



BRANDTOKENS

# Whitepaper 1.0

## Token as a service

Tokenize your brand, Reward your customers.

ISSUE

REWARD

EXCHANGE

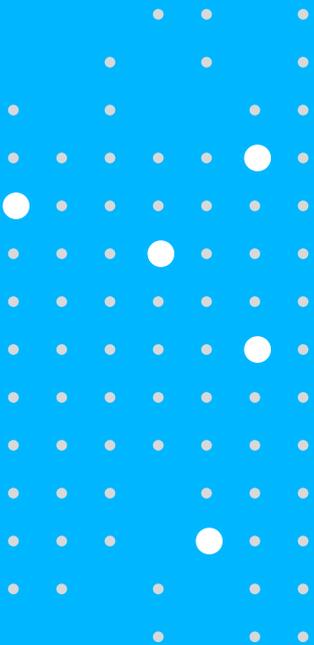
PLAY

REDEEM

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# Abstract

BRND Token, the main token of the Brand Tokens ecosystem, is a Token as a Service (TaaS). Businesses can create their own unique token (xB) on the Brand Tokens network. With their own unique token, businesses can reward their customers easily without changing their brand image.

We are helping users to get more fun, better deals, and a new way of providing valuable feedback to brands. Token data aggregation enables new ways of content exploration and distribution, making recommendations from friends more valuable and trustworthy.

Despite the dominance of the loyalty rewards system, the existing model is broken. Several customers would never redeem their points and those who would find the process unclear. This Whitepaper showcases the current system of loyalty rewards industry and presents the case as to why a blockchain-based loyalty reward system is better placed to change the industry. Brand Tokens is a loyalty reward and exchange platform driven by blockchain. We are engineering revolutionary new use cases and a new way of building loyalty between brands and users. With our help, brands can issue, manage, and utilize blockchain-based loyalty tokens to reward and provide a new, better, and flawless experience for customers. Tokens are easily exchangeable, liquid, and priced in real-time mitigating overhanging liability from incumbent loyalty solutions. Brands get a low cost, instant gratification system to keep current customers happy and attract AI profiled new ones effectively.

# Background

Loyalty programs are as ancient as the barter system of trade. They have been a valuable tool for enhancing relationships and trade among various people. With time, they have been developed to become an essential part of the competitive markets as customer loyalty programs. Different periods have had different kinds of customer reward schemes that show the kind of associations and customer relationships they have. The idea behind it is to offer certain members or customers certain benefits, such as early access to products and/or services, discounts, free merchandising, or even investment and networking opportunities.

Basically, loyalty rewards or programs offer the users access to certain rights and/or opportunities that are not accessible to members that are not in the network. Nowadays, loyalty reward programs have been implemented to attract new customers and build sustainable relationships with existing customers. This way, brand loyalty is established. Loyalty reward programs are created by a single company or within a particular industry. For instance, single company rewards are Starbucks Rewards, Target's REDcard, and Urban Outfitters Rewards, among others.

In these programs, customers can earn points after making a purchase. These points will likely accumulate over time and then be redeemed for product discounts and/or services. There are other kinds of rewards that are multi-industry and issued by third parties. These can be redeemed for products and/or services by players that have chosen to take part. An instance is the Air Miles Program. In either of the cases, consumers can redeem these points for merchandise eventually when the points accumulate up to some point.

In the United States, studies show that 91% of companies use some form of customer engagement mechanism or loyalty

program to reward their consumers. In the UK, a household has up to roughly 14 loyalty programs with various companies. Globally, 77% of customers have been involved in some sort of loyalty program. Also, it is estimated that 16 trillion points are issued yearly with a perceived value of \$117 billion. In the United States, there are at least 3.8 billion types of reward membership programs with a customer having 10 types of rewards. Notwithstanding, cumulatively, \$100 billion worth of loyalty rewards have not been redeemed. 70% of consumers do not even know the number of points they have. Aside from that, 31% of consumers do not care to redeem their points. Most of these customers do not know they have rewards to claim because they have been using their cards for a very long time and never realize they have accumulated them.

