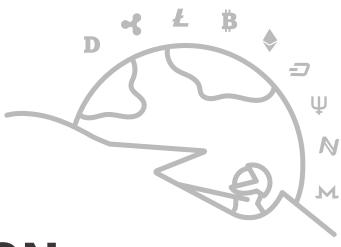
# $\mathbb{R}^{10}$ atoken which keeps gaining value even during a crypto winter

updated 26 Oct. 2021



# TOKENIZATION PROMISES HUGE RETURNS, BUT IT MIGHT ALSO BEAR TREMENDOUS RISKS



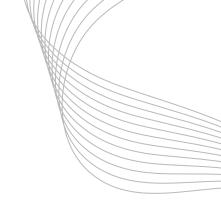
# **SELECTION**

More coins are created every single day than Elon Musk memes. There is no way to know which token will increase in value over time.

There are many tokens out there, but few which are tied to a crypto business that makes money when currencies both rise and fall. Ours is. Therefore, our token will grow with us.

# TEMPORARY PROFITS

We are tired of charts that look like a dead man's heart monitor. In most cases, the growth you see brings lots of joy, but three hours later comes a massive drop in value, and there's no way to close your position and keep all the profits.





# GAINS ONLY COME IN THE GOOD TIMES

Moreover, your investment grows when we're in a bullish market. Finding one which allows you to maintain profits during the so-called crypto winter is extremely difficult.





# **A BUSINESS WITH TRACTION**

Our token supports an existing business, which brings a 30-fold increase in sales y2y, and the prognoses show that we're just getting started.

# **REGULAR RETURN OF THE VALUE OF THE TOKEN**

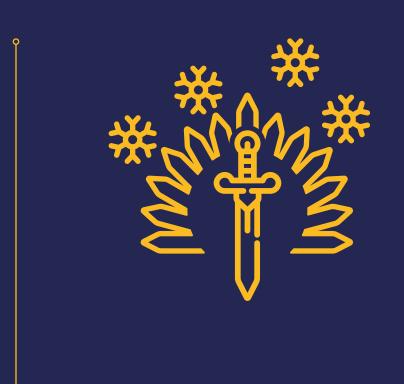


We have been delivering value since 2017, and today we simply have too much to lose to exit the market

immediately following tokenization.

Our roadmap stretches many years into the future, and effective execution will continually increase the token's value.

# SO, HOW CAN WE INCREASE VALUE WHILE LIMITING THE RISK?



# WE DON'T MIND IF WINTER IS COMING

Exchanging cryptocurrencies into fiat currencies is the core of our operations, which results in us making profits regardless of whether BTC gains or loses.

Irrespective of whether we're in a crypto winter or crypto summer – people will always keep buying and selling currencies, hence using an exchange service.





# **A STABLE BUSINESS** THAT CAME INTO **BEING AS A RESPONSE** TO THE NEEDS OF THE MARKET

# **Cryptoterminal POS**

Hardware and software which allows for anonymous stationary BTC-PLN transactions. Currently there are over 100 locations throughout Poland where the service works based on the affiliate model, which allows for rapid expansion.

# **Payment institution**

Licensed for providing financial services, including money transfers, managing virtual wallets, acquiring and issuing payment instruments.

# **BITCAN.PL** Exchange service

The biggest and fastest-growing BTC exchange service in Poland.

# **NR** 109 ecosystem

# **Bitcoin Widget**

A system for fast BTC purchases, which can be implemented as part of any website.

# Litpay ID

Technology which facilitates scaling and the safe validation of users, as well as taking control of data.



# **ARI10<sup>9</sup> ECOSYSTEM**

Our project became a reality in a similar way to many other business ventures throughout history. The market required a solution, so we provided one. The simple philosophy allows us to create a comprehensive portfolio of crypto services, which keeps on growing, like Bitcoin in a boom.

# **BITCAN.PL THE BTC EXCHANGE**

Cryptocurrency exchange has one undeniable advantage - it's a stable business in this volatile market. When crypto goes up, we make money. When it goes down, we make money. The need to enter and exit the market in both cases is the same. Since 2017, our exchange office has made life easier for those who want to buy or sell bitcoin quickly.

# **BITCOIN WIDGET FAST AND** ANONYMOUS **TRANSACTIONS**

We created our Widget for those who needed to make crypto transactions quickly and anonymously. This solution does not require any registration or identity verification. You buy BTC directly from the news service you use every day.

We share the profits with the publishers of the sites where our Widgets are placed, so we scale the business at virtually no cost and achieve rapid growth.

We are everywhere you need.

# **A PAYMENT** INSTITUTION

A payment license is a musthave in the crypto business - and we've got it. In the EU, a payment license is key to the success of a crypto business. And this is the case in our capital group. We have a company which is a licensed payment services provider,

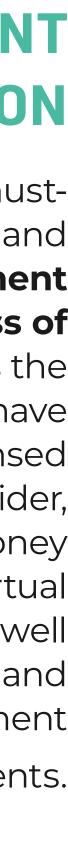


including money transfers, virtual wallets, as well as acquiring and issuing payment

instruments.

