



IOI
LIFE IS A GAME

WHITEPAPER 1.0

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Abstract

IOI is a cryptocurrency social trading and tracking platform that adds an element of gamification and gambling. On IOI, you can trade cryptocurrencies, track your portfolio, follow the best performing traders and copy their trades. Traders may bet on themselves and compete against each other in 24-hour long trading contests known as races.

- **Social trading**

IOI is a social trading platform that connects cryptocurrency traders. Cryptocurrency traders can get in touch and learn from each other, while casual crypto traders pay a subscription to copy the trades of the more experienced traders, who are known as racers.

- **Cryptocurrency exchange and tracking**

On IOI, all users will be able to purchase or sell various cryptocurrencies. IOI will also provide tracking for every cryptocurrency it offers, similar to popular crypto tracking apps such as Blockfolio and Delta.

- **Gaming**

IOI will utilize elements of gamification to give the complex world of crypto trading a fun and relatable format; a car racing game in which the performance of a coin fuels the progress of a race car. Race winners will receive points which they can exchange for various features and abilities on the IOI platform

- **Gambling**

IOI X will be the premium version of IOI that features an element of online gambling. Players will be able to bet on races on the IOI platform.

Target audience

Our primary focus will be on two types of customers:

- Less experienced crypto traders who are interested in the business but cannot fully commit their time to cryptocurrency trading. They are users that have an internet-enabled device, are interested in new technologies, use their smartphone for at least 3 hours each day, have a positive outlook on cryptocurrencies and are willing to learn new things.
- More experienced traders who have been successfully trading cryptocurrencies for some time, and are now looking for additional sources of income. They are users

that make money regularly through crypto trading, are open to new ideas and are constantly on the lookout for new sources of income.

When casual traders attempt to make sense of cryptocurrency markets, they will inevitably come up with questions such as: Who to follow? When to buy? How can I choose the best performing coin? People tend to seek the advice of their more experienced peers.

IOI was created to provide a wholesale solution for all who are interested in crypto trading and want to learn the business in a safe and fun environment. It will be of interest to everyone who is interested in cryptocurrencies, regardless of whether they are a newbie or an experienced trader.

IOI is an interactive social crypto-trading platform that uses elements of gamification to create a relatable and easy-to-understand overview of cryptocurrencies and their market performance. Building on the successful model of social trading platforms such as eToro, IOI is tailored to be an ideal fit for beginners, intermediate traders while also being a profitable opportunity for more experienced crypto-traders. Beginners can track their crypto portfolio while investing based on advice from more experienced traders. The best performing traders are rewarded with a portion of their referral's earnings.

What does IOI provide

IOI combines community-based social interaction with cryptocurrency trading and coin tracking. IOI will provide its users with a social crypto trading platform that integrates elements of gamification. Users will be able to trade and track various cryptocurrencies, connecting them with more experienced traders ('racers') under whom they will learn the nuances of crypto trading. IOI will help its users to be connected, get verified results and, as a bonus, earn money together with their friends.

Nothing in life should be boring, and crypto trading shouldn't be an exception. This is why we gamified daily trading with **racers**. Conventional daily trading is the past. Daily trading will take place in so-called **24 hour races**. Just pick your car, fuel it up with your best performance coins that will be used as GAS and become the winner of the race. Every day you reach new **levels**, receive **ratings** and attract new **fans** who can help you earn more. They can copy your daily trading patterns in races and profit on your wins.

Users can make a team and play together. There will be daily updates of racers ratings, verified results thanks to our mechanism, signals for teams and transparent

payment systems thanks to smart contracts, all of which will improve your experience on the IOI platform.

On the IOI platform, users can track their own portfolio and make purchases or sales just like on any other crypto exchange. The IOI platform will not limit itself to the intersection of gambling and blockchain, but will also aim to enter the market of crypto portfolio management and trading. We also plan on developing our own API for trading.

Why should beginner traders join IOI?

IOI offers people to become a part of a network of traders, gamers, gamblers and leaders. You can learn from more experienced crypto traders and earn money alongside them. We are not just another social trading platform, we represent a revolution in crypto trading. Once you join, you will realize that crypto trading can be fun and entertaining. We believe that gamification is the key for widespread adoption among potential crypto traders around the world.

Why should experienced traders join IOI?

More experienced traders can become racers and participate in 24 hour trading contests that are known as races. Racers compete against each other by making smart trades and raising their return on investment (ROI). A racer's rating is calculated based on their weekly ROI. The 10 highest rated racers get rewarded by the IOI platform and can enter races for free. Racers can also earn a passive income by attracting fans, users who follow their trades and learn about the business of crypto trading. Each fan pays a monthly subscription of which the majority goes to the racer they follow.

Market size & specifics

Global trends such as the long term increase of mobile phone penetration, internet penetration and the proliferation of blockchain technologies will provide ideal conditions for IOI's growth and scalability.

The cryptocurrency trading market

In July 2019, the volume of all cryptocurrencies being traded within a 24 hour window reached a value of over \$136 billion USD. Cryptocurrency trading is still dominated by the Bitcoin, but altcoins constantly emerge to chip away the lead and diversify the cryptocurrency market. As of October 2019, there are 2,940 cryptocurrencies listed on 20,903 exchanges and the number is constantly growing. The number of exchanges is also growing due to growing interest in cryptocurrency trading, both in number of participating individuals and volume traded.

