



ARANEOBIT

Introduction

Any bank, payment system, online wallet has its own fee for funds transfer, for system maintenance and for currency conversion. When the first money changers, moneylenders and Hawala brokers started to operate at the ancient oriental bazaars, they introduced the fees for their services. Nowadays this kind of fee is collected by bankers and the owners of money transfer systems who earn billions on the commission. This happens because there is no alternative, no any safe, secure and accessible system which allows to transfer funds from one country to another.

We have created such an alternative. Our service is a global P2P net where the users can transfer money abroad and to skip the classical banking system. We ensure the security of money transfers and give the opportunity to save on fees and commission thanks to direct arrangements between the people.

AraneoBit is a project devoted to bring evolution in money transfers between the countries.

Introduction	1
Specification	2
Project overview	3
Market analysis of cross-border financial transfers	4
The role of AraneoBit in the market of cross-border transfers	6
Why we decided to create AraneoBit	7
AraneoBit product description	8
The stages of product development	8
The principle of work of AraneoBit system at the first stage	8
The example of money transfer at the first stage	9
AraneoBit surveys	10
The principle of work of AraneoBit system at the second stage	11
The example of money transfer at the second stage	11
AraneoBit online store	12
Guarantees and security of payments	12

Specification

Sender A — a person in location A that needs to make a money transfer to location B.

Beneficiary B — a person in location B, the addressee of the transfer that sender A makes.

Sender B — a person in location B that needs to make a money transfer to location A.

Beneficiary A — an addressee of the transfer that sender B makes.

AraneoBit system — a system of distribution of orders for money transfers or tokens exchange with the help of multi-platform @Araneo bot.

A-TOKEN token — external investment token in the system (token ARANEOBIT).

Z-TOKEN token — internal utility token in the system (token ZUSD).

Project overview

AraneoBit (from Latin aranea — “web”; and English bit — “a piece of information”) — is a system of orders distribution for cross-border transfers that allows to save on commission.

AraneoBit deals with uses and not with finances.

Money transfers are made thanks to a netting system of counter orders for money transfer or money exchange.

New users are gained with the help of the referral system.

How this works at the first stage

At the first stage of development we will create an international community based on multi-platform @Araneo bot. For very order from location A to location B the bot searches for a counter offer for a transfer from location B to location A.

So if some person needs to transfer funds to your city or to your country, and you need to send funds to the place where that person is located, the bot informs the sender as soon as it finds a counter offer.

The fee for the information about the counterparty of the counter offer is \$2 (it is a price of 1 Z-TOKEN). After the payment the bot creates a private chat with the two pairs of users: sender A and beneficiary B, sender B and beneficiary A. They discuss in the chat when, how and where the funds will be handed over.

The funds are handed over with the netting principle. Instead of a classical scheme of transfer from location A to location B, AraneoBit introduces the system where the funds are handed over from the sender A to beneficiary A and from sender B to beneficiary B.

The bot provides the participants with a check list for a transfer where the ways of funds handover and the recommended places to meet are listed.

After the transfer completes, all the participants of the chat confirm that the transaction is closed and rate their counterparty on a 5 point scale.

How it works at the second stage

At the second stage there will be no need for a counter offer. Money transfers will be made with an internal currency Z-TOKEN.

For example, one needs to transfer the funds from location A to location B. With @Araneo bot the sender A leaves the order for the transfer. The bot offers him to purchase Z-TOKENS for the amount covering the value of the transfer from different user of AraneoBit system. The price of the information about the counter offer for currency exchange and joining a private chat with the owner of the tokens will be 1 Z-TOKEN.

After purchasing the tokens the sender A transfers them to the token wallet of the beneficiary B.

Beneficiary B submits an order for the exchange of tokens to fiat money. For beneficiary this order is free. Then the bot finds a person in location B that needs to purchase the tokens to move them to any other country.

The terms and conditions of cryptocurrency to fiat exchange are discussed in the private chat.

After the transfer the participants confirm that the transaction is closed and rate their counterparty on a 5 point scale.

Security of money transfers

At the first stage AraneoBit system ensures the security of money transfers with the scoring system. All the ratings lower than 3 points are checked in the system. All unscrupulous users are weeded out once and forever after the check.

The funds transfer at the first stage is based on our blockchain and is made in tokens. This means that the funds will reach the beneficiary for sure.

We prepared the check lists for all the operations. The check lists contain the most convenient and secure places for money handover (most commonly cafes for small amounts and banks for large amounts of money).

The price of the information about the counter offer for money transfer or token exchange is always \$2 (1 Z-TOKEN).

In this way AraneoBit system reduces the cost of international money transfers and makes them accessible regardless of the conditions of the banks in each country.

