The ecosystem of AraneoBit is:

the universal p2p "web" of social and financial communication, based on the technology of clustered blockchain

What we create:

- Flexible settings provide an opportunity for any physical or legal person to quickly create their own social decentralized platform, reflecting their needs for digitizing their activities, increasing customer loyalty and instant monetization;

- Clustering gives an opportunity to choose to create a transparent and open social infrastructure or to implement its own blockade completely closed from outside observers;

- The ideology of the social network provides unique opportunities for new economic phenomena (for example - bloggers) to become completely independent and to realize their own ecosystems with individual settings that correspond to all trends of the modern safe digital economy anywhere in the world;

- Automation of business processes, conducting calculations with customers and suppliers, automating communication with government services (taxes, pension contributions, insurance, etc.);

Projects already implemented on the AraneoBit platform:

The system of mutual settlements, remittances and accounting of obligations based on P2P (Transboundary money transfers without (or with a minimum) commission without intermediaries, P2P lending with an intelligent system of debt repayment, etc.);

The system of lottery games. "Transparent" lottery, built on the principles of open smart contracts;

Crowd-investing site with an intelligent and completely transparent start-up scoring. Analysts and advisers have a rating that affects the voting and admission of the project to investment.
History of the project

When our company just appeared we had the aim to solve the problem of fast, safe and almost free money transfers for working migrants. As we accumulated the materials and our team grew we enlarged the idea to create absolutely new economic sphere providing the possibility to take profit using mathematics and software for all market members including interpreureurs, companies, investors, banks credit organisations and authorities.

According to vision of AraneoBit the new economy must be based on the idea of global collaboration. Mathematics argued that free concurrence with all methods of fight in a closed world economy on the single planet is not efficient. The new economy should be developed with application of all researches in field of the games having a sum.

The company will also deal with the problem of cross-border money transfers for both individuals and legal entities but as a part of the global process. With the new idea the project started attracting the other teams which would like to participate in this significant history.

As soon as we corrected White Paper in compliance with the new idea we got the task to unite creators to make sure growth of one project helping growth of partner projects. In other words we needed to find a way to apply global concept of a new economy in terms of highly efficient and mutually profitable interaction of independent teams of creators.

And we found the way. We decided to attract new flow of investments using this new revolutionary blockchain conception.

Brief information

AraneoBit – is the global p2p web of social and financial communication based on cluster collaboration of interacting subjects.

AraneoBit will be able to give to hundreds of people, from interpreureurs to housewives a tool to digitalize their activity or creation simply and intelligibly to increase loyalty of their clients and fans and to attract more financing for their project. Every person or every company will be able without a help of programmers to create own decentralized sphere for the communication independent from any other company including AraneoBit. Nobody will can break links of a person with his clients or fans. The cooperators will not carry the base away and provider will not block the site.
At the same time AraneoBit will let individuals help interesting people and projects without attracting banks, funds or any other intermediaries.

Startups and mature companies having different business scales will not have to create their own blockchain and will not have to share the single common blockchain, to depend on its vitality and other companies’ vision (including vision of the founding company) and to “feed” plenty of miners if they do not want to do this. Such strategy will help to divide the financing on stages, to be independent from fluctuations of other cryptocurrencies and reduce technical costs as, for example, size of the team and to reduce thus its financing.

Team AraneoBit presents concept of the first platform for creation and development of independent but interacting systems of transparent decentralization where an user does not have to trust the person or the group of people he wants to support. An investor sets relations with unbreakable rules which can not be changed even by the people who created them in every particular case.

Changes in terms of one system (including common AraneoBit blockchain) does not influence rules of any other system. The idea to create a common blockchain platform for centralized services and applications is excellent. But decentralization on these platforms (Euthereum, Nem, Aos) is common and not transparent. In other words users have partial decentralization but companies do not have it. These platforms are centralized as well as applications stores Apple and Google Play.

The applications are decentralized but they depend on the platforms and thus they are very vulnerable.

AraneoBit blockchain is cluster one. If any cluster or common blockchain is damaged or attacked the other clusters will be right. The project has all benefits of open source ones, but the level of flexibility is higher for teams and users. The teams can make both open and closed blockchain but different creators can increase quality of blockchain protocol together, to find and to exclude any signs of vulnerability.

Cluster blockchain will let use significant human source as well as in bigger corporations, achieving significant, and common objects which are profitable for the whole blockchain community. But at the same time particular teams will rest extremely flexible, creative and mobile solving particular questions with private profit. Programmer teams will can share groundwork and decisions even without involving AraneoBit resources in the process. The top priority of the company is popularization of blockchain and cryptocurrencies among the population understanding nothing in technical field. To achieve this support facilities of startups will be allocated from the special funds. These startups will increase interest to blockchain and cryptocurrencies among users.
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Glossary

The AraneoBit system (from Lat. araneo - "Web"; from eng. bit - "Information particle") is a peer-to-peer (decentralized) system-intermediary of the distribution of applications for cross-border and (or) local financial communication of users with each other via the AraneoBit platform and application, which allows users to save on commission fees of banks, payment systems and other intermediaries (hereinafter referred to as "the system").

AraneoBit Company is an organization that creates a system to assist users in the implementation of direct financial communications with each other (hereinafter referred to as "the Company").

Token A (ARANEOBIT token) - protected by blockchain Etherium is a digital unit of real-time evaluation of the system user privilege level. It can be transferred to another person outside the system, and is intended only within the system. The ARANEOBIT company is not responsible for the use of the token ARANEOBIT outside the system. (hereinafter - "Token A", "ARANEOBIT")

Z Token (token ZUSD) is a conventional digital unit that expresses the obligations of the debtor or the company's guarantees of AraneoBit the data to the user in SDR. 1 Z token is technical and visual expression guarantees AraneoBit equivalent 1 SDR. It is transmitted and used only within the system. (hereinafter referred to as "the Z Token", "ZUSD").

Token A and the Z Token are not financial instruments and are not means of payment.

SDR - Special Drawing Rights (SDRs) (eng. Special Drawing Rights, SDR, SDRs) is an artificial reserve and payment instrument emitted by the International Monetary Fund (IMF), (hereinafter -"SDR", "SDR").

