



AiBB WHITEPAPER

HARNESSING THE POWER OF AI
TO MAKE CRYPTO
SIMPLE. STABLE. SECURE.

AiBB already has the most advanced, end-to-end Ai in the corporate world. Now we're building an advanced Ai-backed Crypto Application so that people can use it to understand the market, grow wealth and protect investments.

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DISCLAIMER

This TOKEN SALE as presented in this document by AiBB is an unregulated operation of fundraising. There are many risks involved for customers, especially the potential loss of the entirety of the currency exchanged for tokens emitted by AiBB

Only persons accepting of these risks are eligible to participate in the Token Sale.

Furthermore, consumers citizens from United States of America, Canada and China are excluded from participating

This paper is subject to change. It will be amended as necessary to add further findings and include continuous feedback in response to questions received from the community. Any amended versions of this paper will be published on our website; only the most recent version of the white paper published on the website offers the most current, accurate information.

ABSTRACT

Just 8% of Americans own cryptocurrencies but least 33% say they are interested but uneducated on currencies, afraid of the risks or that it's just too confusing.¹

It's true: beginner cryptocurrency traders face a fundamental market problem. They don't know who to trust, how to make a trade, or even how to buy bitcoin.

Today, market knowledge is obscured by a large volume of sources. The current cryptocurrency market is also highly fragmented with multiple exchanges and trading applications, liquidity issues on exchanges, and lots of news reporting portals.

AiBB is an Artificial Intelligence assistant that incorporates Ai, various blockchain networks, smart contracts and banking into a single all in one application to equip our users with the decision making power they've never had before.

AiBB gives users all the tools they need for successful trades, including a payment gateway, personalized portfolio management, trade predictions advice, groundbreaking Ai chat, and Ai security.

Bringing state-of-the-art Ai to the blockchain promises to enhance not only trading, but the future of decentralized applications.

1. <https://news.bitcoin.com/survey-says-8-of-the-american-population-now-own-cryptocurrency/>

INTRODUCTION

Cryptocurrency trading is no longer the domain of professional investors or fund managers. A recent survey by Postbank found that one in three Germans are interested in the space for investment, a potential trader market of nearly 30 million in one country alone. Among 18 to 30-year-olds, the figure reaches almost 50%.¹

Certainly, these investors are not all professionals, and any kind of investment comes with risk. Stabilizing and growing the market means harnessing these potential investors but also catering to their needs and lowering their risks.

AiBB believes that new investors are entering the space all the time, but are often doing so without the information they need to make good investment decisions and that which impacts market growth.

Cryptocurrency trading comes with a steep learning curve given the many sources of contradictory information making it challenging for new investors to enter the space.

Despite this information overload, or perhaps because of it, interest in cryptocurrency trading has blossomed.

In the first six months of 2017, the cryptocurrency trade increased more than ten times. Currently, there are well over fifteen hundred different cryptocurrencies and over ten thousand different exchanges. The total cryptocurrency market reached \$800 billion in January 2018 and is estimated to pass the \$1 trillion mark by the end of the year.²

AiBB facilitates even more growth in the cryptocurrency market by bringing together reliable trade data, news, security and public education. We want every individual involved in the cryptocurrency space empowered with the right tools and understanding of their investments on a secured, reliable and decentralized platform.

AiBB is set to be the first Ai assisted application that will grow to become a completely decentralized platform that facilitates several functions and removes the need to trust 3rd party applications altogether. Users will be able to execute trades across some of the most liquid and secure cryptocurrency exchanges, preventing the destabilization that can occur when a single exchange is forced to absorb a high-volume transaction.

1. <https://www.ccn.com/1-in-3-germans-see-cryptocurrency-as-an-investment-opportunity-bank-report/>
2. <https://www.cnbc.com/2018/02/13/cryptocurrency-market-to-hit-1-trillion-valuation-in-2018-kraken-ceo.html>

THE PROBLEM...

INTIMIDATING AND CONFUSING

Even basic research can lead down a rabbit hole of contradictory information.

Current analysis sites can be too technical and unusable for people without coding knowledge.

There is currently no simple way to get accurate information.

AI BEING MISINTERPRETED

Current solutions are simple scripts running in a set rulebase. This is not AI and are being sold to the public as deep learning.

Trading Bots are very similar in the set rule base with no intelligence behind it.



BUYING CRYPTO IS FRUSTRATING

Buying crypto for the first time is scary. You have to wire funds to a exchange, waiting days for it to arrive.

You have to trust that your personal data is secure. However, many exchanges have inadequate data privacy.

MANUAL PROCESS

New users are on their own: they currently figure out how to research, fund, and buy crypto. Then they must trade or hold the right coins at the right time.

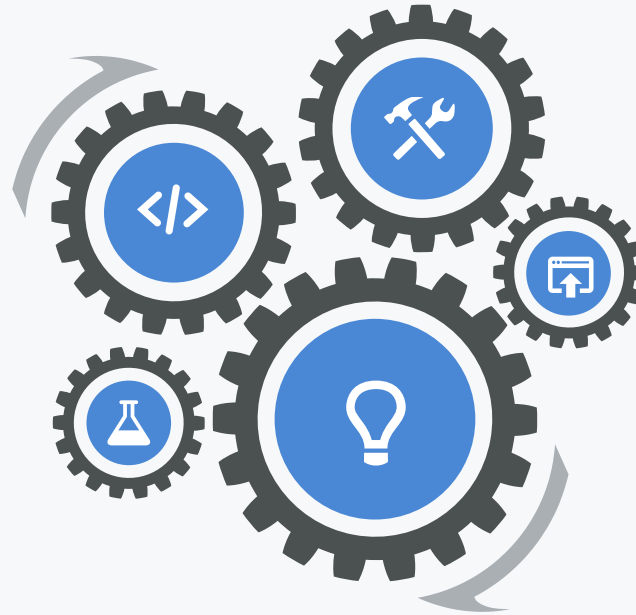
WE BELIEVE...

SINGLE, SIMPLE INTERFACE

The current process to research, fund, trade, transfer, and analyze crypto is too intimidating.

BOTS AREN'T EVERYTHING

Current solutions are simple algorithms in a complicated, ranging market. Deep learning means the Ai advisor becomes a market master working for you.



LISTENING TO YOU

Our Ai has NLP and an integration within all modules to learn better, interpret your desires, and perform better for you. All with simple voice commands.

ACTIONABLE INTELLIGENCE

There are thousands of contradictory sources out there, but humans can only analyze a few hundred data points. We need to turn off the wrong info and turn the correct info into actionable advice.

MEET AiBB!

AiBB is a sophisticated Ai based application designed to protect users and let them make better trades with accurate analysis across the market. Then we include linked tools to make trading easier. No other platform links all these tools in a single place for a seamless trading experience.

APPLICATION
The Ai voice assistant makes our app easy to use

ANALYSIS
Our Ai tells you if your trade is too risky for your portfolio and preferences



ADVISOR
Benefit from Ai advice previously unavailable in crypto

PROTECT
State-of-the-art security to keep your assets away from threats



OUR APPLICATION

Our patent-pending deep learning assistant is paired with features that make trading easier with AiBB



REALITY CHECK

Rule number one: leave emotions out and approach decisions with a clear strategy. Given the infinite number of exchanges, all trading different coins, with different rates and fees, in an environment of changing expectations, can lead to hasty **EMOTIONAL** decisions.

They may sell too soon or too late, either generating loss or missing out on profits. Which is which? And how do professionals know? Currently, they make those decisions the way newcomers do: without much information.

Making decisions without reliable advisors makes for ill-informed financial decisions. Newcomers may be put off entirely by this seemingly unstrategic approach.

Ultimately, traders contend with many exchanges where information and trades occur too late and dealing with exchanges that don't reflect their investment plans.

The typical trader, with some experience navigating this landscape, is understandably frustrated they cannot achieve their goals. They spend countless hours turning to more and more sources for better information, reading charts of the market.

TRADE REALITY

The path through trading can be a convoluted and time-consuming process, which means missed trading & arbitrage opportunities leading to lower Trade Expectancy.

Traders use multiple reference points to research news and prices. Factors such as time lags and pricing variances make all the difference between a successful and an inferior trade. They track their portfolio progress, manually looking for patterns to scale or drop.

They review their portfolio's most up-to-date holdings and input payments they may have forgotten they made, which is all manual.

AiBB's core commitment is to simplifying this process. With a goal to intelligently process and consolidate information using our advanced AI platform.

This provides our traders with a single and comprehensive reference point to facilitate

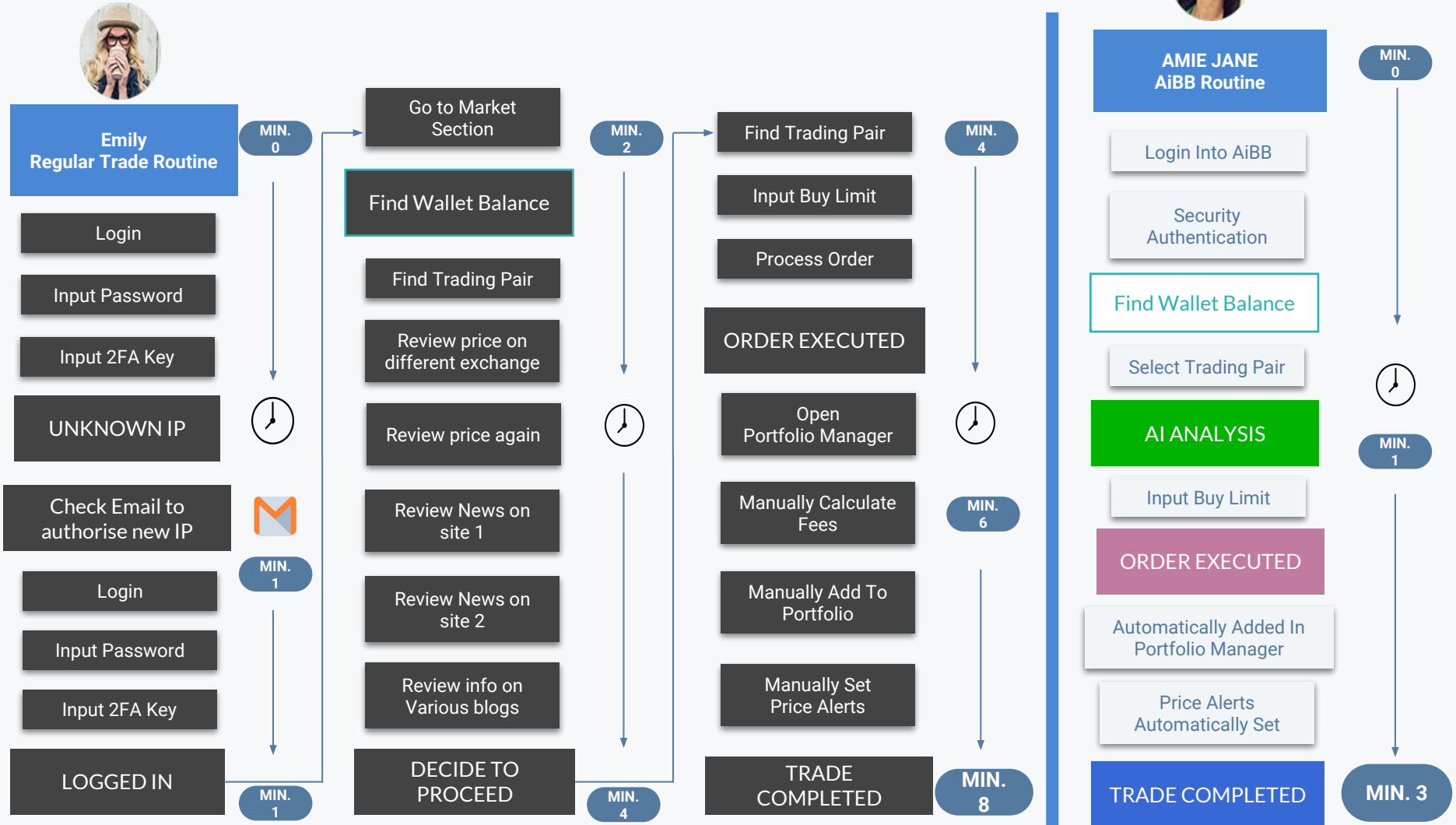
TRADE CYCLE

In the next page we follow in the footsteps of an everyday trader. You will see how they research, look up pricing and log into exchanges to trade.

