



WHITE PAPER

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INTRODUCTION

SmartO is a smartphone app with an open source and powerful expert system on blockchain with a unique set of features and clear monetization for everyone.

SmartO will unify and line up other services for day-to-day usage for users and companies alike.

The app features voice input, geolocation, adaptive algorithm and user-friendly interface for both experienced users and newbies alike.

SmartO will remind users about important birthdays, tasks; tip them off on a good restaurant or hotel; remind to take pills; help to get bearings; notify about bargains and show good reviews.

SmartO offers companies a comprehensive solution to keeping and acquiring customers and also helps optimizing business processes.

Monetization in SmartO is understandable and easy to approach for all parties

App Users will:

- get reward for referral links and trusted reviews about service providers;
- get reward for sharing browsing history with friends and interested parties;
- will earn money for viewing ads (ads are optional - they can be simply disabled).

Companies will:

- get a means of acquiring new and keeping loyal customers;
- get a decrease in advertising costs due to direct connection to consumers;
- get free auditing by customers;
- get tools for optimizing business process.

Investors will:

- get 100% guaranteed profitability;
- get 100% investment insurance.

THE BIRTH OF AN IDEA

The hubbub of modern life dictates its rules, and we cannot always keep up with it. One of the solutions to the effective use of time assets is SmartO.

Let's hear it from Ildar Mukhametzhanov, project visionary:

"...When I started my house renovation I had to buy supplies for the construction crew quite often. I was constantly bombarded with requests to get this or that. Suddenly they are out of fasteners, sometimes I forgot to buy some extra hardware on my way back. It was a really tough task: I had to get all the items from the hardware store in one go and all the more the crewmembers were constantly hounding me, asking me for other stuff.

Those endless thrashings come back to me in nightmares. Then I got the idea to create a tickler system that would help not only to remind what to buy, but also would make an optimal route to the store with the best price.

This idea has been brewing in my head for some time; I've put some new ideas on top of the old ones... I've had some new cases where I couldn't but say: "I need some smart app for this!". My close people gave me some cases, some business acquaintances tipped in. I realized that I was on the threshold of something big, something that people really want!

I decided to move from ideas to actions: run and processed some focus groups. They suggested new ideas and features. Then held focus groups with business owners and managers. They also gave me important feedback.

My entrepreneur friends told me that it'd have been great to have this app for business as well. The user and the service provider are "two sides of the same coin". People can tell companies what they want, and the companies will improve the quality of services and goods. This way both clients and companies will have their bread buttered on both sides!

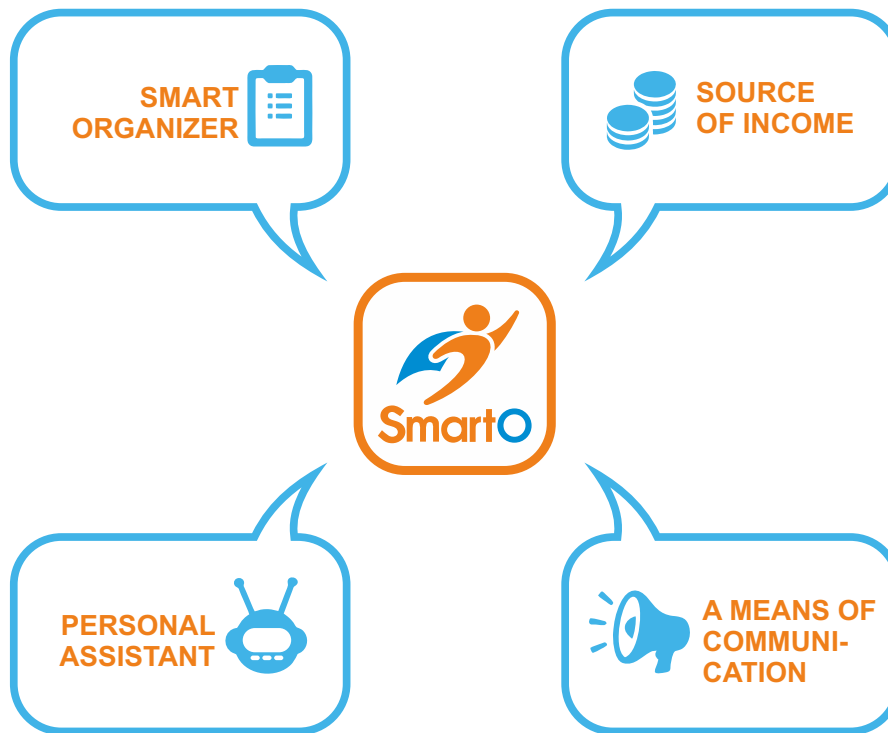
Later I got the idea of implementing features, useful to service providers, like CRM systems. Entrepreneur focus group approved this idea, and users liked that they could post reviews about the service providers and get relevant information about a particular store, restaurant or car service...