AraneoBit Guarantee - Digital contract (agreement) of the company AraneoBit to monitor the activities of the user's debtors and implement measures to facilitate the execution of obligations by debtors. (hereinafter -"guarantee")

The client's account - a single software, hardware and normative complex, legally executed in accordance with the requirements of the company AraneoBit, Clients and Debtors in accordance with the local legislation of each country in which AraneoBit works. (hereinafter -"account", "Customer account")

Z token holder - AraneoBit User (client) - a private individual (lender) that transferred the AraneoBit funds and (or) other property (including intellectual property) to the debtor directly or through the gateway-intermediary in exchange for Obligations to transfer funds and (or) other property in certain terms and conditions to the lender. Either a private individual who has received from the client AraneoBit the right to obligations of the debtor or part thereof. Or the person concluded the agreement with the company for storage, management and collection of its contracts on obligations of debtors and opened the account of the client. (hereinafter referred to as "Client", "User")
Debtor - a private individual or a legal entity, a bank, a payment system, a startup (including an ICO, ITO, TGE), a municipal and (or) public authority, which has received funds and (or) Other property (including intellectual property) from the lender directly or through the AraneoBit intermediary gateway in exchange for obligations to transfer to the lender or to another AraneoBit client, who owns the right to Obligations of the debtor, or part thereof, funds and/or other property within a certain period of time and under certain conditions in accordance with local law. (hereinafter referred to as “debtor”)

Obligation - a contract made with the help of Smart contract and (or) in writing (in the form of notarially issued documents, bonds, bills or other valid form), entered into by the debtor with one AraneoBit client or with the AraneoBit clients community and transferred to AraneoBit company for storage, management and collection. (hereinafter - the "obligation")

The AraneoBit client community is a legally formed collective form of the organization, which includes an unlimited number of AraneoBit clients and has the right to collectively transfer funds and/or other property of one or more Clients to an unlimited number of individuals and (or) legal entities in exchange for obligations in accordance with the legal norms in the country of the Client and/or the Debtor. (hereinafter referred to as “Client community”)

Gateway-intermediary - the cumulative commonality of software and hardware, normative acts, departments of the AraneoBit company and (or) additional companies, as well as professional and proven employees, which is created and exists in order to Appropriately accept funds from the Client and transfer them to the Debtor and/or vice versa. (hereinafter referred to as "Gateway", "Gateway-intermediary")

Cluster blockchain - software-hardware complex of clustered replicated multilevel distributed database, existing for storage, protection, processing and use of digital data, including, but not limited to, records of Token reallocation.

Cluster - regulatory and legal complex of subjects and objects, including the software, equipment, legal representatives of the cluster and their employees, as well as the accompanying set of documents and legal acts unique for each country, in the form of Smart contract and (or) other documents, depending on the legislation in force in the territory of the presence and operation of the cluster and/or the company. (hereinafter referred to as "Cluster")

User account - a software package showing in real time (if connected to the Internet) all necessary information about the account, rating, credit limit and other important for the user information.

Business-account - a software complex for entrepreneurs, legal entities, municipal and (or) public authorities, that allows to conduct legal financial activities with individuals and (or) legal entities when using the system, including tokens Z.
Brief description of the project

Cross-border communication is carried out via specialized software. The key role in it is played by constant algorithms of mathematical calculations, reliability and safety of which provides the usage of cryptotoken Z. Local and global accounting of users' financial communications and redistribution of AraneoBit Guarantees to customers is achieved by moving the tokens Z between accounts.

Suppose you want to transfer money from point A to point B. Sender A opens the client's account in the company (by installing the software on his smartphone or computer, as well as signing the contract with the company or accepting the offer) and receives the debtor's obligations on the amount of transfer of any fiat currency (or Other property) in one of two ways: 1. From the debtor itself (directly or through the gateway-intermediary) or 2. from another user. The amount of commitment to simplify is displayed by using tokens Z in the User's account. The sender then transfers the obligations to recipient B by translating the Z tokens (the recipient must also be a company client).

Recipient B may require the Debtor to perform Obligations, or to transfer Obligations to another Client, receiving in return fiat money (or other values). For this purpose it is necessary to place the request for sale of Obligations. The system processes the application, finds and connects B with the user wishing to receive these obligations.

Participants discuss in private chat the terms of obligations transfer in exchange for Fiat money (or other values).

After the exchange, the participants indicate that the transaction is completed and give the partner a rating of from 1 to 5.

Analysis of the cross-border financial transfers market

International money transfers are one of the most demanded services of the financial market in the world. At the same time, more and more cross-border transfers are carried out without opening an account in the bank, and using one of the numerous remittance systems.
The figures show that the amount of international remittances is growing rapidly. According to the World Bank in 2000, the total turnover increased by 2 times compared to 1990. Just at that time the globalization processes in the world were intensified. In 2010, the turnover grew by another 3.6 times. In the next few years, the World Bank expects a market growth of 2-4% per year. According to the estimates of the analytical center of the AraneoBit Project, by 2020 the turnover of the international transfers market between individuals can reach a mark of $1 trillion.

This dynamic is due to a number of reasons:

- High rates of labor migration;
- The persistence of uneven living standards worldwide;
- Increased availability of financial channels;
- Steady reduction of tariffs for communication and Internet.

The main driver of this market growth is labor migration. According to the UN, the number of settlers in the world increased by 41% since 2015. That is, in 2015, there were 244 million of them. Analysts say that by 2025, there will have already been about 405 million migrant workers. And that's about 5% of the world's population.

Due to the increase in the number of migrant workers, the market for cross-border remittances is developing and growing.

For example, in 2015 Tajikistan (over 40% of GDP), Kyrgyzstan and Nepal (about 30% of GDP) entered the top three in terms of remittances relative to GDP. This means that money transfers from migrant workers can have a significant impact on the national economy. Moreover, the largest sending countries are both traditional migration centers (USA, Switzerland) and new ones (Saudi Arabia, Russia).

The increase in cross-border remittances explains the need to establish a reliable and accessible infrastructure for the transfer of funds, both nationally and globally.

Today, there are at least five different ways to transfer money from one country to another.

1. To go to the bank and carry out a bank transfer from the account to the account or from card to card;
2. To go to the Post office and make a postal transfer;
3. To use the International money Transfer System (Western Union, MoneyGram and Ria Financial Services);
4. To use the International payment system (PayPal, WebMoney) or Electronic payment service (Visa, Money Transfer, MasterCard, MoneySend);
5. Transfer money via alternative channels (with the help of mobile operators, retailers, e.g. in-store banking, social networks, as well as with the help of cryptocurrency);
6. Transfer money unofficially in cash (with relatives, friends, drivers of international buses, train conductors and representatives of national diasporas).

It should be noted that all official financial channels for a number of reasons remain inaccessible to migrants (lack of necessary documents, high Commission, language barrier). Therefore, experts estimate that the majority of remittances in the world carried out by migrants are made through informal channels.