In most cases, crypto traders have accounts on multiple exchanges. This process is repeated based on the number of accounts they have.

REGULAR VS AiBB TRADE CYCLE

One of the simple things AiBB does well! Increase efficiency by 60%



WE SOLVE PROBLEMS

For a trader, growing assets is rewarding, but uncertain, due to a fundamental lack of information needed for successful trades. Related problems can be improved with the AiBB platform.

This is because information accountability and having the necessary tools brings confidence to new traders and grows the market organically.

SOME CONTRIBUTING ISSUES TO THESE PROBLEMS:



PRICE VOLATILITY

Price volatility happens in two circumstances: first, when there is a lack of accurate assessment of the underlying value of a security and second: where there is a lack of market depth.

The first problem can be resolved through better information and investor education in the crypto-currency market and the second problem can be resolved via increasing the volume of investors.

This can be achieved by introducing more market players into this space so that no one big investor can dominate the particular cryptocurrency and engage in price manipulation.



BUYING CRYPTO

Prior to even buying crypto, people have a notion that because there is no physical element to it, they can not convert it into hard cash in their bank account.

And they're partially right! The process to fund crypto is to wire transfer (3-5 business days), e-transfer (instant usually) or use a credit card (limited amounts) to send your money to a 3rd party broker or crypto institute. To withdraw you need to wait a minimum of 5 days for it to hit your bank account.

We fix this by partnering with various exchanges and acquiring an EML (electronic money license) to convert crypto to FIAT on the application easily and faster than ever before.



WE SOLVE PROBLEMS (CONT.)



POOR VALUATION OF MARKETS

It's difficult to properly value investments in a brand new space. Fear of over valuation must be met with reliable data. Early adopters navigated their way through these markets with limited tools and resources. They were self-educated and their investment transactions were made based on speculation and emotion rather than calculated, informed and educated decisions.

The cryptocurrency industry faces this challenge: investors require the right tools to allow them to build and grow a broad portfolio while ensuring a natural growth rather than risky speculation on over- or undervalued investments.



TOKEN LOSS AND TRANSFER TIME

Transferring cryptocurrencies remains a stressful with a large margin of error.. Users can check and recheck the address, but one wrong character and assets could be sent to an unknown contact.

It is also a very time-consuming process which can take up hours, where users try to mitigate risk by sending a small amount first and then sending a second round.



MISINFORMATION

The current ICO market often relies on the intelligent evaluation of a future product.

Most companies lack a product, the technology, a proper team or a vetted revenue model, and many are raising money based only on a white paper alone.

This model has allowed very astute early adopters to thrive but is not conducive to growing interest and investment in cryptocurrencies.

The market should be driven by promise, not fear.



FRAGMENTATION

An unintended ramification of decentralization is fragmentation, where market information is published in multiple places by multiple people at multiple times -- and isn't always correct or up-to-the-minute.

Decentralized markets must rely on authorities that can assess all the fragments and make that information accessible to all. This transparency is a benefit if the centralized library is trustworthy.



AiBB'S APPROACH

Our approach is advanced, providing cutting-edge Ai tools and comprehensive trading resources in a single, user-friendly application.

AN Ai ASSISTANT

01

AiBB's Ai assistant is designed to understand the full context of a user query. By using an end-to-end system of search, filtering, analysis, and answer generation, AiBB is able to provide an actionable response to the user.

Our Ai Assistant operates differently than a bot. It proactively gathers data and provides users with information prior to human users executing or performing a task.

This process is done by combining centralized and decentralized technologies, which ensures that data stays secure with minimal latency.



02

ANALYTICS

We have information. In fact, we have a lot of it. When a user is required to go through numerous pages of raw content and research blogs and then try to piece it all together, they waste time and miss facts.

Our system of gathering information uses our proprietary algorithms, performs deep *analysis* and presents the information in an actionable format. This give us a *unique* advantage: AiBB is about saving time by providing accurate, up-to-date information from thousands of data sources. It's not about having access to unlimited information, it's about having access to the right information at the right time to make those educated decisions.

AiBB'S APPROACH (cont.)

03

ALERTS

This automated alert system is designed to gather information 24-7. At present, trader's open positions on an exchange in a "set it and forget it" fashion. Most often, users forget they set it in the first place. When a big spike in price occurs, the user is unknowingly closed out of their position, missing out on potential profits.

We have seen sell orders set at \$2, tokens sold, and tokens ultimately soaring to \$8. A \$6 jump is incredibly significant when a user trades away 10,000+ tokens. Traders currently work in a system where they may routinely miss out on that \$60,000 increase in their portfolios.

This happens and it happens very often. By proactively taking the step to not miss out on such opportunities, AiBB can help grow portfolios by just anticipating the market ahead of trade orders and giving users a heads up!



04

Token Authentication Protocol (TAP)

The Token Authentication Protocol is a tech-savvy, user-friendly way to verify details of each transaction before sending any asset within AiBB. The protocol eliminates user error like mis-typed addresses.

When sending a token to a contact within the application, the only requirement is that the receiver is a contact on the application.

Users are not required to fill in any wallet addresses. The receiving app knows which asset is incoming and deposits it into the correct token wallet.

If the wallet address is not generated, the app will create it and deposit the funds into the appropriate wallet.

AiBB'S APPROACH (cont.)

05

A BETTER WAY TO TRADE

AiBB's users have the ability to execute trades across multiple exchanges via a private and secure API connection.

Once users authorise AiBB as a trusted source using a secret API Key, the user will no longer have to log into the trading platform, confirm their identity, or authorise their IP address before executing a trade. AiBB's secure connection cuts minutes into seconds by trading directly from the application.

07

TRADE DATA

One of the key features in our trading modules is a snapshot of the trading data across multiple exchanges. Users can see the number of executed orders to get a clear picture of the buy and sell order. If majority of people are selling then it is a clear indicator that there is a potential risk of investing in that asset at that very moment. Knowing no longer requires logging in at every exchange and eyeballing the data yourself.



06

PORTFOLIO MANAGEMENT AUTOMATION

Asset management, or portfolio management, is a module that automatically gathers information from all connected exchanges.

This includes information regarding trades, the execution price, the dates, and associated fees. This gives users a clear snapshot of what their assets are worth. This helps reduce the need to have multiple apps for specific purposes. It simplifies trading while making it smarter.

08

FEES

By facilitating a peer to peer trading platform, we reduce the fees charged by 3rd party exchanges on trades executed. By helping users save on the trades of their underlying assets, we encourage new users to adopt AiBB's platform as their primary crypto application.

AiBB'S APPROACH (cont.)

09

SECURITY LAYER AND PROTOCOLS

Our Security layer addresses one of the biggest issues that cryptocurrency traders face: the fear of assets being stolen.

Banks set up firewalls to keep hackers out and trace them back to their origins and recover hacked assets. We do the same, with multiple layers of security but also a learning module -- we implement a database of attack logs that can be shared between modularized layers of the app, keeping each individually protected but strengthening cooperation between all aspects of the app to prevent attacks.

Chapter 5.2 AiBB's Security Discusses our security measure and protocols, including when assets are locked and transferred to users' alternative wallets in case of attack.



10

PAYMENT FUNCTIONALITY

A payment solution built into AiBB will provide our users and merchants with instant payments for goods and services via Crypto or Fiat. That means users can make purchases using the NFC technology on their mobile devices or use a payment card at any traditional retailer.

The first step to achieving fiat functionality on AiBB is by applying for our EML (electronic money license) and exchange licenses in the EU. This allows us to give our EU user bank-like functionality with IBAN (international bank account number). Users can send and receive fiat funds just like a regular bank account.

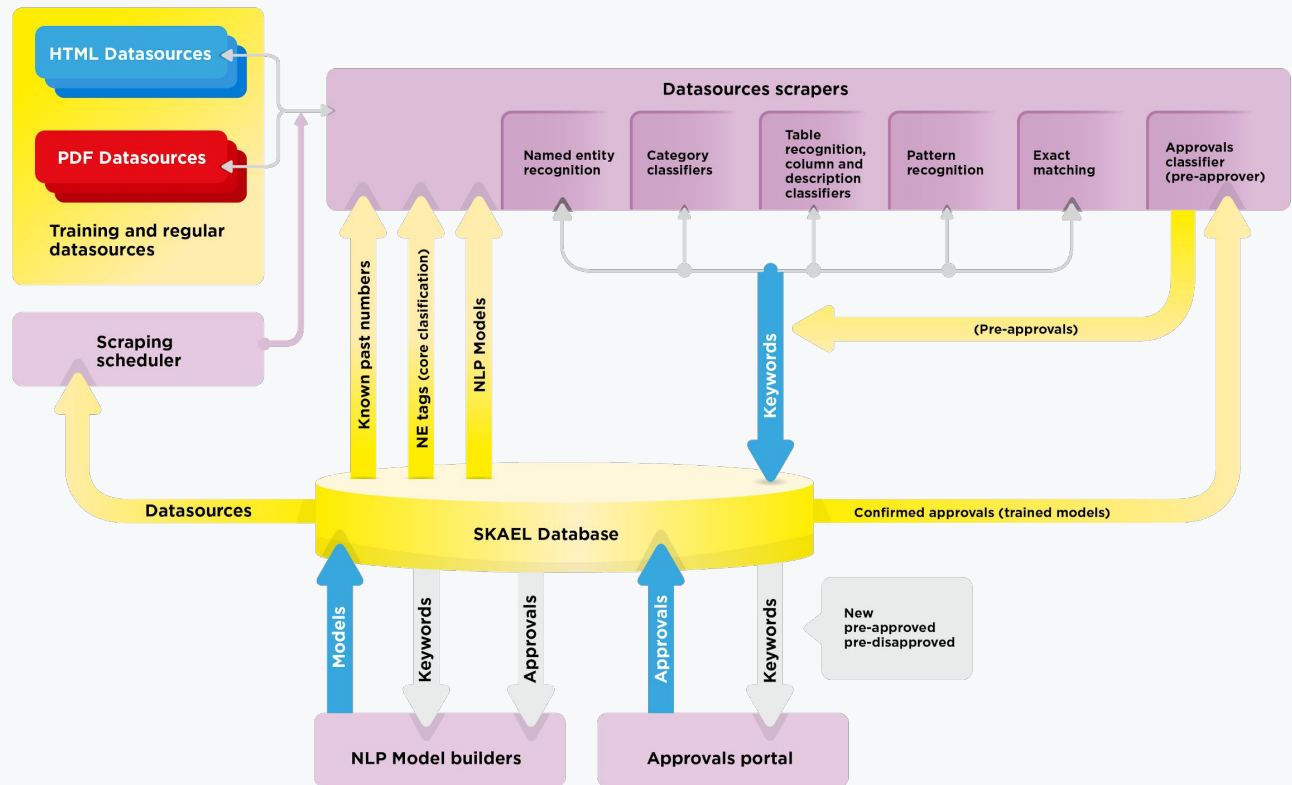
We expand these offerings to users from other countries by establishing partnerships with various financial institutions.



AiBB's **DISRUPTIVE** TECHNOLOGY

Our exclusive agreement with SKAEL Inc. gives AiBB its core Ai power. SKAEL's Ai technology is patent-pending filed under Application Type: Utility under 35 USC 111(a) in the United States under Title of Invention: "Machine Learning Digital Assistant" technology. By partnering with SKAEL, we are able to apply more complex, contextual understanding to the crypto realm in a way that provides users with a true advisor/ assistant rather than a pre-programmed bot for rudimentary answer-finding.

Outside of our core proprietary Ai Technology, we layer some of the best technology protocols available like instant payment and asset management. Our goal is not to re-invent these technologies, it is to leverage them and combine the best ones, optimize them, and to deliver a seamless and intelligent user experience that makes traders more successful.



This is the official diagram submitted for SKAEL's patent. It goes through the Ai process which is explained in the following chapters.

AiBB's Ai CORE

AiBB deploys this innovative technology according to the Virtual Customer Assistants (VCAs) framework that enables it to understand, problem solves, and undergo supervised deep learning.