We make life easier because we bring together many forms of payment in one place. In addition, such a wide range of services gives us a guarantee of greater market coverage.







# **CRYPTOTERMINAL – STATIONARY CASH TRANSACTIONS**

Our customers want to buy Bitcoin online, hassle-free, but they also want to exchange it for cash which they can put straight in their pockets. That's why we created Cryptoterminals – a hardware and software solution which operates a brick-and-mortar BTC exchange.

Together with our partners, we have opened over 100 stationary locations. Moreover, our partners trusted our product so much that they began to launch their businesses based on the affiliate program for our terminals.

There is still plenty of market space in every country.





# LITPAY ID

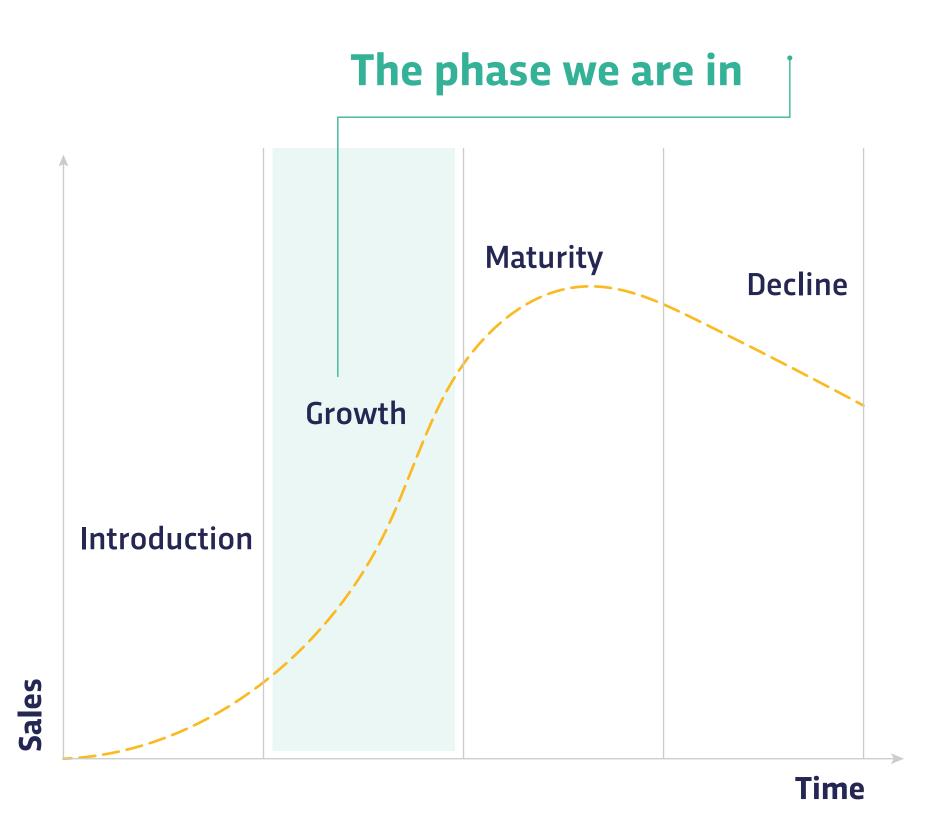
The most recent product we have created is Litpay ID, which is a system for verifying user identity. External systems for identity verification are too difficult, so we had to create our own. Our system gives us **complete** control over all of the data which the user discloses. This means that we don't need any external providers.





# **BUT WAIT. ALL THESE SERVICES ALREADY EXIST.**

There is indeed a lot of competition on the market, but there is still plenty of room, mainly due to the current development phase.



Blockchain is merely entering the growth phase, and this means that years of prosperity are still ahead of us. Aside from favorable market conditions, we also have a few aces up our sleeves.

In theory, changing cryptocurrencies into fiats is made possible by many competing applications, but those applications do not address many of these areas that we focus on. Indeed, none of them do it as well as we do.

# **SO**... WHERE'S OUR COMPETITIVE **ADVANTAGE?**

# **B2B CONTINUES TO BE NEGLECTED**

A business that wants to buy cryptocurrencies expects much more than just the ability to make the purchase. Companies want to buy crypto, put it on their books and keep a record of the entire process to satisfy the requirements of their compliance departments. Simply put, when buying cryptocurrencies, a business has to have an entire legal and accounting environment around the transaction. And as one of only a very few exchange services, **we provide** them with **such** an environment.



# **COMPLEMENTARY POSITION TOWARDS CRYPTOCURRENCY EXCHANGES**

Most cryptocurrency exchanges allow for the conversion of crypto into fiats, but this is not their core business. Exchange platforms make money on trading. Traditional currency payments are merely a troublesome issue from their perspective. Trusted intermediaries with knowledge of the legal aspects in different locations are crucial, and that's where we come into play.

# FAST SUPPORT AND THE POSSIBILITY **OF CONTACTING US DIRECTLY**

If you're running a business, it is easier to get someone to answer your prayers than to get support from most cryptocurrency exchanges. We solve even unconventional problems on the same day.

