



ROCKETFUEL

W H I T E P A P E R



ROCKETFUEL

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Abstract

RocketFuel is a publicly traded Web 3.0 company, founded in 2018 to create more reliable, secure, and less expensive, solutions for digital payments, money transfer services, and loyalty programs. Utilizing blockchain technology RocketFuel provides:

- Turnkey low-cost cryptocurrency payment product.
- Frictionless international money transfer solutions.
- Loyalty program to increase sales and retention.

While some retailers are accepting cryptocurrency, generally acceptance is limited, due to the complexity of integrating another payment system with their existing POS technology, and risks of holding volatile cryptocurrencies. ACI Worldwide processes 225+ billion consumer transactions annually, services 19 of the top 20 banks, and works with over 80,000+ merchants and chose RocketFuel as an exclusive partner to bring cryptocurrency payments to the mainstream.

RocketFuel has built an intelligent omni-channel cryptocurrency payment solution that is easy for businesses to integrate and provides dramatically lower fees, and fewer risks, than those offered by credit card companies. The RocketFuel payment solution dramatically reduces costly chargebacks – and fraudulent transactions – which cost businesses billions every year. RocketFuel cryptocurrency payments are converted into other stable assets, which eliminates the risks of accepting, and holding volatile cryptocurrencies. Many payment providers will hold the funds that businesses receive for long periods of time, but with RocketFuel, businesses can access their funds within minutes of a transaction and transfer them globally with ease and at much lower costs. Businesses, and their customers, will be able to use RocketFuel's \$RPAY token for additional savings and benefits.

The RocketFuel Loyalty Program is powered by the \$Rpay token, and helps businesses to attract, and retain, customers, while increasing the frequency, and size of customer purchases. Customers receive rewards from purchases, gain access to exclusive offers, staking benefits, and more across the RocketFuel network.

RocketFuel has created a truly flexible omnichannel payment solution for retailers with full support for fiat and cryptocurrencies, providing lower fees and faster transactions. Plus, RocketFuel's cryptocurrency payment solution drastically reduces chargeback fees, fraud, and other settlement issues.

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^[1].

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 customers can earn and spend RocketFuel's own cryptocurrency token \$Rpay which can be held, staked, traded or redeemed for cash as well as other rewards offered by businesses in the RocketFuel Loyalty Program and across the RocketFuel network.

RocketFuel has a live product which provides global payments, has been operational since mid-2021 and is processing transactions for businesses.

RocketFuel was founded in 2018 and by 2021, the company was supporting payments in 43 currencies which represented more than 95% of retail transactions. Today, RocketFuel supports over 160 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. Plus, RocketFuel converts cryptocurrency payments for businesses into stable assets, which eliminates the risk of holding volatile cryptocurrencies.

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

Background

The payment processing industry is heavily regulated and complex network burdened with many middlemen who are currently necessary to prevent fraud, ensure proper payment, prevent security breaches, provide credit and settle payments.

In today's world, cash transactions are increasingly rare, people are using credit, debit and top-up cards, at ever-growing rates. While these systems have made international and online commerce possible, they have also introduced both costs and additional risks for businesses and their customers. Hackers can expose the personal data of millions of customers stolen credit cards are used for fraudulent transactions and more.

Bitcoin, the first iteration of digital cash set out to reduce much of the friction that was introduced by these centralized payment systems. Currently, there are thousands of cryptocurrencies available, all providing the basic functionality of cash. People can again buy from one another without exposing sensitive information, immediately transfer funds from one person to another, while bypassing all of the costly middlemen and risks associated with many of the current forms of digital payments such as credit cards.

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^[2]. Due to the regulation of digital financial services, and myriad of protocols, some form of intermediary is required to simplify cryptocurrency payments for customers, and businesses.

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

Challenges

In 2022, the market capitalization of the cryptocurrency market exceeded \$870 billion USD. Despite the current bear market, it remains well above 2019 levels. According to the Singapore based research firm triple A, there are more than 320 million cryptocurrency users worldwide, with over 46 million users in the USA alone ^[3].

While even so-called “memecoins” like Dogecoin are accepted at more than 2000 companies^[4], 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^[5]. This is hardly a convenient way to pay and incurs the fees and risks of cards.

