



e-Chat

WHITEPAPER

ver. 1.3

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1. History

Today, the primary global challenge with all messengers is controlled centralization. At this moment, social communication is presented in such a way in which the vast majority of companies who possess messengers have total control of your data.

Based on observation on how pressure is exerted from state institutions, as well as commercial organizations, these entities force messengers to close communication channels based on ideas they don't share or information they prefer not to be disclosed. Thus, it is impossible to predict which actions they might take in future which can affect operations. Therefore, there is no feasible option to avoid regulated control of your communications.

The solution to this global challenge is decentralization. By building an independent data distribution system, we create a genuine opportunity to communicate with each other freely. Closing one or more servers should not affect the whole system. Even if entire countries or continents go offline, your favorite messenger must keep working.

However, we evaluate these calls not only from a personal communication point of view but also concerning the centralization of information as a unique factor. We intend to resolve these challenges with our new, decentralized messenger called e-Chat.

2. Executive Summary

e-Chat is the world's first multitask messenger built with a decentralized technology in mind. A beta version is available for download and testing in [App Store](#) and [Google Play](#) right now. Of course, we do expect a few possible imperfections within the current system at this point, all of which will be addressed in future reiterations.

e-Chat incorporates all the best:

- Awesome Messenger (chat, audio, and video calls)
- Personal Finance (receive, transfer and exchange money using integrated multi-currency crypto-wallet or attach your credit card to pay for goods and services)
- Best viral content
- Ultimate Privacy and Security
- Great Sustainability

Our goal is to create a methodology of communication which does not depend upon servers online or government decisions. We provide a high level of privacy and best security for your data, at the same time, offering the most convenient functions for the community.

A) e-Chat Messenger has all standard functions such as the transmission of text, images, voice, video, files, stickers, secret chats, etc. but also offers these unique features:

- SCREENS. Swipe left or right to switch between chats, rooms, and channels.
- Use bots. The e-Chat platform allows bots for a variety of tasks.
- Confidentiality. All data is encrypted with MTPProto and diffused over the network of millions of computers around the globe.
- Security. The highest level of security and privacy is provided by proof-of-replication and proof-of-spacetime consensus, as well as with a robust codebase.

B) Finance

- Monetize your social profile with paid chats and ads via integrated cryptocurrency - e-Chat coin.
- Earn on your content and generate revenue from likes.
- Send tips to friends. Excellent posts, jokes, or comments can be praised with a small tip.
- Create channels for your business. Promote your brand and generate sales. Receive payments and send rewards with ECHT.
- Store and transfer funds in internal (ECHT), and popular cryptocurrencies like ETH, BTC, LTC, ZCH, etc.
- Deposit cash in USD.
- VISA, Mastercard, Alipay and UnionPay merchants connected so you can pay anywhere in the world.

C) High-Quality content

- Find exciting channels and chats using keywords. Then subscribing to them.
- Select only high-quality content based on the channel rating.
- Limit users of your conversation or channel making access to it paid.