# WHAT ABOUT **REVOLUT & BINANCE?**

In theory, a business can use Revolut or Binance, but in practice, they don't.

It seems Revolut doesn't want business customers, and most traditional **businesses don't want to speak** to Binance at all because they can't even locate their HQ.

# **REAL VOLUME**

Compared to international exchanges, our turnover may seem minor. But if you look closer, the list of advantages turns in our favor.

First of all, we show all incoming and outgoing payments, and 80% of their traffic is generated by bots. Secondly, we are the largest online exchange company in Poland, and Poland is a leader in CEE. Thirdly, we are recording a **30-fold increase in sales y2y**. Fourth, **actual demand** from real people exists for each of our products - let's be frank, this is something of an anomaly in the crypto world.











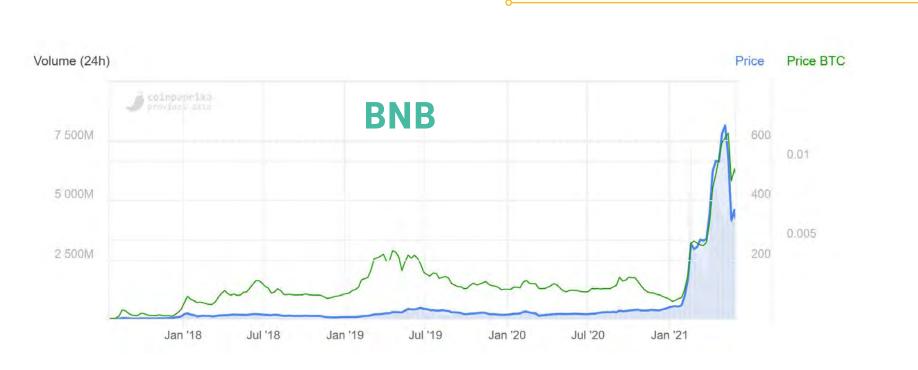




# TOKENIZATION

The tokenomy we apply is a compilation of all of the validated mechanisms used in exchange platform tokens. Looking at the first ICO bubble in 2017, we can say that **this is the** only method that works every time.

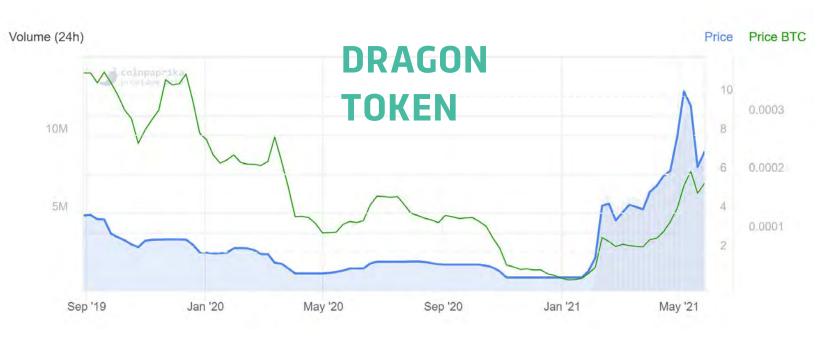
# JUST LOOK AT THE **FOLLOWING CHARTS:**



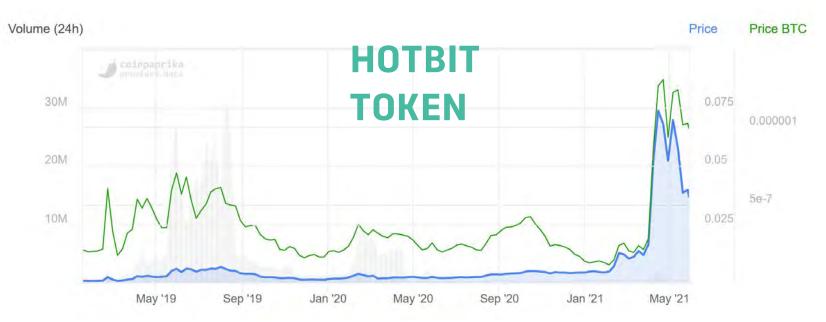




We are aware that the previous charts refer to global giants, but these mechanisms also work for smaller projects:







Hence, we have the basis for arguing that **it should** be similar in our case as well.



# **TOKEN APPLICATION**

Most of all, profit gains on a token result from its **broad application within the issuer's ecosystem**.

Within the environment that we already have, it will be used broadly.