Later I had an idea to monetize the features of the app to bring profit to the users. That's how I got the concept for an app with a unique set of features."

FUNCTIONALITY OF SMARTO

SmartO introduces smart solutions for day-to-day issue tackling for users and business alike.

SmartO for users



SmartO will:

- remind about the birthday of a loved one, boss or an in-law;
- sync certain tasks and contacts (family - wife/husband/children);
- keep track of your child and build his route (SmartO will shadow you kid like an overprotective mother);
- tip off an insurance bargain or another product/service;
- make life easier for motorists - remind you about oil change, check up and location of the nearest petrol station or road diner;
- help getting assistance in an emergency;
- remind to take medicine or visit a doctor;
- help to get bearings in a new city, tell about a cosy hotel and restaurant;

FUNCTIONALITY OF SMARTO

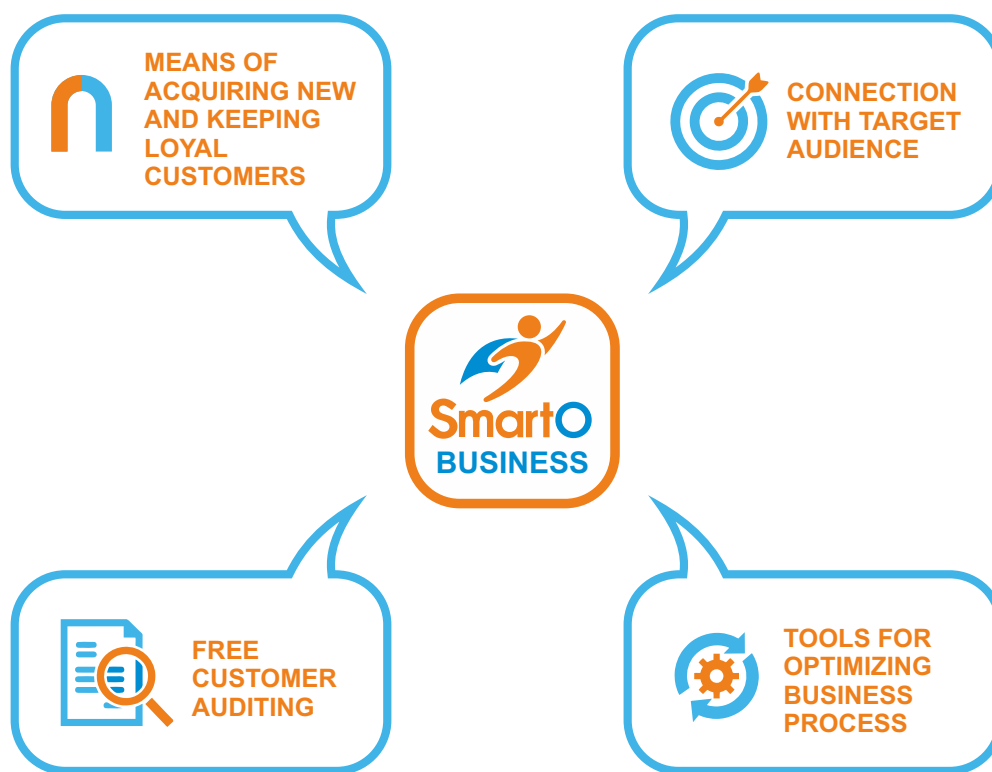
- remind you about your spouse's request to get groceries, while you are speeding past grocery store;
- look for items from your list of necessary things on your route (from a tire shop to a beauty parlour);
- help to organize an optimal route for task completion;
- will bring together people with common interests to exchange views, share experience and pass on advice;
- bring lonely hearts together, arrange a romantic meeting with geotagging help;
- warn you about bad weather;
- tell about the most interesting events in the city, movie openings, sporting events, etc.;
- give you an opportunity to capitalize on sharing information with friends (referral links) and interested parties;
- reward for good reviews about service providers;
- pay users for viewing ads (ads are optional — they can be simply disabled).



