



**AMARK**



# Executive Summary

An attention-based marketing ecosystem that employs blockchain & cryptocurrency to maintain privacy

## **AMARK is a platform that solves three key problems:**

- Local marketing inefficiency from the inability to capture customer attention
- The need to collect personal data by marketing solutions
- Poor consumer and merchant adoption of cryptocurrency

## **Efficient Local Marketing**

AMARK began development in 2017 with the goal of improving local marketing efficiency through the application of attention resource economics and consumer preference indexing. Attention resource economics properly treats attention as a finite resource and when applied to local marketing, allows businesses to capture verifiable consumer attention by offering direct compensation for it. AMARK uses marketing response data to understand consumer preferences and accurately measure the value of individual consumer attention. Consumers are delivered targeted advertising through AMARK and compensated for their attention to these offers at a rate that corresponds to their expected future purchases at aligned businesses. AMARK local marketing efficiency improvements are realized through achieving verifiable attention, improved attention quality, data-based consumer targeting and effective distribution.

## **Blockchain - Ending Personal Data Collection**

The consumer pushback against intrusive data collection and resulting governmental privacy regulations created a need for data-based marketing solutions that ensure consumer privacy. In response, AMARK adopted blockchain and cryptocurrency as tools to eliminate ANY need for the collection of personally identifiable information. AMARK uses public blockchain data, overlaid with merchant data, to identify consumer preferences, understand local trends and set a value for consumer attention.

Marketing offers and attention data profiles are linked only to blockchain wallet addresses rather than to consumers. Cryptocurrency is the ONLY viable way to privately compensate a consumer for their attention as other digital payment methods expose the identity of the payee. If an individual consumer receiving an attention payment was identifiable via the payment method, then all response and preference data could be easily tied back to that individual, thereby compromising the individual's data privacy.

**AMARK has adopted General Attention Currency [ XAC ] to facilitate private attention payments to consumers. XAC can be used to purchase goods and services at any AMARK participating business.**

## **A Trojan Horse for Crypto Adoption**

Cryptocurrency as a payment method for in-store purchases has not gained significant traction. For consumers, there is little incentive to buy crypto from exchanges and then use it to make in-store purchases when there are many other payment methods readily available. For merchants, there are too few consumers making payments with crypto to warrant the additional setup needed to accept it and convert it to fiat. AMARK eliminates these hurdles to adoption by changing how consumers and merchants interact with marketing. Merchants will join AMARK to benefit from a superior marketing system that improves profitability. The activation of AMARK allows merchants to purchase XAC through the attention marketing system and distribute it to consumers via targeted advertisements. Consumers receive XAC payments in exchange for their attention to these offers, bypassing the need to secure crypto through an exchange. Once merchants activate the marketing system, XAC is accepted natively through in-store terminals without additional setup.

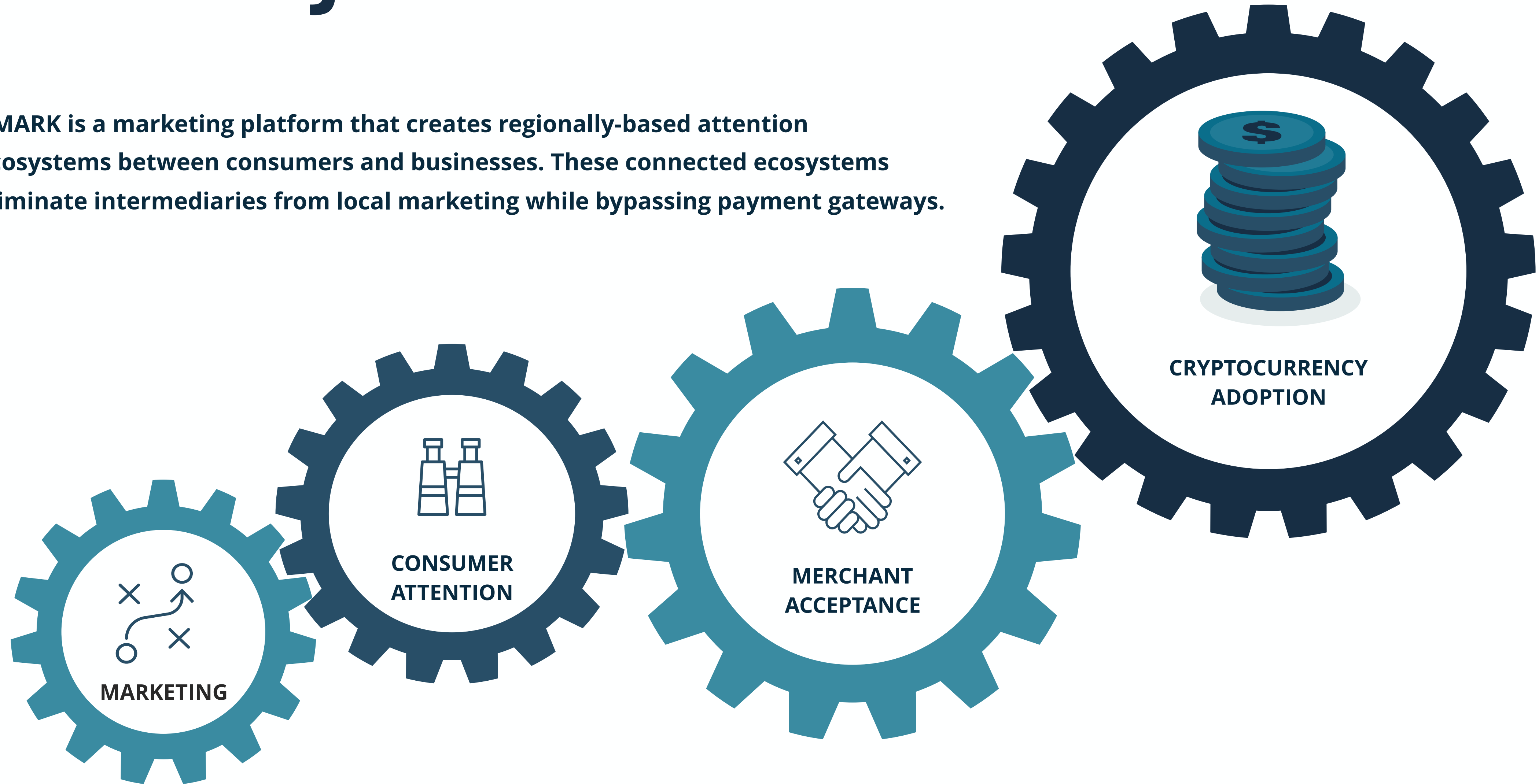
In our view, a pivot of the local advertising model to attention resource economics will lead to widespread adoption of cryptocurrency by both merchants and consumers.

