



# SmartChain.io

Easy BlockChain for your business

The Essentials

White Paper

November 2017

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# CONTENTS

1.INTRODUCTION

2.IDEA

3.TODAY'S PROBLEM

4.SMARTCHAIN SOLUTION

5.SMARTCHAIN BUSINESS MODEL

6.SMARTCHAIN ICO

7.ROADMAP

8.TEAM

9.CONCLUSION

10.LEGAL NOTICE



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# 1.INTRODUCTION

Little wonder that Blockchain continues to be in the headlines, even one step ahead, as the interest in this technology is increasing exponentially. The technology, is currently gaining a lot of popularity. It was invented by a cryptographer Satoshi Nakamoto in 2008 and then went online in 2009. It has come a long way due to its ability for trustworthy record-keeping across industries. Thus, in all fields, not only IT or banking, the possibilities to maintain secure records with Blockchain are immense.

That's why business today is exploding with action in terms of adoption and the entrepreneurial interest in Blockchain is heating up. Business leaders are constantly talking about the Blockchain technology huge potential for facilitating the workflow. But due to the relative complexity, as it frequently happens with the emerging technologies, we observe companies finding it hard to implement Blockchain and therefore reap the benefits. Moreover, Blockchain represents the latest buzzword which is increasing its active use not only among the Fintech people but everyone involved on the global level.

Still, Blockchain is remaining primarily within the competence of researchers. And it must be changed. And that is where the **SmartChain** platform comes into play with its ultimate goal to increase Blockchain usability.

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## 2.IDEA

Smartchain's ambition is to create a platform that allows you to work with Blockchain today and take advantage of it. SmartChain is the world's first platform providing an infrastructure that is aimed to easily integrate any BlockChain into business and enable using smart contract in everyday life without any code or difficulties. We strive to make this technology accessible to everyone.

The cutting-edge project SmartChain Platform was founded in 2016 and due to its rapid development is going to become a trend in 2018.

Our **win-win strategy** is driven by a solid and strong foundation, that's why we believe that all parties can benefit from the features SmartChain can offer.

*We provide access to Blockchain for **Everyone = Equal** opportunities for all users regardless of background*

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## 3.TODAY'S PROBLEM

Blockchain represents a relatively recent technology, no wonder that it still brings a lot of limitations especially for those who hadn't used it before.

### Users' problems

According to the BBC research, even the FinTech projects, being the most innovative companies, often face challenges concerning Blockchain, not speaking of those who don't have IT or banking background. Here are some specific points:

- Relative complexity of the technology.
- Entirely new vocabulary.
- Performance issues. Transactions delay definitely creates too much uncertainty for the participants.
- Problems with particular users' devices and browsers.

### Business problems

Blockchain-led transformation of business is constantly developing, still not all merchants can't currently join the fast growing blockchain and cryptocurrency economy, for a number of reasons:

- Operations costs.
- Transactions costs.
- Large amount of information that is crucial must be analyzed in real time and explained to clients as fast as possible.
- Lack of specially educated professionals.
- Blockchain can still be subject to cyber and denial-of-service attacks which endanger businesses.

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## 4.SMARTCHAIN SOLUTION

We are developing an easy-to-use and fool-proof platform which is designed for a wide audience, professionals and newcomers alike, becoming the gateway to the Blockchain. We want to facilitate the mainstream adoption of Blockchain through implementation of SmartChain.

### How does it work?

You can connect your business to a blockchain network in three simple steps:

#### **1.Choose blockchain platform (Ethereum, Waves, KickICO, etc).**

You don't depend on Blockchain and can switch easily between the platforms using any you like or several platforms at the same time. If the network is collapsed or hacked or the transactions fee has increased – just can choose another one.

#### **2.Select an existing Smart Contract or create your own using Drag and Drop.**

You don't need to know the programming languages and be proficient in technologies. We have a large base of ready-made smart contracts that cover 90% of business needs. We have a User-friendly Drag and Drop editor to create new ones.

#### **3.Attach your business app to blockchain without any code.**

We have integration with the most of web/apps-frameworks. We provide an open API for new ones.

### Other advantages include:

- Application of such technologies as SmartChain with all its benefits enables you not to hire specially trained staff because it is fairly easy to get to the bottom of things and doesn't put a strain on the overall business.
- We try to speak the same language with our clients. We provide support which is 24/7 responsive to be sure that every question is answered and every client is satisfied.
- We give access to transactions tracking in your account to stay fully informed.

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# 5. SMARTCHAIN BUSINESS MODEL

We started SmartChain platform to resolve many issues currently faced by Blockchain. We strive to organize, systematize and bring stability to the industry.

