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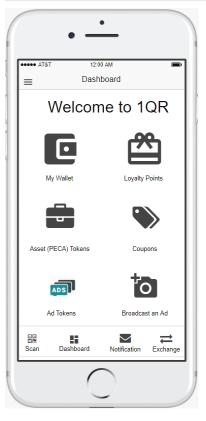
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EXECUTIVE SUMMARY

OneQR combines digital advertising, loyalty and anticounterfeiting in one solution to disrupt the retail and ad tech industry. OneQR is an open source, decentralized block chain ad tech platform that revolutionalizes the retail and advertising industry. It is uniquely designed for wordofmouth marketing. The platform also features a loyalty solution, e-coupon solution and utilize an anti-counterfiet feature to measure the effectiveness of advertising (conversion rates). What makes it attractive to businesses is that all advertisement from the platform are using organic content from its consumers and does not require any upfront investment. For consumers, it is a chance for them to earn decentralized income for creative content as they post on social media. OneQR solution is expected to deliver positive returns (ROI) for all stakeholders including purchasers of OneQR Token Coins.

Below is a wireframe of the OneQR Mobile App Dashboard for Consumers



PAINPOINTS FACED BY THE DIGITAL ADVERTISING INDUSTRY

Notwithstanding retailers' rapidly increasing appetite for digital advertising as existing digital advertising solutions fall short of meeting their expectations. The digital advertising industry is growing rapidly – in US, retailers are expected to dominate digital ad spending, which is projected to reach US\$23 billion by 2020, representing a CAGR of 12%.

However, the industry is crippled by four main challenges:

Challenge 1 Common pricing models for digital ads do not necessarily correspond to performance

The effectiveness of digital marketing campaigns has not been impressive thus far, for two key reasons.

The rapidly expanding digital advertising industry amplifies the problems of existing solutions



- Digital Advertising mostly charges by the clicks or number of onesecond impressions, leading to creation of massive contents to purely drive traffic, but not necessarily sales. This is of particular concern to SMEs where ROI is a key consideration for budget, including marketing spend. The advent of new technologies and consumers' rapidly changing preferences further drive previous advertising solutions obsolete. For example, the exponential use of ad blockers and click fraud pose challenges for marketers. To put the damage into context, the advertising spend – which is expected to reach US\$23 billion by 2020 – loses US\$8.2 billion per year to bots, ad-blockers and stolen content, a whopping 35%.
- II. Brands now have to pay more than ever for digital advertising, due to the lack of transparency and the existence of many intermediaries in the advertising and marketing industry.

Challenge 2 Legacy digital loyalty programs not measuring up

Existing loyalty programs are not keeping pace with the technology trend, consumer preference, and Brand requirements. From a technical point of view, Brands are looking for a solutions that are scalable, customizable and configurable to fit into their existing IT environment. Functionally, the solution should help to engaging consumers, collect insightful data and help quantify the effectiveness of any the marketing spend. At the same time, consumers from newer generations are passionate about sharing of experience in social media and so easy integration to social media platforms becomes key to success of any digital loyalty program.

Challenge 3 Data silos

Spending substantial sums of marketing dollars collecting consumer data has become a futile routine in the big data era. Often time, data is collected by different systems (e.g. CRM, POS, and Customer Loyalty Program) in isolation, with little integration. Brands and business are hit by an avalanche of data, yet without a tool to decipher valuable insights. The challenge lies with securing meaningful consumer data which can help drive insights.

Challenge 4 No dedicated marketing platform to grease the wheels of online Word of Mouth Marketing

Traditionally, marketers utilize Word of Mouth Marketing ("WoMM) mainly to increase brand awareness. Statistics shows that WoMM can improve marketing effectiveness by up to 54%. While WoMM is medium agnostic, with the emergence of various social media networks and the new culture of sharing in the past decade, its potential in the online space is beyond imagination. The market has yet to see a digital platform targeting WoMM.

The lack of a dedicated online platform means word-of-mouth marketing cannot be actively optimized, making it a lost opportunity.

OneQR provide Brands with a customizable digital loyalty rebate program that is programmed for success, with measurable results conducive to lifelong buying relationships and balancing between topline revenue growth and margin giveaway.

Millennials ranked word-ofmouth as the #1 influencer in their purchasing decisions about clothes, packaged goods, big-ticket items (like travel and electronics) as well as financial products.



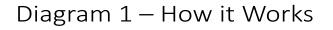
A unique AD Tech solution for human-to-human connection

OneQR is the only platform in the market designed for WoMM. At OneQR, we see WoMM as more than a marketing channel. It is a means to empower consumers and to help Brands engage their loyal customers to co-create values.

The game changing OneQR solution enables Brands to actively engage consumers as Brand Ambassadors to share experience and give testimonials on popular social media networks, about the products they purchased ("the WoMM Content"). Their friends in the social media networks can also participate in the WoMM by further forwarding the WoMM Content in their own social media network account. The Brand Ambassadors and their participating friends will be rewarded for any eventual sales conversion. The level of reward is prescribed in the form of smart contracts set up in a block-chain environment at time of sign up. Brands are free to decide the quantum of reward for different products, for the Brand Ambassadors and the participant friends. The flexibility in setting incentive levels makes OneQR a versatile solution for products and services of all price ranges from FMCG to upscale durables.

One QR also offers AI-powered analytics on the plethora of data captured in the OneQR eco-system, which can help Brands draw valuable insights.

Caption: How it Works







Configure Smart







Consumer Scans QR

Code for Product

Brand Label Issues 1QR Labels





Contracts

Merchants sells products with 1QR Labels and Accepts Coupon Tokens



_ 6

Authentication



Receive Rewards or Coupon Redemption

Word of Mouth Marketing / Go Viral

Receive Coupons and Create Digital Ads

Asset Certification Token

Log into favorite social media to accept Tokens

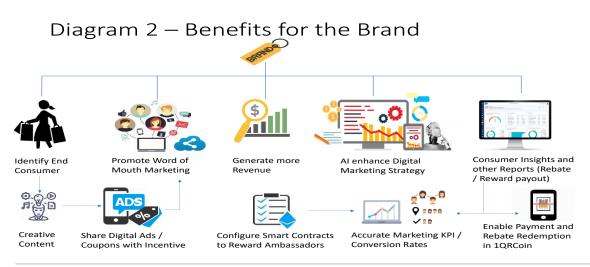
Why OneQR?

KEY BENEFITS OF OneQR Platform (A) To Brands



Research showed that comments from brand advocates influences up to 90% of prospect's buying decision.

