

ICO 2018

FEBRUARY 1
START



REVOLUTIONARY SERVICES MARKETPLACE
ZERO COMMISSIONS PAYMENTS

- CONNECTING
- BOOKING
- PAYMENTS
- SECURITY
- CRM
- TRANSPARENCY
- GLOBAL & FASTER

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DISCLAIMERS

The information set forth in this White Paper may not be exhaustive and does not imply any elements of a contractual relationship. The content of this White Paper is not binding for Inserviss Inc. ("INS Company" or "INS") and its affiliates and INS reserves the right to change, modify, add, or remove portions of this White Paper for any reason at any time before, during and after the sale of Service Exchange Tokens ("Setcoin") by posting the amended White Paper on the website.

This White Paper does not constitute an investment, legal, tax, regulatory, financial, accounting or other advice, and this White Paper is not intended to provide the sole basis for any evaluation of a transaction on acquiring of the Setcoin. Prior to acquiring the Setcoin, a prospective purchaser should consult with his/her own legal, investment, tax, accounting, and other advisors to determine the potential benefits, burdens, and other consequences of such transaction.

Nothing in this White Paper shall be deemed to constitute a prospectus of any sort or a solicitation for investment, nor does it in any way pertain to an offering or a solicitation of an offer to buy any securities in any jurisdiction. This document is not composed in accordance with, and is not subject to, laws or regulations of any jurisdiction which prohibits or in any manner restricts transactions in respect of, or with use of, digital tokens.

The Setcoin is not a digital currency, security, commodity, or any other kind of financial instrument and has not been registered under the Securities Act of 1933, the securities laws of any state of the United States of America or the securities laws of any other country, including the securities laws of any jurisdiction in which a potential token holder is a resident.

The Setcoin are not being offered or distributed to, as well as can not be resold or otherwise alienated by their holders to, citizens of, natural and legal persons, having their habitual residence, location or their seat of incorporation in the country or territory where transactions with digital tokens are prohibited or in any manner restricted by applicable laws or regulations. If such restricted person purchases the Setcoin, such restricted person has done so on an unlawful, unauthorized and fraudulent basis and in this regard shall bear negative consequences.

INS neither offers or distributes the Setcoin nor carries on a business (activity) in any regulated activity in Singapore, in People's Republic of China or in other countries and territories where transactions in respect of, or with use of, digital tokens fall under the restrictive regulations or require from INS to be registered or licensed with any applicable governmental authorities.

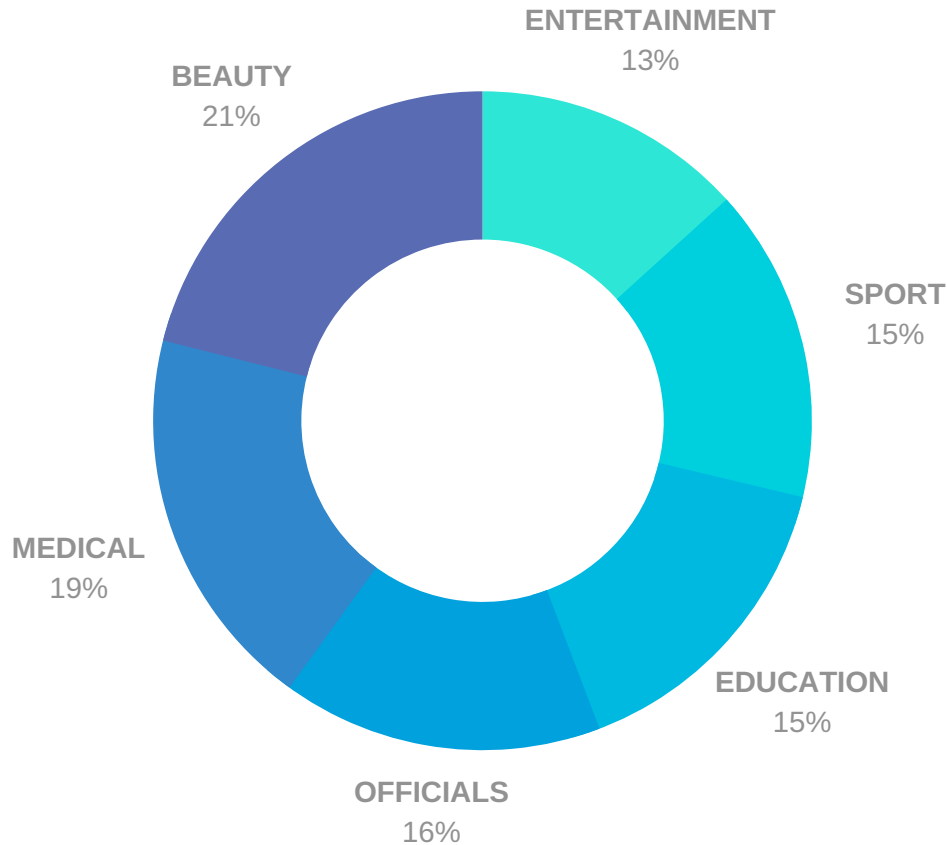
Each purchaser of the Setcoin is reminded that this White Paper has been presented to him/her on the basis that he/she is a person into whose attention the document may be lawfully presented in accordance with the laws of the purchaser's jurisdiction. It is the responsibility of each potential purchaser of the Setcoin to determine if the purchaser can legally purchase the Setcoin in the purchaser's jurisdiction and whether the purchaser can then resell the Setcoin to another purchaser in any given jurisdiction.

Certain statements, estimates and financial information contained in this White Paper constitute forward-looking statements or information. Such forward-looking statements or information involve known and unknown risks and uncertainties which may cause actual events or results to differ materially from the estimates or the results implied or expressed in such forward-looking statements or information.

The English language White Paper is the primary official source of information about the project. The information contained in English language White Paper may from time to time be translated into other languages. In the course of such translation some of the information contained in the English language White Paper may be lost, corrupted or misrepresented. The accuracy of such alternative communications cannot be guaranteed. In the event of any conflicts or inconsistencies between such translations and the official English language White Paper, the provisions of the English language original document shall prevail.

GLOBAL INDUSTRY OUTLOOK

Estimate Global Industry Annual Spending YTD 2025



Estimate global services spending in 2025 is predicted to be \$ 10.435 Trillions USD in total

Beauty Sector \$ 2.200 Trillions USD

Medical Sector \$ 1.919 Trillions USD

Official Sector \$ 1.644 Trillions USD

Education Sector \$ 1.616 Trillions USD

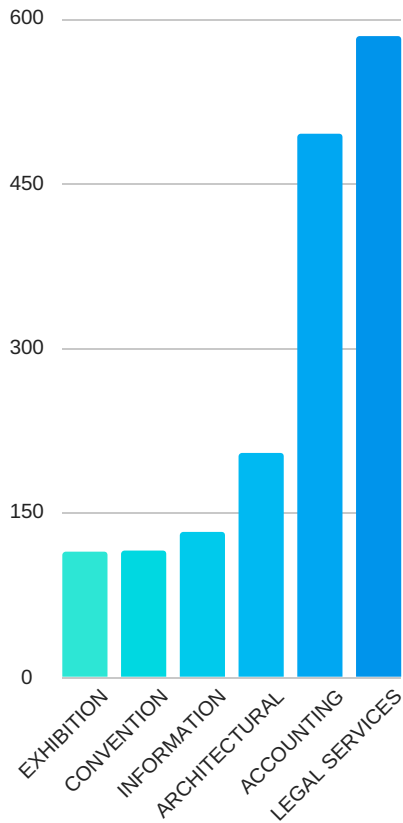
Sport Sector \$ 1.612 Trillions USD

Entertainment \$ 1.386 Trillions USD

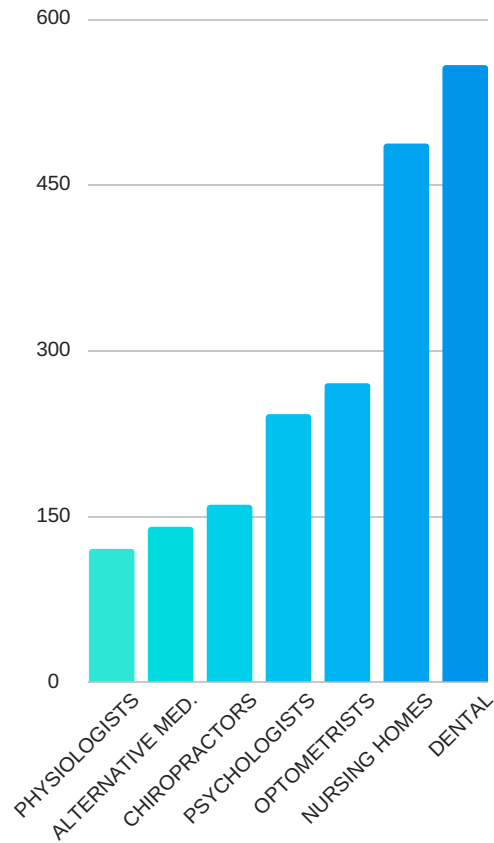
The economic fundamentals for consumer services spending appear to be solid going into 2017. The labor market continues to strengthen, disposable personal income is edging up, and average hourly earnings have started to accelerate. As the labor market tightens further, income growth is likely to edge up in the short- to medium-term. Income growth for consumers has come at a time of rising asset prices. House prices have crossed their pre-2008 peaks and key equity indices hit all-time highs in November. This has boosted household wealth, thereby aiding consumer spending. And consumer confidence remains elevated, even after the 2016 election cycle.

Consumer behavior and trends are continually developing as the drivers of purchase decisions evolve. Consumers are also becoming increasingly immersed in the digital world. In addition, the composition of the US consumer population is changing and is no longer one homogenous group. Consumers also have growing expectations of being treated as individuals and likely won't settle for mass services in the future. In addition, service providers companies must prepare for a shift to a global marketplace that's heavily influenced by Asia Pacific.