3. Development progress

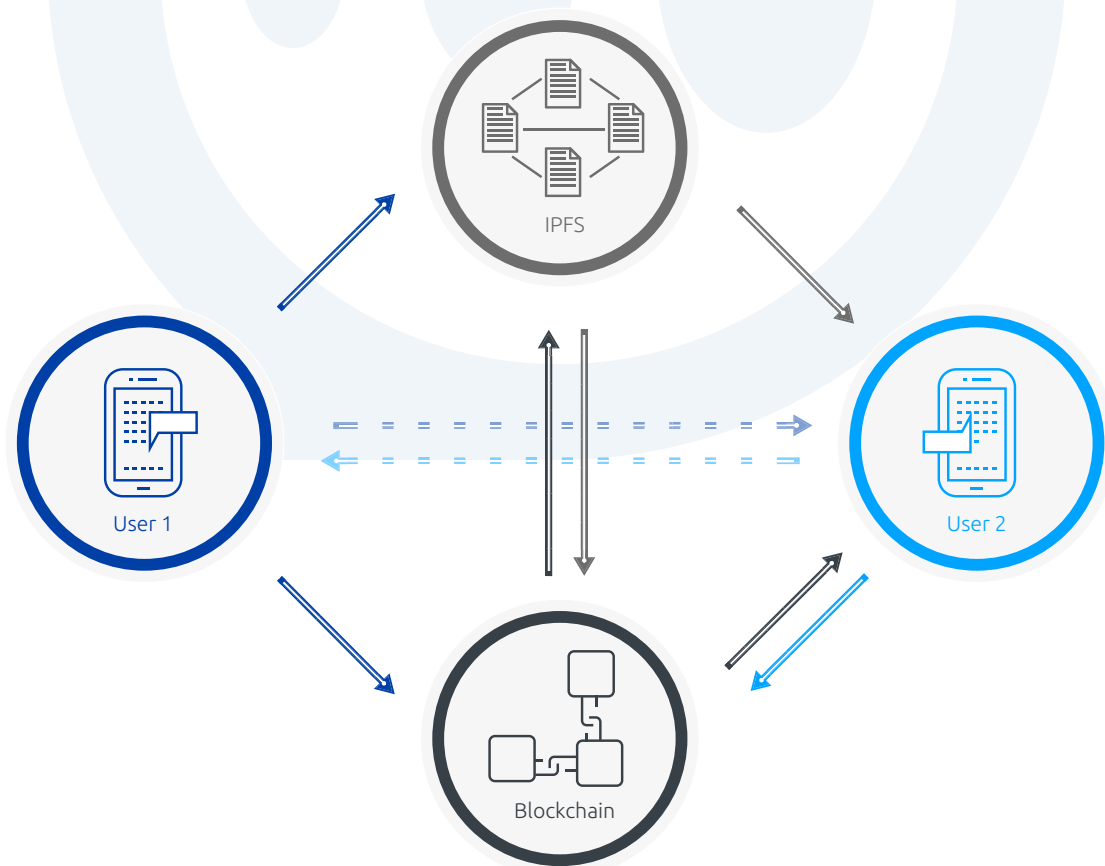
MESSENGER

To ensure the decentralization of the e-Chat network, we've combined technologies such as IPFS, P2P, and blockchain. Primarily, it concerns with the correspondence of users.

Peer-to-peer (P2P) computing or networking is a distributed, application architecture that partitions tasks or workloads between peers. Peers are equally privileged participants in the network and form a peer-to-peer network of nodes.

InterPlanetary File System (IPFS) is a protocol designed to create a permanent and decentralized method of storing and sharing files. Nodes in the IPFS network form a DSN - Decentralized Storage Network. The development of IPFS started in by Protocol Labs (with help from the open-source community). Initially, it was designed by Juan Benet.

HOW IT WORKS:



When you send a message from one user to another, you connect through a P2P connection. If the instant access to data is not required, all information is being stored to the IPFS-based decentralized storage network (DSN). Thus, all user data remains protected from any interference.

For the safety of sent messages and users, following our principle of the Proof of Storage algorithm, there is a place for the distributed storage of information to be kept safe. Users of e-Chat can independently set the time for storing messages.

To secure the operation of the blockchain, e-Chat stores the «URL» of message or file directly to IPFS.

PROTOCOL OF ENCRYPTION

We are using MTPROTO - the best encryption algorithm, which was developed by the creators of Telegram. This protocol has the following features:

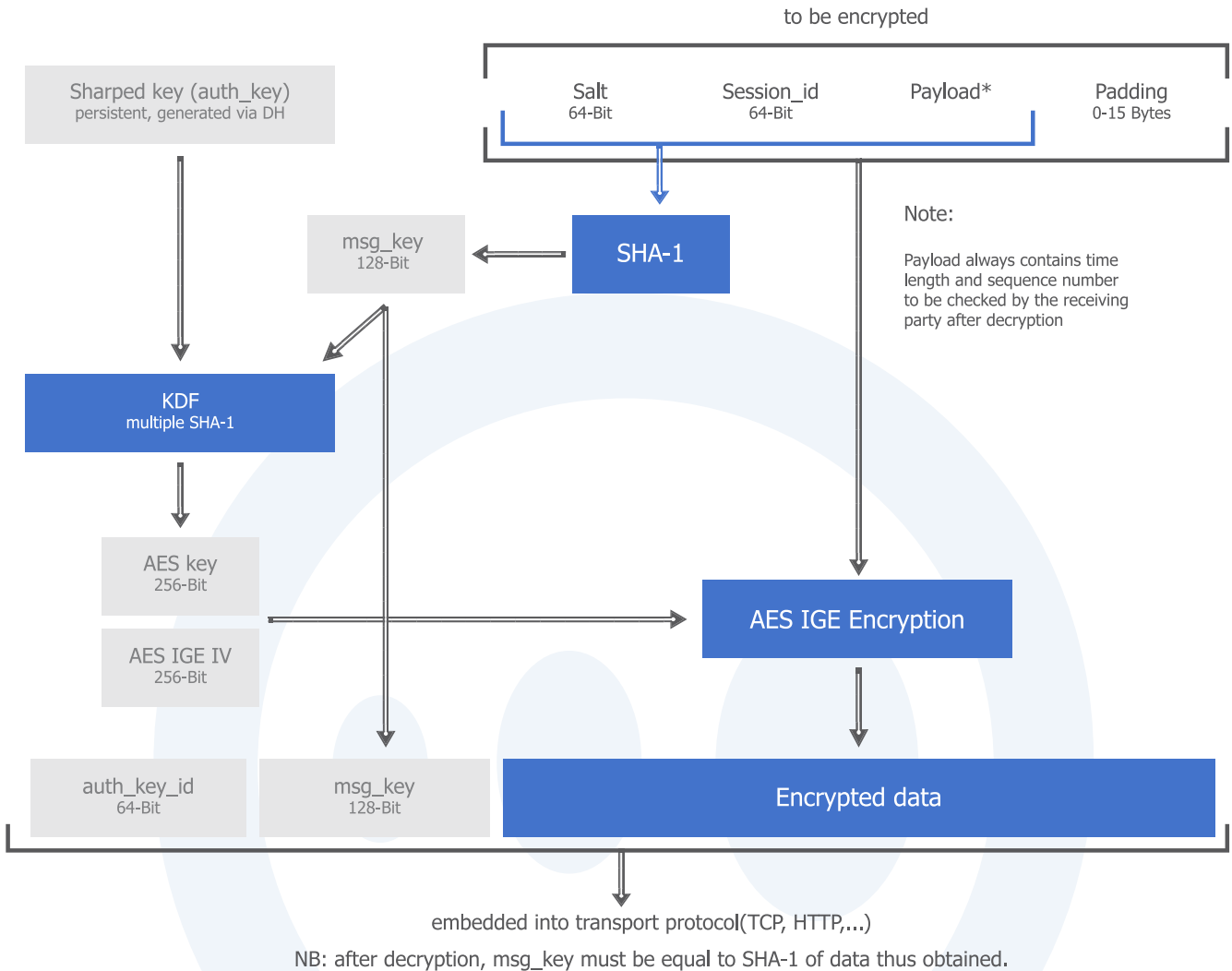
High-level component (API query language): defines the method whereby the API queries and responses are converted to binary messages.

Cryptographic (authorization) layer: defines the method by which messages are encrypted before being transmitted through the transport protocol.

Transport component: defines the method for the client and the server to transmit messages over some other existing network protocol (such as http, https, TCP, UDP).

MTPROTO, part I

Cloud chats (server-client encryption)



DECENTRALIZED SOCIAL NETWORK

By giving a tip to any person who you like, you motivate them to publish high-quality content. The reward for doing so is to instantly receive a cash reward.



This function will be of particular interest to those who like to offer small gifts or compliments to their relatives and acquaintances. This is cool indeed and so easy with e-Chat to send a small but fulfilling reward for the efforts of a person!

MULTI-CURRENCY WALLET

e-Chat is a multitask messenger with the possibility to make P2P (person-to-person) transfers in cryptocurrency.

ICO e-Chat is a multitask messenger with the possibility of P2P (person-to-person) payments using ECHT token. It is created on the Ethereum blockchain, maintaining the ERC20 standard.

e-Chat will be implemented on a public Ethereum blockchain as an ERC20 token of Ethereum blockchain. ERC20 is the current industry standard for the emission of digital assets and smart contracts. The ERC20 token interface allows you to deploy a standard token which is compatible with the existing infrastructure of the Ethereum ecosystem, including development tools, wallets, and exchangers. The ability to deploy Ethereum turing complete smart contracts without any mediator (guarantor) which supports the implementation of a complex cryptocurrency issuance, financial agreements, and automated incentive structures. This ecosystem is ideal for e-Chat function and multi-currency wallet, allowing you to make transactions using ECHT token, as well as the most popular cryptocurrencies - ETH, BTC, LTC, ZCH, etc. An additional benefit is a minimum commission between the interlocutors, all with a single click.