Let's imagine that you cruise along town - SmartO will remind you about tasks that you have forgotten as you approach a relevant location.

FUNCTIONALITY OF SMARTO

SmartO for business



Functionality of SmartO includes:

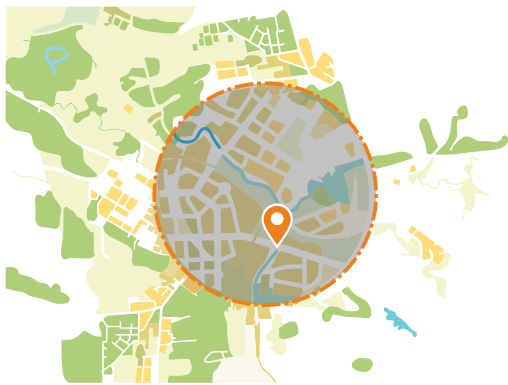
- **Means of keeping loyal customers and acquiring new customers**
SmartO will help businesses to attract customers at any stage. Thanks to partnership with SmartO target audience will learn about a product, service, holiday promotion or a sale.
- **Connection to target audience**
In SmartO the users' searches are goal-oriented — they are looking for suppliers of particular goods or services. If a company is registered in SmartO it will get target audience and cash people! Consequently the companies save time and money.
- **Free auditing by customers through the user reviews**
Thanks to the user feedback the companies will be able to improve the quality of goods and services. And word of mouth will attract new customers.
- **The tool for optimizing business process**
The app features functions, useful for business, such as: CRM systems, team chat for company employees, and a capability to give tasks to employees and track their progress.

FUNCTIONALITY OF SMARTO

Let us imagine how registration in SmartO would look in practical terms (for small-scale service providers):

- yoga teacher pays a small sum (in STO tokens) and chooses a convenient range;
- states what services are provided and their cost and leaves other relevant comments;
- then the teacher's ad will be visible to all users, interested in the service;
- by performing quality services the teacher will get good reviews, thus increasing the rating and number of customers.

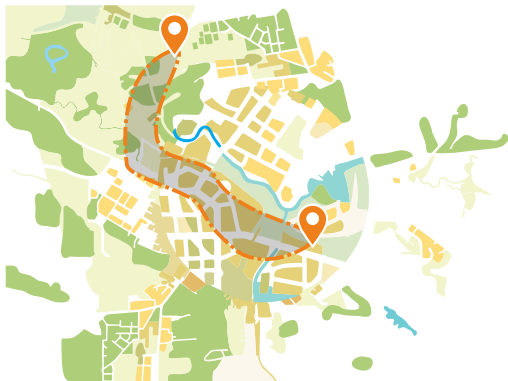
Ranges options:



Single range.



Multiple disjoint ranges.



Point A to point B.
All adjacent areas on this route are selected.

MARKET ANALYSIS AND TARGET AUDIENCE

Distinction between us and hundreds of "similar" projects

Someone might think, as one is reading this document: "Why would I need this - my smartphone already has an organizer and a navigator, and there is Ok Google, and a dozen other useful and familiar apps." If it is your thought, consider the following: Can you track and arrange task relevance in a ten point list, sort it out and check how close you are to relevant locations in all those apps at the same time? While you are driving? SmartO can!

That is the essence of the project:

SmartO is the aggregator of familiar, user-friendly and convenient services, which can do the same stuff you can do only on its own and at a faster pace.

Target audience

App users - people from different regions, of all ages and genders - anyone with a smartphone. That is why SmartO is vast and global!