The rising popularity of crypto portfolio applications such as Delta and Blockfolio points to a large market of smartphone-based customers. These are of particular interest to companies targeting the younger generations, as Generation Z (born after 2000) and Millennials (born between 1985-1999) spend an average of 4 hours and 3 hours 38 minutes, respectively, on internet-connected smartphones.¹ Distrust of large banks and a fear of recession have made cryptocurrencies a popular investment among the younger generation. A 2019 poll published by eToro found that 40% of millennials (i.e. young people born in the period 1980-1994) preferred cryptocurrencies as a safe haven investment.²

The gambling market

The global online gambling market is a fast-growing industry that is expected to reach a total value of USD 87.75 billion by 2024. It is a highly profitable and scalable business that will keep growing rapidly at an expected compound annual growth rate (CAGR) of 9.8% in the upcoming 5 years.³ Online gambling can be accessed by anyone with an internet connected device. Each day, about 1 million new internet users come online⁴, further increasing the number of potential online gamblers, yet there are still 3.2 billion people who lack internet access⁵, allowing this growth trend to continue well into the future.

1

<https://www.digitalmarketingcommunity.com/indicators/time-spent-online-gen-zers-millennials-globally-2017-globalwebindex/>

2

<https://www.fxstreet.com/cryptocurrencies/news/40-of-millennials-to-invest-in-cryptocurrencies-to-hedge-a-gains-a-recession-survey-201909111243>

3

<https://www.marketwatch.com/press-release/online-gambling-market-is-expected-to-grow-at-98-cagr-by-2024-hexa-research-2019-03-04>

⁴ <https://wearesocial.com/blog/2019/01/digital-2019-global-internet-use-accelerates>

⁵ <https://www.internetworldstats.com/stats.htm>

However, the online gambling industry faces many unanswered issues. Trust in conventional lottery organizers has been eroded through scandals as well as a lack of transparency that has been present since the game's inception. There is an overall negative perception due to perceived unfairness, security issues, lack of transparency, lack of social character, skewed odds, high fees and low returns.

As transparency, security and trustlessness are the signature features of blockchain technology, it may provide an excellent solutions to the challenges of online gambling. Blockchain itself is a large and rapidly growing industry. Forecasts suggest that the value of the global blockchain technology market will grow to over \$60.7 billion by 2024.⁶ The popularization of the internet led to an exponential increase in the size of the global gambling market by creating an entire new sector; online gambling. Blockchain may prove to be a similar technological catalyst for the global gambling industry.

Online gambling and cryptocurrency trading

Gambling and cryptocurrencies have a significant overlap in their audiences. A 2019 Rutgers University study on gamblers (defined as gambling at least once a month) found that more than half of the 897 respondents had traded cryptocurrencies in the past year. Cryptocurrency day trading offers a high risk/high reward form of investment which coincides with the entertainment offered by online gambling. The study claimed that "cryptocurrency trading is similar to gambling but anonymous, unregulated and available 24/7".⁷

Opportunity

The establishment of blockchain as a standard commercial technology will remove even more barriers to markets in developing countries. Services that will accept cryptocurrencies as a form of payment will be more inclusive as they can offer their services to the global unbanked segment (1.7 billion people). Of these 1.7 billion adults, two-thirds own a mobile phone that can be used to access the IOI platform.

Global drivers such as increased internet penetration, mobile and PC ownership, and the increased adoption of cryptocurrencies point towards greater demand for all-digital gambling platform that overcomes current customer issues such as lack

⁶ <https://www.ibm.com/downloads/cas/PPRR983X>

⁷

<https://news.rutgers.edu/trading-cryptocurrency-problematic-regular-gamblers-rutgers-study-says/20190306>

of trust and requirements for personal information. Blockchain technology can also tap into new market segments, most notably the global segment of 1.1 billion smartphone users who remain unbanked, as well as various regional markets with restrictive legislation. Games based on smart contracts would offer an automated, secure and transparent platform for this form of gambling.

The increasing focus on investment in new web 3.0 technologies such as blockchain, the improving societal perception of online gambling, and the emergence of new audiences via the internet will continue to improve the already excellent market conditions ideal for a platform such as IOI. The growth of the global online gambling market will be accelerated by a global increase in per capita income, adoption of new technologies, growing interest in alternative means of income and the rise of cryptocurrency payment systems

Current issues

While there is a large amount of cryptocurrency exchanges, there is little variety and most new exchanges differ marginally from established ones. Exchanges tend to follow the same blueprint and target the exact same audience.

Online gambling, like any form of gambling, can be manipulated against its participants, despite the high degree of scrutiny claimed by the organizers. Due to the high degree of centralization, organizers wield a considerable amount of power that is liable to abuse due to the current lack of transparency.

Blockchain is a solution that offers a high degree of transparency. Blockchain minimizes the amount of trust required by a single actor by distributing it across a network of peers.

The IOI solution

IOI is a blockchain-based cryptocurrency social trading platform. You can trade cryptocurrencies, track your portfolio, learn valuable insights from other traders, copy the cryptocurrency trading of experienced traders (racers) or become a racer. The premium IOI X platform allows users to gamble on races (24 hour-long windows of trading) or individual coin performance.

