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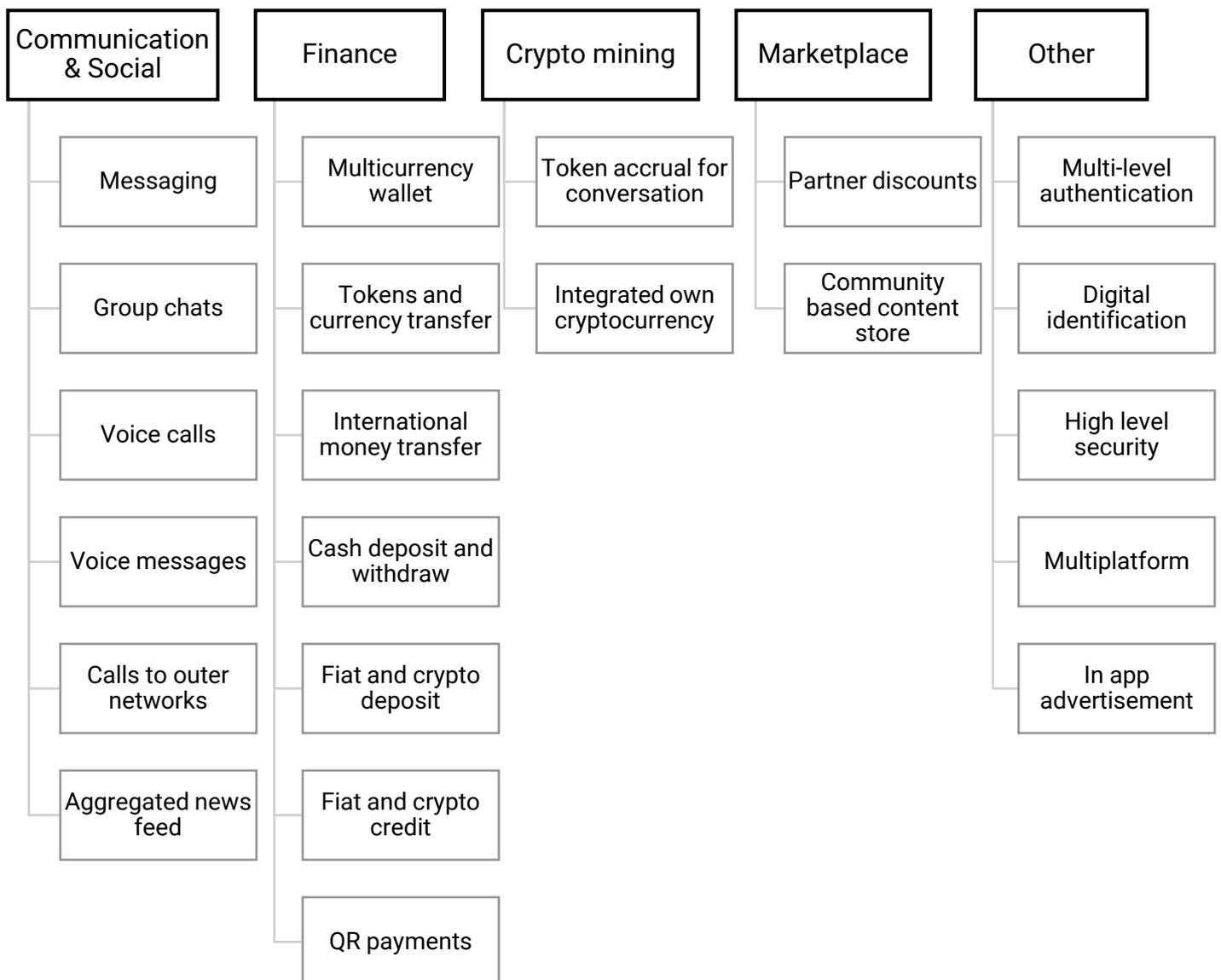
ABSTRACT

People around the world spend about 2 hours a day on social media while teenagers spend up to 9 hours. This metric grows over time pointing out the increasing need in communication. As average user is using multiple messengers there is always an option to become the one delivering exceptional ecosystem with wide functionality, security of data, efficient non-toxic advertising and additional services leading to snowball effect of user growth.

