



AUNIT

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GLOSSARY

Affiliate — a client of Aunite Group partner .

Affiliate programs — a form of business cooperation between the affiliates and partners in selling products or providing services on Aunite Group platform The program allows partners to reduce the cost of attracting the final buyer.

Autobonus — a mobile application for companies that have concluded a partnership agreement with Aunite Group and for their customers. Application is a convenient and effective tool for attracting new and retaining loyal customers.

AutoToken — a token that is an AUNIT purchase discount. It is the equivalent of \$1.

AUNIT — a blockchain-certificate for purchasing goods and services placed on the Aunite Group platform and offered by partner enterprises. The certificate provides all mutual settlements between Aunite Group and goods and services suppliers as directed by the users. The certificate will be equivalent to \$0,1 at the time of blockchain launching.

Cashback service — a partial refund for purchases as a designation for a variety of bonus program to attract customers and increase their loyalty.

Corporate University — a system of internal training and mentoring operating under/ in the Aunite Group corporate ideology. Specially designed unique programs serve to educate all project participants .

Aunite Group client — user, partner or other person who intends to use the platform functionality.

Aunite Group — an automated platform bringing together the best features of cashback services and partnership programs.

Participant — a person using the functional of the Aunite Group platform (user, partner, VIP-partner, business owner or other person directly related to the corporation).

Partner — a user who has paid an entrance fee (one-time, once-only) contribution of \$100. The partner gets access to all the platform privileges, increased cashback, opportunity to participate in the affiliate program.

Partnership program — a form of business cooperation between the company and partners in selling products or providing services It allows partners to reduce the cost of attracting the final buyer. The partnership program regulates payments for certain actions . Access to it can be obtained in your personal account on the Aunite Group website.

Platform — a website and a mobile application of Aunite Group corporation. The platform is currently involved in the work of the following elements: discount system, payment system, training block, account with partner program, all Aunite Group projects.

Privileges — discounts, cashback, exclusive terms, training, support

Referral — a client who was invited to Aunite Group platform with a referral link .

Referrer — an Aunite Group user or partner who shares the referral link .

Status — a level of access to the opportunities and privileges of the Aunite Group platform .

Increase status — an access to additional opportunities and privileges of the Aunite Group platform . You can enhance the status at any stage by paying a fee .

Supplier — Aunite Group partner or an enterprise that offers products and services on Aunite Group platform

The Academy of Beauty and Health — an internal Aunite Group project that allows users to purchase products for beauty and health . The project provides the highest internal cashback percentage in the Aunite Group.

User — a starting status of the user who gets free registration on the Aunite Group website . Users have reduced-rate access to platform privileges as well as a referral link where new members can be registered .

VIP-Club. Investments. Property — a crowdfunding platform for joint investment in a “built-up” or “under construction” real estate. It implemented on the basis of consumer cooperation . An effective way of investing in the Russian Federation and coastal areas real estate (Sochi).

The Cashback distribution system — the Aunite Group distribution system for the cashback go to the platform . The size of the cashback interest to each participant depends on size of the cashback discount set by the partner enterprise and on the participant's status (user, partner, VIP partner). Specific levels and percentages of distribution are indicated in the personal account on the Aunite Group website .

The Aunite Group Corporation — a joint group of legal entities/persons who are members/being longing to the Aunite Group.

VIP Partner — a partner who paid an additional entrance fee (one-time,once-only) contribution of \$800. VIP Partner gets access to the max level of platform privileges, increased cashback, exclusive training and support programs, opportunity to participate in the VIP partner program.

PLATFORM

Aunite Group is an automated platform bringing together the best features of cashback services and partnership programs.

In 2014, a small group of like-minded people set an ambitious goal to make the life of consumers better and easier by providing them with the best quality goods and services at wholesale prices. The company is based on the idea of uniting people to jointly solve issues related to saving the family budget. As a result, the new corporation was established as Aunite Group. The website was launched.

aunite.com

It gradually began to be filled with suppliers providing privileges and users who use these privileges. Over three years, more than 70,000 partners have rallied around this idea. Over 700,000 users and over 12,000 enterprises have become Aunite Group partners and agreed to provide discounts and special offers for participants. For ease of use, a mobile application was developed and launched.

The multi-level affiliate program demonstrated a particularly effective development, which made it possible to develop the platform with a minimum advertising budget in 250 cities of Russia and CIS countries.

New technological trends require new approaches to business development.

For 3 years, our technology has

proven its effectiveness. In fact, the first stage of company development has passed. Aunite Group is not a start-up and it's ready to develop business in other countries.

The corporation transfers all internal payments to the blockchain using internal currency called AUNIT. This is a system of mutual settlements that allows to increase the level of transparency and financial security of all registered users, to avoid system centralization and users dependency on the corporation, to accelerate development and to increase the turnover of enterprises that joined the platform.



PROBLEMS

- 1 A consumer wants to save money while business wants to make it. In this case, the consumer and business interests are in opposition to each other. The consumers strive for purchasing goods at profitable prices (to pay less), but businesses strive to increase profits, reduce costs and to gain a competitive edge. The existing cashback services and joint purchase services partially solve this problem. But they offer only a compromise between the consumer wishes and the business interests, although modern technologies allow both sides to give much more than just discounts and new customers.
- 2 At the moment, there is no cashback service among the market leaders, which would give an opportunity not only to save money on purchases, but also to earn on a multilevel referral system. The number of the system participants is not in direct correlation with the capabilities and benefits of the participants themselves. The number of users is always directly related only to the benefits of the service itself, not its customers.
- 3 Most of the existing cashback services focus on the online stores. It limits users and the offline business in obtaining the benefits.
- 4 Currently, many partner programs are associated with the network business. MLM-companies have compromised themselves by unscrupulous typical behavior in this market: the use of aggressive marketing, intrusive advertising, the supply of poor-quality and non-certified goods. At the same time, some reasonable methods and effective promotion mechanisms successfully working in MLM companies have been discredited. As a result, consumers abandoned really profitable offers, and enterprising people ignored the opportunity to earn on partner and referral programs.
- 5 Low level of client orientation. Cashback services are essentially intermediaries between business and customers. Such services do not take into account the interests of both parties and they give preference to a business with a larger cashback percentage.
- 6 A business that wants to satisfy the demand for cashback from customers, instead of bonus and loyalty programs, lacks effective tools providing this demand and attracting new customers.
- 7 High marketing costs force the business to inflate prices for goods and services. The number of intermediaries involved in each sale makes prices even less affordable. Modern technologies that attract new customers with minimal costs are used rarely and inefficiently. Despite the development of the digital economy, the technological capabilities are not used.

SOLUTION

What is Aunite Group?

Aunite Group is an automated platform bringing together the best features of cashback services and partnership programs. At the moment platform already allows solving many of the problems. The blockchain technology will allow the platform to be brought to a new level, to meet new challenges and make the existing solution even more effective.

What is Aunite Group?