The problems with the loyalty rewards industry, notwithstanding the need for a better system, show that the existing model of consumer loyalty rewards is faulty. There are issues of low rates of redemption, time delays, and high costs when creating and making payments. Also, some companies enforce strict conditions for redemption, such as spending on particular types of products, high spending thresholds, and expiry of points. This deters many customers from following up and they may end up not redeeming their loyalty points.

## Loyalty Management Market

Loyalty systems are designed to reward customers for their past purchases or other useful actions. It is also designed to provide them with incentives for making future purchases. By having reward programs, businesses are enabling activation, retention, up-selling, and referrals, along with providing firm value offers to customers.

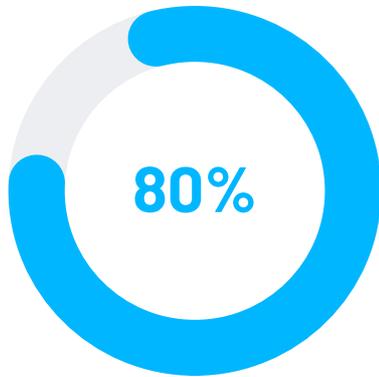
A typical loyalty management system involves operational parameters, such as transaction types, program design, and funding options. It also includes value parameters, including redemption options, redemption thresholds, and earnings rates. Most businesses are creating loyalty programs. Research shows that 38% of executives created a budget for customer experience (Leapfrog Marketing Institute).

The loyalty program market is growing and will reach \$4 billion by 2021 (“Loyalty Management Market” report by MarketsAndMarkets). There is approximately another \$1 billion in digital gift cards, as well as at least \$11 billion in referral solutions. Also, more than \$50 billion loyalty points are issued each year globally. According to a report by Deloitte, enrolment in loyalty programs within various industries reached 3.3 billion memberships in 2015. However, the customer loyalty program market does not realize its full potential.

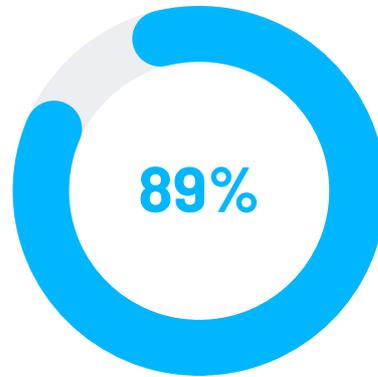
Based on the 2016 Bond Loyalty Report, North American consumers belong to 13.4 loyalty programs averagely but are only active in roughly half of those. Besides, only 44 percent of consumers said they are “very satisfied” with their experience of loyalty programs.

Customer retention entails the organization’s efforts to satisfy the customers’ requirements so that they do not switch to other brands or services. **Loyal customers spend more than others; they share positive experiences** about the brand with their family and friends, and they act as a point of reference for the brand; this **helps the brand to strengthen their market position**. In fact, word-of-mouth marketing is far more beneficial than advertising on social media, and so on.

In a recent, comprehensive primary research study by the Deloitte Center for Financial Services DCFS on pricing innovation in banking:



80% of respondents said that they were much more likely to choose a bank that offers them rewards for being a good customer



89% of millennial respondents said the same

In addition, it costs more to satisfy a new customer than retaining an existing customer. Therefore, customer retention is an effective way to increase an organization's revenue. According to Deloitte, only 50% of loyalty program members are active participants, and of that half, 20% have never redeemed any rewards at all.

# The Problem

Traditional loyalty and reward programs are at a crossroads as a result of an inability to adapt and meet demands from customers. Users sign up for loyalty programs with the expectation of increasing earning capabilities, transparent terms, and ease of redemption, but are often faced with complicated processes to earn rewards and find it even more difficult to spend them. Instead of earning loyal customers, these loyalty reward programs are causing companies losses in revenue and customers. Some of the major problems include the following:

## Cash-back rewards delays

Cashback rewards are easy, but some companies still make it complicated. Cashback rewards are in the form of rebates, and most cards require that the holder logs into the issuing bank's website to redeem as cashback on their statement. There are times when the options involve mailing the check, and this takes more delays. Only a few banks permit for automatic redemption.