- Liberalizing loyal customers as brand ambassadors: By providing a platform for paying consumers to advocate the products and service, OneQR unleashes the powerful influence of comments and testimonials from existing users on prospects via creative content.
- Effective Marketing solution with no upfront investment: Sinking huge marketing spend upfront on promotion is becoming a practice in the past, as passionate Brand Ambassadors are ready to tell the ins and outs of the products of a Brand. Major portion of the incentives will only be paid out when the WoMM efforts lead to eventual sales. Most importantly, performance on ROI can now be accurately measured.
- Connect to the consumers: OneQR enables Brands to own the valuable relationship with consumers and prospects without any marketing intermediaries. Consumers are not limited to purely "like" a product or share messages at transaction level at OneQR platform. Brand ambassadors are allowed to post creative contents like videos and pictures from which Brands can understand the true values perceived by consumers.
- Tap on the creativity of consumers: Brands interested in any particular pieces of creative content post by Brand Ambassadors can offer to sponsor them for display in other advertising channels.
- Unlock the potential of WoMM online: By offering incentives to reward reviews and comments, Brands can encourage the otherwise less social-media-active group of consumers to give their voice. Higher participation rate means higher brand visibility and search-ability.
- Actionable insights powered by AI: Brands can receive analytics on consumer insights and on top with OneQR proprietary AIpowered dashboard, 1QR will proactively provide prescriptive analytics on business strategy options backed up with simulation on outcomes to assist Brands make proper business decisions.
- **Highly scalable**: OneQR comes in the form of Software-as-aservice (SaaS). Brands pay for what they use, and do not have to sweat about programming, maintenance, upgrade an



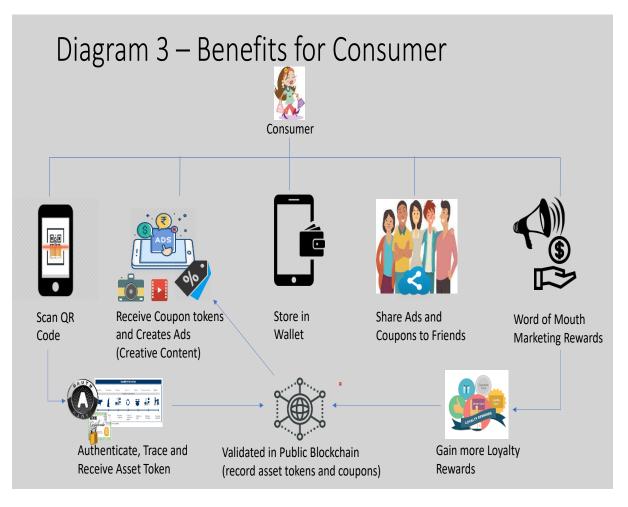
Caption: Benefits for Brands



(B) To consumers & prospects:

- Make voice loud: As a dedicated WoMM platform, OneQR provides consumers a channel to provide authentic comments or even suggestions to influence decisions of the favorite Brands. The OneQR platform simply amplifies all voices in online space.
- Empowered to make purchasing decisions: Through access to valuable comments from authenticated buyers / owners of products, prospective consumers can be much better informed before making any purchasing decisions.
- Monetize value co-created: Candid consumer reviews help Brands build business in many aspects. In OneQR platform, Brand Ambassadors will receive a fair reward as a token of value cocreated in the OneQR eco-system.
- Authenticity: The OneQR label serves to validate authenticity of the product, effectively addressing the counterfeit concern, particularly for high end branded products.

Caption: Benefits for Consumers





HOW DOES OneQR WORK?

OneQR is akin to the Uber for digital advertising by efficiently pairing demand and supply of retail advertising All partnering brands will use OneQR's ad tech solution to gain insights of their end-consumers and encourage consumers to engage with them on social media. In exchange, consumers earn rewards tokens from brands which entitle them to redeem discounts on next purchase, gifts and VIP rewards.

In Phase 1, the OneQR ad tech ecosystem comprises:

- I. OneQR coin a medium of exchange for brands and businesses to purchase QR labels that are used within the OneQR ecosystem to ensure product provenance and consumer loyalty retention
- II. OneQR consumer app the app is utilized by consumers as a means to create ads and share earned e-coupons to their friends in social media. On top it also stores all the tokens earned by the consumer and consistent with the digitally savvy mobile consumer;
- III. OneQR business analytics app a comprehensive app for partnering brands that provides end-to-end supply chain visibility, dashboard with predictive analytics for forthcoming consumer trends. It is used to set up smart contracts, purchase OneQR labels, upload purchase orders and set up rebate coupons. The streamlined interface also features a dashboard for brand partners to review reward payout reports, marketing campaign report with full KPIs, conversion rate etc.

TECHNICAL SUMMARY

OneQR is a revenue generating cost effective advertising platform that is designed to disrupt the current digital advertising model while enabling mass adoption. It provides incentives to create consumer loyalty while provide features such as anti-counterfeit and consumer insight reporting complimented by Artificial Intelligence.

The implementation of our solution will yield:

- Coalition of Brand Labels and Merchants generate more revenue
- Coalition of Brand Labels and Merchants get direct and accurate consumer insights of real end consumers
- Coalition of Brand Labels and Merchant lowers the cost of digital advertising while increasing marketing effectiveness (no upfront advertising investment)
- Artificial Intelligence compliments direct consumer insights with forecast and recommendation to Coalition of Brand Labels to improve their marketing strategy
- Consumers have incentive to check product counterfeit and tracking by actually being paid to scan
- Consumers now have the ability to earn passive income by becoming Brand Ambassadors to their favorite Brand Labels and Merchants
- Consumers can now get Sponsors to pay for each of their social media posting of any video or photo content medium
- Consumers are now able to validate authenticity of products in second hand markets

USE CASE

OneQR is an all-in-one universal digital loyalty app for fashion brands to gain customer insights and maintain consumer loyalty for revenue uplift opportunities.

OneQR provide brands with a customizable digital loyalty rebate program that is programmed for success, with measurable results conducive to lifelong buying relationships and balancing between topline revenue growth and margin giveaway.

OneQR lets consumers earn OneQRCoin tokens by promoting on behalf of brands on social media. In turn to entice consumers to scan so Brands can gain information to product conversion a discount rebate coupon token is provide.

Study showed that 80% of purchases occurs within 3 weeks after promotions are shared in social media. Blockchain, the underlying technology that powers digital currencies, has very powerful use cases in ad tech and supply chain that allows stakeholders to both maximize advertising ROI and enhance traceability, accountability and transparency along the supply chain simultaneously.