Running in the background of each module, the Ai not only monitors but proactively looks for ways to optimize your holdings. Outside of trading, AiBB is an analytics powerhouse able to cut hours of research and provide the user with actionable knowledge rather than raw information.

THE CORE AI TECHNOLOGY POWERING AIBB PERFORMS THREE CRITICAL TASKS:



Looking (ML Integration)

Based on Naïve-Bayes and Levenshtein Distance equations, our custom algorithm is tuned to automatically extract, classify and categorize similar repetitive information while correlating relevant data metrics.

Gather and analyze data sources:

- Crypto Exchanges
- Whitepapers & Datasheets
- Social Media and News sites
- Specification Documents



Learning (AI & supervised ML)

Our AI is trained through supervised ML with most responses generated through machine repetition and understanding of context, category and request vs. the information available. Quickly able to develop its own structured responses and recommendations.

Clean, store & think

- Interpret and translate natural language requests to queries
- Overlay relevant benchmark data
- Provide prescriptive and predictive insights



Listening (NLP)

Our NLP algorithm is based on Google's Slot, Intent and Classification methods (demonstrated by Google Assistant) and Named Entity Recognition models. This allows us to capture a user's intention with context, classify it properly before processing the request.

Connect into conversations Sources:

- AiBB's Application - iOS, Android, Windows
- Voice assistants (Alexa, Google, etc.)

POWERED BY 

AiBB's Ai CORE (cont.)

Key Function:

▶ NATURAL LANGUAGE PROCESSING (NLP)

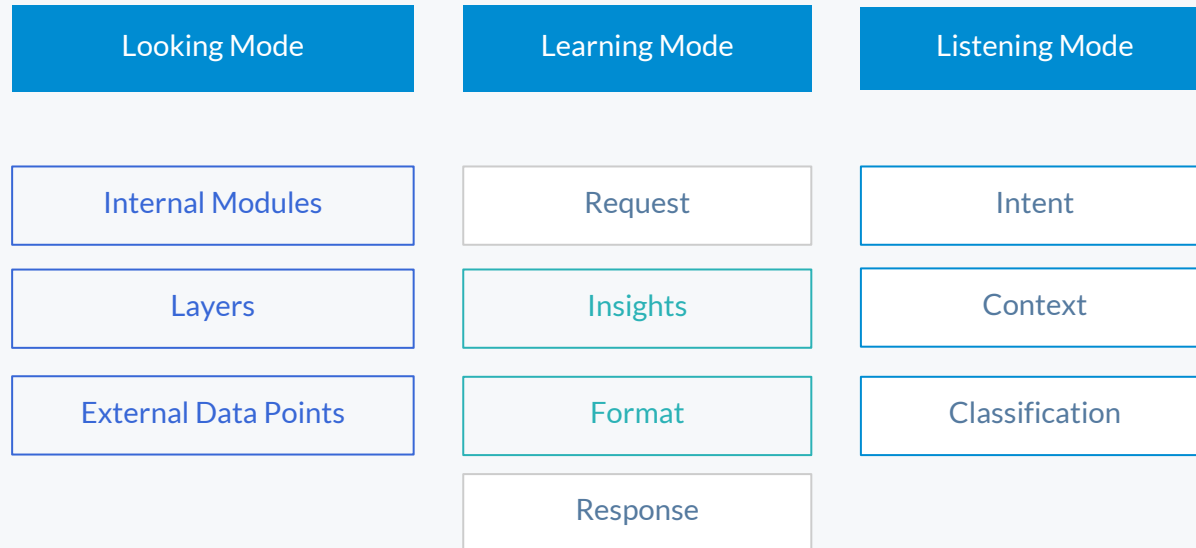
We use the Bayes paradigm because it has proven to be the most stable. In order to deliver wider than sentence-based patterns, the team has also incorporated HTML-based patterns that reflect document structures.

▶ NATURAL LANGUAGE UNDERSTANDING (NLU)

Our NLU algorithm is based on Google's Slot, Intent and Classification methods (demonstrated by Google Assistant) and Named Entity Recognition models. This allows us to capture a user's intention with context and classify it properly before processing the request.

▶ MACHINE LEARNING (ML)

Our Ai is trained through supervised machine learning (ML). This means that most responses are generated through machine repetition and understanding of context, category, and request vs. the information available. The assistant is quickly able to develop its own structured suggested trades and risk analysis.



AiBB's Ai CORE (cont.)

Supervised ML requires a large and consistent set of training samples for common tasks or training corpora for NLP tasks.

THERE ARE TWO PRINCIPALLY DIFFERENT WAYS TO GET APPROPRIATE TRAINING CORPORA:

- ▶ To prepare a comprehensive training corpus just once and reuse it repeatedly;
- ▶ Incrementally populate it by new samples.

Skael applications' data mining datasheets and specification documents use both. The first method is used mostly for various classification subtasks, where a set of samples is well definable from the very beginning and is comparably stable. The second method helps to permanently improve the data mining quality and NLP accuracy for named entities (keywords) recognition subtasks. New samples, that are potentially suitable to extend training corpora, are collected from the data sources being mined. Next, the potential samples undergo a manual (semi-automated) approvals process.

Finally, training corpora are automatically and incrementally populated by new samples which successfully passed the approvals process. As the main function, the corpora expands and becomes exponentially consistent.

The very first step is to build training corpora from an initial set of samples manually collected from a set of training data sources. The manually collected samples are uploaded to our database, then all training data sources are mined to collect sentences containing the training samples. Finally, the samples and sentences together are used to train the first version of the NLP model(s). This step is executed only once.

An initial point of any corpora increment is the mining of one or more data sources using NLP models prepared from corpora collected on all previous sessions. Results of mining sessions are not used in any subsequent activity (next mining, querying, analysis, models rebuilding etc.) unless they undergo an approvals process. The approvals process can be executed separately for every new data source, partially or completely.

Disapproved data is never used in any activity (except pre-approvals). Approved data immediately become accessible for querying and analysis purposes. When the next data sources are scheduled to be mined, NLP models will be automatically rebuilt previously approved data. So, any data source is mined using the most up to date NLP models that already include all samples collected from earlier mined data sources that have been previously approved.

To assist these authorized approvals, personnel understand which new samples need dis/approval, and there is an auxiliary pre-approvals ML process always running in the background. It analyses which samples were approved and disapproved manually and utilizes them to (re)train a pre-approvals classifier. When new samples are gathered from a data source being mined, the pre-approvals classifier marks every sample as pre-approved or pre-disapproved.

These pre-approval marks do not affect any functionality but are used as hints for the designated approvals personnel.

AiBB'S SECURITY

Security is always our highest priority. Retaining some of the best cybersecurity team members on staff as well as partnering with industry leading enterprise-grade IT security and audit firms will ensure that AiBB keeps your data secure.

Built using banking best practices, architecture and industry standards including ISO 27001, PCI,

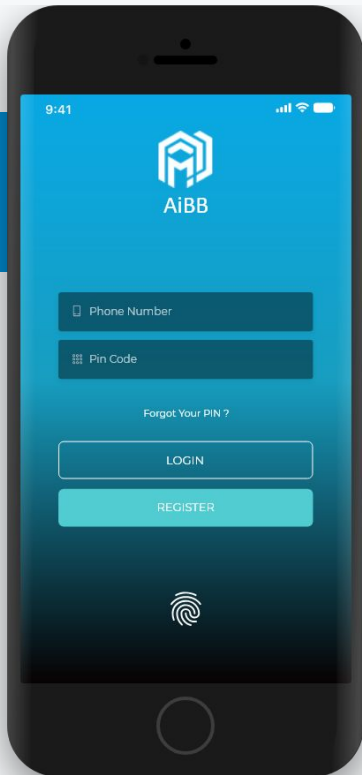
SOC1, SOC2 and CCSS(Cryptocurrency Security Standard), we are able to stay ahead of threats and risks that cryptocurrency generally faces.

Our own correlation and prioritization layer filters and gathers data. We store all local data at rest encrypted with AES-256. Detailed and frequently updated logs and whitelists, restricts unnecessary communications to potentially compromised third party systems.

This method also allows us to maintain a database of attacks that can be shared among AiBB applications.

Maintaining our own whitelists also allows us to maintain a database of attacks that can be shared among AiBB applications, while utilizing our Ai Technology, we are able to monitor, identify and quarantine suspicious behaviors.

We contain and modularize every single aspect of our product with persistent encryption to mitigate security threats and prevent loss of assets. All data between exchanges and users are cryptographically signed leveraging unique digital signatures for trustless transactions.



BUILT-IN FUNCTIONS AND FEATURES:

BIOMETRICS

We utilize some of the most secure protocols for fingerprint, facial and biometrics recognition.

PASSWORD

Min. 9 digit alphanumeric with OTP mobile / email authentication for unrecognized IP and location matching, based on best practices.

TOKEN RETREAT

User's tokens are automatically transferred from the lost or stolen phone to their backup wallet address. This is initiated when the max number of failed logins have been reached.

ACCOUNT FREEZE

Users receive real-time alerts when someone tries to log into their online trading accounts and if it was not them, they can choose to freeze transactions and account.

2 PIN CODES

1 to unlock AiBB and the 2nd is required when users perform a trade or a transaction.

INTRUDER ALERT

A picture of the intruder along with his/her GPS location will be emailed directly to the user.

"We're committed to security and data privacy"



BLOCKCHAIN

AiBB is an application that does not require a blockchain to exist but at the same time, some of our modules are dependent on the blockchain in order to operate.

REASONS WHY WE NEED BLOCKCHAIN TECHNOLOGIES:

▶ Accountability ▶ Prevent data loss ▶ Proof of Order ▶ Data integrity

MODULES THAT UTILIZE A BLOCKCHAIN:

TRADE EXECUTION

This module requires a ledger to ensure data integrity and proof of confirmation that a user has placed an order. The trades are time stamped and placed on the blockchain with the following information: trading pairs, amount, wallet addresses and AiBB's unique identifier code. The users' personal information is NOT stored on the blockchain but recorded on their individual app.

TOKEN SWAP

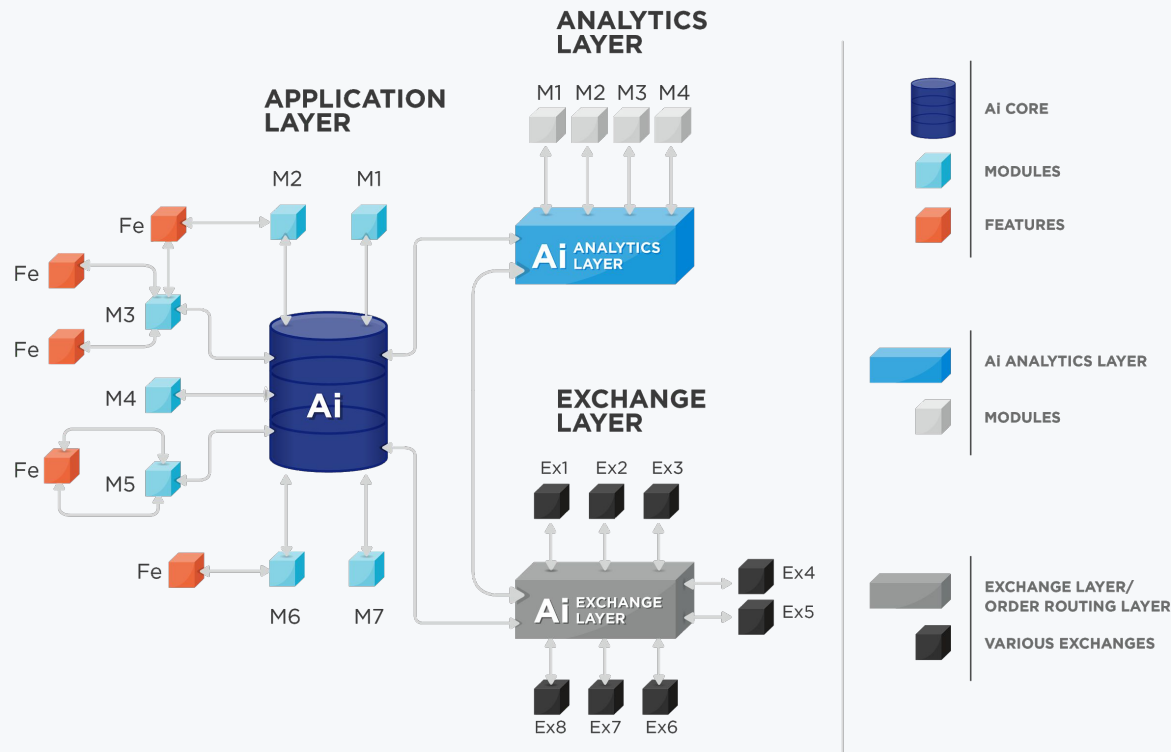
A straightforward module which allows our users to swap their tokens with a contact within the app. The Token Swaps are time stamped and placed on the blockchain with the following information: tokens swapped, amount, wallet addresses and AiBB's unique identifier code. The users' personal information is NOT stored on the blockchain but recorded on their individual app.