## Functional restrictions

A number of loyalty programs have certain limits. Only certain locations are available at certain times. Thus, consumers have to ensure they have sufficient points to redeem their points. Such rewards cannot be replaced for something else, so either the consumer redeems or overlooks the points. Consumers have to first consider whether they get value or need to wait.

## No favourable infrastructure

Organizations favour more extended redemption periods, adherence to terms such as the purchase of specific items to

improve their sales. This scenario shows that there is a disconnection between the needs of the consumers and those of the organization. Part of the problem is because of the lack of favourable infrastructure to issue, track, and make the system more efficient for both organizations and consumers.

Other issues include the following:

- account inactivity - due to a deferred prize, users lose interest and engagement. This makes their loyalty account become inactive.
- low redemption rates - unclaimed rewards are accounted for as liabilities on company balance sheets.
- no transparency - clients have no insight into the total supply of points in circulations, etc.
- high transaction and system management costs – it often costs high to create and maintain the loyalty program.
- incompatible systems – it is tough to integrate two systems into one.
- high customer acquisition costs – businesses tend to spend more on customer acquisition.
- no liquidity - points can't be exchanged for anything else other than prize.

Studies show that loyalty rewards program members who do not make redemptions are 2.7 times more likely to join another loyalty program. Most of the problems of incumbent loyalty management solutions reason from illiquidity and incompatibility. Clients have no way of redeeming points other than waiting for a deferred prize. They lose interest and defer from the system.

## The Solution

Research has further shown that giving customers more autonomy and options in terms of the structure of loyalty, flexibility on when to redeem, relevant Infrastructure, automated redemption, fast Channels, and cash-like Token Rewards will help to tackle the market problem. With the help of blockchain technology, the needed solution can be provided. Brand Tokens is building tools that enable organizations and companies to issue and manage their own branded tokens.

Unlike other existing loyalty programs, we are offering a high level of flexibility, automation redemption, and monetary value rewards. Our solution is one-of-a-kind as we are the first to make this move in the loyalty industry. With our outstanding blockchain-driven solution, businesses will be able to create their own token on the Brand Tokens network. With this newly created token, each business will be able to reward their customers or clients on a secure, transparent and efficient platform.

BRND and xB tokens are exchangeable for other digital assets within the Brand Tokens platform. Businesses also accept the tokens as a means of payment. Users can hold them as digital assets and trade with other digital assets such as Bitcoin. This enhances the utility of BRND and xB tokens and makes them universally acceptable. They are also portable since they reside on users' digital wallets. The ability to make BRND and xB tokens easily exchangeable gives them more value and utility than any of the current tokens in the industry.

## How Will the Blockchain Help

Loyalty networks tend to be costly to run and involve certain inefficiencies that often lead to long pay-out periods. Additionally, there is uncertainty from the company operating the loyalty program, whether it benefits the users the way it should. Blockchain greatly reduces the cost of operating a loyalty network. Only the initial costs of system setup and management are necessary. Fraud and errors are the major causes of increased cost. By leveraging blockchain, companies can improve on the visibility of transactions, thereby enhancing transparency and auditability of the system.

Technology has transformed loyalty program systems from card-based to web, mobile apps, and generally online platforms. According to a Deloitte research, customer loyalty programs fail to realize their full potential due to low redemption rates, high costs, time delays, and low client retention rates.

The evolution of technology has improved different forms of loyalty programs. The internet ignited that evolution by making loyalty programs accessible to a larger number of people. Blockchain and cryptocurrencies present the next level that reforms the whole architecture of creation and the use of loyalty programs as tokens.