FASHION AND LUXURY INDUSTRY

Blockchain technology promises to transform fashion operating models through supply chain management and consumer engagement. The most effective means for fashion brands to achieve that is by using OneQR solution to achieve product provenance and branding and marketing.

The global fashion market was valued at US\$2.4 trillion in 2016 and is expected to grow at a CAGR of 2% to 2021. Among which, growth in luxury will outperform at 4-5% CAGR over the next few years. The Advertising spent of the sector is \$5.08 billion as of 2017. The sector have discovered that they can save through social media exposure and have since created a metric known as Earned Media Value (EMV). It is estimated that the sector have saved \$33 million in regular advertising cost in just the first quarter of 2017 through word of mouth advertising by their loyal consumers. However current digital marketing techniques are not adequate to optimize for word-of-mouth marketing and hence brands are not able to take advantage of the opportunity to market their products and services effectively adopting technology innovation in the 21st century. It is difficult for brands translate advertising campaign performance and consumers' browsing activity to conversion which is required to win in this new era.

HOW DOES OneQR WORK WITH FASHION BRANDS?

OneQR leverages blockchain technology to provide fashion brands with a toolkit to tell their brand/product story, directly engage with customers and retain their loyalty.

A consumer first scans the proprietary QR code on the label of a fashion item. The camera on the device instantly reads the code. The simple user interface on OneQR mobile app then displays product information, as a means to authenticate the product. Once the product is authenticated, the consumer will receive the product e-certificate authentication (PECA) token, with a logo of the product in coin form. This will be instantly stored in the PECA token wallet of the app.

As part of the incentive for participating in the OneQR platform, the consumer is rewarded with a Coupon Token, which can be used in the next purchase. This particular Coupon Token can be shared at major social network online or offline, turning the participating consumer into a Brand Ambassador. The Coupon Token can be shared in multi-level, and hence can reach unlimited number of potential consumers. Fashion brands can massively increase turnover with minimal upfront outlay. Brands provide incentives to consumers to share the digital coupon token. The rewards are released with small upfront reward per share with the majority of rewards are held in escrow and released once conversion within the network occurs. The rewards are paid in the medium of OneQRCoin. For

Consumers of the coalition Fashion Brands in the ecosystem, OneQRCoin is an accepted medium for payment of purchases of products and services in the ecosystem and since it is a crypto currencies it also represent a good store of value

Brand ambassadors can also share their experience, views and comments of the brands by uploading photos or videos with their own creative content. Fashion Brands interested in a particular creative content can offer to buy the right to use it further ("sponsor"), hence, tapping on the creativity of their Ambassadors, again without any upfront marketing investment.

It is to note that Brand Labels have complete control of how much they want to reward the Brand Ambassadors as the smart contracts are designed to be configurable and flexible.

Figure x. Future of the Fashion Industry

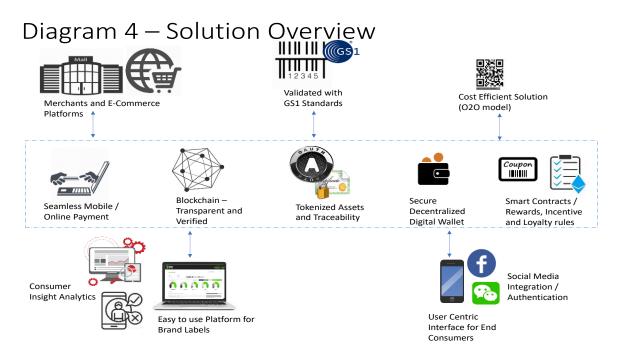
THE FUTURE OF THE FASHION INDUSTRY



Source: xx



Caption: SOLUTION OVERVIEW



TECHNICAL OVERVIEW

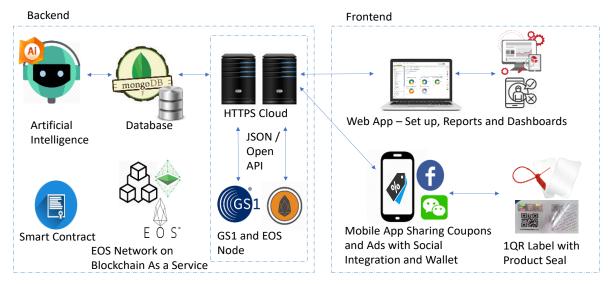
The following describes the state and components of the OneQR solution. The elegant solution is designed with automation and user experience as utmost priority. The underlying infrastructure, software and hardware components include:

- Web App serves for Brands to set up and purchase OneQR Labels, and for smart contract configuration. It also features a dashboard for project workflow tracking, data visualization and predictive analytics
- Predictive analytics is powered by Artificial Intelligence and Big Data for marketing / advertising strategy recommendation. Metrics include historical benchmarking, forecasting, demographic analysis, consumer purchasing pattern analysis)
- Robust Software as a Service (SAAS) being a hybrid cloud and blockchain solution it means it is much more scalable than all the in-premise platforms that is running the e-coupons and loyalty programs of businesses. Being a SAAS solution means its operating cost is much lower and therefore businesses can be assured with better working cashflow by adopting the solution.
- Mobile applications are integrated with popular social media platforms to enable sharing of advertisements and Coupons
- Payment Integration with mainstream payment platforms in order to create seamless online / mobile payment experience
- Front End Application and Mobile Application incorporates Modular Architecture integrated with a Backend which features hybrid Decentralized Cloud HTTPS with Open API and RestAPI/JSON on BDAAS platform

 Back end is designed for integration with GS1 systems; Coalition Partners' systems; big data storage with AI on a BDAAS platform that automates the management of EOS blockchain full node smart contracts.

Caption: Technical Detail Layout

Diagram 5 - Technical Detail Layout



PRODUCTS AND SERVICES ECOSYSTEM

Our Solution: OneQR Ad Tech Platform Phase 1

Web App Platform describes the overall ecosystem that enables Brand Labels to set up digital advertising campaigns in smart contracts. This solution simultaneously enables end-consumers to certify and trace products. The aim of this solution is to empower brands' marketing efforts by converting them into Brand Ambassadors through digital-based rewards system and helping brands create and own direct relationships with their end consumers, bypassing intermediaries.

The ecosystem consists of:

- Virtual Currencies (including OneQRCoin, Product e-Certificate Authentication (PECA) and coupon (COUP) tokens);
- Mobile Apps that feature QR Code Scanner and digital wallet; Web App Platform for setting up smart contracts for advertising/ rewards/ coupons and AI predictive analytics dashboard to synthesize consumer trends;
- Physical Hologram QR Labels; QR Product Seal and
- A coalition of Brand Labels. In Phase 1, Brand Labels will predominantly target the consumer goods industry of Apparel, Health & Beauty and Liquor and Spirts Industry.