Cryptocurrency holders generally want to keep their cryptocurrencies until the moment they spend them, as 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, risks, and complexity to doing business both online and in person. Payment processing can add as much as 5% in transaction and overhead fees cost businesses \$15 billion annually. Furthermore, the payouts aren’t immediate, but after the clearance processing which can be on a monthly or even on a 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 credit and debit card payment methods are chargebacks. Chargebacks can be the result of user error, inaccurate user reports, technical errors and fraud. 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. Chargebacks across merchants, acquirers and issuers are projected to cost over \$117 billion in 2023^[6].

3 triple A, Cryptocurrency across the world.

4 Dogecoin Directory, Cryptwerk.

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

6 Chargeback Costs, Chargebacks911, February 2022

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.

Security and fraud are persistent problems with credit and debit payments. While the credit card companies absorb most of the problems, it is a widespread issue for all ecommerce solutions. Nilson Report predicts that card related fraud will cost the global card industry \$408.50 billion within the next decade^[7].

Opportunity

Cryptocurrency payments address many of the issues associated with credit card and debit card 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

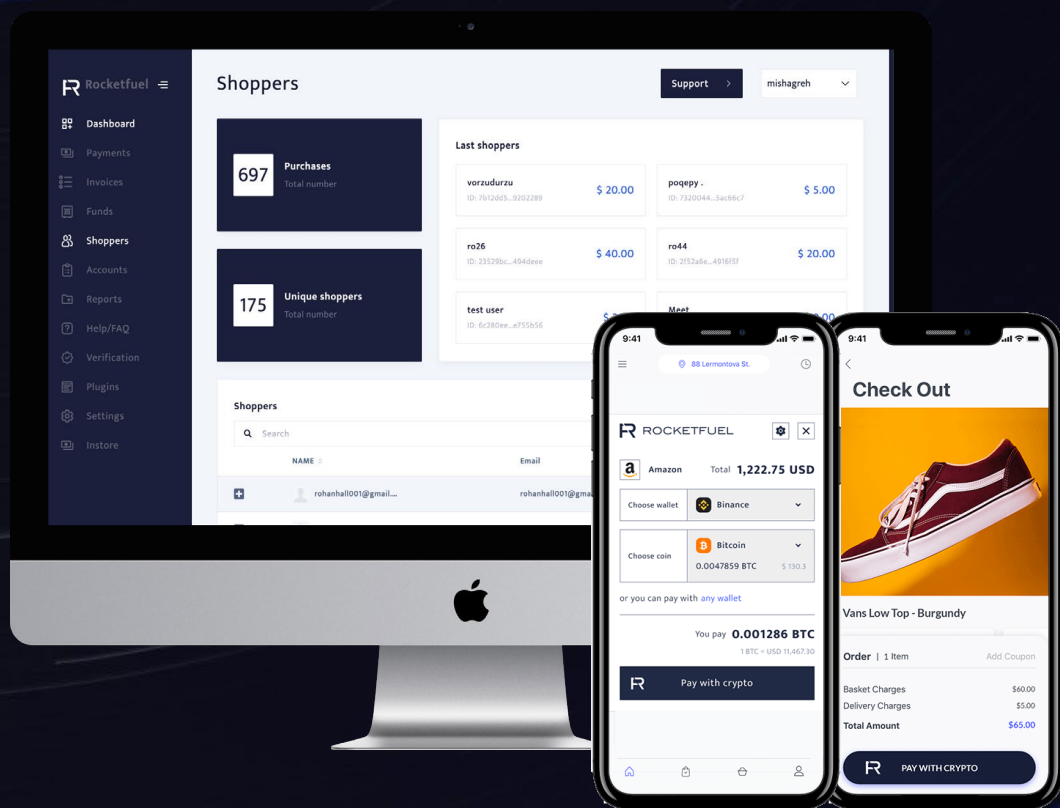
and restores the natural relationship between buyer and seller. The direct payment method eliminates the possibility of chargebacks.

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, \$Rpay, 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 \$Rpay 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 \$Rpay loyalty points or offer the points to the clients who use the wallet. \$Rpay 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.