Monetizing i.e. The SmartChain Platform revenue comes from the involved clients. Each investor will be given a right to get a share of the profits derived from the paid services at the platform as it develops. We make sure that our investors get all the information about the project development.

## The sources of revenue:

- Subscriber services for the use. The monthly fee will depend on the number of applications enabled.
- Commercial advertising at the platform.
- Transaction fees while launching a multi-currency wallet.
- Commission for network processing power while launching your own Blockchain.

SmartChain platform will actively support and fund Blockchain innovation as it increases the use and importance of our project.

Each part of our business model improves the whole. We will go into depth with each question and discuss what it does, how it works, and why it is unique.

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## 6. SMARTCHAIN ICO

### What is an initial coin offering?

An Initial Coin Offering (ICO) is a modern instrument and well-proven methodology when companies they sell tokens in exchange for funding and to upscale the service. The investors, in their turn, are given access to all possibilities of the projects being funded.

The advantage of the ICO is that it allows the community to participate and be involved in the process directly in the early stages of development. It's a good idea to avoid much slower traditional funding ways and therefore it's an opportunity for startups to speed up their projects realization.

### Issuing SmartChain tokens

Those who wish to participate in the SmartChain project can do so using SmartChain tokens. During the Pre-ICO and ICO process, SmartChain plans to issue 80,000,000 Tokens (SmartChain coins), which will be used as a payment method on the SmartChain platform services.

### Why we are doing the SmartChain ICO

We've chosen to do hold this ICO because we really want the community to shape the industry of future with us. You will be able to invest in innovative and long-term ideas that will get traction over time. You are not only given a chance to fund the campaign, but you can take part in the cutting-edge project we believe in. We are also convinced that our concept will bring changes and will be crucial in enhancing the whole Blockchain industry.



## SmartChain tokens distribution

1. 70% of tokens will be available for sale;
2. 25% of tokens will be reserved for core team;
3. 5% of tokens will be reserved for community grants and the bounty campaign.

We will give a special bonus of **20 % bonus** tokens to holders who store tokens on the SmartChain platform. The above condition will be fulfilled if tokens are stored there the whole year. After the specified time limit, the holder will be granted the bonus tokens which can be either sold on the exchange or stored on the platform for some more time. In the latter case, it's possible to participate in the bonus program again.

## Use of funds

The raised funds from the SmartChain ICO will be used to lay the foundations to enter the global industry and to speed up our development. The allocation of funds will be the following:

1. 60% Software development
2. 20% Marketing and office
3. 10% Partners, consultants and legal services
3. 10% Reserve

The SmartChain platform is a real business with the native and well-proven model. It is the business that aims at the rapid and stable growth. During the project implementation, our team will report on the workflow, including the achievements and funds spent.

*You can invest one of the first and get a discount of up to 50% bonus.*

# 7. ROADMAP

The following roadmap has been established and designed to be reachable. The founding team's experience makes it really possible to deliver on time and within budget.

The next year will be definitely busy with an ICO followed by API development during the first half of 2018. Then we will gradually increase the usability and functionality of SmartChain, as we expect to implement it by the end of 2018.

