins in ETH, BSC, Polygon, etc.
- Simple to use
- Easy onboarding

To Retailers

- Low fees, starting at 1% and going down to as little as 0.5% based on volume
- Immediate payment settlement, reducing cash flow issues
- Price settlement guarantee
- Zero chargeback guarantee
- One-click checkout
- Crypto and fiat settlements
- Global payments capability
- Multi-continent bank integration
- Mobile app
- Full KYC and OFAC monitoring

Business Model

RocketFuel has a standard business model earning on the



In the future, RocketFuel is planning on adding loans and credit payment systems that will also yield revenue for the company.

TOKENOMICS

\$RFL is the utility token for the RocketFuel platform and the cornerstone of the RocketFuel Loyalty Program. **\$RFL** will be a native token on the decentralized, public blockchain Cardano. Cardano is one of the biggest blockchains in the world, ranking in the top 10 based on market capitalization with ~ 3.6 million unique wallets.

How to get **\$RFL**:

- **Loyalty Program** - Customers who purchase a certain dollar amount of goods through the RocketFuel platform can receive **\$RFL**.
- **Market** – Buy **\$RFL** on a decentralized exchange (DEX).
- **Staking Program** – Users can stake **\$RFL** in the RocketFuel staking program to receive additional **\$RFL** as staking rewards.

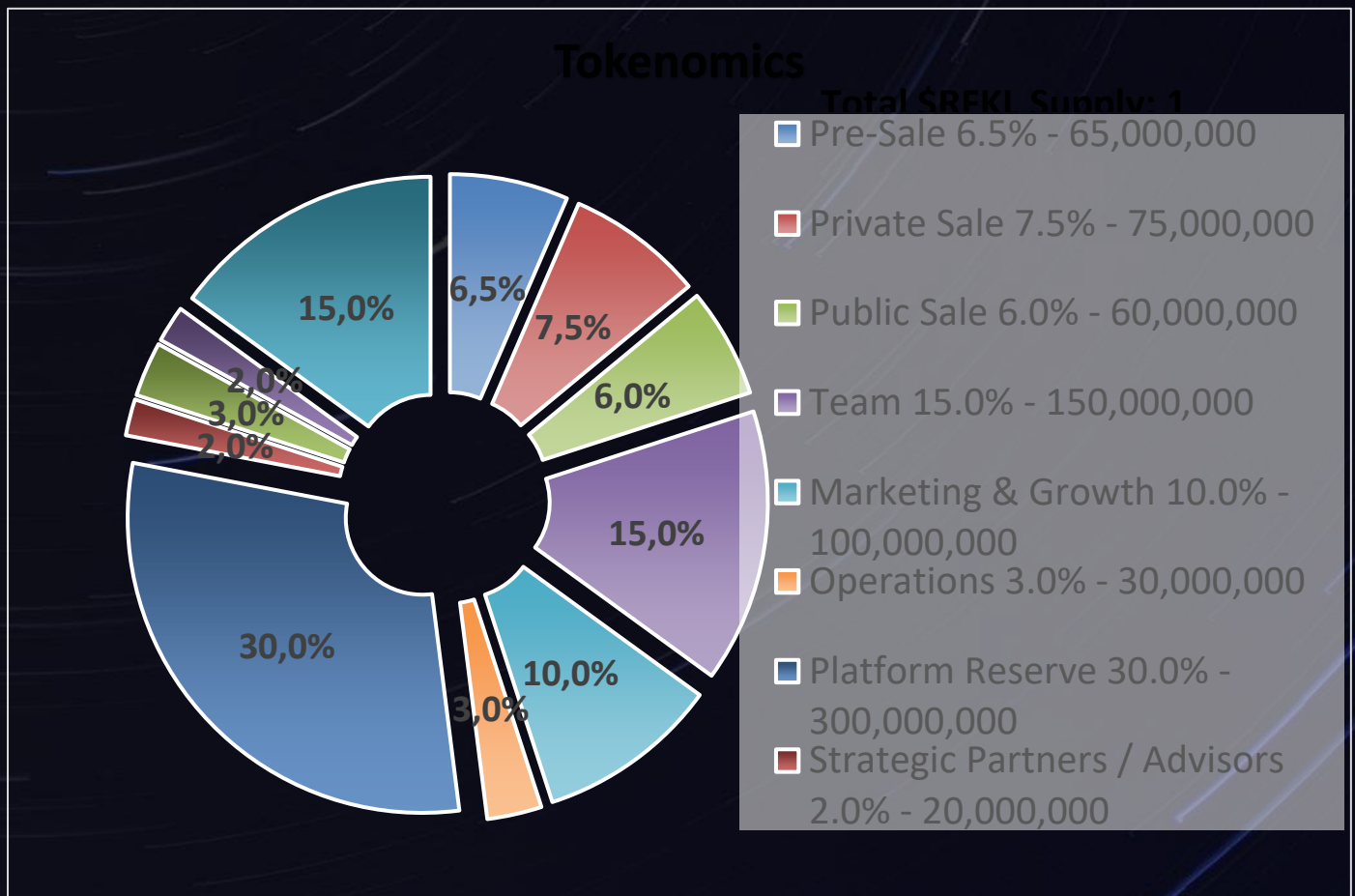
\$RFL Tokenholder benefits:

- **Customer Discounts** – **\$RFL** can be redeemed for credits for online shopping via the RocketFuel Loyalty Program.
- **Merchant Discounts** – Merchants who stake a certain amount of **\$RFL** will receive a discount on transaction fees and other benefits.

\$RFL Staking benefits:

- **Staking benefits** – Staking unlocks benefits such as preliminary access to new products, special deals, and governance rights in the Decentralized Autonomous Organization (DAO).
- **Staking APY rewards** – 10% of platform revenue will be passed to the RocketFuel DAO, which will redistribute **\$RFL** staking rewards to users in the RocketFuel staking program.

TOKENOMICS



TOKENOMICS

Token Distribution Schedule

Category	Token Allocation %	Initial unlock % at TGE	Cliffs (months)	Linear Vesting (months)
Pre-Sale	6.5%	6.0%	6	18
Private Sale	7.5%	6.0%	6	18
Public Sale	6.0%	100.0%	0	0
Team	15.0%	3.0%	6	24
Marketing & Growth	10.0%	5.0%	1	24
Operations	3.0%	5.0%	1	24
Platform Reserve	30.0%	8.0%	0	24
Strategic Partners / Advisors	2.0%	5.0%	6	18
Liquidity	3.0%	4.0%	0	12
Airdrops	2.0%	45.0%	1	12
Staking Reserve	15.0%	20.0%	0	24

Marketing

Media Marketing

RocketFuel has earned coverage on many top media outlets, including Yahoo Finance, Fox News, and the Accredited Investor Association. With the rise of cryptocurrency and the need for articulate speakers on these topics, RocketFuel will continue its press outreach.



Channel marketing to vendors has been one of the main sources of adoption for the company, and the recent integration with Shopify opens up a tremendous marketplace for the adoption of the RocketFuel backend. The company maintains a strong business development team for outreach directly to retailers who want to use a safe, privacy-oriented, and compliant payment system for cryptocurrencies.



Team



Gert Funk

Chairman, Founder and CPO

A senior executive in the financial services industry for close to two decades, Gert founded RocketFuel in 2018 and has been the president of the Monaco Blockchain Association for almost five years. He also serves as a board member of Luxembourg-based payments provider BigeDirect.



Peter Jensen

CEO

A long-time professional manager, Peter has successfully served as the CEO of four startups, all of which were acquired by large corporations, including Cisco and Cloudflare. Peter's professional and managerial experience spans three decades and includes experience at Oracle and Symantec as well as the leadership of startups Pancetera, Stopthehacker.com, ParStream, and Presidio Health.



Bennett Yankowitz

CFO

Bennet is a senior financial and legal expert with more than 35 years of experience in the financial and energy industries. He has served as CEO of the Proteus Energy Corporation and senior counsel for companies such as Shumaker Mallory and Parker Shumaker and has formerly been a partner at a major Wall Street law firm.



Rohan Hall

CTO

Rohan has more than 25 years of industry experience, ranging from roles as a CEO of a big data company, founder of multiple startups and executive positions in financial services companies. Rohan has been in the blockchain industry for more than five years, having previously served as a director of the emerging technology team in Capital Group.

Disclaimers

In consideration of RocketFuel (the “Company”) providing this Whitepaper to the recipient, the recipient acknowledges that the contents of this Whitepaper are confidential to the Company and the recipient agrees not to disclose, distribute or permit to be communicated verbally, directly or indirectly or otherwise, or to otherwise publish the contents of this Whitepaper except with the prior written consent of the Company. For the purposes of this acknowledgement “recipient” includes, without limitation, any principal, employee or agent of the recipient.