Market analysis of cross-border financial transfers

International money transfers (when one person transfers the funds to the other person in a different country) is one of the most popular services in financial market in the world. More commonly cross-border transfers are made without opening a bank account with one of the numerous systems of money transfers.

The figures show that the volume of international money transfers is rapidly growing. According to statistics of the World Bank, the cumulative turnover increased 2 times in 2000 in comparison with 1990. At that time the processes of globalization started in the world. In 2010 the cumulative turnover increased 3,6 times in comparison with the previous period. In the next few years the World Bank expects market growth up to 2-4% annually. According to evaluation of the analytical centre of AraneoBit project, by 2020 the turnover of the market of international money transfers between individuals can reach a trillion dollar mark.

This dynamics is explained by a number of reasons:

- massive labour migration;
- continuing gap in the standards of living in different countries;;
- increasing availability of financial channels;
- a sustained retreat in prices for communication and Internet.

The main driver for market growth is labour migration. According to UN data, the number of migrants in the world increased by 41% since 2015. In 2015 there were 244 million of migrants. The analysts say that by 2025 the number of labour migrants will be around 405 million. This is about 5% of the Earth population.

Due to the number of labour migrants increase, the market of cross-border money transfers is growing and developing.

As an example, Tajikistan (over 40% of GDP), Kyrgyzstan and Nepal (about 30% of GDP) joined the top three in the volume of money transfers in relation to GDP in 2015. This proves that the money transfers from labour migrants can have significant influence on the national economy. Yet the biggest countries in relation to sending money transfers are both the traditional migration centers (USA and Switzerland) and the new ones (Saudi Arabia and Russia).

The volume growth of cross-border transfers explains the need of creating a reliable and accessible infrastructure for funds transfer both in national and global scales.

Nowadays there are minimum five different ways to transfer money from one country to another.

1. To visit a bank and to make a **bank transfer** from one account to another or from one bank card to the other bank card;
2. To visit a post office and to make a **postal order**;
3. To use an **international system of money transfers** (Western Union, MoneyGram or Ria Financial Services);
4. To use an **international payment system** (PayPal, WebMoney) or electronic payment service (Visa MoneyTransfer, MasterCard, MoneySend);
5. To send funds with **alternative ways** (with mobile operators, retailers, for example in-store banking, social networks or cryptocurrency);
6. To hand over funds in **non-official way** with cash (via relatives, friends, bus drivers on international routes, train guides and representatives of expat communities).

It is worth to mention that all official financial channels still are not accessible for migrants for a number of reasons (the absence of necessary documents, high commission, language barrier). Thus, according to the evaluation of experts, most of money transfers in the world made by migrants, are conducted via non-official channels.

Bank transfers and postal orders still remain an expensive and a long way of cross-border transfers. The commission varies from 1 to 5 % and the transaction takes from 3 to 5 business days.

Over 50% of the market of money transfers in the world are shared by such services as Western Union, MoneyGram and Ria Financial Services. PayPal is the undisputed leader in the market of digital payments in Europe and the United States; Apple Pay, Android Pay are the leaders in in mobile payments market. AliPay and WeChat services hold leadership positions in China. Until a few years ago the market of payment systems remained closed enough. However, since 2016 there has been a rapid increase of trust towards fintech services and online banks. This is ongoing trend nowadays since the number of users of smartphones increases. More and more people pay for goods and services with various mobile applications.

The electronic payment systems that allow to make peering money transfers (TransferWise, TransferGo, Azimo, Circle, CurrencyFair) and mobile payments (Mobikwik) are actively developing.

Russian market of money transfers

The major market share in Russia belongs to “Zolotaya Korona – Money Transfers” (46% of the market), Unistream (14%) and Contact (14%) services. Electronic payment systems (Yandex Money, WebMoney) are gaining popularity step by step. More and more often people use the electronic services of card payment systems (Visa Money Transfer, MasterCard Money Send) and also electronic banking interfaces (Sberbank Online).

Cryptocurrency transfers

Cryptocurrency transfers are developing as well. This kind of payments still lack the simplicity of traditional payment mechanisms.. However, Bitcoin, Ether and other digital currencies allow to skip conversion from national currencies and interaction with the banking system. For example, in Africa most of the population has no access to bank accounts. The widespread use of BitPesa and Bitwala services proves that cryptocurrency transfers can become an accessible alternative.

AraneoBit project also plans to introduce cryptocurrency money transfers with the possibility to fiat conversion at the second stage of development. Such payment systems can be of high demand for transfers between the countries with complicated political relations (for example between Russia and Ukraine).