Bank and postal transfers remain costly and quite a long way to make cross-border transfers. Their commission varies from 1 to 7% and the transaction takes 3-5 working days.

Over 50% of the world’s money transfer system market is controlled by Western Union, MoneyGram and Ria Financial services. In the market of digital payments in Europe and the USA the undisputed leader is PayPal and in the market of mobile payments - Apple Pay and Android-Pay. AliPay and WeChat services hold leadership in China. Until recently the market of payment systems remained practically closed. However, since 2016, there has been a sharp increase in confidence in fintech services and online banks. This trend remains today with the increase in the number of smartphone users. More and more people pay for goods and services via various mobile applications. Electronic payment systems are actively developing, allowing to make peer money transfers (TransferWise, TransferGo, Azimo, Sircle, CurrencyFair) and mobile payments (Mobikwik).

**Russian money transfer market**

Among the Russian translation services, the most of the market is controlled by the services "Zolotaya Korona - Money Transfers" (46% of the market), Unistream (14%), Contact (14%). Electronic Payment Systems (YandexMoney, Webmoney) are gradually gaining popularity. More and more people use electronic services of card payment systems (Visa Money Transfer, MasterCard, MoneySend), as well as electronic banking interfaces ("Sberbank online").

**Translations in cryptocurrency**

Today cryptocurrency translations are actively developing. Such payments still lack the simplicity of traditional mechanisms. However, bitcoins, etheriums and other digital currencies allow to avoid conversion of national currencies and interaction with the banking system. For example, in Africa, most people do not have the opportunity to open a bank account. There, the extensive use of the
Bitpesa and Bitwala services shows that cryptocurrency translations can become an affordable alternative.

The fintech Innovations in the market and volumes of unofficial translations suggest that if the traditional banking system does not start to change and use the latest developments, in the future it can become a rudiment. Therefore even now some banks reorient on interaction with fintech-services and on cryptocurrency integration. For example, Visa Europe together with SatoshiPay startup developed a common cryptoproject for conducting micropayments with the help of gadgets. It is most likely that this is the way of money transfer services further development, taking into account all the advantages of old and new approaches.
Place of AraneoBit in the market of cross-border transfers

AraneoBit is a global P2P system of financial communication. Our flagship service is an alternative way of transferring funds without Commission and without intermediaries. But this service does not show or reveal all the possibilities of the ecosystem that we created. The full functionality of the platform will be described further.

Most money transfer services are intermediaries between banks. All operation expenses are built in the Commission. It's average value in the world is 2.5% for cross-border money transfer. People lose another 4% on currency conversion.

This rate can be lower for transfers within the Eurozone thanks to SEPA technology. But this technology does not work everywhere. At the same time, the fee for money transfers of MoneyGram service is 6.5% with regard to currency conversion, and in Western Union it reaches 10% (for example, for transfer of $500 from Russia to the USA). In the case of Ria Financial Services the commission with conversion is about 3%, but you can send money only from the USA.

The advantage of AraneoBit is that communication is carried out without commission and without intermediaries from almost anywhere in the world.

The AraneoBit target Audience are people, for some reason moved to work to another country; freelancers accepting international orders for services; entrepreneurs and companies engaged in import and/or export; companies, conducting business in several countries; banks, payment systems, international organizations (including public); private individuals and (or) legal entities, as well as State and (or) municipal organizations in the countries with unstable economy and legally and (or) technically weak financial environment.

The smallest market we claim is the sphere of cross-border transfers of funds between private individuals. Its annual turnover is 152.6 billion dollars. Other markets where we can participate in the future: cross-border transfers between legal entities, internal transfers in countries between individuals and (or) legal entities, transfers between State and (or) municipal authorities of different countries, service of entrepreneurs and companies in Fields of cash and accounting equipment, microlending of individuals and legal entities and many other spheres. Our technology has certain advantages in each of these areas, and we plan to get a small market share in all of them.
Why we decided to create the AraneoBit

In the modern world international money transfers are in demand more than ever. With the growth of world mobility and labor migration flows, the need for financial support of loved ones is growing. With the growing globalization of the economy, we are paying for more and more goods and services outside of our country.

In the XXI century, it seems absurd to us, the project team, that in the XXI century the banal procedure of international transfer is taxed by the Commission of up to 10% and is carried out within 3-4 banking days, and in some cases, including in Russia, involves additional bureaucratic difficulties such as currency control. And in some cases - the inability to get their own money. It turns out that the money the client keeps in the bank is no longer his money, but the money of the bank and the bank can unilaterally refuse the client to issue funds.

When cryptocurrency (bitcoin) came to the stage, many people disgruntled with extortionate percent of international banking and centralized money transfer systems finally sighed freely. But the joy lasted not long. Soon, miners seized power over bitcoin, ethereum and a number of other folk cryptocurrency and inflated the cost of commissions sky-high. This is partly due to imperfection of existing blockchain technologies, but the main part of the problem is created by greed of owners of large mining pools.

From our point of view, this step on the part of miners carries a threat to the entire industry of cryptocurrency, with which we just fell in love as soon as we learned about it. The desire for freedom of action, freedom of transactions, freedom of monetary relations without intermediaries and with a minimum commission, or even without such, is the ideology that underpins the creation of cryptocurrency. Now, speculators, traders and just crooks actively burst into this market, which undermined the deep value of cryptocurrency for the average person. And the usefulness of some cryptocurrency in the field of international transfers for ordinary citizens, properly paying taxes, not laundering money and not hiding their economic activity from the state, disappeared at all. Commissions of banks and payment systems, including currency conversion, in many cases are lower than when using cryptocurrency. But the blockchain technology was to change the world and help ordinary people, wasn’t it?

For a while we had been suffering such a state of things, but soon the patience burst, and we decided to make our own service, which would respond to the ideals that were laid in the basis of the cryptocurrency creation.

The AraneoBit system will allow to reduce commission, operating and currency conversion costs.
Together with AraneoBit you can always support your relatives, pay for goods or services abroad or use the service of cross-border financial communication for any other personal purposes.

We create a global web where all the participants are partners.

AraneoBit is freedom of remittances and freedom of action.
AraneoBit product description

Product Development Steps

Development and launch of AraneoBit product takes place in small steps with release every 10-30 days in several stages:

The first stage – until August 1, 2018:

- no commission for transfer;
- transfers are carried out with Z tokens using blockchain technology;
- customer survey and community formation are conducted via chat-bot @Araneo in Facebook and Telegram messengers, as well as with opinion leaders in the countries of system startup;
- Creation and testing of the application AraneoBit prototype for Android, the implementation of point address transfers;
- creation of investor’s private cabinets.