Businesses (providers of goods and services) are many and varied: from chain stores network and global companies to small-scale service providers.

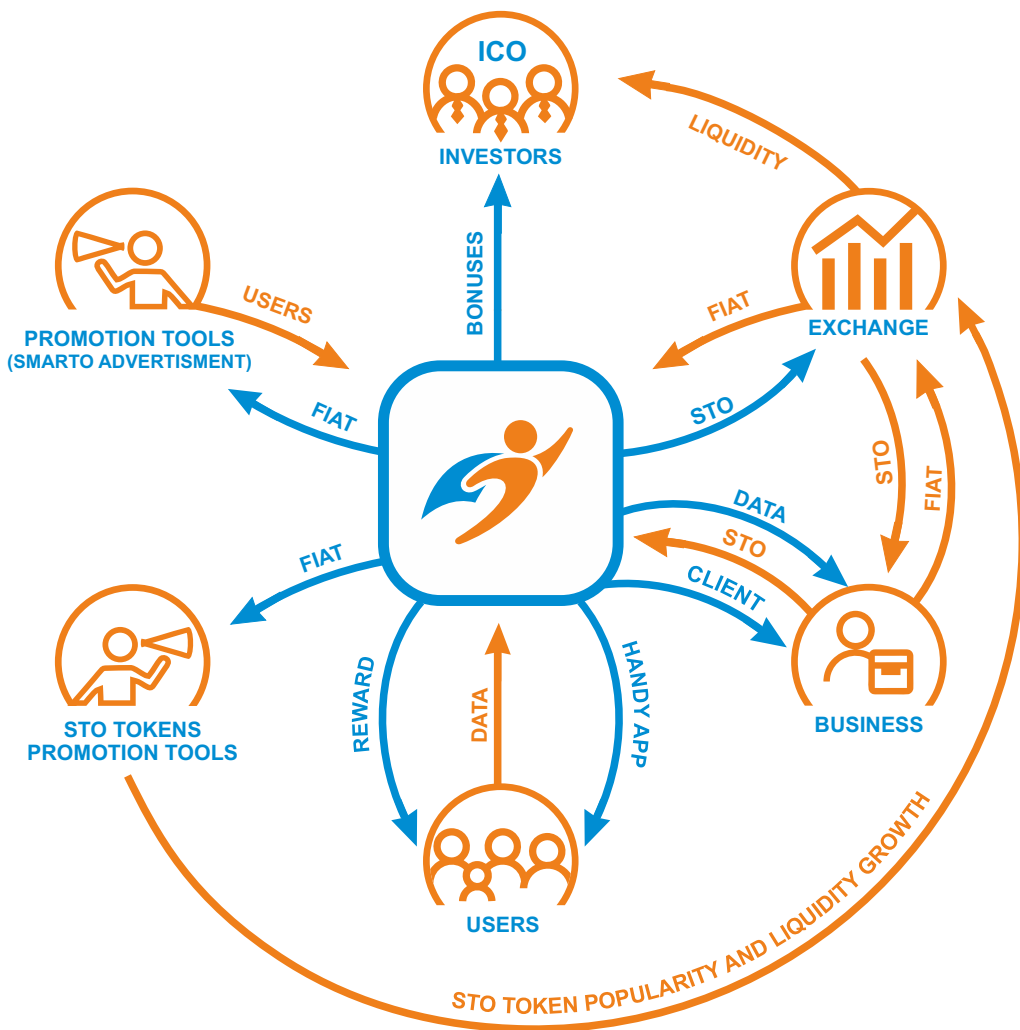
For example: according to statistics, only in the Asia-Pacific Region there are more than 100,000,000 registered companies plus affiliates.

SMARTO ECONOMY

SmartO economy is the total of relations in the app ecosystem (set of capabilities and processes that provides full management of an app) which ensures its life.

Ecosystem participants are: users, businesses and investors.

In the heart of this relationship is win-win strategy, i.e. all kinds of interactions between the parties are mutually beneficial (the following diagram gives a clear representation)!



*The graph contains 4 main components:
tokenomy, mutual benefits, promotion tools and exchanges.*

SMARTO ECONOMY

Token economy

STO token is the payment unit within the app.