SMART CONTRACT CREATOR

These contracts are mutual agreements between 2 or more parties. Using the user-friendly graphical interface, agreements can be created on the fly or choose from a predefined list of contracts. The contract will be stored on our blockchain with their pseudonymous usernames, their contract terms and AiBB's unique identifier code

AiBB's ARCHITECTURE

AiBB's architectural design is based on a modular structure interacting within various layers.



The diagram above showcases the architectural overview of how the modules and layers communicate with each other.

Ai is at the core of each layer and by combining centralized and decentralized elements, we are able to achieve:

- ▶ A trusted, secure and fast connection
- ▶ A stand-alone decentralized application
- ▶ Ability to record selected data on the blockchain

Three layers form the basis for communication and analysis that serve users:

- ▶ Analytics Layer
- ▶ Application Layer
- ▶ Exchange Layer

Within each layer, different modules collect information from external data sources and include features that improve functionality and enhance user experience.

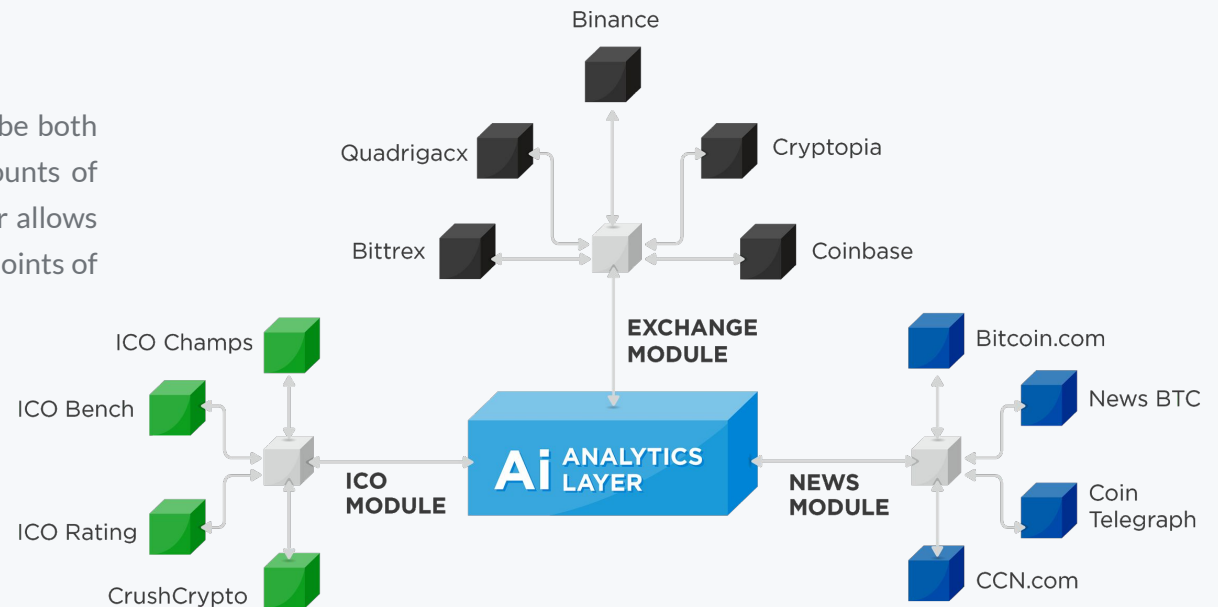
ANALYTICS LAYER

What smart Ai does best is reliable data cleaning. It assesses information that has been sorted, verified, and tagged, allowing the system to trust the input sources only when data has been corrected, with incomplete, corrupted, and inaccurate files excluded.

Our Ai can discern between outliers or incorrect data and return reliable results to users. Individuals may spend hours digging through all their data to achieve the same results.

Appropriate training of an Ai based system can be both human- and system-inferred as substantial amounts of data are gathered over time. The Analytics Layer allows AiBB to draw parallels between two competing points of information:

- ▶ How users are asking for information and making decisions.
- ▶ How data is structured and curated across multiple sources.



The diagram above represents how various data points are categorized and placed into their respective modules.

Independently, analysis of each of the points above provides basic value. Analyzing existing user interactions can show how users ask for information and what areas are being served. Analyzing data structure shows how to store and serve data back to users. Using both approaches, the Analytics Layer gathers clean and consistent anonymized data. It correlates and prioritizes data points into actionable intelligence, culminating in users making quicker decisions.

EXCHANGE LAYER

The Exchange Layer is a stand-alone layer that operates as its own exchange.

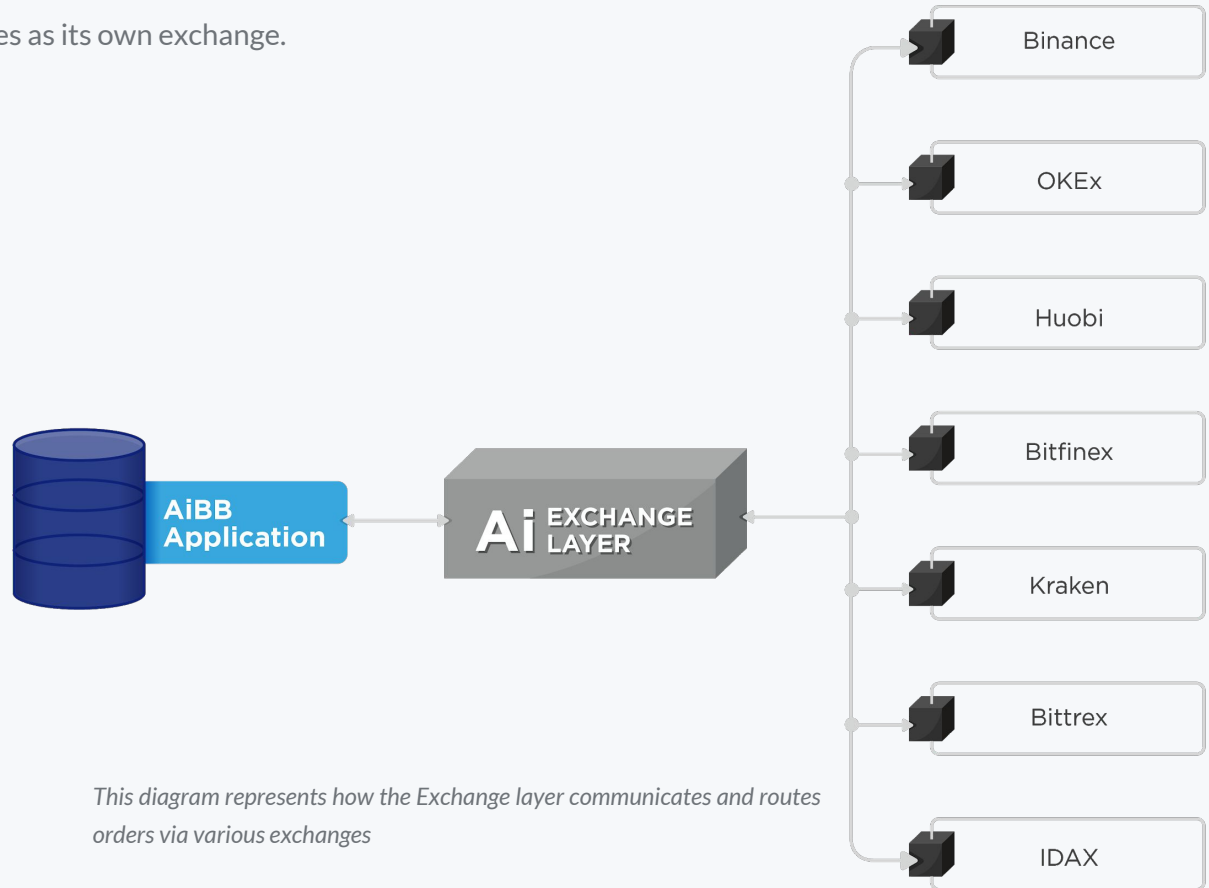
This layer is connected directly to other exchanges and facilitates trades, order matching and order routing in its backend.

This process takes into consideration factors like liquidity, token price, order book, exchange fees, and withdrawal fees in order to execute trades.

Like the other AiBB Layers, the Exchange Layer gathers information from multiple data sources and centralizes them into a single action point where the trade is made without the user having to engage with multiple exchanges, sort through prices and maintain accounts on all of them.

This powerful layer gives our users the best offer price through trade matching and by leveraging the liquidity of other exchanges.

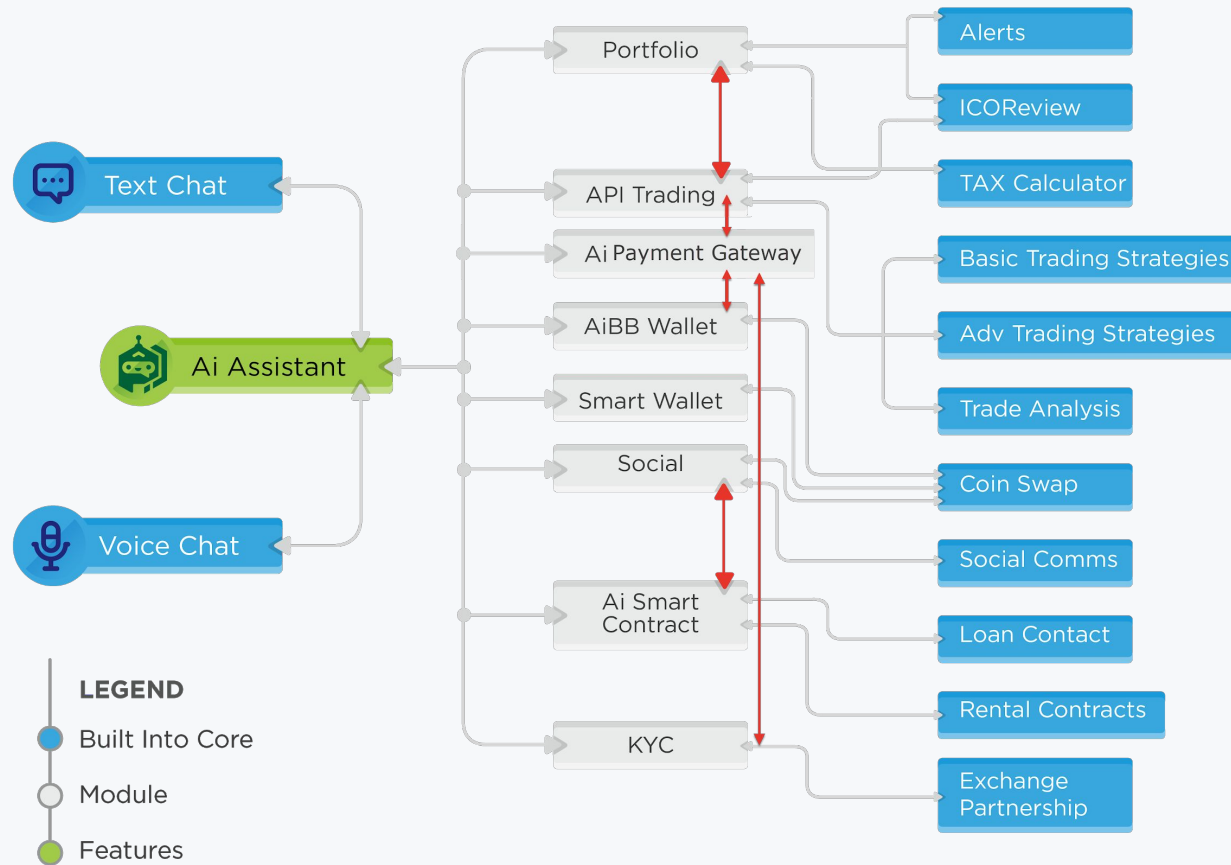
Ultimately, the Exchange Layer and the Layer System, in general, centralize data that is currently decentralized, making information accessible and reliable. It allows a single point of interaction so users can be assured they are using the best exchange for their transaction.



