Tigereum

Send crypto to
friends and family
in an instant message

TOKEN SWAP
8 - 18 DECEMBER 2017

Whitepaper

Fact

Everyone will be
sending money by
instant message
within 2 years

Problem

No-one can
send crypto by
instant message

Solution

We will develop
an AI chatbot
to send crypto by
instant message

Welcome to Tigereum

Overview

Over the next two years, everyone will be sending money by instant message. Social media companies are working around the clock on this paradigm shift. Crypto is being left behind on these smaller social payments. Sending crypto from digital wallets is difficult for small amounts. Enter the Tiger. Tigereum will enable everyone to securely and easily send small amounts of crypto to friends and family by instant message.

The Problem

A revolution is occurring in the way we send money. Social media giants like Facebook, WhatsApp and Skype are investing in solutions to send money by instant message. Crypto should be at the forefront of this new wave but instead it is lagging behind. Digital wallets will not be able to compete with instant messaging for smaller money transfers.

The Solution

Tigereum will develop an AI chatbot to enable the crypto community to securely and easily send small amounts of crypto to friends and family by instant message.

Tigereum will adopt the key principles of the crypto world: security, anonymity, decentralization and encryption.

Building our solution around AI chatbots makes Tigereum flexible, globally scalable, independent of any particular instant messaging platform, and quick to market.

Messaging with Crypto

Crypto developers should be able to provide a better solution for messaging money than social media companies, big banks and international remitters.

Crypto already has the answers to a decentralized, borderless, secure, digital, global currency which can be messaged to anyone, anywhere. Crypto's competitive advantages should make messaging money cheaper and easier for everyone. The crypto community should be at the forefront of this paradigm shift, and not leave it to the instant messaging platforms.

Tigereum's initial aim is more humble: to enable the crypto community to message crypto on instant messaging platforms, in the same way that fiat currencies are messaged. We can take on bigger challenges once we achieve this.

Tigereum's AI Chatbot

Tigereum will not only enable crypto to be messaged, it will also provide the crypto community with the best customer experience for sending crypto. Tigereum will deliver conversation-style messaging of crypto using the newest AI tools available for chatbots.

Tigereum won't ask you to clunk through your digital wallet to send crypto or fill out web forms, or take QR scans or paste long crypto addresses.

Tigereum's AI chatbot solution will enable crypto holders to securely message crypto:

- anonymously, or with disclosed identities
- on any device - mobile, tablet, laptop or desktop - on the go, in the office, at home, in an airport lounge, or on the beach
- within the instant message platforms you use to communicate with your friends
- without passwords, usernames, QR scans, new software or new apps
- fully secured by encrypted identity tokens
- using any cryptocurrency
- across borders
- in your preferred language.

How the AI Chatbot Will Work

Tigereum's AI chatbot solution will be simple to use, and users
will complete the following steps:

- **Add** Tigereum to your friends list on any
  instant messaging platform you like to use.

- Open a chat with Tigereum to message crypto to a
  friend.

- Tigereum will ask three simple questions in chat style:
  (1) which cryptocurrency do you want to send?
  (2) how much?
  (3) do you want to write a short message to your friend?

- Choose a friend (the recipient of your crypto) from your
  friends or contacts list on your device.

- Details of your transfer will be displayed on screen and
  can be messaged to your friend.

- Pay for the crypto you have messaged using your digital
  wallet.

- Your friend can use the crypto in whatever way they
  like:
    - depositing it in their digital wallet
    - exchanging it for fiat and depositing it
      in their bank account
    - forwarding it to another friend.

Tigereum Prototype

Tigereum has built a prototype AI chatbot for securely sending money on the Facebook Messenger instant messaging platform, and has performed a series of early tests. These have helped identify the chatbot's scalability and garnered important customer feedback. Tigereum is ready to commence a full live pilot and to integrate crypto into the chatbot.