The second stage – from August 1, 2018:

- the distribution of applications is based on the principle of the global web using the AraneoBit application;
- creation of regional online stores with the possibility of receiving goods and services via P2P, bypassing the intermediaries.

Mechanics of the AraneoBit system

We create our own blockchain, as well as a platform and application that are tied to blockchain.

To send a request for remittance in the second stage of product development, you must:

- go to the AraneoBit platform or install the AraneoBit application;
- register, to get access to the private cabinet, account in the company and ZUSD-purse;
- receive AraneoBit financial obligations from the company or other participant. The corresponding quantity of Z tokens will appear in the cryptopurse;
- specify the recipient and the amount of the obligation to transfer, using the Z tokens;
- transfer the Z tokens to the cryptopurse of the commitment recipient.
Example of money transfer

The sender and the recipient install the AraneoBit application, confirm their acceptance of the company's terms of service and register. Each of them gets a personal account and a ZUSD-purse.

Sender A forms an application for the disposal of the AraneoBit company's guarantees owed to him in favor of the Recipient B and instantly transfers the necessary amount, using the transfer of Z tokens to cryptopurse of Recipient B.

If the sender A has no company guarantees, the digital value of the Z tokens in the account is zero, the system registers the request for guarantees for the amount desired by the user. Depending on the user's priority (it is possible to increase with the help of ARANEOBIT tokens) and the type of payments-at the company (non-cash) or other user (cash/non-cash), the application selects cross requests in point A on the receipt of obligations and brings the participants of the transaction in a private chat, where they agree on the way the recipient (in this case, sender A) gets the money, values or services for the disposal of AraneoBit obligations in favor of the recipient. The system blocks the required quantity of tokens on the seller's account. As soon as the Fiat transaction passes, the system transfers the tokens to the sender's A account. He then transfers them to the recipient B.

Then recipient B exchanges tokens for the fiat money of his country. To do this, it leaves a request for the sale of tokens, the system finds a potential buyer of tokens and connects two participants in a private chat. There they agree on the terms of exchange, depending on the method of payment.

After each token exchange for Fiat procedure participants are invited to rate the opponent on a scale of 5 to 1. This estimate generates a rating of user reliability.

All data on committed transactions, as well as the rating of users are fixed in blockchain.

In all cases, the participants sign an offer that the company AraneoBit is not responsible for the place where they had a meeting.

Guarantees and security of payments

All participants of the AraneoBit system undergo several basic verification steps and provide documents to confirm their identity.
Depending on the jurisdiction of individual countries, the list of documents may vary.

To store the information about the users we conclude a contract with the service of personal data storage. In addition, we write all the information about the committed transactions in blockchain.

There is an anti-fraud system of on the basis of scoring working in the service, which is formed of two indicators: reliability rating and loyalty coefficient. The initial scoring will occur as follows:

- after the transaction, the AraneoBit system offers the participants to rate the opponent according to the 5-point scale—the rating forms the ranking of the participant's reliability;
- the System offers all registered participants to take part in surveys — their number forms the coefficient of the participant loyalty;
- participants who bought products in the online store of our partners also receive points on the loyalty coefficient.

The AraneoBit system automatically blocks all unscrupulous participants of the transaction after the first unfulfilled application.

**The role of blockchain in the project**

At the first iteration, the Z tokens will be allocated and fixed in WAVES blockchain. In the future, this blockchain will be replaced by company AraneoBit's own blockchain.

Blockchain, that the company develops, is based on the principle of cluster distribution.

Within the company single blockchain there will exist clusters. A separate cluster is considered a user (and in some cases a node (node)) for the cluster of a higher level.

The cluster has a decentralized blockchain that is separate from the main one, interconnected with the rest of the unified blockchain by special algorithms. The creation of a cluster will be possible for a particular state, region, city, commercial or non-commercial organization. Special encryption (unless another one is provided in cluster formation) will not allow other clusters (users) to keep track of transactions (and the transfer of information) within a single blockchain in a vertical or horizontal way. Transaction (and transfer of information) tracking is possible only within the horizontal movement of data from one cluster (user) to another, or vertically from the top-level cluster to the lower-level cluster, or vice versa, unless the other way is laid in cluster formation.

The information about all transactions within the cluster is distributed in horizontal clusters by separate blocks in a compressed and encrypted form. Clusters -
"Neighbors" can not decrypt data, but only store. In the event that all nodes of any cluster are disconnected from the network at once, users (clusters) will temporarily perform transactions using cluster nodes of a higher level via special protocol. When a sufficient number of users by voting select new nodes for a failed cluster, the neighboring clusters will restore all the information about the past transactions and the detailed data of the users (clusters), and the disappeared cluster is again in operation.

To perform transactions between users (clusters) after all the nodes of the cluster serving them are out of order, some users who have sufficient network resources and who have enabled them to use their power for the needs of the general blockchain will have a "light" version of the transaction history within the cluster. The amount of transactions saved will depend on the user settings and the size of the cluster.

When all cluster nodes fail, the higher level cluster nodes collect information about transactions and funds on user accounts from the "light" versions of nodes and begin to work further, taking the starting point of the earliest known transactions. If the user devices and/or the lower-level clusters cannot find any top level nodes, then for some time the system is maintained by nodes with a "light" version of the transaction history until users (clusters) choose new service nodes.

The new nodes for a single cluster are selected by voting of the existing nodes and users of that cluster.

If a node inside a cluster is suspected of fraudulent activities or activities infringing the work of blockchain, it is disconnected from the system after voting of other nodes and users of the cluster.

A specific commission for maintaining a network of its own nodes is laid down when cluster is being formed. The size of the Commission is possible within the specified limits, which will be inbuilt into the single blockchain protocol. A commercial or non-commercial organization may fully waive the Commission for transactions within its own cluster if the organization has other sources of funding the nodes.

Advantages:
1. According to preliminary calculations, the speed of transactions in our blockchain is many times higher than that of centralized services (VISA, MasterCard, American Express)
2. The data in the cluster is securely protected by a local firewall, which makes it impossible to collect information about purses and transactions in each individual cluster remotely. Thus, moving tokens within a country, region, or even a company becomes invisible to other users, allowing the use of a Z-token for organizing and automating business processes also.
3. Each cluster will independently carry out the user identification according to the requirements of local legislation.
4. The energy costs of the blockchain service are comparable to the energy costs of centralized services and are significantly lower than in the classic decentralized blockchain with identical data protection and a higher level of anonymity.