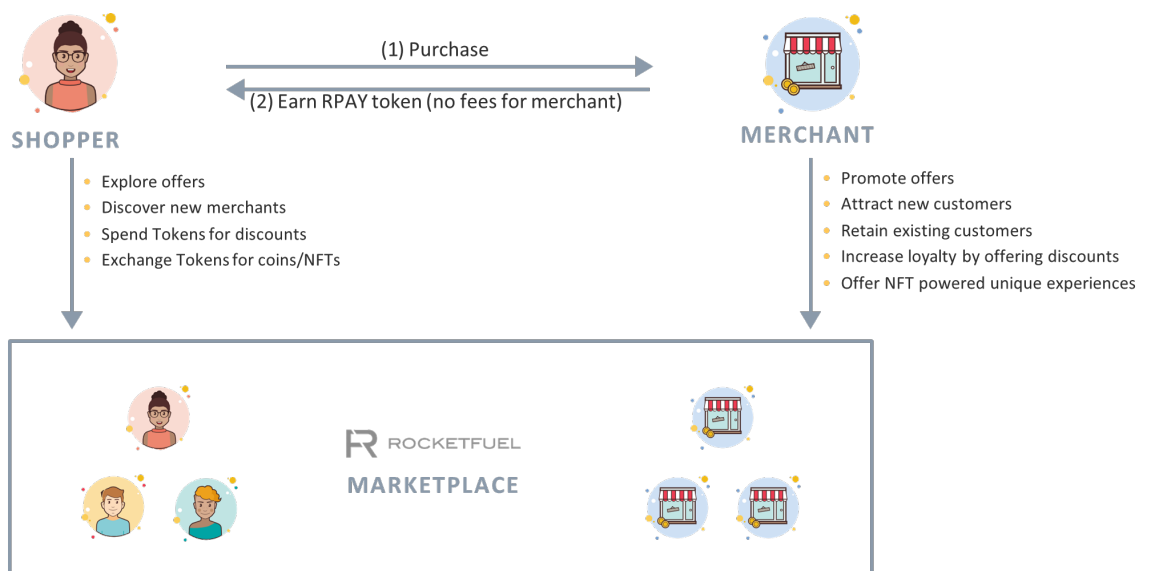
Leveraging Layer 1 and Layer 2 chains such as Polygon, Lightning Network and Binance Smart Chain allows the RocketFuel blockchain to dramatically reduce transaction costs for instant settlements, benefiting both the buyer and seller.



\$Rpay Token Utility

Loyalty Program

\$Rpay is the primary token used in the loyalty program. Shoppers who purchase at a participating store earn tokens instead of points. Shoppers could also convert or swap their existing tokens to \$Rpay or purchase \$Rpay tokens from an exchange and use it in the program. RocketFuel Loyalty Program will have a marketplace where users can explore offers and promotions from participating stores. \$Rpay can be redeemed for discounts, rewards, and NFT experiences. Digital experiences are the future, and with RocketFuel, shoppers can redeem their loyalty points for unique NFT experiences.



RocketFuel Loyalty token utility goes beyond the earn-and-burn model. It will be a program used by merchants on a day-to-day basis to interact with their shoppers. It will also give power back to the shoppers as they can choose to hold, convert or swap their tokens.