You can try our prototype bot on the Tigereum website www.tigereum.io

PROTOTYPE	CUSTOMER TESTING PROTOTYPE	TOKEN SWAP	LIVE INTEGRATION	CUSTOMER TESTING	BETA RELEASE	LAUNCH
Apr - Jun 2017	Jul - Oct 2017	Oct - Dec 2017	Jan - Mar 2018	Apr - Jun 2018	Jul - Dec 2018	Jan 2019

Industry Background

Cryptocurrencies

Readers of this Whitepaper are familiar with the background of cryptocurrencies. A summary is provided here:

- Cryptocurrencies are decentralized digital currencies which operate outside normal central banking.

- Bitcoin was the first major cryptocurrency, commencing in 2009 after a paper was released under the name Satoshi Nakamoto. There are close to 17 million Bitcoins mined, trading around US$4000 each with a capitalization of US$68 billion. Bitcoin value has doubled over the last 12 months alone.

- Other major cryptocurrencies are Ethereum, Ripple, Litecoin and DASH which make up part of over 700 cryptocurrencies worldwide with a total value of roughly US$150 billion.

- To trade between cryptocurrencies, and in/out of fiat, crypto exchanges have become important service providers to the crypto community. There are about 200 crypto exchanges. Approximately US$300,000,000 is traded on crypto exchanges each day.

Crypto holders keep their cryptocurrency assets in digital wallets. Digital wallets are like online bank portals. You can see which cryptocurrencies you own, and their current value. You can buy more crypto into your wallet, or sell it (through an exchange).

Digital wallets enable customers to send and receive crypto directly to and from other crypto holders. In your digital wallet, you have an anonymous, encrypted, randomly-generated address for your cryptocurrency. This is like a bank account number (but it's so long you have no hope of remembering it). You can send crypto to a friend at their address from within your digital wallet.

You can only send and receive crypto to and from your digital wallet if you and your friend have crypto. If you want to send funds to a friend who does not have crypto, you have to first convert your crypto to fiat, then transfer it to your bank account, and finally send fiat to your friend from your bank account through an international remitter, or indeed by instant message.

Generally, there is a 2% charge to send and receive crypto between digital wallets.

Online Landscape

Facebook, Google, Alibaba, Tencent, Apple and Microsoft know that many customers would prefer to use instant messaging to message money to friends and family, especially for smaller
social-type payments, so this is what customers will get.

Facebook introduced messaging small amounts of money for US customers in 2015 on Messenger. This is a brilliant customer interface, as it is very easy to use. However, Facebook has struggled to overcome the international regulatory obstacles to roll this out globally. It has also apparently been working on a patent to protect its unique IP solution for messaging money. In the meantime, Facebook's dual strategy is to work with remittance partners outside the US and support payment chatbots on its Messenger platform.

WeChat introduced instant messaging of money to customers in China in 2016. The owners of WeChat recently bought MoneyGram, so expect to see this feature expand rapidly for its Chinese customers.

Snapchat introduced instant messaging of money to its platform in 2014, by partnering with Square.

WhatsApp announced in 2016 that it plans to enable instant messaging of international currencies. WhatsApp is preferred by international users, therefore the opportunities for WhatsApp are as big as the regulatory obstacles and currency exchange challenges. It could unwittingly be running an international remittance operation within an instant messaging platform, and earning significant revenue from currency exchange. It seems this strategy is still under consideration.

Hike (in India) announced in August 2017 that it would introduce payments to its instant messaging platform.

Paypal has been successfully messaging money to emails and mobile phone numbers for over ten years.

Venmo (a Paypal brand) messages money in the US and Singapore through an instant messaging app.

Sending money using instant messaging is changing the way we use the internet, and how we communicate. Online experiences which require us to download desktop software, go to a browser, send an SMS, install a mobile app, or even make a phone call, are in decline. Instant messaging money is the next big thing.

Instant messaging is even outstripping the new social media tools which put Facebook, Google and Amazon on the map ten years ago. Instant messaging is becoming more popular than the generation of social media apps we all first came to use, and this change is occurring right now. The social media companies are having to re-invent themselves already.

Because of these trends, and the possibility of skimming a large number of small fees across global banking transactions (a market worth over US$400 trillion per year in international remittances alone) it is easy to see why social media companies are working on how to make payments work on their instant messaging platforms.

International Remitters

International remitters (of fiat currencies) are very relevant to this market analysis, and Tigereum.

The key international remitters are Western Union, MoneyGram, and Transferwise. Paypal is not regarded as a traditional international remitter, but it rates a mention here too.