Payments made using ECHT token can be sent without any commissions.

On top of that, the e-Chat wallet provides the opportunity of depositing money in USD and then withdrawing them via VISA and MasterCard.

Development of the e-Chat multitask messenger is based on the technological principles described below:

Confidentiality. Blockchain for data storage and transmission;
The data of correspondence and transactions are stored in decentralized blockchain network, IPFS and on users' devices. These technologies solve the central problem of privacy of information of the most popular instant messengers avoiding usage of centralized servers.

Protection against wiretap

All communications between users can be stored only on users' devices. Also, for the convenience of synchronization with the desktop version of the application, user correspondence can be kept on the servers in an encrypted form. And access to this information is only possible by providing private keys on authorized devices. In this case, convenient key verification tools for end-to-end encryption are used. Furthermore, notifications informing about unreliable connection, unconfirmed attempts of authorization, and interception of encryption are available.

Protection against blocking

Distribution of data across multiple devices and decentralized servers to protect users from failures and the messenger disconnection upon request of governments and intelligence agencies.

Free use

All functions of e-Chat are absolutely free of charge. Our mission is to provide the most available messenger with user-friendly features.

Transfer of funds in the internal currency is carried out free of commissions.

Cross-platform compatibility

e-Chat creates a platform which allows the user to continue work in the messenger via various mobile, portable devices, and operating systems.

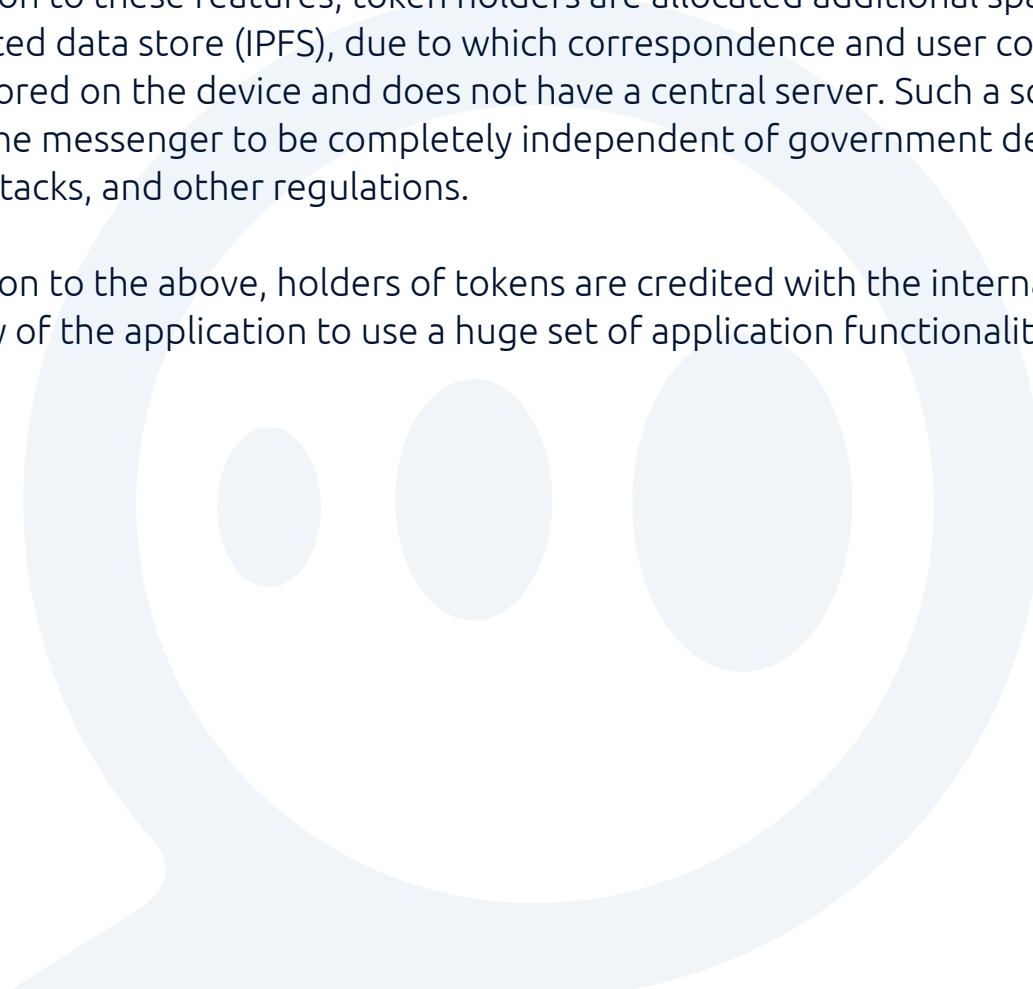
4. Additional pros for e-Chat token holders