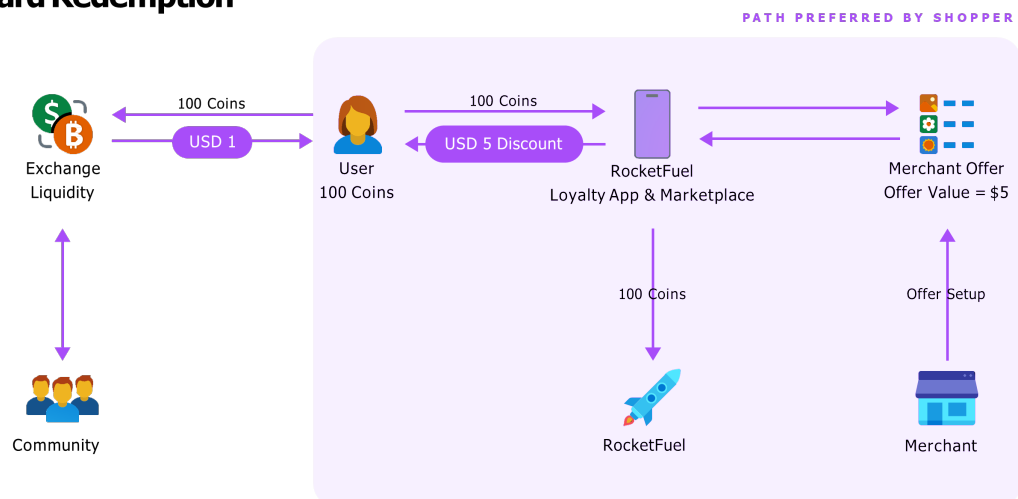
\$Rpay Token Utility

eCommerce

\$Rpay tokens can be used to purchase goods and services on the RocketFuel Payments platform.

Shoppers may get a 1% - 3% discount if they use \$Rpay for purchases, and they can redeem \$Rpay tokens that they have earned to purchase additional discounts and offers from merchants.

Reward Redemption





\$Rpay Token Utility

Marketing & AdTech

Users who participate in the loyalty program will have complete control over their data and can choose to share it for marketing and research. Shoppers will be compensated in \$Rpay if their data is used for monetary gains. RocketFuel will leverage differential privacy to ensure that personal information is not collected and shared.

RocketFuel is designed for a privacy-focused future where users own their data. Today, the users' data is used by marketers without attributing any of the gains to the users. RocketFuel will pave the way for users to be compensated if their data is used by leveraging blockchain public ledgers and smart contracts.

Target Segments Merchants

RocketFuel is creating a marketplace for shoppers to explore offers from their favorite brands and discover new brands based on their interests. Merchants will be able to promote their products to all the users of the loyalty program which will help them attract new customers. Merchants can focus on providing goods, services and positive customer experience rather than generating leads.



\$Rpay Token Utility

Shoppers

RocketFuel loyalty program rewards shoppers with tokens that can be used at any participating merchant or can be transferred to the shopper's own wallet. No more locking down the shoppers in brand-specific loyalty programs where the options to redeem are limited and the value of the points always go down. In the RocketFuel Loyalty Program, shoppers will truly own the coins they earn and can choose to spend any way they want.

Marketing/Research Firms/AdTech

Consumer privacy laws and private initiatives will make it incredibly difficult for marketers and research firms to collect and use consumer data. Members of the loyalty program will have complete control over their data and will be able to share it with for-profit and not-for-profit parties and be compensated in \$Rpay tokens accordingly.



\$Rpay Token Utility

Major Brands

Big-name brands sell through various direct and indirect channels. When selling through indirect channels, brands are neither able to learn much about their customers nor create a direct relationship with them. These brands can use RocketFuel's platform for packaging NFT rewards with each purchase which will be used to unlock \$Rpay tokens. Buyers may be asked to hold the NFT for a certain period to unlock the tokens. This helps brands create a direct relationship with their customers and understand their buying behaviors.



\$Rpay and Loyalty

\$Rpay is the primary token used in the loyalty program. Shoppers who purchase at a participating store earn tokens instead of points. Shoppers could also convert or swap their existing tokens to \$Rpay or purchase \$Rpay tokens from an exchange and use it in the program.

Market Opportunity

Loyalty drives consumer spending and customer retention

55%

of shoppers want to use rewards when shopping online. 25% of shoppers are already in a rewards program.

\$108 B

Size of the cashback/rewards industry.

46%

Increase in transaction amount if cashback/rewards are used.

RocketFuel Loyalty Program will have a marketplace where users can explore offers and promotions from participating stores. \$Rpay can be redeemed for discounts, rewards and NFT experiences. Digital experiences are the future and with RocketFuel, shoppers can redeem their loyalty points for unique NFT experiences.

RocketFuel Loyalty token utility goes beyond the earn-and-burn model. It will be a program used by merchants on a day-to-day basis to interact with their shoppers. It will also give power back to the shoppers as they can choose to hold, convert or swap their tokens.

RocketFuel issues loyalty rewards in \$Rpay points. The standard reward in \$Rpay tokens is 1% of the amount of the purchase for regular cryptocurrency and 2% for purchases made in \$Rpay, 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 \$Rpay can be used for staking and for governance.