Primary customer-facing tools for international remitters are local branches and agents dispensing cash. Western Union has over 500,000 branches and agents around the world. Where they do employ technology they are, in the main, still using only web browsers, SMS and mobile apps, which are clunky to use. International remitters are expensive, and part of the centralized financial ecosystem which represents fiat currencies, central banking and burdensome regulations.

Western Union is not particularly inventive or challenging, and we all know it well. It is the dinosaur in the park.

MoneyGram was recently acquired by Chinese financial conglomerate Tencent (which also owns WeChat). Expect changes.

Transferwise is being a successful disrupter. In only ten years, Transferwise has grown to remitting $1 billion per month. It recently released a remittance chatbot.

Paypal is doing great work. It has a strong customer interface and is breaking all the rules (in a good way) to better serve customers' financial requirements smoothly and efficiently.

Start-up fintechs like **Revolut** in the UK are also doing interesting work in this market.

Ripple is a cryptocurrency which is developing some great tools for international remittances. Its focus seems to be at the top of the B2B end of the market – to facilitate efficient movement of large amounts of international currencies between banks and global corporations. This is very important work for the crypto community, however, it is unlikely that Ripple will deliver B2C solutions for sending and receiving crypto to friends and family.

None of these fiat international remitters show any signs of using digital currencies to revolutionize themselves and create efficiencies. None of them seem to be adopting crypto as the way forward in a decentralized, anonymous, encrypted world which treats currencies as jurisdictionally-bound anachronisms. They are all very much creatures of their highly-regulated environments and legacy customer interfaces. Even Paypal is starting to look legacy now.

In fact, rather than develop their own solutions for messaging international remittances, it looks like their preferred strategy is to partner up with the social media companies to deliver the systems, compliance and back-end banking for messaging money on instant messaging platforms.

Digital Wallet vs Instant Messaging

The crypto community has built an impressive ecosystem over the last ten years, and it is indeed possible to send crypto from a digital wallet. However, typical digital wallets are hard work for most people and are expensive to use. They are not the preferred way to send and receive money between friends and family. It is difficult to use your digital wallet to simply send small amounts of crypto. It's usually easier to send money from an online bank portal.

The problem is that digital wallets have customer interfaces based on old forms. Crypto has leapt ahead as a new form of digital currency, but digital wallets have not kept up with new forms of customer communication and they have not linked up with the social media tools we use everyday. Digital wallets may be good for holding and trading cryptocurrencies, but not for sending funds to friends and family.

Customers will continue to message fiat as their default choice on their preferred instant messaging platform before they send crypto from a digital wallet everyday.

Competitor Analysis

Tigereum is not proposing to be any of these things:

- Crypto wallet
- Crypto exchange
- Remittance
- Bank
- Social media
- Billing platform
- Foreign exchange
- Payment card

Tigereum will be a blockchain, anonymous, encrypted and secure instant messaging AI chatbot to send crypto to friends and family.

Who is competing with Tigereum in the crypto community? We have not identified any direct competitors. Nobody seems to be doing what Tigereum is proposing.

We have identified a number of indirect competitors to Tigereum in the crypto community whose mission is to provide good customer interface to crypto holders, and help them use their crypto in a predominantly fiat world.

They are not digital wallets (exclusively) but are building website and app solutions which are friendlier and easier to use than the average digital wallet, and which generally also enable their customers to send crypto to friends and family in a fiat world.

Wirex (www.wirex.com) is a Bitcoin wallet website and app with a plastic and digital prepaid MasterCard attached. Customers can move funds within the Wirex wallet between Bitcoin and fiat, and spend their fiat online and instore with the MasterCard. It also enables send/receive between other Wirex account holders, and easier links to your fiat bank account(s).

Cryptopay (www.cryptopay.me) also offers a plastic and digital prepaid MasterCard so that customers can spend their Bitcoin in fiat currencies online and in-store, and to send crypto to other Cryptopay account holders.

Izibits (www.izibits.io) is interesting to Tigereum because its whole architecture is built as an AI chatbot. It is not a website or app. It is a website/app chatbot. All interactions with their customers occur within a chat. It is developing a new suite of services, including: P2P transfers, international remittances, a prepaid MasterCard, a shopping platform, and a crypto exchange.