Fintech innovations in the market and the volumes of non-official transfers prove that if the traditional banking system will not start to change and will not use the recent developments, it can become rudimental in future. That is why some banks are crossing over to the interaction with fintech services and to cryptocurrency integration. For example, Visa Europe together with SatoshiPay startup developed a joint crypto project for nanopayments with gadgets. Most likely that the further development of money transfer services will operate in that space, taking into account all the advantages of the old and the new approach.

The role of AraneoBit in the market of cross-border transfers

AraneoBit is a global p2p system of accepting and distribution of orders for money transfers. Our service is an alternative way of funds transfer with minimal commission or with no commission at all.

Most of services of money transfers are the middlemen between the banks. All the operational expenses are included into commission. The average commission in the world is about 2,5% for a cross-border money transfer. Additional 4% is lost on currency conversion.

This indicator can be lower with the transfers within eurozone thanks to SEPA technology. But this technology is not available everywhere. At the same time commision for money transfers in MoneyGram service is 6,5% including currency conversion, and in Western Union the commission reaches 10% (for example for a transfer of 500 USD from Russia to the United States). In Ria Financial Services the commission including conversion is about 3%, but the service of sending money is available only in the United States.

The advantage of AraneoBit is that the transfers are made with no commission from practically anywhere in the world. At the first stage the senders only pay for the service of

the search of counter offer for a money transfer. The price for this service is \$2 or 1 Z-TOKEN.

The total market with our audience is 152,6 billion dollars. This is the minimum estimate. Our goal is to win 2% of the market of money transfers. To reach this goal, we need minimum 16 million people to use AraneoBit system and we need 0,1% of these people to make 1 transaction per day.

MARKET AT THE START

Our market segment — \$152 611 593 750

Average check — \$500

Estimated market share — 2%

Number of transactions annually — \$ 6 104 464

Number of transactions daily — \$16 725

Annual revenue — \$12 208 928

The target audience of AraneoBit is a growing audience of labour migrants who save on fees and do not want to use classical systems of money transfers for various reasons, for example because of the language barrier, problems with their documents or financial crisis in their home region.

Why we decided to create AraneoBit

In the modern world international money transfers are in demand more than ever. With the growth of mobility and labour migration processes worldwide the demand for financial support of friends and relatives is increasing. Since the globalisation of economy is growing, we pay more and more bills for goods and services outside of our country.

We at AraneoBit team believe that it is quite absurd that the trivial procedure of international money transfer is charged with the commission up to 10%, takes 3-4 days to be processed and in some cases, for example, in Russia, is related with additional bureaucratic procedures such as currency control.

AraneoBit system allows to reduce operational costs and costs for currency conversion. We have no commission for a transfer. You pay only 1 Z-TOKEN for the information you are provided with.

With AraneoBit you can always support your loved ones, to pay for the goods or services abroad or to use the service of a cross-border transfer for any of your personal goals.

We are creating a global net where all the participants are partners.

AraneoBit is a freedom of money transfers and a freedom of actions.

AraneoBit product description

The stages of product development

The development and launch of AraneoBit product is divided into two stages:

First stage — from December 11, 2017 till June 30, 2018:

- no commission for a transfer;
- the price for information about the counter offer for a money transfer and joining the private chat is \$2 (the price of 1 Z-token);
- the distribution of orders is made with @Araneo chatbot in Facebook and Telegram messengers (starting from January 2018 also in AraneoBit messenger in test mode);
- AraneoBit system conducts free surveys and accrues bonuses in Z-Tokens to the balance for submitting a survey.

Second stage — from July 1, 2018:

- no commission for a transfer;
- the price for information about the counter offer for token exchange is 1 Z-TOKEN;
- the transfers are made in Z-TOKENS;;
- the distribution of orders is based on global net principle with AraneoBit application;
- creating an online store with the possibility to shop with crypto certificate and with Z-TOKENS.

The principle of work of AraneoBit system at the first stage

You can register in AraneoBit system till March 1, 2018 and to submit an order for the money transfer with a multi-platform @Araneo chatbot in Telegram and Facebook messengers.

To submit an order for the money transfer at the first stage of development, you should:

- join @Araneo chatbot in any of the messengers and to start communication;
- wait 15 seconds till @Araneo will select a suitable counter offer;
- pay \$2 (1 Z-TOKEN) for the search of a counter offer with any convenient payment system (QIWI, WebMoney, PayPal, bank cards etc.);
- to join a private chat with the participants of the counter offers you should follow the link provided with the bot;

- follow the instructions of the bot in the chat.

The transfers with @Araneo bot are made with no commission. The sender pays only for the information about the counter offer and for joining a private chat.

For joining every private chat AraneoBit system earns \$4, it is the price of 2 Z-TOKENS (\$2 from the senders of each of counter offers).