\$Rpay and Loyalty

\$Rpay tokens 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. \$Rpay can be used for any vendor in the network or exchanged on open decentralized exchanges or on centralized exchanges that list \$Rpay.

Like other loyalty point programs, the \$Rpay 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 \$Rpay 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 \$Rpay 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's payment platform links to ecommerce vendors through API access, stores data in an off-chain repository and with the RocketFuel engine writes the transactions onto the appropriate blockchain. The \$Rpay token is awarded to participants as a loyalty points and stores them in the individual's RocketFuel wallet.



RocketFuel Governance

The Rpay tokens provide the ability to govern specific aspects of the RocketFuel token. 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 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 internationally recognized regulatory compliant payment systems company headquartered in the United States, with over 45 years of payment expertise. ACI processes 225+ billion consumer transactions annually, services 19 of the top 20 banks, and serves over 80,000 online merchants in 95 countries, providing a variety of software-based electronic payment systems. Through its partnership with ACI, RocketFuel ensures that its payment solutions, loyalty program, and and \$Rpay token, will see accelerated adoption around the world.

ACI Worldwide
Real-Time Payments

Benefits

To Consumers

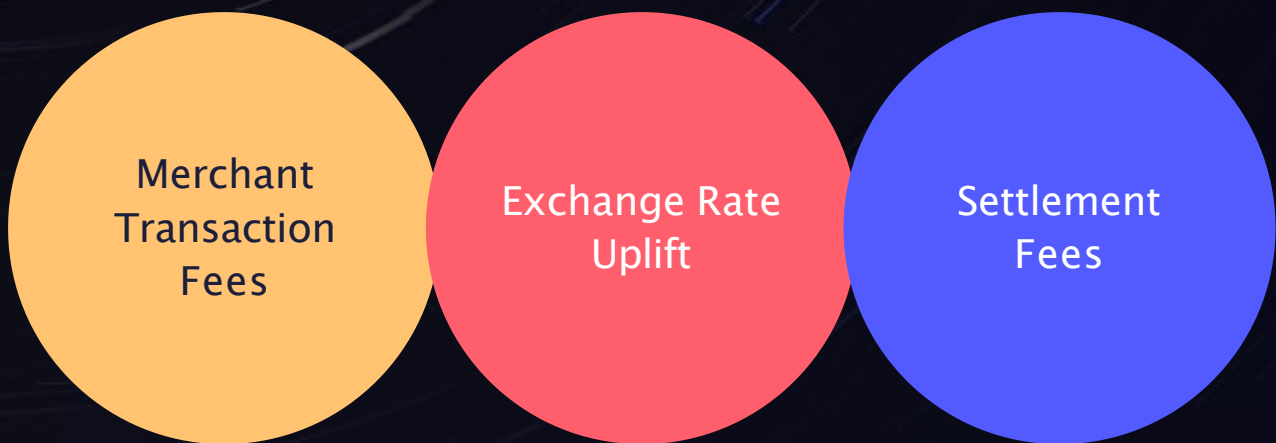
- Privacy
- Immediate payment
- One-click checkouts
- Automatic currency conversion, no fuss
- Fully refundable transaction capability
- No prior setup needed
- Use existing Web3 wallets, such as Coinbase and Metamask
- New Web3 wallets added for more network coverage
- Pay in over 160 cryptocurrencies
- 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
- Multinational 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

\$Rpay is the utility token for the RocketFuel platform and the cornerstone of the RocketFuel Loyalty Program.

How to get \$Rpay:

- **Loyalty Program** - Customers who make purchases with businesses that are a part of RocketFuel platform can receive \$Rpay as a reward.
- **Market** – Buy \$Rpay on a decentralized exchange (DEX).
- **Staking Program** – Users can stake \$Rpay in the RocketFuel staking program to receive addition \$Rpay as staking rewards.