Powered by blockchain, cryptocurrency tokens open an efficient way of classifying value through the creation of new assets or re-imagining the old ones. Businesses now have new means of creating value, rewarding their customers, and developing new ecosystems and revenue streams. The security and transparency of blockchain technology are powering this new change.

Consumers demand flexibility. Also, they would prefer rewards that are cash-like instead of products and/or services, which are hard to utilize their value maximally. Blockchain-based cryptocurrency tokens are relevant in this regard. Rather than

forming something entirely different, cryptocurrency tokens simply utilize the existing demand to make the loyalty tokens market more efficient.

The use case of cryptocurrency tokens is thus poised to proliferate in the coming years. Millions of users realize that it is a better way of taking part and benefiting from cryptocurrency tokens. In fact, 82% of consumers say they are willing to accept tokens as a means of loyalty reward if the company adopts them.

Blockchain offers the following unique value propositions to the loyalty rewards industry:

**Better security:** by using blockchain, member data is stored cryptographically on the secure blockchain itself rather than relying on centralized third parties. The Brand Token blockchain is maintained through nodes that are distributed, reducing chances of one point of failure. Furthermore, one party cannot manipulate and change member details, such as the amount of rewards.

**High privacy:** Member wallets are not maintained by third party companies but have direct access to member accounts on the blockchain. Only the member has the power to change their personal details. Each member will have their own private keys that they use to access their personal wallets.

Merchants can receive payments by displaying their public keys. Both private and public keys on the blockchain do not display the name and personal details of the member or user. This means they are pseudonymous.

**Better usability:** blockchain-based loyalty rewards are earned and redeemed in a faster process than the current state of affairs in the industry. Since digital tokens exist exclusively on the blockchain, it is easy to verify and allocate rewards in a fast and efficient manner.

Furthermore, all the data is available from various nodes; there

are no pain-points for the users. Payments are also made in terms of digital tokens, which can be used in various ways. They can be redeemed or exchanged with other cryptocurrencies such as Bitcoin.

**Fast payouts:** BRND loyalty network is not complicated and adopts fast payouts. Businesses can easily pay out their individual tokens (xB). Existing loyalty rewards take long periods, months and some years, in order to get rewarded. Brand Tokens network is straightforward to effectively promote the adoption and growth of the network.

**Easy to exchange:** one of the main problems in the current loyalty rewards industry is lack of flexibility in terms of how users receive their rewards. For example, when a particular company issues rewards, they can only be redeemed at the specified locations or points of sale. This makes them redundant.

## BRND: Redefining Loyalty Programs

### Company Overview

Brandtokens.io OU was founded in Estonia, Headquarters in Warsaw Poland, to explore and invent high-end technologies that would improve people's lives. Our company has been making strides into different tech areas, and we are already in the planning phase to expand into the global market. We are building an exchange platform and a loyalty network that leverages blockchain technology in order to reflect the utility of a modern loyalty network.

With BRND Tokens, we are helping businesses connect to a loyalty network, on which they can build and distribute their unique loyalty token (xB). We are giving businesses an easy way to create their own loyalty coin and build stronger customer relationships. This idea is based on the commitment to reform the

loyalty industry that the Brandtokens.io OU team upholds. This reform, as earlier stated, is driven by the blockchain technology, which we believe has huge potential for various industries, including the loyalty management industry.

Brand Tokens platform is bringing together businesses and their customers on a mutually rewarding blockchain-driven loyalty platform. With an exchange platform and loyalty network, the utility of brand tokens and BRND Tokens is expected to create tremendous benefits for all token holders. We are offering BRND Token as a TaaS (Token as a Service), and hope to help businesses enhance their service to their customers.

Our team includes experts in blockchain technology and business management. We are gathering our experiences and knowledge to deliver a one-of-a-kind service to every business, organization and individual registered on the Brand Token network. The support from everyone on our network, we hope to bring a rewarding transformation to the loyalty industry.