Providers of goods and services will buy STO tokens on the exchanges to pay for SmartO registration.

Rewards for users are given in STO tokens as well.

Down the track the users will be able to purchase goods and services from providers, registered with SmartO.

In addition, members can withdraw their tokens through the exchanges and trade for any other currency.

The constant demand from suppliers for tokens on exchanges will contribute to their liquidity.

Win-Win strategy

App Users will:

- get a handy app for everyday use;
- get reward for sharing browsing history with friends (referral links) and interested parties;
- get rewards for writing reliable reviews about service providers;
- get rewards for watching ads (ads are optional - they can be simply disabled);
- get rewards for referral links (both for app installation and for good reviews)*.

*if applicable by service providers

SMARTO ECONOMY

Businesses (providers of goods and services, registered with SmartO) will:

- get connection to the target audience;
- get a steady influx of new customers;
- get loyal customers retention;
- get a decrease in advertising and promotion costs;
- get the user feedback (free auditing) and the ability to meet the clients' demands in an expedited manner;
- elements of CRM systems and means of optimization of internal business processes.

SmartO Investors will get:

- benefits, minimum risk and high returns;
- yearly bonuses as a result of liquidity growth of STO tokens on exchanges;
- voluntary STO token buyback for their initial cost (in USD equivalent) one year after the start of trading on the exchanges;
- in the case STO token price does not increase for at least 20% we will pay 20% as dividends in STO tokens (in USD equivalent) one year after the beginning of trading on the exchanges.

This way all the participants in SmartO ecosystem get benefits!

SMARTO ECONOMY

STO tokens promotion tools

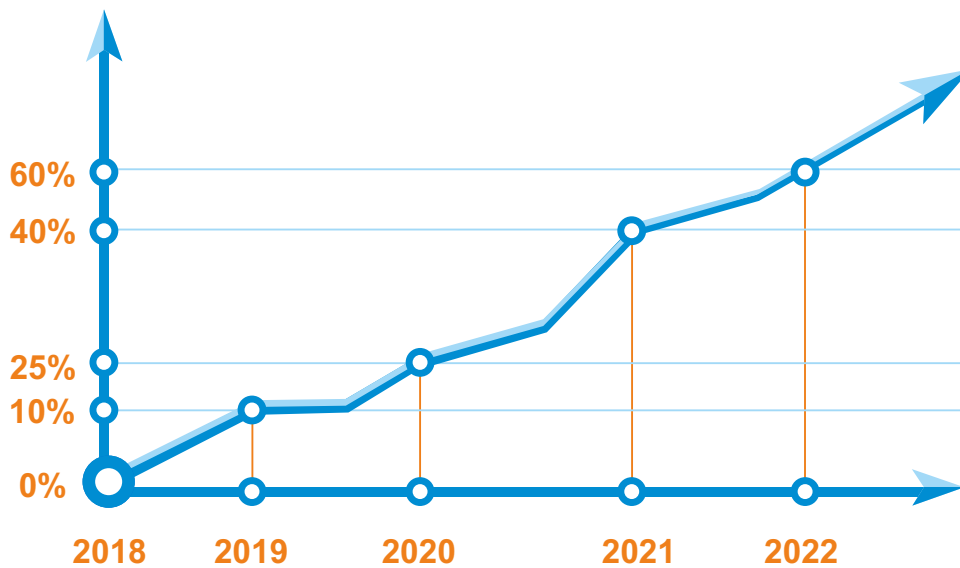
STO tokens promotion tools primarily enhance token economy. These include the standard means of promotion (IMC with both online and offline channels).

There are 2 main tools to secure liquidity growth of STO token:

- beneficial highlights in press (company's successes, news, user reviews);
- introduction of tokens as means of payment in the external environment (providers of goods and services).

To achieve this SmartO team will impel providers of goods and services to use tokens as a means of payment, fuelling their liquidity with fiat on the initial stage of the project.