IOI intends to be the most enjoyable way of **trading, tracking** and **growing** your cryptocurrency investments. Users will be able to participate in **social trading** with other crypto traders, copying their trades and making the best trades alongside them. Fans and racers may participate in 24-hour trading races. **Premium** users may gamble on various outcomes in the crypto market on the **IOI X** platform.

Upon registering on the platform, users may trade and track their cryptocurrencies through our platform without having to pay any fees. These services are and will remain free of charge. Free users may also view the weekly leaderboards to the best performing traders, however, they will not see their identity and will not be able to contact them or copy their trades.



Races

- A race is a 24 hour cryptocurrency trading contest in which two or more traders compete against each other using their racing **cars**, the goal being to accumulate a certain total value through cryptocurrency day-trading.

Daily races will start at 15:00 CET. Racers must join at least 30 minutes before the scheduled start of a race. The race lasts for 24 hours, ending at 15:00 CET the following day.

In the future, we plan on implementing **Challenger races** which last just 10 minutes. These will be of particular interest to more casual racers who want to try out racing but cannot commit to an entire daily race.

There are five ways of entering a race. A racer may:

There are five ways of entering a race:

- 1) Place a minimal bet (\$5 USD in crypto) on themselves to participate in a **RACE**.
- 2) Top 10 **RACER** from last week (can win the prize and attract **FANS**)
- 3) Top3 qualificant from last week(can win the prize and attract **FANS**)
- 4) Free entry **RACE** (can't win the prize but can attract **FANS**)
- 5) Qualificant new users(can't win money but can attract **FANS**)

There is a minimal bet of \$5 USD in crypto and no maximal bet. Races on the IOI platform have a 2% operational fee, which will be charged from the race's prize pool. Races will have a minimum of 2 racers. A racer may enter up to 7 cars into one daily (24 hour long) race.

As a racer, you cannot lose more money than the amount you bet on yourself. For instance, in case someone in the race bets more (\$15 USD) than what you placed (\$5 USD), they will only be able to win \$5 USD, and should they lose, they will

only lose \$5 USD. However, if someone enters the race and places a \$10 USD bet, they will be liable to lose \$10 USD (or win \$10 USD) from them while still being able to only win/lose \$5 USD with you. The 2% operational fee is always charged from the total winnable amount.

The objective of a race is to accumulate a certain amount of return on investment (ROI), meaning that they purchased cryptocurrencies at low prices and sold them at higher prices.

All cryptocurrencies count towards the target ROI. Whoever is the first to hit the target ROI through trading wins the race. If the target ROI is not reached, the racer with the largest ROI is the winner.

When you win a race, along with the winnings you receive from each racer that competed with you, the total value that you accumulated in the race will count towards a weekly leaderboard. The top 10 racers race for free in the upcoming week, meaning that they receive 7 minimal bets (each worth \$5 USD), one for each day.

Users may participate in a race either actively or passively by becoming a **racer** or a racer's **fan**.

Racers

- A racer is a trader who participates in daily 24 hour trading races. In these races, traders compete against each other to make the best possible trades within a 24 hour window.

As a **Racer**, you will be rewarded with 50% to 80% of the monthly membership fees your fans pay.

Become a **Racer**, earn a profit every day and enter crypto trading races to compete for **wins & fans**. Races are free to enter and the top 10 weekly racers will win various rewards from the collective prize pool.

Racers receives a rating and gain points towards a higher level for each race they enter. There are also various criteria that they must fulfill in order to receive ratings and level points.

There will be weekly leaderboards for racers which will rank them based on their return on investment (ROI). The top 10 racers and the top 3 qualifying racers get to race for free in the upcoming week (receiving 7 minimal bets, one per each day in the upcoming week)

and also enter a draw for various prizes. Racers must participate in at least 6/7 of races to secure their rank on the weekly leaderboards. Top racers who perform well on a consistent basis may become a part of the global top 10 and gain valuable rewards.



Cars

- Racers need a **car** to participate in a race.

Initially, a new racer will be given one basic car. Each race requires 1 car, so if a racer wants to participate in 2 races within the same 24 hour window, they must have 2 cars.

There are 6 additional cars that can be either purchased or gained through race wins:

Tier 0 - the basic car that every racer receives when they enter their first race.

Tier 1 - either **win 10 races** or purchase for 50 IOI while having spent at least \$250 USD on the platform/crypto. Adds a 0.1% bonus to the racer's performance.

Tier 2 - either **win 20 races** or purchase for 200 IOI while having spent at least \$1000 USD on the platform/crypto. Adds a 0.2% bonus to the racer's performance.

Tier 3 - either **win 50 races** or purchase for 500 IOI while having spent at least \$2500 USD on the platform/crypto. Adds a 0.3% bonus to the racer's performance.

Tier 4 - either **win 100 races** or purchase for 1,000 IOI while having spent at least \$5000 USD on the platform/crypto. Adds a 0.4% bonus to the racer's performance.

Tier 5 - either **win 200 races** or purchase for 5,000 IOI while having spent at least \$10 000 USD on the platform/crypto. Adds a 0.5% bonus to the racer's performance.