## How does it work?

BRND Token is designed as a TaaS. The TaaS model presents an innovative model that enables businesses to capitalize on the rise of blockchain without dealing with hurdles, risks and technical barriers associated with creating and owning tokens. Our business model pools together blockchain advancements and the emergence of crypto economics to empower all our token holders and create a better reward system.

Through registering to the Brand Tokens network and acquiring BRND Token, which is the key token running the network, businesses can create their own unique token (xB). Each business can use their unique xB to reward their customers in a more efficient way. We are offering businesses the opportunity to

have their own unique token without going through all the technical challenges and costs of creating a token from scratch. Our platform has made it very easy for each business to reward their customers with the coin of their choice. This way, each business maintains their brand unlike other loyalty platforms that enforce a single general token for all businesses. The fact that each business can create their own token on our platform makes us stand out among the competition. In fact, we are pioneering in this endeavour.

When a business has created their own token, it is expected that the business encourages their customers to be a part of the network. With the unique token, each customer is easily rewarded for any business activity or task done. The customers are rewarded in token, which has a monetary value, and is stored in the customer's wallet on the platform. With the token, the customers can purchase items or services from the particular business as well as convert to BRND, BTC, ETH and FIAT. This way, a business can confidently build a stronger relationship with their customers, and customers can easily be rewarded in a much more efficient manner.

## Integrations

The platform will provide an API for easy integrations. This will be made with many other platforms through Zapier and IFTTT, allowing for full automation of tokens. It will give brands a great edge and increase their marketing effectiveness.

Examples of integrations that would be enabled on our platform include the following:

- **Shopify** - reward your customers for a paid order
- **Newsletter** - when users sign-up to the newsletter, they will get some brand tokens

- **Wordpress** - reward authors for publishing an article
- **Twitter** - reward your new followers
- **Calendly** - send tokens if customers schedule a meeting
- **Stripe** - reward your clients for a payment with stripe
- **Gmail** - reply with tokens to email matching search
- **Dropbox** - release link to the file if a user makes a token transfer
- **Zendesk** - reward your employees for solving a ticket
- **Github** - reward contributors for a pull request
- **LinkedIn Lead Gen Forms** - reward prospects for filling the form
- **GoToWebinar** - reward users for completing the webinar
- **Chatbot** - reward users after the successful conversation
- **Trello** - assign tokens for finishing tasks
- **Typeform** - reward users for filling the survey
- **Google My Business** - reward users for a 5 star review

There are thousands of possible integrations and only creativity is the limit. We will try to incorporate as many integrations as possible and make our platform global for anyone to use in any part of the world.

## Value and BRND tokens

There are two main ways of assessing the success of a cryptocurrency: the monetary worth and the proliferation of its real-world usage.

**The monetary worth of the cryptocurrency:** investors interested in speculation focus on its worth. When the price rises in value, investors can sell and enjoy the profits. The monetary value is highly driven by network effects. The more people hold and use the currency, the higher they value it. For BRND, 1 billion tokens will be created. This will create a system of token appreciation as more people use the token.

## Why many tokens, not just one?

Incumbent solutions are built on the premises of one universal loyalty point that is being sold to brands and distributed as rewards to their customers. Every member of such a loyalty management solution is building the value of the third party points. With such a dynamic, the biggest winner is the issuer of the point, the owner of the loyalty management solution. It creates a conflict of interest where partnering brands are building value not for themselves, and are forced to use one particular platform with no possibility to migrate. So far, if a brand wanted to have their own loyalty solution, it was forced to either build their own software from scratch or build an expensive license from one of the players on the market. Building custom solutions is always hard; it requires a lot of planning, designing, testing, development, and time. It also exposes the company to multiple risks, of which many are hard to predict. Thanks to blockchain, companies can use a robustly secure and interoperable accounting system for loyalty.

Brandtokens.io OU is helping each brand to have its unique token in order to personalize their reward system. We are setting an exceptional pace as no other platform enables this. Therefore, we are reforming the loyalty management system with our unique innovation blockchain-driven solutions.