One of the largest cashback services in Russia:

- ◆ More than 12,000 organizations provide discounts to platform users;
- ◆ Cashback in 12,000+ offline stores in Russia and CIS countries;
- ◆ Cashback in 700+ online stores;
- ◆ Best offers on cellular services, insurance, tourism and legal services;
- ◆ Payments for all kinds of merchandise and services via an internal digital wallet;
- ◆ Rewards for participation in our projects: Corporate University, Beauty Academy and Real Estate Purchase Crowdfunding Platform;
- ◆ Rewards for participation in partners programs and status upgrades;
- ◆ Issuing of co-brand cards in collaboration with Alfa-Bank.

Unique affiliate program

- ◆ Ability to earn on connecting referrals and receive a percentage of their purchases;
- ◆ Opportunity to attract commercial enterprises and earn interest from their turnover;
- ◆ Turn key business model, which does not require significant financial investments;
- ◆ The advantage of the partnership and affiliate programs that work as a multilevel recommendation system includes 9 levels of accruals allocation.

PRIVILEGES FOR PARTICIPANTS

1 A demanded and time proven product.

Aunite Group is not a startup business raising funds to finance an idea. This is a mature business which an easily scalable digital product. More than 750 000 users in Russia and CIS countries in more than 250 cities have already evaluated the product on its merits.

2 A mature business with volume \$8.3 mln.

Business record of the company has already marked 4 years. During this time, it has made a great progress: in 2017, its volume made \$8.3 mln and increment in profit made 280%.

3 Business is 100% legal.

The company fully complies with the legislation of Russia and CIS countries. Consumer cooperation is maintained on the state level. Our partners include the trade unions of the state entities, public service and many other entities. The company is a member of the Russian Industrial and Commercial Chamber. Public officials and personnel of the state entities, among others, are using the benefits of the company's discount system. The Federal Intellectual Property, Patents, and Trademarks Agency of Russia registered the Aunite Group Logo and trademark. When entering markets of other states, we make sure to set a legally protected platform to run a business and let ordinary people use it.

4 The possibility to pay for goods and services with the internal coin AUNITE.

Our partners already include over 12 000 vendors in Russia and throughout the world. Many of them accept AUNITE as the bonus payment method.

5 The possibility to get AU as the cashback for your regular purchases.

Boost your capital as you simply make your regular purchases on the Aunite Group platform. We'll credit AUNITE as the cashback on each purchase of yours and your friends (acquaintance and relatives) to your personal account on the unite Group website.

6 Bonuses up to 30% on receipt of tokens.

Upgrade your status on the unite Group platform and receive up to 30% of tokens as your bonus. Check carefully: the discount is getting lower at each next stage.

7 The multilevel partnership and Bounty programs.

Recommend our project to other users of the casback service and receive extra profit within the 9 levels' partnership program on each purchase made by your referrals!

How it works

For consumers:

- 1 Consumer registers free-of-charge in the system and gets access to all valid discounts, promotions and offers.
- 2 After registration, the customer has the opportunity to send a referral link to friends. Friends will also be able to make profitable purchases if register via that referral link.
- 3 The consumer receives percentage cashback of all purchases carried out by referrals and also to those to whom they submitted their referral link.
- 4 You can pay more than 20 000 kinds of goods and services (state duty, credits, cellular service, TV, Internet, fines, withdrawal to plastic cards, to the account of any bank, etc.), pay for internal projects and upgrade the status within the system using internal currency.
- 5 You can recharge your internal account in any convenient way by simply clicking the button in your account: from card to card, through the card acquiring to the settlement account, through the cryptocurrency transfer to the company's wallet.

For businesses:

- 1 An enterprise registers free of charge on the Aunite Group platform and has access to an ever-growing base of loyal participants.
- 2 After registration, the business offer (goods and services) is placed in a discount system. The percentage cashback paid by the business to the Aunite Group platform is determined by the agreement.
- 3 The enterprises install the Autobonus program. It identifies and maintains a record of participants purchases.
- 4 The enterprise makes the payment in the cash-back amount of all participants purchases specified in the contract.
- 5 The business employee has an opportunity to register new participants. At the same time, all new participants will be registered according to the business level in referral system. The business will get a part of the percentage cashback according to the distribution cashback system when participants make purchases.
- 6 The business is given an opportunity to use paid services with a significant discount:
 - advertising, internet marketing, SMM;
 - placement on the platform resources in the section of special offers (banners, recommendation);
 - participation in Aunite Group projects;
 - creation of websites and mobile applications.

Platform capabilities for consumers and businesses

Consumer:

- ◆ Opportunity not only to acquire a wide variety of goods and services on profitable terms but also to earn on a referral program;
- ◆ Upgrade your system status to the level of Partner or VIP Partner and thereby significantly increase the amount of bonuses received;
- ◆ Access to partner programs in accordance with the status;
- ◆ Payment for goods and services by internal funds at profitable tariffs.

Business:

- ◆ New active customers from around the world in exchange for a reasonable discount;
- ◆ Free application; Autobonus (mobile loyalty program, monetization of its customers);
- ◆ Free placement of products and offers on the site (45,000 users per month);
- ◆ Free placement of offers in a mobile application;
- ◆ Business connected to the system can register users on the referral link and get a cashback part from their purchases and purchases of their friends to the 9th level of recommendations, even if they go to a competitor;
- ◆ Ready-made system of management and motivation of its employees;
- ◆ Process large wholesale orders;
- ◆ Save on advertising.

Thus, the above-described problems of the industry are being solved. The best compromise between the needs of the consumer and the business is achieved. In addition to mutual benefits, both sides obtain more opportunities. Users can participate in the partnership

program and their own Aunite Group projects. Business including offline stores can increase customer flow, access to a huge client base and also earn an income from the referral program. Blockchain provides additional transparency and security.

Based on blockchain technologies

The use of blockchain technologies is one of the most important conditions for the further successful development of the platform in the new technological paradigm .

Server decentralization keeps all the data safe even in cases if one of the server fails .

Absence of any server synchronization difficulties while using a centralized solution .

Resistant to unauthorized access or infiltration by computer hackers . Since the system is decentralized, none hacker is able to cause any damage to the system even if a server gets hacked .

An independent digital system.

TECHNOLOGY STACK

Ethereum

The Token is a standard Ethereum ERC20 token, with an additionally implemented role model, defensive math and functions for sales automation. AutoToken is not used for exchange trading as it is designed to charge AUNIT in the AUNIT system after being tested and debugged. AutoToken is held on the user's balance and remains unchanged until AUNIT gets charged. Once an AUNIT is charged, the AutoToken gets destroyed.



Main Solution.

Graphene

The AUNIT solution is built on the existing blockchain platform Graphene, also known as BitShares 2.0.

Technically this solution inherited all the existing infrastructure and capabilities that are turned off at the initial stage of system development.

The solution is a classic blockchain with a consensus mechanism DPoS that allows achieving high speeds in the field of generating transactions and block creating, as well as high speed of data synchronization.