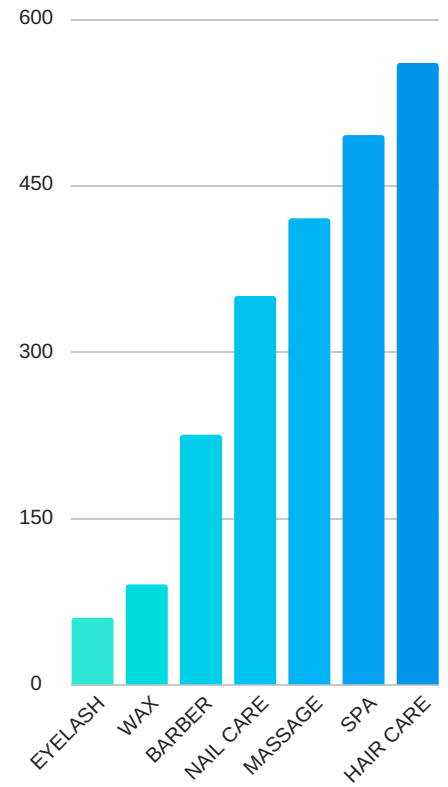
OFFICIALS



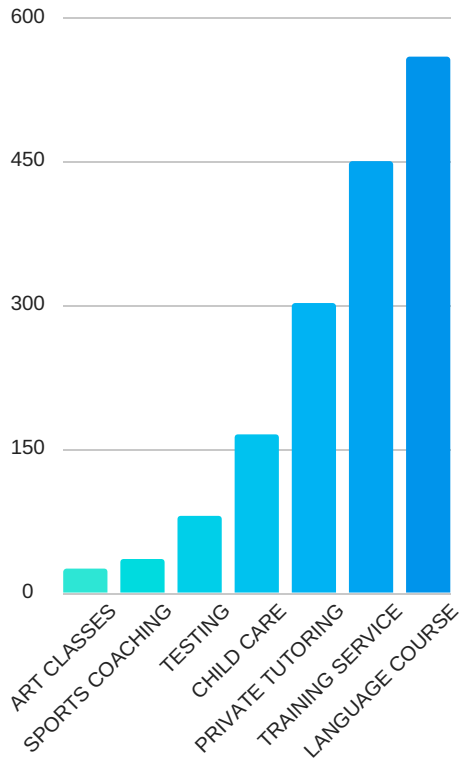
MEDICAL



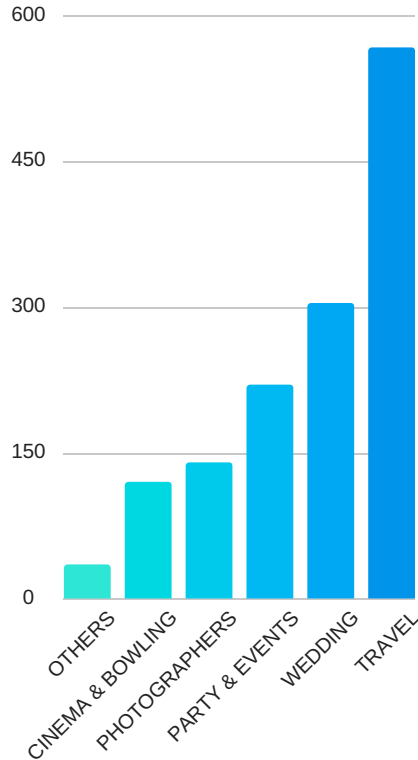
BEAUTY



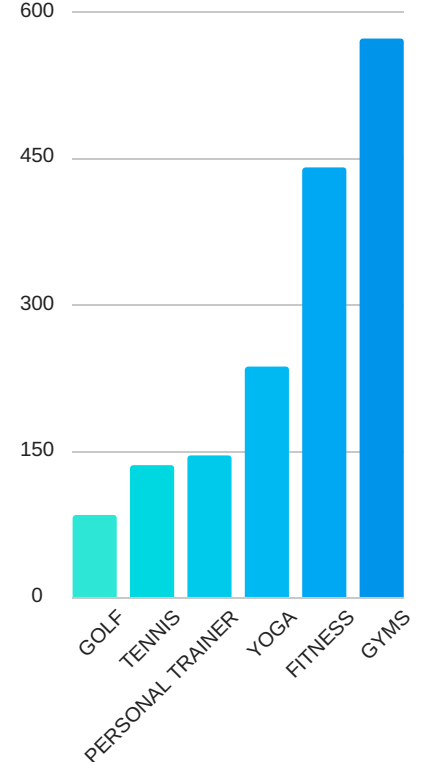
EDUCATION



ENTERTAINMENT



SPORT



DATA SOURCES

ERNST & YOUNG

pwc

Deloitte.

KPMG

statista



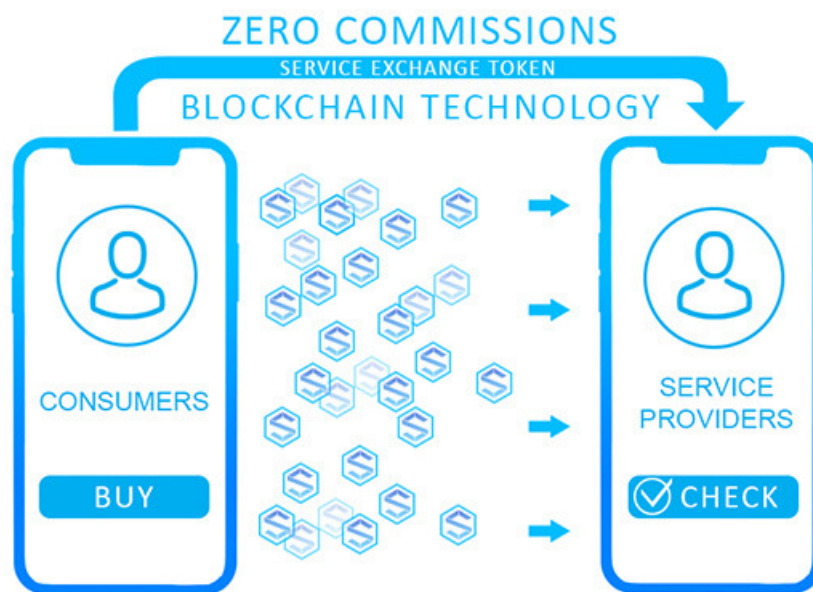
INSERVISS



REVOLUTIONARY PLATFORM BUSINESS MODEL

Inserviss Platform is a mobile marketplace that connect service providers and customers. It allows service providers to join, publish their services offers, carry out promotion and loyalty campaigns, and get feedback from consumers.

For consumers it enables to order those services and booking the time when they want to make it.



All payments between them making by revolutionary blockchain technology with own verified cryptocurrency Setcoin.

Blockchain is a new technology that allow to create new business model for marketplaces. Platform don't needed to take commissions for payments between Service Providers and Customers and still derive value from growth demand for cryptocurrency/token that is issued by platform for transactions.

Off-Chain Transactions are instant and with zero commissions.

Also platform will contain other benefits of blockchain technology like Security, Transparency & Global

MEMBERS ROLES



INSERVISS MARKETPLACE

Services in the consumer markets constitute the basic item that actions revolve around. To make it simple and convenient, services on the Inserviss Platform are required to have several defined parameters, such as name, place, category, price, description, free time to book. That makes it easy to find and choose service for booking.

INSERVISS ROLES INCLUDE:

- Service Exchange Token (Setcoin) creation and the token launch to fund development and expansion
- Establishment of a decentralized, fair and secure model for order payments & execution
- Development of smart contracts to run the order payment and booking process
- Release of the service providers and customer mobile apps
- Creation of an effective incentive model for all parties to join the Inserviss ecosystem
- Development of an active marketing campaigns to ignite initial traction
- Elaboration of the ecosystem's regulatory aspects

SERVICE PROVIDER ROLES INCLUDE



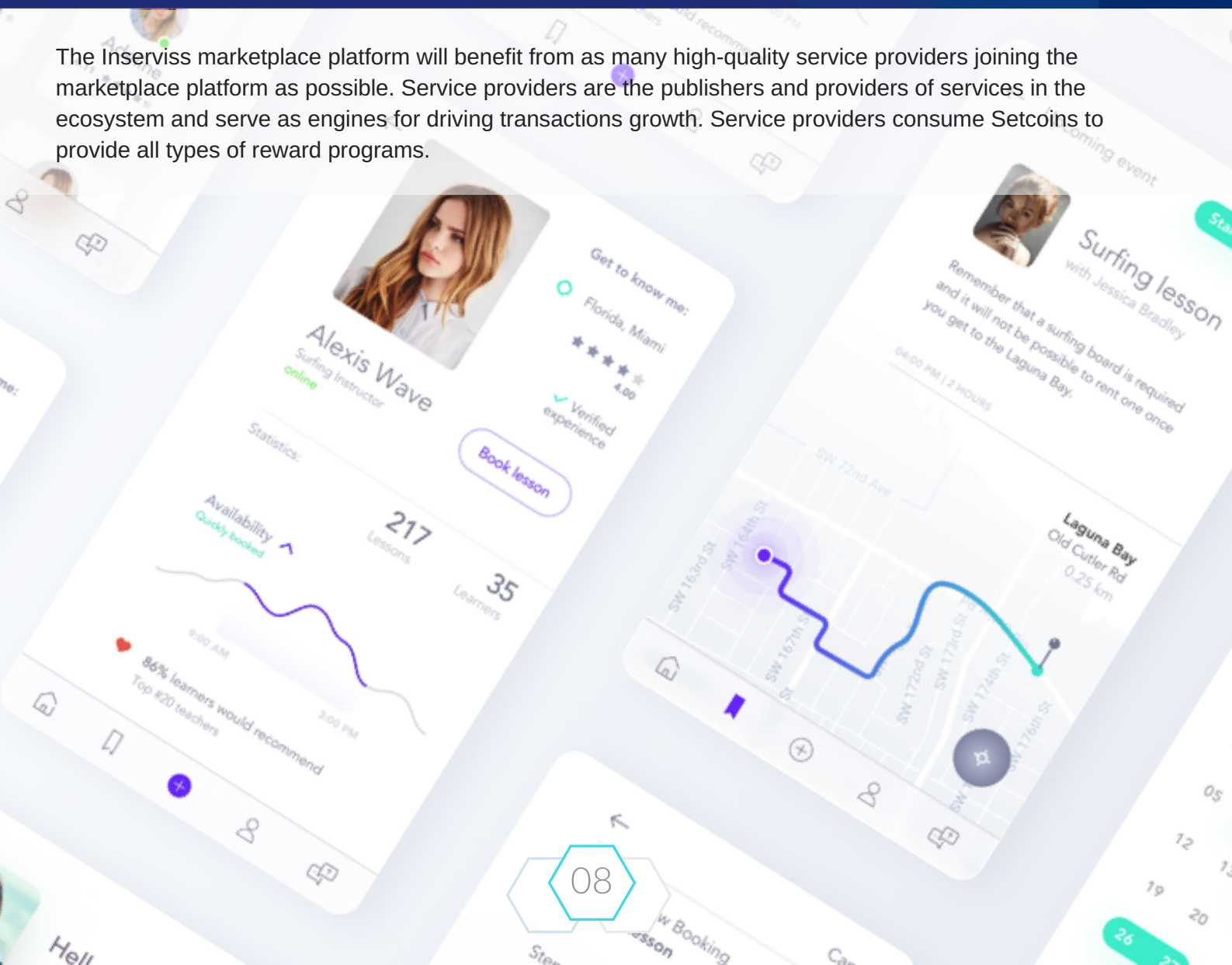
- Publish profile
- Making services ordered by consumers in booking time
- Promote the Inserviss ecosystem by bringing traffic via promotions of derived apps



