

XTRIBE

A FIRMLY ESTABLISHED COMMUNITY SINCE 2015

OPERATING IN 4 MARKETS

Italy
Switzerland
United Kingdom

WITH A VALIDATED AND SCALABLE
BUSINESS MODEL

WE ARE



XTRIBE

XTRIBE - the Blockchain of M-commerce:

“To boost the exchange between people and products particularly but not exclusively in local areas with no intermediaries and zero third-party fees”.

Executive Summary

Xtribe is an M-Commerce company that takes advantage of geolocation technology to match supply and demand of its Users. To this day, we've been successful in disintermediating and decentralising the market. Our next goal is to take our business model one step further with the aid of Blockchain Technology.

Xtribe's service is offered through a free smartphone Application (currently available in Italian and English) which uses an active geolocation tool. Transactions are done directly between party and counter-party. The proximity between buyer and sellers allowed Xtribe to conduct its business without the need for intermediaries or commissions. As the company continued to grow, we realized that the interactions on our App could be more efficient with the integration of blockchain technology. Currently, payments cannot be completed within the App. Instead, they are completed in-person, directly between parties involved in the transaction. Integrating blockchain will allow us to maintain zero intermediary fees, increase our security and speed, and as a result, increase the scalability and reach of our service.

Xtribe's team is currently working with some of the top Blockchain Specialists and Marketing Advisors worldwide, in order to deploy a fully Blockchain integrated business model.

Alongside Blockchain's potential, Xtribe has two more significant success factors on its side.

First, the company's expansion plan. The rate of growth of E-commerce and of its most current version, M-commerce, in the US represents a unique opportunity. Xtribe's expansion plan during 2018-19 focalizes on the New York Metropolitan area, in 2020 on San Francisco Bay Area and on California's urban centres and in 2021 on the Chicago Metropolitan area. The Population living in these areas totals over 60M people. In the next 12 months Xtribe's target is to reach 1.2 M Users in NYC (5%) and 9.5k businesses.

Second, Xtribe's history and experience. Xtribe is a real company, up and running. Xtribe is operational in the UK, Switzerland, Italy (under the name of X-solution srl) as well as in the US. Xtribe Plc acts as a holding company. It holds the totality of shares (100%) of Xtribe Suisse SA as well as of Xtribe US Corp. During 3rd quarter of 2018, the latter will buy back the totality of X-solution's shares, which will then change its company name in Xtribe Italy. The share capital of Xtribe Plc, headquartered in London (UK), is of USD 306,000, which represents 9M shares divided among 28 Shareholders. Management holds 66.05% of shares.

In addition, the Partners have raised over USD 3.5MM in equity funds for the company.

Revenues stem primarily from the B2B services offered under the Xtribe Store subscriptions (dedicated to businesses), whose Users pay a monthly fee. As of today, over 500k Users and 4.5 k businesses in Italy, located in Milan, Turin, Rome and Naples make use of our Application. Our 2018 target is to reach over 1M Users and 7.5k businesses.

Executive Management Team : Enrico dal Monte (CEO), Mattia Sistigu (COO), Marco Paolucci (CTO), Stojan Dragovich (President Xtribe US Corp).

Why invest in Xtribe TGE

- Fast, expanding digital market with a growing rate of Users.
- High user acquisition growth rate, with a limited investment budget.
- Expertise in the management of mobile Apps and e-commerce.
- High performance Application (speed, user-experience).
- Cash-positive business model with high rates of profitability.
- Management with over 30 years experience in finance.

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The Internet transformed our lives by decentralizing the access and flow of information. The next phase has now begun. Causing the paradigm shift, blockchain technology can truly influence industries and make the processes more democratic, secure, transparent, and efficient. The potential implications of the blockchain technology to our society and business are far reaching”.

- Blockchain Blog -

The reason to use Xtribe :

- Empowered Users: with Xtribe, Users keep control of all of their information and transactions.
- Removing third-party risks: Users can make an exchange without the intermediation of a third-party, thus eliminating risk.
- Lower transaction costs: by eliminating third-party intermediaries as well as shipping and delivery costs of exchanging goods, Xtribe greatly reduces transaction fees.

1. Introduction - Xtribe: How did it Start?

Xtribe App is the brainchild of three young entrepreneurs - Enrico Dal Monte, Mattia Sistigu and Marco Paolucci, developed in 2014. The idea was to provide a free smartphone Application which allows Users to sell, buy, swap and rent objects or services utilizing an active geolocation tool. The latter locates all potential sellers within any specified geographic target. Following its launch on the Italian market in 2015, Xtribe's Application collected a series of positive reviews, which pushed its growth even further: a total of 100,000 Users using the Application were reached in 2016. The growth rate was even more astonishing in the following months: just one year later the number of Users surpassed 500,000. The rapid success of Xtribe App in Italy, by far one of the toughest areas to penetrate with innovative e-commerce solutions, strengthened the confidence of the three young founders as well as a financial advisor that joined the company bringing over 30 years of experience. To them it rapidly became evident that their initiative needed to expand past local borders and into larger markets. In 2017, XTRIBE became a US public company and a few months later, a US subsidiary, Xtribe US Corp, 100% owned by Xtribe PLC was incorporated, to set up the necessary conditions to penetrate the North American market in 2018. The chances of being as successful in North America as in Italy are very realistic. The integration of the blockchain innovation in the Platform will not only increase Xtribe App's winning characteristics, speeding up the improvement of the App and service itself, but it will also exponentially increment the security level of the whole system.

2. Xtribe: What is it and what are its strengths

Xtribe is change – a digital Platform which revolutionizes electronic commerce!

The innovation consists in the ability to constantly inform the Users in real time of all the products and services offered in their surrounding area. Once a potential buyer becomes interested in an item or in a service offered through Xtribe's Platform, the seller can be directly contacted on the live chat. They can then arrange a meeting between themselves and eventually conclude the transaction more swiftly. On the other hand, the seller must simply upload the photo and mention the price of the item and then wait to be contacted. Xtribe's Platform provides massive visibility to whatever is being offered to thousands of Users, without them having to make any investment at all. Xtribe provides an immediate bridge between the virtual sphere and the real world - technology promotes connections between people who wish to sell, to buy, to swap or to rent goods or services. Xtribe is the fastest imaginable "User Experience" – for both, buyers and sellers, bypassing the troublesome loss of time typical of electronic commerce. Xtribe is easy and user friendly; from its layout to its colors, the Application has been specifically developed for ease of use. With the Xtribe App, the processes of logging in, running searches, creating their own inserts and managing their account is intuitive and easy. Xtribe means technology supporting the local community. It brings together real local activities and Users. Xtribe is "social" because each business transaction favors personal interaction. It enables Users to meet other people, to engage in conversation and perhaps also to discover common interests. Xtribe sets in motion a series of engaging interactive pursuits for its Users, i.e. leaving reviews and feedback on sales and purchases, assessments of contacts made, social sharing of interests and feelings as well as awarding of personalized badges for the most active Users. Xtribe is disintermediation as transactions can be completed without referring to a third party. Therefore, there are no commission fees or third-party additional payments. Xtribe App is a "geomarketplace". While promoting the intersection between supply and demand of products and services localized around the user, Xtribe's App does not neglect the more personal aspects of commerce : feelings, desires and expectations.