If the service provider agrees to accept customers' payment in STO tokens at a lower price, in comparison with fiat, SmartO will reimburse them in fiat currency and will take the tokens as payment for registration



One of the main goals of SmartO team is to attract as many partners (businesses, registered in SmartO) as possible and introduce STO token as an internal payment unit (i.e. use STO tokens for purchase of their services).

SMARTO ECONOMY

Also, the more new users we will have the more interesting our project will be for service providers, attracted to the new channels of getting potential consumers.

In addition to the standard promotion means we have high hopes for the most effective form of advertising — word of mouth, when first SmartO users will be recommending it to others.

The increasing number of user will attract more and more companies, which will buy more STO tokens.

SMARTO PROMOTION TOOLS

SmartO promotion tools are aimed to secure its popularity among users and service providers alike.

Referral program will be in action concerning SmartO installation. Let us assume that you have downloaded the app and invited your friends. By doing so you and your friends will get rewards for app installation.

The standard means of promotion (IMC with both online and offline channels) will also help to promote the project.

EXCHANGES PROVIDE TOKEN CIRCULATION IN SMARTO ECONOMY

STO token is a tool to gain profit for investors. After the ICO sale the token price on exchanges will grow as a result of promotion actions (see above).

The app itself, due to high user demand, will attract increased attention to STO tokens, enhancing their liquidity.

Providers of goods and services will buy STO tokens on the exchanges to pay for SmartO registration.

Due to an increase in demand for STO tokens on the exchanges investors will make money on the increase of the rate.

SMARTO AND BLOCKCHAIN

SmartO monetization is based on the capabilities of blockchain to store information about ads, views and rewards reliably and transparently.

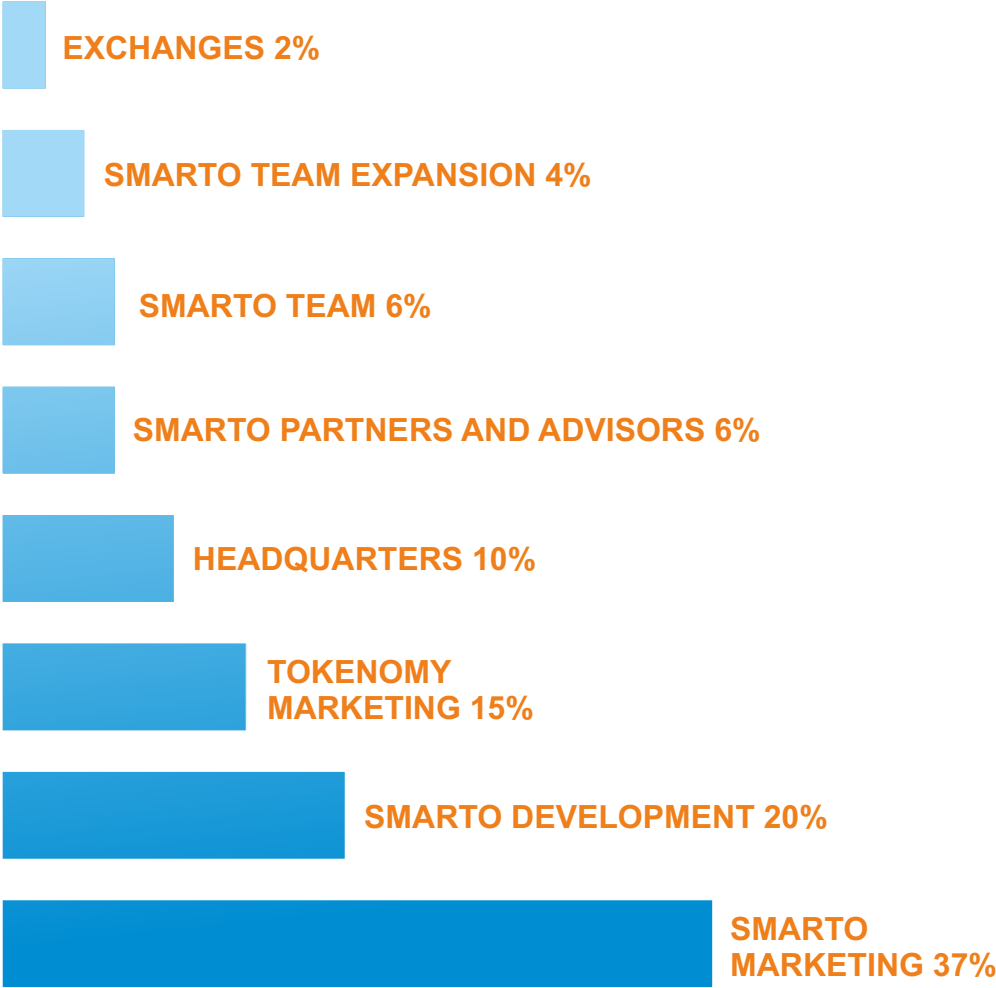
Blockchain advertising example:

- Advertiser creates an ad order by transferring STO tokens to a special smart contract. Advertiser gives info about his banner, keywords, and a number of additional parameters determining target audience. The STO tokens are stored on his account.
- SmartO has data on users' preferences and will show them relative banners. When users click on the banner, connected to smart contract, they get rewarded for viewing the ad. The STO tokens are transferred on the main account of the project.

At the first stage of the project development Ethereum (PoS) platform is to be used, however the choice is not final — transfer to a platform with faster transactions is possible.

FUNDS ALLOCATION

Upon reaching hardcap of \$8,325,000 the funds are to be allocated, with respect to all important aspects for project growth, the following way:



TOKEN DISTRIBUTION AND ICO TIMELINE

ICO

Pre-ICO Start: April 06, 2018 at 20:00 UTC

Pre-ICO End: April 15, 2018 at 20:00 UTC

ICO Start: May 15, 2018 at 20:00 UTC

ICO End: August 26, 2018 at 20:00 UTC

STO token

Token Name: STO Token

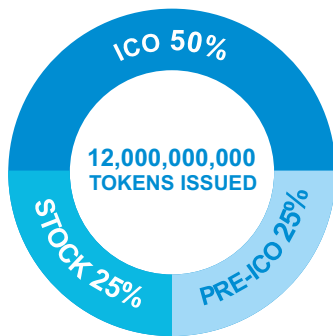
Token Standard: ERC20

Token Regulation: unsold tokens are burned

Smart contract: Ethereum-based smart contracts

STO tokens minimum purchase: 10,000

STO tokens maximum purchase: no limit



OUR HARDCAP — \$8,325,000

This is the exact amount required for an expedient launch and implementation of all the plans in accordance with the roadmap without timing adjustment.

OUR SOFTCAP - \$1,575,000

This is the amount, required for SmartO development.

IF WE ARE UNABLE TO RAISE SOFTCAP OF \$1,575,000 - WE WILL RETURN THE FUNDS

Or conduct an open vote among our investors on topic of whether we should return the investments or try to continue the project.

FOR YOUR CONVENIENCE WE ACCEPT FUNDS IN VARIOUS CURRENCIES

We developed a helper bot, which enhances your experience of purchase experience of STO tokens.

DEVELOPMENT STRATEGY AND ROADMAP

At each stage of the project team size will grow (managers, marketers, salespeople, SEO and others).

At one of the stages headquarters in Germany will to be opened.

At the moment we are leading negotiations with major data centers in Frankfurt and Berlin to host project servers.



SMARTO TEAM



Ildar Mukhametzhanov
SmartO Visionary and CTO

For many years SmartO visionary participated in various researches in different countries, including Russia, Germany and the UK. He has vast experience in developing enterprise level global information systems since 2006, designing and developing complex telecom apps, such as Viber. Participation in the full development cycle, implementation and operation of high-load apps for international telecom companies around the world for over 8 years. Total experience in developing large-scale projects based on Oracle RDBMS with Java — 14 years. Carrying a huge store of knowledge and experience, Ildar has gathered a strong, close-knit team and is ready for implementation of his own project, which is doomed to be a success.



Zakvaskin Vladimir
iOS Developer

Vladimir received substantial higher education in one of the leading universities of Russia and fully devoted himself to iOS mobile development. He adores iOS and it helps him to improve by leaps and bounds. Work in one of the top Russian software developer companies for high-tech markets — MERA allowed Vladimir to gain experience and improve knowledge of programming. The world is changing fast and Vladimir, being a proactive and open go-getter, was able to fit easily into SmartO team and the crypto world.