SERVICE PROVIDERS

Service providers are companies or individuals in the business of personal services (Nail Tech's, Hair Care specialists, Massage specialists, Dental doctors, Nurses, Lawyer, Private tutor, Teacher, Personal Trainer, etc).

The Inserviss marketplace platform will benefit from as many high-quality service providers joining the marketplace platform as possible. Service providers are the publishers and providers of services in the ecosystem and serve as engines for driving transactions growth. Service providers consume Setcoins to provide all types of reward programs.



CONSUMERS

Consumers are individuals or companies that want to order and booking online high-quality services at cheaper prices. Booking can be placed via, Inserviss mobile iOS and Android app.



The more active consumers are in the network, the more turnover and the greater the profits will be for service providers. Greater turnover increases the ecosystem value. Channels for increasing the consumer base include marketing and promotion of the Inserviss apps to broader audiences and promotion of the online service booking in general. Attracting more consumers is not the only avenue of growth; improving engagement in more services of existing customers is equally important. Customer retention in the network can be increased by ongoing improvement to the core product.

CONSUMER ROLES INCLUDE

- Search services listed by service providers, make booking and pay for them after receiving
- Participate in feedback requests
- Receive promotion, loyalty, referral and feedback rewards



VALUE CREATION AND VALUE CAPTURE

PROVIDERS GET VALUE:

- Getting started easily
- Saving on advertising
- Be able to use Inserviss CRM to manage orders
- Track summary gross/net revenue & profit
- Generate new orders and get more net profit
- Instant receiving payments from customers
- Ability to focus on main work and increasing quality of services

MARKETPLACE GET VALUE:

- Growth demand for Setcoin cryptocurrency
- Reducing cost of service providers and customers acquisition
- Growing eco-system as more third-parties partners starting to accept Setcoins as a payments
- Increasing quantity services that one customer acquire at several service providers in different industries and niches
- Increasing monthly budget that customers spend in platform

CUSTOMERS GET VALUE:

- Reducing time for service providers search
- Finding cheaper more individual service
- Finding services at peak times (events, holidays, weekends)
- Booking & Buying in one click
- Notifications for booked services
- Have one marketplace for all high repeatable monthly services
- All services promotions, loyalty campaigns in one place
- Convenient payments with Setcoins as digital asset

BLOCKCHAIN SETCOIN PAYMENTS

0%

ZERO COMMISSIONS

By eliminating third party intermediaries and overhead costs for exchanging assets, blockchains have potential to greatly reduce transaction fees



SECURITY

Due to decentralization network, blockchain does not have a central point of failure and is better able to withstand malicious attacks



GLOBAL & FASTER

Blockchain transactions can reduce transaction times to minutes and are processed 24/7 globally without countries boundaries



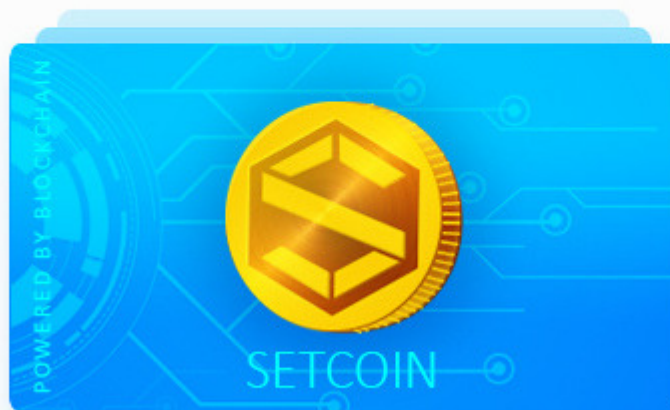
TRANSPARENCY & IMMUTABILITY

Changes are publicly viewable by all parties creating transparency. All transactions are immutable they cannot be altered, delete or fraud



EMPOWERED CUSTOMERS & SERVICE PROVIDERS

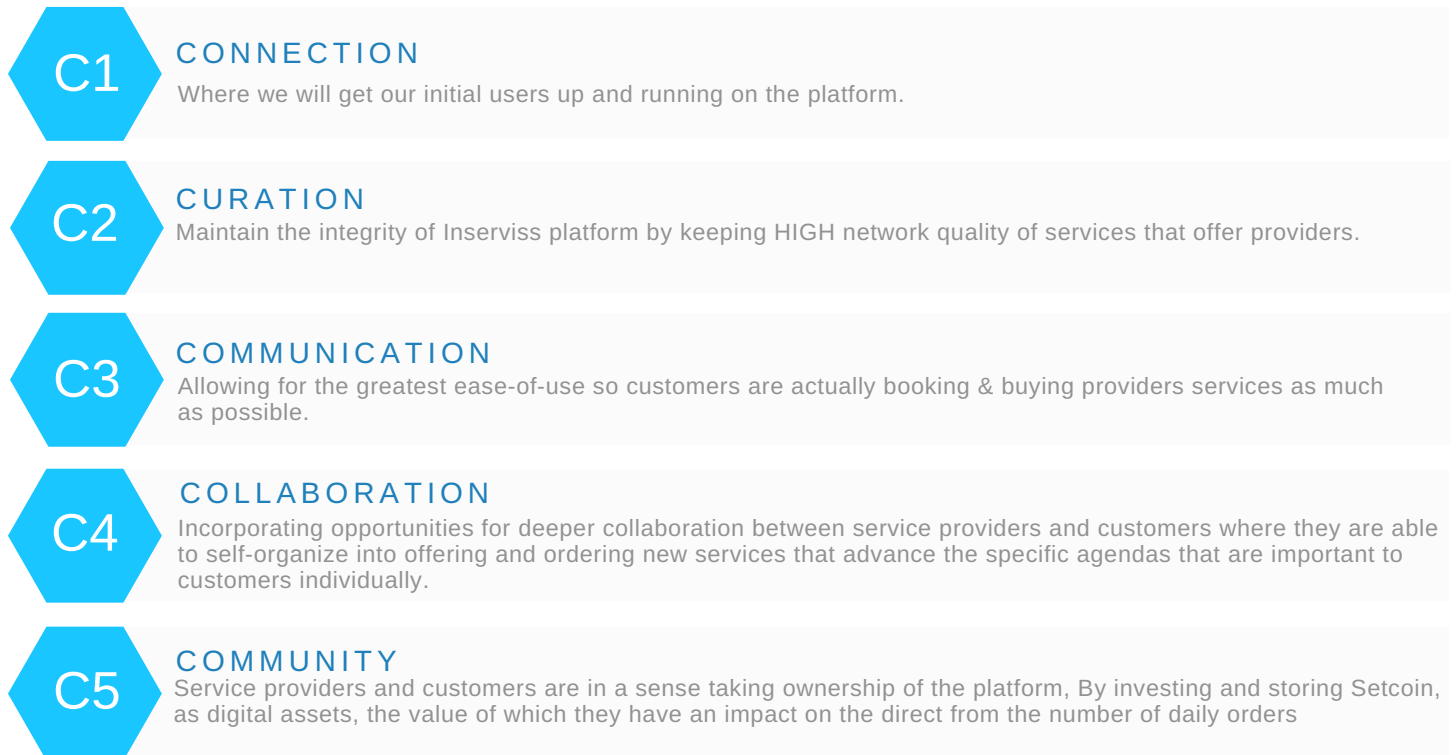
Customers and Service Providers are in control of all their information and transactions



NETWORK EFFECT STRATEGY

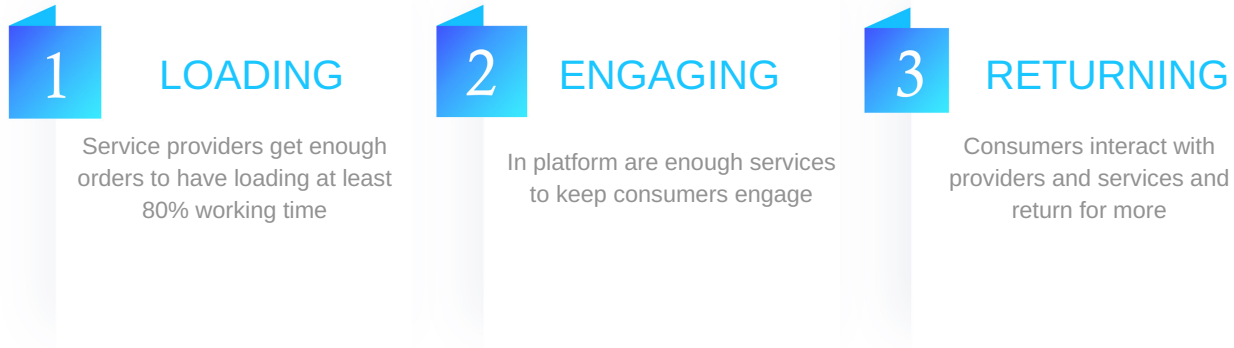
Inserviss platform will use 5C Strategy to develop strong network effect and increase exponential growth of platform members.