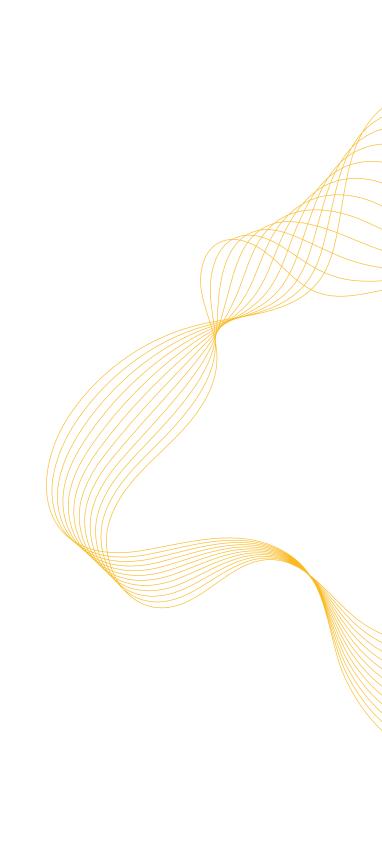
Most of the projects want money to create something; we already have a product so we can use the token right away. Since the coin is being implemented within an existing business, we can ensure that following the listing it will be used as:

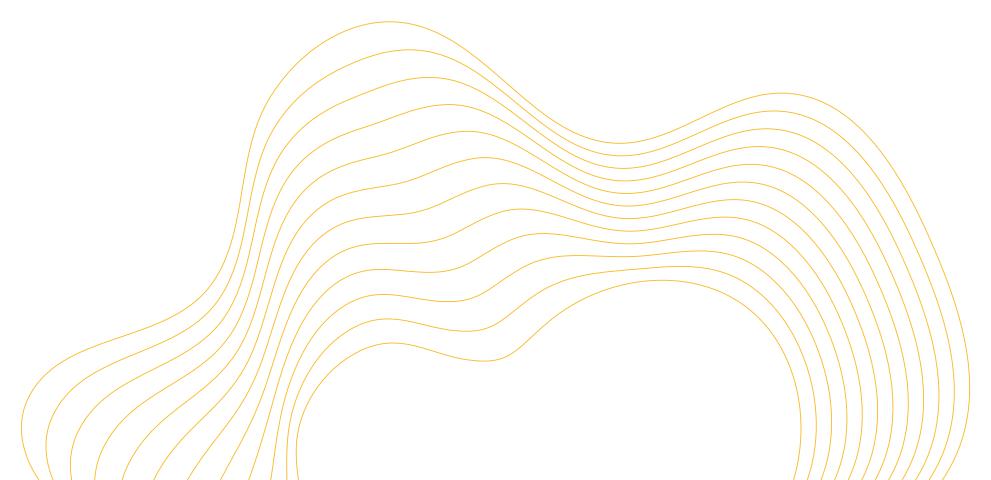
- Access to a premium account and many new value-added services
- One of the payment methods within our platform
- A way to lower commissions
- A way to lower miner fees
- Loyalty and affiliate programs

Next come features such as:

- Cashback
- Staking
- Bonuses for users of the DCA program







# **3 PHASES OF ADOPTION:**

**1. YOU CAN SMOOTHLY CHANGE ARI10 INTO FIATs.** 

Implementation of the token using the Bitcan exchange service will make it immediately possible to exchange it into FIATs. Anyone who's bought coins on DEXs knows how long and costly the process of converting a coin into FIAT is.

WITH AN ARI10 TOKEN YOU CAN PAY JUST LIKE YOU CAN WITH **BITCOIN NOW.** 

The last phase is implementing the coin within the payment gate, which will make it available for use in daily shopping, for which there will be additional cashback.

# THE ARI10 TOKEN WILL BECOME AVAILABLE THROUGH THE WIDGET, AND IT WILL BE **PROCESSED WITHOUT REGISTERING OR** VALIDATING THE ACCOUNT.

The token will be available for purchase in all our widgets which will give us exposure to many new investors.

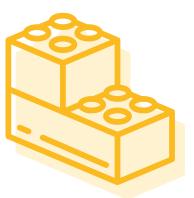
Remember, we are the only ones with a product like our widget.



# **STAKING MODEL:**

For our hodlers, we are launching a staking program, which will bring them **recurring** benefits.

But that's not all. Participants in the program will also receive:



- 1. Additional discounts on our services, including commissions and miner fees.
- Privileged access to community and events.
- **3.** Higher rewards from affiliate programs.

# **BUY BACK AND BURN**

The current ARI10<sup>9</sup> ecosystem includes several companies operating within a single capital group. Each of these entities will be obliged to use the coin and, as a result, to buy it off the market and burn Ari10 tokens. Companies financially related to the issuer do not take part in the seed, private and public rounds of funding so it will decrease the supply of Ari10 tokens and, as a result, create market demand. We will do the buy back and burn till we get to the 25% of total supply.

This has allowed us to create an internal ecosystem where **the number** of coins in the market will decrease over time. This means that the more patient you are, the more you will gain.

Moreover, circulation of the coin – in the form of additional bonuses - will also be implemented among our widget and Cryptoterminal partners, which will increase the number of entities using the coin to several dozen.