Bitpay (www.bitpay.com) is a US-based payment gateway for crypto/fiat. It seems to be pitched mainly to merchants who want to accept crypto payments. Bitpay enables merchants and retails customers to send crypto and fiat in their shopping ecosystems.

Byteball (www.byteball.org) is one of the few new blockchain offerings we could find which allows you to chat and pay in an instant message, as one of the many things it does.

However, none of these crypto companies are doing what Tigereum is proposing.

Disruption

Messaging money on instant messaging platforms is going to be a game changer. It will disrupt many markets:

- Banks (domestic and international transfers)
- Remitters (Western Union, MoneyGram, Transferwise)
- Payment apps (Venmo, Paypal, PayTM, Revolut)

Crypto should not be left behind as this change sweeps through our financial institutions or the customer experience gap between crypto and fiat will widen further.

In fact, crypto should be leading this disruption. Crypto's decentralized blockchain architecture should be taking this battle on, not leaving it to the social media companies.

First Mover Advantage

Tigereum has a significant first mover advantage. We are well positioned to ride the instant messaging wave for the crypto community if we can start our development work and go-to-market strategies now.

Our primary aim is to provide a viable alternative in the market for crypto holders to message crypto to their friends and family, so that they do not have to convert to fiat simply to message funds easily and efficiently.

Our secondary aim is to build on all the benefits of crypto to make messaging crypto a better and more secure solution for messaging funds, especially across international borders.

Tigereum Tokens

Cryptocurrency for Instant Messages

Tigereum Tokens will be the cryptocurrency used to send crypto to friends and family in an instant message. Senders will buy Tigereum Tokens to message money. Recipients will redeem Tigereum Tokens into their preferred crypto or fiat currency to receive their money. The mechanisms for this to occur securely and efficiently will be developed further through the course of this project.

Initial Tokens

There will be fifty million (50,000,000) Tigereum Tokens created. Up to forty million (40,000,000) of these will be swapped for ETH under the Token Swap program described further in this Whitepaper.

Listing of Tigereum Tokens

Tigereum Tokens will be listed on public cryptocurrency exchanges, starting with EtherDelta. This listing is scheduled for Monday 18 December 2017 (the close date for the Token Swap).

Tigereum Tokens will be listed on other exchanges promptly after Monday 18 December 2017 to maximise trading opportunities for Tigereum Token holders.

Revenue Model

Tigereum will earn revenue from payments flowing through our platform. This revenue stream will underpin the value of Tigereum Tokens.

It is common for crypto exchanges to charge 1% to 2% for transfers, and for international remitters to charge fees (including exchange margins) up to 5% for fiat remittances. Based on these competitor price points, Tigereum expects revenues through its AI chatbot to attract gross margins in the range of 2% to 5%.

Value Proposition

Tigereum's high-margin revenues will create an environment in which upward price pressure can benefit Token Swap participants, and ensure a strong secondary market into the long term.

As Tigereum gains traction in the market, more Tigereum Tokens will be required by our customers to message crypto. This will give rise to greater liquidity and upward price pressure on the value of Tigereum Tokens.

The availability (and pricing) of Tigereum Tokens will be controlled by the secondary market, so Token Swap participants can be assured that there will be a viable secondary market for Tigereum Tokens when we go to market.

Messaging Tigereum Tokens

Tigereum will develop the mechanisms to securely message crypto seamlessly and cost-effectively without compromising anonymity and the blockchain's integrity.

We anticipate that these mechanisms may require Tigereum to hold a treasury float to manage the exchange between crypto and fiat currencies. This treasury float, if required, will not be created until Tigereum is ready to go to market as it is not required during the development phase, and we need to get the model right first.

Intellectual Property

Tigereum may apply for patents for methods we develop within our AI chatbots for messaging crypto. Patents will further underpin the value of Tigereum Tokens and reduce the risk of unfair competition.

This will be considered after our key development work has finished, but before we go to market.

Regulation

Until Tigereum has completed its development, it is not possible to have clarity about what regulations may apply to Tigereum Tokens. Tigereum will obtain legal advice on regulatory compliance before launching any AI chatbots using Tigereum Tokens in the market.