The language of the App is set according to the language setting and geographical area of the device. Geographical areas not covered by the Italian language are by default in English.

Xtribe in short:

- Visibility of sellers' offers is increased exponentially, boosting the rate of sales. Storekeepers acquire a series of innovative tools to attract Users.
- Users can easily find what they're looking for.
- Both sides in the deal optimize the time factor and save money.
- Common delivery costs and frequent delays are avoided.
- No transaction costs.
- Social interaction is made easy. Interpersonal relationships among Users are encouraged.
- XRBT Token reinforces transaction security. A rewards system will award the Users adopting the XRBT Token.
- The direct trading experience is innovative, effective and captivating.

3. Our Objectives

Our goal is to add a new dimension to the way the market is conceived. The introduction of the XRBT Token will encourage strong cooperation between Users, retailers and the associates towards a common goal - creating an integrated four-dimensional market. A safer, smarter and cheaper marketplace.

Our objectives are built on 3 main pillars, which are as follows:

- To offer an innovative user-friendly e-commerce Platform. Through our sensibility to detect technological trends that will rapidly become the new industry standards as well as our rigorous attention to details, it is our policy to implement the most recurrent User's as well as "Stores" requests, we aim to become a key player in the e-commerce arena.
- To consolidate our leading position in the Italian market and to expand in the U.S. The Italian market first and the US market thereafter have been identified as our principal areas of reference. The significant growth of Xtribe's store profiles on one side and of Xtribe's Users on the other is an undeniable indication of Xtribe's powerful market penetration that justifies our expansion plan outside Europe, but without neglecting our "home" market. By the end of the current year our target is 1.000.000+ "Free" Users and 7.500+ "Store" accounts in Italy, mainly located in high-density metropolitan areas with a population of at least 1 million, such as Milan, Rome, Naples and Turin. In the US we will initially focus on the urban and suburban areas of NYC. Our target in the first year of operation is to reach up to 5% of the greater New York population, or 1.2M free Users as well as 9,500 Store accounts.
- To constantly improve Platform performance and the user experience.
- With the introduction of XRBT Tokens we plan to accelerate the interaction between all parties involved. In the meantime, among other features, we will keep our focus on the Application time to load, in order to continue improving our performance. We are confident that Xtribe App time to load will continue to be among the fastest in the industry, i.e. below 5 seconds. A push notification system strategy is also one of our top priorities.

4. TGE Goals

Thanks to the creation and the adoption of Tokens, Xtribe will be able to create a unique ecosystem. The success retrieved in Italy demonstrates Xtribe's market penetration potential in larger areas while denoting its team professionalism and experience in digital commerce. The expansion in the US market represents THE challenge - not only to measure our ability to satisfy our Users' expectations but also in terms of consolidating the international and multidimensional character of the App. The proceeds generated through the TGE will be the fuel to accelerate the territorial expansion on one side and to strengthen the software and infrastructures on the other. NYC and California are just a few of the areas we plan to penetrate in the US. The premises to accelerate US market penetration are in place. We now need adequate financial resources to speed up growth. The Xtribe business model reflects some of the key features of the blockchain revolution. No intermediaries, no third party transactions, no fees.

Additionally, we observe that Xtribe's TGE is a premiere in the TGE's panorama, for the following reasons:

- Xtribe is active since 2015; our management team has proven experience.
- We operate in 4 markets: Italy, Switzerland, United Kingdom and US.
- Our business model has been tested by the market and is ready to be scaled-up.

The backbone of the XRBT Token project is to strengthen the relationships between Users (peer-to-peer) and vendors as well as amongst the members of our community. User loyalty also plays a significant role. Inside our Platform there is a system of credits that can be used to buy special packages to increase visibility, which has been implemented far before the TGE project was born. The XRBT has not only the function of financing the development and expansion of the Platform, it will also help internal management and strengthen community links. While the value of XRBT Tokens will depend on several factors – supply and demand, Platform reputation, corporate news, market sentiment about cryptocurrencies and so on, the Token oscillations will of course be correlated to the daily fluctuations of the currency market, whether this is fiat or Ethereum. Nevertheless, they can also be scaled to normalize Xtribe's internal costs. By introducing a reward system, Users will be awarded, for both their participation in the community and their loyalty to the marketplace. We are induced to believe that the Token

will essentially be creating a network positive spiral effect and hence an increased demand for the Token, will reflect into a growth of the Platform's cashflow.

5. The Market Opportunity

In that regard, some of the recent developments in the tech field laid the ground to establish our new cryptocurrency system – the Xtribe Token XRBT. Just to name a few:

Digitalization of the economy. The XRBT is a natural evolution of our business strategy. In fact, far before the idea of creating the XRBT, Xtribe's philosophy focused on the desire to enable people to buy, sell, exchange and rent goods and services in the most simple, fast and convenient way: the digital way. With the introduction of the XRBT we carry out an additional step in the realization of Xtribe's ecosystem. At the same time, digital commerce is experiencing an exponential growth. E-commerce is growing almost 4 times faster than in-store retail. But within the sector the rising star is mobile commerce (M-commerce). In fact, it appears that with an estimated revenue close to 350B, by 2021 M-commerce will account for nearly 50% of total E-commerce sales in the US.

Worldwide the conjuncture for E-commerce Applications seems to be even rosier. Quoting an updated forecast of eMarketer:

“In 2017, retail ecommerce sales worldwide reached 2.304 trillion USD, a 24.8% increase over the previous year, eMarketer estimates. Mobile was a key factor, as M-commerce accounted for 58.9% of digital sales .”

In fact, e-commerce is growing almost 4x faster than in-store retail in the United States, as reported by the US Census Bureau.

Cashless society. The share of people shopping online is augmenting exponentially, while the use of cash is proportionally collapsing. In a survey conducted by ING International in April 2017 in 15 countries, the percentage of people expecting who continued to reduce cash use reached 78%, while 34% would go completely cashless.

According to a recent study by management consultants A.T. Kearney, the number of cashless payment transactions in the 27 countries of the European Union will increase from an estimated USD 90B value currently to more than USD 175B by the year 2020. This represents an annual growth rate of 8%.