Mobzoid's mission is to make communication easy, secure, and income generating not only for business but also for user. We are to launch Mobzoid messenger - new flexible messenger with Mobzoid tokens received for communication, tailored and minimal advertising, and high security of data reached through decentralization. New information era needs different communication systems and we are to take care of it.

SOLUTION

Mobzoid is a multifunctional platform, built around its core product - new blockchain based messenger which is meant to make communication easy and to generate income to the users' community while providing platform for advertising and marketplace for businesses. In partnership with Avers, an international money transfer system, we created a convenient finance system for money transfers and simple payments.

For individual users

Communication & Social functions are a key of Mobzoid messenger. We provide environment for person to person and group chats, voice calls and messages, video calls and payed calls to mobile carriers. We have also integrated news feed aggregated from social networks, which may be connected to user account.

Crypto mining - we share revenue from in app advertising with users, allowing them to earn money while talking. Mobzoid tokens (ether based) are produced for communication and may be exchanged by user to fiat money or spent inside Mobzoid ecosystem; Based on daily activity users can earn up to 10 USD per month, just for communication with friends; After initial investments will be raised, own cryptocurrency will be developed, replacing Mobzoid tokens on 1 to 1 ratio and keeping all its functions.

Finance features: Mobzoid is used not only for communication but also for daily routine payments, simplifying user lives. Financial instruments are integrated in close partnership with Avers.Capital.

- Multicurrency wallet – capable of holding MBZ, BTC, ETH, and fiat money in form of USD and EUR;
- Cryptocurrencies exchange;
- Token and currency transfer between users, including international money transfers;
- Deposit and withdraw cash– which is available through partner ATM networks (already operating in England, Czech Republic, Poland, Moldova, Israel, Armenia, Georgia and Ukraine);
- Deposits and credits in fiat money and crypto currencies with attractive rates;
- QR payments where users may generate and scan codes to transfer money.

Marketplace with wide variety of offers, will be one of the major options where tokens can be spent.

- Users make orders with discounts from our Mobzoid partners;
- Wide gallery of stickers and content constantly generated by users themselves (free and charged);

And more:

- High level of security (all information is kept in decentralized servers; personal and payment information is secured; both parties need to confirm chat request; possibility to have code inserted when chat is entered);
- Multi-level authentication and digital identification;
- Multiplatform – available on mobile and in web version.

For investors

We believe that a messenger with our model of monetization will not only gather its niche users but also create an income stream due to reliable business model and further generation of Mobzoid tokens;

For Large investors, who are ready to invest more than 100 kUSD, we propose individual cooperation conditions as an addition to general token acquisition. Revenue sharing model or dividends from company free cash flow may be considered. Large investors may have an influence on company decisions and development plans.

Discount payback period is estimated to be 2 years, starting from commercial launch date.