5. Low energy consumption and features of decentralized blockchain allow to store important data securely, to use internal smart contracts and automate part of processes with possibility of their further robotization, if necessary.

6. Cluster distribution of blockchain with independent processes within each cluster will allow companies and teams to make their own unique add-ons on top of AraneoBit blockchain using unique programming languages and corporate Algorithms of crypting, opening new opportunities for smart and safe use of a single blockchain with a single cryptocurrency in the work of a particular company or a whole state.

We help individuals in cross-border financial communication with a Z token. The token rate on the platform is fixed. Individual conditions for the exchange of tokens for Fiat are specified by users directly in private chats with the participation of the bot.

All transactions committed in the AraneoBit system are stored. This allows us to track the execution of the application and to sift out unfair participants.

Using the blockchain protocol, we store:

- Information about the date and time of the transaction;
- Number of transactions performed by each participant;
- Reliability rating and participants' loyalty rate.

**Anti-Money laundering, non-payment of taxes and corruption and a single personal ID**

Initially the AraneoBit company will independently implement the KYC (know your client) principle in accordance with the requirements and Standards established at the level of national legislation of the countries where there is a presence of AraneoBit, normative documents of banking regulators and the group of fiscal Measures against Money Laundering (FATF). With the advent of separate clusters, the AraneoBit Council, together with international observers, will give the right to certain clusters (established under the legal State and (or) municipal authority) to independently identify and establish the identity of users and contractors.

In the future, the power to identify users will be completely transferred from AraneoBit to the state and (or) municipal authorities of the countries of presence, if possible. If it is impossible to implement the principle of KYC effectively and
reliably by the state authorities of any country, the identification will be conducted by an ad hoc working group consisting of authorized representatives of different Countries (or clusters).

Thus, the principle that for the company AraneoBit and other clusters it will be impossible to know the identity of the user inside a separate cluster, if he does not want to open himself specifically, will be realized. That gives a certain share of anonymity and security of transactions, with full compliance with international and local laws. In this case, each user will have an inimitable and unique identifier, which will allow you to configure the ability to create your CV inside the application, to bind personal data, information about education, medical cards and credit History to it. Each user will be able to control who and how can obtain the data. All this will make life easier for the user. You will not have to wait for hours in the queue, waiting for a doctor or a loan in the bank. A single identifier, equivalent to Passport data, and payment of any services with a smartphone, tablet or computer, without leaving the house, and with recording in blockchain, will significantly save personal and family budget, time and nerves. A person will be able to devote more time to work, study or hobby. Traffic flows will be reduced.

From the moment when the interaction of citizens and State (municipal) services completely moves to the Internet, with the assistance of blockchain, it will be more difficult for officials, politicians, heads of medical institutions and management of public services to hide the Income, bribery, corruption, pressure and threats against ordinary citizens, "protection racket" of the close associates, "milking" state subsidies. In addition, such measures will significantly reduce the excessively bloated bureaucracy and significantly save the funds of the state (municipal) budget.

The mechanism of work with legal entities

A legal entity (entrepreneur) registers a business account in AraneoBit. The company verifies the legal entity for compliance with local legislation. If everything is in order, the company includes a legal entity in the list of accredited partners. When Z-tokens are transferred to business accounts, AraneoBit records the number of tokens received, but the tokens themselves do not fall to the legal entity, because the blockchain technology does not imply the possibility of withdrawing tokens that may be necessary when working with Legal entities. It will not be possible to remove tokens from the private individual. The legal entity can pay another legal entity with virtual tokens for the work, or request payment of its services by AraneoBit (there is a recalculation of obligations of companies and Debtors in the database). The legal entity should send the information on the sold goods to AraneoBit (the transaction history is already in the company). The
data compared and, if everything is the same, the AraneoBit company takes the Z tokens to itself, and the money is transferred to the legal entity as if it was a company AraneoBit that had bought goods or paid for specific services. In this case, users pass as members of the AraneoBit team (partners, club members). The legal entity independently pays taxes from the received Fiat means in accordance with the current local legislation.

In some cases (if the legal entity does not want to pay transaction costs) it is possible to put the legal entity's Debtor Obligations for sale with the transfer of Fiat funds directly to the legal entity from the Obligations buyers. But the company provides information on all payments in Fiat and cryptocurrency funds, as well as information on the consignment notes, to the tax authorities at the place of registration of legal entities, if it is necessary in accordance with local and international Legislation.

This scheme allows you to leave Z tokens inside the AraneoBit eco-system, so tokens continue to be a Utility without going into the Payment category. AraneoBit Company takes a small commission (1-5%) from the turnover of legal entities for the implementation of the Obligations, maintenance of the business account of the legal entity and specialized software.

The use of Z tokens for legal entities (and private individuals) engaged in trading on the stock and (or) cryptocurrency market is not provided. Personal accounts and accounts of companies and people convicted in such trade will be blocked. Business accounts and virtual tokens on them will be frozen until the circumstances are clarified. Due to the impossibility of freezing the Z tokens of private individuals in a decentralized blockchain, the user is blocked from using the official application of the AraneoBit company until the circumstances are clarified.

In countries and regions where the bodies of legislative and (or) executive and (or) judicial power have difficulties with the opening of a legal entity and the capability of regulation and control over the activities of legal entities, the AraneoBit company, in agreement with the local legal authority and within the international legislation, will carry out the registration, regulatory, controlling and legal function for legal on behalf of the State authority of the country that needs it. Such activities of the AraneoBit company will be under the close supervision of representatives of local government authorities and international observers from countries wishing to assist a particular state in setting up a normal Economic and legal course.

**Decentralized social net with independent microeconomic zones**

Social sphere will be also developed within big ecosystem AraneoBit. Every participant will be able (if desired) to create his own blockchain. AraneoBit will provide the platform for creating and posting of any content (audio, video, pictures...
or texts) but every cluster will be sustained by its owners and the company will not be able to influence actions within the cluster.

AraneoBit will give artists, bloggers and other public person possibility to get closer to their fans. Cluster division and cryptooperation will give the stars to create own ecosystems and worlds with own currency together with their fans. This will give creative people the possibility to get legal financing to develop their projects including books, music, videos etc. All this world will be protected with cryptography. External subjects will not be able to parce the content and the content will be provided for inner use with the digital noise containing special code for every fan in every case. If the content found out of the cluster in open source has unique code, artificial intelligence will know precisely who has got the content and when. Access to the cluster will be unavailable for the user if the owner desires.