The Coin

The AUNIT blockchain system uses the coin called AUNIT. It is divided into 105 subunits.

Same as in many other blockchains, the base unit is inherited from BitShares and includes such property as

volume (value) that can be transferred by a note in the blockchain and protected with a public key algorithm that is defined in the elliptic curve secp256k1 used for creating a digital signature.

System’s Elements

Delegates

The work of delegates in the AUNIT network includes collecting transactions, writing those into blocks, signing the blocks and sending the blocks to the network. Delegates receive a reward for their work which is determined by the network parameter and paid from the “reserve pool”.

Vote

All elements of the system are selected and chosen by voting. Coin holders can take part in voting for a delegate or a member of the committee or for a committee member’s proposal. Also, coin holders have the opportunity to transfer the right to vote to another coin holder.

Committee

The Committee is the administrative authority of the AUNIT network. The Committee can propose changes or additions, for example, change the block generation speed, the rewards for delegates, and so on.

Architecture

Data storage

The AUNIT data store is a chain of blocks assembled one by one .

Each full node in the AUNIT blockchain stores a complete copy of the chain of blocks, can verify the correctness of all the records and release new blocks .

Each block consists of

- the previous block's index;
- date and time;
- hidden key hash;
- previous block key;
- a set of transactions;
- block producer's signature .

P2P network

The blockchain database is distributed all over the world through a peer-to-peer network .

The network consists of open and private nodes, as well as seed nodes that are used for connecting to the p2p network . Anyone can connect to any known node and synchronize the data to the blockchain .

Once the node has synchronized the data through the p2p network, it starts accepting newly created blocks and helps other nodes get them to synchronize the network around the world .

In order to achieve minimum network latencies, it's recommended that 2 nodes located at different geographical points in the world have a ping duration of not more than 250 milliseconds to each other .

In order to minimize the delays each node sends the data to all other nodes to which it is connected as soon as it receives and checks the data .

Permanent Transaction

How to determine when the block becomes irreversible:

Take the number of delegates N and the last blocks that they signed . The irreversibility of the block determined by the number of blocks that follow it . If the number of blocks is greater than or equal to 66% of N then the block becomes irreversible. If we only have 17 delegates and a 3-second interval of block confirmation then, on average, it takes 34 seconds.

If we have 101 delegates and a 3-second block confirmation interval, then on the average it'll take 3.3 minutes to make the block irreversible .

Understanding this metric helps to avoid misunderstanding in the case of network problems and desynchronization of delegates .

Accepting transactions until final confirmation brings additional risks for the user who works with them .

Transactions

Inherited the structure from BitShares, blockchain AUNIT has a concept of "operation".

An operation can be called:

- internal currency transaction;
- voting for the delegate;
- voting for a committee member; etc.

After defining the operations, a "transaction list" gets created and based on that list a "transaction" is created.

Transaction includes:

- expiration date;
- the block number index;
- the block prefix index;
- set of extensions;
- a set of signatures for each operation .

Consensus Mechanism

Consensus is the mechanism by which a group of people consistently chooses one rational action. The process of consensual decision-making means that all participants come to a single decision regardless of the fact that this decision may be not the preferred option for each of them separately. Bitcoin was one of the first systems to apply the method of decentralized consensus based on network technologies and peer-to-peer networks in order to more effectively conduct the assets transfer by the electronic means. The structure proof-of-work that strengthens and supports Bitcoin is a way to make people, who often cannot trust each other, act in the interests of all members of the network.

For finding the effective solution in the process of distributed consensual decision making AUNIT uses Delegated Proof-of-Stake (DPOS) inherited from BitShares. DPOS is an attempt to solve the problems of the Bitcoin system proof-of-work and the Peercoin system and NXT proof-of-stake. In order to compensate the negative effect of centralization, the so-called “technological democracy” layer is applied.

Historically, this technology is still called delegated proof-of-stake, even though those who were called “delegates” in BitShares 1.0 are now called “witnesses.”

In DPOS, a group of N witnesses (previously called delegates) signs the blocks and receives votes from network users with each carried out transaction. Thanks to decentralized voting, DPOS is more democratic than other similar systems. Instead of a complete eliminating the need for trust, DPOS has built-in security measures to ensure that those who are trusted to sign the blocks on behalf of the entire network do so faithfully and fairly.

Additionally, each signed block must have a confirmation that the block before it was signed by a trusted node. DPOS eliminates the need to wait until a certain number of untrusted nodes checks the transaction before it can get confirmed.

This reduces the need for confirmation and increases the speed of transactions. With intentional trust the most reliable of those who can sign the block in the opinion of the network, there is no need to artificially slow down the process of signing the blocks. DPOS allows you to include much more transactions into the block than the proof-of-work and proof-of-stake system.

Centralization is still inevitable in the delegated system of proof-of-stake however this is a controlled process. Unlike other methods of strengthening the network of cryptocurrencies, in the DPOS system each client can decide who should be trusted. Thus, the concentration of trust in those who have more resources is avoided. DPOS gives the network some of the main advantages of centralization while maintaining the necessary level of decentralization. In addition, as soon as the witness receives approval from shareholders and joins the group N of the most active witnesses and the witness is chosen for active participation in the block production process. So, his strength becomes equal to all other active witnesses. The system is controlled by the process of fair elections and as a result anyone can become a delegated representative (witness) of the users' majority.

It should be noted that the recommended confirmation in DPOS is 1–2 blocks against six blocks from Bitcoin.

DPOS is much more secure from forks for the following reasons:

When a fork appears, it is likely that all witnesses have seen and processed your transaction. As a consequence, no alternative transaction can be transferred and the next witness will most likely include your transaction. Witnesses receive much more trust than miners.

With the DPOS regular work the participation of witness is 100%. If the participation is less than 100% it is often just because the witness left offline and did not generate the block and not because he generated the fork.

MARKET

CASHBACK SERVICES MARKET OVERVIEW

According to Cashback Industry Report¹, the world's cashback market reached \$80 billion in 2015. RetailMeNot's study “The State of Cash Back Offers²” showed that more than a third of the 1,000 service users would make purchases in a new store if it offered a cashback service.