**“AMARK rejects the premise that personally identifiable information must be used to effectively target advertising and is challenging that assumption with a marketing platform that enforces privacy by design.”**



# Introducing AMARK

AMARK is a marketing platform that creates regionally-based attention ecosystems between consumers and businesses. These connected ecosystems eliminate intermediaries from local marketing while bypassing payment gateways.



# **The REAL problems AMARK is solving**

1. **Local marketing inefficiency from the inability to capture customer attention**
2. **The need to collect personal data by marketing solutions**
3. **Poor consumer and merchant adoption of cryptocurrency**



# Legacy Marketplace

Incumbent solutions are costly and fail to deliver acceptable returns

## Ineffective Budgets

Local retailers spend approximately \$340 billion annually on advertising with a majority toward legacy platforms.

## Blanket Marketing

Print, TV and Radio are very inefficient at identifying and targeting consumers which leads to excess costs associated with mass distribution.



## Significant Costs

The average Groupon “50% off” offer, coupled with service fees, often result in a 70% cost of sale for local businesses. Compounding costs is the inability to exclude existing customers from these aggressively priced deal promotions.

## Customer Acquisition

Through today’s solutions, single first time customer acquisition costs are approximately \$28 per customer with only 1 in 5 first time visits developing into a repeat customer.



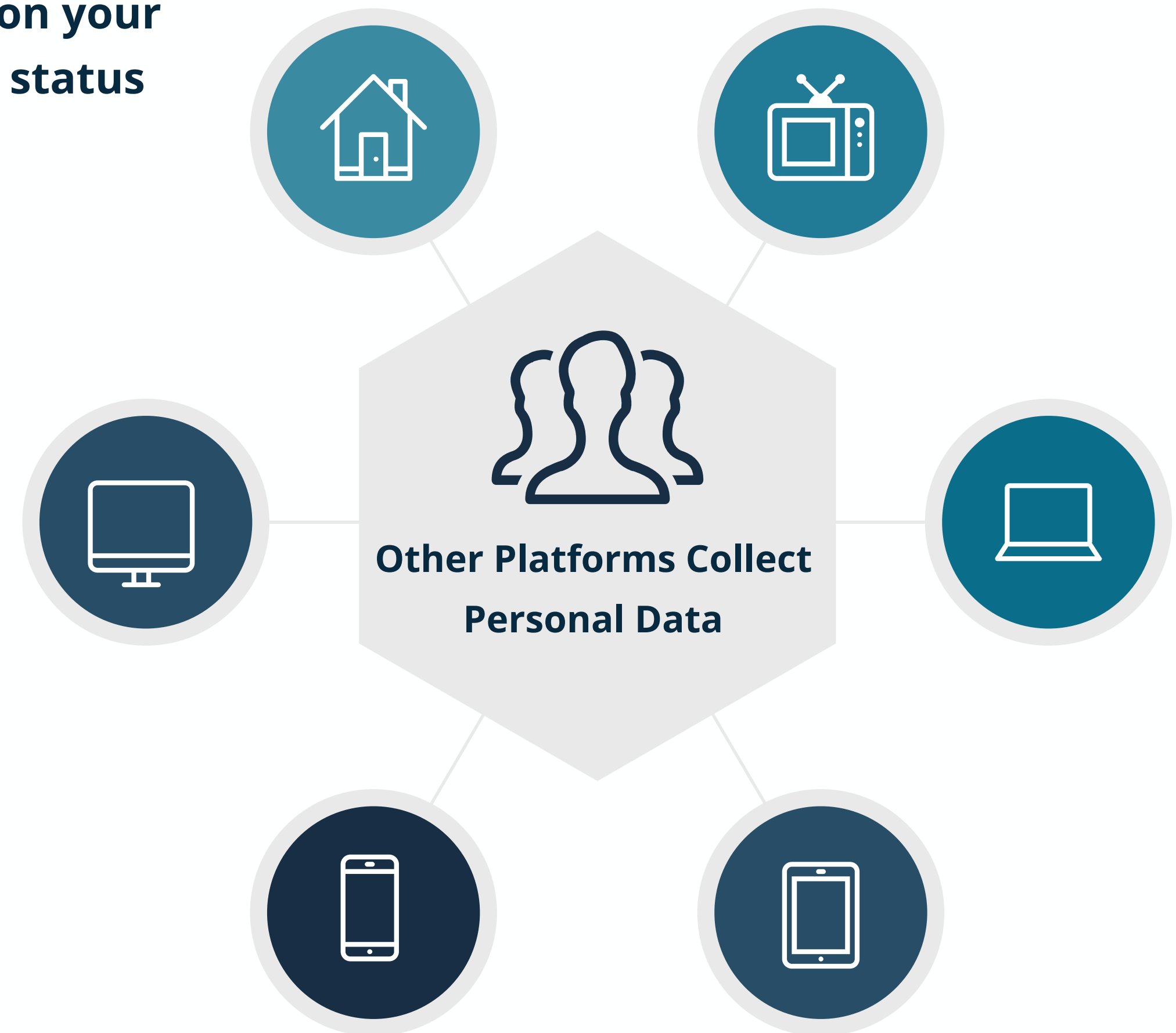
# Data Privacy

Online media companies harvest personal data and manage large servers full of personal details

**Today's marketing solutions build advertising profiles based on your location, gender, age, hobbies, career, interests, relationship status and income.**

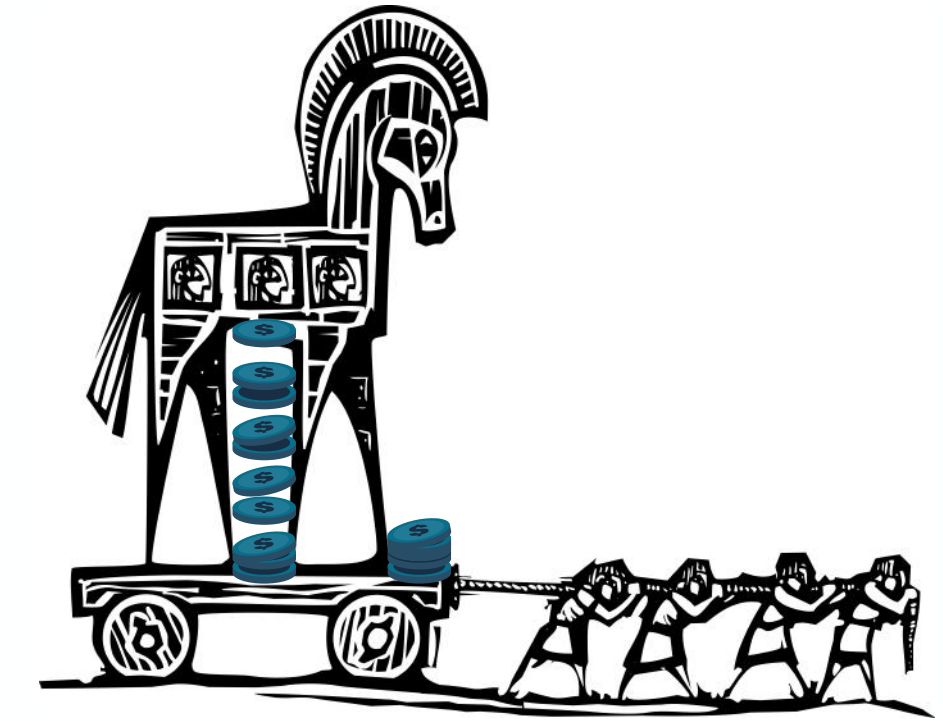
AMARK rejects the premise that personally identifiable information must be used to effectively target advertising and is challenging that assumption with a marketing platform that enforces privacy by design.

- No personally identifiable information is ever requested or needed. Name, age, gender, race and occupation are never collected or analyzed.
- All consumer preference data is tied only to blockchain attention addresses and learned from blockchain and connection analysis.
- Consumers can disassociate from all preference data by generating and replacing their blockchain wallet.
- AMARK is a GDPR compliant system.



# Trojan Horse for Crypto

AMARK will function as an engine for adoption and usefulness of the XAC currency



## Cryptocurrency has a retail adoption problem

### Merchants

- Little incentive for local businesses to accept cryptocurrency for goods and services as crypto is still not held by enough consumers.
- For many businesses it is currently too complicated to accept crypto in-store and then convert it to fiat currency.