In case if the amount of the submitted order is less than the amount of the counter offer, the system selects several counter offers.

In case if the system cannot find any counter offer, it informs the user that AraneoBit transfer is not possible at the current moment.

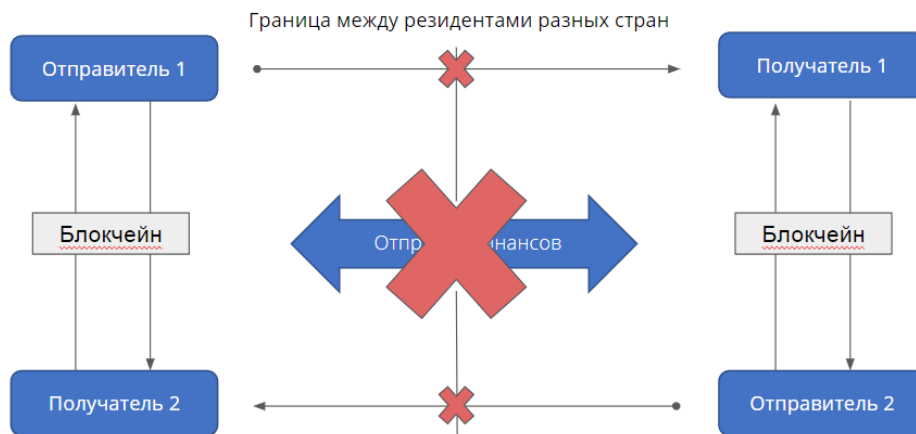
The example of money transfer at the first stage

The sender A starts communication with @Araneo bot in Facebook or Telegram messengers. He submits the name of the city where he is located and the value of transfer. The bot generates a link which the sender A forwards to the beneficiary B by any convenient way. If the beneficiary doesn't have any of the messengers installed, he will be advised to install the messenger by following the link. The beneficiary B starts communication with the bot and submits the name of the city where he is located. In this way the order from location A to location B is registered.

As soon as the bot finds a counter offer from location B to location A, it suggests the senders of both orders to pay the invoice for joining the private chat. The price is \$2 or 1 Z-TOKEN for every pair of participants.

After the payment the bot invites two pairs of the senders and beneficiaries in the private chat. It provides all users with a check list for making the transfer. The check list contains the recommended places for a meeting to hand over the funds. The sender A hands over the money to the beneficiary A and the sender B hands over the money to the beneficiary B.

ТЕХНОЛОГИЯ



ТЕХНОЛОГИЯ - TECHNOLOGY

Отправитель 1 - Sender 1

Получатель 1 - Beneficiary 1

Граница между резидентами разных стран - The border between the residents of different countries

Блокчейн - Blockchain

Отправка финансов - Funds transfer

Получатель 2 - Beneficiary 2

Отправитель 2 - Sender 2

We have developed three types of the check lists:

- for transfers of small amounts from \$10 to \$199 (meeting in any convenient public place);
- for transfers of average amounts from \$200 to \$1999 (meeting in a cafe or in the mall);
- for large amounts from \$2000 (meeting in a bank).

Before using AraneoBit system the users sign a formal offer and confirm that @Araneo bot does not bear any responsibility for the place where the funds handover will take place.

The order considered to be closed after all the participants of the private chat confirm that the order has been completed.

Then every participant is offered to evaluate the quality of the order execution based on 1 to 5 scale, where 5 means excellent and 1 means unsatisfactory. The trust rating of each participant is based on evaluation results.

All the data about the closed transactions and the rating of the participants are recorded in the blockchain.

AraneoBit surveys

Alongside with the distribution of orders for money transfers @Araneo bot serves as a method of optimization of our CRM system.

All the registered users are suggested to submit free short surveys. For every submitted survey the user gets a bonus in Z-TOKENS. The tokens can be spent for paying for AraneoBit service and after some time they can be spent for shopping in our online store.

Thanks to the surveys we get more data about the users of our service, we can personalize our services and the offers of our partners and also to implements some ideas considering the opinion of participants of the system.

In future our partners will have an opportunity to make orders for the surveys on every subject.

The principle of work of AraneoBit system at the second stage

At the second stage we create our own blockchain and AraneoBit messenger app that will be pegged to the blockchain.

To submit an order for the money transfer at the second stage of product development, you should:

- visit the platform or to install AraneoBit app;
- sign up, to get an access to the member area and access to the Z-TOKEN wallet;
- submit your location and the value of the transfer;
- indicate the beneficiary;;
- buy Z-TOKENs from the other participants or at AraneoBit platform;
- transfer the tokens to the beneficiary's wallet.