In the US cashback services have already become an essential life part for an average consumer . One year savings can reach \$1,000 or even more. Forbes’s author Rob Berger in his article on cards with cashback published in 2016 wrote that for two years the amount of his cash back on the Citi Double Cash Card was \$3,404.36 .³



¹ 2015 Cashback Industry Report



² The State of Cash Back Offers

³ The Best Cash Back Credit Cards (According To Consumer Reports)



The world leaders in this industry are the following cashback services (sales values of the year 2014):

• US:


-  Market America (sales — \$649 million),
-  RetailMeNot (\$264.7 million);

-  Shopathome.com (\$75.9 million),
-  Swagbucks (\$30 million);




• United Kingdom:

-  Quidco (\$1.22 billion)
-  TopCashback;




• Japan:

-  Rakuten (\$5.66 billion);


• India:

-  Flipkart (\$4 billion),
-  Snapdeal (\$2 billion),
-  Jabong (\$127 million);




• South Korea:

-  OK Cashbag (\$1.54 billion),
-  Coupang (\$320.9 million),
-  Wemakeprice (\$169.7 million);

• Singapore:

-  Lazada (\$384 million);


• Europe:

-  Germany — Ladenzeile (\$181.5 million),
-  Spain — Beruby (\$22 million),
-  France — iGraal (\$15 million);

• Latin America:

-  Linio (\$139.2 million);

• China:

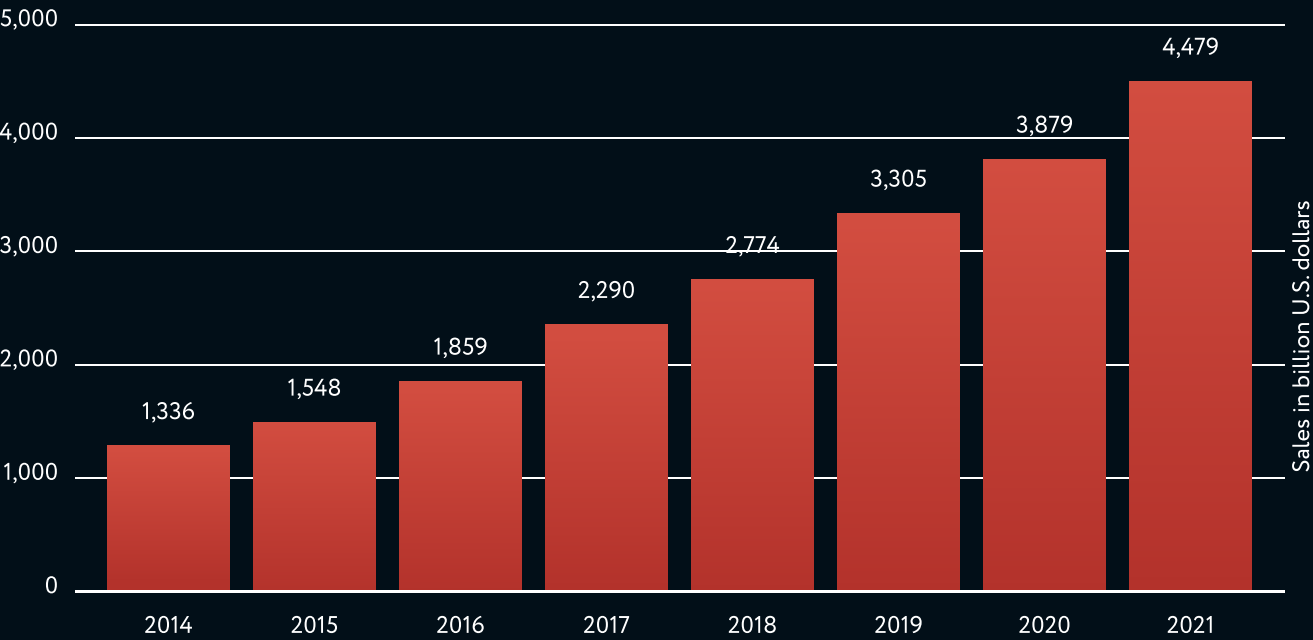
-  VIP.com (\$3.77 billion),
-  Geihui.com (\$57.6 million)⁴.

⁴ Cashback Industry: Where's the Money?

Russian credit institutions was 211,374. In 2016 those numbers grew by 16%. In 2016, 19.6 million people made at least one payment Internet transaction every month and 8.9 million people used a bank card for that .

Over the past 10 years due to e-commerce market fast growth, the cashback went beyond the banking sector and formed a separate business . Cashback services are increasingly popular nowadays .

According to Statista .com in 2016 the global e-commerce retail sales market earned \$1.86 trillion and will reach \$4.479 trillion by 2021 . The growth of the e-commerce market stimulates the development of the cashback industry all over the world. In Russia, the e-commerce market changes have a significant impact on cashback services market.

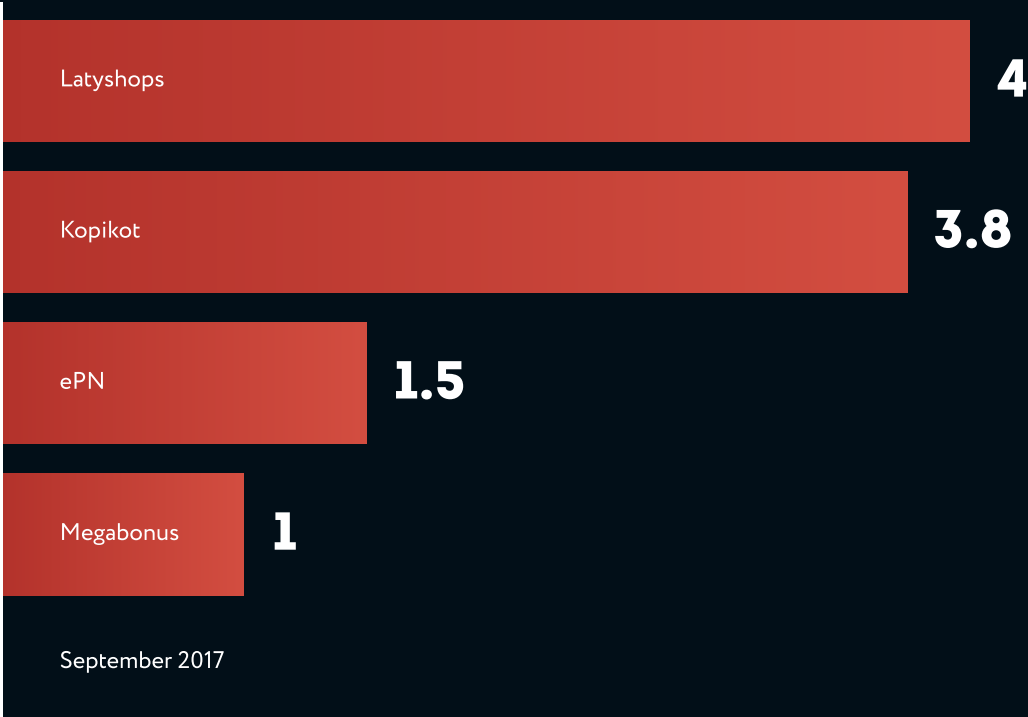


⁵ Retail e-commerce sales worldwide from 2014 to 2021 (in billion U.S. dollars)

According to the Russian Association of Internet Trade Companies (AITC), the volume of e-commerce market grew by 22% in the first half of 2017 in Russia and earned 500 billion rubles . At the moment the market continues its growth . The Russian Association of Internet Trade Companies forecasts the growth of the market volume to more than 1.1 trillion rubles by the end of 2017. Thus, based on AITC’s data, the Internet trade in goods and services is 36% of the digital economy in Russia . With the growth of the e-commerce market the number of cashback users in Russia increases by almost 500,000 each month .