# GOVERNANCE



We are committed to engaging our community; therefore, our plans include launching a **platform** that will allow our hodlers to vote for:

- o new features
- o new coins
- charities which the company supports





# HOW MUCH ARE WE GOING TO RAISE?

	FUNDING	TOKEN SUPPLY	TOKEN PRICE
SEED	\$158.400,00	13 200 000	\$0,012 per token
PRIVATE SALE	\$1.716.000,00	132 000 000	\$0,013 per token
PUBLIC SALE	\$528.000,00	35 200 000	\$0,015 per token
<b>TOTAL FUNDING</b>	\$2.402.400,00	180 400 000 (20,5% of total token supply)	

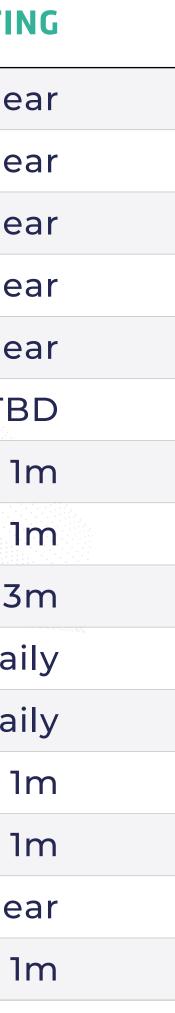
Hard Cap 2 402 400 USD, which gives Initial Market Cap 567 600



# WHOEVER JOINS EARLIEST GAINS THE MOST



	% OF TOTAL			INITIAL CIRCULATING	
ALLOCATION	SUPPLY	TGE %	<b>TOTAL SUPPLY</b>	SUPPLY	VESTIN
SEED	1,50%	10,00%	13.200.000,00	1.320.000,00	15m daily linea
PRIVATE	15,00%	10,00%	132.000.000,00	13.200.000,00	15m daily linea
PUBLIC	4,00%	10,00%	35.200.000,00	3.520.000,00	12m daily linea
MARKETING	5,00%	10,00%	44.000.000,00	4.400.000,00	15m daily linea
LIQUIDITY	7,00%	25,00%	61.600.000,00	15.400.000,00	3m daily linea
AIRDROP	2,00%	0,00%	17.600.000,00	0,00	TB
AIRDROP WEEKLY	1,50%	0,00%	13.200.000,00	0,00	6m cliff, 10% per 1r
TEAM	14,00%	0,00%	123.200.000,00	0,00	1y cliff, 10% per 1r
ADVISORS	5,00%	0,00%	44.000.000,00	0,00	6m cliff, 20% per 3r
COMMUNITY	9,00%	0,00%	79.200.000,00	0,00	2m cliff, 36m dail
EDUCATION (FOUNDATION)	4,00%	0,00%	35.200.000,00	0,00	2m cliff, 36m dail
DEVELOPEMENT	6,50%	0,00%	57.200.000,00	0,00	1y cliff, 10% per 1r
ECOSYSTEM FUNDS (PARTNERS)	6,00%	0,00%	52.800.000,00	0,00	1m cliff, 5% per 1r
STAKING REWARDS	13,50%	0,00%	118.800.000,00	0,00	20m daily linea
STRATEGIC PARTNERSHIPS	6,00%	0,00%	52.800.000,00	0,00	2m cliff, 5% per 1r
• TOTAL	100%		880.000.000,00	37.840.000,00	o



Although we have decided to create a model in which we hold 79.5% of the coin and release it at a much slower pace than the token sale coins, we will be obliged to deliver full value to carry out our business plans. This will allow us to maintain the value of the tokens over time.

# As per the current stage of development of our business, we intend to raise a relatively low amount.



# CAN THE VALUE OF THE TOKEN RISE STEADILY?



Usually, though, it only grows for a short period. We have other plans.

# OUR TOKEN WILL GROW QUICKER THAN YOU EXPECT.

All this results from our roadmap, which will provide for further development of ARI10<sup>9</sup>, and increase the value of our token as a result.

We begin building using existing and validated technology, with our arbitrary engine at the core, which facilitates buying and selling cryptocurrencies. **The new version of the engine** was implemented in the second half of 2020, and since then, it has been constantly tested and improved. We currently know that our "heart" **is robust, healthy, and can serve a continually growing ecosystem of products.** 

# ROADMAP PAST

### **Q3 2017**

### **BITCAN v1**

Initiated MVP of the exchange offering fast payments and a BTC wallet.

# 01 2018

#### **BITCAN v2**

Updated version of the Bitcan.pl exchange, redesigned UX, managing wallets, ATM service.

### Q3 2019

#### The payment institution

Bitcan is acquired by a company licensed to offer payment services, including money transfers, managing virtual wallets, as well as acquiring and issuing payment instruments.

# • Q4 2019

#### Wallet BTC

Implementation of proprietary BTC wallets; strengthening of the exchange's position on the Polish market.

### **Q1 2020**

### Widget (Purchase, PL)

Quick BTC purchase on external partners' websites. No need to register an account.

Currently the widget is used by 46 sites (including Coinpaprika and Bitcoin.pl).

Partner websites are visited by over 3M UU monthly.

### **Q2 2020**

Hardware and software which allows for anonymous stationary cash BTC-PLN transactions.

Currently there are over 100 locations throughout Poland. The service works in an affiliate model, which allows for further rapid expansion.

#### Cryptoterminal

#### **Q3 2020**

#### **ARI10<sup>9</sup> Group**

Dividing operations into specialized product-based companies.

Implementation of a model for decentralized management based on the needs of particular products.

ARI10<sup>9</sup> is created as the mother brand associating all of our products.