In accordance with these unavoidable trends, Xtribe intends to ride the wave: cashless, but how? Our answer is the introduction of the XRBT. We will provide our Users an immediate

solution: a reliable cryptocurrency to exchange goods and services and to fully enjoy the range of possibilities offered by our Platform.

Mobile Platforms. Mobile web usage reaches maturity and smartphone keeps growing. It is in the news: the Global Commerce Review for the United States made by Criteo opens its pages with the striking fact that retailer's apps were responsible for 44% of all e-commerce transactions for the Q4 2017, while the mobile web controlled 23% and desktop accounted for 33%.

By looking at the 2016 benchmarks for eMarketers in Italy, we can see how the same trends apply to this country. In fact, 30% of the E-commerce transactions were carried out on mobile devices. Moreover, the growth rate is fast enough to support Xtribe's ambitious mobile-only strategy.

(The growth rate for use of mobile devices exceeded 13% between 2016 and 2017)

Market trends leave no room for doubts: E-commerce is trending toward digitalization. However, it appears that the physical delivery of goods still represents a bottleneck for E-commerce. Consumers seem to be interested in new ways to obtain goods, faster and with no additional costs. Fast and free delivery are the new battlefields of E-commerce's challenge. In that respect, the Xtribe business model appears to have a large advantage with respect to its more traditional competitors.

The "US Market opportunity": the US market represents a great opportunity for Xtribe. In 2015, 69% of US Internet-connected adults shopped online regularly, particularly in the most densely populated urban areas.

New York has been described by author EB White as being "made of tiny neighborhood units" in his classic 1949 essay "Here is New York". White observed that many a New Yorker spends a lifetime within the confines of an area smaller than a country village. However, over the past several years, thousands of small retailers have closed down, and were replaced by national chains.

A recent survey by New York council member Helen Rosenthal found 12% of stores on one stretch of the Upper West Side are unoccupied and for lease. In October in the US, the amount of stores that foreclosed was even higher than after the financial meltdown of 2008.

However, this doesn't mean that small retailers and their businesses are doomed. Modern Users still value personal contact and interaction, but they need to be approached in a different way, because: the modern User is very smart and demanding.

Brick and mortar used to be only way to conduct sales, now it's all about marketing, driving people from the internet and helping them to understand your product.

Xtribe provides an effective way to overcome these challenges. By bringing the Users to the store using the power of the internet, Xtribe is bridging the online world with the physical world.

Another opportunity for Xtribe is represented by the rise of M-commerce. In fact, E-commerce has been on the rise massively in recent years, but it may not be the next true frontier for shopping. A recent LexisNexis study demonstrated how M-commerce is on the cusp of becoming the go-to habit for shoppers.

But just what is M-commerce, and how do we compare E-commerce vs. M-commerce?

Simply put, M-commerce involves shopping through a mobile device (typically a smartphone), while E-commerce involves shopping online through a computer.

Users get so frustrated when trying to shop on their phones that they often abandon the process. In the second quarter of 2015, the American Adult population spent 59% of their time on mobile and 41% on desktop, but just 15% of their money on mobile and a staggering 85% of their dollars on desktop.

Multiple factors contribute to this poor mobile shopping experience.

- Smartphones' small screen size. This makes product details difficult to read and payment information frustrating to enter, especially because many sites are not optimised for mobile devices. This is the main reason that Users give up: completing a purchase on a phone just takes too much work.
- Security. Users feel less secure when entering their payment information on a phone when compared to a desktop or laptop.

Xtribe tackles all of the above problems. The small screen size becomes a marginal problem, since the user will be able to check out the physical products before buying it, this is also relevant from a security point of view, since the user will only pay after seeing in person the product, thereby substantially reducing the chance of being scammed.

"The current mobile shopping experience is a nightmare. Xtribe's mission is to transform it into a dream".

Because of the promising match between Xtribe's strengths and the US Market's opportunities, we will Approach the US market through our subsidiary Xtribe US Corp according to the following roadmap:

1. In 2018-2019: New York Metropolitan area which includes New York, New Jersey, Connecticut, and Pennsylvania, with a total population of over 24M;
2. In 2020: San Francisco Bay Area and California (28M);
3. In 2021: Chicago Metropolitan Area (10M).
4. In 2022: All Major US Metropolitan Areas.

As these regions are among the most densely populated, they represent the ideal areas both for the consumers' target and for the market prospects because it is possible to retain a strong core of Businesses with a limited quantity of sales reps.

Xtribe US Corp: In Q4 2017 Xtribe PLC established its US subsidiary Xtribe US Corp. In May 2017 Xtribe PLC became a public company, a prerequisite to be listed in US. In January 2018 Xtribe PLC submitted Form 211 to the FINRA.

Xtribe has already established several relationships and partnerships with major players in the marketing and user acquisition sector and has initiated its expansion campaign in New York City through digital marketing (including social media, influencers, online advertising and email campaigns), OOH marketing (billboards, local TV, transportation hubs local media, Public Relations, Street Teams and several Events). Through the above strategy as well as street penetration, Xtribe's goal is to acquire, by 2021, 25 million monthly Users and 1,000,000 professional (store) Users.

6. Xtribe: Revenue model

A. Credit System

The Application includes a system of credits which can be purchased in packages. The credits offer the possibility to access a series of additional options. Why credits? The system enables Users to buy credit packages, which facilitates the transactions through Xtribe's Platform. The system simplifies spending and makes it quicker and easier to create new commercial packets. The credit packages are available in three formats:

This is an advertising circuit within the Application which highlights products and services according to geolocation through extreme tagging at a low cost. The dedicated "Showcase" hub non the application gives heightened visibility to specific products and services for a limited time in specific geographical areas. Showcase Advertising is available on both Xtribe Free and Xtribe Store.

The Xtribe revenue model is based on the provision of subscribed access for professional Users as well as on the placement of credit packages for the purchase of additional services focused on professional Users and others. There are two models within the Xtribe Platform: the first is based on the Free and Store profile types (and their upgrades), and the second is based on a system of credits which are purchased in packages and which give access to additional functions and higher visibility.

B. Subscription features and benefits

Xtribe Free: this is a profile dedicated to all those who wish to sell their property or services freely and in the simplest way possible.

Features:

Allows up to 3 products and 3 services at the same time. These slots are permanently available for free. For example, if a user has three items for sale at the same time and one of them is purchased, that slot automatically becomes available for the seller to offer another item.

Xtribe Store: this is a profile dedicated to companies and brands who wish to sell their products and services on a store level with heightened visibility. This profile costs \$99.00/month.

Features:

Ability to upload and manage ads using Web CMS.

Detailed statistics available through Web CMS.

Dedicated website synchronized with and indexed to the Xtribe profile.

Multistore management through Web CMS.

Higher

visibility for products within Xtribe's native ecosystem.