5C STRATEGY CONTAINS:



VIRALITY STRATEGY & GETTING CRITICAL MASS

CRITICAL MASS IS A HAPPY STATE WHERE



TARGETING A NICHE

Inserviss will be a big marketplace for a tones of services, but to get critical mass and achieve virality effect we will start from a local niche marketing. For example, first service providers and customers is planning to targeted by Nail service niche and major US cities like New York and Los Angeles. On next stage marketing will grow in niche nationality in US and global. In same time new niches and sectors will be open and new marketing campaigns will be targeted to attract more service providers in platform.

CUSTOMERS MARKETING INSIDE INSERVISS

Each customer engaged in one niche can become customer in another niche and sectors. This lead to growing Average Customer Value. As more new services adds to platform as more payments customers will do in month to several service providers. As more customer will be satisfied as more engagement between Service Providers and customers will be and as faster Inserviss will get Critical Mass and Virality Effect

WOW-EFFECT SERVICES

Platform will encourage and give additional promote opportunities for service providers that create wow-effect for their customers. It mean that customers receive much more than expected or service is unique in local area. Customer under wow-effect will tell about his excitement experience everybody in his circle and bring to platform many new customers from his family, friends and co-workers

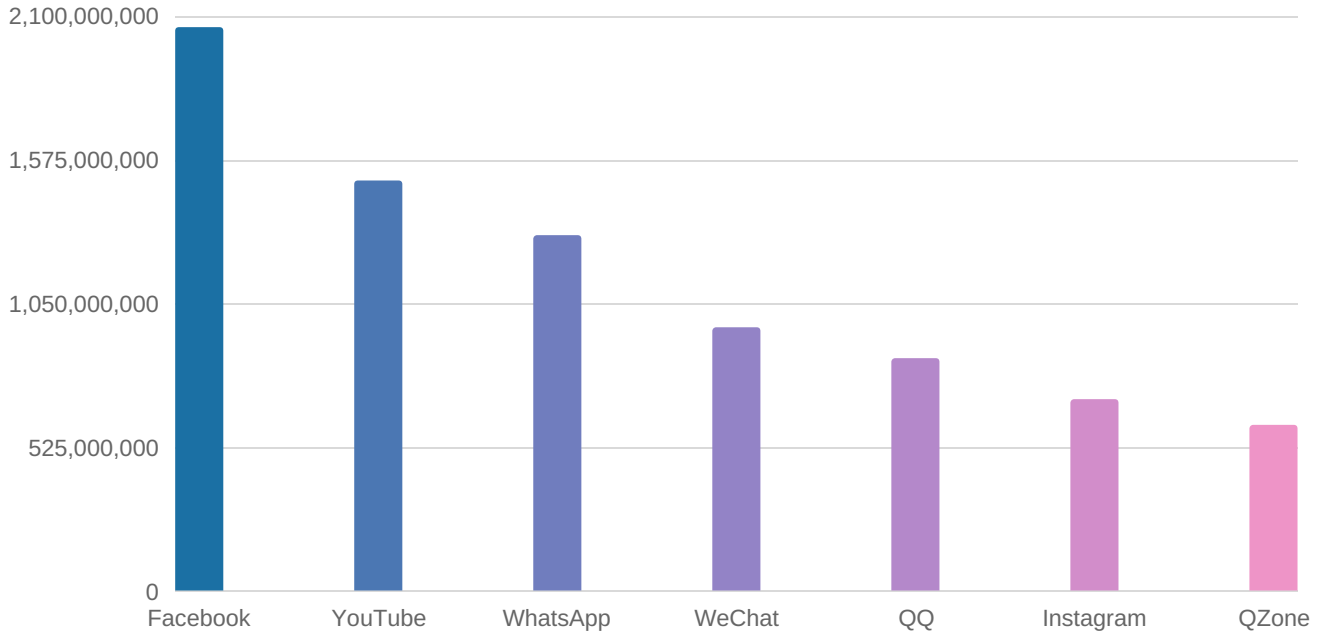
DISTRIBUTION STRATEGY

Inserviss main distributions channels will be social networks.

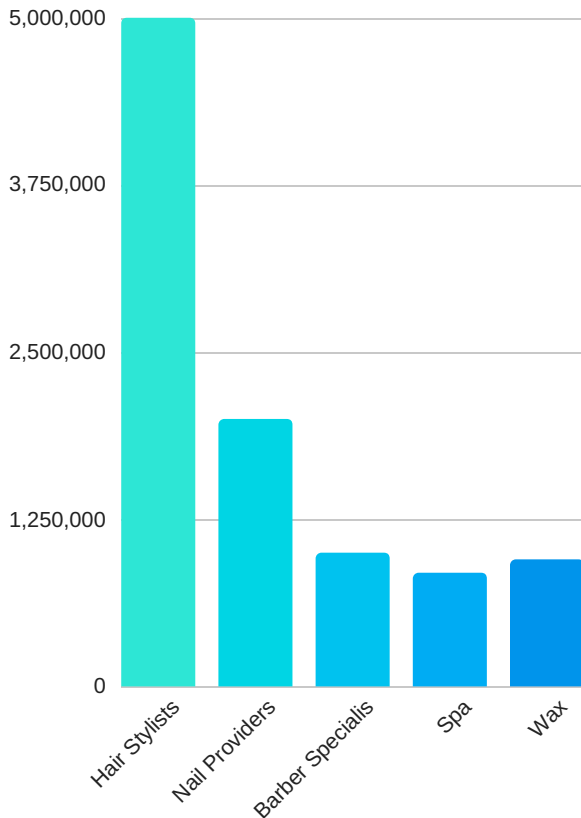
The leading social networks are usually available in multiple languages and enable users to connect with friends or people across geographical, political or economic borders. Approximately 2 billion internet users are using social networks and these figures are still expected to grow as mobile device usage and mobile social networks increasingly gain traction.

The most popular social networks usually display a high number of user accounts or strong user engagement. For example, market leader Facebook was the first social network to surpass 1 billion monthly active users, whereas recent newcomer Pinterest was the fastest independently launched site to reach 10 million unique monthly visitors. The majority of social networks with more than 100 million users originated in the United States, but European services like VK or Chinese social networks Qzone and Renren have also garnered mainstream appeal in their areas due to local context and content.

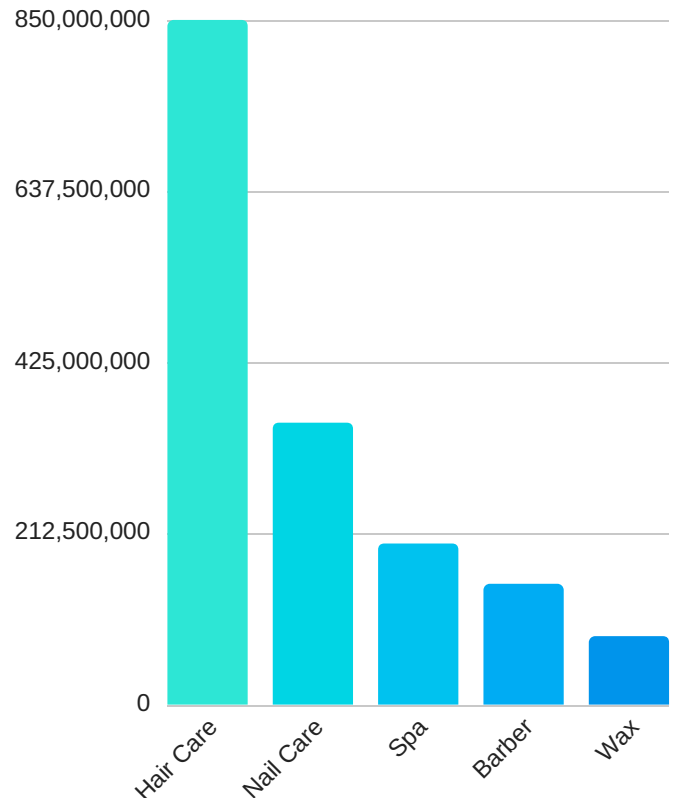
GLOBAL SOCIAL MEDIA ACTIVE USERS



ESTIMATE FACEBOOK SERVICE PROVIDERS
TARGETING REACH BY NICHS



ESTIMATE FACEBOOK CUSTOMERS
TARGETING REACH BY NICHS



GEOGRAPHICAL EXPANSION PLAN

For Global Growth Inserviss marketplace will use Minimal Valuable Localization (MVL) Strategy

MVL will allow Inserviss

- Grow user base with minimal cost and time
- Test which markets should be targeted for a full launch
- Improve and optimize marketplace for global markets