### Consumers

- Little incentive for consumers to purchase cryptocurrency off exchanges and then use it as a payment vehicle for goods and services.
- Low acceptance by local merchants and other payment methods are easily available.

## AMARK solves the crypto adoption problem with built-in adoption hooks

- Merchants will use AMARK because it offers a superior marketing system over incumbent solutions. It builds consumer frequency, retention and profitability while introducing an innovative no-risk fee model based solely on in-store transactions sent by AMARK.
- AMARK's underlying technology automatically accepts XAC payments for goods and services as a core feature within the marketing platform.
- Consumers will join AMARK through local businesses to earn rewards in exchange for their attention.
- Attention Value is paid in XAC and consumers will use it as payment for goods and services across all AMARK businesses.

**AMARK: The first ecosystem where merchants purchase the commodity of attention from consumers in exchange for their business**



# How does the AMARK platform work?

Sources quality marketing data without personally identifiable information





# In-Store Technology

AMARK adopts proven ONLINE advertising capabilities and creates an equivalent for physical businesses

**The platform uses public blockchain data, overlaid with merchant data, to identify consumer preferences and compensate consumers for their attention.**

01

## In-Store Registration

AMARK hardware interacts with the consumer mobile wallet application when users visit a physical business.

02

## Connection Offer

The AMARK wallet auto-generates an opt-in connection offer from mobile device interaction with the in-store registration system.

03

## Remarketing Offer

When connected consumers leave the business they are offered an incentive to return based on their individual visit patterns.

04

## Acquisition Offer

Incentives based on regional patterns and individual preference data are offered to consumers. These incentives are designed to drive consumers to new AMARK businesses.



# Remarketing

AMARK efficiently incentivizes consumers to return to physical businesses

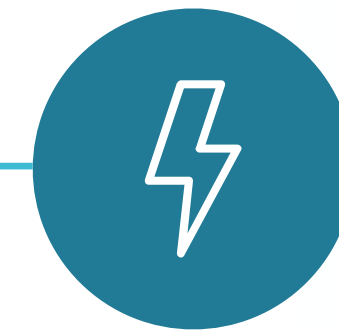
## Relationships

Merchants invite consumers to connect with them via AMARK. This creates a link between consumers and their in-store interactions.



## Opportunities

Over time, the remarketing tool learns and defines the most efficient incentive needed to motivate a consumer to return.



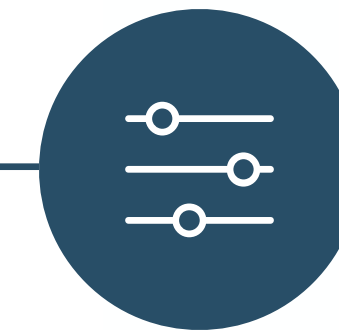
## Environments

The system leverages in-store hardware to determine the optimal delivery of location based offers.



## Dynamics

The system sends accruing small incentives to connected customers. These offers are dynamically generated based on consumer behavior and traffic patterns.



### SUCCESS FORMULA

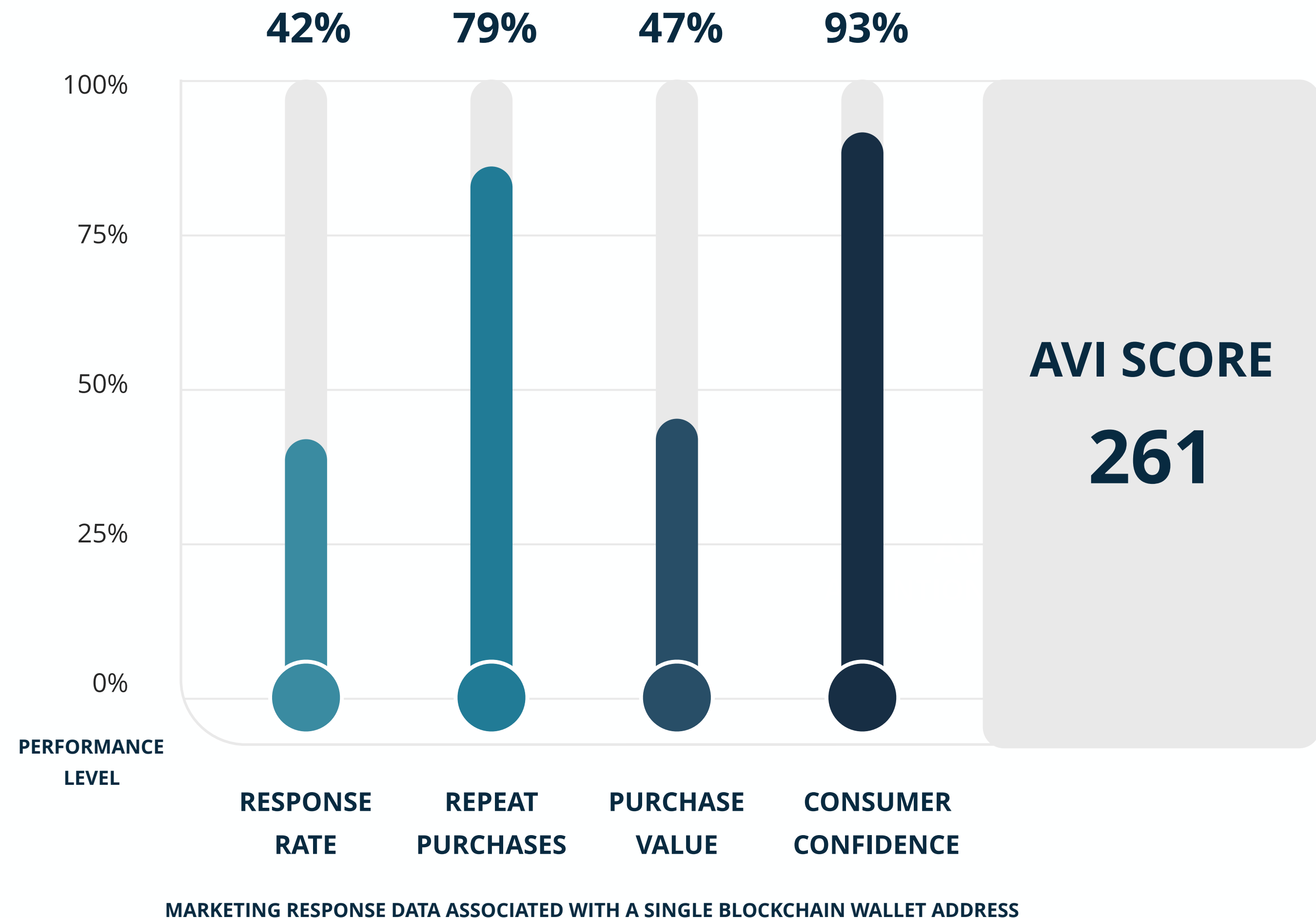
Identify Attention Value:  
Why offer a consumer \$8 when  
\$3 is enough to get them back  
to the business?