Higher visibility for products and services through Google SEO.

Higher visibility for products and services on Google and Facebook advertising Platforms.

- No limit to the number of ads you can publish.
- You can sell to several Users from the same ad.
- Detailed profile includes:
 - Clickable direct contacts and phone numbers.
 - Clickable links to Facebook and Twitter.
 - Clickable website link.
 - Clickable email link.
 - Clickable address.
 - Store opening and closing times.
- Free automatic ad renewal.
- Active navigation function for easier User access.
- Greater visibility! Up to 4 postings visible on the listings.
- Specific "Store" pointer on the map.
- Create special offers with barred prices and discounts.
- Allows creation of limited-time offers.
- Ability to upload and manage ads using Web CMS.

7. Master Marketing Plan

Xtribe aims to engage urban and metropolitan areas by potentially capturing all of the products and services that can be found within a city. We know that anthropologically the concept of proximity promotes connection between people and consequently the sale and exchange of products and services is a natural effect. Xtribe is therefore an instantaneous bridge between virtual and real.

Xtribe's community has therefore discovered that a "dream product" is not always on the other side of the world but that it's sold by someone steps away, or in a trusted store or mall in the neighborhood or available from people living in the same area. For this reason, it is very active and dynamic. The instantaneous nature of geo-located ads, stimulates potential Users to meet with the seller or to walk to a store to complete the purchase.

The Marketing Plan for the development of Xtribe is a mix of advanced Web Marketing tools combined with Traditional Marketing tools. This strategy is articulated in 4 specific macro areas that are strictly interconnected with each other. Each part is linked to the other and is vital to the other.

The General Marketing Plan for the development of Xtribe is therefore a system based on the concept of maximum efficiency and effectiveness.

A. User (Free Download)

All the tools and strategies of Web Marketing that we tested and put in place over the years have allowed us to work on the optimization of the cost per download that thanks to our continuous and careful planning is definitely low. Therefore, the value of the work done is precisely the gathering of real and consolidated numbers which allow us to efficiently allocate resources to grow our Community very fast, guaranteeing quality and control. Traditional Marketing activities – i.e the use of traditional high impact Media, can significantly improve and support all the Web Marketing operational strategies.

Phase 1. Profiling of our target User (Web Marketing).

Phase 2. Web Marketing campaign optimization.

Phase 3. Goals achieved:

- Increase the Xtribe Community

- High Quality

Phase 4. High impact media campaigns (Traditional Marketing).

Phase 5. Goals achieved:

- Exponential growth of our community.
- Exponential impact on the awareness, trust and authority of the Xtribe brand.

Phase 6. Scalable system.

B. Store Download

This aspect of the Marketing Plan is strictly tailored to support all the business channels of Xtribe, the acquisition of Store Users and therefore to increase revenue. The strategies are a mix of Web Marketing and Traditional Marketing: Web marketing allows us to profile and reach our ideal target client in a surgical manner; in this way, the potential client receives a targeted advertising message based on their specific needs and is immediately compelled to find out what Xtribe is. Traditional Marketing (OOH) and the use of high impact Media campaigns will allow us to promote the Xtribe brand even more and will strengthen what has been done at the Web Marketing level.

Phase 1. Profiling of our target Store Users (Web Marketing).

Phase 2. Web Marketing campaign optimization.

Phase 3. Goals achieved:

- Revenue increase.
- Increased Brand Awareness.

Phase 4. High impact media campaigns (Traditional Marketing).

Phase 5. Goals achieved:

- Exponential revenue growth.
- Decisive re-engagement of the target Store User previously reached through the Web Marketing campaign and subsequent exponential and direct revenue increase.
- Exponential impact on the awareness, trust and authority of the Xtribe Brand.

Phase 6. Scalable system.

C. Brand equity and brand awareness

In this area we have identified all those Traditional Marketing activities that can help in a very significant way to increase the awareness and prestige of the Xtribe. These are tools that are mostly focused on traditional high impact media campaigns. The use of such media will produce a very important effect: not only the exponential increase in the awareness, perception and authority of the Xtribe but will also bring many App downloads both Free Users and Store Users which, in turn, will result in a revenue spike.

Phase 1. Exponential impact on the awareness, trust and authority of the Xtribe Brand.

Phase 2. "Rebound" effect: exponential increase of downloads (Free Users).

Phase 3. "Rebound" effect: exponential increase of Store downloads and revenue.

D. Retention

This area includes all the strategies aimed to engage over time the user of the Xtribe App. The strategies are specific for both Free Users and Stores. For the former, activities are set up exclusively in the App such as Push notifications and Gamification activities, as well as reminders via Email or SMS. For Stores, the same tools used for the loyalty of Free Users will be used (but with different messages) and offline strategies of User Service, where our operators will periodically make calls to all existing Stores Users.

Each point is adaptable according to the target market (Country).
More confidential data available upon request.

8. Marketing & Consumer Incentive System

To encourage the use of XRBT Tokens across the Platform and to improve User retention, Xtribe has developed 4 types of User rewards, distributed in the form of Tokens, to the Users for added benefits.

A. Store Reward

The Xtribe business model includes one type of subscription:

- Store with heightened Visibility

Store Reward enables Stores to receive XRBT Tokens as a reward Bonus. The Bonus will amount to 25% of the price spent to purchase subscriptions.

B. Credit Purchasing

Each user wishing to sell goods on a regular basis, has the chance to purchase “credits” to enhance the visibility of their goods on the Platform.

The Token model considers the following hypothesis:

- The number of Users is the same as the one reported in Xtribe’s business plan.
- The average purchase transaction of credits equals \$2.99.
- The average number of transactions carried out by each user is equal to 6.
- For each dollar spent on credits, the user will receive a bonus equal to 50% of the counter value in XRBT Token.

C. Wallet Reward

To encourage Users to open an online wallet that would allow them to receive reward in XRBT Tokens, Xtribe will provide a Bonus in XRBT upon confirmation of the Wallet’s opening.

D. Gamification

The latest App version will include a gamification system. Users will be rewarded with an XRBT Token package for the completion of a series of tasks related to user profiling (providing more accurate and specific user information) and active use of the App. These tasks may include:

- Rating products (5 Star system).
- Reviewing products (with text, video or photos).
- Completing missing information on their profile.
- Signing up as new Users.
- Recruiting new Users through an invite link (the reward is unlocked when the invited Users make their first purchase or sale).
- Rate and Comment on the App on the App Store and/or Play Store.
- A system of badges: rewards for active Users.
- It will be constantly updated and improved.