This Whitepaper, and any offers made within it, is solely for Participants. This Whitepaper provides a summary of the main features of the Company. It contains general advice only and has been prepared without taking into account any participant’s objectives, financial situation or needs. Participants should read the Whitepaper carefully and assess whether the information is appropriate for them in respect of their objectives, financial situation and needs.

This Whitepaper does not purport to contain all the information that a prospective participant may require. In all cases, interested parties should conduct their own investigation and analysis of the Company and the data contained in this Whitepaper.

The Company does not make any representation or warranty as to the accuracy or completeness of the information contained in this Whitepaper. Furthermore, the Company shall not have any liability to the recipient or any person resulting from the reliance upon this Whitepaper in determining to make an application to apply for shares in the Company.

The Company considers that the financial and non-financial information contained in this Whitepaper has been prepared to the best of its reasonable knowledge and ability. However, recipients must rely on their own investigation of all financial information and no representations or warranties are or will be made by the Company as to the accuracy or completeness of such information.

The Company makes no representation about the underlying value of the tokens on offer. Prospective participants must make their own assessment about whether the price of the tokens being offered represents fair value.

Participant Warning

Participation in a token sale carries high risks. It is highly speculative and before participating in any project about which information is given, prospective participants are strongly advised to seek appropriate professional advice.

The information contained in this Whitepaper has been prepared by or on behalf of the Company. RocketFuel has not undertaken an independent review of the information contained in this Whitepaper.

Prominent Statements

The information contained in this Whitepaper about the proposed business opportunity is not intended to be the only information on which a decision is to be made and is not a substitute for a disclosure document, or any other notice that may be required under law. Detailed information may be needed to make a token participation decision.

Prospective participants should be aware that no established market exists for the trading of any tokens that may be offered.

Future Statements

Except for historical information, there may be matters in this Whitepaper that are forward-looking statements. Such statements are only predictions and are subject to inherent risks and uncertainty. Forward-looking statements, which are based on assumptions and estimates and describe the Company's future plans, strategies, and expectations are generally identifiable by the use of the words 'anticipate', 'will', 'believe', 'estimate', 'plan', 'expect', 'intend', 'seek', or similar expressions. Participants are cautioned not to place undue reliance on forward-looking statements. By its nature, forward-looking information involves numerous assumptions, inherent risks and uncertainties both general and specific that contribute to the possibility those predictions, forecasts, projections and other forward-looking statements will not occur. Those risks and uncertainties include factors and risks specific to the industry in which the Company operates as well as general economic conditions. Actual performance or events may be materially different from those expressed or implied in those statements.

All forward-looking statements attributable to the Company or persons acting on behalf of the Company are expressly qualified in their entirety by the cautionary statements in this section. Except as expressly required by law, the Company undertakes no obligation to publicly update or revise any forward-looking statements provided in this Whitepaper whether as a result of new information, future events or otherwise, or the risks affecting this information.

None of the Company, its officers or any person named in this Whitepaper with their consent, or any person involved in the preparation of this Whitepaper, makes any representation or warranty (express or implied) as to the accuracy or likelihood of fulfillment of any forward-looking statement except to the extent required by law. The forward-looking statements reflect the views held only as at the date of this Whitepaper.

Value Risks

Tokens issued by RocketFuel may drop substantially in value, or may remain illiquid for long periods of time or indefinitely. RocketFuel cannot guarantee an active secondary market for the exchange of tokens purchased in the token sale. Not all disclosures or statements are being made in this disclaimer section. Participants should review the token sale agreement in its entirety and seek the professional advice of legal counsel and investment professionals.

RKFL tokens may change in value based on a number of factors that are outside our control. There is no guarantee or expectation that RKFL tokens will increase in value, provide a return, or have sufficient adoption and liquidity on exchanges. Owning these tokens does not constitute a share of equity or ownership in the company. The token economy is new and exciting. Regulatory circumstances may require that token mechanics be changed or altered.

RKFL tokens do not have any rights, uses, purpose, attributes, functionalities or features, express or implied, including, without limitation, any uses, purpose, attributes, functionalities or features on the RocketFuel platform. Company does not guarantee and is not representing in any way to buyer that the RKFL tokens have any rights, uses, purpose, attributes, functionalities or features. RKFL tokens may have no value. The company reserves the right to refuse or cancel RKFL token purchase requests at any time at its sole discretion.