Tier 6 - either **win 500 races** or purchase for 10,000 IOI while having spent at least \$25 000 USD on the platform/crypto. Adds a 0.6% bonus to the racer's performance.

Fuel

Racers fuel up their cars by purchasing cryptocurrencies. Fuel is of particular interest to fans, who may choose to purchase the same cryptocurrencies that are powering their racer's car.

Rating

A racer's rating reflects how good of a trader they are. Fans will gravitate towards the top rated racers, which can greatly increase the passive income a top racer receives through fan subscriptions.

A racer's rating is calculated based on their weekly ROI %. Racers with the highest weekly ROI will gain the highest rating and thus attract the most fans. Users can also view the daily, weekly, monthly and total ROI % of all racers, allowing them to compare racers and select which racer they will become a fan of.

IOI rewards the racers with the highest weekly ratings. The top 10 racers and the top 3 qualifying racers get to enter races for free in the upcoming week.

Level

Racers gain better levels as they win races and spend money on bets on the IOI platform.

BEGINNER (level 1) has entered at least 1 race and has placed bets totalling at least \$5 USD.

ROOKIE (level 2) has entered at least 2 races and has placed bets totalling at least \$50 USD. Has to enter at least 1 race per week to maintain this level.

PRO (level 3) has entered at least 20 races and has placed bets totalling at least \$100 USD. Has to enter at least 2 races per week to maintain this level.

LEGENDARY (level 4) has entered at least 50 races and has placed bets totalling at least \$500 USD. Has to enter at least 3 races per week to maintain this level.

Level rewards

The level of a racer affects how much money racers receive for the fans and racers they invited through the referral link

When the invited user becomes a fan of the racer, the racer will receive:

50% of the fan's monthly subscription if they are a BEGINNER

60% of the fan's monthly subscription if they are a ROOKIE

70% of the fan's monthly subscription if they are a PRO

80% of the fan's monthly subscription if they are LEGENDARY

(the rest of the subscription is claimed by the platform as an operational fee)

When the invited user begins racing, the racer who invited them will receive:

Up to 4% of the invited user's race winnings if they are a Beginner

Up to 5% of the invited user's race winnings if they are a Rookie

Up to 6% of the invited user's race winnings if they are a Pro

Up to 10% of the invited user's race winnings if they are Legendary



Fans

- A fan is a user who decides to follow a **racer**. Fans are premium users who pay a monthly subscription to the IOI platform by becoming a fan of a racer, unlocking the ability to copy their racer's trades and get rewarded whenever their racer wins a race.

Thanks to live statistics that are updated and verified on a daily basis, users can easily filter out the best performing **racer** and become their **fan**.

A user becomes a fan by selecting a **racer** from the weekly leaderboard (ideally choosing the best performing racer) and paying a 5\$ subscription/month to the IOI platform thanks to which they become that racer's fan.

In return, fans receive updates about the racer's fuel (trades), they can contact the racer and discuss trades or races, copy their trades and they receive instant news about the daily top performing coins. When a racer wins a race, 10% of their winnings will be redistributed between their fans.

Or 25usd subscription. You can follow up to 5 RACERS, instant tips and enjoy a full month of full stats, tips and RACERS statistics visibility

Copying trades will be implemented via an API that will be provided to the fan. The fan will receive an email listing the trades their racer has made. The fan then has the option of copying the racer's trades, which then copies the exact trades onto the fan's account and executes them, provided they have the necessary funds.

Link referral system

A referral system will ensure consistent and organic growth. All users will have a referral link through which they can invite new users:

- If the user invited through the referral becomes the racer's fan, the racer will earn 50-80% of the user's membership. The exact percentage is based on the racer's current level. See the section "[Level rewards](#)" for more details.
- If the invited user becomes a racer, the user who invited them will receive up to 4-10% of their potential earnings. See the section "[Level rewards](#)" for more details.

Future development

We plan on developing additional gambling games, including a wheel of fortune and other casino games. All of these gambling games will utilize the IOI token and the IOI blockchain.

Business model

The IOI platform will finance its operation, development and expansion primarily through two sources of revenue:

Fan subscriptions

Users pay a monthly \$5 USD fee/racer. Between 50% to 20% of this fee will go to the IOI platform. The exact amount is dependent on the racer's level-the higher the racer's level, the less % IOI receives from each subscription.

Bets

2% of each bet is charged as an operational fee. This number is the same for all bets made by all levels of racers.

The IOI internal marketplace

Additional cars, special features and other items will be purchasable on the IOI internal marketplace. All of these items will be represented by tokens that are stored on the blockchain, which means that you will be able to store IOI racing cars on a wallet, just like you would with a cryptocurrency. All users will be able to buy and sell these items between themselves.

What can I do on the IOI platform

- **Manage and track your crypto portfolio**

Like all exchange websites and applications, we provide real-time tracking of a variety of cryptocurrencies. Every user can track, trade and manage their portfolio as they see fit, purchasing or selling cryptocurrencies whenever they desire to.

- **Social trading**

Talk to other traders, learn from each other and make new friends as you navigate the complex and ever-changing world of crypto-currency trading.

- **Instantly verify a trader's performance**

Users can verify the trading performance of anyone using the IOI platform .We want to promote transparency and fairness by making this publicly visible to all IOI users.