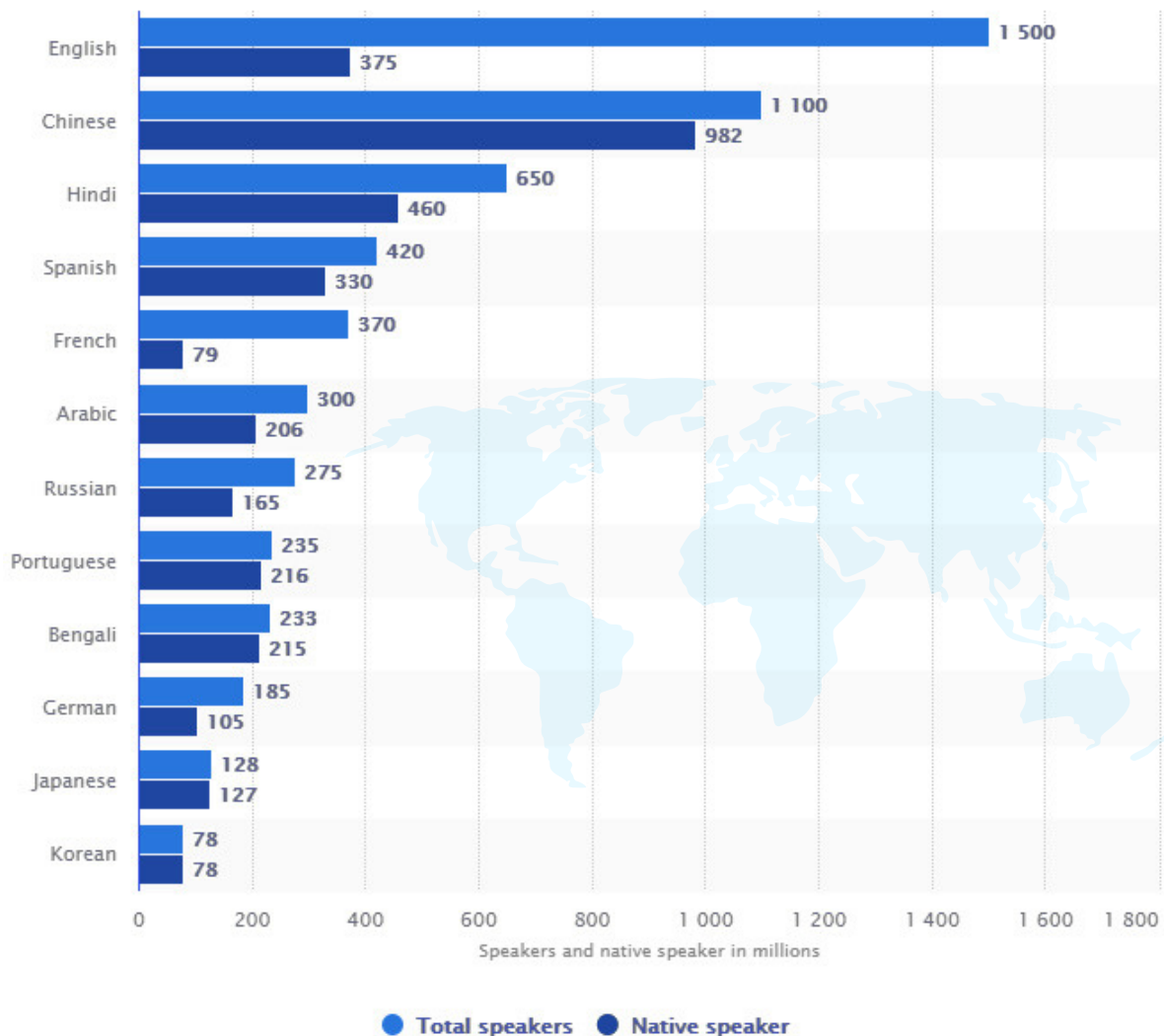
According to Statista the most spoken language worldwide is English 1.5 Billion people

First step in Global growth is to launch marketplace in English - speaking countries United States, Canada, United Kingdom, Australia

Second Step localize marketplace using MVL in Chinese, Hindi and Spanish languages and launch in China, India, Brazil, Mexico, Spain

Last step localize marketplace for other languages and make it available for using Global in any country

The most spoken languages worldwide (speakers and native speaker in millions)



HEADQUARTER

Main Headquarter is planning to be launched in South California, Playa Vista, Los Angeles Great Area.

Playa Vista is a fast growing hub in Tech, Median and Entertainment singularity.

Products, that are created in heart of Silicon Beach are more user-friendly and UX oriented

Inserviss inc.

Silicon Beach, Playa Jefferson

Jefferson Blvd 12427

Los Angeles, California 90066

United States

ASIA OFFICE

R&D center and expansions

Asia, Singapore

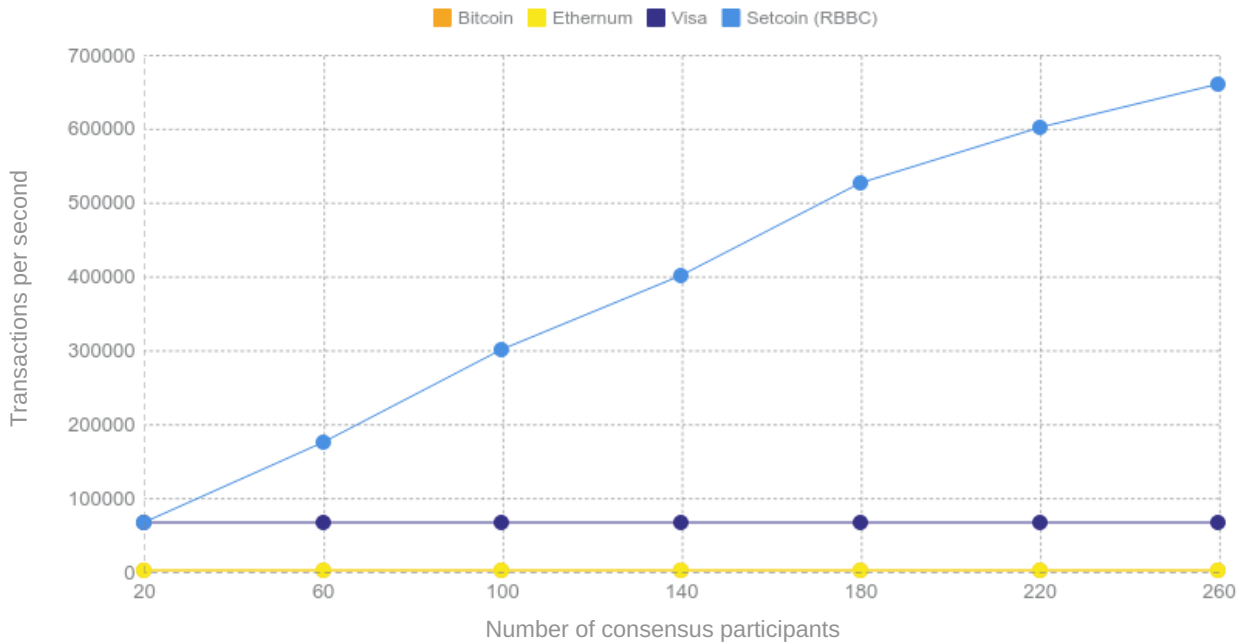
Singapore is modern, innovation world-class center and great gateway for Asia expansion

SETCOIN BLOCKCHAIN

In core of Setcoin Blockchain will be Red Belly Blockchain Consensus (RBBC) that is faster 11.5x of Visa, 94,000x of Bitcoin.

Red Belly Blockchain can process more than 660,000 transactions per second.

In comparison, VISA's network has a peak capacity of around 56,000 transactions per second, and the Bitcoin network is limited to around seven transactions per second.



RBBC is developed with experts from Concurrent Systems Research Group. With many years of experience, the group members have defined a new problem, called the Blockchain Consensus with French and Spanish researchers.

Our researchers in collaboration with Data61-CSIRO, demonstrated the limitations of forkable blockchains (like Bitcoin and Ethereum) and how one can issue a Balance Attack to double spend, which consists of stealing assets from the blockchain.

The Red Belly Blockchain is a blockchain being built to work both in public and private contexts, meaning that it could be used by Internet users in a peer-to-peer fashion, as well as in an industrial environment restricted to certain users.

The blockchain technology is also being developed to avoid common problems currently plaguing digital transactions, including double spending – when an individual successfully spends their money more than once.

Red Belly Blockchain differs from proof-of-work blockchains in that it offers a performance that scales without consuming much electricity. This ensures the security of hundreds of thousands of transactions per second coming from a potentially unbounded number of clients.



INTEGRITY

The Red Belly Blockchain enforces integrity initially rather than recovering from inconsistencies, hence avoiding double spending.



DYNAMISM

The list of participants is adjusted as necessary on the fly, hence bridging the gap between public and private blockchains.



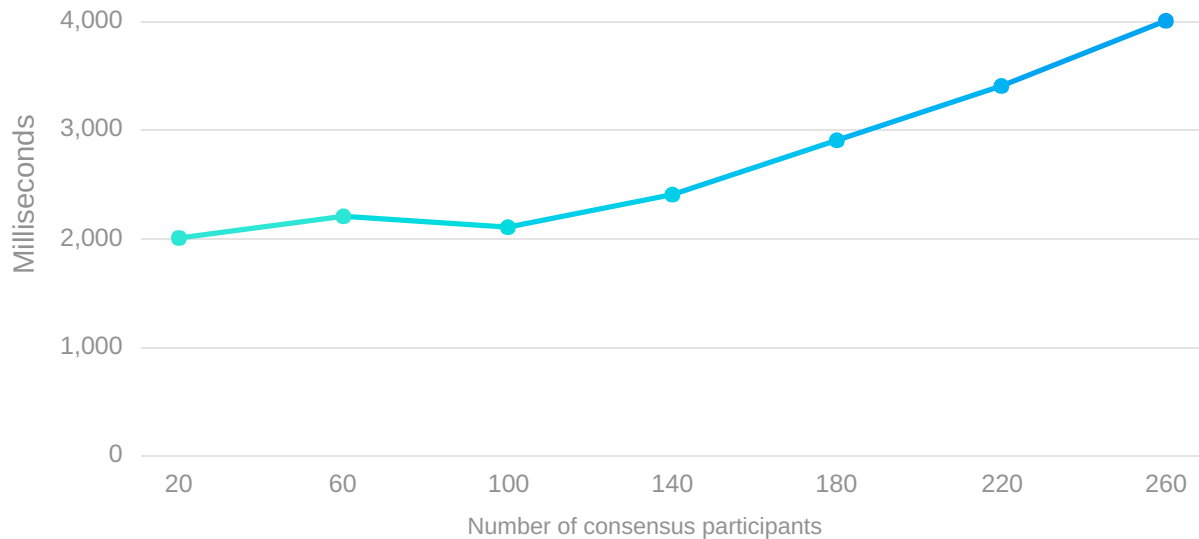
MEMBERS

Allocating permissions has never been simpler. Restrict the visibility, allow members to update, or offer your blockchain to the Internet.