Thus, a public person or a studio will obtain the possibility to create their art without fear of lack of financing, plagiary or piracy. The data will be protected in blockchain. In case of any debate it will be possible to increase transactions hashes and to know who created an article or a musical piece. Moreover, the bloggers will not have to “beg alms” from investors and later agree for chaotic advertising of third-rate output or financial pyramids with only aim to take hold and to repay investors. A creative person will not have to learn much about marketing and to sell his creations at low price to keep creating. Its fans will be responsible for his financial well-being and the most active ones will also take a certain profit from increasing popularity of their idol. Multinational corporations, social nets, content supports and production centre will not be able to take lion share of a star’s income. Cluster system will provide the star and its fans main part of the income.

AraneoBit aims to make global and local economy transparent and fair. Modern economy in sphere of art, mass-media, cinema and music is hardly transparent, centralized and governed by the huge corporations which just takes financial gain from their works without any interchange. And they can afford this since the supports promoting stars or bloggers are in property of the corporations. One of the aims of AraneoBit is to give people the possibility to create their own content supports, own worlds according to their own rules and to manage them without compromises with giants and without giving themoney gained with own creation to corporate frauders. Decentralization produces freedom and economic freedom is very important one. AraneoBit: share money – share everything.

One of possible ways of the project development. The company makes a partnership agreement with 100 bloggers, with community including at least not 100000 people. 100000000 people in total. 10% conversion will provide Araneobit audience of at least 10000000 people in a year. The roadmap of the company includes increasing of average income from one user till 5$ annually. (Advertising income of Facebook is $12). At first stage it is possible to share profit with
bloggers fifty-fifty and further to decrease the company’s percentage depending on number of new users in a certain cluster. Main sources of the company’s and a cluster owner’s gain are advertising of partner shops (the possibility to buy unique production cheaper for cryptocurrency of a particular star), of cross-border transfers and direct investing.

A community unites in a particular cluster of common blockchain. A blogger sets the rules of adding users to his closed world. He creates ratings system, sets the percentage he wants to get from the all purchases made within his blockchain, including purchases in the partner shops which are in his cluster and which have got the right to sell his production for his cryptocurrency. The smart contract is responsible for the transactions. Owner of the cluster can also set the other rules. Users are to comply with the rules if they want to get membership in a particular cluster.

**How AraneoBit earns**

A. The income of the AraneoBit project is formed by paying Commission.

Commission depending on the amount of transfer:
1. no commission is charged for the transfer of up to 100 ZUSD per day;
2. for the transfer from 100 to 500 ZUSD per day the Commission of 1 ZUSD is charged, moreover there must be at least 1 ARANEObIT tokens on the sender's account at the time of the transaction;
3. for the transfer from 500 to 5,000 ZUSD per day the Commission of 3 ZUSD is charged, moreover there must be at least 3 ARANEObIT tokens on the sender's account at the time of the transaction.
4. for the transfer from 5,000 ZUSD per day the Commission of 10 ZUSD is charged, moreover there must be at least 10 ARANEObIT tokens on the sender's account at the time of the transaction.

Token purchase/sale application Priority:
1. standard priority – no commission;
2. accelerated priorities:
   3. *Contract deal* (the application does not fall into the general queue) — Commission of 20 ZUSD;
   4. *Limitation of the queue* (the application will select counterparties to close the transaction not more than three persons) — Commission of 5 ZUSD;
   5. *Quick deal* (the system will offer the possibility to select a counterparty from the whole list of close ones by amounts and type of payments) — Commission of 10 ZUSD.
B. During first 15 years income and maintenance of the System functioning will be determined by sales of A-tokens as a unique service of the company. By the moment System will become part of the users' life, will obtain a strong position at the necessary markets and will be able for self-service. But at the beginning (especially in early years) realization of such a big project will need additional financial and resource support.

C. According to the agreement with users part of the funding acquired for Z-tokens provided to the users (depending on law of a particular country) will be directed to purchasing of papers (shares, bonds, bills) of large and solid companies or countries. The papers will be indispensable to provide Z-tokens. Part of interests or returns on investment from the papers which will rest from contributions to special safety fund will be regarded as the company's profit.

D. Company also takes part in distributing profit from microbanking activity - the possibility to be provided to the users if desired. The one part of percentage from the loan is taken by the creditor and the other part is taken by the company for the loan.

E. Cluster blockchain and decentralized social net discover huge possibility for P2P e-trading. The market already has annual turnover more than $100 billion and will increase with internet and mobile net development in the Third World countries. Blockchain and financial instruments of the company may give us the possibility to take one of leading positions on the markets.

F. Advertising incomes. This kind of income is not Company's priority but where its sitting is possible, we will use advertising for additional financing of the Company development.
Tokens in the AraneoBit system

A-tokens are ARANEOBIT-tokens, systemic points for financing of project and assessment of user importance level. What is importance of A-token? Thanks to financial, technical or any other support of the project, any user can get A-tokens. Thus, he becomes member of the team. Depending on level of the project support users get the appropriate status and the privileges he can use interacting with System. As well as Z-tokens, A-tokens are emitted in own blockchain but they have the following benefits:

1. Limited emission and absence of fixed course make certain gain for holders of tokens.
2. When being transfered or sold to anybody A-tokens do not require making of paper or digital agreements but this is sometimes compulsory in case of Z-tokens coming from actual law of some states.
3. Having A-tokens a participant gets different benefits and privileges even without necessity to use them.

Privileges of owners of A-tokens:

1. In case of transfers, including international ones, the users having A-tokens can transfer big sums, paying smaller comission or not paying a comission at all.
2. Transfer application of the privileged users are considered and closed faster.
3. Privileged users (including legal entities) will be able to increase, create and highlight their advertisments in on-line store AraneoBit freely or with big discont.
4. Privileged users will have access to the expanded possibilities in their private offices.
5. Привилегированные пользователи смогут оплачивать таргетированные рекламные баннеры в приложении, а также заказывать у AraneoBit соц. опросы пользователей приложения. Privileged users will be able to pay target advertising banner.
6. Owners of A-tokens, depending on size of their deposit will be able to order other services of the company with disconts.
7. Owners of A-tokens, depending on size of their deposit, become members of privileged club and get status in application and VIP-client card, giving additional disconts and cashback in partner shops, the possibility to buy tickets for club’s closed meetings, additional legal support and other presents and bonuses.
8. Owners of A-tokens, depending on size of their deposit, will be able to create own clusters optionally without paying royalty for joining common blockchain, regular renewal of program products, technical and consulting support.
9. Owners of A-tokens, depending on size of their deposit will have the possibility to create their own program products, based on technologies and blockchain of Company and to distribute them among users of System.