- **Daily gamified crypto-trading races**

Every user can participate in 24 hour cryptocurrency trading races. Compete against other traders for prize pools and special rewards.

- **Educational potential**

Become a fan and learn from the best performing crypto traders. You can either copy their trades or discuss business with them directly.

- **Transparency**

IOI strives to offer maximum transparency in order to create a fair and trusted cryptocurrency trading platform.

Promotion

IOI will create a promo dedicated to the best racers/traders on the platform using our own social media channels. Are you a good trader or player with a lack of funds to start your journey? Just play for free and earn commissions, we will help you to attract your fans!



Payment systems

Users can make payments using cryptocurrencies in their wallet, or from their credit card, debit card, or bank account. Users will be able to easily withdraw their cryptocurrencies and convert them to a fiat currency of their choosing.

Go To Market Strategy

Bounties

In the initial phase of the project - community building, there will be more 'quantity-based' bounties in combination with competitive 'skill-based' bounties. Some examples of bounties: • Facebook basic bounty: 3+month old account with liked & followed campaign page. Like & share campaign post. Size of rewards is based on account reach (number of friends).. • Twitter basic bounty: 3+month old account with followed campaign account. Share campaign creative with own message including campaign hashtag. Size of rewards is based on account reach (followers)

12 <https://www.gamblinginsider.com/in-depth/5521/key-trends-in-online-gambling-for-2018-and-beyond>

- Telegram basic campaign: join telegram group
- LinkedIn basic campaign: 100+ connection, public profile. Follow company page. Share campaign creative with own message including campaign hashtag.
- Article competition bounty: Original, English, <500words, covering 2+ pre-communicated USPs of IOI, featured on own Medium, re-posted on Reddit shared on Twitter with the hashtag. Medium timestamp to decide originality. Community poll on shortlists.
- Video competition bounty: custom showcase/review of the product. English, <2min, YouTube timestamp, and twitter re-post. View counter & like counter.
- Picture competition bounty: Use of Campaign logo or Product in use. Background and situation setting creativity rewarded. Must be color, clear, hash tagged. Like counter + community poll. The split of bounty tokens will be prioritized based on the highest added value to IOI project and level of time and skills needed by participants.

Airdrops

IOI is planning airdrop based around the milestones described in the roadmap. The biggest airdrop will occur during the launch of the app, the condition being that users download and begin using the app. Before the app launch, there will be several smaller airdrops for the rest of community members, as well as another one immediately before the hard launch of IOI, introducing new games. In the first phase of the project, the main mechanics objectives of the biggest airdrops will be focused on:

1. Incorporation of affiliate

Incorporation will have two fold benefits:

a) IOI will convert airdrop hunters into potential affiliates benefiting from the business and be incentivizing them to spread the word into right 'gambling inclined' audiences rather than pure 'airdrop hunters.'

b) IOI will convey the strength of its affiliate program to broader audiences on channels where we planned to communicate airdrop (like CMC traffic).

2. Smooth user walkthrough

All Airdrop user actions will be included in 1 environment (i.e. only Telegram Bot) rather than going back-and-forth in between 2 environments. Meaning all actions, registration, confirmations can be found in 1 place. Also the full bot data will be fetched into a web interface as well for people not using Telegram at all.

Public relations (PR)

Featuring press releases in the right media is the strongest awareness tool outside of existing community word-of-mouth and affiliate program. Any media spend will have clear call-to-action included, as we want to use resources wisely and, rather focus on direct conversion into the product when ready. The top-line cluster topics will include product launch, innovations, jackpots won, limited time offers, etc.

Search engine optimization (SEO)

Proper meta tags, interlinking of every new page and blog content to website, wide range social media backlinks and category external websites backlinks are a necessity. Blockchain review and ranking website are beneficial from both link-in perspective too. Gambling specific review sites will serve as an excellent source of backlinks and traffic.

Influencers

Integration of affiliate links for all influencers is both sided beneficial. Present trends are showing, that cooperation with the right influencers is the best channel for customer acquisition. We will focus mostly on:

- review/interview based coverage for crypto newbies rather than trading or market

trend analysts

- mid-tier reaches with balanced high subs/views (likely 100k follows, 20%+view rate, 150k+views in the channel)

Social media Being present on all social media is important. Our active accounts will consist of Twitter, Facebook, Instagram, YouTube, Reddit, Bitcointalk, LinkedIn, project instant communication will be done through Telegram and blog will be connected to our Medium account, where all important news and information will be announced.