Anatoly Chernyshev
Android Developer

Anatoly has always been characterised by commitment and thoroughness of what he does. It allows him to write high-quality code — and that is the key to success of an IT project. Anatoly chose Java for a good reason, as it is well structured and maintainable, so it fits him like a glove. Anatoly had job experience in one of the top Russian software developer companies for high-tech, it gave his career a good boost. Having background in mobile app development for Android, Anatoly complemented SmartO team nicely.

SMARTO TEAM



Alexander Gorokhov
Web Programmer

Alexander is an old-timer in the field of web-programming and web-design. He maintains a perfect equilibrium between a dreamy artist and a responsible developer that allows him to carry out daring ideas, working on front end of large-scale Internet projects. For over five years he applies and hones his skill in Angular js, JavaScript, Bootstrap, Material Design, creating unique products. Recently he entered crypto scene and joined SmartO team.



Daria Krupnaya
QA Engineer

She has always striven for perfection and it is well reflected in the choice of its line of work. The bulk of her task is to ensure high standards of SmartO at all stages of development, release and operation. Her broad-mindedness ensures top notch performance as a quality engineer, making the app even better.



Nikita Evdokimov
Backend Developer

Nikita's role in the project is hard to overestimate. He is responsible for the multilevel application business logic, which is hidden on the server side. It requires outstanding professional qualities and extensive knowledge in many areas of IT technology — Nikita does all those tasks, providing a reliable basis for the project. Nikita has years of experience under his belt: miles of java script, various database management systems, such as Postgre, Oracle, Redis, Big Data work and many, many other projects.



Sam Abramov
CCO

Sam graduated from LUNN — one of the best linguistic universities of Russia majoring in International Policy Studies. He has tried his hand in various fields ranging from education jobs to organization of international events. Having many years of translation and interpreting under his belt he strikes the perfect balance - helps SmartO with writing and translating information about the project, keeping correspondence with investors, bloggers, press and stakeholders. In his free time Sam enjoys hiking, skiing, active sports and is a keen observer of the state of crypto from its conception.



Kristina Kukushkina
PR Manager

Kristina graduated from the Nizhny Novgorod Branch of Higher School of Economics, Faculty of Law, prior to that she was studying at the Advertising and PR Faculty of the LUNN. Worked as a lawyer in a Federal State-Funded Institution. Then she moved to International Innovation Agency, which is engaged in attracting investments. Took part in international conferences on agriculture in Dubai and Spain as the delegation interpreter. Keen on winter sports: skiing, Sled dog racing, skating. Kristina is also an Instagram enthusiast with quite a large following.



Alyona Selezneva
Project Manager

Alyona graduated from one of the best linguistic universities of Russia — LUNN, majoring in International Policy Studies. It gave her the necessary knowledge to work in international field. Alyona is responsible for overseeing the execution of all tasks and goals. Experience in managing WorldClass — one of the largest Russian fitness club chains gave a powerful boost to understanding of executive field and experience in working under pressure in multi-tasking environment. In her free time she enjoys traveling, books and believes into the future of science and IT technologies.

RISKS - LEGAL AND OTHERWISE

This information is not a public offer and does not imply a contractual relationship or its elements. None of the paragraphs of the paper is an investment plea. This document does not fall under any jurisdiction having regulatory acts for the protection of investors' rights.

This document gives an approximate estimate on the token price. The real state of token price can be influenced by natural and political force majeure events. STO token is a Custom Application Token. It is not a security and does not fall under the securities Act of the United States or similar laws of other countries. When you buy any tokens it is necessary to take into account certain technical risks: dependency on hardware operation, the ISP general technical state, possible hacker attacks, malicious software programs, blackouts.

Smart contract technology itself is prone to bandwidth issues and is not failure free. Tax compliance, both US and any other country, is the sole responsibility of the token holders.

A large, stylized human figure composed of overlapping, semi-transparent blue shapes, centered on a solid blue background. The figure is positioned behind the text.

SmartO.im
Your super-booster!