The example of money transfer at the second stage

At the second stage the sender and the beneficiary install AraneoBit app and sign up with the service. Each of them gets his own Z-TOKEN wallet.

The sender A starts the communication with @Araneo bot, indicates his location and the value of transfer. The bot generates a link which the sender A forwards to the sender B. The sender B starts communication with the bot and indicates the city where he is located. In this way the order from location A to location B is registered

In case if the sender A has no Z-TOKENs on his balance, the system registers the order for purchasing the tokens. Depending on the priority of the transaction the application selects the counter offers for currency exchange in location A. As soon as the system finds the participants who has enough tokens, it suggests the sender A to pay for the information about the counter offer for currency exchange (\$2 or 1 Z-TOKEN).

After the payment there can be several scenarios. In case of settlement with cash the system connects the sender A and the owner of the tokens in a private chat where they agree about the exchange rate and about the place to handle the payments. In case of the settlement with a bank card the app connects the participants of the transactions in a separate chat, then holds the necessary amount of tokens at the balance of the seller and moves them to the buyer after the payment completes. If the system cannot find the owner of the tokens in location A, it suggests the sender to buy the tokens at AraneoBit platform.

As soon as Z-TOKENS reach the wallet of the sender A, he moves them to the wallet of the beneficiary B.

Then the beneficiary B would like to exchange the tokens to fiat money of his country. To do that, he submits the order for the sale of tokens, For the seller this service is always free. The system finds a potential buyer of the tokens and connects the two participants in

a private chat. They discuss the conditions of the exchange depending on the method of settlement.

After every transaction of cryptocurrency to fiat exchange the participants are offered to evaluate their counterparty based on 5 to 1 scale. The trust rating of the users is based on this evaluation.

All the transactions are recorded in the blockchain.

In all cases the participants sign a formal offer and confirm that AraneoBit company does not bear responsibility for the place of the meeting.

AraneoBit online store

At the second stage we will launch AraneoBit online store. The production of our partners can be purchased with Z-TOKENS in this store.

We expect that small and medium-sized companies will cooperate with us. Business partners will have the opportunity to sell their products in our store with crypto certificates.

Instead of selling goods for fiat money, they will sell it for tokens. This will help to save on advertising, marketing and the staff. For us such kind of cooperation will bring an additional possibility to use our cryptocurrency inside AraneoBit system.

Guarantees and security of payments

At the first stage of development every user of AraneoBit system will pass a verification of the social network where @Araneo bot works.

If a user fails to complete the counter offer in the period stated in the check list, he will be automatically blocked by the system. If the order cannot be completed due to force majeure circumstances, the user will need to provide the proof of such circumstances.

At the second stage of development all the users of AraneoBit system will pass several basic levels of verification:

- they will submit a photo with their passport;
- they will need to attach their bank card (several bank cards can be attached);
- they will have to submit their driver's licence (if available);
- they will provide links to their social networks;
- they will sign a consent to personal data processing;;
- they will sign a formal offer that AraneoBit company does not bear any responsibility for the location where the meeting will take place.

Depending on the jurisdiction of some countries, the list of the documents can change.

AraneoBit system will automatically block all unscrupulous participants of the transactions after the first failed order.

To store the information about the users we will sign a contract with the service of personal data storage. Also all the information about the transactions will be recorded in blockchain.

There is an anti fraud system based on scoring system inside the service. The initial scoring process will be made using these ways:

- after the transaction completes, AraneoBit system will suggest the users to evaluate the other side on a 5 point scale — the evaluation will build a trust rating of the user;
- all the registered users of the system will be offered to submit the surveys; the number of submitted surveys will build the loyalty factor of the participant;
- the users who will purchase the production with the bot in the online store will also gain points for the loyalty factor.

At the second stage of product development every user of AraneoBit system will have the indication of the number of successfully completed transactions, the confidence rating and the loyalty factor points.

Role of the blockchain in the project

At the second stage, we create our account with personal users' wallets. This allows us to carry out cross-border transfers in tokens without paying commission.

We transfer money from one country to another one using the Z-TOKEN token. We fix a token rate on the platform. Individual conditions for the exchange of tokens to the fiat currency are talked over directly between the participants in private chat rooms with the participation of the bot.

The platform fixes all the transactions made in the AraneoBit system. This allows us to track the execution of an order and to screen out unscrupulous participants.

With the help of the blockchain protocol we store:

- information on the date and time of the transaction;
- the number of transactions made by each participant;
- the rating of reliability and the coefficient of participants' loyalty.

Why it is profitable to transfer money using AraneoBit

Money transfers are always free of charge for AraneoBit users. At the first stage of development, the sender pays only \$ 2 (1 Z-TOKEN price) to search for an offsetting order for transfer. In the second step, the sender pays 1 Z-TOKEN to search for an offsetting order request for currency exchange.