Caption: Core Functions

Diagram 6 – Core Function (Consumers)







Receive Coupon Reward



Share Coupon – Be a Brand Ambassador



Get Paid for being a Brand Ambassador

Actors in Phase 1 Release

Brand Merchant Client

Brands / Merchants join the ecosystem to directly connect with their end consumers and convert them into Brand Ambassadors thereby eliminating the need for Advertising Agency in Digital Marketing, replacing existing expensive Loyalty program systems while enhance their product quality image through providing a service such as anti-counterfeiting or material source tracing.

GS1

Provides the UPC / GTIN standards for 95% of all global products, authenticates and certifies products are real or not.

End Consumer

End Consumer of Brands / Merchants who gets rewarded with rebate coupons upon purchase of products. Further rewards will be gained if they participate becoming Brand Ambassadors for Brands / Merchants.

End Consumer's Social Network Contacts

End Consumer spread Word of Mouth Marketing by sharing rebate coupons to Social Network Contacts. Social Network Contacts get rewarded by further publicizing the rebate coupon.

Products and Service Overview

- 1. Phase 1 Ecosystem Virtual Currencies
 - a. OneQRCoin The OneQRCoin is the medium of exchange during phase 1 of the solution launch for Brand Labels and their End Consumers/ Brand Ambassadors within the Coalition. OneQRCoin is a means to procure features and services, and is also utilized as a currency to redeem Coupons and Rewards. To ensure seamless user experience, the exchange of OneQRCoin with fiat currencies will function in the backend without complicating the user interfaces.

Coupon Token (COUP) is the virtual coupon consumers will receive after the PECA token is generated. Each Coupon token has an expiry date and can be redeemed as discounts for future product purchases from the issuing Brand Label and their affiliates. COUPscan be shared on any social media platform



recognized by OneQR. Brand ambassadors are rewarded for every share, every click through and every sales conversion brought in by this particular COUP. Brands have the flexibility to determine the rebate amount for each Coupon incentive. All COUPs are certified and authenticated in the public blockchain. Redemption function for COUPs is anticipated to be launched in Phase 1.3 by which time COUPs can be converted to OneQRCoins in a secured wallet platform.

- 2. Phase 1 Ecosystem Apps and Features
 - a. OneQR Web App The OneQR Web App is a platform for Brand Labels to purchase services and set up their smart contracts with Brand Amvassadors. It also include a dashboard feature to provide reporting and business intelligence capabilities in one go.
 - DneQR Mobile App for Brands An App designed to enable Brand to accept OneQRCoin as medium of exchange in Online to Offline system.

OneQR Mobile App for End Consumers –This is where all the economic and social media activities take place. Brand ambassadors can also upload creative contents like photos and videos to help promoting a product. Through partaking in activities to share COUPs or creative contents among family and friends within his social network, the Consumer will receive different levels of rewards in the form of OneQRCoin. The reward amount will be determined in fiat currency as specified in the reward & loyalty smart contracts, but will be paid in OneQRCoin, converted at prevailing market exchange rate at time of conversion.

- 3. Phase 1 Ecosystem Physical Labels and Token Graphics
 - a. **OneQR Labels** are holographic QR Labels with Unique Serial ID preserved in the blockchain. These labels store information on Product Authentication and Tracing/ Tracking information based on Product UPC / Global Trade Item Number (GTIN).
 - b. **OneQR Shield** is a Product Seal or scratch off printing paint customized for product lines that protects the OneQR Labels and ensures only an end consumer who purchased the item are able to scan the QR Label.
 - c. Token Graphics Tokens (Ad, Coupons and Product E-Certificate) will have an associated Graphic that end consumers can view and share in social media. Most often these graphics are represented by corresponding business / product brand logos. When consumers share the ad or coupons the Tokens get transferred or cloned to share wallet, the associated graphic will be transferred or cloned as well.
- 4. Phase 1 Ecosystem Coalition
 - a. The OneQR team is building a coalition comprising of Brand Labels, Merchants of all sizes, Logistics companies, e-Commerce platforms, service industry and other businesses that are ready to tab on the potential of OneQR Platform



- b. During Phase 1, each Coalition partner will be able configure the incentives / discounts in the coupons for the issuance set up of the Coupon Token. These coupons are intended for sharing by End Consumers. Coupon Tokens will form the basis for phase 1 digital marketing and is meant to be an incentive vehicle to promote customer loyalty and identify consumer conversion.
- c. OneQRCoin will be utilized by Coalition partners as a the only currency to pay for coupon rebates and rewards for all word of mouth referrals carried out by in the OneQR platform and shall be accepted by all Coalition Partners for purchase of their merchandise.

SYSTEM ARCHITECTURE

OneQR utilizes industry micro service standards and best practices.

1. Infrastructure Foundation: Software and Blockchain Platform as a Service

This foundation architecture is a cloud-blockchain hybrid built around industry standard platforms with adoption of automated development operations (dev ops) ensuring micro services are modular and scalable.

2. Analytics Foundation: Artificial Intelligence (AI) and Big Data

Foundation built around standard Artificial Intelligence, Big Data and Machine Learning platforms customized and adopted for consumer insight analytics to assist brands to predict developing patterns and trends in the consumer behavior.

3. Blockchain Foundation: EOS

All tokens in phase 1 OneQR are powered by EOS public blockchain distributed platform. Such platform is selected to ensure items are publicly validated so there are no duplicate of the certified authentic product items and that the coupons are validated to be genuine. At the current stage, EOS development environment is used during the pilot development stage and probably up to the soft launch period. Next year we will launch an EOS production version where the token transactions are done at near-zero marginal cost except for EOS Developers and the beauty is users (consumers) do not need gas to pay for transfers or transactions. OneQRCoin tokens are released upon the completion of purchase of OneQRLabels and are distributed as redemption of coupons or reward incentives for advertisers. Asset tokens and coupons are released after product authentication has been validated. Coupon Tokens will have an expiry date while PECA Tokens may or may not expire. Through EOS all tokens and the OneQRCoin medium of exchange are ready to use.

4. Intermediate Layer: API

Foundation built around standard industry practices for micro service application backend utilizing Web3 Javascript application programming interface, Node and Angular JS. API is designed with Open and Restful API architecture and is also able to utilize JSON to integrate with external systems. Integration covers payment gateway, crypto exchange, social media and GS1 systems. The exchange of legal tender currency with OneQRCoin occurs in this layer. This layer will also feature Custom Integration API, Custom integration API to enterprise CRM platform and ordering platform that is classified additional project development and is be part of the consulting business model.