# Attention Value Index (AVI)

AMARK analyzes actions associated with blockchain wallet addresses to calculate attention value

- **Response Rate**  
High or low response rates to acquisition ads impact AVI.
- **Repeat Purchases**  
Repeat redemptions at AMARK businesses are considered high-value actions.
- **Purchase Value**  
High or low transaction totals spent at AMARK businesses is an indicator of consumer buying power.
- **Consumer Confidence**  
Takes into consideration the length of time using the AMARK platform and consistency of response.



# Consumer Acquisition

AMARK takes the money businesses overspend on marketing intermediaries and directs it to the consumer instead

## Attention Targeting

Individual preference profiles and marketing response data are represented by the Attention Value Index (AVI) and used to deliver highly viable incentive-based offers.

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## 02 Viable Incentives

Acquisition offers are dynamically created for each consumer based on their respective AVI score and alignment to the business. These incentives are customized to achieve maximum in-store conversion.

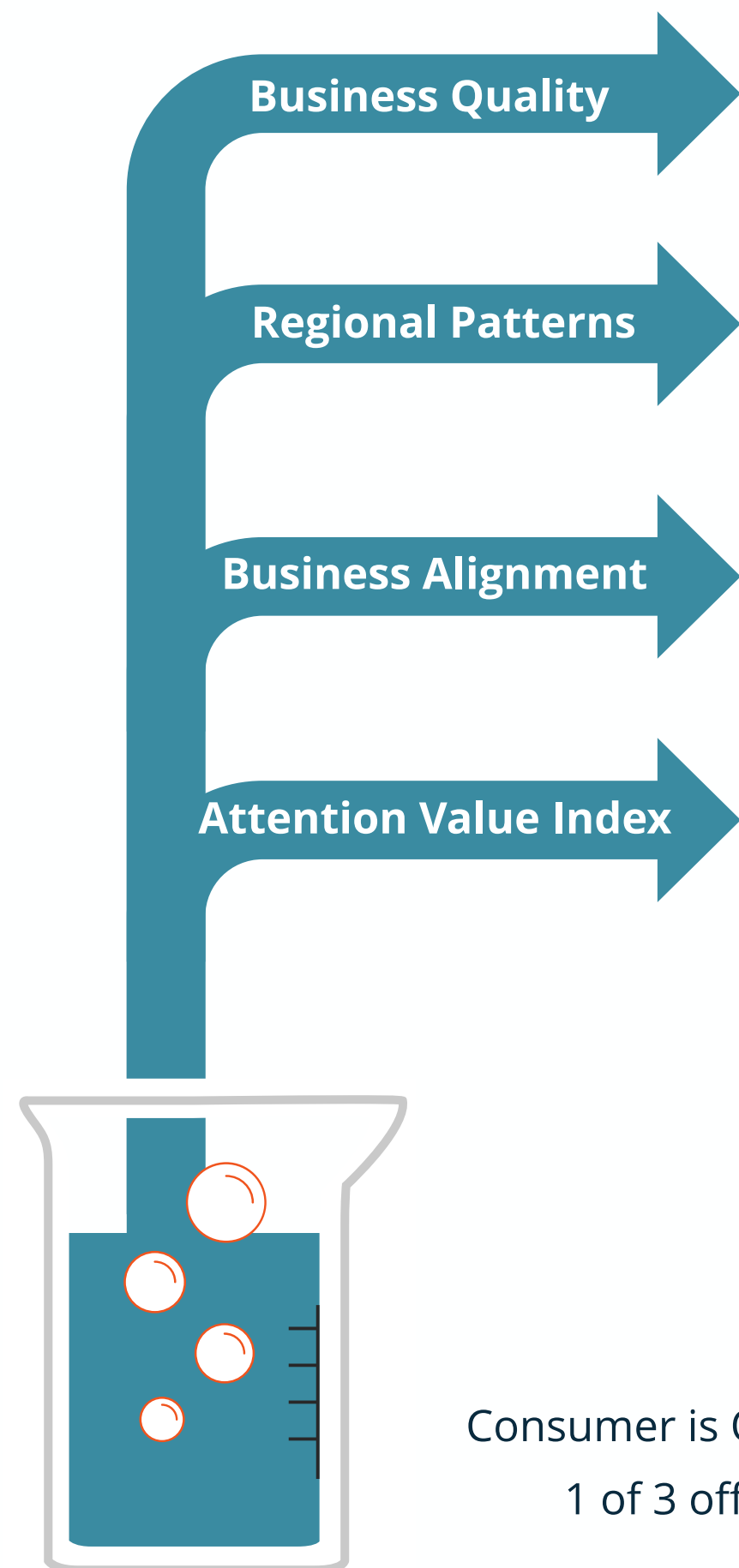
## 03 Attention & Redemption Rewards

Consumers are paid XAC for the attention they give to each acquisition offer and further compensated on in-store redemption of the offer.



# Offer Calculus

AMARK evaluates business related metrics against the AVI score to determine the optimal incentive to distribute



**Dustin's Steakhouse** ✓




\$7 In-Store Discount

6.20 XAC Redemption Award  
(earned for redeeming an offer in-store)

2 XAC Attention Award  
(earned for selecting the offer)

**Bill's Auto Wash** ✗



\$4 In-Store Discount

3.70 XAC Redemption Award  
(earned for redeeming an offer in-store)

.25 XAC Attention Award  
(earned for your attention)

**Matt's Clothing Store** ✗



\$2 In-Store Discount

5.15 XAC Redemption Award  
(earned for redeeming an offer in-store)

.25 XAC Attention Award  
(earned for your attention)



# **“Over 1,000 Crypto Projects Failed in 2018”**

Source: EWN 6.30.18