There are about a hundred cashback services today . By the number of customers, sales and attendance, the market leaders in 2017 are such cashback services as LetyShops, ePN, Megabonus and Kopikot.

The number of cashback users (in million of people)



LetyShops’s network of partners consists of 1,091 stores, generates a turnover of \$20 million USD monthly . Megabonus .com generates a turnover of \$17 million USD to its partners (160 stores). About 1.5 million of goods are sold via LetyShops’s cashback service every month. 1.35 million of goods are sold through Megabonus.com monthly. About 100,000 of active users of this service make up to 7 purchases per month through the Internet . Depending on the conditions of the store up to 40% of a purchase amount can be returned back to a customer. For example, the most active users of Megabonus.com make up to 1,000 purchases per year and receive up to \$100,000 USD cashback.

⁶ Internet sales market research in Russia. Results of the first half of 2017

At first, the cashback business faced preconceived notion in the e-commerce market . In 2014 when the Japanese company Rakuten announced the purchase of the cashback service Ebates.com, the value of its shares fell by 4% and analysts predicted a business failure . Nevertheless, time has demonstrated that experts can also be wrong . By the end of the Q2 of 2015 purchases through Ebates .com were made for over \$1 million USD . By the mid of 2017 these figures doubled and achieved \$2.32 million USD.

All of the aforesaid indicates that the world and Russian cashback services markets offer very attractive prospects. Given that the Aunite Group platform is not a simple cashback service but it also combines together with the affiliate programs. Aunite Group demonstrates its competitive advantages in comparing with existing Russian market leaders .

Russian cashback services

	LetyShops	Kopikot	ePN Cashback	MegaBonus	Aunite Group
Registered customers	4 million	3.8 million	1.5 million	1 million	more than 600,000
Store Quantity	1,156	1,256	19	334	12,650
Sign-up bonus	Promo Codes (Lety codes) A 7 day free Premium account is offered at registration	Bonus at registration is 100 rubles	Promo Code for cashback at Ali-Express in EPN Cashback	No	Bonuses at registration
Affiliate Programs	Yes	200 rubles for every registered customer who will get 40 rubles cashback	10% from the cashback sum from an invited by you customer	You'll get a 50% cashback from each invited by you customer during 6 months	Up to 90% of each cashback based on the 9 levels of affiliate program for life
Withdrawal	PayPal, QIWI wallet, WebMoney, Visa/MasterCard, Cell phone, Yandex Money	PayPal, WebMoney, Visa/MasterCard, Cell phone, Yandex Money	PayPal, QIWI wallet, WebMoney, Visa/MasterCard, Cell phone, Yandex Money	PayPal, QIWI wallet, WebMoney, Visa/MasterCard, Cell phone, Yandex Money	PayPal, QIWI wallet, WebMoney, Visa/MasterCard, Cell phone, Yandex Money
Minimum withdrawal amount	From 500 ₺	From 500 ₺	From \$0,2 USD	From \$1,5 USD	From 1 ₺

International Cashback Services

	eBates .com	ExtraBux	TopCashback	ShopAtHome	Aunite Group
Sto r e Quantity	1,800	2,500	3,500	3,284	12,650
Sign-up bonus	\$10 Bonus at registration	\$5 Bonus at registration	No	\$5 Bonus at the purchase for more than \$150	Yes
Withdrawal	PayPal, Check	PayPal, Check	Amazon Gift Card, American Express, PayPal, Bank account	PayPal, Check	PayPal, QIWI wallet, WebMoney, Visa/MasterCard, Cell phone, Yandex Money
Minimum withdrawal amount	From \$5,01 USD	From \$10 USD	From \$0,01 USD	From \$20 USD	From 1 ₺

SWOT ANALYSIS

Strong and weak elements of the platform are represented in the table below including internal and external environments .

Internal Environment

- ◆ Multilevel Affiliate Program.
- ◆ Affiliate’s base and their stores.
- ◆ Cooperation with offline stores.
- ◆ The absence of investments for for company’s marketing .
- ◆ Website, weekly newsletters and SMM need to get updated and become regular .
- ◆ Low speed of attracting new affiliates and stores.

External Environment

- ◆ E-commerce market growth
- ◆ High potential of customers who use cash - back services .
- ◆ Main market leaders have a stable linear programme .
- ◆ Low awareness of the audience about the service’s existence.
- ◆ Small affiliate network in comparison with the market leaders .
- ◆ 2 . Small chain stores
- ◆ 3 . The company used to work as an MLM compa - ny in the past .
- ◆ 4 .Low brand awareness in the market .
- ◆ 5 .Competition in the market .
- ◆ 6 . The presence of other federal companies .

ADVANTAGES ON THE CASHBACK SERVICE MARKETS

Competitive analysis allows us to define the three main advantages that Aunite Group has over its main competitors.

1. Multilevel recommendation system

All services from the top-10 list use a single level recommendation system. Unlike others, our affiliate system allows for broader and more lucrative possibilities for purchases. You can earn from recommendations continuously when cashback is being distributed across 9 levels (example: you invite a friend, they invite several of their friends,

who also invite their friends). You are rewarded for every purchase made by those who have received the recommendation. This is a key feature that distinguishes Aunite Group from leading recommendation systems of the biggest cashback platforms and retailers of goods and services.

2. Cashback in offline business

The top 10 cashback services in the world offer cashback only in online stores. All of them are usually partnered with the same stores, the only thing that differs is the size of the cashback. Our service has the largest percentage cashback for all of the biggest stores presented on our platform.

We decided to include offline businesses as well since it brings together a large amount of stores

and service providers in Russia. There are more than 12,000 offline stores in our portfolio, located in various regions of the country and Russia's "near abroad". We have also created a mobile app for offline stores called AutoBonus, which lets them provide discounts for clients in the form of cashback instead of a regular discount.

3. Internal payment unit. Aunit Token

To date none of the cashback platforms offers the option to pay for purchases using internal currencies on the platform itself. More than 20,000 types of goods and services are available, such as: mobile networks, home internet, TV, state taxes, virtual games, bank card transactions, recharg-

ing digital wallets, insurance, tourism and others. Costs saved and bonuses acquired from purchases, as well as purchases made from referral links, can be used to purchase more goods, pay bills, increase one's status within the system or pay for goods, offered through Aunite Group projects.

BLOCKCHAIN-BASED CASHBACK SERVICE MARKET REVIEW

An analysis of blockchain-based cashback platforms revealed, that there are not many projects of this kind that work with rebates . All of them are currently in the development stage (and some are only ideas waiting for investors). Mostly, cashback programs are being implemented into blockchain-based payment systems, built on the infrastructure of VISA or other PS . Cashback earned by clients of such systems can usually be used only for internal purchases .

Another type of platform offering crypto cashback is niche platform s. They offer services in a selected field: car insurance, tourism and so on.