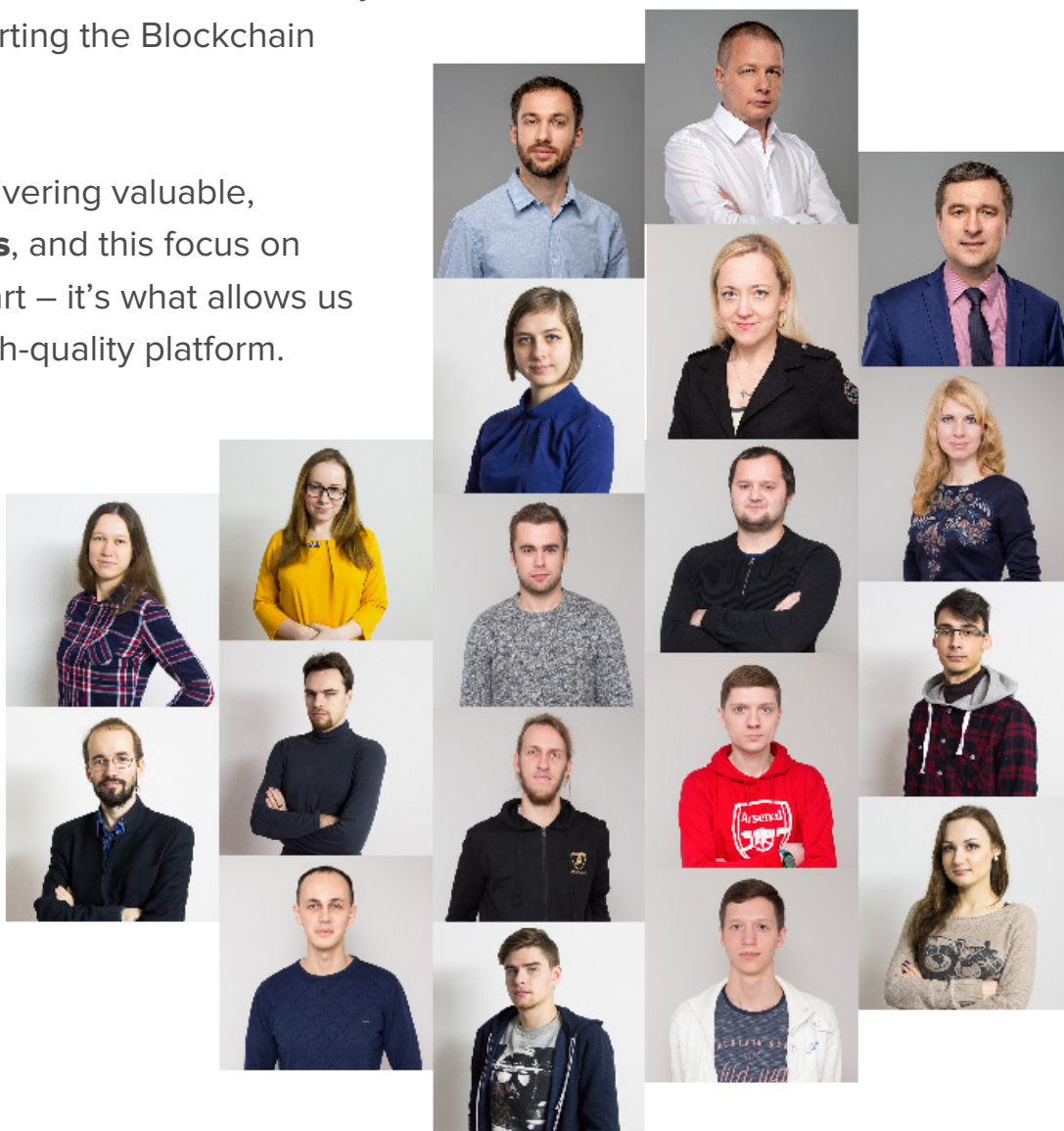


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## 8. TEAM

We are SmartChain.io company with the enthusiastic and energetic team of 20+ professionals with over 15 years' experience in the field of software development. We have a solid **depth of expertise** across business, technology and implementing Blockchain-based solutions for companies. Most of our team members are participating in Blockchain-camps and arrangements. We are actively engaged in supporting the Blockchain community.

Our passion is delivering valuable, **working decisions**, and this focus on results sets us apart – it's what allows us to develop the high-quality platform.



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## 9.CONCLUSION

Adopting a new technology is challenging at the outset, since it always deals with major changes and problems. Blockchain will revolutionize the world and we want to be there for you and to create the innovative SmartChain platform. In order to make the technology accessible for everyone with maximum convenience, we're presenting an easy-to-use interface that will enhance any business.

With SmartChain ICO you will be able to participate in developing of a brand-new approach to Blockchain use in the whole cryptoworld. Join us in this journey and we will write our own success story with you.

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# 10.LEGAL NOTICE

Please read the following notice. This notice applies to all people who read this document. This Whitepaper is for **information purpose only**.

## No guarantees

The forward-looking decisions address a wide range of risks and uncertainties. You should carefully think everything over and evaluate each of the following risk factors associated with the cryptocurrency, tokens and an Initial Coin Offering. Note that the actual performance and progress of SmartChain might differ from expectations set by the perspectives. Any perspective claims in the Whitepaper reflect our views with respect to future events. Similarly, there are no guarantees that SmartChain platform will be a success though we will do everything possible.

## Disclaimer

To avoid any doubts, we disclaim all liability and responsibility for all statements, any damage loss, either direct or consequential, which might arise directly or indirectly from:

- Reliance on any information given in this Whitepaper;
- Any error or omission in such information;
- Any action resulting from the previous points;
- Use of services available.

## Warranties for the reader:

Before taking action based on information presented in the SmartChain Whitepaper, you agree that:

- No statement in the Whitepaper is supposed be s a profit forecast;
- No statement in the Whitepaper should be interpreted as offering or solicitation of any kind;
- You understand the key concepts of the Blockchain technology;
- You are not expecting to earn profits in any form;
- You realize all the risks in the Blockchain industry and are able to bear potential losses in full.

The SmartChain team takes all reasonable steps to ensure the timeliness and accuracy of data we provide