This diagram represents how the Exchange layer communicates and routes orders via various exchanges

APPLICATION LAYER

The Application Layer is the heart of AiBB, a decentralized platform that operates as a stand-alone native app.



The figure above displays the architectural design of our application.

As a stand-alone system, the Application Layer does not rely on outside connections in order to function.

With that said, it connects to many data points to gather information - it pulls information from the Analytics Layer for information and the Exchange Layer to execute trades.

However, the app was designed to act as a central point of information, so that thousands of sources do not need to be consulted from the application for each and every question.

Fail-safe protocols are in place in case the Analytics Layer is unreachable.

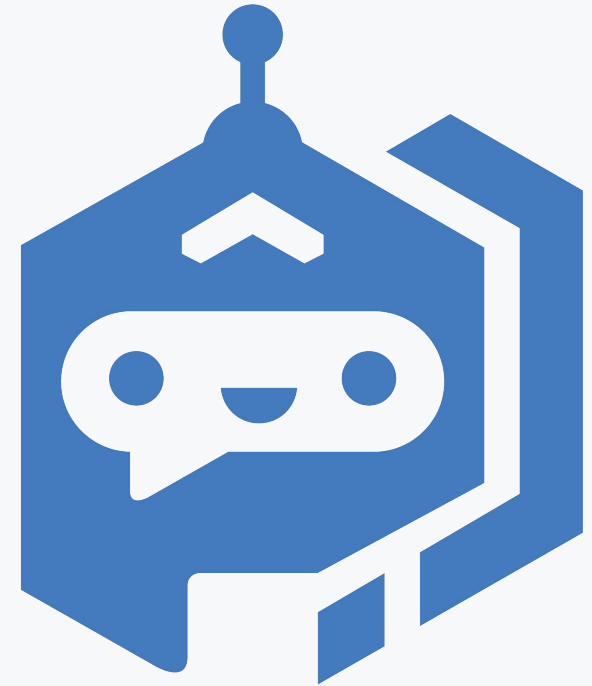
Ai ASSISTANT

Built into the core Application Layer is a state-of-the-art Ai Assistant.

The Ai Assistant accessible via voice or chat, considers data sources from all the modules in the Analytics Layer. If the Analytics Layer is unreachable, there are fail safes in place to look at other verified web points to gather data.

After retrieving data, the Ai Assistant cross-references to the Analytics Layer and verifies data, then assesses findings to provide insights and live info. Verification occurs several ways, depending on the task the assistant is performing.

From a technical standpoint, the listening, learning, and looking Modes communicate with one another to return the best answers, each with its own features.



THE Ai PROCESS

The following diagram, displays the workflow of how AiBB's Ai goes through the process of accessing various layers to obtain information based on the users intent.



Ethan Prince
Full Time Job
Part Time Trader

MIN.
0

I want to buy ETH

MIN. 1



Hey Ethan,

You can Buy ETH using
BTC on your Bittrex
and Binance account.
Binance has the lowest
fees and the best rate.
Your BTC amount gets
you 3 ETH

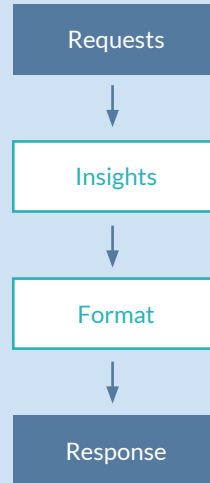
**BUY 3 ETH on
BINANCE**



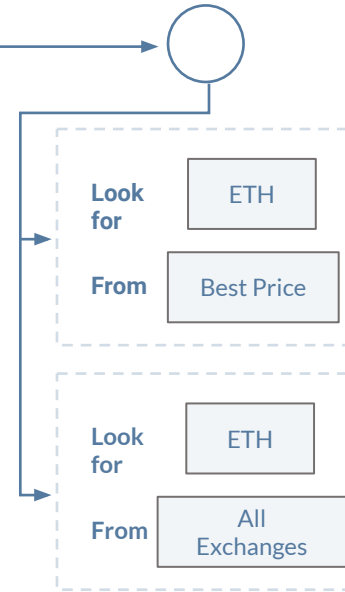
Listening Mode



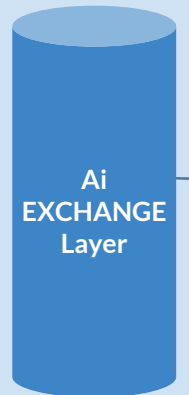
Learning Mode



Looking Mode



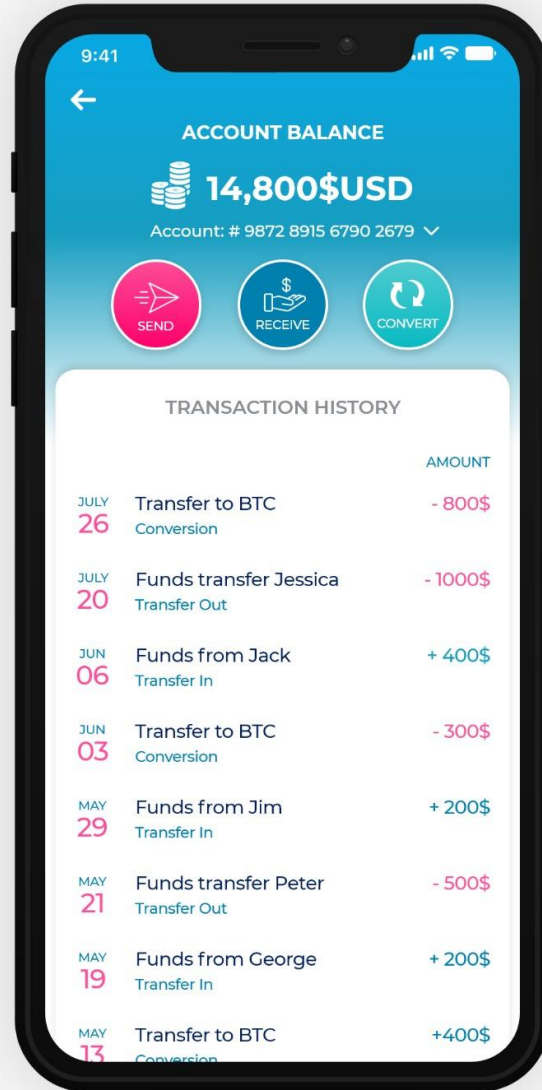
Automated Clean & Reconciliation



PAYMENT GATEWAY

FEATURES:

Having a built-in payment gateway means cheaper transactions and quicker transaction times for converting FIAT to Crypto and vice versa.







BRIDGING FIAT AND CRYPTO

One of the main barriers to entering the crypto world is the transfer of FIAT currency to this ecosystem. Exchange and brokerage firms tackle this by having their user wire the funds to the firm and then wait a few business days for the funds to arrive in their account.

AiBB approaches this in a different way. We are in the process of applying for an Electronic Money License (EML) in the EU and with this EML, we are able to offer all our EU customers their own Bank accounts (IBAN). These users can send, receive, spend FIAT and we can convert crypto to FIAT through our exchange layer and depositing it into the user's IBAN.

For our customers outside the EU, our plans are to partner with various institutions to facilitate these functions.

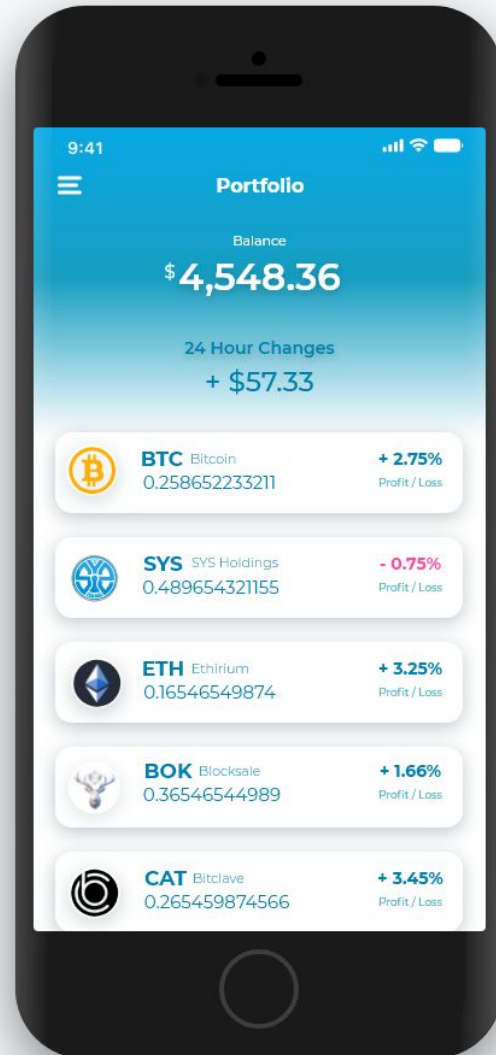
-  **Send:** Users can send money to any contact or bank account around the world.
-  **Receive:** Funds can be accepted for goods and services you provide. Great for freelancers who have clients over the world.
-  **Spend:** For our EU customers, you will be about to spend your funds in the same manner as any bank account.
-  **Convert:** Instantly move your funds from crypto to FIAT and vice versa.

PORTFOLIO MANAGER

Designed to help our community grow their portfolios





FEATURES:

Save time by automating processes that can be accomplished - better and faster through technology



AUTOMATING SIMPLE PROCESSES

This feature coupled with AiBB's Ai gives our users vital information about their assets. Users have info about their wallet addresses, holdings of each wallet and which exchange houses their assets.

-  **API Sync:** When users connect their portfolios to current exchanges via an API connection, the portfolio will automatically pull all the trading data from each transaction and sort them accordingly.
-  **Manual:** Users can also manually add coins to their portfolios. They can input the quantity holding, fees charged, the currency used to purchase, the exchange and the wallet address.
-  **Real Time:** Users get real time snapshots on their holdings including daily gains or losses, funding details, fees, ROIs and any relevant news alerts.
-  **Ai Assistant:** Compares the user's portfolio to live data on open orders, recent trades, trade histories, trade movements etc. and will monitor each coin's price movement and alert the user on market dips and high volatility.

TRADING VIA API INTEGRATION

Execute live trades on your current exchange directly from the app.

Using a private API key provided by the exchange, users can directly connect to their exchange without having to authenticate or login every time.