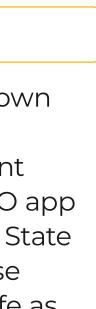
#### Arbitrary engine

A completely rebuilt system allows users to download the best offers from cooperating exchanges. Securing solvency in case of increased traffic and competing rates.

### **Q4 2020**

#### LitpayID

Implementation of our own system for validation of user identity. Subsequent integration with the eDO app published by the Polish State Securities Printing House made the process as safe as possible.





# ROADMAP PRESENT

Dominating position in the market for exchange services in Poland:

Bitcan more than 100 000 business and individual clients.

#### **Bitcoin Widget**

used by 46 sites. Partner websites are visited by over 3M UU monthly.

**Cryptoterminal** over 100 stationary offices in Poland.

⊕ Increased revenues by 500% Q2Q

⊕ ROE > 180%

⊕ C/i = 63%

⊕ A growing number of satisfied customers NPS > 40

A tried and tested business model allowing for organic growth.

International payment methods integrated with their own payment institution.

Internal verification and scoring system.



# ROADMAP

# 

### Q4.2021

**ARI10 Token listing** 

### Staking program

Earn money on your ARI10 token from the moment of listing.

# DCA (Dollar cost averaging)

Add your credit card and automate your systematic crypto investments.

### Widget (Selling)

The Widget will allow for sales with payouts to a card, via ATM or cash collection at a particular location (in cooperation with Cryptoterminal).

### New coins and wallets (BNB, BUSD, LUNA, UST)

Broadening of the offer of coins available.

# FUTURE

#### • Q1.2022

### Migration of products under the ARI10 brand

All your crypto products in one place.

### ARI10.APP

All features to date in a single mobile app on App Store and Google Play.

#### Apple Pay + G-Pay

Apart from cards, Blik and Paybylinks. New and simple methods of payment accepted internationally.

#### Bitcoin Lightning Network Integration

Send your Bitcoins even faster and with the lowest transaction fees (miner fee).

# Q2.2022

#### Cryptovoucher

BTC vouchers which can be used to top up a wallet just like you can top up a prepaid SIM card. Vouchers will be made available at large retail networks.

#### Partner integration

Investment Management Panel Overview of the entire portfolio (crypto in different exchanges) all in one place. Possibility of monitoring and realizing profits from every single transaction. Integrated portfolio with a fiscal platform (B2B customers).

#### ARI10 Academy

Online on-ramp courses for business.



# 

### **Q3 2022**

#### API for open banking

Gate and crypto wallets for customers of financial institutions.

#### Cryptocurrency payment gate

Enabling cryptocurrency payments for e-commerce.

#### Expansion into CEE markets

### **Q4 2022**

### Coin bridge

Possibility of exit from any coin into FIAT.

#### Own ATMs, out-of-bank cash management

Broadening of the Cryptoterminal Partner offer sharing our ATMs with them.

# $(\mathbf{\bullet})$

#### 2023

Digital money license, or perhaps even a banking license.

#### **EMI License**

# WE AIM TO CREATE **A CRYPTO BANK THAT** WILL RESPOND TO THE **CURRENT NEEDS OF THE** MARKET.



# WHY SHOULD YOU JOIN US?

- We exceed the minimum legal / AML requirements
- We design legal solutions compliant with the MICA directive
- We were the first on the market to introduce the KYC procedure with the Polish state company PWPW, and today, we have the safest eldentity - eDO app-verification method, which uses digital identity
- We are a leader in exchange comparison engines
- We have a proprietary identity verification system - LitpayID



# WE CONSTANTLY ATTRACT STREAMS OF NEW USERS

- We are supported by industry portals, which allow us to build brand awareness
- We are building an educational platform, which helps new users to take their first steps in the world of cryptocurrencies while binding them to our brand
- We are creating a model which benefits users in terms of learning
- We launched a foundation which helps victims of online fraud and teaches people how to invest safely

People register on platforms that are known and recommended by other users, and there are many investors still to enter this market, which will make us ready for every bubble.

# **AND WE DELIVER!**















### Mateusz Kara CO-FOUNDER

& CEO in



Blockchain Lawyer engaged in many fintech and blockchain projects. Blockchain law university lecturer, successful investor and advisor in many businesses both crypto- and non-crypto-related.



# Jakub Kiczko

CO-FOUNDER AND CHIEF INFORMATION & SECURITY OFFICER/ HEAD OF TECHNOLOGY in

Cryptocurrency and blockchain technology enthusiast. Head of the technical backend and IT infrastructure and processes. Founder of automater.com.

# Rafał Sobków

CO-FOUNDER & BOARD MEMBER in



# **MANAGEMENT & FOUNDERS**

# Janusz Zieliński

### CO-FOUNDER CRYPTOTERMINAL PRODUCT OWNER in

Advisor and business developer in blockchain-based projects, journalist and editor for crypto-related news services and magazines. Organizer of crypto community events and crypto-security training. PR Director at Gamerhash. Product owner of the Ari10 Cryptoterminal.



# **Piotr Bień**

Co-founder of numerous Polish Bitcoinrelated organizations and institutions. Former Binance Angel. A huge fan of cryptocurrency, blockchain, and open banking. At ARI10, he makes sure that operations and business run seamlessly.