LATENCY

The time it takes for transactions to be committed is less than 4 seconds in general as depicted in this figure. This experiment was run on a series of up to 260 machines with Amazon c4 instances and parameterized with $t=6$. Besides the low latency, these committed transactions are guaranteed to remain in the blockchain as opposed to probabilistic approaches.



PERFORMANCE

The performance was observed to increase with the number of service providers while running the Red Belly Blockchain (RBBC) on 20 to 260 Amazon EC2 instances. Transactions are 360 byte-long UTXOs. Visa measurements are taken from IBM's benchmark and Bitcoin maximum throughput is presented as a baseline. Integrity



LIGHTWEIGHT

Integrity verification without extensive storage.
Our verification process makes the balance of an address verifiable without downloading the blockchain.



HIGH THROUGHPUT

Achieve 400K transactions per second
Our built-in concurrency leads to unprecedented performance as the number of service providers increase.



FAST SETTLEMENT

A transaction gets committed in the second
The absence of forks means there is no need for any number of confirmations.
A transaction in a block is there for good.

The Red Belly Blockchain is unforkable. By contrast, mainstream blockchains tolerate that multiple blocks be appended at the same index of the blockchain, hence causing what are known as forks. To prevent an attacker from exploiting these forks and double spending in two of these blocks, these blockchains try to prune out these forks. Unlike curing of the forks, the Red Belly Blockchain prevents them: the consensus among the participants occurs before a new block is added, so that the blockchain remains a "chain".

SETCOINS SALE

Payment methods: BTC, ETH, USD, EUR

Total token supply: 1 Billion
Setcoin Pre-ICO: 50 Millions
Setcoin ICO: 300 Millions

Setcoins hold for team: 200 Millions
Setcoins hold for partners: 100 Millions
Setcoins hold for 5 Years Growth: 350 Millions

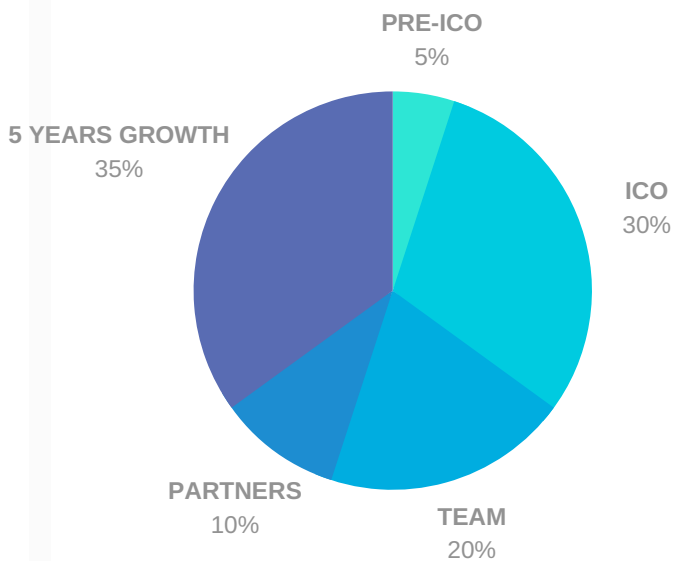
ICO Soft-Cap: \$ 20 Millions

ICO Hard-Cap: \$ 100 Millions

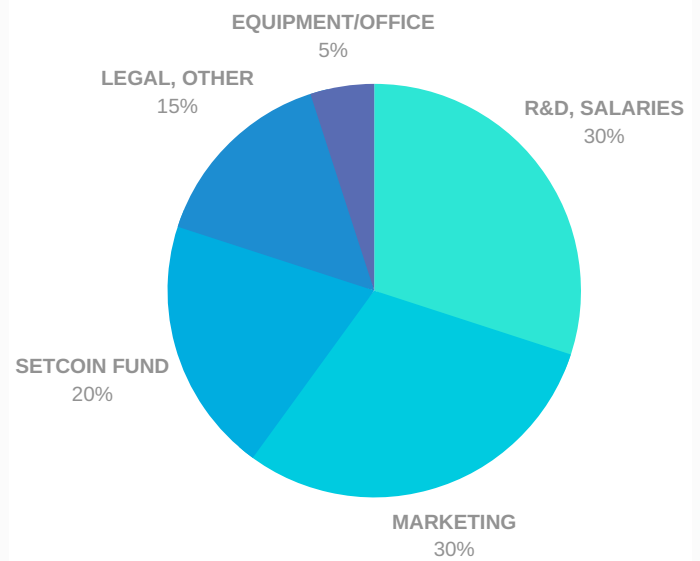
Pre - ICO launched
Setcoin available on Waves DEX

ICO start date: February 1 , 2018
1 SET = 0.00002 BTC

SETCOIN DISTRIBUTION



BUDGET DISTRIBUTION



Inserviss will create Setcoin Reserve Fund ("SRF") up to 20% of funding's come from ICO to use it for increase liquidity and decrease drop down volatility on early trading stages until Setcoins get more usable and traditional Institutional Investors (Endowment Funds, Commercial Banks, Mutual Funds, Hedge Funds, Pension Funds and Life Insurance Companies) take Setcoins in their investment portfolio and Setcoins become stable investment asset. Also SRF will be using for supporting unstable periods when many retail investors sell Setcoins on panic. SRF will make buyback to decrease panic drop down volatility and safe service providers, customers and long term investors from short term speculations.

SETCOIN LISTING

AVAILABLE

waves ♦

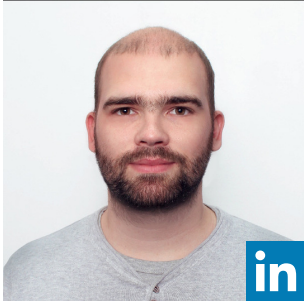
Setcoin is now have listing on Waves
Decentralized Exchange. All deals with
Setcoin are clear and transparent

COMING SOON

- | | |
|------------|------------|
| 1.Bitfinex | 6.GDAX |
| 2.Bithumb | 7.OKEx |
| 3.Bittrex | 8.HitBTC |
| 4.Binance | 9.Bitstamp |
| 5.Poloniex | 10.Huobi |

ROADMAP

MANAGEMENT TEAM



Igor Perepelychnyy

Founder & Chief Execution Officer

Serial entrepreneur.

7 years in IT industry experience as a developer and top management

5 years in finance industry experience as a trader, analytic, fund manager of stocks (NYSE, NASDAQ, EURONEXT), commodities (CBOT, CME), debt and currencies (FOREX) markets, etc.

Have experience to develop successful eCommerce startup from scratch with 12 500% growth in one year.



Elena Perepelychnaya

Founder & Chief Creative Officer

7 years experience in marketing and product design development

Creating creative out-of-the box thinking strategies, leading and mentoring creative teams through concept and execution of breakthrough marketing, advertising, branded content.

Make significant contribution in good quality marketing at ecommerce company that achieve rapid growth.

Specialised in marketing strategy, planning, video, social media, digital and advertising end to end.

TECH TEAM



Name to be announced coming soon

CTO Blockchain/Architect

The information is updated and will be available soon.



Name to be announced coming soon

Chief Strategy Officer

The information is updated and will be available soon.



Name to be announced coming soon

Smart Contract Developer

The information is updated and will be available soon.



Name to be announced coming soon

Chief Marketing Officer

The information is updated and will be available soon.



Name to be announced coming soon

Software Development Engineer

The information is updated and will be available soon.



Name to be announced coming soon

UI/UX Designer

The information is updated and will be available soon.



Name to be announced coming soon

Motion Graphics Designer

The information is updated and will be available soon.



Name to be announced coming soon

Mobile Back-End Developers

The information is updated and will be available soon.



Name to be announced coming soon

iOS Developers

The information is updated and will be available soon.



Name to be announced coming soon

Android Developers

The information is updated and will be available soon.



Name to be announced coming soon

FrontEnd Web Developer

The information is updated and will be available soon.



Name to be announced coming soon

Front End Designer Developer

The information is updated and will be available soon.



Name to be announced coming soon

QA Engineers

The information is updated and will be available soon.



Name to be announced coming soon

Data Scientist

The information is updated and will be available soon.



Name to be announced coming soon

Public Relations Specialist

The information is updated and will be available soon.



Name to be announced coming soon

Legal

The information is updated and will be available soon.



PARTNERS

The information is updated and will be available soon.



LITSLINK
STARTUPS LABORATORY

TECH PARTNER

LitsLink is a group of 100+ professional developers, creative designers, and experienced IT specialists with heavy industry experience in traditional & blockchain technologies.



Stripe is a US technology company operating in over 25 countries that allows both private individuals and businesses to accept payments over the Internet. Stripe focuses on providing the technical, fraud prevention, and banking infrastructure required to operate on-line payment systems.