5. Intermediate Layer: Smart Contracts

Smart contracts are developed around Solidity as the core language. Smart Contracts are modularized for different use cases. They all use industry best practices to fulfill all the use case outlined in the project.

6. Intermediate Layer: Wallet

Decentralized Wallet is developed around Solidity as the core language with interface built on native mobile apps and web app development languages. The core of its robustness is the security taking the latest and best practice in the industry to ensure that users will have the peace of mind to store crypto currencies and tokens all the time. OneQR

7. Backend Layer: Micro-services/ Micro-applications

This is the application layer where all functions and features are modularized into micro-services and micro-applications that integrate with the Front End Brand Web App and front end of the End Consumer Mobile App built around the best and most innovative structure and practices. A solid testing framework is developed to ensure that codes are thoroughly tested prior to deployment of OneQR.

8. Front End UI Layer: Brand Label Web App

The Front End for Brand Labels is a web-based app. Its setup and configuration is similar to modern day business/ enterprise-based Software-as-a-Service (SaaS) applications. The SaaS web app features a dashboard, UPC (Universal Product Code) upload, reporting portal, payment portal, shopping carts, PECA/ Coupon custom graphic upload and smart configuration modules designed to provide a seamless experience for Brand Labels and Merchants. The SaaS application also include features such as loyalty programs and e-coupons and with its scalable foundation ensures that the cost of adoption is drastically lower compared to maintaining legacy platforms that most businesses use. OneQR

9. Front End UI Layer: WeChat Lite App

The lite app is designed as a WeChat landing page for the company so firsttime users in China are able to download the OneQR Consumer app with ease. It is to note that this is the alternative platform designed directly for users in China who have no access to Google Play Store and more challenging experience to Apple App Store.

10. Front End UI Layer: End Consumer Hybrid Mobile App and Brand Label Retail Mobile App

Centered on usability for consumers, the main features of the **End Consumer Hybrid Mobile App** encompass a universal crypto wallet, a QR code scanner, a Camera/ Image Gallery module, a Token Gallery Module and a wallet dashboard. The main dashboard is designed for easy access and navigation with user experience borrowing the concept of utilizing what is familiar to most users when using a mobile device.



Brand Label Retail Mobile App is the simplified version of the End Consumer Hybrid Mobile App with just the OneQRCoin Wallet feature to enable the medium for payment acceptance, rebate redemption and reward payout (in OneQRCoins) utilized by the coalition of Brand Labels.

DEVELOPMENT STAGES OF OneQR

Front End UI: Web, Light App and Hybrid Mobile Backend: Microservices / Microapplications

Intermediate / Integration API

Blockchain Foundation: EOS Blockchain

Artificial Intelligence and Big Data

Infrastructure Platform: Blockchain Platform As A Service

The following section summarizes and recaps the current state and future developments on OneQR.

Our action plan comprises of the following stages:

Stage 1: Development

Starting from 2016 after the initial ideation stage, the development focus on Phase 1 roll out of the Ad Tech platform for Brand Labels. Activities in this stage includes forming the team, designing the Phase 1 product, building relationship with GS1 and integrating with their system.

Stage 2: Preparation

Starting in 2017, the product development has matured with a project plan and milestones in development solidified, the business team is built to prepare for business model testing. The activities in this stage includes building strategic advisory board, preparation of the business model, pricing strategy, marketing plan and the white paper.

Stage 3: Market Entry

Starting in 2018 the execution to enter the market commence. It starts off with the business team picking up a few industry clients willing to try the product. The connections built from the advisory board proves to be invaluable as pilot projects are tested by key industry players. OneQR has selected a handful POC clients in Food, Wine & Spirits, Fashion & Apparel and Health & Beauty to test the product tweak it to be ready to enter the market.

Stage 4: Market Penetration

Market penetration approach starts off with pushing the product for production testing as a lead-off from initial market entry in 2018. The soft

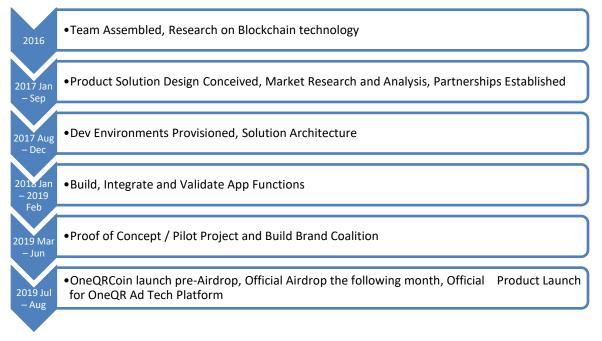


launch with Phase 1 product features will be delivered in Q4 of 2018 with its initial testing clients becoming a part of the initial members in the brand label coalition ecosystem. The market production product will have the key features of Sharable Coupon Rebates and Incentive system to reward Brand Ambassadors. It will be marketed with minimal promotion and marketed only by the initial members of the coalition ecosystem. There will be enhancements in the first two quarters of 2019 after the Q4 2018 launch which will include the redemption feature for coupons via OneQRCoin. After enhancement to Phase 1.3, OneQR will onboard more clients to join the coalition ecosystem in the strategic selected industry. Partners like GS1 will also push the product to its low-touch / low-risk clients and promoted as GS1 branded product. Coalition ecosystem brand labels are expected to promote awareness to their own customers about the product while train their employees on using the enterprise SAAS system.

Stage 5: Self-sustainability

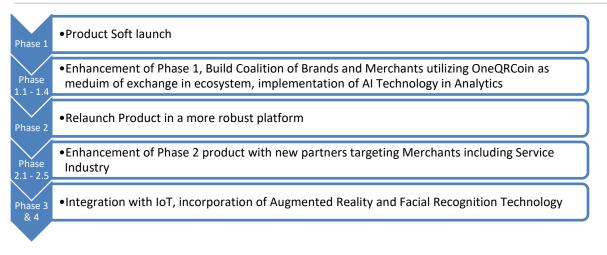
This will be reached on year 3 after soft launch, when product matures enough and the full features of the ad-tech platform product goes to full market. A key testament to self-sustainability is that the coalition ecosystem has got a major foothold among consumer users in the China / Hong Kong region. At this stage we expect that the product is used by at least 1/3 of the big industry players in each of the market penetrated by company.FUTURE DEVELOPMENTS AFTER OneQRCOIN TOKEN SALE The following section presents a development roadmap after the Airdrop of OneQRCoin to enhance the functionalities of OneQR.