### Łukasz Braciszewski

#### CO-FOUNDER in



Former System Admin at Grey Wizard and core team member of Coinpaprika. He has vast technical experience and extensive managerial skills from working on countless innovative IT projects. Blockchain expert with a global network of contacts in this fast-developing industry.

## Artur Pszczółkowski



### CO-FOUNDER & BOARD MEMBER in

**CO-FOUNDER & CHIEF** OPERATION OFFICER **III** 

CMO at Gamerhash. Has a broad international & corporate background (over 15 years of experience), as well as vast expertise in planning & carrying out global online activities. Founder of the Swiss-Polish Blockchain Association & the Polish Blockchain Chamber. Member of the CryptoValley Association & the London Blockchain Foundation. Alumnus of the Oxford Blockchain Strategy Program.



# **MARKETING & PRODUCT**



# **Dagmara Malinowska** HEAD OF MARKETING **I**

Associated with the fintech market for 20 years - from online payments, to online currency exchange, to blockchain and digital currencies. She has co-created and developed leading fintech companies in Poland such as Dotpay, Walutomat, and InternetowyKantor.pl.

### Jacek Kubiak BITCOINWIDGET PRODUCT

BITCOINWIE OWNER **in** 

TEAM

Since 2017 he has been interested in blockchain, cryptocurrency, and Lightning Network payments. Editor in Chief of "I Love Crypto" and university lecturer in the field of blockchain and cryptocurrency.

## **Janusz Zieliński** CRYPTOTERMINAL PRODUCT



Advisor and business developer in blockchain-based projects, journalist and editor for crypto-related news services and magazines. Organizer of crypto community events and crypto-security training. PR Director at Gamerhash.

### Katarzyna Nowak

#### BITCAN PRODUCT OWNER **III**

Product & Project Manager in the areas of finance, IT, research, strategy, innovation, and design. Completed 50+ projects for enterprise clients such as Visa, Santander Bank, Provident, Pracuj.pl, ING Bank Śląski, IKEA, and Vox. Experienced in team management.





### Anna Kalinowska

UX/UI DESIGNER **in** 

Engaged in all product projects for all ARI10<sup>9</sup> brands. Responsible for designing reliable and seamless client journeys within products.



### Michalina Wesołowska

#### MARKETING TEAM ASSISTANT in

Responsible for editing blog content, copywriting services, and research. Supports the marketing team in the scope of everyday tasks and building relationships with marketing partners. Positively driven, always has a can-do attitude.



# TEAM

# MARKETING & PROJECT MANAGEMENT

# **Grzegorz Wojtyniak**

TOKEN EXPERT 🛅

Over five years of experience on the cryptocurrency market as an active trader and investor. At ARIIO, he is responsible for sales cooperation and partnerships. In his private life, he's a cryptocurrency enthusiast and successful trader.

# Aleksandra Kałdonek

SOCIAL MEDIA in MANAGER

Ola is a digital marketing and social media expert with a decade-plus experience. She co-founded an interactive agency and has worked with many brands in various fields, including IT, FMCG, energy, and finance industries.

# Karol Stadnik Content Manager 🛅

Graduated in journalism, advertising and promotion. Karol has nearly 12 years of experience in copywriting. Almost five years of active participation in the cryptocurrency and blockchain market. He has been involved in marketing in several projects: BelnCrypto, among others.

### Magdalena Glińska Token project in MANAGER

Skilled in project management, marketing and sales. She has extensive experience in realising strategic projects to develop the company by strengthening its position in the market. Experienced team manager with proven leadership skills.









### Mateusz Bartoszewicz

PARTNERSHIPS & SALES 🛅

At ARI10, he is responsible for sales cooperation and partnerships. Privately focused mainly on fundamentally strong altcoins and proud to be part of the mass adoption of cryptocurrency.







# IT & BLOCKCHAIN



## akub Kiczko

CHIEF INFORMATION AND SECURITY OFFICE/ HEAD OF TECHNOLOGY 🛅

Co-founder of ARI10<sup>9</sup>. Cryptocurrency and blockchain technology enthusiast. Head of the technical backend and IT infrastructure and processes.

# Kamil Jamróz

#### BLOCKCHAIN CONSULTANT in

Systems architect with over a decade of practical experience. In 2017 he was a lead architect for the second-biggest Polish crypto exchange AbuCoins. In 2019 he built a revolutionary DLT system for the GBP 250m UK startup Nodal Labs.



# TEAM

# LEGAL & COMPLIANCE



in

Operates across fintech companies. Expert in payment services, AML, and data protection. Provides ongoing legal advice, offering practical solutions and assistance in navigating legal, regulatory, and commercial challenges.

### **Daniel Kleszcz**

BACKEND DEVELOPER in

## Mateusz Winicki

BACKEND DEVELOPER **I** 

Łukasz Stankiewicz FRONTEND DEVELOPER



# Marta Wojciechowska

HEAD OF LEGAL AND COMPLIANCE DEPARTMENT **in** 

## Adam Radomski

AML OFFICER

At ARI10, he is responsible for the monitoring of suspicious transactions and cooperation with law enforcement authorities.