9. Xtribe Emission and Token Model

Blockchain Technology

Blockchain technology, which is the basis for BitToken and Ethereum operations, is a fantastic invention created by Satoshi Nakamoto. Whoever this may be, we are thankful. Inventions like this don't just appear out of thin air though. There is always a process of knowledge + creation. It is based on a certain type of scientific knowledge, and then taken a step further, expanding the technology. This is also what happened with cryptocurrency. The invention of Blockchain is the sum of a whole series of technologies that have been combined with a few new additions, such as "consensus".

A. XRBT Token Sale

The primary goal of the Xtribe Token Generation Event (TGE) is to enable Xtribe to pursue its expansion strategy in the North American market and further develop its existing infrastructures and services.

Token Name	XRBT Token
Ticker Name	XRBT
Technology	ERC-20
Token Features	Utility Token
Total supply	2,000,000,000 XRBT
Initial Rate	10,000 XRBT = 1 ETH
Soft Cap	2,000 ETH
Hard Cap	50,000 ETH
Pre-Sale Period	August 9 - September 24, 2018
Sale Start Date	November 15, 2018

Accepted Currencies	ETH
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B. Xtribe TGE

The XRBT Token will be accessible for presale at the Token Generation Event (TGE).

The pre-sale event will enable Xtribe to gather the necessary value to pursue the development of the broad variety of services included in the roadmap.

Total amount of Tokens to be issued by Xtribe = 2B XRBT

The total amount will be broken down into three distinct parts:

- TGE = 700MM XRBT (500MM for TGE + 200MM for discounts and bonuses)
- Token Reserve = 1200MM XRBT (Rewards distribution)
- Advisors = 100MM XRBT

TGE's breakdown

The TGE established a:

Soft Cap = 2000 ETH

Hard Cap = 50000 ETH

Participation in the TGE will be available through contribution made in Ethereum (ETH). Contributions in other cryptocurrencies will not be accepted.

In this instance, we would like to remind Contributors that Xtribe is not in any way responsible for the contributions processed through incorrect addresses.

We would like to inform Contributors that contributions will only be accepted from the Wallets of which the Contributor possesses the private key, therefore excluding any donation carried out through Exchange Platforms.

In the unlikely case of the Soft Cap not being reached, the total amount of contributions will be refunded.

The counter value of XRBT vs ETH will be communicated after the end of the TGE. There is no maximum contribution amount set. The Token Generation Event is structured in two phases:

The Initial Token Offering is structured in two phases:

1st PHASE: PRE-SALE

- This phase of the TGE is reserved to Early Investors.
- Allocated Tokens: 350MM XRBT
- ETH Counter Value: 25000
- Discount rate plus bonus: 5-30%*
- XRBT value: 10,000 XRBT = 1 ETH

*Discount rate: 20% for contributions of at least 50 ETH + Bonus rate: 10% for contributions of at least 50 ETH

Early Bonus rate: 10% for contributions made in the first 10 days, under 50 ETH

Early Bonus rate: 5% for contributions made in the second 10 days, under 50 ETH

2nd PHASE: PUBLIC-SALE

- This phase of the TGE will be open to the public.
- Allocated Tokens: 350MM XRBT
- ETH Counter Value: 25000
- Discount rate: 0%
- XRBT value: 10,000 XRBT = 1 ETH

Advisors, Marketing & Management:

Xtribe allocated 100MM XRBT Tokens for advisors, marketing and the management team.

Rewards distribution:

A large portion of the Tokens issued will remain with Xtribe and will be exclusively allocated to a program of reward distribution structured as follows:

- a) Transaction Reward & Gamification = 94%
- b) Wallet Reward = 2%
- c) Credit Purchasing = 4%

Marketing and Social Media

Users and Investors will be contacted through Marketing & Social Media channels such as:

- Facebook.
- Twitter.
- Telegram.
- Github.
- BitToken Talk.
- Token Telegraph.
- Other minor.

All of the accounts mentioned above are active.

Simultaneously, a communication campaign is in progress thanks to the patronage of influential web-Users and “Crypto Evangelists” that carry influential weight in the crypto community of TGE-friendly countries.

Allocation of value raised

The total amount of XRBT Tokens sold, in the case of the soft cap threshold being reached, will be utilized to pursue the roadmap set out by Xtribe and will be allocated respectively to the following functions:

Expansion Plan:

- Web Marketing and Social Media: 40%
- Other Media: 20%

Xtribe's Team:

- Primary sales force / Agents: 13%
- Management: 7%

IT and software development:

- Enhancing user experience: 10%
- Technical infrastructure & Token implementation 10%

Exchanges

XRBT will soon be available for trading after quotation.

C. Token Model

The Token soon to be available on the Xtribe Platform (“XRBT”) will be utilized by the “stores” and “Users” to implement a variety of functions on the Platform mentioned above.

These functions will include:

- The barter of goods (Users/Stores).
- The redemption of the Xtribe Platform’s credits (Users/Stores).
- The Store subscriptions into Xtribe App environment (Stores).
- The access to online auctions.

Wallet integration into the Platform will be carried out in the 3rd quarter of 2018. Therefore, the use of the Token for activities within the Application will be possible.

XRBT Pricing model

XRBT has been priced using the following criteria:

With careful attention to the market and the ether valuation, a token price model has been estimated as: 10,000 XRBT = 1 ETH

Credit Purchasing

It is in the interests of each user wishing to sell goods on a regular basis to purchase so that his/her goods will benefit from enhanced visibility on the Platform.

The Token model considers the following hypothesis:

- a. The number of Users is the same as the one reported in Xtribe’s business plan.
- b. Average purchase transaction value of credits equal to \$2.99 USD.
- c. Average number of transactions carried out annually by each user is equal to 6.
- d. For each dollar spent on credits, the user will receive a bonus equal to 20% of the counter value in XRBT Token.

Store Reward

The Xtribe business model includes one type of subscription:

- Store with heightened Visibility.

Store Reward enables stores to receive XRBT Tokens as reward (“bonus”). The bonus will amount to 25% of the price spent to purchase subscriptions.

Transaction Reward

Each transaction realized and verified, will generate a bonus in XRBT Tokens in favor of the buyer equal to 5% of the purchase price, under the condition that the transaction has been verified.

- Only transactions made in XRBT will benefit from the Transaction Reward. The transaction will be verified through Xtribe’s App analytics.
- Verified transactions will be entitled to Transaction Rewards in the limit of cumulated maximum value of \$5,000 per User per month.

Wallet Reward

To encourage Users to open an online wallet that would allow them to receive rewards in XRBT, Xtribe will provide an additional bonus upon confirmation of opening.

The reward will amount to the counter value of \$3 in XRBT Token.

Gamification

The latest App version will include a gamification system. Users will be rewarded with an XRBT Token package for the completion of a series of tasks related to user profiling (providing more accurate and specific user information) and active use of the App.