Many projects were based on unrealistic ideas, poor business models, greed or a failure to execute.



# AMARK is REAL

The marketing platform is built, tested and ready for launch in 2020

## Real Innovation

Many projects launched a token or coin and claimed a broad vision absent of truly executable paths. These projects focused on crypto speculators versus REAL solutions.

## Why will consumers join AMARK?

- Consumers will sign up to receive rewards from their favorite local businesses.
- In-Store discounts, XAC redemption and attention rewards combine to offer significant value.
- The first time customer onboard is a simple process. The entire process can be completed within 60 seconds.

## Why will businesses join AMARK?

- No startup fees and payment terminals are provided by AMARK at no cost.
- Simple learning curve with virtually no merchant training necessary.
- No subscription fees and no cost to the merchant until AMARK delivers a completed sale.
- The efficiency of the AMARK system allows the fees charged to merchants to be far lower than current solutions.
- Current solutions are 3 to 7 times more expensive than AMARK.

## Why will businesses invite their customers to join?

- AMARK provides an AI based remarketing tool that allows a merchant to efficiently increase the frequency of their customer visits. Frequency improvements from a current customer base can have significant effects on margin for a merchant.
- The remarketing tool is free to merchants and offers customers a significant amount of value in exchange for their attention.
- A merchant adding customers to AMARK blocks competing businesses from reaching their customers.



**AMARK is focused on execution and believes it has a winning formula**

Crypto payments, settlements and discount redemptions have been successfully tested with real merchants and consumers.



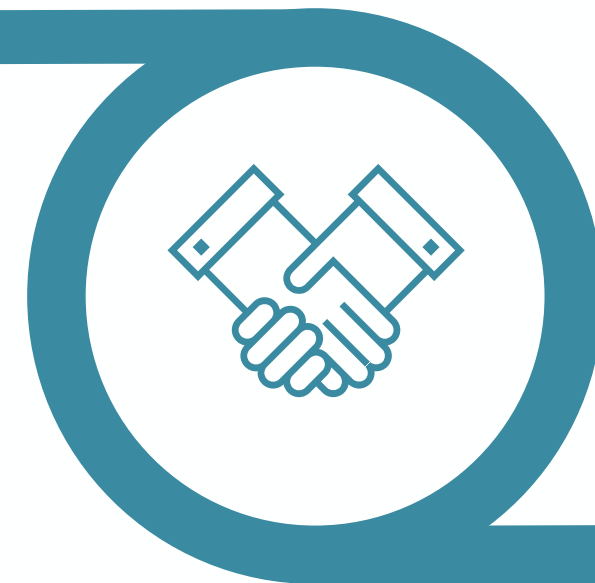


# Roadmap

The AMARK plan is in motion and on track for full market rollout in 2020

## Platform Launch

- In-market rollout of remarking system
- Initial businesses to add customers
- Collection of preference data begins
- Promotion of system in target markets