AML Officer with many years of experience in financial institutions and payment security. Responsible for monitoring suspicious transactions and partners' accounts against the risk of money laundering.



### **CUSTOMER CARE**

## Joanna Pałkowska

### CUSTOMER EXPERIENCE MANAGER in



An expert with over 10 years of experience in building strategies and managing customer service teams. Building relationships with clients and increasing their satisfaction is her area of expertise.

# Monika Kaczmarek

### CUSTOMER EXPERIENCE SPECIALIST

Ongoing support of the company's contractors via phone, email and chat. Builds long-term relationships with users while maintaining the highest quality of service.

# Julita Gagajewska

#### CUSTOMER EXPERIENCE SPECIALIST



**Customer Experience Specialist** with a client-centered approach, responsible for identifying customer needs and taking proactive steps to maintain positive experiences.

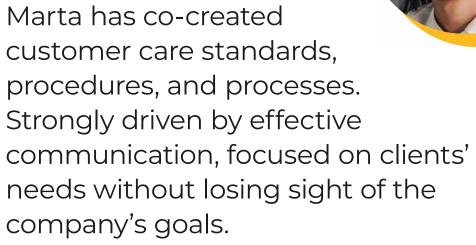
company's goals.



# **ADMINISTRATION & HR**

# Marta Jackowska

### CUSTOMER CARE TEAM LEADER **I**





# Edyta Krutulska CUSTOMER EXPERIENCE SPECIALIST in

Responsible for identifying customers' needs and actively driving their happiness. A team player with experience in solving problems and explaining complex issues.

# Marcin Gronek

### OFFICE MANAGER

He takes care of the whole office (legal, accounting, technical, and organizational needs) so that all the people working at Ari10 (including those working remotely) feel comfortable and cared for.

# Katarzyna Majewska

### HR ASSISTANT

She handles the daily administrative and HR duties and is also involved in recruiting new employees.





# ADVISORS

# Wojciech Gruszka (aka PanParagraf)

#### CEO OF STARTERRA.IO in

extensive tokenomics analysis.

Experienced lawyer and blockchain projects advisor. Wojciech has been successfully advising various fintech organisations. He is known to a wider audience for his Twitter profile based on





# Alex Strześniewski

FOUNDER & CEO OF in ANGELBLOCK

An active advisor and investor in numerous crypto and FinTech projects. He has focused on crypto and crypto-based startups for the last 6+ years. He has years of management and operations experience and has helped companies navigate the ever-changing regulatory landscape.



# Karol Stańczak

#### CRYPTO & BLOCKCHAIN ADVOCATE in

Former Crypto.com and Binance employee. IGBiNT's Founding Committee Member. Angel investor. Crypto advocate since 2013. #Marketing and #Community passionate by heart. Autodidact.





# **Max Chrost**

### PARTNER AT KEYCHAINX PRO in

He co-founded a leading company in the market in the field of lost crypto wallets called KeychainX PRO. Since 2017 they have recovered hundreds of wallets for individual clients.



# WE ARE **WORKING WITH**













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We would like to inform you and kindly remind you that this WhitePaper does not contain all material information covering the risks involved with purchasing the digital utility tokens issued by ARI10. Please remember and take into consideration the fact that purchasing utility tokens is speculative and involves risks which you should understand prior to making your decision to purchase the tokens issued by AR10.

You, as the prospective purchaser, should only purchase tokens issued by ARI10 if you can afford the complete loss of your investment. Unless you, as a prospective purchaser of ARI10 tokens, fully understand and accept the nature of and the potential risks inherent in the purchase of ARI10 tokens, you should not purchase our tokens. Prospective purchasers should conduct an independent investigation and analysis of tokens issued by ARI10 and the market environment including economic factors in order to fully evaluate the risk involved with the decision to purchase tokens. We strongly recommend and suggest that you, as a prospective purchaser, consult on the decision to purchase our tokens with your own legal, regulatory, tax, business financial or accounting professional advisors to ensure that you fully understand all possible risks involved with purchasing tokens. The appropriate assistance of professional advisors will help you to determine, based on an independent review by the abovementioned professionals and the professional advice provided by them, if the purchase of tokens is appropriate and suitable for you. As a prospective purchaser of tokens, you must fully and clearly understand all risks inherent in the purchase of tokens.

The purchase of ARI10 tokens is only possible after the prospective purchaser has read, understood and accepted the terms for the ARI10 private token sale (available upon request to the Company). Each prospective purchaser will be required to acknowledge that he or she has made an independent decision to purchase ARI10 tokens and is not relying in any manner whatsoever on the Company, its board of directors, or any other person or entity (other than purchasers and advisors). The Company (ARI10) and its board of directors do not accept any responsibility or liability for any use of this WhitePaper by any person which is in breach of any local regulatory requirements with regard to the distribution of the WhitePaper or any applicable rules pertaining to the offer of ARI10 tokens.

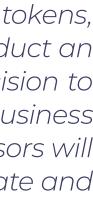


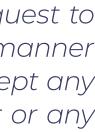












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