These tasks will include:

- Rating products (5 star system).
- Reviewing products (with text, video or photos).
- Completing missing information on their Profile.
- Registering as new Users.
- Recruiting new Users through an invite link (the reward is unlocked when the invited Users make their first purchase or sale).
- Rate and Comment on the App on the App Store and/or Play Store.
- A system of badges: rewards for active Users.

Monetary need estimate

The Token model described above could be implemented to estimate the optimal number of Tokens to be issued but some cautionary steps have to be taken into account:

the number of Tokens has to be considered as the overall Token requirement needed by all parties constituting Xtribe (Store, Users, Buyers).

it is considered probable that stores will use the XRBT acquired to repurchase subscriptions, therefore giving back to Xtribe the XRBT Tokens donated in the form of "Store Rewards". This will generate XRBT liquidity, to be redistributed through "Transaction Rewards".

The following table reports the results obtained through the implementation of the Token model:

10. Xtribe's current and future plans

Q1 2014 - Xtribe's Founding

Q4 2015 - Xtribe Launch

Q4 2016 - 100,000 Users

Q4 2017 - 4,500 Stores

Q4 2017 - 500,000 Users

Q2 2018 - Preparation for TGE, Secure advisor and marketing partners

Q3/Q4 2018 - Presale & TGE

Q1 2019 - IPO on US Stock Exchange

Q1/Q2 2019 Token Implementation

A. Expansion Roadmap

Xtribe exists in the four most densely populated cities in Italy: Turin, Milan, Rome and Naples. The US market represents the biggest opportunity available to Xtribe. In 2015 69% of US Internet-connected adults shopped online regularly, particularly in the most densely populated urban areas. Therefore, Xtribe will Approach the US market through its subsidiary Xtribe US Corp by following these steps.

2018 - Expansion to the US Market

2019 - New York, New Jersey, Connecticut & Pennsylvania

2020 - San Francisco Bay Area & California

2021 - Chicago Metropolitan Area

2022 - All Major US Metropolitan Areas

These cities, which are among the most densely populated, represent the ideal areas both for the consumers' target and for the market prospects because it is possible to retain a strong core of Businesses with a limited quantity of sales reps. Assuming that the Token sale is successful, Xtribe's time to market will be decreased.

Technical Roadmap

3rd/4th quarter 2018: Integration of the wallet into the native Platform. Full implementation of the Tokens on Xtribe's Platform.

4th quarter 2018: new IOS / Android Application release with new features. CRM optimization for centralized management of Xtribe Platforms.

1st quarter 2019: Implementation and optimization of Big Data management Platform.

3rd quarter 2019: Development of proprietary APIs for third-party Application development.

4th quarter 2019: Expansion of the server structure load capacity and data management security.

11. Xtribe and the competition

With regard to business models which are directly competitive with our own, and despite the current absence of direct competitors, since the other players are either using brokerage systems or do not offer features such as rentals or bartering, we have identified a few operators in the macro-category who are active in our marketplace. Xtribe is a “Geomarketplace” in that it is an App which utilizes widely available features from current technology (Smartphones, geolocation and internet connections) to support the sale, barter, or rental of products and services in real time in the Users’ local area. This innovation overcomes both main obstacles; the cost and delay of delivery. Thanks to the involvement of both Users and local businesses, Xtribe places technological progress at the service of the user and of the territory. These aspects give us the comfort of our initial observation: Xtribe has no direct competitors.

A. Analysis of the Competition

Subito - A website displaying purchase and sale notices, active since 2007. They publish ads for selling goods. The portal was founded by the Norwegian group, Schibsted (a Scandinavian editorial group based in Oslo, active in more than 20 countries). In recent years the popularity of Subito.it has increased considerably – they can boast 5 million single visitors per month and over 4.2 million active notices published. The total value of the goods on offer exceeds 6 billion euros. Using Subito.it is easy and immediate, and the “layout” is easy to scroll. Their “core business” is dependent on the website, although the company is now investing a lot of energy in their App.

Premium Users: starting from €49 per month <http://subito.it/pro>

Banner ads on the website .

Kijiji - The no-auction online version of the classic Ebay model. They compete directly with Subito.it. The technical features of Ebay Classifieds are the same as those noted with regard to Subito.it

Depop - A Smartphone App for buying and selling things. The graphics are entirely inspired by Instagram (as declared by the company’s founders). The Depop revenue model is based on sales commissions (10%).

Wallapop - This is a Spanish App for buying, selling and bartering second-hand items. Its business model is based on advertising income and on the management of its Users' traffic.

Craigslist - Classified advertisements website with sections devoted to jobs, housing, personals, for sale, items wanted, services, community, gigs, jobs, and discussion forums.

Etsy - Peer-to-peer (P2P) e-commerce website focused on handmade or vintage items and supplies, as well as unique factory-manufactured items.

OfferUp - Founded in 2011, OfferUp is a marketplace mainly dedicated to second hand exchanges. Its goal is to replicate the typical buying and selling between neighbors through use of an online Platform.

12. The Xtribe Team

Enrico Dal Monte

Chief Executive Officers & Co-Founder

Enrico has a degree in Business and Economics from the L. Bocconi University in Milan and a Master in Banking and Finance from USI Switzerland. He worked for a financial brokerage firm in Lugano, Switzerland, and then for Ambrosetti Asset Management before becoming active in the promotion of promising young Italian motorcycle racers in a project he set up called “Adopt a Rider”.

He is the C.E.O. of Xtribe where he handles the financial and commercial administration as well as investor relations.

Mattia Sistigu

Chief Operating Officers & Co-Founder

Mattia Sistigu attended the Faculty of Economic Science at the Polytechnic University of the Marche in Ancona (Italy) from 2004, specializing in Marketing and Sales Management. He was responsible for Marketing and Web Marketing at Music Tools from 2006 to 2010 before starting his own consultant agency specialized in the development of strategies and dynamics for E-commerce. In addition, he has worked with CEO Enrico Dal Monte on the Adopt a Rider project since 2012. At Xtribe he is the COO, handling the coordination phases and optimization of all planning, innovation and operational activities.

Marco Paolucci

Chief Technical Officers & Co-Founder

Marco Paolucci attended the Faculty of Legal Studies at the Carlo Bo University in Urbino (Italy) between 2001 and 2006. He was freelance web developer and project manager between 2008 and 2013, before starting his own agency specialized in Web Marketing, E-commerce e Social Selling.

At Xtribe he is the CTO and is responsible for monitoring, evaluating and implementing new technologies.

Stojan Dragovich

President Xtribe US Corp

After graduating in Business and Economics specializing in international law and trade at the University of Trieste, Italy, he focused his early career on consulting for companies interested in expanding internationally. As he moved to New York City in 1999 he eventually partnered with an Italian consumer products manufacturer and built the business ground up, developing the retail market by supplying major brick and mortar US retailers as well through as e-commerce and the world's leading online marketplace systems. He is a tech enthusiast and entrepreneur at heart and is involved in brand building, startup development and strategic implementation of innovative ventures.