Caption: Milestones and Roadmap – Pre-Airdrop



Caption: Milestones and Roadmap – Post-Airdrop



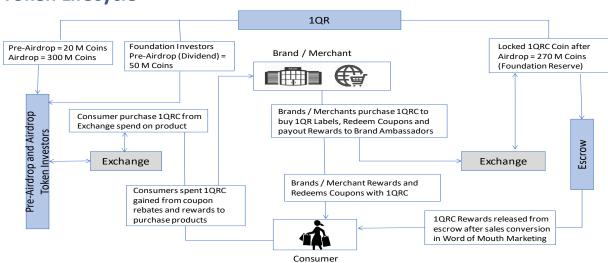


CURRENT STATE

OneQR solution has been implemented into the system of a significant wine and spirits manufacturer in China in the form of a proof of concept pilot project in April 2018. With the successful forging of a key partnership and completion of the Phase 1 build stage, OneQR is preparing for the official product launch of the OneQR Ad Tech platform. At present, integration of payment platforms and social networks with OneQR solution has been completed.

THE CONCEPT – HOW WE GOT HERE

The concept of the OneQR solution was first conceived in early 2017 when the team researched on the viability to authenticate uniqueness of tokenized assets in blockchain ledgers. After thorough market research and surveys of businesses, the founding team fine-tuned the idea and came up with an ad-tech solution which provide unique opportunities to the Brands from various industries.



Token Lifecycle

OneQRCOIN TOKEN SALE

OneQRCoin tokens will be issued to all interested buyers, including active participating brands of the OneQR network. OneQRCoin token is utilized to incentivize behavior within the OneQR ecosystem – it facilitates brands' implementation of OneQR solution into their supply chain and retail processes, and encourages consumers to authenticate and conduct word of mouth referral of their purchases on social media.

TOKEN ECONOMICS

The primary purposes of the OneQRCoin token sale are:

Utility of OneQRCoin tokens as the primary medium of exchange used in the OneQR ecosystem

- 1. To provide the funding and resources for sustainable development of OneQR ecosystem and for OneQR to execute the vision
- 2. To align the interests of the stakeholders in the ecosystem namely strategic partners, brand coalition, token holders and founding team.

SUMMARY OF OneQRCOIN TOKEN

A distribution of OneQRCoin will be conducted in order to finance the development roadmap of OneQR ad tech solution.

igure x. Summary of OneQRCoin Te	oken
Token:	OneQRCoin
Standard:	EOS
Token sale amount:	\$100,000,000
Token issue amount:	1,000,000,000
Token price:	OneQRCoin = 0.0.01104972 EOS
Distribution of tokens:	2% - Pre-Airdrop 35% - Airdrop 5% - Core Team 21% - R&D 27% - Foundation reserve (Business Use) 5% - Foundation Investor Dividend (Pre- Airdrop Investors) 5% - Strategic Partner and Advisor Team
Soft cap (tokens):	184,153,600
Hard cap (tokens):	1,000,000,000
Unsold tokens:	To be destroyed
Accepted forms of payment:	USD; RMB; HKD; EOS;
Utility:	To serve as the primary currency used in the OneQR ecosystem
Private presale	
Private presale start date: Private presale end date: Minimum purchase: Maximum purchase: Date of Exchange Listing:	1 Mar2019; 09:00 GMT 30 Jun 2019; 09:00 GMT 10,000 OneQRCoin 10,156,250 OneQRCoin July 1, 2019

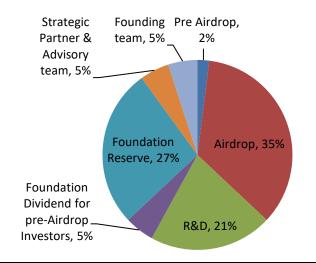
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TOKEN DISTRIBUTION

The maximum total supply is 1 billion OneQRCoin tokens. 350 million tokens (35% of total supply) are offered in the airdrop, 20 million tokens (2%) are offered in the pre-sale.

In the event that the amount raised falls below [184.15] million OneQRCoin token, the OneQR team will carry out one of the following:

- Extend the pre-airdrop period until the soft cap is reached
- Reschedule Airdrop





Source: xx

PRESALE

 Presale 2% of total supply
 OneQR will offer a portion of tokens for pre Airdrop to allow strategic investors to participate in the token sale before the crowd sale to the general public. The amount on offer during the presale is 20 million OneQRCoin tokens, equivalent to [2%] of maximum number of OneQRCoin tokens that will be in circulation.

 OneQRCoin is priced at a 20% discount during presale period to
 The presale is accessible to any participant who wishes to subscribe to a minimum of [10,000] OneQRCoin tokens and a maximum cap of

minimum of [10,000] OneQRCoin tokens and a maximum cap of [10,156,250] OneQRCoin. To reward early participants, the price of each OneQRCoin during the presale will be set at [0.0083978] EOS, at a 20% discount to the airdrop offering price.

The pre Airdrop period starts on [30 September 2018; 09:00 GMT] and will either run for six days till [28 February 2019; 09:00 GMT], or till the first 20 million OneQRCoin tokens have been acquired, whichever is the earlier.

Airdrop TRADING

Airdrop: 35% of total supply

reward early participants

350 million OneQRCoin tokens (30% of total supply) will be offered for sale during the token distribution event. The proceeds of the funds will be used to fund OneQR operations and development of additional features.

Each OneQRCoin token will be sold for 0. 01104972 EOS, will be accepted in the token Airdrop.

The Airdrop period starts on [28 February 2019; 09:00 GMT] and will either run for one calendar month till [31 March 2019; 09:00 GMT], or till the allocated 350 million OneQRCoin tokens have been acquired, whichever is the earlier.

1QR FOUNDATION

270 million OneQRCoin tokens (27% of the total supply) will be preallocated to the OneQR Foundation reserve. These 270 million OneQRCoin tokens will be placed under the purview of OneQR Foundation and used to strategically develop of the OneQR ecosystem. An example of usage of OneQRCoin tokens in the Foundation would be to release OneQRCoin tokens for future strategic partners and brand coalition partners.

CORE TEAM AND STRATEGIC PARTNER ALLOCATION

Core team: 5% of total supply

Strategic Partners & Advisory:O5% of total supplyO

The core team of OneQR will be allocated 50 million OneQRCoin tokens (5% of total supply) to reward them for their persistent effort in developing the OneQR ecosystem.

OneQR's strategic partners and advisor team are those who helped tap into the initial use cases and subsequent mass adoption of OneQR solution by end-consumer markets. They are collectively rewarded 50 million OneQRCoin tokens (5% of total supply) for their vision.