At the moment, users have only 2 options to generate income from their investments in ICO projects:

- Mining of a certain cryptocurrency
- Coins trading on crypto-exchanges

In addition to these features, token holders are allocated additional space in the distributed data store (IPFS), due to which correspondence and user content is not stored on the device and does not have a central server. Such a scenario allows the messenger to be completely independent of government decisions, DDoS attacks, and other regulations.

In addition to the above, holders of tokens are credited with the internal currency of the application to use a huge set of application functionality.



5. Explanation for increasing the growth of the exchange value of the ECHT token

1. As the number of users, the amount of information, and content in the messenger grows, the amount of memory allocated to users will be filled, which will require the addition of other tokens from the users. This will be a symbolic number for large amounts of memory, but in the context of millions of users such a demand will be significant for increasing the exchange rate of the token on the market.

2. The second aspect of increasing the exchange rate is the ability for users to purchase the eternal volume of memory for a fixed price in tokens. With this «purchase», the token will be burn out, which in the medium and long term will cause the deflation process and with the decrease in the number of tokens in turnover, additionally contribute to the increase in the value of the token and its exchange rate on the market.

Mining using the algorithm of Proof of Replication

Previously mentioned above, as the number of customers increases, additional volumes will be required to store multiple copies of the same data to ensure reliability and availability.

Mining of the tokens occurs by allocating the amount of memory on a hard drive - the more memory is allocated, the higher the probability of receiving a reward.

Attackers can try to get paid for storing multiple copies of data, although in fact they only store one of them. We implement Proof-of-Replication (PoRep) which solves this issue and help avoid a number of other possible attacks. PoRep implies a new kind of evidence store that a certain amount of data has been replicated to its own dedicated physical storage. Providing a unique physical copy allows the verifier to verify that the validator does not deduplicate multiple copies of the same data to the same storage location.

6. Justification, market analysis

The mobile application market, and in particular, the messenger segment, is one of the fastest growing markets in the digital industry. Combining several large divisions, e-Chat states to be one of the influential driving brands in this field. For the analysis, the following segments were determined in which e-Chat claims to take its place:

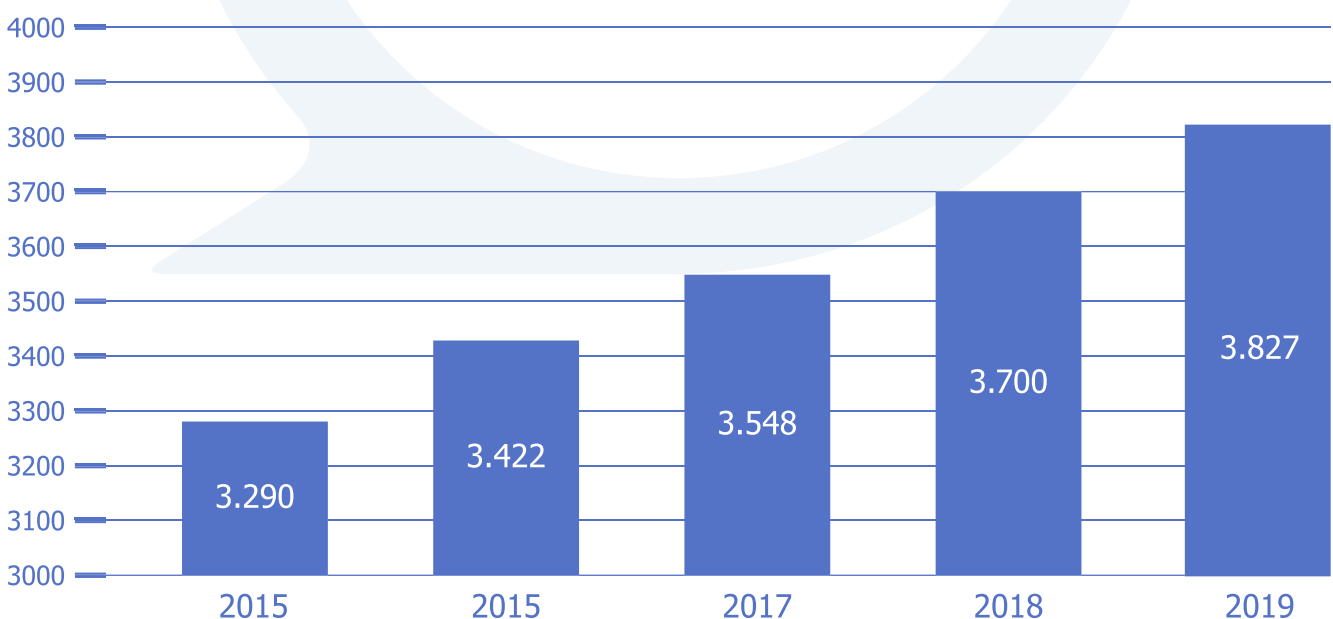
- Common market for mobile applications,
- The market for mobile instant messengers,
- Voice communications market using mobile messengers.

Below, we present the main examined values in recent years, along with provided growth prospects. Given that e-Chat will take 2-3% of total market share, the company's capitalization will exceed \$3-5 billion within 1-2 years after the launch of the updated application.

1. The global market for mobile applications accounts for \$166 billion in 2017

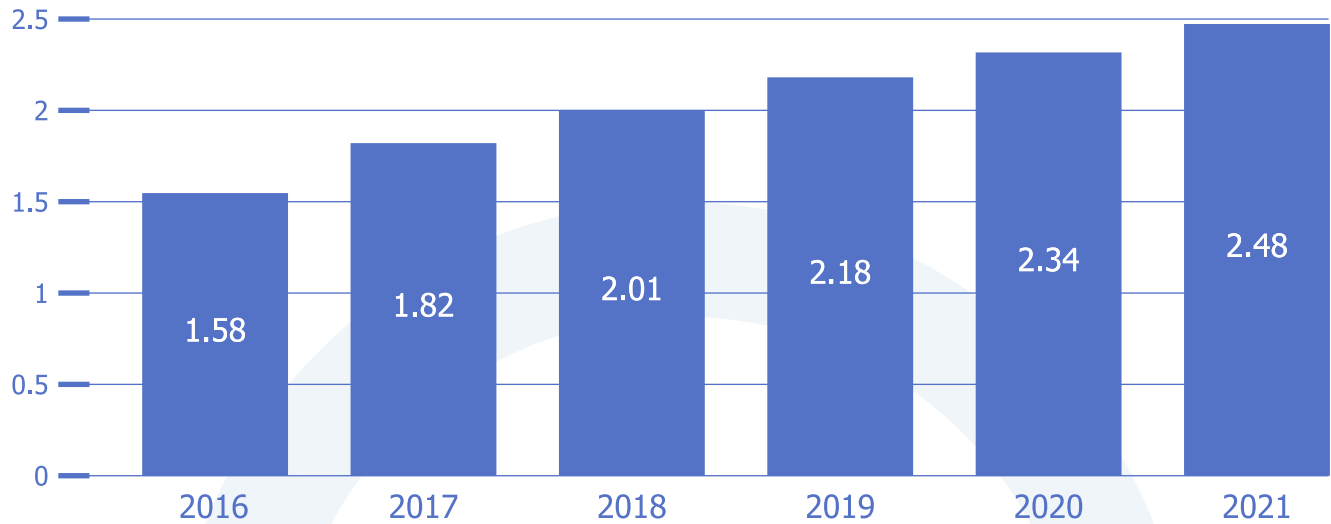
2. A number of messenger users in 2019 will reach 3.827 billion - half the world's population.