Conversion & Retention Messaging Looking at mapped customer journey of IOI, after the awareness stage the most important messaging and campaign activities will be to convey:

- a) trust & legitimacy (Assurance stage of Conversion)
- b) sense of immediacy (Incentive stage of Conversion)
- c) continuity (Retention stage)

Assurance stage of Conversion (Crypto niche audience)

- Proof of Transparency: Directory of each competition, with addresses and contracts showing exact values, including company wallets.
- Proof of Chance: an explanation of odds for running competitions, also included in past directories
- Contract audits: 3rd party review and audits included
- Speed of Transactions: deposit, cash-out, number of confirmations
- Control of funds: Options for control, e.g. (explain the sacrifice of UX downfalls when choosing such non-default options)

Assurance stage of Conversion (Mainstream audience)

- Ease of Use: step by step short video tutorials for important activities in the product
 - Payment solutions: this is a huge success factor for gambling solutions in many territories. The cultural differences are immense and as many Deposit and Cash-out solutions (e.g., PayPal is a MUST in Germany, pretty important in the Netherlands, but non-existing factor in Norway where Pay safe prepaid cards are everything). Without a large variety of deposit methods, conversion of users might stop instantly.
- Proof of Fairness: RNG algorithms explained in easy language: 'the house has no power.'
- Proof of Chance: live comparison of all odds compared to other gaming solutions online and random life events.
- Proof of win: Size of last and historical payouts that people won.

Incentive stage of Conversion

For receiving affiliate program rewards, the partner needs to play 24 hour race.

- Instant Play: Explaining low barriers to entry to start the first trial or live game. No approvals, no banking details, no minimum deposits, speedy results (next game starts in XX: xx mins). Length time of cash-out of winnings.
- Variety of Games: Showing an array of experiences for a different type of users.
- Top Game: User's choice, most played... Retention Stage
- Product UX: simple, smooth, clear, new experiences
- Withdrawals: speed and variety of options.
- Customer support: FAQ bot, Community admins, Web FAQ, 24/7 live web chat, admins commenting/answering on focus affiliate and review sites, educational videos and walkthroughs
- Mobile first: Continuing on the go.
- Regular challenges: Limited time offers, a limited number of user's registration for a special jackpot

Mobile Application

After the initial community building phase is concluded, IOI plans on releasing an application that will be available for Android users.

We hope to create an iOS version in the near future. however, as the Apple iStore does not support applications that include betting, it is not clear whether we will be able to deliver an iOS version of the app. The exact specifications and technical information will be released at a later date. IOI aims to offer an option of play all games with app.

Users of the IOI will receive notifications about races, top ranked racers, what fuel their racer is purchasing and other news. Users will also be able to communicate with other users through the IOI app. The scheduled date for the app launch is Q1-Q2 2020.

The IOI token

The IOI token is the cryptocurrency at the core of the IOI platform. IOI tokens are used to purchase upgrades such as additional cars on the IOI X platform. Holders who own more than 1% IOI tokens will receive governing rights. Users receive IOI tokens as a reward for bringing participants on our platform. For every 5 USD spent on the platform, users will receive 1 IOI. You can also buy IOI tokens by in the initial coin offering, where 1 IOI = 66 TRX

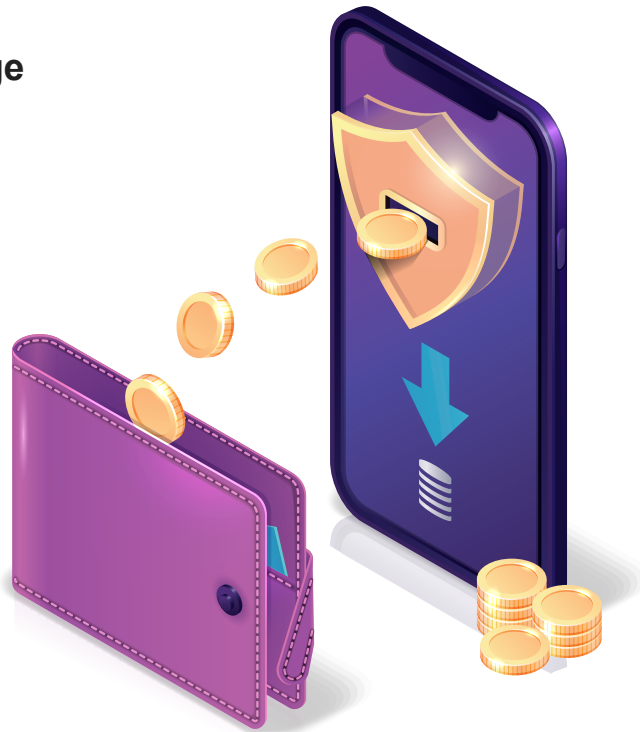
Private investors will get 30% more tokens

Our initial coin offering (ICO) will allow contributors to purchase a total of 3,500,000 IOI tokens. There will be a total of 10,000,000 IOI tokens. Unsold tokens will be burned.

Unlike other ICOs that try to sell an idea but have no real working prototype, we won't begin the ICO until we have a live minimum viable product (MVP) version of the IOI platform. The estimated time for the ICO is December 2019 or January 2020.

Token structure & usage

total supply	10 000 000
team	1 000 000
AD+ Bounty	500 000
ICO	3 500 000
unsold tokens	will be burned

The IOI logo consists of the letters 'IOI' in a stylized, light blue font. The letter 'O' is replaced by a circular icon containing a vertical bar, resembling a power button or a specific symbol.

Our plan is to have IOI token offered on major crypto-currency exchanges in Q2-Q3 2020

Token distribution

The IOI token is used to purchase various upgrades on the platform, including additional cars. All users receive IOI tokens for spending money on the platform. For each \$5 USD spent on the platform, a user will receive 1 IOI token.

Users will receive a one-time reward of 1 IOI for successfully installing the application on their phone

IOI tokens will be distributed to users until there are 5,000,000 IOI tokens in circulation.