Foundation reserve		
	27%	Reserved for the foundation and deployed strategically to develop the OneQR ecosystem
OneQRCoin Airdrop	35%	Proceeds from the airdrop will be deployed in further business development to build the brand coalition to further market penetration in order to build a self-sustaining business
Research and Development	21%	Reserved for the OneQR R&D to grow the company's technical development team in order to meet product milestones
Foundation pre- Airdrop Investors Dividend	5%	This is the Dividends Reserve split to all pre-Airdrop investors who purchase the tokens in advance
Founding team (Core team & developers)	5%	To compensate the core team for their development efforts
Enterprise strategic partners & advisory team	5%	To reward the strategic partners who helped tap into the initial use cases and subsequent mass adoption
Pre-Airdrop sale	2%	Presale is accessible to early participants who wishes to subscribe the minimum threshold of OneQR tokens
Total	100%	

Figure x. OneQRCoin Token Distribution

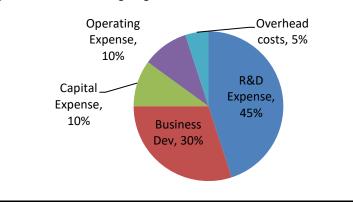
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FUND BUDGETING

The funds raised from the Airdrop will primarily be deployed to further the vision of OneQR in disrupting the ad tech industry and sustain the development of the ecosystem.

Key expense items include business development, business expenses and overheads.

Figure x. OneQR Fund Budgeting



Source: xx

Figure x. OneQR Fund Budgeting

Category	Proportion	Details
R&D Expense	45%	Funds will be used to hire technical talent and enhance R&D and technology. The aim is to accelerate R&D to push the potential of blockchain in ad tech platform and to expand its market globally.
Business Development	30%	Funds will be used to hire talent for business development and training, step up coalition formation efforts with brands and strategic partners
Capital Expenditures	10%	Depreciating Assets required to be purchase as part of R&D and innovation
Operating Expenses	10%	Covers all the expenses that 1QR has to incur in its business operations, including rent, marketing, equipment, legal, and insurance. This covers advertising and marketing of the product to consumers as to transform how they use social media.
Overhead costs	5%	Other variable cost that needs to be covered
Total	100%	

Source: xx

FURTHER INFORMATION

Participants who wish to be informed of latest updates to the Airdrop are invited to subscribe to the email distribution of <u>www.OneQR.co</u>. The preregistration and token sale will be available to non-US residents. Further announcements in relation to the token sale will be made available on the OneQR official website.



MANAGEMENT AND ORGANIZATION

The OneQR team is comprised of veterans in the blockchain, IoT Technology and Retail industries, united by a desire to give greater control to consumers and brands. The highly capable team combines to strong acumen and work experience to deliver a high quality solution. Below are key highlights of the executive team:

• CEO, Experienced Executive Director leading Operations, Finance, Legal, Marketing, BI Analytics and IT development with over 10 years in executive management. Led large scale Global Programs as a director and Senior Program Executive on Business Transformation, Corporate Restructuring and various Enterprise Initiatives. Formerly from IBM and various renowned multinational conglomerates with a background in Statistics, Six Sigma Process Engineering, certified ITIL and PMP, he has been involved with multiple start-up dating back from 2000 dot com era.

• Senior CTO, Solutions architect and full stack lead engineer with over 17 years of experience. A leading pioneer in Blockchain, he also led a major US tech company in their IT Innovations, Research and Development in various Technology fields from IoT to Cloud Infrastructure ensuring One Labs utilizes the best new technology out there. Exemplified leadership in driving various global development teams and is a well experienced scrum master. Developer of the core Backend and API of OneQR, he also have three start-ups under his belt.

• CTO, System Architect with 20 Years of experiences in design and project leadership in engineering IoT Hardware and embedded firmware development. Formerly from Tyco, he has now been leading One Labs in the development of IoT and Robotics solutions. The combination of blockchain and IoT solution to service the ecosystem is essential in the repurposing of Brick and Mortar Retail in the new business environment.

• CIO, 13 Years of Experiences in security, infrastructure management and cloud management. Previously in AIA, as the IDM application owner managing regional hubs in China, Hong Kong, Indonesia, Taiwan and Vietnam. The key architect to One Labs' security, continuous deployment (CI) automated infrastructure environment which covers the big data, IoT MQTT and blockchain. Seasoned developer and key Blockchain engineer.

• CRO, Formerly a product designer to Samsung Group engaged in R&D for 5 years. Founded one of the earliest 3D Printing startups in China back in 2013. Experienced Sales and Business Developer with over 4 years entrepreneurial experience, he leads the business development team of the entire One Labs.

• Dev Team, Every member has a minimum of 5 years IT experience in development and are well versed with all the latest technical innovation in blockchain, IoT, cloud, AI, dev ops and programming language.

ADVISORY

The OneQR is in the process of building up a solid advisory board that will provide support and consulting guidance to the OneQR team to propel the



1QR platform to global adoption and expand enterprise coalition of brands and merchants in the ecosystem.

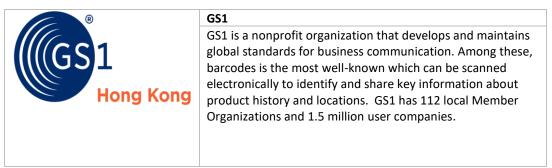
OneQR STRATEGIC PARTNERS

OneQR has entered into strategic partnerships that have been instrumental to our growth. By leveraging our partners' capabilities, we are able to gain insights on how to best service the demands of retail industry and stakeholders, expand our unique solutions offering to wider industry verticals and drive exponential adoption of OneQR Ad Tech and Anti-counterfeit solution.

GS1

One such partnership was with GS1 to collaborate across multiple efforts to develop innovative blockchain ad tech and anti-counterfeit solutions. The two organizations will be working towards the development of a blockchain solution that straddles the fashion, branded lifestyle, digital marketing, retail technology and logistics industry.

OneQR has integrated its system with GS1's global standard for business communications. OneQR leverages GS1 standards in the blockchain applications for retail supply chains which have the effects of enhancing data integrity and reconciliation.





OneQR PROJECT DESCRIPTION

OneQR is an open source, decentralized ad tech platform on the blockchain with the aim of assisting brands and merchants maximize revenue generation.

Mission Statement

The mission of OneQROneQR is to transform Advertising and Marketing Strategies and Operations for all businesses alike by utilizing blockchain technology thereby enabling a platform that lets brands and merchants provide incentives to end-consumers to promote their products and services on the social media.