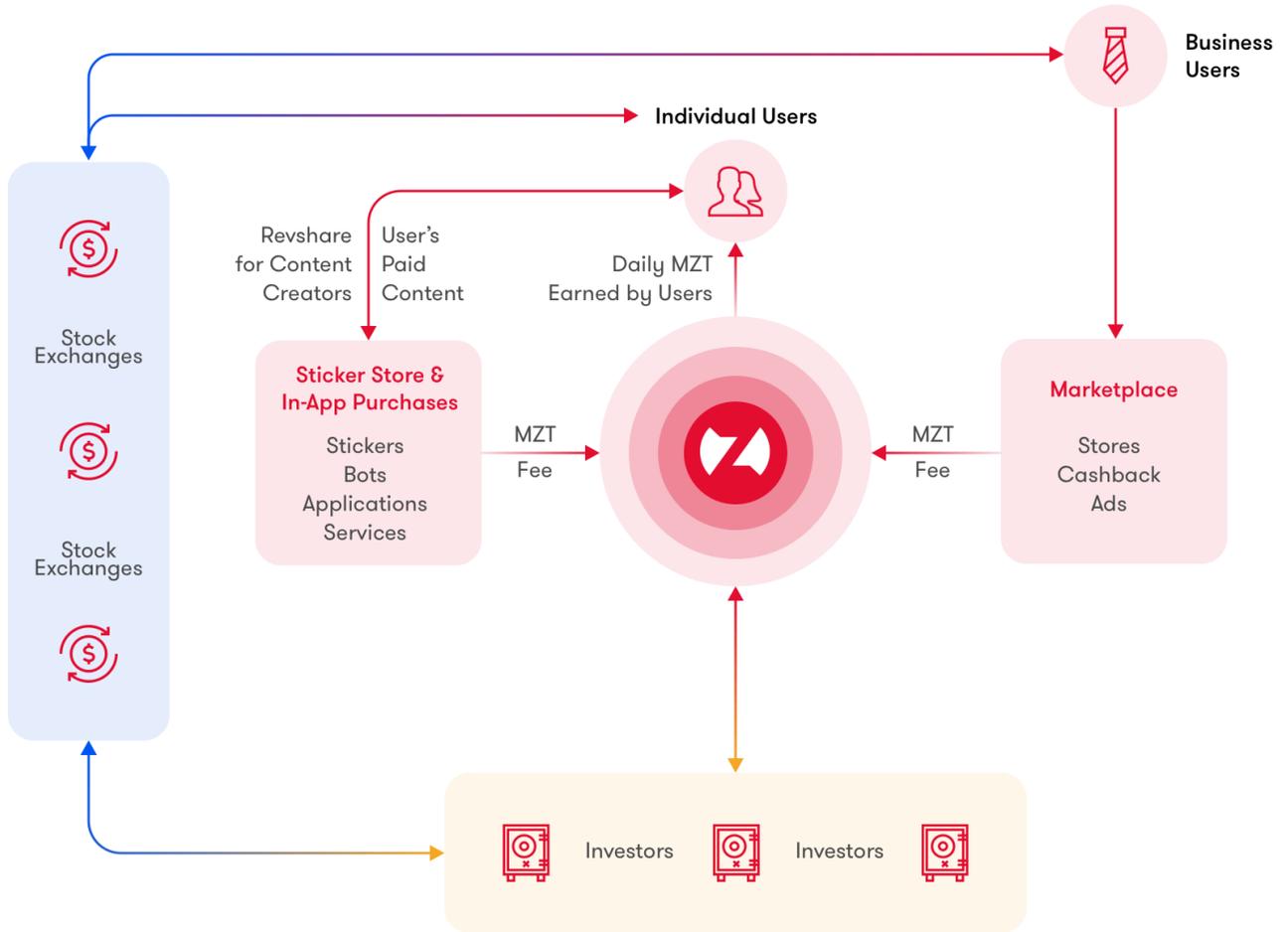
For businesses

We invite business owners to place your products on our marketplace, and promote it through Mobzoid advertisement system:

- tailored in app advertising to the messenger users;
- advertising and marketplace content is aggregated according to personalized requests, increasing relevance and response rate;
- marketplace with possibility to have transactions in Mobzoid tokens, other key crypto currencies, and fiat currency.

TOKEN MOVEMENT IN MOBZOID ECOSYSTEM

On the following diagram, major token movement channels are displayed:



REVENUE STREAMS

Mobzoid messenger is based on several monetization streams:



In app advertisement

Banners and contextual advertisement will be placed in the app, content will be strongly monitored to decrease intrusive ads amount and reduce toxicity of this service. After subscriber base reach certain amount, paid advertisement messages mailing will be proposed for business clients. Estimated revenue generated by average MAU (ARPU) is 0.1 USD/month.

Marketplace and other purchases

Marketplace is an online store where users can order goods or services from our partners. Discounts that can be bought with MZT tokens make marketplace more attractive than other shopping platforms. Mobzoid will receive revenue sharing from partners for every purchase made through Mobzoid messenger application.

In addition, internal purchases such as sticker store are planned for implementation, while MZT token system will allow motivate users for content creation, giving revenue share for popular products to content creators.

Estimated ARPU is 0.1 USD/month.