Information for investors- There will also be governing rights for holders with at least 1% IOI tokens. Only holders of IOI tokens will be able to purchase upgrades on the platform.

Roadmap



We believe that gamification is a key for adoption. LIFE IS A GAME, isn't it?

Legal

IOI is working with its legal partners so that it can comply with regulations from around the world and avoid any possible law breaking. IOI has had several consultations with authorities and commission and it can receive required documents in order to achieve its goal. That is, why IOI has established a company in Curacao that applied for an online gambling licence with a subsidiary in Cyprus. Regarding this structure, IOI can receive a global online gambling licence. This excludes the USA, as it is prohibited by the federal law. For this purposes IOI and all mechanisms have to be clearly specified, proved and protected against any possible fraud, hack, or any other harmful act that could cause any kind of problems for its users or IOI.

IOI promises to behave transparently. Thanks to blockchain, all transactions are auditable at all times. IOI will hire an external audit company that will take care of all audit duties related to the object of its business. For all traditional payment services (VISA, MasterCard, Qiwi, PayPal, WebMoney, mobile message payments etc.) for users from EU IOI will use its subsidiary in Cyprus. IOI will exclude all U.S. located contributors from its funding plan. Periodicity of licensing: 1year

Legal Disclaimer

PLEASE READ THIS DISCLAIMER SECTION CAREFULLY. THIS DOCUMENT IS CREATED SOLELY FOR INFORMATIONAL PURPOSES ABOUT THE IOI PROJECT. NOTHING IN THIS WHITE PAPER CONSTITUTES, OR IS INTENDED TO BE CONSTRUED AS, AN OFFER TO ISSUE, ALLOT, SELL, OR OTHERWISE TRANSFER, OR AN INVITATION, ADVERTISEMENT, SOLICITATION, RECOMMENDATION, ADVICE, OR INDUCEMENT TO INVEST IN OR MAKE A COMMITMENT TO INVEST IN, ANY SECURITIES, OPTIONS, OTHER FINANCIAL INSTRUMENTS OR OTHER ASSETS, WHATSOEVER. THIS DOCUMENT IS NOT INTENDED TO GIVE AND DOES NOT CONTAIN ANY SORT OF PERSONAL, LEGAL OR FINANCIAL ADVICE. IT IS HIGHLY RECOMMENDED TO CONSULT YOUR OWN LEGAL AND FINANCIAL EXPERTS FOR FURTHER GUIDANCE.

1. The main goal of this White Paper – introduce the IOI Project and tokens to the potential token-holders and users.
2. The information set forth below cannot be exhaustive and does not imply any elements of contractual relations. Its sole purpose – provide relevant and up-to-date information about the IOI Project and the team behind the project to the potential token-holders in order to determine whether to conduct a more thorough analysis about the Project with the intention to purchase tokens.
3. Although this White Paper aims to provide the most relevant and accurate information, the information set forth in this document is only intended to provide general and preliminary information to the potential token-holders and shall not be construed as the basis of any investment decision or strategy. This document in no way constitutes professional advice.

4. Nothing in this White Paper can be considered or construed as forming part of the Prospectus of any kind. The information provided in this document has no relation to the securities offering in any jurisdiction.
5. This document is not made in accordance with the laws or regulations of any jurisdiction since it carries the informational purpose only and is not, therefore, subject to the laws and regulations designed to protect investors.
6. IOI Token is only intended for private sale in jurisdictions where no securities regulatory regime has been imposed on tokens by authorized governmental bodies. Potential investors from the abovementioned jurisdictions may purchase IOI Tokens via private deal in accordance with the IOI Token Sale Agreement and this White Paper.
7. IOI token is not intended for sale or use in any jurisdiction where the sale or the use of digital tokens is prohibited. . For persons from such jurisdictions, this White Paper is for informational purposes only. The company reserves the right to conduct a verification procedure in accordance with IOI AML/KYC Policy.. For more information on the jurisdictions that are excluded or restricted from the public token sale, please refer to the IOI token Sale Agreement that can be delivered after request. The list of prohibited countries residents can be found also in Legal part of this document. Please read the IOI Token Sale Agreement carefully before purchasing any IOI tokens.
8. IOI token does not give and cannot be construed to give any financial, legal or other rights in any form apart from the rights expressly defined in the Token Sale Agreement. In case of differences in the IOI token definition in the White Paper and the Token Sale Agreement, the Token Sale Agreement definition shall prevail.
9. The risk of investing in tokens is high given the unstable regulatory frameworks, market volatility and fluctuations. Thus, only investors that have a sound understanding of the way crypto industry operates and those that have read the risk warning contained in the Token Sale Agreement, the latest version of which can be accessed on request, should purchase IOI tokens.
10. Some of the statements in the White Paper include forward-looking statements which reflect the Company's and/or the Directors' current views with respect to financial performance, business strategy and future plans, both with respect to the sectors and industries in which the Company operates. Statements which include the words "expects", "intends", "plans", "believes", "projects", "anticipates", "will", "targets", "aims", "may", "would", "could", "continue" and similar statements are of a future or forward-looking nature. Such forward-looking statements or information include known and unknown risks and uncertainties, which can lead to the situation when the actual events or results materially differ from the statements and estimates implied or expressed in such forward-looking statements.
11. All forward-looking statements address matters that involve risks and uncertainties. Accordingly, there are or will be important factors that could cause the Company's actual results to differ materially from those indicated in these statements. These factors include but are not limited to those described in the part containing risk warnings in the Token Sale, which should be read in conjunction with the other cautionary statements that are included in the Token Sale Agreement. Any forward-looking statements in the White Paper respect the Company's current views with respect to future events and are subject to these and other risks, uncertainties and assumptions relating to the Company's operations, results of operations and growth strategy.