At Xtribe US Corp, he oversees every aspect of the development of the US market.

B. Board of Directors

Nicola Gagliardi

Director

Nicola Gagliardi has a degree in Business Administration from Cà Foscari University in Venice (Italy). From 2002 to 2005 he was CPA at Attiva Consulenza (consultancy firm), from 2006 to 2012 he was Associate Partner in Sinthema Professionisti Associati, a tax and corporate firm that provides a complete and high professional range of services to both Italian companies and those that operate on an international level. Since 2013 he is Founder Partner of Enumera (tax and corporate firm) and also he works in consultancy and assistance in M&A operation and Management buy-out transactions and he is director and statutory auditor in industrial and financial companies.

Cristian Lorenzin

Legal

Cristian earned his Master's Degree in Advanced International Legal Studies at the University of Verona, with the thesis "China's accession to WTO". He specializes in International Private Law, International Contracts and Business Law as well as in International Trade. He is partner of Studio L2B Partners (Vicenza and Padua), with the responsibility of Corporate Law's mandates. In the last two years he has been frequently involved in legal matters linked to the TGE's world. He speaks fluently Spanish, Italian and English.

Yogesh Gaikwad

Advisor

Yogesh Gaikwad is a serial entrepreneur who is leading and advising fintech and IT companies around the world. Yogesh has 7 years of experience and is mentored by Harvard/ Stanford veterans and Ex-security officials.

Yogesh is primarily interested in defense, security, blockchain, AI and all new up-and-coming, game-changing technology. Recently, Yogesh founded Pillar project which had raised \$33 million in 60 hours.

Angela Brasington

Chief Marketing Advisor

With 15 years experience navigating multiple industries, Angela Brasington excels in formulating creative strategy for companies looking to initiate, expand and enhance their marketing efforts.

Angela's prime areas of focus include blockchain and cryptocurrencies, AI, gamification, healthcare and supply chain.

Gianluca Vallotto

Advisor

Gianluca is a lover of the Crypto scene, a convinced supporter of Blockchain technology as an opportunity for social and economic improvement. Expert and investor of many ICOs, he sees in this new world a turning point for any entrepreneur with good ideas, but without the need for special qualifications and economic resources.

Donald Keating

Advisor

Donald Keating received an MBA in Finance from Bellevue University. Involved with cryptocurrencies since 2016, Donald guides credible projects using his financial expertise to assist in reaching milestones. He helped many tokens and projects reach their fundraising goals through video and social media marketing.

13. Xtribe - Legal Disclosure

General Information

The TGE shall be launched and carried out by Xtribe Suisse SA pursuant to Suisse Law and FINMA ICO Guidelines of 16 February 2018. In order to raise funds for the development of the Xtribe ecosystem, Tokens will be sold to the public in exchange for cryptocurrencies and USD. The XRBT Token will allow the User to access the services provided on the XTRIBE Platform. Contributors that intend to purchase XRBT Tokens are subject to the completing KYC and AML checks. The XRBT Token can not be qualified as a security and is not a security, since it does not give any rights to dividends, interests or the right to participate in any decision making process of Xtribe and/or its affiliated companies. XRBT Tokens are not shares and do not give any right to participate in the general meeting of XTRIBE Suisse SA. XRBT Tokens cannot have a performance or a particular value outside the XTRIBE Platform. XRBT Tokens shall therefore not be used or purchased for speculative or investment purposes. XRBT Tokens will not be listed in any regulated market or stock exchange. This Whitepaper nor any other material relating to the TGE, XTRIBE Platform or XRBT Tokens, has ever been or ever will be filed with regard to legal standards under Suisse Law. Therefore, laws and acts that ensure that investors are sold investments that include all the proper disclosures and are subject to regulatory scrutiny for the investors' protection, are not Applicable in this case. Every purchaser of the XRBT Token should seek proper advice in order to understand whether the purchase of the Token is Appropriate for them or not. Anyone purchasing XRBT Tokens expressly acknowledges and represents that she/he has carefully reviewed this White Paper and fully understands the risks, costs, and benefits associated with the purchase of XRBT Token.

Knowledge Required

The purchaser of XRBT Tokens undertakes that she/he understands and has significant experience of cryptocurrencies, blockchain systems, and services, and that she/he fully understands the risks associated with crowd-sale as well as the mechanism related to the use of cryptocurrencies (incl. storage). XTRIBE Swiss SA and its affiliated companies shall not be responsible for any loss of XRBT Tokens, or situations making it impossible to access or use XRBT Tokens, and/or use the Tokens on the Platform, which may result from any actions or omissions of the Contributor and/or third parties (including hackers), or any person undertaking the acquisition of XRBT Tokens, as well as in the case of force majeure events.

Risk

Prior to holding XRBT Tokens, any User should carefully consider the risks, costs and benefits of holding XRBT Tokens in the context of the crowd-sale and, if necessary, obtain independent advice in this regard. Any interested person who is not in a position to accept or to understand the risks associated with the TGE (incl. the risks related to the non-development of the XTRIBE Platform or any other risks as indicated in the Terms & Conditions of the crowd-sale, should not hold XRBT Tokens.

Important Disclaimer

This White Paper shall not and cannot be considered as an invitation to enter into an investment. It does not constitute or relate in any way, nor should it be considered as, an offering of securities in any jurisdiction. This White Paper does not include or contain any information or indication that might be considered as a recommendation or that might be used as a basis for any investment decision. XRBT Tokens are utility tokens which can be used only on the XTRIBE Platform and are not intended to be issued, purchased and/or used as an investment. The inclusion of XRBT Tokens on a trading platform does not change the legal qualifications of the Tokens, which remain a simple means for the use of the XTRIBE Platform and are not a security. The inclusion on an exchange platform will be made and limited only to the extent and for the purpose of launching the TGE and therefore for the initial issuance, sale and allocation of the Tokens. Afterward the Tokens will not be traded on any exchange platform. XTRIBE Suisse SA is not to be considered as an advisor in any legal, tax or financial matters. Any information in the Whitepaper is provided for general information purposes only and XTRIBE Suisse SA does not provide any warranty as to the accuracy and completeness of this information. XTRIBE Suisse SA is not a financial intermediary and is not required to obtain any authorization for Anti-Money Laundering purposes. Holding XRBT Tokens shall not grant any right or influence over XTRIBE's organization and governance to the Contributors. Regulatory authorities are carefully scrutinizing businesses and operations associated with cryptocurrencies in the world. In that respect, regulatory measures, investigations or actions may impact XTRIBE Suisse SA business and even limit or prevent it from developing its operations in the future. Any person undertaking to acquire XRBT Tokens must be aware that the XTRIBE Suisse SA business model, the White Paper, or Terms & Conditions may change or need to be modified because of new regulatory and compliance requirements according to any Applicable laws in any jurisdictions. Such changes could occur at any time before, during and after the TGE. In such a case, purchasers and anyone undertaking to acquire XRBT Tokens acknowledge and understand that neither XTRIBE Suisse SA nor any of its affiliates shall be held liable for any direct or indirect loss or damage caused by such changes. XTRIBE Suisse SA will do its utmost to launch its operations and develop the XTRIBE Platform pursuant to the milestones set forth in this Whitepaper. Anyone undertaking to acquire XRBT Tokens acknowledges and understands that XTRIBE Suisse SA does not provide any guarantees that it will achieve it. They acknowledge and understand therefore that XTRIBE Suisse SA (incl. its bodies and employees) assumes no liability or responsibility for any loss or damage that would result from, or relate to, the incapacity to make use of the XRBT Tokens as represented in this Whitepaper, except in the case of intentional misconduct or gross negligence.