Calls and messaging to mobile numbers

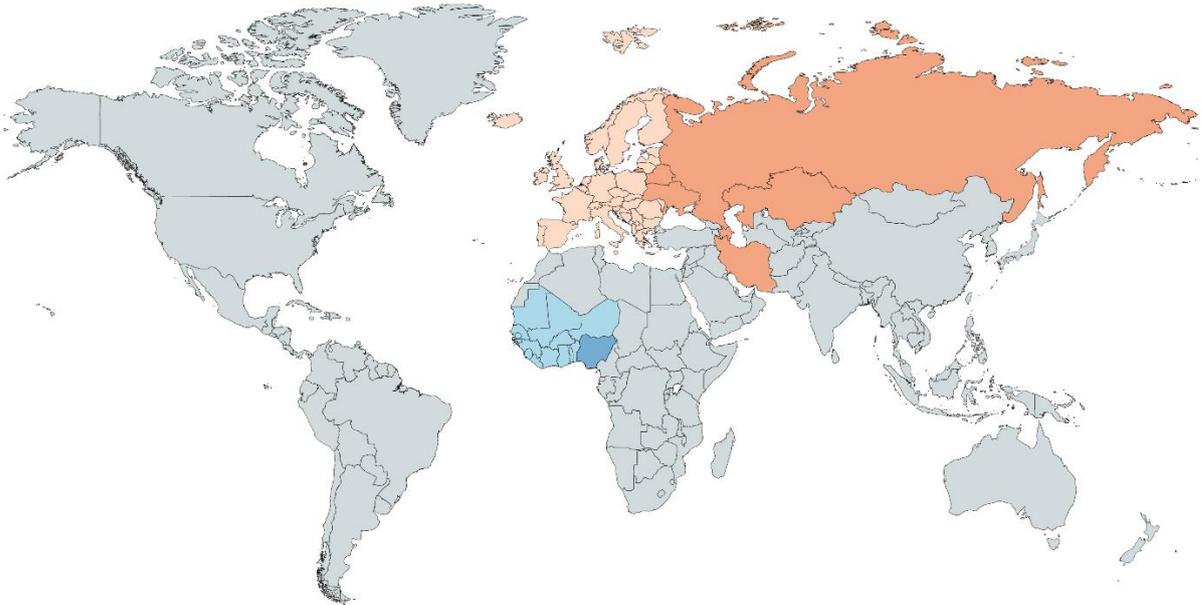
Mobzoid messenger allows to perform calls to direct mobile numbers, paying with MZT tokens. This allows users to cut their cellular monthly bills and reach important contacts even if they are not online.

Financing services

With a full scope of financial services provided, Mobzoid earns on users crediting, currency and token transfer commissions and cash withdrawal commissions.

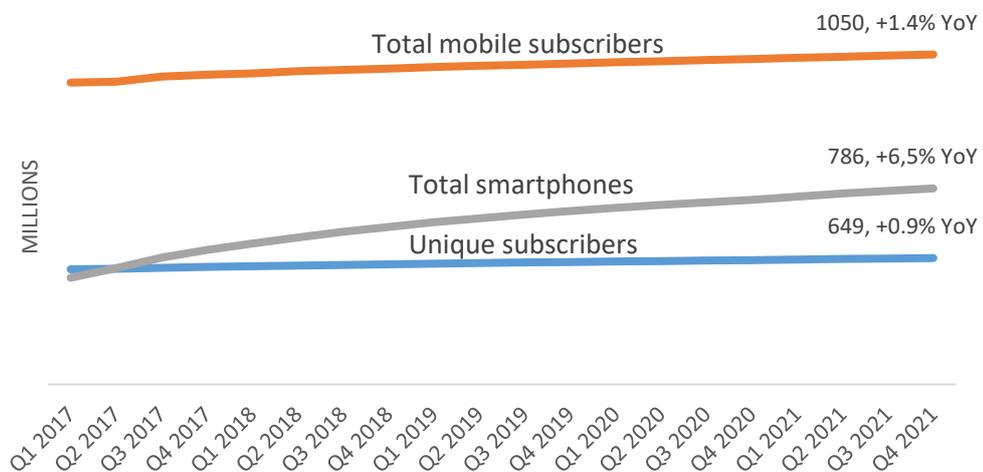
GROWTH DYNAMICS

Our go to market strategy is divided into several parts. First full commercial launch is planned for Q1 2019 in Nigeria and West Africa region (highlighted in blue). Decision to launch in a limited market will help to optimize marketing costs and allow adjusting the messenger and its internal partners (such as market place, stickier store) better to the expected audience.



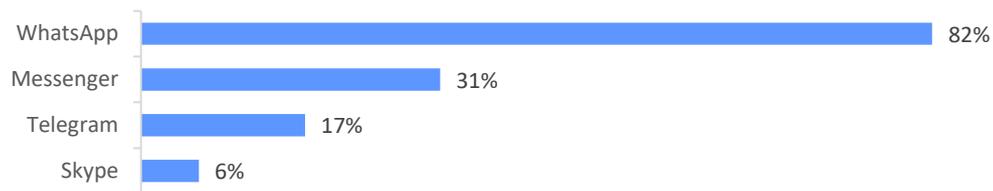
Country for the first commercial launch was chosen by several factors, including total smartphones market, existing messengers' distribution, customer acquisition costs.