The whole emission of A-tokens is 88 million. They will be emitted on Company’s blockchain. Every token is divided on 1 trillion of parts. The minimal part is 1 ABIT.

**Z Token**

Z-Tokens are standard units of internal accounting to facilitate the users' interaction with the AraneoBit company and each other. The right to enter the system and to use of Z tokens in communication with individuals and/or legal entities is carried out through the opening of a personal account in the AraneoBit company and depositing in your Account in the company (or a separate cluster) the Obligations of the Debtor, corresponding to the number of tokens that is necessary to Client and that are located on the Account holder's purse. When transferring tokens from one purse to another, the corresponding amount of obligations is deducted from one account and is transferred to the personal account of the owner of the purse, to which the transaction was carried out.

The personal account functions in SDR and opens automatically, after acceptance of the company's services confirmation, verification of the purse and receipt by the user of a personal, single for all operations user ID. By default, the account is considered to be valid, but with zero balance. There is no fee for using the account. Replenishment of the account occurs by means of replenishment directly, on bank details, or at reception of Z tokens from other private individual. Saving and anonymity is achieved by interaction of users within the AraneoBit system, without opening a separate bank account or purse in the payment system for a particular individual. Independent audit companies will periodically check the amount of fiat money in US dollars on special accounts of the company (opened for the functioning of the system), as well as the amount of obligations of all debtors and the number of guarantees to customers in Z tokens in general blockchain. The audit will also be subject to separate clusters licensed (in coordination with the international community) for depositing Fiat funds (or valuable assets) and crediting Z tokens to cryptocurrency purses of the owners of funds or assets.

The use of Z tokens in blockchain is possible only for private individuals. Opening an account in each case is free of charge. But to transfer funds to the account of the AraneoBit company (or a separate cluster) one will need to pay a bank commission, which makes the receipt of Z tokens from other users more advantageous than the creation of new accounting units from the company.

AraneoBit is a one single tool for all transactions.
AraneoBit company plans to become a single counter party for all its users to represent their interests in other companies. Replenishment of mobile phone balance, payment of utility services, payment of medical services, Internet purchases and other kinds of interaction with private individuals and (or) legal entities will be possible for users via couple of clicks. The Z token will be automatically converted into the local currency, and AraneoBit will centrally transfer the money.

Due to this, the clarity of operations will be achieved for users, the comfort of life will increase, as well as the possibility of receiving discounts for large volumes. In addition, users will always be able to prove each of their payment and transaction, which would be securely stored in a special blockchain.

To help users in the fight against unfair businessmen, officials, corruption, extortion and non-fulfillment of their duties by legal entities, as well as municipal, medical and other services the possibility of creation of cooperatives and collective lawsuits, which will be served by the permanent consultants and lawyers of the AraneoBit company will be built in the application.
Token Sale and Road Map

Total emission token AraneoBit - 88,000,000;
23% (20,240,000) for closed presale period
77% will be distributed by escrow and will be available for sale annually as below:

<table>
<thead>
<tr>
<th>Year</th>
<th>Token's release</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>12%</td>
</tr>
<tr>
<td>2</td>
<td>10%</td>
</tr>
<tr>
<td>3</td>
<td>8%</td>
</tr>
<tr>
<td>4</td>
<td>6%</td>
</tr>
<tr>
<td>5</td>
<td>4%</td>
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<td>6</td>
<td>4%</td>
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<td>7</td>
<td>4%</td>
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<td>9</td>
<td>4%</td>
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<td>10</td>
<td>4%</td>
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<tr>
<td>11</td>
<td>4%</td>
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<tr>
<td>12</td>
<td>4%</td>
</tr>
<tr>
<td>13</td>
<td>4%</td>
</tr>
<tr>
<td>14</td>
<td>3%</td>
</tr>
<tr>
<td>15</td>
<td>2%</td>
</tr>
</tbody>
</table>

Offer for early investors (valid until April 30, 2018):
Price of the token: 1.00 USD (or equivalent in the Crypto currency at the date of signing the Agreement);
Bonus: possibility of option purchase of Araneobit tokens during the first, second and third years in the amount of 40%, 30% and 20% (correspondingly) from the token's numbers, purchased during the closed presale in accordance with the Contract.

What we have already done:

- We launched @ Araneo bot in the Telegram messenger and tied the data received by the bot to blockchain;
- We created a prototype of AraneoBit application and web version for smartphones;
- We conducted a survey of the international remittances market;
- We created investor's Private Cabinet;
- We developed and launched Bounty program;
- We developed economic and legal models;
We attracted advisers;
We created project's website http://araneobit.io;
We took part in various presentations and road shows;
We entered into a partnership agreement with CPA-network Leads.su to get traffic in 74 countries.

2017 year. Closed Pre-Sale. Stage 1. (the stage is finished).

Target sum: ETH 2700.
All the money raised will go to:
- Building up Russian community;
- Development of economic model and legal documentation;
- Launch of the website and investor's Private Cabinet;
- Creation of a prototype application with primary functions (transferring tokens Z to another person);
- Preparation for the Road Show.

2018 year. Closed Pre-Sale. Stage 2. (goes on now).

Target sum: ETH 7000.
All the money raised will go to:
- The second stage of building up the community (CIS);
- Development and testing of the Prototype Application (purchase and sale of tokens, choice of counterparty and region);
- Beginning of point-to-point cross-border transactions implementation;
- Start the creation of a cluster-blockchain system;
- Road-Show;
- Preparing for the ICO.

2018 year. ICO

Dates: August 1, 2018 - September 1, 2018.
Target sum: ETH 25 000.
All the money raised will go to:
- Opening central partner offices in different countries (product testing in Azerbaijan, Georgia, Ukraine, Kazakhstan, Turkey, Lithuania, Czech Republic, Uzbekistan);
- The third stage of building community (Europe, Asia);
- Attracting partners through targeted advertising, online-store creation;
- Start of data center and CRM-system creation;
- Attraction of opinion leaders in the countries where the product is launched.

2019 - 2020 years

- Set up of the social network;
- Opening of central partner offices;
- Attracting partners and creating an online store;
- Start the creation of a data center and own CRM-system;
- Involving opinion’s leaders and build a community in the countries where the product was launched;
- Output of the tokens to the exchange and start of project’s recoupment.

Countries where AraneoBit project is launched

We studied 75 countries with a potentially large market for remittances. We’re going to launch AraneoBit system, open offices and find partners there. The criteria for selecting countries are the total amount of cross-border remittances, economic and political situation in the region, loyalty to the Telegram and Facebook messengers and loyalty to the project’s founders.