There are two complex platforms - trading platforms with their own payment systems built on blockchain and using internal tokens that are traded on stock exchanges: Bittle and Pluscoin. They are both Russian startups. Both are either not ready yet (Bittle functions as a test version) or implemented only as mobile applications (like DS PLUS, which does not offer anything of value).

Existing solutions have a number of serious flaws:

- ◆ The amount of partners in most project is too insignificant: 1,500 stores is not much in the context of a global market .
- ◆ Narrow focus: the desire to take a certain room in the market is understandable from the service provider's point of view, but ultimately the end user nowadays prefers to be able to access a wide range of service through a single platform .
- ◆ The business model of cashback platforms does not include growth through old users inviting new users . Due to this such platforms can't provide an increase in income to their users .
- ◆ Profit is usually miniscule. Cashback programs that return 1–2% to the buyer can not attract a large amount of users .
- ◆ Only online stores are presented .
- ◆ Most projects are startups that are still building partnerships and acquiring users, which can lead to cash gaps and unstable work of the entire system.
- ◆ Most teams that create such platforms are newcomers to the field of client loyalty and to this business in general . They are yet to learn trends and build up an effective system, which requires months of hard work and analytical effort .
- ◆ The use of their own cryptocurrency in such platforms is usually caused by certain architectural specifications of the blockchain-based system, and is not justified from their clients' point of view.
- ◆ Existing cashback platforms are monofunctional and do not provide additional services or bonus programmes to their customers (even though Pluscoin has the "invite a friend" programme and a lottery).

ADVANTAGES ON THE BLOCKCHAIN-BASED CASHBACK PLATFORM MARKET

- ◆ A relatively large and growing number of active affiliates, online and offline stores and various services suppliers:
 - More than 12,000 organizations provide discounts for the platform users;
 - Cashback in 12,000+ offline stores in Russia and CIS countries;
 - Cashback in 700+ online stores.
- ◆ A wide range of goods and services: Aunite Group does not limit itself to only one portion of the market, you can find nearly any goods and services on the platform — from grocery to insurance, from tourism to car washes.
- ◆ The platform has the unique feature of referral cashback — a loyalty programme consisting of 9 levels. Each level guarantees the user an increase in cashback and bonuses from purchases made by referrals.
- ◆ Aunite Group cashback can be as high as 90% of what the platform receives, depending on the size of the cashback set by the supplier, and the status of the user (user, affiliate user, partner, VIP partner).
- ◆ Currently there are about 650,000 users registered on the platform and making use of cashback, discounts on goods and services and other bonuses. Among them there are more than 70,000 members of the Aunite Group, who have the access to additional services and a higher cashback rate. The platform has been functioning smoothly for over 3 years which means that it is a successful and time-proven business. The platform is financially stable and cash gap-proof due to the large number of active users, good trade turnover and a smart monetization system.
- ◆ Aunite Group was created in 2014 by specialists in the client loyalty sector, and its goal is to provide high quality services and goods on bulk prices. Since then the project has grown and many new specialists and experts have joined the development team. The large number of active users provides the team with enough information and statistics, based on which a successful development strategy can be built.
- ◆ The integration of blockchain into the system will allow for transparent transactions, which will boost trust in the project. Our own cryptocurrency will simplify the fiscal relations between businesses, users and the platform.
- ◆ Besides receiving cashback, users and partners of Aunite Group have access to many discounts and the company's own projects. Users can also make use of training programs that were developed in order to help them increase their income in the system. Every member of the Club can build their own business, while we provide free tools for advertising. Users also have access to corporate mobile services (which also includes cashback), beauty and health programmes, real estate investment projects and mobile applications for Android and iOS.

ICO

Presale starts on **January 25th, 2018.**

ICO will consist of 5 stages,
including Pre-ICO.

TOKENS AND THE PLATFORM'S INTERNAL CURRENCY

85,982,639 AutoToken tokens will be emitted . Token will be created gradually, as the sales proceed. The tokens price will be equal to \$1. The company also plans to emit **859,826,390** units of the internal currency called AUNIT. After the end of the ICO (Q2 2018) token holders will be able to exchange AutoToken for AUNIT at the rate

1 AutoToken = 10 AUNIT

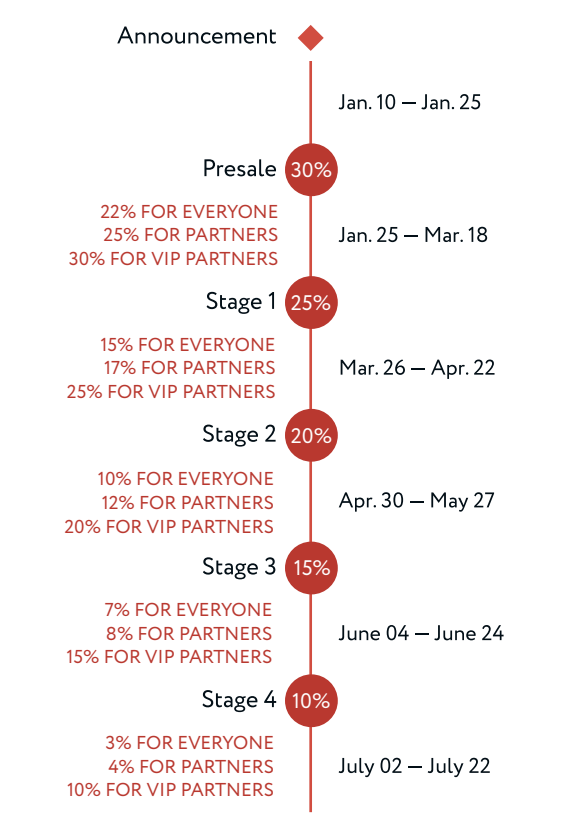
TOKEN DISTRIBUTION

The company plans to sell 70% of its tokens . The rest will be spread between the participants of the bounty campaign, the project’s team and advisors.



BONUSES AND BOUNTY

Bonuses are discounted prices at which AutoToken can be purchased . There will be a separate discount on tokens at each stage of the sale . Two types of discounts will be used: discounts for Partners of Aunite Group and discounts for the rest of the buyers .



The AutoToken distribution diagram indicates that 15% of the tokens are planned to be distributed among the campaign participants . The Aunite Group project with a multi-level partner network involves the use of two approaches in AutoTokens distribution over bounty campaign:

- traditional bounty is the distribution of a certain percentage of the total number of sold tokens for performing certain actions;
- referral bounty is a program only Aunite Group partners and VIP partners can participate (see Glossary). To become an Aunite Group partner you need to register on the company's website and pay the appropriate status .

Within the traditional bounty program, 3% of the total number released tokens will be allocated . In case of reaching the hard cap it will be 2.1% of the total number sold tokens and will be distributed among the campaign participants in accordance with the rules that will be published later .