## PHASE 1

## Attention Marketing Starts

- Attention based marketing begins in rollout areas
- Consumer base expansion via merchant invites



## PHASE 2

## Go-To-Market Accelerates

- Scale sales pressure in markets
- Expansion of addressable markets
- Start of franchise and affiliate programs

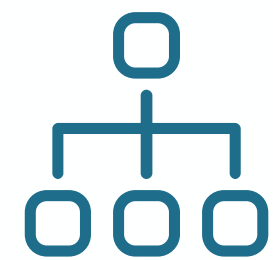


## PHASE 3



# Distributed Scale

AMARK will execute significant on-the-ground sales force pressure in simultaneous markets



## Affiliate & Franchise Network Development

AMARK network growth teams will focus on clustered expansion to ensure optimal business density in each of its local markets. This approach is supported by early consumer testing that showed incremental transaction lift in areas of high business concentration.



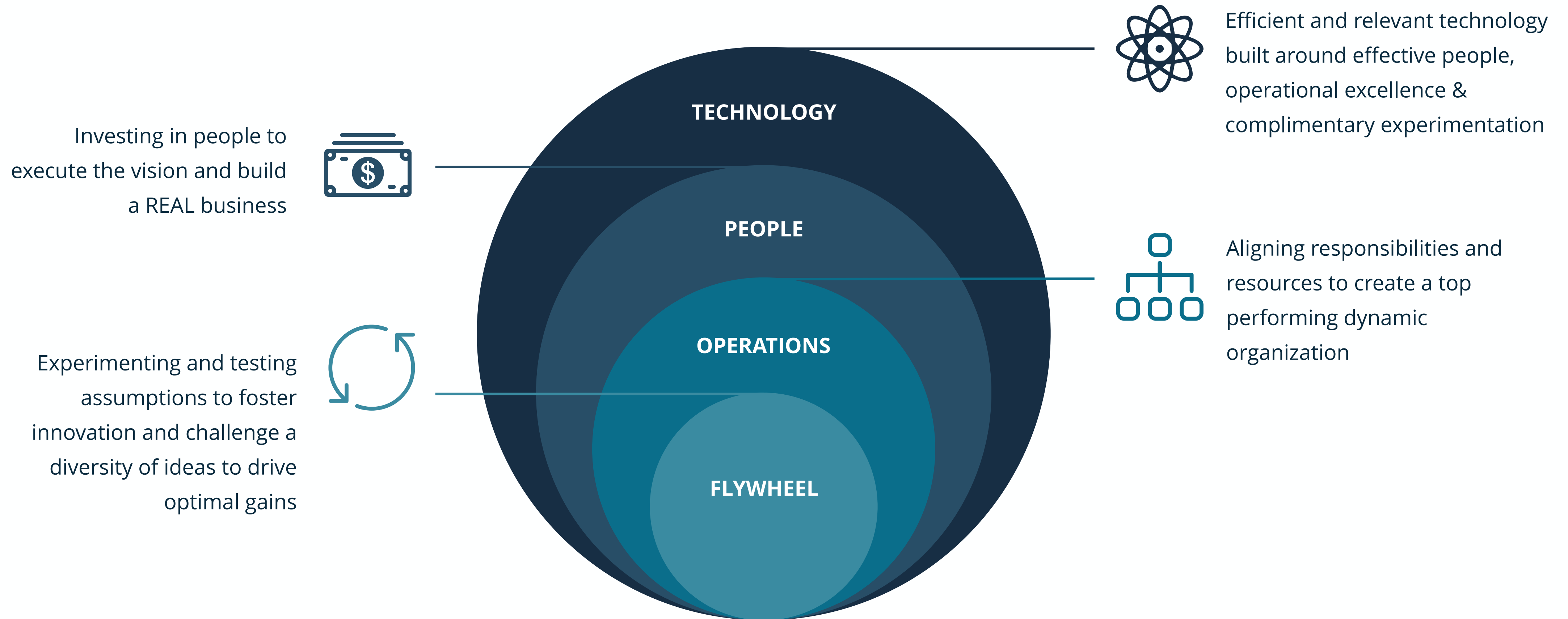
## Operational Infrastructure & Global Reach

- Development of core operational and support processes
- Training systems and materials to support global rollout
- Marketing strategy and repeatable go-to-market plan
- Supply chain and logistics support across contiguous markets
- Global franchise administration



# Capital Efficiency

The team is comprised of experienced professionals who approach AMARK with sound business fundamentals



# **AMARK will use XAC as a retail currency within the ecosystem**

The XAC protocol rules are consistent with growing the AMARK ecosystem.