OneQR Objectives

The objectives of OneQR are to:

- Let brands own their relationship with, connect directly with endconsumers and enhance incremental revenue generation and customer loyalty
- Empower consumers by making their voice be heard by brands
- Increase efficiency of loyalty and e-coupon programs by digitalization and utilization of the blockchain technology
- Provide new purpose to Brand Labels and Merchant's brick and Mortar stores in the age of E-Commerce
- Provide Consumers with a toolkit to be creative advertising ambassadors thereby assisting harmony in society as people find new purpose in an age where most jobs are automated or replaced by AI.

OneQR Business Philosophy

The business philosophy of OneQR is to:

- Uphold the highest ethical standard in all external and internal relationships
- Put the interests of clients first before our own at all times
- All external and internal decisions are to be made based on objective facts

Location of Incorporation

OneQR is incorporated as a limited liability company in Hong Kong and in China.



LEGAL

This WhitePaper is designed as a reference guide and is not a solicitation for investment and does not pertain in any way to an offering of securities or shares in any jurisdiction. Neither does it imply any contractual arrangements. OneQR Coins are not investment products. Any action, notice, communication, message, decision, managerial act, or omission of OneQR Coins shall not be understood and interpreted as such.

The goal of this OneQRAirdrop, is to enable the Company to leverage on a new model for start-up funding to cover all costs related to the project, such as research, marketing, security and development costs. While the 1QR project team endeavor to follow the system architecture, the technology stack and roadmap as listed in this WhitePaper as far as possible, we reserve the right to modify and supplement as the external environment, project development and blockchain technology evolve.

Buying OneQR Coins involves substantial known and unknown risk and is not suitable for every investor. Like other cryptocurrencies, the valuation of OneQR Coins may fluctuate, and, as a result, purchasers may incur loss on all or substantial of the purchase proceeds. The Company does not warrant, undertake or assure that the OneQR Coins are virus or defect free and that the OneQR platform is hack-proof. Before deciding to purchase OneQR Coins, prospective purchasers should carefully consider their investment objectives and risk tolerance level, and seek independent advice from professional advisors if needed in order to understand fully the nature of the potential risks.

Perspective purchasers shall make their own assessment of the legality and feasibility of acquiring, holding and selling OneQR Coins in light of legal or any other restrictions. The value of OneQR Coins may severely depreciate due to external factors associated with the cryptocurrency world. They should also assess the applicable foreign exchange control regulations and tax implications for acquiring, holding and selling of OneQR Coins in their country of residence, domicile or citizenship. The Company is not liable for any legal violation on the part of the purchasers.

Statements made in this WhitePaper are based on law and practice currently in force in Hong Kong and are subject to change as a result of any future changes in the relevant law and practice.

KYC PROCESS

The Company will undertake a Know Your Customer (KYC) process in order to be able to identify and verify the identity of any prospective purchaser. The Company will review information provided by all prospective purchasers and reserve the right to disqualify any application to purchase of OneQR Coins from prospective purchasers.



APPENDIX

Kano Model for Brands

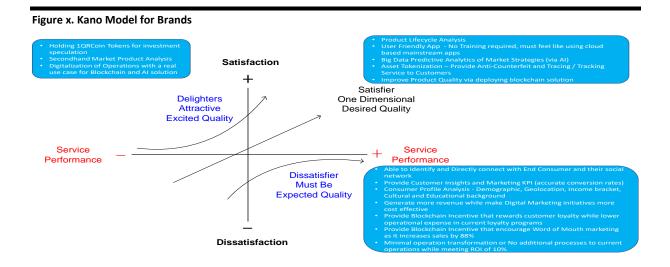
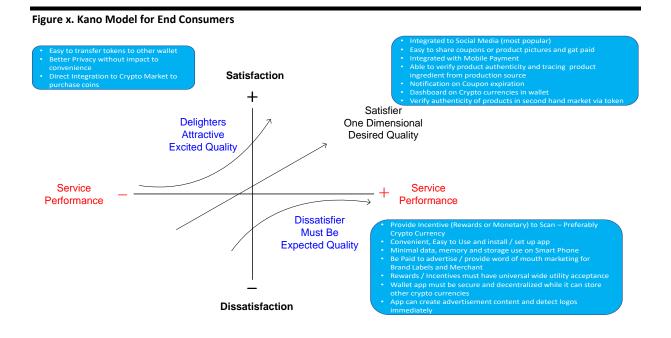


Figure x. Kano Model for Brands

Category	Description
Delighter	 Holding OneQRCoin Tokens for investment speculation Secondhand Market Product Analysis Digitalization of Operations with a real use case for Blockchain and AI solution
Satisfier	 Product Lifecycle Analysis User Friendly App - No Training required, must feel like using cloud-based mainstream apps Big Data Predictive Analytics of Market Strategies (via AI) Asset Tokenization – Provide Anti-Counterfeit and Tracing/ Tracking Service to Customers Improve Product Quality via deploying blockchain solution
Dissatisfier	 Able to Identify and Directly connect with End Consumer and their social network Provide Customer Insights and Marketing KPI (accurate conversion rates) Consumer Profile Analysis - Demographic, Income bracket, Cultural and Education background Generate incremental revenue while make Digital Marketing initiatives more cost effective Provide Incentives on Blockchain which rewards customer loyalty while lowering operational expense of current loyalty programs Provide Incentives on Blockchain that encourage Word of Mouth marketing as it increases sales by 88% Minimal operation transformation or No additional processes to current operations while meeting ROI of 10%



Kano Model for End Consumers



Category	Description
Delighter	 Tokens can be easily transferred to other wallets Better Privacy without impact to convenience Direct Integration to Cryptocurrency Markets for coins purchase
Satisfier	 Fully integrated to Social Media (most popular) Easy to share coupons or product graphics and get paid for sharing Integrated with Mobile Payment Ability to verify product authenticity and trace product source Notification when Coupon is about to expire Perfect visibility of account balance of Cryptocurrencies in wallet via dashboard Verify authenticity of products in secondhand market via token
Dissatisfier	 Provide Incentives (Rewards or Monetary) for consumers to Scan – Preferably cryptocurrency Convenient, Easy to Use, install and set up app Minimal data, memory and storage usage on Smartphone Be Paid to provide word of mouth marketing for Brand Labels and Merchants Rewards or Incentives must have utility, namely universal acceptance Wallet app must be secure and decentralized, and able to store other crypto-currencies App can create advertisement content and detect logos immediately

Figure x. Kano Model for End Consumers