Europe mobile market forecast



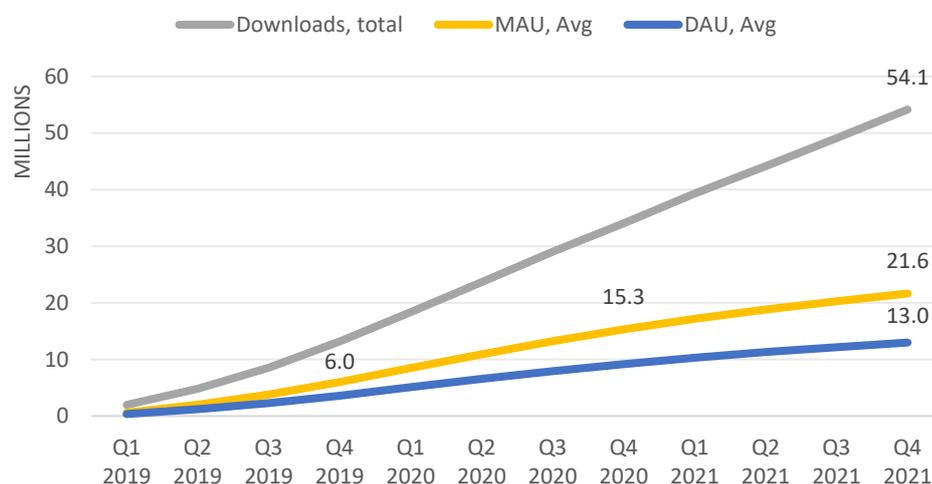
Similar web data shows that there is an obvious monopolist on the messenger market, however the population is opened for new platforms.

Messenger penetration across all smartphones, West Africa 2017



Subscriber base growth forecast is made on realistic market statistics, and the results have high margin of safety. The actual course of events should be more positive and show a higher growth rate. We target reaching 10% of installation from all eligible smartphone base in West Africa in 3 years, by the end of 2021.

SUBSCRIBER BASE GROWTH



Where,

- Downloads = cumulative number of users who installed our messenger
- MAU = monthly active users
- DAU = daily active users

We expect average 0.4 USD cost per installation (based on advertisement and marketing expenses), starting at 0.8 in 2019 while we promote an unknown application, falling to 0.24 USD by the end of 2021 with the users' base growth.

Average user lifetime is 2.5 years, installations to MAU rate is 60%, DAU to MAU rate is 60%.

After the first year of full commercial service, in the beginning of 2020 additional major marketing campaign will be launched in Europe and including Ukraine, Belarus, Russian Federation and selected middle east countries – Kazakhstan, Azerbaijan and Iran (highlighted in orange), pushing monthly active users to 21,6 million in the end of 2021.

ROADMAP

- October 2017 – Global Messenger Market Research - **completed**
Conducted global messenger market research, proving interest and demand in public for messenger allowing users to earn money during app usage
- December 2017 – Concept Development Mobzoid Ecosystem - **completed**
Developed a detailed plan for Mobzoid ecosystem, determined architecture of key system components. Defined core team members.
- September 2018 – Pre-ICO
- March 2019 – Release Messenger MVP
Beta version of messenger based on Telegram, supporting token generation by users based on their conversation amount.
- May 2019 – Start of marketing campaign
- June 2019 – Token Sale
- October 2019 – Own Messenger Platform
- December 2019 – Antifraud Platform with AI
- December 2019 – Financial platform is finalized
- January 2020 – Commercial launch in Nigeria
- February 2020 – Own cryptocurrency is developed, Mobzoid tokens are converted to Mobzoid coins
- February 2020 – Trade Coins on Stocks
- May 2020 – Advertising platform for Mobzoid
- June 2020 – Mobzoid Marketplace
- January 2021 – Commercial launch in Europe