Notwithstanding this uncertainty, at this stage we recognize there are four key areas of regulation to consider regardless of which laws may apply: consumer protection, prevention of money laundering, taxation and remittances.

- In all countries, regulators with responsibility for ensuring that financial services are provided in a way that protects consumers and maintains the integrity of the market will be interested in Tigereum Tokens.

- Local tax laws are complex, and will apply on a case by case basis, depending on where Tigereum Tokens are issued.

- The prevention of money laundering is taken very seriously in many countries around the world. Tigereum will at all times act to prevent money laundering.

- It is not clear whether messaging Tigereum Tokens would constitute a remittance, and whether Tigereum would have to comply with the regulatory requirements which various countries impose on international remitters.

Insurance

All Tigereum Tokens will be fully insured and kept in cold storage. This means that if Tigereum were to suffer a breach of its online storage, the insurance policy would pay to cover any funds lost as a result.

The insurance policy covers any losses resulting from a breach of Tigereum's physical security, cyber security, or by employee theft. The policy is planned to be provided by a syndicate of insurers through Lloyd's of London (which also insures, for example, Airbnb & Tokenbase).

This will also apply to other digital currency that Tigereum will hold, such as ETH which it will receive under the Token Swap.

Token Swap

Introduction

Tigereum will make forty million (40,000,000) Tigereum Tokens available to swap for ETH.

Key Dates

The Token Swap opens at 09:00 GMT on Friday 8 December 2017 and closes at 23:59 GMT on Monday 18 December 2017.

Token Swap Price

The Token Swap Price is 1 ETH for 1000 Tigereum Tokens.

First Day Bonus

When the Token Swap opens on Friday 8 December 2017 there will be a 33% bonus. Your 1 ETH can be swapped for 1,333 Tigereum Tokens (giving you 333 bonus Tigereum Tokens).

This 33% bonus applies only from 09:00 GMT to 21:00 GMT on the first day - Friday 8 December.

Public Exchanges

On Monday 18 December 2017, Tigereum Tokens will be listed on EtherDelta. We will list promptly on other public exchanges such as Coss.io after this initial listing.

Pre-Swaps

Pre-Swaps are available until Monday 20 November 2017. We will offer special bonuses to Pre-Swap Participants. Contact us for your Pre-Swap special bonus.

The objective of Pre-Swaps is to fund this Token Swap campaign and further develop the Tigereum prototype.

Pre-Swap Participants will be rewarded with the following additional benefits:

• Personal invitation to participate in testing
• VIP invitation to product launch
• Bonuses for early participation
• Priority access to the first buyback

Benefits of Token Swap

We have structured the Token Swap to minimise risks and maximise returns for participants:

• Prototype already in testing
• Experienced team of entrepreneurs
• Low, hard cap on the number of tokens
• Optional buyback & burn program
• Tokens an integral part of the business model

Allocation

Tigereum Tokens will be allocated as follows:

• 80% to Token Swap participants, including Pre-Swap and bonuses
• 20% to be split between bounty (2%), team members and advisors (3.6%) and founders (14.4%).

In the unlikely event that not all of the Tokens allocated for the Token Swap are swapped, they will be burned.

ERC-20 Standard

Ethereum smart contracts enable a very transparent and secure way of profit sharing among Tigereum Token holders. Tigereum Tokens will be an Ethereum-based token of value.

Ethereum-based tokens are a digital asset, bearing value by themselves based on their underlying assets and associated rights. They rely on a well-established Ethereum infrastructure, benefiting from several advantages:

- Security and predictability (as opposed to, for example, having to run an independent blockchain network).
- Use of robust and well-supported clients (Ethereum-based Tokens can be managed with official Ethereum clients).
- High liquidity (interchangeable with other Ethereum-based tokens or ETH); easier listing on exchanges with infrastructure already in place.

Our Ethereum-based Tigereum Token smart contract will comply with the ERC-20 standard, and it will be extremely
easy for exchange trading to happen.