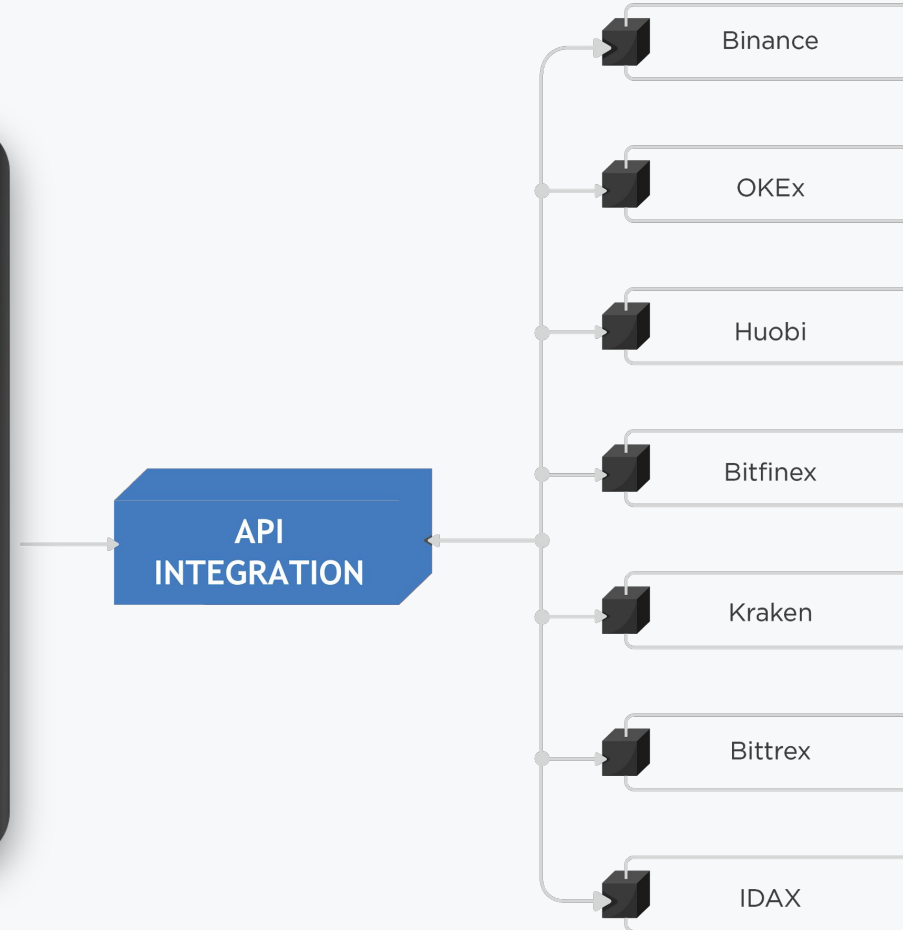
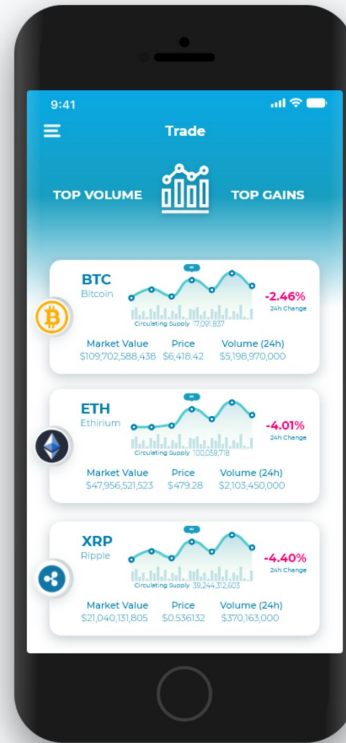
Users can trade, set buy / sell limits, exit strategies and automate trading strategy according to their risk tolerance.

This integration also eliminates the need for the user to switch between exchanges while trading and reduces trade execution time while maintaining an elevated level of security.

AiBB will be pre-equipped with the top 10 exchanges and will be adding additional exchanges based on a voting system.

HOW THE AI ANALYTICS LAYER HELPS:

- ▶ Compares historical data on the trading pairs.
- ▶ Provides a risk analysis at the time of placing a trade.
- ▶ Benchmarks against live trades on various exchanges.



The figure above illustrates how AiBB works seamlessly with exchanges using an API integration

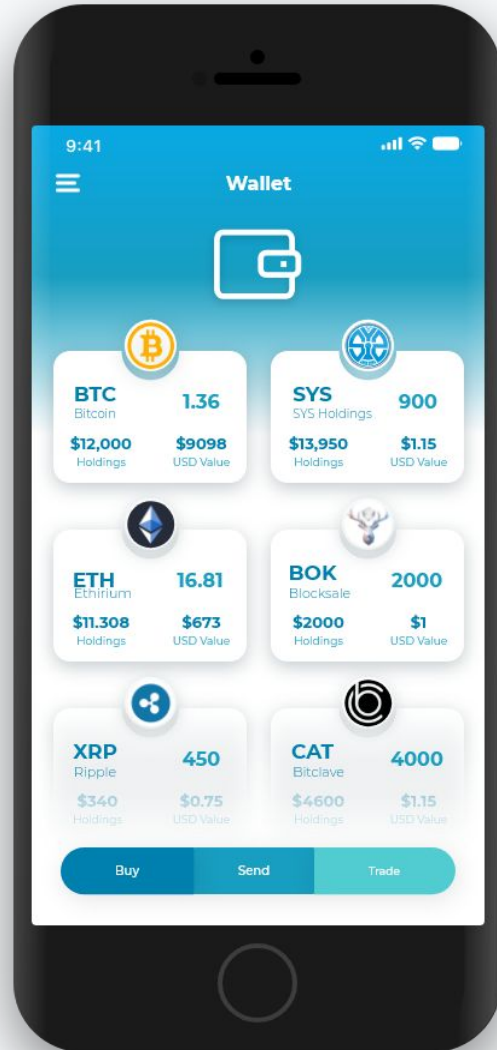
MULTI-TOKEN SMART WALLET

The AiBB platform is dedicated to helping users make the most of their assets and increase their holding.

FEATURES:

Securely store all your crypto assets, including AiBB, ETH, SYS, BTC, LTC and more.

● ● ● ● ● ● ● ● ● ●



While the wallet space is filled with countless and intimidating options, we aim to keep AiBB simple, secure, and accountable.

The wallet modules are broken into 2 releases. V1 will hold AiBB tokens, and V2 is the multi-token wallet with the top 10 tokens. We will continue to add token wallets to AiBB based on a voting system.

HOW THIS WALLET HELPS USERS GROW ASSETS:

- ▶ Direct exchange connections
- ▶ Users get access to basic & advanced trading strategies
- ▶ Education on trading strategies
- ▶ Shapeshift and Airswap integration
- ▶ Token swap with your contacts

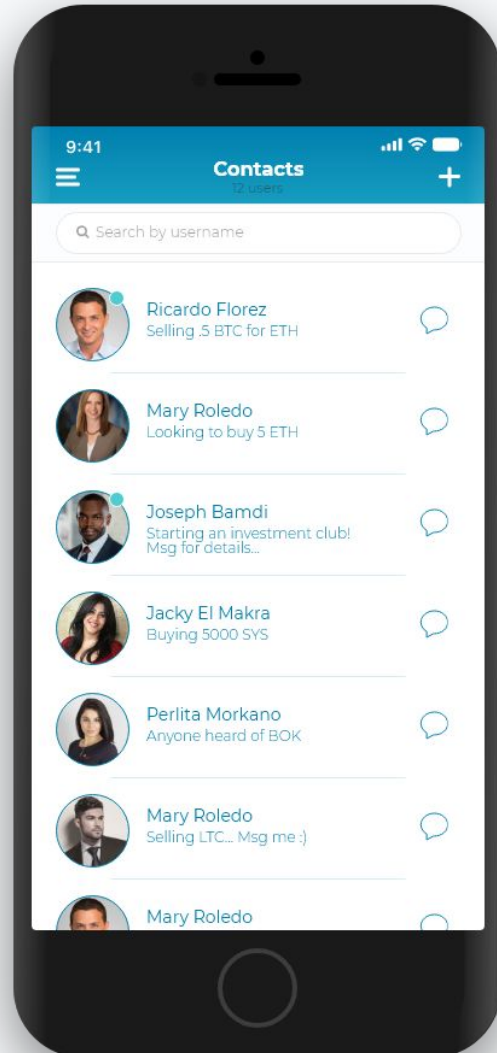
The above image is the design of the wallet module.

SOCIAL CONNECT - CHAT - VOICE - VIDEO - TOKENSWAP

Communication MUST be kept private and secure as it should be.

USE CASE

The next page shows how 2 individuals perform a token swap on the contacts feature.



This encrypted module is a peer-to-peer connection and is disconnected from the outside world.

This module enables users to add contacts, send tokens, and communicate securely via voice, video or text chat. We believe communication should always be kept private and never stored or hosted online.

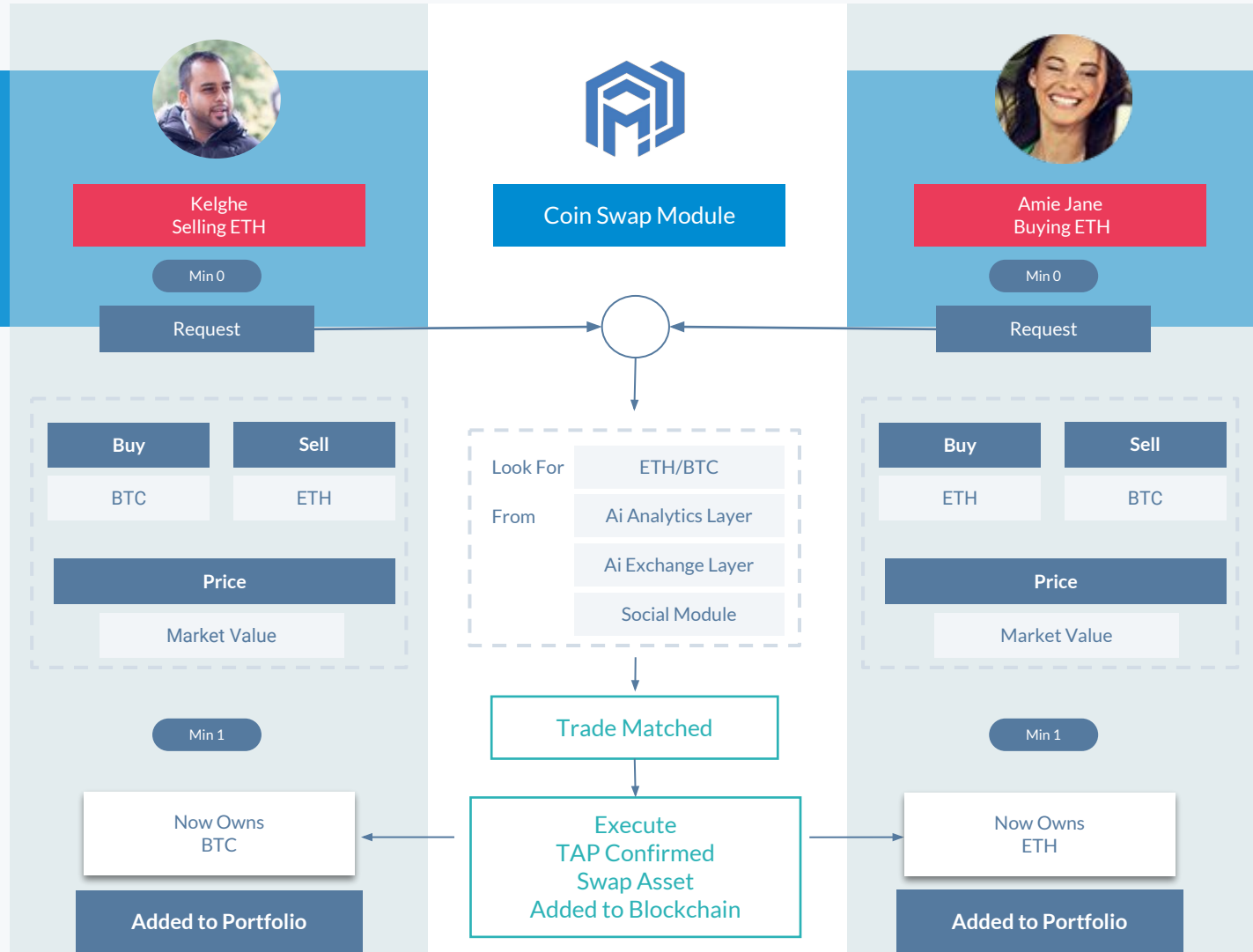
FEATURES ON THIS MODULE:

- ▶ Communication (text, voice and video chat)
- ▶ Coin swap (trade coins with friends)
- ▶ JV (split ownership of tokens)
- ▶ Trade announcements (share live trades and copy friends' strategies)

USE CASE

TOKEN SWAP

This use-case shows 2 friends performing a coin swap on AiBB. One is buying ETH and the other selling ETH. This scenario is a straight swap which **FIRST** looks to see if they are both getting the best trade deal available on the open market then executes a straight swap as it was the better option for the 2 parties.