## Use Case – Token Distribution

Tokens can be distributed using a few kinds of codes. Codes can be used in various forms like:

- a. Internet link - redeems after a click.
- b. QR Codes - redeems after a scan.
- c. String Code - redeems after being copied & pasted in the app or website.
- d. Giveaway - brands can give away some tokens on social media for free to their followers.
- e. Paying for shares - brands can pay their followers for sharing their content on social media. Users of the Brand Tokens app will have the option to share brands' posts on Facebook, Twitter, and LinkedIn and be automatically rewarded for it with the brands tokens.
- f. Product sales - brands can distribute tokens to clients in various ways:
  - i. QR codes
    1. Single-Use-One-Time-Code - single-use code can be placed on the product, inside the store, inside the email, or in the marketing automation tools. Users can scan the code and automatically get a notification with the

confirmation of receiving tokens. A user can only use a code once.

2. Time-locked-One-Time-Code - A user can get tokens once per specified period of time.

## The Benefits of the Brand Tokens Platform

### For Customers

Today's customer wants to be rewarded instantly, and if they don't feel even a small endorphin rush, they won't catch on and engage. This is especially important during the first experience with the brand. Using tokens, they can be rewarded instantly because they will receive valuable tokens that can be redeemed or sold right away. Receiving tokens feels like getting cash. The value of tokens is priced in real-time, so they might even become an active player on the brands market. If there are strong incentives put by the brand, users can engage not only through purchasing but also by trading the token.

Thanks to the model where every brand has their own token, users can benefit from price differences. It means that every now and then, there will be a great deal to make with the brand. If the price of the given token loses in value for some reason, deals also become cheaper, giving the client an even better deal.

- I. Many Brands in one place - get the most out of what you've earned!
- II. Instant and transferable rewarding - tokens priced real-time
- III. Many good, customized deals for everyone

- IV. Friends on board - sharing is caring - buy together even cheaper
- V. Manageable token wallet with friends and family
- VI. Better User Experience - more fun
- VII. Play & Win and Play & Earn programs for tokenized members
- VIII. Extra promotions not accessible for untokenized users

## For Brands

Research has shown that loyalty programs are highly beneficial to brands. 71% of consumers say that loyalty programs are a meaningful part of their relationship with brands (Bond Insights). 86% of shoppers said they have joined a loyalty program to collect points for rewards (Retail Touchpoint). Also, 75% of shoppers claim they favor companies that have some kind of rewards program (Virtual Incentives).

95% of loyalty program members are looking to engage with brands via new high-tech solutions like augmented reality and digital loyalty programs (Bond Insights). This digital trend is a good thing for retailers. Cards are expensive to manufacture, replace, and require costly systems that have high fees.

Brands will get even more benefits from using Brand Tokens than from the traditional loyalty programs.

- I. Simple and low-cost loyalty system
- II. Higher clients retention
- III. Lower customer acquisition cost
- IV. No need to buy third party “points”
- V. Bigger engagement in social media
- VI. Higher brand awareness

- VII. Increase in sales
- VIII. More data with higher details and new insight
- IX. New methods of influencer and word-of-mouth marketing incentivisation
- X. Free subscription for buying BRND for a minimum of 1 year
- XI. and even better sales

## For Investors

- I. **Market share worth over USD 200 billion**
- II. 20% of revenues from subscription fees will be transferred for the redemption of brand tokens from the market.
- III. Investment in the newest technology - Blockchain, Machine Learning, Big Data, and Data Science. All supported by good AI algorithms.
- IV. The use of tokens on blockchain builds a network of loyalty programs that are compatible with each other and can function in any other system based on blockchain. Brand Tokens isn't a closed platform with its incompatible technology, but an open system that can scale globally and integrate with any other system (including accounting or CRM).
- V. Brand Tokens is based on already existing, trustworthy brands, that already have their loyal users. The mutual user-brand relationship will make us grow naturally, making it nearly impossible to fail. The variety of industries and locations of brands in our platform will make it insensitive to economy crashes, both local and industry-specific.