World im accounts (m),
2015-2019



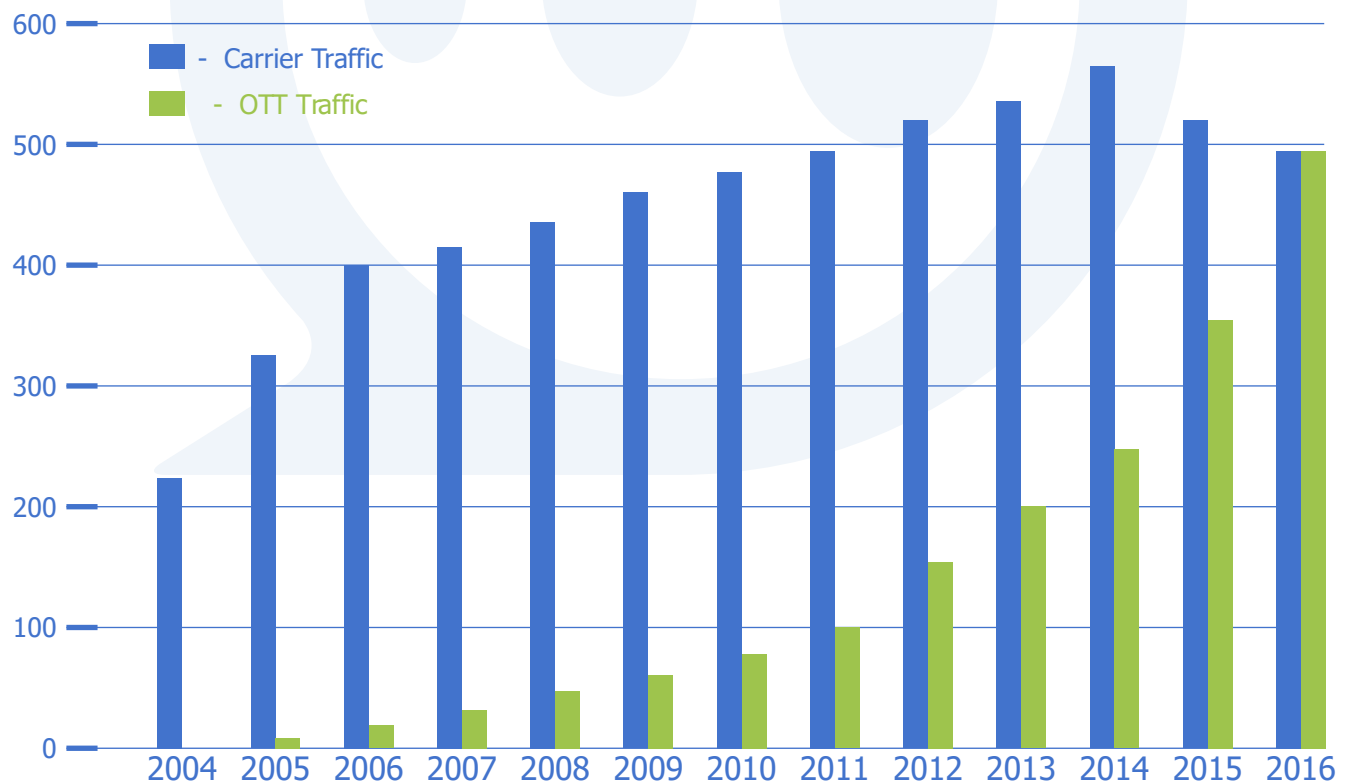
3. The number of mobile instant messengers' users

Number of mobile phone messaging app users worldwide from 2016 to 2021 (in billions)



Source: <https://www.statista.com/statistics/483255/number-of-mobile-messaging-users-worldwide/>