More detailed information about the ERC-20 standard:
https://github.com/ethereum/EIPs/issues/20

| **LAUNCH** Whitepaper Release	**SMART CONTRACT** Pre-Swap Close	**33% BONUS** Open for applications	**TOKEN SWAP CLOSES** Tokens listed on exchange
1st November 2017	20th November 2017	8th December 2017 *09:00 - 21:00 GMT*	18th December 2017

Use of Token Swap Funds

Overseen by the Advisory Board and financial auditors, ETH swapped for Tigereum Tokens will be used to fund:

- the development of Tigereum's AI chatbot solution,
- legal and regulatory costs,
- a go-to-market team around the Tigereum solution,
- marketing to grow the Tigereum business, and
- working capital for operations as the Tigereum business establishes itself, and
- the treasury float of crypto and fiat currencies needed by Tigereum to enable settlements to occur (subject to the mechanism to be finally adopted).
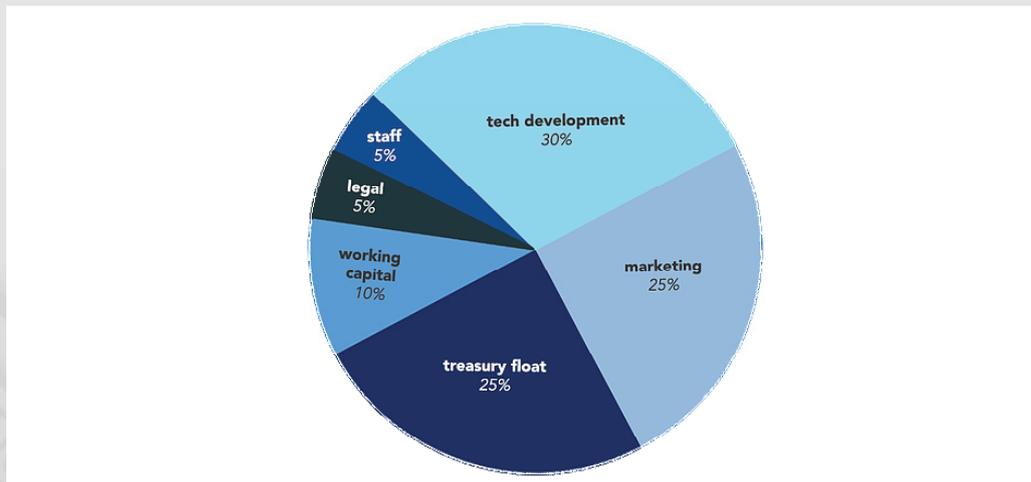
BuyBack & Burn

Tigereum will allocate corporate profits to buying back Tigereum Tokens.

Participation in the buyback program is optional. Tigereum Token holders who participate will receive their buyback in the form of ETH swap. Priority will be given to Pre-Swap participants in the first buyback program. Tigereum expects to burn buyback tokens.

Our buyback & burn program will allow the net asset value of a Tigereum Token to increase, giving all token holders a fair way to gain value in their Tigereum Tokens over the long-term.

Facebook Messenger Bot

Tigereum has developed a Facebook Messenger bot for the Token Swap. This is the first ever Bot for a Token Swap.

The Bot will be published on Tigereum's Facebook Page https://www.facebook.com/tigereumtokens/ and it will be linked to Chatfuel's webpage https://m.me/133561580631420 when the Token Swap opens on 8 December.

By using the Bot, Participants will be able to swap TIG using Ethereum or Bitcoin and buy TIG using MasterCard or VISA.

It has been developed by Tigereum to showcase its ability to deliver smooth customer experiences in an AI chatbot via Facebook with instant messages, and to demonstrate some of the features Tigereum is working on to send crypto in an instant message.

Also, the Bot gives Participants who are not experienced in crypto an opportunity to participate in the Tigereum Token Swap for a small amount, to help them get started with their first crypto experience and understand more about Tigereum's proposed solution for sending crypto.

The minimum number of TIG available in the Bot is 1000 TIG and the maximum is 5000 TIG.

We hope you enjoy the Bot!

IMPORTANT

Read this Whitepaper and the Terms & Conditions before participating in the Token Swap.

Be sure that you understand the contents of these documents, especially what they say about the risks of participating and restrictions on eligibility. Only participate if you are eligible.