This way, the commission for cross-border transfer in the AraneoBit system will be significantly lower than in the classical payment systems.

Using tokens in the AraneoBit system

For the successful completion and full operation of the project, we force into application two cryptocurrencies — A-TOKEN and Z-TOKEN.

A-TOKEN

Token A-TOKEN is an investment.

It is intended to raise funds necessary for the implementation of the AraneoBit project.

A-TOKEN is also utilitarian. All buyers of A-TOKEN tokens receive Z-TOKEN tokens as bounty and can make transactions in the system without commission.

A-TOKEN tokens are issued once on the Ethereum platform. They are issued in quantity that was sold during the sales period immediately after summarizing the ICO. Buy-back is not provided.

The cost of A-TOKEN is fixed during the ICO, and it amounts to \$ 2. Upon completion of sales, the token is on the stock exchange. We expect the price of the A-TOKEN token to increase as the project develops and the community grows. We also take into account the fact that the number of issued tokens is limited.

Distribution of A-TOKEN tokens:

- The team of creators - (5%);
- Service AraneoBit - (23%);
- Bounty campaign - (2%);
- Investors - (70%), including:
 - pre-Sale: (4%);
 - pre-ICO: (25%);
 - ICO: (41%).

Before the end of the ICO, investors can see the purchased tokens in the personal account.

Individual investors will have unique terms of payback of investment.

Z-TOKEN

Z-TOKEN token is utilitarian. It serves to pay for AraneoBit services and cross-border transfers. It is also an internal bonus system and a way to pay for purchases using crypto certificate in our online store.

Z-TOKEN token is issued on the Ethereum platform and can be re-issued if the amount of operations in the AraneoBit system increases.

Z-TOKEN is not an investment, its price is fixed and amounts to \$ 2. Buy-back is not provided.

Referral program

It is important for us to let as many people as possible learn about our service and possibilities to use it. We have developed a referral program to encourage new participants.

A new member receives 5 Z-TOKEN tokens when registers on AraneoBit. It allows him to test the system and launch the first transaction completely free of charge.

Registered users also receive 5 Z-TOKEN tokens for the invitation of each new member to the system.

We reason this way: the more your friends register on the AraneoBit service, the more Z-TOKEN tokens you get on your account, the more convenient to use the service and the sooner you will refuse all other ones.

ICO and road map

We need to sell A-TOKEN tokens worth ETH 32700 to implement and launch the AraneoBit project successfully.

The price of one A-TOKEN token during the ICO period is \$ 2.

Stages of sales

Private pre-sale

Dates: finished

What we have already done:

- We have launched The @ Araneo bot in the Telegram messenger. It operates in test mode;
- We have bound the data received by the bot to the blockchain;
- We have conducted a study of the world market of cross-border transfers;
- We have developed a referral program;
- We have started creating an economic and legal model;
- We have attracted project advisers;
- We have hired developers, marketers, and PR specialists;
- We have created the project website <http://araneobit.hix.one/markup/>;
- We have signed a partnership agreement with CPA-network Leads.su concerning traffic in 74 countries.
- We take part in different events and unveil the project.

Pre-Sale

Dates: from December 6, 2017, until the start of pre-ICO.

We plan to collect ETH 2700.

We will use money from selling tokens for

- the first stage of the community building (creation of focus groups in the CIS countries);
- testing the @Araneo bot in Russia, Ukraine, and Kazakhstan;
- development of the AraneoBit application;
- integration of the product into the banking sector (linking users' maps to the platform);
- preparation for pre-ICO.
- **Pre-ICO**

Dates: February 20, 2018 - March 20, 2018.

We plan to collect ETH 7000.

We will use money from selling tokens for:

- the second stage of the community building (creation of focus groups in the countries of Asia, Europe, and North America);
- the development of a legal and economic model for selected countries;
- refinement and testing of the product;
- conducting surveys;
- preparation for ICO.

ICO

Dates: June 1, 2018 - July 1, 2018.

We plan to collect ETH 23000

We will use money from selling tokens for:

- opening central partner offices on five continents (an average of \$ 2.5 million per country);
- the third stage of the community building (creation of focus groups in Australia, countries of Africa and South America);
- the development of a legal and economic model in each country;
- attracting partners through targeted advertising, and creating an online store;
- creating the blockchain, data center and personal CRM-system.

Z-TOKEN bonus tokens in sales stages

For the purchase of A-TOKEN tokens, the investor receives a bonus in Z-TOKEN tokens.

The number of bonus tokens depends on the round of sales and the amount of purchased A-TOKEN tokens.