ORGANIC TOKEN EMISSION

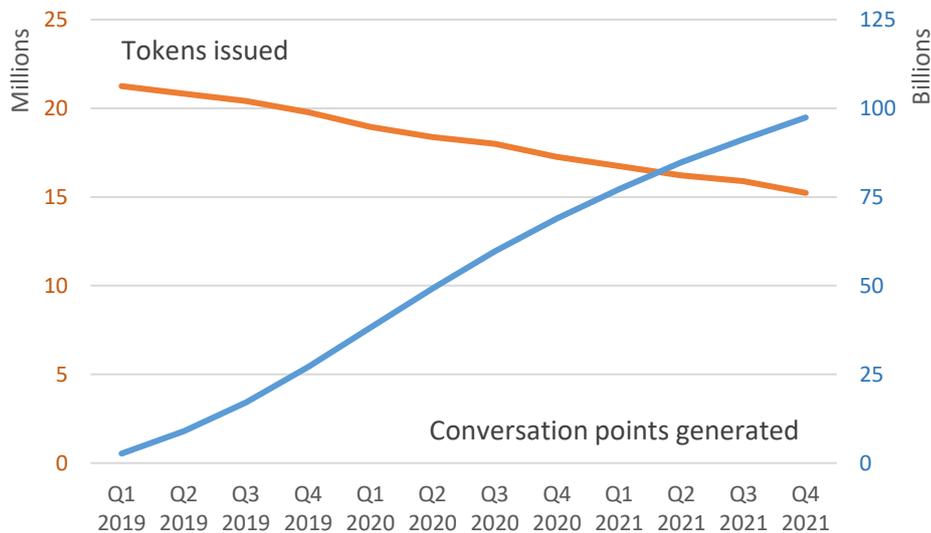
Mobzoid tokens (MZT) are organically issued based on the fact of user communication. Every message sent, or minute spent in a call will generate conversation points (CP).

First 30% of tokens will be pre-issued and distributed during fund gathering event. Other 70% are issued to users at the end of each day, with an amount of:

$$\text{Daily token emission} = \frac{\text{not generated tokens}}{8 \times 365}$$

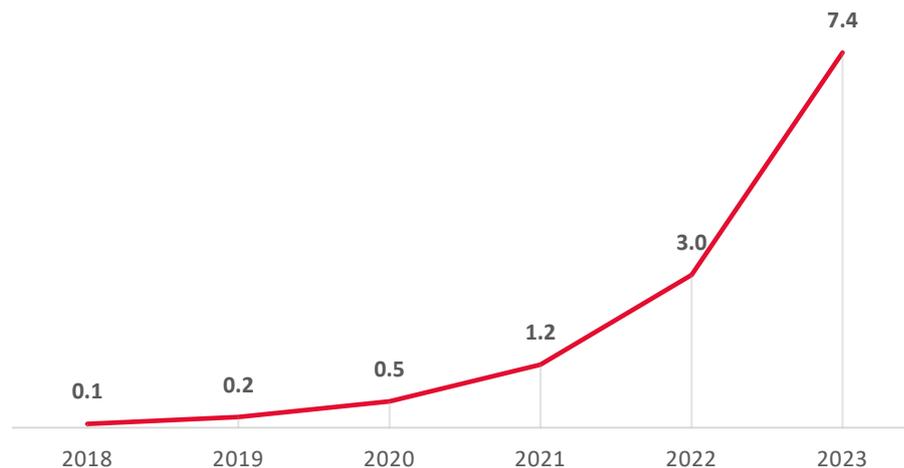
After daily token emission is determined, tokens are distributed across all messenger users in proportion of amount of conversation points they generated.

Average user is generating about 1500 conversation points daily: 1000 from messages and 500 from calls. Here is a calculation of conversation points based on our user growth projections:



With such model, token price is backed by services available for purchase in messenger for tokens. To prevent token depreciation, Mobzoid company will use part of own operational revenue (starting from 30% in the first commercial launch year, and then, gradually decreasing) to buy out tokens from the market, thus creating additional demand. Based on the current market behavior, public interest in similar projects and average token price developments on stock exchanges we expect following MBZ token price trend:

Long term token price forecast, USD:



In addition, users will be motivated to promote Mobzoid messenger not only due to its convenience and due to unique features. For every new person invited, we will accrue MBZ tokens based on current number of monthly active users:

- Up to 10 000 users – 100 tokens per successful invite;
- Up to 100 000 users – 50 tokens per successful invite;
- Up to 1 000 000 users – 10 tokens per successful invite;
- Up to 10 000 000 users – 5 tokens per successful invite;
- Up to 100 000 000 users – 1 tokens per successful invite.