The Whitepaper and Terms & Conditions can be downloaded from Tigereum's website

www.tigereum.io

Tigereum's Team

Tigereum's founders have put together a capable and experienced team to undertake this Token Swap and implement the development work for Tigereum's AI chatbot solution.

We have:
- a core team of dedicated, day-to-day executives to get the work done
- an independent Advisory Board to oversee and guide the core team
- an experienced blockchain security advisor
- an advisor, The ICO Rocket, to advise on this Token Swap, and
- a project manager, Aero Cards Limited, to manage the Tigereum Project and be custodian of project assets.

Core Team

Tigereum's core team are an experienced and committed group of people who are keenly interested in new opportunities like Tigereum. Members of the core team are:

Darren Olney-Fraser
Chief Executive Officer

Darren is an experienced company director and investor. He practiced law for 20 years (was Partner in a global law firm), and has been CEO of a listed funds management company for 10 years. He has raised and profitably deployed over $200,000,000 over the last 15 years. Darren founded Aero Cards Limited in 2015.

https://www.linkedin.com/in/darren-olney-fraser-8803746a/

Tim Carmichael
Head of Shared Services

Senior Executive with leadership experience in multiple global technology deployments. Deep knowledge of order to cash processes and establishing, scaling and improving onshore and offshore service centres. Six sigma black belt with recent RPA (robotics process automation) project delivery.

https://www.linkedin.com/in/carmichaeltim/

Shyaire Ganglani
Chief Marketing Officer

Shyaire is a true digital native with a keen interest in all things technology. Fascinated with the power of digital and social marketing, she has advised large global corporates on social media strategies to build customer loyalty and brand awareness. Until recently, Shyaire was a Social Media Strategist at Ogilvy Public Relations in Dubai, UAE. Shyaire brings to Tigereum an exacting awareness of what we need to do to take Aero to market in a digital world.

https://www.linkedin.com/in/shyairegang-lani/

Mark Edmondson
Chief Operating Officer

Mark Edmondson is an experienced office administration professional. He manages the day-to-day operations of Aero.

Rohan Goffin
User Experience

Rohan Goffin is an experienced user experience specialist. He is a Fine Arts graduate with skills in digital artwork and website layouts. Rohan makes sure that Aero's digital products deliver the best user experience to our customers.

Moses Adeniji
Bot Development

Moses Adeniji is a project manager with over 4 years industrial experience on UX/UI design. He has project managed the design of Aero's bot products.

Gabriel Adeniji
Bot Development

Gabriel Adeniji is a full stack web developer. He has been passionately programming for 8 years. He was commended by the senior special assistant to the Governor of Lagos State, Nigeria for giving her business a web presence. When he isn't glued to is laptop programming he spends time learning cool things related to IT, and also playing video games. He studied Business Administration from Lagos State Polytechnic.

https://www.linkedin.com/in/gabriel-adeni-ji-7a398b110.

Pauline Sargant
Compliance

Pauline Sargant is a lawyer who provides in-house compliance support.

Advisory Board

Tigereum has established an independent Advisory Board to oversee the Token Swap for participants, to ensure that Tigereum has appropriate corporate governance and the necessary skills to guide the Tigereum project to success.

Independent members of the Advisory Board are:

Garry Lemair
Chairman

Garry is an an experienced visionary director with a strong track record in leadership and executive management, having successfully worked with major global entities over 50 years. He has held senior executive roles at Citibank, Diners Club, Kentucky Fried Chicken, Fluor Daniels and Taubmans. Over the last 20 years, Garry has been Chairman and Non-Executive Director on many listed and private international company boards.

https://www.linkedin.com/in/lemair/

Dan Owen

Dan Owen is a London-based executive, who is currently providing consulting services to a UK investment fund. He has been a start-up business owner and company director in the health, manufacturing and investments sectors.

https://www.linkedin.com/in/dan-o-a8396842/

Shahar Nemar

Shahar is Founder of The ICO Rocket.He has also co-founded a London based Venture Capital Fund sushivp.com, and a startup called CryptoChip.io. Shahar has built from scratch international startup accelerators in London and Israel ("Start-up Nation", StartupBootcamp and Marathon Labs). He has recently been involved in several successful ICO's.