The number of bonus Z-TOKEN (as a percentage of the number of purchased A-TOKEN)

When buying A-TOKEN tokens for up to \$ 1000

Pre-Sale:

20%

Pre-ICO:

1 week — 15%;

2 week — 12%;

3 week — 10%;

4 week — 8%.

ICO:

1 week — 8%;

2 week — 6%;

3 week — 4%;

4 неделя — 2%.

When buying A-TOKEN tokens for up to \$ 1000

Pre-Sale:

25%

Pre-ICO:

1 week — 20%;

2 week — 16%;

3 week — 12%;

4 week — 10%.

ICO:

1 week — 10%;

2 week — 8%;

3 week — 6%;

4 week — 4%.

When buying A-TOKEN tokens for up to \$10 000

Pre-Sale:
30%

Pre-ICO:

1 week — 25%;
2 week — 20%;
3 week — 17%;
4 week — 12%.

ICO:

1 week — 12%;
2 week — 10%;
3 week — 7%;
4 week — 5%.

When buying A-TOKEN tokens for up to \$100 000

Pre-Sale:
35%

Pre-ICO:

1 week — 30%;
2 week — 25%;
3 week — 20%;
4 week — 15%.

ICO:

1 week — 15%;
2 week — 12%;
3 week — 10%;
4 week — 8%.

When buying A-TOKEN tokens for up to \$1 000 000

Pre-Sale:
40%

Pre-ICO:

- 1 week — 35%;
- 2 week — 30%;
- 3 week — 25%;
- 4 week — 20%.

ICO:

- 1 week — 20%;
- 2 week — 17%;
- 3 week — 15%;
- 4 week — 12%.

Roadmap

December 2017

- Development of the bot (binding to the blockchain, the creation of a referral program);
- Bot testing in Russia, Ukraine, and Kazakhstan;
- Private pre-sale.

January-February 2018

- Development of the application (creating an alpha version of the project, testing a private chat with the possibility of video communication);
- Community building (creation of focus groups in the CIS countries, binding of user's bank cards);
- Preparation for pre-ICO;
- Pre-ICO.

March-May 2018

- Service development (product testing in the CIS countries, Georgia, China and the Philippines);
- Preparation for ICO.

June-December 2018

- ICO;
- Community building (product testing in India, Pakistan, Bangladesh, Saudi Arabia, Israel, Germany, UK, USA, Canada, Mexico, Australia, Africa and South America);
- Opening of partner offices on five continents;
- Creation of an online store.

2019-2020

- Creation of blockchain, data center, and CRM-system;
- Opening of offices in 25 countries.

2021-2022

Opening of offices in 47 countries.

Countries where we will launch AraneoBit

We have studied 75 countries with a potentially significant market of remittances. We plan to launch the AraneoBit system, open offices and find partners there.

The criteria for selecting countries are the total amount of cross-border transfers, the economic and political situation in the region, loyalty to Telegram and Facebook messengers, as well as loyalty to the founders of the project.

The markets with the highest priority are:

- The leading recipient countries of cross-border transfers;

TOP-10: India, China, Philippines, Mexico, France, Nigeria, Egypt, Pakistan, Germany, Bangladesh;

- The main countries-senders of cross-border transfers;

TOP-10: USA, Saudi Arabia, Russia, Sweden, Germany, United Arab Emirates, Kuwait, France, Luxembourg, Great Britain;

- Countries where receipts in the form of remittances significantly exceed other inflows of private capital;

TOP-10: Tajikistan, Kirghizia, Nepal, Tonga, Moldova, Libya, Bermuda, Haiti, Comoros, Gambia;

- Countries with the most substantial number of Facebook and Telegram instant messaging users;

TOP-10 countries-users of Facebook: India, USA, Brazil, Indonesia, Mexico, Philippines, Vietnam, Thailand, Turkey, Great Britain;

- The CIS countries, due to the massive flow of labor migration to Russia (Ukraine, Belarus, Kazakhstan, Uzbekistan, Azerbaijan, Armenia, etc.).

The project is launched in a test mode on a regional basis (key country and partner states) and the principle of key corridors of cross-border transfers (for example, the USA - Mexico, Saudi Arabia - India, Hong Kong - China, etc.).

We will open 75 countries within five years.

During this time, we plan to attract 16,202,177 users.



75 countries

A global project designed to evolve money transfers between countries

North America 528646 users according to plan

South America

Africa 1 653 391 users according to plan

Australia 82 034 users according to plan

Asia and Europe 13 938 106 users according to plan

The team of AraneoBit

The founders of the project

Sergey Konev — CEO

Sergey is 42. Since the age of 30, he has held key positions. Studied Social Engineering. Creator and founder of "B1" and "Alliance of Leaders". Experienced in managing sales and building a multi-level sales system on the territory of all subjects of the Russian Federation since 2002. Studied at the Ufa State Oil Technical University, specializing in machines and devices for chemical processes and industries. Training leader on personal growth and team building.