PRESS & MEDIA



bench



CryptoCoinCharts
A COIN.MARKET COMPANY

wiser



ICO-ALERT

ADVISORY BOARD



George Han

Investment Director@SNAP Innovations Investment & Portfolio | Singapore

George Han has extensive experience in advising tech startups in their growth strategies. Presently he is Managing Partner at SNAP Ventures, a Singapore-based company that manages funds that invests in Blockchain, AI, Fintech, Healthcare and Cryptocurrencies. He takes a deep interest in Fintech companies and selectively advises ICOs of promising tech businesses. George has a Bachelor Arts from the National University of Singapore and a MBA from the Hull Business School



David Drake

Chairman LDJ Capital | New York

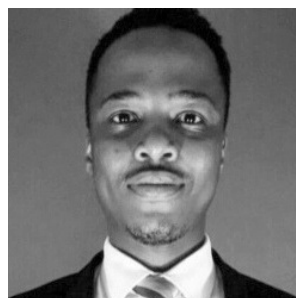
David Drake, through his family office LDJ Capital, has acted as GP & LP investors with his partners in fund-of-funds, realty funds, venture capital funds & hedge funds. Mr. Drake's investments currently have 50+ global directors that maintain relations with institutions & family offices with \$1.5 trillion in assets. Mr. Drake's family office manages & co-invests in alternative assets with the top 30 family offices out of his 5000 family office & institutional investor reach. These top 30 are 40% from Asia, 20% from Europe, 20% from the Americas, & 30% from the Middle East.



Jared Polites

Time inc. | New York

Jared started his career at the FBI, where he was an Intelligence Analyst in the New York Field Office specializing in white collar investigations. After the FBI, he studied at Sciences Po in Paris, France, graduating with a Masters in Finance. For the past 4 years, Jared has worked in marketing for high-growth tech and blockchain startups, including one year for a leading Asian VC firm. His specialties are growth marketing, focusing on PR, product marketing, and executing go-to-market strategies for early-stage projects. In total, Jared has worked on teams and ICOs actively raising over \$100 million. Jared resides in NYC and also holds a BBA from the University of Texas at Austin.



Simo Mcunu

VP Africa | South Africa

Simo is a leading expert in banking technology; he has pioneered the development of alternative financial instruments in South Africa and is a strong finance professional with experience working for top South African banks. He has won numerous awards for his innovations in banking and has served as a Chairperson on the Advisory Board to Africa's most innovative bank 2016/2017. His technical and entrepreneurial experiences give him an unparalleled understanding of the business world and the application innovative finance solutions.



Amarpreet Singh

Ex-Microsoft, The World Bank, NUS, MBA | Singapore

Technology/Digital enthusiast and a seasoned professional with years of experience in Tech industry – operations, consulting and innovation. He is a certified Cloud (Microsoft and AWS) specialist. Known for versatility and flexibility. Excellent analytic, strategic, leadership skills and a team player at its best. Amarpreet Singh has a very diversified work and educational background. He holds three Masters degrees and has lived/worked/studied in India, Singapore, France, China, South Africa, Korea, Canada etc. He has worked with tier 1 firms like Microsoft, The World Bank, Airbus etc.



Prof Simon Choi

Acme Ardent | Shenzhen City, China



Denis Farnosov
AlfaToken | Moscow, Russian Federation

Denis Farnosov is a serial entrepreneur (AlfaToken, MyRealToken, BIGROI Academy, BIGROI Investments), and advisor in a few blockchain projects. He has more than 10 years of experience in building and growing start-ups and over 6 years of experience in investing in high yield assets. Denis is a Master of Management and Economics, and has a diploma with honors. He is a big believer in the importance of blockchain technology in building a new economy.



Armand Aguillon
International Blockchain Real Estate Assoc | Australia

Prior to working in real estate, Armand completed his degree in International Business whilst working full time as an advisor in Investment Management. Passionate about real estate the move to the industry was a natural fit. With over 24 years' experience in martial arts, Armand brings the same discipline and dedication in assisting his clients.

Armand is Business Development Manager and country representative for Australia and Philippines.



Luka Pregelj
Lex Lucas Consulting | Slovenia

Luka Pregelj is a Legal and Business Consultant at Lex Lucas Consulting, a lean consulting firm, providing advice and support in matters of corporate law, tax law, regulation of emerging technologies, and global e-commerce. Luka is an active member of Blockchain Task Force at AmCham and involved in various projects in the field of blockchain and emerging technologies. As the Consultant of Lex Lucas Consulting, he coordinated and managed most of the legal aspects of the Notary Platform project, and has consulted other blockchain ventures, including Quantum, PayBear, ChainID, IMusify, Pinkcoin and others.



Name new adviser to be announced coming soon
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K Y C

The Tokens are not being offered or distributed to, as well as can not be resold or otherwise alienated by their holders to citizens of, natural and legal persons, having their habitual residence, location or their seat of incorporation in the country or territory where transactions with digital tokens are prohibited or in any manner restricted by applicable laws or regulations, or will become so prohibited or restricted at any time after this Agreement becomes effective ("Restricted Persons"). We do not accept participation from the Restricted Persons and reserve the right to refuse or cancel the Setcoins purchase requests at any time at our sole discretion when the information provided by the purchasers within the KYC procedure is not sufficient, inaccurate or misleading, or the purchaser is deemed to be a Restricted Person.

RISK FACTORS

An acquisition of the Setcoins involves a high degree of risk. Each potential purchaser of the Setcoins should carefully consider the following information about these risks before he decides to buy the Setcoins. If any of the following risks actually occurs, the Inserviss Platform and the value of the Setcoins could be materially adversely affected. Risks and uncertainties described below in this White Paper may not be the only ones token holders face. Additional risks and uncertainties may also materially adversely affect on the Inserviss Platform or the value of the Setcoins.

1. RISKS CONNECTED TO THE VALUE OF SETCOINS

1.1. Lack of Development of Market for Setcoins on early stage. Because there has been no prior public trading market for the Setcoins, the sale of the Setcoins described in this White Paper may not result in an active or liquid market for the Setcoins on early stage, and their price may be highly volatile. Although applications have been made to the cryptographic token exchanges for the Setcoins to be admitted to trading, an active public market may not develop or be sustained after the Setcoins sale. If a liquid trading market for the Setcoins does not develop, the price of the INS tokens may become more volatile and token holder may be unable to sell or otherwise transact in the Setcoins at any time.

Inserviss company making solution by providing ICO and launching Setcoins Reserve Funds to decrease this risks to minimum. But this solutions don't guaranteed to reduce this risks to zero.

1.2. Risks Relating to Highly Speculative Traded Price. The valuation of digital tokens in a exchanges is usually not transparent, and highly speculative. The Setcoins do not hold any ownership rights to Company's assets and, therefore, are not backed by any tangible asset. Traded price of the Setcoins can fluctuate greatly within a short period of time. There is a high risk that a token holder could lose his/her entire contribution amount. In the worst-case scenario, the Setcoins could be rendered worthless.

Inserviss company making solution by providing ICO and launching Setcoins Reserve Funds to decrease this risks to minimum. But this solutions don't guaranteed to reduce this risks to zero.

1.3. INS Tokens May Have No Value. The Setcoins may have no value and there is no guarantee or representation of liquidity for the Setcoins. Company Parties are not and shall not be responsible for or liable for the market value of the Setcoins, the transferability and/or liquidity of the Setcoins and/or the availability of any market for the Setcoins through third parties or otherwise. For the purposes of this Section of the White Paper, the term "Company Parties" shall include Company and its respective past, present and future employees, officers, directors, contractors, consultants, attorneys, accountants, financial advisors, equity holders, suppliers, vendors, service providers, parent companies, subsidiaries, affiliates, agents, representatives, predecessors, successors and assigns (hereinafter in this Section – "Company Parties").

Inserviss company making solution by providing ICO and launching Setcoins Reserve Funds to decrease this risks to minimum. But this solutions don't guaranteed to reduce this risks to zero.

1.4. Setcoins May Be Non-Refundable. Except for as provided in a legally binding documentation or prescribed by the applicable legislation, Company Parties are not obliged to provide the Setcoins holders with a refund related to the Setcoins. No promises of future performance or price are or will be made in respect to the Setcoins, including no promise of inherent value, no promise of continuing payments, and no guarantee that the Tokens will hold any particular value. Therefore, the recovery of spent resources may be impossible or may be subject to foreign laws or regulations, which may not be the same as the private law of the Setcoins holder.

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2. BLOCKCHAIN AND SOFTWARE RISKS

2.1. Blockchain Delay Risk. On the most blockchains used for cryptocurrencies' transactions (e.g., Ethereum, Bitcoin blockchains, Waves), timing of block production is determined by proof of work, proof of stack, leased proof of stack so block production can occur at random times. For example, the cryptocurrency sent as a payment for the Setcoins in the final seconds of the INS token sale may not get included into that period. The respective blockchain may not include the purchaser's transaction at the time the purchaser expects and the payment for the Setcoins may reach the intended wallet address not in the same day the purchaser sends the cryptocurrency.

2.2. Blockchain Congestion Risk. The most blockchains used for cryptocurrencies' transactions (e.g., Ethereum, Bitcoin blockchains, Waves) are prone to periodic congestion during which transactions can be delayed or lost. Individuals may also intentionally spam the network in an attempt to gain an advantage in purchasing cryptographic tokens. That may result in a situation where block producers may not include the purchaser's transaction when the purchaser wants or the purchaser's transaction may not be included at all.

2.3. Risk of Software Weaknesses. The token smart contract concept, the underlying software application and software platform (i.e. the Ethereum, Bitcoin blockchains, Waves) are still in an early development stage and unproven. There are no representations and warranties that the process for creating the Setcoins will be uninterrupted or error-free. There is an inherent risk that the software could contain weaknesses, vulnerabilities or bugs causing, inter alia, the complete loss of the cryptocurrency and/or the Setcoins.

2.4. Risk of New Technology. The Inserviss Platform, the Setcoins and all of the matters set forth in this White Paper are new and untested. The Inserviss Platform and the Setcoins might not be capable of completion, creation, implementation or adoption. It is possible that no blockchain utilizing the Inserviss Platform will be ever launched. Purchaser of the Setcoins should not rely on the Inserviss Platform, the token smart contract or the ability to receive the Setcoins associated with the Inserviss Platform in the future. Even if the Inserviss Platform is completed, implemented and adopted, it might not function as intended, and any Setcoins may not have functionality that is desirable or valuable. Also, technology is changing rapidly, so the Inserviss Platform and the Setcoins may become outdated.