\$Rpay Tokenholder benefits:

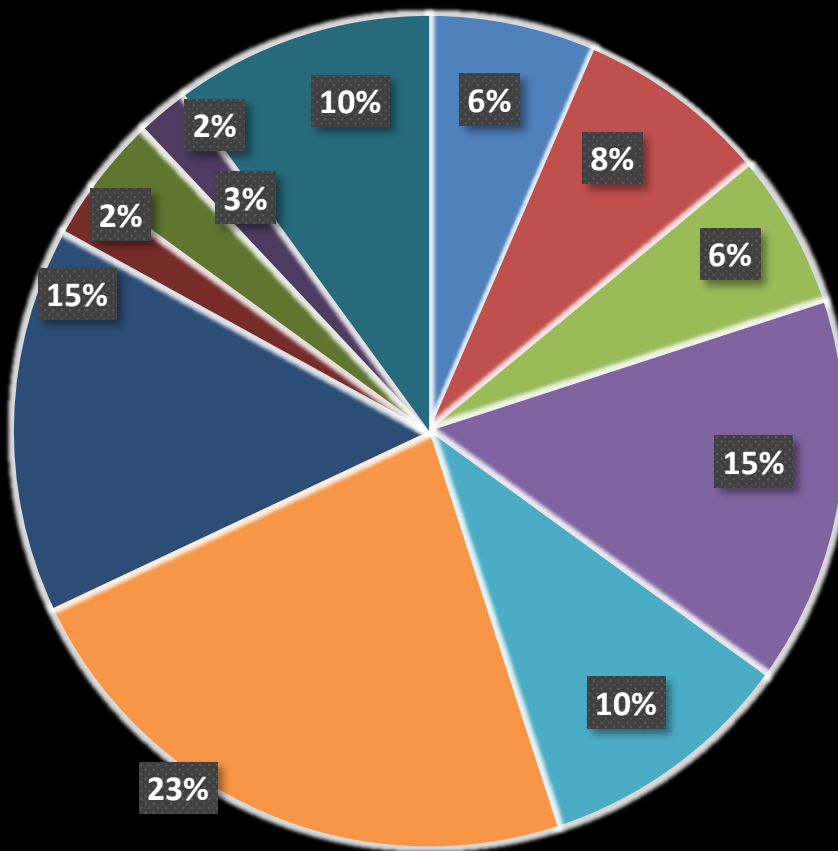
- **Customer Discounts** – \$Rpay can be redeemed for credits for online shopping via the RocketFuel Loyalty Program.
- **Merchant Discounts** – Merchants who stake a certain amount of \$Rpay will receive a discount on transaction fees and other benefits.

\$Rpay 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).
- 10% of the company's loyalty program revenue will be allocated to buying \$Rpay to provide rewards to those who stake \$Rpay in RocketFuel's token staking program.
- **Staking APY rewards** – A percentage of transactions, from across RocketFuel's network, and future lending services will be passed to the RocketFuel DAO, which will redistribute \$Rpay staking rewards to users in the RocketFuel staking program.

TOKENOMICS

Distribution



- Pre-Sale 6.5%
- Private Sale 7.5%
- Public Sale 6%
- Team 15%
- Marketing & Growth 10%
- Operations 23%
- Platform Reserve 15%
- Advisors & Strategic Partners 2%
- Liquidity 3%
- Airdrops 2%
- Staking Reserve 10%

TOKENOMICS

Token Distribution Schedule

| Category | Token Allocation % | Initial Unlock % at TGE | Cliff (months) | Linear Vesting (months) |
|-------------------------------|--------------------|-------------------------|----------------|-------------------------|
| Pre-Sale | 6.5% | 6% | 6 | 18 |
| Private Sale | 7.5% | 6% | 6 | 18 |
| Public Sale | 6% | 100% | 0 | 0 |
| Team | 15% | 3% | 6 | 24 |
| Marketing & Growth | 10% | 5% | 1 | 24 |
| Operations | 23% | 12% | 1 | 24 |
| Platform Reserve | 15% | 8% | 0 | 36 |
| Strategic Partners / Advisors | 2% | 5% | 6 | 24 |
| Liquidity | 3% | 45% | 1 | 12 |
| Airdrops | 2% | 45% | 1 | 12 |
| Staking Reserve | 10% | 20% | 0 | 36 |

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.

\$Rpay tokens may change in value based on a number of factors that are outside our control. There is no guarantee or expectation that \$Rpay 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.

\$Rpay 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 \$Rpay tokens have any rights, uses, purpose, attributes, functionalities or features. \$Rpay tokens may have no value. The company reserves the right to refuse or cancel \$Rpay token purchase requests at any time at its sole discretion.