In addition, 5% of tokens earned by new user, will be accrued to inviter during the first 6 month.

To keep the process of conversation and token earning simple for users, daily conversation points will be displayed as a graphical band on the communication screen. This will create a direct feedback for user, since with every sent message, user will see that the amount of earned money has increased.

As for the MBZ token– we follow ERC-20 protocol, so all tokens are designed and used solely on the Ethereum platform. We believe that the use of ERC20 makes tokenization less risky as all adhere to the same standards. In addition, it brings a kind of uniformity to the network, reduces the complexity of token interaction, and enhances token liquidity.



All software required for integration is licensed under the Apache 2.0 license. This license permits commercial use, modification and / or distribution.

Advantages:

- Open platform
- High transaction speed
- Low transaction fee
- Access to own stock exchange
- Easy creation and maintenance of own assets

FRAUD PREVENTION MANAGEMENT

Providing tokens or money equivalent for user communication creates motivation for users to trick the system. Sophisticated fraud prevention algorithms will be added to the platform. Some key features are listed below:

The data that comes to the server from the mobile terminal, the queries themselves and the data already stored in the database will be further analyzed:

- Calculation of various statistical parameters, such as the average frequency of messages sent over time.
- Performing clustering and classification to detect patterns and associations between groups of contacts.
- Message completeness analysis
 - Frequency of use: Text / Images / References / Video / Stickers
 - Presence of special characters, smiles
 - Stickers usage
- User profile analysis
 - Verification of the user by SMS
 - Completeness of filling in the profile

Along with the analysis of requests, mobile applications collect metadata about users' activity within the application. To ensure security, data is converted into patterns on the application side.

The following activities are analyzed:

- Time spent in the application: Total / Daily / Time spent on certain screens
- Speed of data input from the on-screen keyboard
- Tapping on the screen and interface elements
- Using the Backspace key
- Screen switching frequency
- Using Gestures: Swipe/ Long presses to copy or paste text

To verify the uniqueness of the user and the device, the application collects and transfers following data to the server:

- Id and device model
- IMEI
- Operating system version
- Access point SSID

After analysis, all user accounts are divided into lists: white, gray and black. By default, all users are initially added to the gray list. In case of detection of obvious deviations and violations, the user is transferred to the black list.

Based on a comparison of patterns of user behavior from the blacklist, a statistical spread is determined, analyzing which, users whose behavior corresponds to the requirements of the service are whitelisted.

SECURITY

Mobzoid platform is equipped with multi-level authentication and digital signature system CyberCloudSecurity v2.0 developed by "Innovation Development HUB" company.

CyberCloudSecurity v2.0 is based on the most widely used international algorithms: encryption - RSA, and digital signature - ECDSA. Use of resistant to quantum computing cryptographic algorithms provides LoA3, LoA4 levels of assurance.

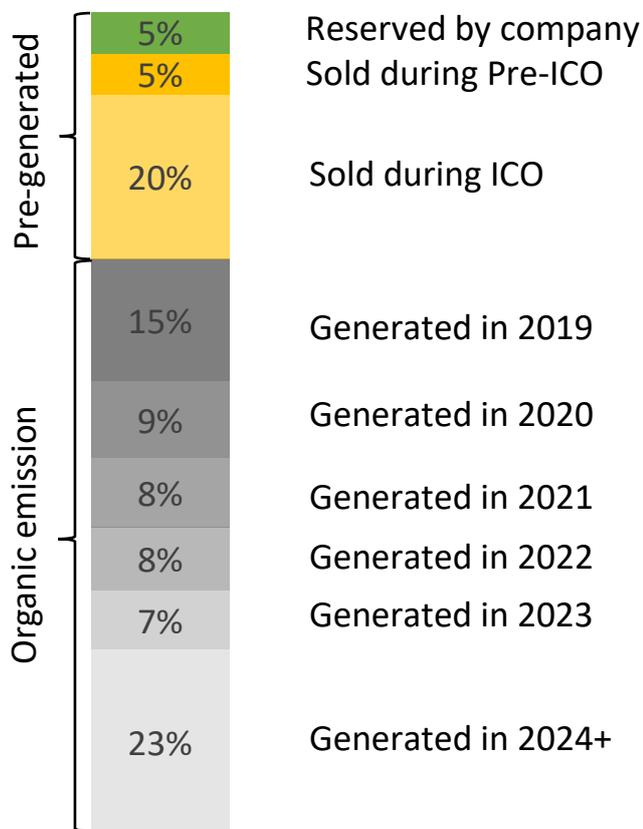
The built-in Certification Authority provides strong user authentication, including anonymous authentication, as well as a personal digital signature for confirming transactions within the Mobzoid platform.