3. SECURITY RISKS

3.1. Risk of Loss of Private Keys. The Setcoins may be held by token holder in his digital wallet or vault, which requires a private key, or a combination of private keys, for access. Accordingly, loss of requisite private keys associated with such token holder's digital wallet or vault storing the Setcoins will result in loss of such Setcoins, access to token holder's token balance and/or any initial balances in blockchains created by third parties. Moreover, any third party that gains access to such private keys, including by gaining access to login credentials of a hosted wallet or vault service the token holder uses, may be able to misappropriate the token holder's Setcoins.

3.2. Lack of Token Security. The Setcoins may be subject to expropriation and or/theft. Hackers or other malicious groups or organizations may attempt to interfere with the token smart contract which creates the Setcoins or the Setcoins in a variety of ways, including, but not limited to, malware attacks, denial of service attacks, consensus-based attacks, Sybil attacks, smurfing and spoofing. In the event of such a software bug or weakness, there may be no remedy and holders of the Setcoins are not guaranteed any remedy, refund or compensation.

3.3. Attacks on Token Smart Contract. The blockchain used for the token smart contract which creates the Setcoins is susceptible to mining attacks, including double-spend attacks, majority mining power attacks, "selfish-mining" attacks, and race condition attacks. Any successful attacks present a risk to the token smart contract, expected proper execution and sequencing of the Setcoins transactions, and expected proper execution and sequencing of contract computations.

3.5. Risk of Incompatible Wallet Service. The wallet or wallet service provider used for the acquisition and storage of the Setcoins, has to be technically compatible with the Setcoins. The failure to assure this may have the result that purchaser of the Setcoins will not gain access to his Setcoins.

4. RISKS RELATING TO PLATFORM DEVELOPMENT

4.1. Risk Related to Reliance on Third Parties. Even if completed, the Inserviss Platform will rely, in whole or partly, on third parties to adopt and implement it and to continue to develop, supply, and otherwise support it. There is no assurance or guarantee that those third parties will complete their work, properly carry out their obligations, or otherwise meet anyone's needs, all of might have a material adverse effect on the Inserviss Platform.

4.2. Dependence of Inserviss Platform on Senior Management Team. Ability of the senior management team which is responsible for maintaining competitive position of the Inserviss Platform is dependent to a large degree on the services of each member of that team. The loss or diminution in the services of members of respective senior management team or an inability to attract, retain and maintain additional senior management personnel could have a material adverse effect on the Inserviss Platform. Competition for personnel with relevant expertise is intense due to the small number of qualified individuals, and this situation seriously affects the ability to retain its existing senior management and attract additional qualified senior management personnel, which could have a significant adverse impact on the Inserviss Platform.

4.3. Dependence of Inserviss Platform on Various Factors. The development of the Inserviss Platform may be abandoned for a number of reasons, including lack of interest from the public, lack of funding, lack of commercial success or prospects, or departure of key personnel.

4.4. Lack of Interest to the Inserviss Platform. Even if the Inserviss Platform is finished and adopted and launched, the ongoing success of the Inserviss Platform relies on the interest and participation of third parties like developers. There can be no assurance or guarantee that there will be sufficient interest or participation in the Inserviss Platform.

4.5. Changes to the Inserviss Platform. The Inserviss Platform is still under development and may undergo significant changes over time. Although the project management team intends for the Inserviss Platform to have the features and specifications set forth in this White Paper, changes to such features and specifications can be made for any number of reasons, any of which may mean that the Inserviss Platform does not meet expectations of holder of the Setcoins.

4.6. Risk Associated with Other Applications. The Inserviss Platform may give rise to other, alternative projects, promoted by unaffiliated third parties, under which the Setcoins will have no intrinsic value.

4.7. Risk of an Unfavorable Fluctuation of Cryptocurrency Value. The proceeds of the sale of the Setcoins will be denominated in cryptocurrency, and may be converted into other cryptographic and fiat currencies. If the value of cryptocurrencies fluctuates unfavorably during or after the Setcoins sale, the project management team may not be able to fund development, or may not be able to develop or maintain the Inserviss Platform in the manner that it intended.

5. RISKS ARISING IN COURSE OF COMPANY PARTIES' BUSINESS

5.1. Risk of Conflicts of Interest. Company Parties may be engaged in transactions with related parties, including respective majority shareholder, companies controlled by him or in which he owns an interest, and other affiliates, and may continue to do so in the future. Conflicts of interest may arise between any Company Party's affiliates and respective Company Party, potentially resulting in the conclusion of transactions on terms not determined by market forces.

5.2. Risks Related to Invalidation of Company Parties Transactions. Company Parties have taken a variety of actions relating to their business that, if successfully challenged for not complying with applicable legal requirements, could be invalidated or could result in the imposition of liabilities on respective Company Party. Since applicable legislation may subject to many different interpretations, respective Company Party may not be able to successfully defend any challenge brought against such transactions, and the invalidation of any such transactions or imposition of any such liability may, individually or in the aggregate, have a material adverse effect on the Inserviss Platform.

5.3. Risk Arising from Emerging Markets. Company Parties or some of them may operate on emerging markets. Emerging markets are subject to greater risks than more developed markets, including significant legal, economic and political risks. Emerging economies are subject to rapid change and that the information set out in this White Paper may become outdated relatively quickly.

6. GOVERNMENTAL RISKS

6.1. Uncertain Regulatory Framework. The regulatory status of cryptographic tokens, digital assets and blockchain technology is unclear or unsettled in many jurisdictions. It is difficult to predict how or whether governmental authorities will regulate such technologies. It is likewise difficult to predict how or whether any governmental authority may make changes to existing laws, regulations and/or rules that will affect cryptographic tokens, digital assets, blockchain technology and its applications. Such changes could negatively impact the tokens in various ways, including, for example, through a determination that the tokens are regulated financial instruments that require registration. Company may cease the distribution of the Setcoins, the development of the Inserviss Platform or cease operations in a jurisdiction in the event that governmental actions make it unlawful or commercially undesirable to continue to do so.

6.2. Failure to Obtain, Maintain or Renew Licenses and Permits. Although as of the date of starting of the Setcoins sale there are no statutory requirements obliging Company to receive any licenses and permits necessary for carrying out of its activity, there is the risk that such statutory requirements may be adopted in the future and may relate to any of Company Parties. In this case, Company Parties' business will depend on the continuing validity of such licenses and permits and its compliance with their terms. Regulatory authorities will exercise considerable discretion in the timing of license issuance and renewal and the monitoring of licensees' compliance with license terms. Requirements which may be imposed by these authorities and which may require any of Company Party to comply with numerous standards, recruit qualified personnel, maintain necessary technical equipment and quality control systems, monitor our operations, maintain appropriate filings and, upon request, submit appropriate information to the licensing authorities, may be costly and time-consuming and may result in delays in the commencement or continuation of operation of the Inserviss Platform. Further, private individuals and the public at large possess rights to comment on and otherwise engage in the licensing process, including through intervention in courts and political pressure. Accordingly, the licenses any Company Party may need may not be issued or renewed, or if issued or renewed, may not be issued or renewed in a timely fashion, or may involve requirements which restrict any Company Party's ability to conduct its operations or to do so profitably.

6.3. Risk of Government Action. The industry in which Company Parties operate is new, and may be subject to heightened oversight and scrutiny, including investigations or enforcement actions. There can be no assurance that governmental authorities will not examine the operations of Company Parties and/or pursue enforcement actions against them. All of this may subject Company Parties to judgments, settlements, fines or penalties, or cause Company Parties to restructure their operations and activities or to cease offering certain products or services, all of which could harm Company Parties' reputation or lead to higher operational costs, which may in turn have a material adverse effect on the Setcoins and/or the development of the Inserviss Platform.

6.4. Risk of Burdensomeness of Applicable Laws, Regulations and Standards. Failure to comply with existing laws and regulations or the findings of government inspections, or increased governmental regulation of Company Parties operations, could result in substantial additional compliance costs or various sanctions, which could materially adversely affect Company Parties business and the Inserviss Platform. Company Parties operations and properties are subject to regulation by various government entities and agencies, in connection with ongoing compliance with existing laws, regulations and standards. Regulatory authorities exercise considerable discretion in matters of enforcement and interpretation of applicable laws, regulations and standards. Respective authorities have the right to, and frequently do, conduct periodic inspections of any Company Party's operations and properties throughout the year. Any such future inspections may conclude that any Company Party has violated laws, decrees or regulations, and it may be unable to refute such conclusions or remedy the violations. Any Company Party's failure to comply with existing laws and regulations or the findings of government inspections may result in the imposition of fines or penalties or more severe sanctions or in requirements that respective Company Party cease certain of its business activities, or in criminal and administrative penalties applicable to respective officers. Any such decisions, requirements or sanctions, or any increase in governmental regulation of respective operations, could increase Company Parties' costs and materially adversely affect Company Parties business and the Inserviss Platform.

6.5. Unlawful or Arbitrary Government Action. Governmental authorities may have a high degree of discretion and, at times, act selectively or arbitrarily, without hearing or prior notice, and sometimes in a manner that is contrary a law or influenced by political or commercial considerations. Moreover, the government also has the power in certain circumstances, by regulation or government act, to interfere with the performance of, nullify or terminate contracts. Unlawful, selective or arbitrary governmental actions have reportedly included the denial or withdrawal of licenses, sudden and unexpected tax audits, criminal prosecutions and civil actions. Federal and local government entities have also used common defects in matters surrounding the Token sale as pretexts for court claims and other demands to invalidate or to void any related transaction, often for political purposes. In this environment, Company Parties' competitors may receive preferential treatment from the government, potentially giving them a competitive advantage over Company Parties.