Representation and Warranties

By participating in the TGE, the Contributor agrees to the above and in particular, they represent and guarantee that they: have carefully read the terms within this Whitepaper; agree to their full contents and accept to be legally bound by them; are authorized and have full power to purchase XRBT Tokens according to the laws that Apply in their jurisdiction of domicile; are not a U.S. citizen, resident or entity (a "U.S. Person") nor are they purchasing XTRIBE or signing on behalf of a U.S. Person; are not resident in China, Canada, Israel, Vietnam or South Korea, nor are they purchasing XTRIBE or signing on behalf of a person or resident in China, Canada, Israel, Vietnam or South Korea; live in a jurisdiction which allows XTRIBE Suisse SA to sell XRBT Tokens and the purchases to purchase XRBT Tokens through a crowd-sale without requiring any local authorization; are familiar with all related regulations in the specific jurisdiction in which they are based and that purchasing cryptographic Tokens in that jurisdiction is not prohibited, restricted or subject to additional conditions of any kind; will not use the crowd-sale for any illegal activity, including but not limited to money laundering and the financing of terrorism; have sufficient knowledge about the nature of the cryptographic Tokens and have significant experience with, and functional understanding of, the USge and intricacies of dealing with cryptographic Tokens and currencies and blockchain-based systems and services; purchase XRBT Tokens because they wish to have access to the XTRIBE Platform; are not purchasing XRBT Tokens for the purpose of speculative investment or usage. Purchaser acknowledges that the funds used for the purchase of the Tokens are of legal provenience. Purchaser has the legal capacity to use such funds and to purchase the Tokens. Purchaser confirms that they are more than 18 years old. All accredited investors should contact Xtribe support for help at info@xtribe.io

Governing Law and Arbitration

Purchasers of XRBT Tokens acknowledges and accepts that the XTRIBE TGE operation is taking place within a Switzerland legal environment that is still under development. The Parties agree to seek an amicable settlement prior to bringing any legal action. All disputes arising with the papers provided shall be resolved in accordance with Suisse Law, which applies to the TGE in its entirety, not only to the claims.

DISCLAIMER

There are risks and uncertainties associated with the use of XRBT Tokens on the XTRIBE Platform and/or the distributor and their respective businesses and operations: the XRBT Tokens, the XTRIBE TGE (each as referred to in this Whitepaper). You can find a description of the risk related to the TGE in section 15 of the Whitepaper, under Legal Disclosure, Risk, which should be read carefully. This Whitepaper, any part thereof and any copy thereof must not be taken or transmitted to any country where distribution or dissemination of TGE information, including the issuance, sale, transfer, exchange, implementation and usage of Tokens as well as the launch, organization and management of a TGE, like the one describe in this Whitepaper is prohibited and restricted. The XRBT Tokens are not intended to constitute securities in any jurisdiction. XRBT Tokens are utility Token and cannot have a performance or a particular value outside the XTRIBE Platform. Therefore, this White Paper cannot constitute a prospectus or

offer document for investment in securities. This White Paper does not constitute, or form part of, any opinion on any advice to sell, or any solicitation of any offer by XTRIBE Suisse SA to purchase any XRBT Tokens, or give any help in any investment decision. You are not eligible and cannot purchase any XRBT Tokens in the XRBT Token Sale (as referred to in this White Paper) if you are a citizen, resident (tax or otherwise) or green card holder of the United States of America, or if you are a resident of the People’s Republic of China, Canada, Israel, Vietnam or South Korea.

Marketplace Aspects	Blockchain Marketplace	Traditional Marketplace
Network Model	Decentralized. Supported by Users or nodes that contribute their computing power to the network, ensuring 24/7 availability and maintenance.	Owned and regulated by a third party. Platform Users must comply with terms set by the third party
Payment & Fees	Direct payment by cryptocurrency (Token), which can be exchanged for BitToken or fiat. May offer low fees (around 0.0001 BTC ~ 1 USD) for transaction validation, or even charge no fees.	Payment systems or credit card transactions. Charges a percentage of every transaction, which is different for each marketplace: Amazon ~15% Ebay ~ 10% Etsy ~ 2.5–3.5%
Payment Processing Time	Payments are instant and don’t require any intermediary.	Payments go through third-party financial services.
Transparency	A blockchain marketplace allows Users to sell products and services transparently and get feedback.	Traditional marketplaces sometimes lack transparency for sellers: sales algorithms, requirements, and seller metrics aren’t made available.
Information Security	Data is immutable, so it can’t be deleted or changed. Validation by network prevents fraud.	Personal information can be hacked and stolen.
Privacy	Personal information isn’t required.	Personal information is required.

Agreements	Digitally signed smart contracts. Contracts are unbreakable. No intermediaries required, as smart contracts are executed automatically.	Terms of agreements can change. Regulation by a third party.
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14. Definitions

- App: mobile app designed to run on smartphones and other mobile devices
- Bonus: additional Tokens for early and large investors
- Consumer: a person who pays to use the services on the Xtribe app
- Contributor: a person contributing ETH to the token sale
- Free Users: one utilizing the app for the purchase, sale, rent or barter of goods/services.
A free user may also purchase credit inside the app.
- Geomarketplace: geographically located marketplace using mobile app
- Hard Cap: max amount of USD to be raised during TGE
- Platform: integrated set of packaged & custom apps delivering the vision
- Soft Cap: minimum amount of USD to be raised during TGE
- Store Users: sellers of goods/services on Stores
- Stores: online marketplaces selling goods/services through Xtribe app
- TGE/Token Generation Event: Sale of Tokens to implement tech & vision
- Token: native coin to enhance the ecosystem of the current app
- Whitepaper: document to explain the project vision and scope