Among the most priority markets are:

- Largest recipient countries of remittances;
  TOP-10: India, China, Philippines, Mexico, France, Nigeria, Egypt, Pakistan, Germany, Bangladesh;
- Largest sending countries of remittances;
  TOP-10: USA, Saudi Arabia, Russia, Sweden, Germany, United Arab Emirates, Kuwait, France, Luxembourg, Great Britain;
- Countries where remittances are significantly higher than other private capital inflows;
  TOP-10: Tajikistan, Kirghizia, Nepal, Tonga, Moldova, Libya, Bermuda, Haiti, Comoros, Gambia;
• Countries with the largest number of Facebook and Telegram users; TOP-10: India, USA, Brazil, Indonesia, Mexico, Philippines, Vietnam, Thailand, Turkey, Great Britain;

• CIS countries, with the large 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 countries and partner states) according the principle of key corridors of cross-border remittances (foreexample, USA - Mexico, Saudi Arabia - India, Hong Kong - China, etc.).

Project development in
75 countries within 5 years.
During this time, we plan to attract
16,202,177 users.
AraneoBit Team

FOUNDERS OF THE PROJECT

Sergey Konev – CEO

Nazar Bezsmertnyi - CO-FOUNDER
Entrepreneur with 23 years of experience in ownership and management of a network of more than 30 stores in Moscow and Kiev. After studying Financial Management at ARIM ZNTU continues to learn from the best international and Russian business coaches - Robert Allen, Robert Toru Kiyosaki. Successful businessman and mentor.

Maxim Konobeev - Creative Director
Business trainer in the sector of financial products sales. Managing Partner in "B1" and "Alliance of Leaders". Regional director of OSE and SGI. Successful entrepreneur.

OUR ADVISERS

Arthur Lipatov – Adviser
Expert in the world of ICO. Graduate of Moscow State University. The head of more than 20 international ICO projects with a pool of more than $ 100,000,000. Head of "Blockchain Lab" and x-ico.com. Co-founder of www.криптовалюта.рф. One of the organizers of the largest European conference www.cryptospace.moscow. Official partner of киберроссия.рф and kickico.com.

Rustam Davletbaev – Adviser
Economist and expert in the world of crypto. He gave a second life to the small agribusiness Shaimuratovo, successfully launching cryptocurrency for farmers
and running the first Russian ICO. In 2016 became an adviser of CRYPTonFly. He is a member of the Eurasian Economic Club of Scientists and FinNet working group. Works at "University of Innopolis".

Kai Hanshi - Business Analyst
Analyst, business consultant and developer of ideas, concepts and strategies for business. He has been studying and structuring business strategies for over 16 years. As a business consultant cooperated and gave rationalization proposals for such companies as Schlumberger, Apple, Samsung, Sberbank of Russia, Euroset, Magnit and more than thirty other companies, most of which were successfully implemented.

OUR TEAM

Nerijus Zakšauskas – Head of AraneoBit
Nerijus graduated from the Kelley School of Business in Indiana. Worked as Managing Director in PZU LIETUVA LIFE INSURANCE and Sales Director in AVON COSMETICS Lithuania. Also worked at the University of Vitaut the Great in Kaunas, Lithuania. Nerijus has considerable management experience at the field of top management, branding, business management and successful team building for business.

Vavilov Dmitry - Chief Operating Officer
Has over 15 years’ experience in high-level positions in the financial and investment companies (Rosbank, Finam, NPF Stalfond, B1 FINANCE). Proven project management expert. Has double MBA + Project Management PMI PMBoK degrees

Ayrat Gibadullin – Director for economics
The head of the ICO generator of the Party of Growth, PhD in Economics, graduated from the MBA, an expert in business planning, structuring, angelic and venture financing, investment market expert since 2004. He held executive positions in investment companies UTREYD.RU, Opening, Troika Dialog , The Fund for Small Business Development and Support of the Republic of Bashkortostan. Qualified stock market specialist.
Dmitry Potapov - IT Director
More than 30 years of experience in development, 26 years of which he worked as developer of financial transactions software. Specialist in payment security, information security and secure tokenization (ICO, ITO, TGE). He is engaged in the cryptoarchitecture development and secure bitcoin, ethereum, waves and nem nodes deployment. Creates a system of cold storage of private keys, smart contracts ERC-20 standard and multi-signature wallets with software-controlled emission.

Yuryev Andrey - Development team leader
Head of development team, system architect, specialist in distributed databases. More than 10 years of experience in the architecture development and client applications deployment.

Chetverikov Denis – Developer
Expert in the field of business process automation, programmer. 15 years of experience in the management and alignment of business processes, 2 years in blockchain-technologies.

Alexander Bush - Developer
C ++, Perl, Rust, Blockchain, cryptography, databases, systemadministration, information projects of any complexity and security level.

Nikolay Baryshnikov - Backend Developer
Technological stack and skills: Python. Data analysis, blockchain, balancing of highly loaded systems, web-projects of any complexity level.

Danilov Stanislav - Developer
Technological stack and skills: Java, JS, php. Blockchain, system administration, web-projects of any complexity.

Yuri Korhov - Developer
Project manager with 12 years of experience in IT. Specialization in launching complex services, mobile applications, IOT, blocking.

Natalie Golubenko – Chief Editor
Journalist, translator and copywriter in the field of cryptocurrency. Graduated from RSUE (RINH) with a degree in Linguistics and Journalism and RSUH in Foreign Languages. Correspondent and staff journalist in several profile media about cryptocurrencies and blockchain. Experienced in working with ICO projects.
Conclusion

Modern world is changing constantly, economy is becoming more global, and migration and tourist flows are increasing. We want to give people opportunity to support their friends and relatives without bureaucratic difficulties and overpayments for commissions.

AraneoBit project is a global alternative to all existing international systems for financial communication. AraneoBit system allows you to save both physical and legal persons. Even if the working algorithm of classical remittances seem more convenient, these services are not available everywhere and not for everyone. We use the latest technological achievements, allowing everyone to make international remittances, regardless of territorial, ideological and technical limitations, economic and political situation in the country of the sender and receiver.

One of our main advantages is availability of cross-border transactions all over the world. The user pays minimum commission for our service (from 0 ZUSD). AraneoBit allows to make the cost of international and domestic remittances lower, and the money remained with people, not with corporations. We believe that development of technology can help people.

Join AraneoBit and become a part of global p2p-network today!

Share money - share everything!