Within the referral bounty program, 12% of the total number emitted tokens will be distributed among Aunite Group participants with statuses Partner and VIP partner . A large percentage is due to the fact that tokens will be distributed throughout the Aunite Group referral network where more than 70,000 people are currently engaged .

Referral Bounty Program Terms

The referral bounty is a reward program for recommending the tokens purchases during ICO and Pre-ICO . Only Aunite Group Corporation's partners and VIP partners (see Glossary) can participate in the program. To become an Aunite Group partner you need to register on the company's website and pay the appropriate status .

Partners of Aunite Group receive additional benefits:

- ◆ Bigger discounts depending on the current stage of the ICO:
 - **Stage 1 (Pre-ICO)** 22% for everyone, 25% for Partners, 30% for VIP Partners;
 - **Stage 2 (ICO)** 15% for everyone, 17% for Partners, 20% for VIP Partners;
 - **Stage 3 (ICO)** 10% for everyone, 12% for Partners, 20% for VIP Partners;
 - **Stage 4 (ICO)** 7% for everyone, 8% for Partners, 15% for VIP Partners;
 - **Stage 5 (ICO)** 3% for everyone, 4% for Partners, 10% for VIP Partners .
- ◆ Receiving additional bonuses via the partnership programme for inviting new partners (personal and group registrations alike). Rewards are calculated according to the terms of the partnership programme . 95% of the reward is being used to pay for work done + privileges (discounts, cashback, courses, support, and everything else that applies).

- ◆ Bounty campaign (runs during the whole period of the ICO) Terms of participation: Only Partners and VIP Partners of Aunite Group who have purchased tokens for the minimum amount of \$1000 can participate . Rewards are distributed for each token bought, as per the table below:

Stage	1	2	3	4	5	6	7	8	9
Partner (%)	28.5	13.5	13.5	13.5	5.5	5.5	-	-	-
VIP Partner (%)	30	15	15	15	7	7	6	2.5	2.5



FUNDS DISTRIBUTION

Fund, acquired during the ICO will be allocated in the following fashion:

58%

of the funds will be spent on the development of the payment system, which includes:

- implementing internal payment solutions within the AUNIT system;
- opening our own bank (NSCA);
- opening branches of the bank in other countries;
- implementing the option to make payments inside the system using any cryptocurrency.

32%

of the funds will be spent on marketing. This includes:

- market analysis, media research;
- development of marketing strategy for the expansion to foreign markets;
- rework of current positioning and all marketing tools, including the website and landings;
- creation of new marketing tools;
- all marketing budgets (internet, television, radio);
- consulting, PR agency fees.

10%

of the acquired funds will be spent on technological development and support of the platform. This includes:

- development of subprojects using modern technologies;
- staff expansion, creation of additional highly skilled work teams;
- further training for specialists, technical consultations;
- development and support of the whole system and separate subprojects based on various modern technologies, including clusterization, scaling, blockchain and others;
- purchase of modern, high-performance hardware and costs associated with maintenance, modernization and servicing;
- workplace setup (offices, office hardware and software).

PROGNOSIS

Main goals for the following 4 years:



Implement a payment service operating with leading cryptocurrencies through the Aunite Group platform, which can be used to purchase goods and services around the world;



Increase the number of users from 600,000 to 60,000,000;



Expand our supplier base from 12,000 to 1,200,000;



Increase trade turnover by 1,000 times;



Open 1,500 offices. Currently there are 150 offices located mainly in the Russian Federation;



Scale the company's operations to include all advanced countries;



Develop and grow the service to the point where it is internationally recognized and easy to use.



Implement a system for payment for goods and services through Autobonus using AUNIT;

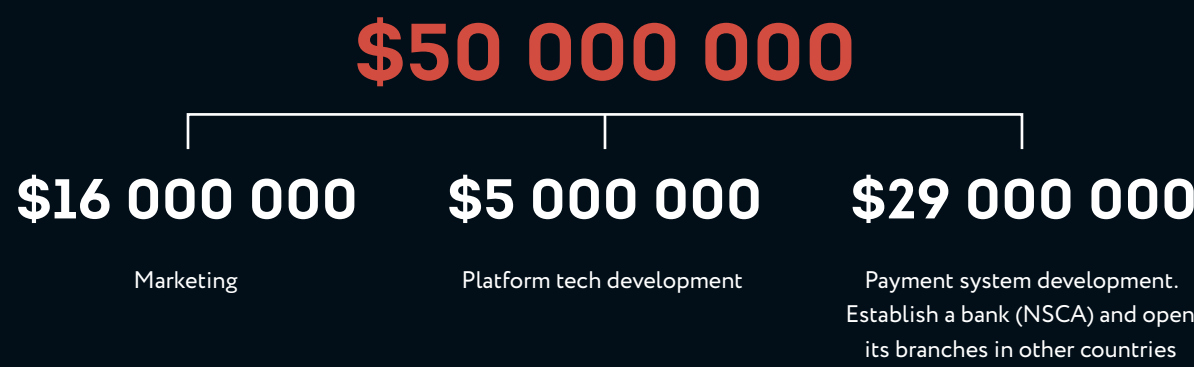


Develop the system so that all bonuses and privileges can be used only through AUNIT;



Opening our own bank (NSCA).

In case the project succeeds in acquiring the desired funding, the funds will be allocated as follows .



Currently the corporation is experiencing steady turnover growth — around 280% per year. It is important to note, that Aunite Group does not invest especially large sums of money into marketing campaigns . This lets us predict that a big marketing budget and a well done marketing strategy will let the company attract many more new users and partners and spread to many other countries .

Firstly the company plans to expand its network of customers (users and business - es alike) and increase the average cost of purchase. Currently there are more than 600,000 users registered in the system, the annual turnover of the corporation equals \$8,3 million USD.

ROADMAP



ICO PARTNERS

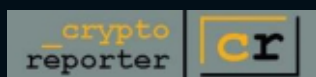


Law & Trust International company is represented in all areas of law on Russian and global markets. It offers a wide range of services for registration and support of business, accounting and auditing, certification, registration of real property documents and many other services. Offshore business registration. Support for more than 2800 companies.

Business record of the company is over 12 years and based on the strict quality control, protection of data and due process of law. An individual approach to each customer.



i-Link company is a highly competent IT team. Its direction is to carry out a multi-faceted approach to the resolution of customers' tasks with the help of advanced modern technology and tools. i-Link is developing unparalleled projects to solve issues of their clients, launching, implementing, supporting and improving existing infrastructure technologies. The result of i-Link's performance is delivering a better reliability, controllability and security level to the information infrastructure of customers.



Crypto Reporter is the online magazine devoted to the digital currency and blockchain. This media will familiarize you with news of the industry, market research and reviews of ICOs from the leading experts. The magazine has been published since September 2017.



O2O is the company which facilitates business to recruit new customers and increases the average pay bill of a customer with the help of stationary Internet spots via the Wi-Fi technology. Cooperation with O2O will allow Aunite Group to implement the innovative technology and enable partners of the discount system use the equipment of O2O company in Russia and beyond. In its turn, O2O will benefit through entering into Russian and CIS market whereas Aunite Group will find new locations and develop its platform in the Asian market and Korea in particular.