https://www.linkedin.com/in/shaharnamerventure/

Jacob Ner David

Jacob has extensive experience in the venture landscape. For over 18 years he has been creating, leading, investing, and mentoring tech driven start-ups. He loves innovation and challenging the status quo, especially through digital products and services that can make the world a better place. He founded and led start-ups DeltaThree (now NASDAQ:DDDC) and NomadIQ (sold to Omnisky).

https://www.linkedin.com/in/jacobnerdavid/

Tom Sargant

Tom is a trusted advisor for large-scale international projects. He focuses on how best to achieve contestability and value for money in the delivery, operation and maintenance of a project's lifecycle. Tom has been a non-executive director on the boards of listed, government and not for profit entities.

https://www.linkedin.com/in/tom-sargant-b5b9281/

Gautam Kulkarni

Gautam is an accomplished business leader with significant experience in IT. He has consulted across the globe on digital transformation initiatives, IT strategy and business consulting, pre-sales and solutions, business analysis & process consulting. He has a deep understanding of core business processes and systems mapping. Gautam is always keen to help his clients experiment with cutting-edge digital technologies to solve complex business problems.

https://www.linkedin.com/in/gautamkulkarni/

Nathan Christian

Nathan Christian is part of a dynamic team building applications on Ethereum and Bitcoin Blockchains, writing Smart Contracts and launching ERC20 tokens. Cryptocurrency development and launch. Initial Coin Offering (ICO) strategy, development, venture capital investment, consulting and advising. He has over 35 startups in portfolio.

https://www.linkedin.com/in/nathan-christian-90365414a/

Darren Olney-Fraser is an ex-officio member of the Advisory Board, as Chief Executive Officer of Tigereum.

The ICO Rocket

Tigereum has engaged The ICO Rocket to advise on this Token Swap. The ICO Rocket unites investors, experts and entrepreneurs to make successful ICOs and Token Swaps for all stakeholders.

Manager

Aero Cards Limited has been appointed to provide management services. Aero is a fintech based in London which has developed and manages the Aero Prepaid MasterCard - a digital and plastic payment card in Europe - and a suite of remittance chatbots for fiat currencies, which are currently being brought to market. Supporting Tigereum for a decentralized crypto-messaging chatbot is a natural extension of Aero's fintech business.

Aero will manage the development activity of Tigereum, the custodial ownership of Tigereum's code, IP and domain names, and this Token Swap. Aero will be custodian of the Token Swap funds, and will audit the use of those funds for Tigereum under the guidance of the Advisory Board.

Aero was incorporated as a UK company on 25 March 2015 and has been actively developing fintech solutions since its establishment.

Most of us will be routinely sending money by instant message within 2 years.

There's no way to message crypto in an instant message.

Message crypto on all instant messaging platforms with a decentralized AI bot.

Token Swap Summary

Name: Tigereum

Symbol: TIG

Standard: Ethereum ERC-20

Supply: Fifty million (50,000,000)

Swap Price: 1 ETH = 1000 Tigereum

Approximate Value: US$15,000,000

Allocation: 80% for Token Swap
                              20% for Bounty (2%), Team (3.6%)
                              and Founders (14.4%)

Pre-Swap Bonuses: Open until midnight 20
                              November 2017

Open Date: Friday 8 December 2017
                              (GMT 09:00)

First Day Bonus: 33% bonus available on Friday
                              8 December 2017
                              (GMT 09:00 to 21:00)

Close Date: Monday 18 December 2017
                              (GMT 23:59)

Public Exchange: EtherDelta

Lock-up Period: 90 days for Founders

Burn: Unallocated tokens will be burned
                              at end of Close Date

Enquiries: Darren Olney-Fraser
                              dof@tigereum.io
                              Shahar Namer
                              namer@sushivp.com

Website: www.tigereum.io

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For further information regarding the Tigereum Token Swap, please contact:

Darren Olney-Fraser on dof@tigereum.io

Moving money around is a big, global market. Servicing a share of that market for the crypto community could become a significant business. That's what the founders of Paypal discovered for fiat currencies over the last ten years, and what you are about to discover for crypto currencies over the next ten years.