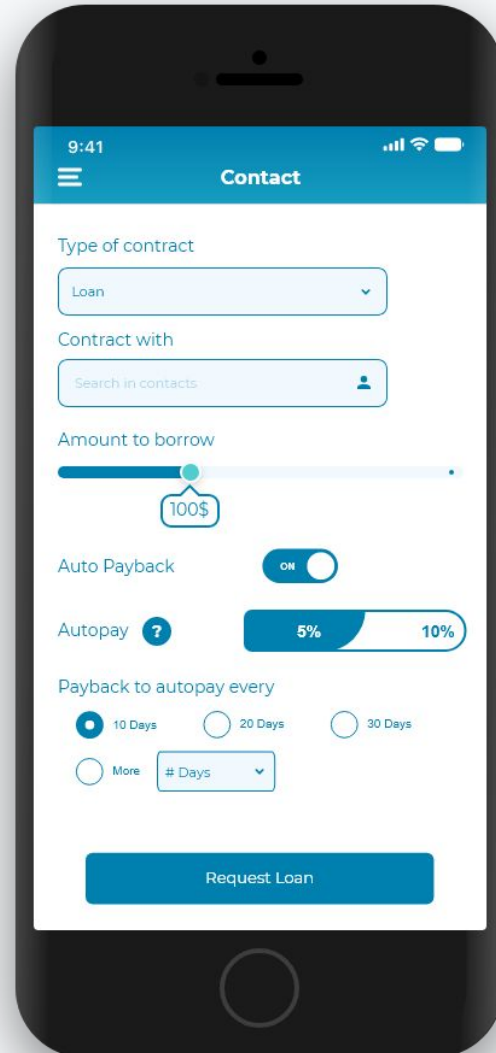


SMART CONTRACT CREATOR

Designed to jump-start the usage of blockchain smart contracts by everyday people and traders branching out from simple trade transactions.

FEATURES

We provide users with a simple, user-friendly GUI to create smart contracts.



Using secure smart contracts is a step towards using cryptocurrency beyond simple transactions or payments. It undergirds all kinds of financial transactions that can enhance our traders' portfolios, like loans and joint asset ownership. These kinds of transactions stand to make great financial sense for traders.

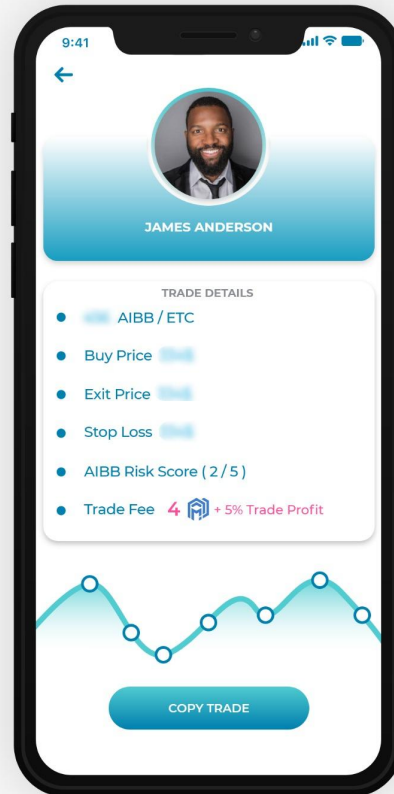
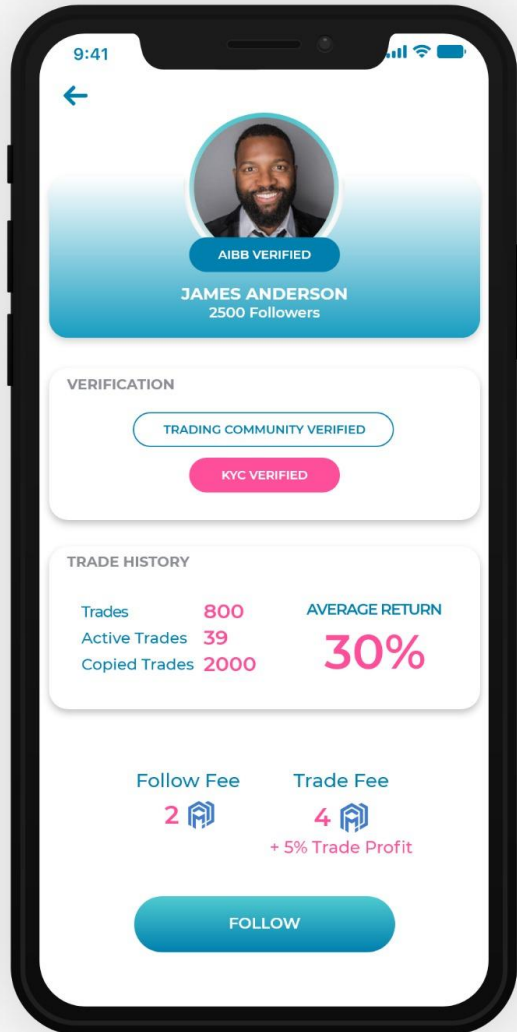
Our initial release will be a list of 5-10 of preloaded contracts but will grow based on a voting system.

PREDEFINED CONTRACTS:

- ▶ Loan Agreements
- ▶ Joint Purchases on Tokens
- ▶ Rental Agreements
- ▶ Freelance Agreements
- ▶ Group Trade Contracts

GROUP TRADE

Copy the trades of PRO traders with a simple click and completely automate your trading strategy.



To be successful in your trading efforts, you need to monitor multiple factors: market signals, news, trading volume, and pricing movements. You also have to understand how advanced strategies can minimize your loss and maximize your earning potential.

This module give new traders a unique advantage where they can copy the exact trading order of any PRO trader they follow for a set fee.

All you have to do is set how much you want to allocate to that particular trade, set your stop loss and let it run.

Our Ai performs deep analysis on the PRO traders based on multiple factors to ensure they know what they are doing!

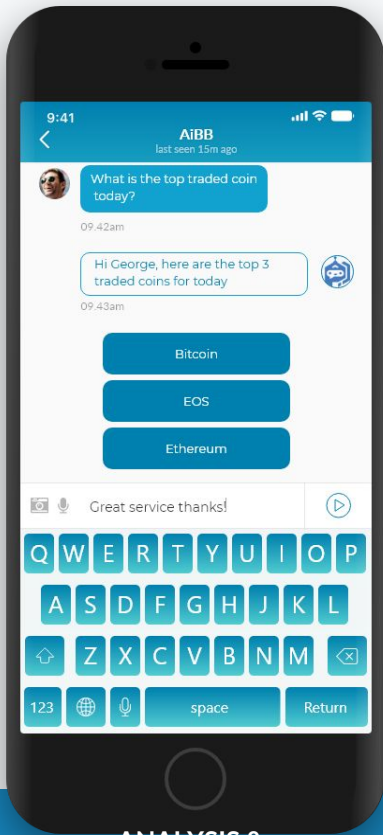
PRO TRADER REQUIREMENTS:

- ▶ KYC and Verified account in AiBB
- ▶ Min of 150 trades with 50% profit
- ▶ Min of 2 Exchanges connected to AiBB

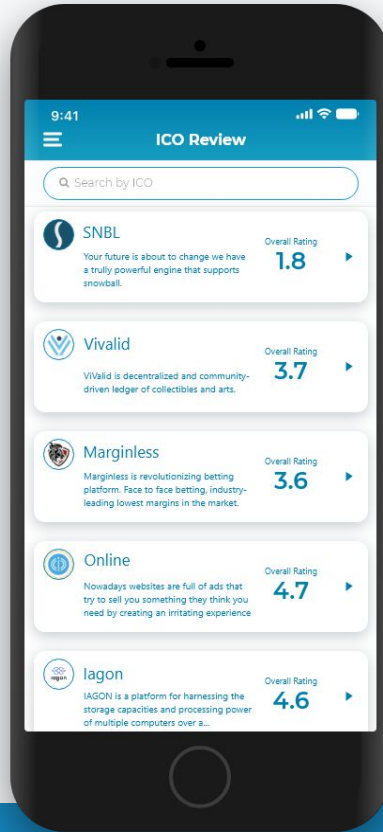
The above image is the design of the group trade module of a pro trade profile and a trade notification

FEATURE PACKED

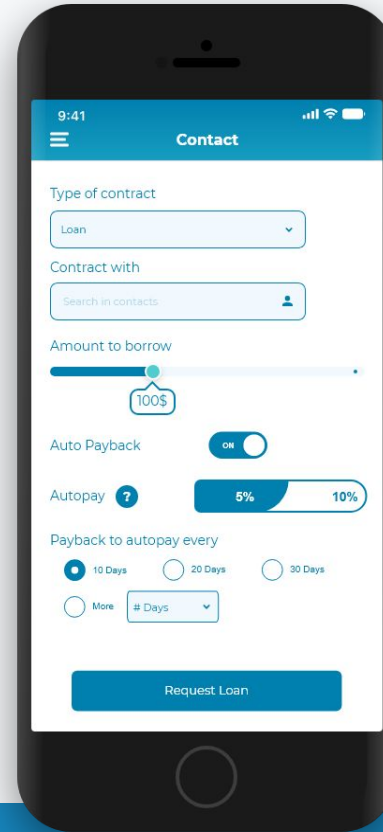
These features are a small preview of what's to come. We will be releasing more features based on a community voting system.



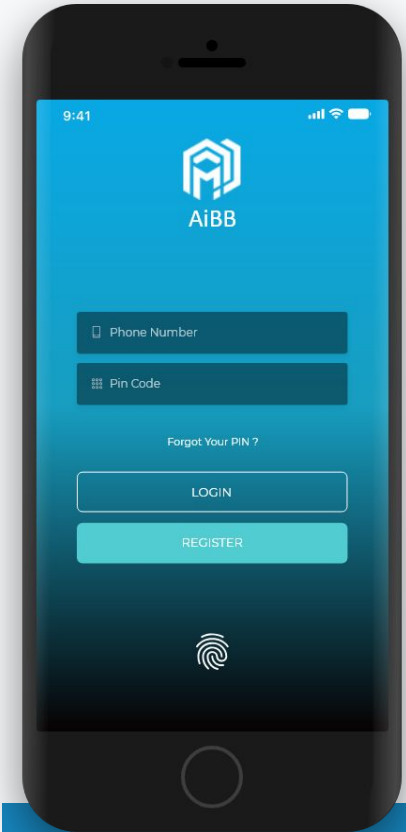
ANALYSIS &
ALERTS



ICO
REVIEW



TAX
MANAGEMENT



ONE
KYC



FEATURE PACKED (CONT.)

ANALYSIS & ALERTS

AiBB's Analytics Layer monitors a trader's activities and provides real time updates on price movements, including a snapshot of the orderbook.

AiBB's trading terminal is adapted to the needs of each trader. It becomes accustomed to varying strategies, such as active intraday trading, arbitrage operations & algorithmic trading.

Users can set their alert levels to receive notifications of pricing changes on their holdings. These alerts could be pricing gains or losses, breaking news or trading opportunities. Security alerts is an separate application function.

ICO REVIEW

The ICO review feature synthesizes data from the ICO Module in the Analytics Layer and turns them into a predictive research tool providing analysis on past and upcoming ICOs.

This research covers category, timeline, deliverables, token structure, founder, team and advisor backgrounds as well as the industry / application of the ICO. Typical ICO reviews are based on information from a single site.

AiBB looks multiple sources and compiles information for real time data on new team members and developing milestones as they are met.

TAX MANAGEMENT

The tax feature calculates potential liabilities and capital gains on all your transactions. This information is stored locally on the users device and not on any server. The sole purpose is for users to forecast their own potential liabilities. To achieve this, we work with 3rd party taxation agencies in multiple countries to build out the tax rules within the app.

Estimates reflect current tax law and cannot take into account deductions, gross vs. net profits, and business expenses outside trading fees. Users should consult legal counsel or an accounting professional to calculate taxes based on their own unique circumstances.

ONE KYC

KYC is an ID authentication process that users are required to undergo when using exchanges that facilitate funding and withdrawals. Users need to do this process every time they sign up to a new exchange and wish to withdraw funds. The One KYC process will allow users to open accounts on multiple exchanges with a single KYC procedure done on AiBB. This simplified process happens in partnership with KYC companies as well as top exchanges, taking into account local rule differences emerging from a user's country as well as the exchange's unique requirements.