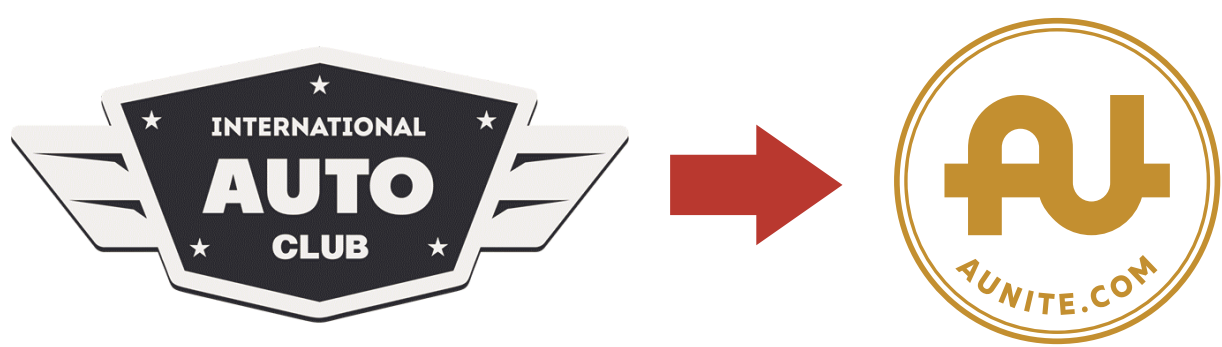
VD Pay is the company uniting the best known and most demanded global payment methods: via mobile phone, online shots, WeChat pay, Alipay, QQ codes and many other methods! Cooperation with Aunite Group allows VD Pay to expand the geo of new systems for connection in Russia and CIS. For Aunite Group, it is the way to scale out its activity and provide the settlement options for users of its system with Aunit internal coin on the Asian market.

REBRANDING

Originally, «**International Auto Club**» brand denoted the discount system for car owners. That's how it explains the project's name. However, very soon after that, founders of the company realized that interests of the audience include more than just a car theme. Therefore, the company got to offer discounts on a wide range of goods and services. The system embraced more than 12 000 vendors including the largest Russian and global companies. Besides, along with that, the company set to develop the directions on investing, health and beauty, joint purchases and many other things. As the company is turning to the global level and launching the blockchain, the time for changes has come and International Auto Club is going to take a rebranding.

The international corporation **Aunite** is the new face of a well known AutoClub. Aunite is the joint brand that will unite all main projects of the International Auto Club. The underlying symbol of the united brand is AUNIT – the corporation 's internal currency— is the symbol of infinite opportunities and union.

The rebranding will take place in 3-4 quarters of 2018.



TEAM



Evgeny Schelkonogov
CEO

- Entrepreneur, startupper, investor;
- More than 18 years of entrepreneurial experience in the spheres of auto business, construction, insurance, production, catering and IT.



Nikita Nikitin
Head of Aunite Group Vice Chairman

- Administration Office Head;
- 8 years of management experience.



Maksim Levashov
Internet Marketing Specialist

- Internet Marketing Specialist with more than 8-year experience;
- Advertising, landing page development and web analytics specialist;
- Yandex.Direct, Google Adwords and Google Analytics Certified specialist;
- Developed and launched from scratch websites for more than 20 businesses;
- Set up and launched ad campaigns for more than 100 customers;
- In 2010, he founded his own Internet marketing agency.



Yuri Kolpakov
Head of Aunite Group Beauty and Health Academy

- Psychophysiologist, certified Gestalt therapist EAGT, medical psychologist;
- Head of Psychophysiology Center, Psychology and Speech Correction "Alpha";
- Author of training seminars "The adaptation of Electroencephalography studies" for doctors, psychologist and speech therapists;
- More than 5-year experience in the neurological clinic;
- More than 8-year experience of working with children with a delay of psycho-speech development;
- Specializes in children and adolescents psychotherapy.



Timur Akhmedjanov
I-Link CEO, WorldSkill International, Agency for Strategic Initiatives and Cyber Russia expert



Pavel Eliseev
Marketing Specialist

- More than 10 years of experience;
- Master's Degree in Business Administration and Marketing.



Vitali Maldashov
Aunite Group Global Business Development

- Bachelor's degree of the Baruch School of Business (City University of New York) in audit and finance. A Master's degree of the University of La Laguna, Spain. in conference interpreting
- Business record:
PricewaterhouseCoopers (financial audit)
Clock business (sales/management)
English First (a business English tutor)
Freelance market (translator, consultant, event organizer)
Crypto-reporter.com (editor/partner)
- Speaks English, Russian, Spanish, Polish



Sergey Sukhanov
Blockchain developer, WorldSkill International, Agency for Strategic Initiatives and Cyber Russia expert

ADVISORS



Armen Gevorkyan

Successful experience in the financial markets since 2009. Founder of the International Cryptotrading Academy "Super Margin". A professional trader, financial manager, analyst, coach, consultant, and trading mentor, practicing expert in trading systems. Armen is reading lectures at the Higher School of Economics, RANEP, RUDN, Dubna and other universities. He is a speaker at major events dedicated to blockchain technology and crypto trading.



Timur Tazhetdinov

One of the top business speakers in Russia Chicago, USA. One of the top business speakers in Russia and one of the most demanded online sales advisors

Took personal classes on the web marketing from the top US experts such as Frank Kern, Dan Kennedy, Jeff Walker, Timothy Ferriss, Robert Allen, Ryan Dyce, Brendon Burchard, Anthony Robbins

An apprentice and business partner of global leaders of the marketing industry such as Brian Tracy, Robert Allen, Dave Van Hoose, Dustin Mathews and Barbara Stepp.



Alexey Puriy

A blockchain expert and Crypto Reporter's co-founder

More than 10 years of business record in financial and bank sectors. Had been working with the largest Russian banks «Uralsib» and «Otkritye» in the field of stock transactions, analysis of financial markets and risk management.



Qu Wenbo

Mathematicians, professor at the Shanghai Business School. Secretary General of The Belt & Road Blockchain Cooperation & Education Alliance



Sven Möller

Head of ICO Advisory of Swissom Blockchain AG
Sven is a blockchain and distributed ledger evangelist. He has a strong technical background and also worked as management consultant with a big 4.
He has gained experience with several projects in the industry as IT architect and project manager.
With his team he won several hackathons and innovation competitions in the blockchain space.



Daniel Ang

Investor & Financial Specialist / Advisor
He has been a financial expert for more than three decades in capital and financial sectors of Singapore, Australia, Malaysia and Hong Kong.
Especially, he has worked very well in the foreign exchange field and is working as a lecturer to throughout the Asian countries, including FX Academy.
He is now a Founder and Lead Trainer for Financial Youth Intelligence Asia.