## Why BRND Tokens

One of the core values driving BRND is sharing prosperity with all stakeholders who have contributed to the growth of its ecosystem. Instead of having a small company that shares benefits with only a few directors, we believe a network-type of arrangement is better.

Since we allow brands to create their own token on our platform, which is the xB token, we are offering them a unique personalized loyalty program opportunity that is easy and cost-effective to run. This way, we are transforming the loyalty management market.

We also encourage brands who are our partners to buy BRND token on special terms. Each brand who stakes 1 mln BRND for a minimum of 1 year will be rewarded with a free premium subscription for the time of maintaining the staking. This way our members will provide the funds for further development of services they will use.

## Token BRND

### BRND Token Specs

SYMBOL

**B R N D**

TOTAL SUPPLY

**1,000,000,000 BRND**

DECIMAL

**18**

BLOCKCHAIN

**Ethereum - ERC20**

### Token Info

Although individual brands can create their tokens (xB), BRND is a token of the Brand Tokens platform. It will be utilized in our ecosystem as a means of payment for:

- Promoted deals.
- Games and challenges for users.
- As a reward for brands and users.
- Affiliate reward.

The main demand will be generated by a buyback mechanism. This means that part of the revenue will be intended to repurchase tokens from the market. Repurchased tokens will be burned, which will decrease the total supply of the BRND tokens in circulation.

## Token Sale

SOFT CAP                      HARD CAP                      ACCEPTED CURRENCIES  
 250,000 USD                      1,000,000 USD                      BTC / ETH / FIAT

Round I	Tier I	Tier II	Tier III	Tier IV	Tier V
Share	20.00%	20.00%	20.00%	20.00%	20.00%
Number of tokens	80,000,000	80,000,000	80,000,000	80,000,000	80,000,000
Token price	\$0.00150	\$0.00200	\$0.0025	\$0.0030	\$0.0035
Total	\$120,000.00	\$160,000.00	\$200,000.00	\$240,000.00	\$280,000.00

Round II	Tier I	Tier II	Tier III	Tier IV	Tier V
Share	20.00%	20.00%	20.00%	20.00%	20.00%
Number of tokens	40,000,000	40,000,000	40,000,000	40,000,000	40,000,000
Token price	\$0.0040	\$0.0045	\$0.0050	\$0.0055	\$0.0060
Total	\$160,000.00	\$180,000.00	\$200,000.00	\$220,000.00	\$240,000.00

## Token Distribution



# Roadmap

## 2020

- Q1
- Brandtokens OU Company is incorporated in Estonia as a software and technology company.
  - New website allowing Sign-Up for both Brands and Users with opportunity of subscribing for favourite brands tokens.
  - preICO open for internal clients (limited edition to only 100 mln tokens).
- Q2
- Voting system for users to decide which Brands they welcome on the platform.
  - ICO - 400 mln tokens in distribution.
  - First 1.000 Brands in the system.
- Q3
- Mock-ups of an application
  - Launch of loyalty program in tokens with BRND and xB for beta-testers and early adopters.
- Q4
- Open platform for every company, massive on-boarding.
  - Marketing deals, growing brand and user base.
  - Launch Marketing Automation Tools for Brands.

## 2021

- Q1
  - AI powered profiling, new quality in Marketing Automation.
  - Platform development.
- Q2
  - ICO Round 2.
  - Intense marketing of the platform.
- Q4
  - BRND token listed on exchange platforms.
  - Buyback of BRND tokens for the first time.
  - Platform development.

## Risks and Legal Disclaimer

The information presented in this Whitepaper should not be considered exhaustive and does not in any way imply any elements of a contractual relationship. Its only aim is to provide relevant and reasonable information to potential token holders so that they can decide whether to begin a thorough analysis of the company with the intent of acquiring BRND Tokens.

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