TOKEN USE

Tokens are required to unlock some features on AiBB and as fees for trading on the platform.

Core functions of AiBB are available free of charge to users to ensure platform growth and a large and growing community of traders who use the platform for its superior Ai assistance.

Some functions require a positive balance of AiBB, making sure traders are connected to the core token utility and are thus stakeholders in the platform, entitled to access new functions.











Finally, some functions come with fees, like token swap, smart contracts, and trading. Overall, token usage is designed to increase activity in the ecosystem and allow stakeholders to improve how they trade.



DEVELOPMENT STATUS

AiBB's Ai Assistant prototype is running on a localized environment in Telegram and our website and is being alpha tested. The overall system design and architecture is being defined and scoped. Our goal is to deliver the most important features to the community and take a phased approach to the platform development.

THE PRODUCT PLATFORM WILL BE **LAUNCHED** AS A PILOT WITH LIMITED **FEATURES** AND WILL EXTEND FEATURES ON THE FOLLOWING TIMELINE:

	Q1 ' 2019	Q2' 2019	Q3 ' 2019	Q4' 19
AiBB Core Features	Android App 	IOS/ WIN App 	Smart Contract Creator 	
	AiBB Wallet	Multi-Token Wallet 	KYC Module	
AiBB Exchange Connection	API Integration to Exchanges 		Group Trade Module	
	Portfolio Manager	Exchange Layer	AI Smart Order Routing	
		Basic Trading Strategies	Advanced Trading Strategies	
AiBB Ai Layer		Ai Core Assistant	Trading Data Analytics	
	Token Data Analytics	Market News Analytics		
AiBB Tools & Utilities		ICO Review tool		Ai Pay 
		Market Alerts		Merchant Services
			Social Connect Module	

BUSINESS MODEL

Our business model is based on multiple revenue streams including within the platform:

- ▶ Commission on Trades
- ▶ Smart Contract Creation
- ▶ Token Swap Fees
- ▶ Banking Fees

AND OUTSIDE THE PLATFORM:

- ▶ Merchant Services
- ▶ Licensing

Populating the platform with traders is key to increasing the circulation of AiBB tokens and creating both demand and value for them. If more people turn to trade, and more traders use AiBB, the higher the liquidity and value of the AiBB token will be. More coins added to the exchange, too, increase the volume and value of the economy.

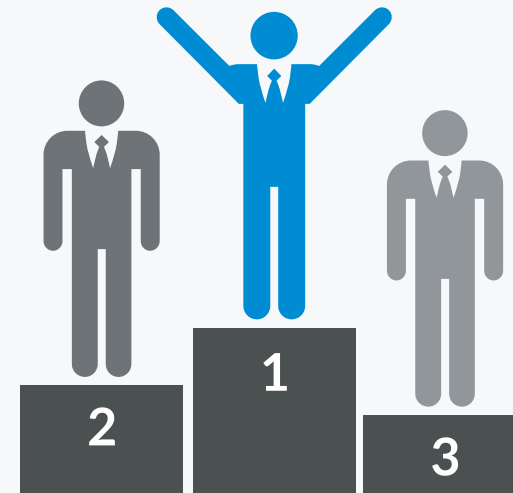
Because volume and use equate to platform value, we are building our marketing strategy around user growth.

Our fundamental marketing mission is to make sure users are aware of product benefits and capabilities and to make trading accessible for more and more casual and professional users so that we increase the number of users on the platform.

The more successful trades occur on the platform, the more outsiders will hear about these cases, increasing the chances they try the platform.

Revenue calculation is based on the estimated increase in users on the platform and increase in volume on the platform. Exchanges are already seeing the early stages of exponential growth. For example, Binance added 240,000 users in just one hour earlier this year and has even seen trade volumes of \$5B in a 24-hour period.¹

Currently, Forbes estimates roughly 3-6 million unique cryptocurrency wallets exist, making for an average 4.5 million potential active traders, and the market is growing. The cryptocurrency market has expanded 3x since 2016, making trading more appealing to the type of user we can serve best: one intimidated by the difficult barriers to entry.



1. <https://cointelegraph.com/news/worlds-largest-crypto-exchange-sees-exponential-growth-despite-market-lows>



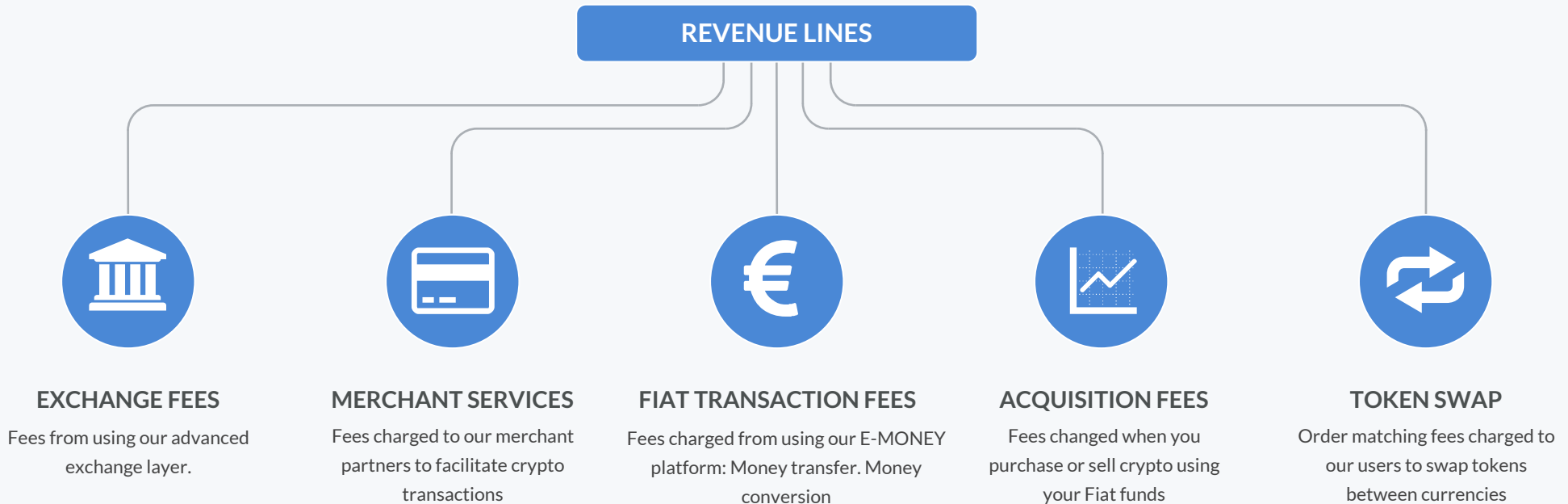
COMPETITIVE ANALYSIS

		Ai ANALYSIS	TRADING PLATFORM	PORTFOLIO MANAGER	BANKING PLATFORM	SOCIAL CHAT	MULTI-TOKEN WALLET	BANKING STANDARD SECURITY
AiBB		👍	👍	👍	👍	👍	👍	👍
mycelium		✓		✓	✓		✓	?
EXODUS			✓	✓			✓	?
AUTONIO		✓	✓				✓	?
Revolut				✓	✓		✓	?
Watermelon Block		✓						?
daneel		✓						?
Jaxx				✓			✓	?
UTrust					✓		✓	?

Why us? These features aren't used in a vacuum, but they're currently presented in multiple, disjointed apps with multiple logins and limited functionality. We offer the highest-level of Ai analytics, Ai advice and an Ai assistant for free to incentivize users on our platform where all the features are brought together for a more comprehensive view of a trader's portfolio. And trading on our platform is better anyway -- no logging off to perform all these functions and return to trade. We've eliminated typical trading frictions. We're the ones to bring this solution to market with extensive startup experience, proprietary Ai, experience listening to users and growing communities from scratch, as former traders, and as an international team in a world where traders can also be found globally.

REVENUE MODEL

We fit into a P2P, B2C, and B2B business model and that expands our revenue opportunities from merchant services and banking fees to user transaction fees on exchange layer use and token swap. What's unique is that our business is not dependant on market direction. We charge fees based on a transaction level irrelevant of token volatility. Fees are in line with existing exchange fees, but performing trades is easier on our platform when users are already engaging with our features. Further, we're the only Ai trade assistant with banking features which means users have a strong convenience incentive to convert currency with us.



CONCLUDING NOTES



By leveraging patent-pending Ai technology, AiBB will be the first Ai assisted, decentralized application that facilitates a trading desk alongside a personal assistant for investors. Investors can selectively choose from many exchanges to trade their cryptocurrencies on one application interface.



AiBB's key competitiveness lies in its clear approach to its platform development and in its integrated solution to cryptocurrency trading.

Besides being one of the first Ai based decentralized application platforms operating as a personal assistant for its user base, and by leveraging the integration of next generation Ai technology into the development of the trading assistant applications for AiBB, the platform enables users to maximize portfolio growth with unparalleled access to information and tools.

AiBB is committed to traders themselves. Our technology gives traders faster, secure, more efficient, more accurate trades, and at the end of the day, more profitable careers.

AiBB has created a very attainable development goal by combining well-recognized and trustworthy actionable intelligence protocols, decentralized applications, and Ai to build an acquiescent system.

The application integration of a decentralized application network containing security and identification protocols, multitoken wallet, trade fulfilment service, and chat solidify AiBB's robustness and end-to-end coverage of the cryptocurrency trading process.

All of these different functionalities congregate to provide AiBB with a long-term and organic growth platform that ensures AiBB users have control of their cryptocurrency investments.

AiBB is the future of the cryptocurrency trading process, where the best of a decentralized ecosystem is brought together where traders can access it in one place.



LIMITATION OF LIABILITY

LIMITATION OF LIABILITY IT IS RECOMMENDED THAT YOU REFER YOUR QUERIES TO YOUR OWN PROFESSIONAL LEGAL AND FINANCIAL ADVISERS.

The information set forth above does not imply any contractual relationship and may be incomplete. The information is subject to continual updates and we are not obliged to give you any notice of changes. While we make every effort to ensure that all data submitted in the White Paper is accurate and up to date at the point in time that this version has been disseminated, the proposed document is no alternative to consulting an independent 3rd party opinion.

AiBB.io do not warrant or assume any legal liability arising out of or related to the accuracy, reliability, or completeness of any material contained herein. Buyers of AiBB tokens should seek the advice of independent experts before committing to any action, set out in this White Paper. Please note that the regulatory status of tokens and distributed ledger technology is unclear or unsettled in many jurisdictions. It is difficult to predict how or whether regulatory agencies may apply existing regulation with respect to such technology and its applications, including the AiBB platform and AiBB tokens. It is likewise difficult to predict how or whether legislatures or regulatory agencies may implement changes to law and regulation affecting distributed ledger technology and its applications. Regulatory actions could negatively impact AiBB in various ways, including, for purposes of illustration only, through a determination that the purchase, sale and

delivery of AiBB tokens constitutes unlawful activity or that AiBB is a regulated instrument that requires registration of AiBB itself, or the licensing of some or all of the parties involved in the purchase, sale and delivery thereof.

AiBB, company established and operating under laws of Estonia, registered name Ai Block Tech OÜ - Private Limited Company having its registered office at Sepapaja 6, Tallinn 15551, Estonia, registration number 14522185. AiBB's Ai platform may cease operations in a jurisdiction in the event that regulatory actions, or changes to law or regulation, make it illegal to operate in such jurisdiction, or commercially undesirable to obtain the necessary regulatory approval(s) to operate in such jurisdiction.

AiBB and tokenization of all funds (Fund Tokens) are based on external protocols, such as Syscoin, Ethereum, Waves, EOS, any malfunction, breakdown or abandonment of these protocols may have a material adverse effect AiBB's platform or AiBB tokens. Hackers or other malicious groups or organizations may attempt to interfere with AiBB's platform and/or AiBB tokens in a variety of ways, including, but not limited to, malware attacks, denial of service attacks, consensus-based attacks, Sybil attacks, smurfing and spoofing. Furthermore, because AiBB platform is based on open-source software, there is a risk that a third party or a member of the AiBB team may intentionally or unintentionally introduce weaknesses into the core infrastructure of the AiBB platform, which could negatively affect AiBB's platform or AiBB tokens.