With this, maximum level of trust between parties in financial transactions in marketplace is guaranteed. Personal digital signature makes every legally completed transaction irrefutable, in addition to decentralized confirmation of transactions based on blockchain technology. Also, chances for fraud with user's financial data are reduced to absolute minimum.

For interaction on external commodity markets, fiat and crypto-currencies markets, CyberCloudSecurity v2.0 offers integration with public key infrastructure and state Certification Authorities. This will ensure legal significance of any user actions, as well as legal recognition of transactions and contracts at both national and international levels.

TOKEN DISTRIBUTION, FUNDING

A theoretical limit of MZT is 1 000 000 000 tokens.



Pre-ICO

1. Start date September 2018
2. End date November 2018
3. Tokens distribution cap 50 000 000 MZT
4. Token exchange rate 1 MZT = 0.05 USD
5. Soft Cap 1 000 000 USD
6. Hard Cap 2 500 000 USD
7. Unsold tokens will be added to organic emission pull

ICO

1. Start date Jun 2019
2. End date Jul 2019
3. Tokens distribution cap 200 000 000 MZT
4. Token exchange rate 1 MZT = 0.1 USD
5. Hard Cap 20 000 000 USD
6. Unsold tokens will be added to organic emission pull

COMPANY

Mobzoid is an open joint stock company, operating since 2011. With a specialization in mobile application and digital platforms development, we provide our products to worldwide audience. Our existing products (check Mobzoid on [Google play](#) and [App store](#)), establish connection for businesses and tens of thousands of users through our marketplace.

- Company capitalization - 246 mln USD / 789 mln LEI;
- Public company under European legislation;
- Registered trademark in European Union Intellectual Property Office;
- 31 full time employees;
- Headquarters in Maramures, Romania;
- Over 40 000 users of our products.

Now we are preparing to launch our new product, Mobzoid messenger on a new scale, targeting one

TEAM



Livius LAURUC

Chief Financial Officer at Mobzoid

Expert in the sphere of economics and financial development of the project. Develops algorithms for monetization and the development of commercial software based on tokens.



Alexandru MARTARI

Chief Economist

Founder of two startups in the field of crypto trading. A successful trader in forex, a specialist in modern altcoins and ICO projects.



Tamara LAURUC

Marketing Communication Manager

An experienced marketer and advertising agent in Bucharest. Founder of two agencies for external and digital advertising. Experience working with PR companies of well-known and public personalities.



Mihai LAURUC

Tokenomist, Entrepreneur

An entrepreneur with extensive experience working with different assets. Until 2010, he was engaged in exchange trades. Has the necessary knowledge to correct the course of economic development of the ICO.



Claudiu FILIP

IT Executive

IT developer specialized with programming on Android and iOS. The founder of the outsourcing company for creating custom applications Android and IOS.



Mark MARUSCSAK

IT Expert, blockchain based systems specialist

Specialist in the development of programs based on blockchain. The organizer of crypto services on the exchange of crypto currency for different currencies. Internet banking adopted to the blockchain.



Marius SEMENIUC

Global humanitarian adviser

Very experienced specialist in working with the society. Can competently conduct the questionnaire and make an accurate position of the audience about the company. Conducts social experiments.



Lena LAURUC

Community Manager

A qualified specialist in the field of contacts with customers and supplies of everything necessary for the company's communications. He also has experience in forming a positive opinion about the company among the broad masses and working with the media.



Carmen CHINDRIȘ

Communication Specialist

Qualified specialist in the field of communications to establish useful economic relations of the company.



Ioan ROMANIUC

Growth and Community Manager

Founder of consulting company Tree of Life. Specialist in business project development and implementation.



Lidia IVANCIUC

Blockchain & Healthcare PR Expert



Maria LAURUC

Cryptocurrency and Blockchain Consultant



Aurel PAROCESCU

Crypto trader and ICO marketer