# Why Blockchain?

An innovation that balances business requirements for data-based marketing with consumer requirements for data privacy

There is a massive profit motive behind personal data collection for marketing companies like Google and Facebook. These companies source demographic and personal interest data from individuals to better target advertising and drive ROI for their customers. The collection of personal information will continue to accelerate in the absence of an effective alternative since it has proven to offer advertisers a competitive advantage in the marketplace. A major flaw in this method of marketing is that the marketer's demand for personal information remains out of balance with the consumer's demand for privacy.

## Blockchain enables private data-based marketing.

AMARK has created an implementation of attention resource economics uniquely dependent on blockchain and cryptocurrency to efficiently target advertising while maintaining the privacy of consumers. The platform links consumer attention value, represented by blockchain wallet addresses, with direct payments to consumers in exchange for their attention.

Cryptocurrency offers the ONLY viable way to privately compensate a consumer for their attention as other digital payment methods expose the identity of the payee. If an individual consumer receiving an attention payment was identifiable via the payment method, then all response and preference data could easily be tied back to that individual, thereby compromising the individual's data privacy.

**When applied to local marketing, the innovations of blockchain and cryptocurrency restores a balance between efficient data-marketing and consumer privacy.**



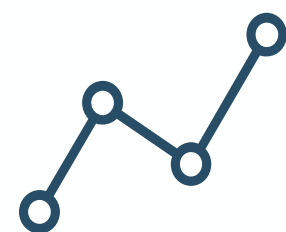
# General Attention Currency [ XAC ]

A decentralized point of sale focused cryptocurrency developed by the General Retail Currency Foundation



## Token to Coin

XAC will initially be distributed as a token on the Ethereum blockchain. The Ethereum token will be used by AMARK as a platform currency while the XAC blockchain protocol development is completed.



## XAC Blockchain

The XAC blockchain is designed to function as an effective point of sale payment solution while allowing for economic rules that result in value retention through supply scaling.



## XAC General Use

Through AMARK, the XAC currency will achieve wide distribution to consumers and concentrated merchant acceptance. This adoption will increase the usefulness of XAC as a general currency. The protocol will be developed with on-chain and off-chain transaction scaling capabilities to accommodate the additional use of XAC.



## XAC Specifications

- 150 million coins
- Consensus through proof-of-stake
- Stake Rate: 2% annually
- Blocktime <1 minute



# XAC Attention Addresses

Attention addresses link consumer data and align incentives



Attention Addresses are linked to AMARK consumer data and have specific rules enforced by the XAC protocol.

## Two Key Functions of Attention Addresses

### XAC-Lock

XAC-Lock is a feature that encourages continued consumer engagement with AMARK. The XAC sent to Attention Addresses is initially locked and becomes available after a maturation period. The XAC attention awards paid to consumers continually matures into availability as new XAC is earned from ongoing attention marketing. This process encourages engagement with AMARK as attention wallets will rarely have a zero XAC balance, giving consumers a consistent flow of value to spend within the ecosystem.

### XAC-Burn

XAC-Burn is enforced at the protocol level. All transfers to Attention Addresses require 5% of the XAC transferred to be burned. The XAC-Burn feature is designed to align interests between merchants and consumers in the AMARK ecosystem. Anytime merchants use the AMARK platform for marketing, they are supporting the value of the XAC currency as protocol rules enforces a 5% burn. As such, merchants are effectively scaling the supply of XAC to match the demand from the ecosystem. This supply-side scaling mechanism will offset new coins introduced through block rewards and pressure the price of XAC to an equilibrium reflective of demand from the ecosystem.



# Why not use Bitcoin?

AMARK participants benefit as the value of XAC correlates with the growth of AMARK attention ecosystems

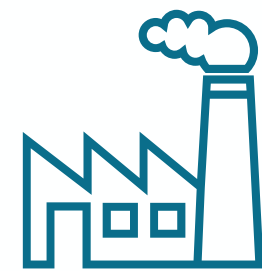
**XAC has economic rules to allow the value of XAC to be supported by the demand generated from the AMARK ecosystem.**

01



## BTC Concentration

The high concentration of bitcoin ownership is a risk to the value of BTC and therefore presents a risk to the AMARK ecosystem.



## XAC Demand

AMARK expects to quickly build fundamental demand for XAC through regional ecosystems resulting in wide distribution of the XAC currency.

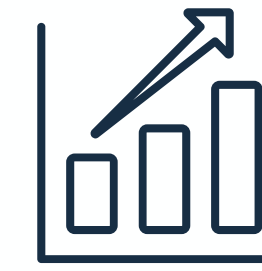
02

03



## BTC Speculation

Demand for BTC is largely speculative resulting in significant price swings which would negatively impact the attention ecosystems.



## Price Discovery

The XAC price is supported by the participation of consumers and merchants in the AMARK ecosystem rather than correlated to the general crypto market.

04





# A Complete System

AMARK & XAC combine to deliver an industry-disrupting attention marketing ecosystem





**AMARK**

**SPEND YOUR ATTENTION**