12. These forward-looking statements speak only as of the date of the latest uploaded version of the White Paper in English. The Company with all rights to IOI undertakes no obligation publicly to update or review any forward-looking statement, whether as a result of new information, future developments or otherwise. All subsequent written and oral forward-looking statements attributable to the Company or individuals acting on behalf of the Company are expressly qualified in their entirety by this paragraph. Prospective token-holders should specially consider the factors identified in the Token Sale Agreement which could cause actual results to differ before making an investment decision to purchase IOI Tokens.

13. This White Paper can be amended at any time to provide more detailed information or reject some changed circumstances. In such cases, the latest version of the document shall prevail over the older version. The Company does not undertake to notify of any changes. The latest version of the document can be accessed via our website www.ioi-game.com

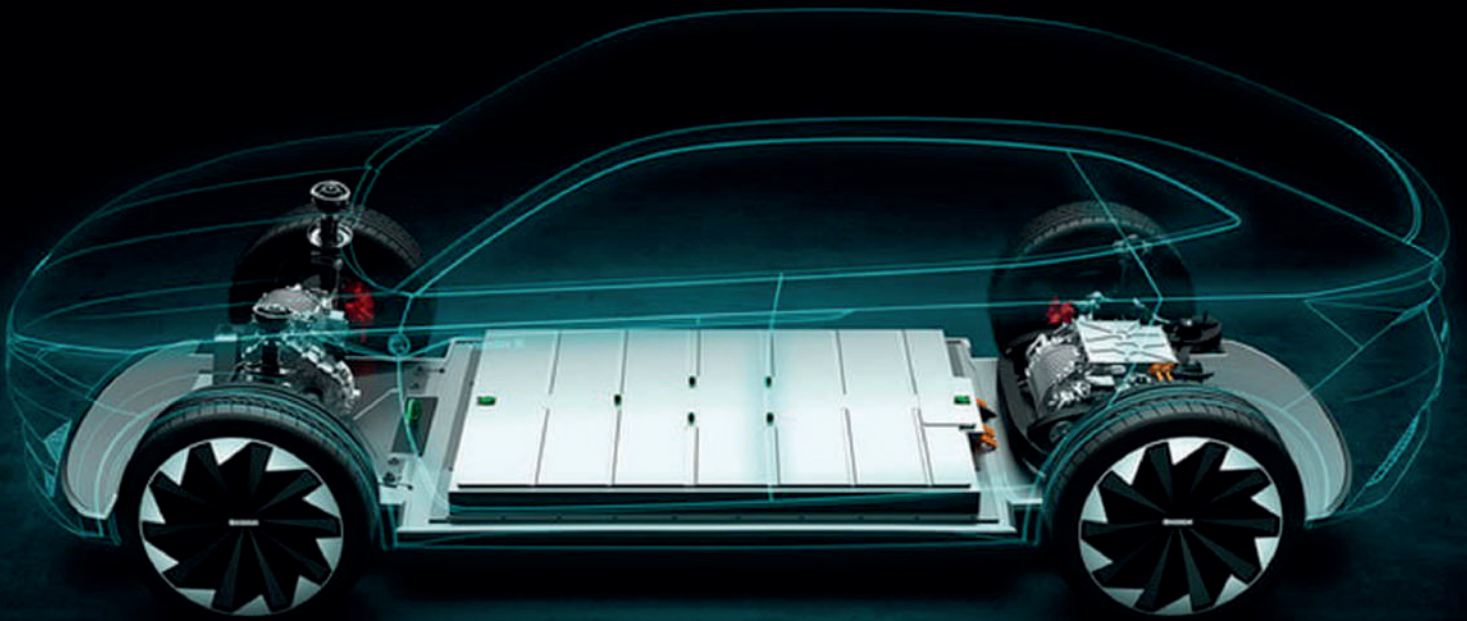
14. Although we make every effort to ensure that the latest version of the White Paper uploaded on the website is relevant and accurate, you must not rely on the information provided in this document as an alternative to the qualified professional advice from the third party.

15. If you have any special questions about any legal, financial, taxation or other issues, you should consult an appropriately qualified professional.

16. This document in the English version is the main official source of information about the IOI Project.

17. Information contained in this document may, from time to time, be translated into other languages or used in writing or verbally to communicate with the existing or potential clients, partners etc. In case there is a conflict or inconsistencies between the translated versions and the official document in English, the provisions contained in an official document in English shall prevail. 18. The IOI company will not be liable to you in respect of any business losses, including without limitation loss of or damage to profits, income, revenue, use, production, anticipated savings, business, contracts, commercial opportunities or goodwill that may arise directly or indirectly from the document.

IOI



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