Nazar Bezsmertny — CO-FOUNDER

The entrepreneur with 23 years of experience. He possessed and managed a network of more than 30 stores in Moscow and Kiev. Created an agent network for the sale of pension products (representative offices in 52 regions of Russia). After graduating ZNTU ("Financial Management") he continued to learn from the best world and Russian business coaches - Robert Allen, Robert Toru Kiyosaki, Alexei Voronin.

Dmitry Soloviev — head of the development team

Dmitry has eight years of experience in digital business transformation and development of e-commerce projects with a multi-million turnover. A graduate of SU-HSE (specialization "State and municipal management")and HSBI (specialization "Management in the field of e-business and Internet projects"). He founded Digital Business Academy, developed the Digital-standard and the concept of Digital Business Machine. In 2011, he became the founder of the agency MIG.business, where beginners are trained to create digital businesses. Dmitry is the official partner of the digital industry leaders: Google Cloud, Zoho, Mailchimp.

Valery Sorokin — chief developer

The preference of non-trivial projects helped Valery beat the Guinness world record in the nomination "The most extensive online training in the world". A graduate of MIREA (Moscow State Institute of Radio Engineering, Electronics, and Automation) and St. Petersburg State Engineering–Economic University. Valery had a long way and became the director for the development of the project of the Moscow Government "Active citizen" in 2014. He also became the head of online broadcasting of CDNvideo from 2013. Also, Valery was the head of Mind Labs.

Dmitry Potapov — the blockchain brain of the team

Dmitry has got 34 years of experience in development. More than 26 years he worked in the field of software for financial operations. He is an expert in pay-security, information security in the blockchain, investment in the digital economy and secure tokenization (ICO, ITO, TGE). He is engaged in the development of crypto architecture, the deployment of reliable

nodes of bitcoin, ethereum, waves, nem. Dmitry creates a “cold chain” system of private keys, smart contracts of the ERC 20 standard, software-controlled emission multi-signature wallets and multiplatform client applications for management. CEO of cryptoaudits.com and co-developer of cryptoSQL.org.

Kim Khalimov — CMO

Worked over 20 years as a manager in large Russian and foreign companies. Kim worked on ten projects in ICO-marketing and promotion of technologies on the blockchain. He also cooperated with various fintech projects. A graduate of the Russian Academy of Science, MBA.

Advisers of the project

Artur Lipatov

ICO expert. Artur is a person who opens up the new dimensions to the businesses — on the basis of blockchain technology. A graduate of Moscow State University of M.V. Lomonosov's (specialization “programmer”). Participated in 20 international ICO projects. The head of the company "Laboratory of Block Technologies" and the project x-ico.com. A partnership with the kickico.com project is one of his professional merits.

Rustam Davletbaev

Economist and expert in the world of cryptocurrency. He gave a second life to the small agribusiness Shaimuratovo. Rustam successfully launched a digital currency for farmers and the first ICO in Russia. In 2016, he became an adviser of the cryptoproject CRYPTonFly. He is a member of the Eurasian Economic Club of Scientists, the FinNet working group of the The National Technological Initiative of Russia, Agency for Strategic Initiatives. Nowadays Rustam works at the Autonomous noncommercial organization "University of Innopolis".

Nerijus Zakšauskas

Nerijus graduated from Kelley School of Business in Indiana and until 2007, he managed the sales department of the NPF StalFund. He also worked at the University of Vitovt the Great in Kaunas, Lithuania. Currently, he is the founder and managing partner of the Brokerage Company "B1".

Conclusion

The modern world is continually changing; the economy is becoming more global, migration flows are increasing. We want people to have the opportunity to support their friends and relatives, without bureaucratic difficulties and overpayments for commissions.

The AraneoBit project is a global alternative to existing international money transfer systems.

Even if the algorithm of the standard ways of transferring money seems more convenient, they are not available everywhere and don't suit everyone. We use the latest achievements of financial technologies so that any person can make a cross-border transfer, regardless of the economic and political situation in the country of the sender or recipient.

Our advantages are the availability of cross-border transfers around the world and the lack of commission for the money transfer. The user pays only \$ 2 for the service. The AraneoBit project allows you to make the cost of international transfers lower, while people save their money instead of giving them to the corporations.

We believe in the development of technology and the fact that they help people.

Join the AraneoBit project — become a part of global p2p-web today!

Share money — share everything!