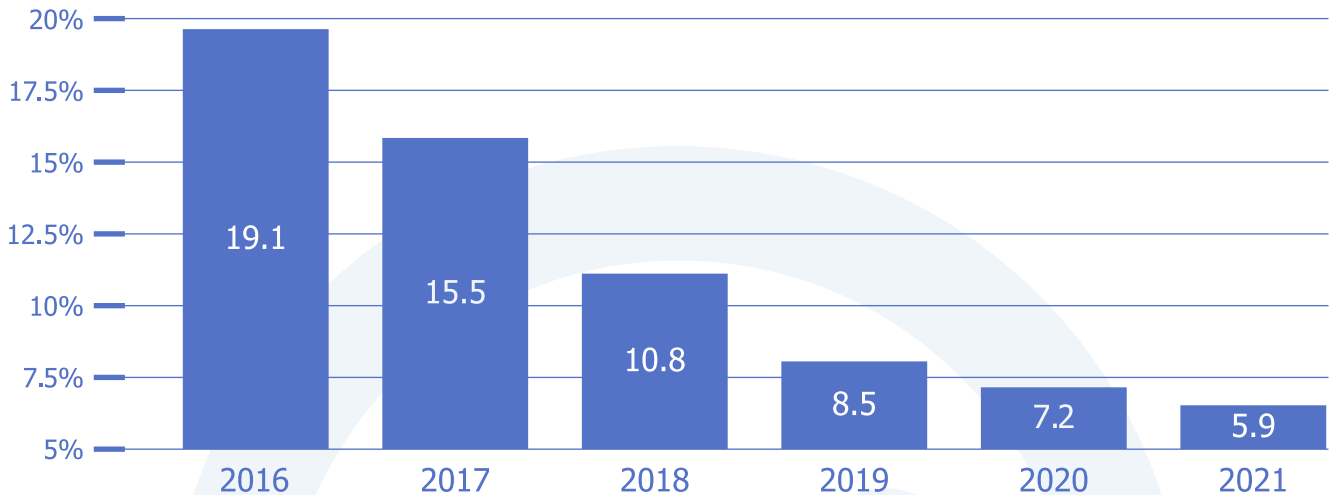
4. Comparison of voice traffic via messengers and standard cell phones



Source: to TeleGeography

5. Comparison of the growth rates among the number of mobile instant messengers' users yearly (2016 - 2021)

Year-on-year worldwide mobile phone messaging app user growth from 2016 to 2021

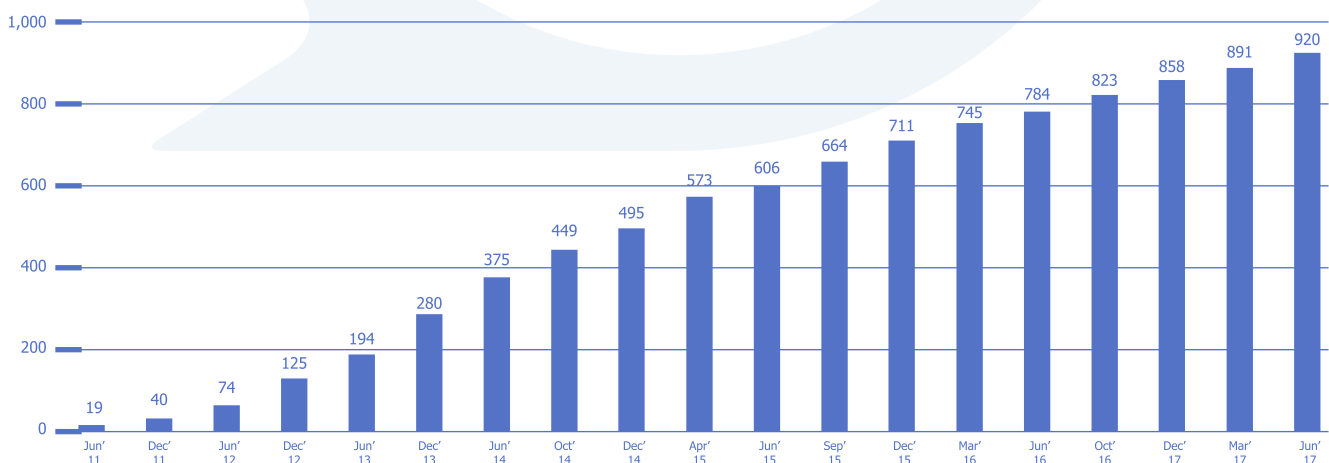


Source: <https://www.statista.com/statistics/483287/change-of-mobile-messaging-users-worldwide/>

The apparent decline in market capacity will reduce the annual growth of the number of users. But by the end of 2018, this value will remain double-digit

6. Increase in Viber instant messenger users (major regions: Asia and Eastern Europe), characterized solely by the availability of an audio/video calls

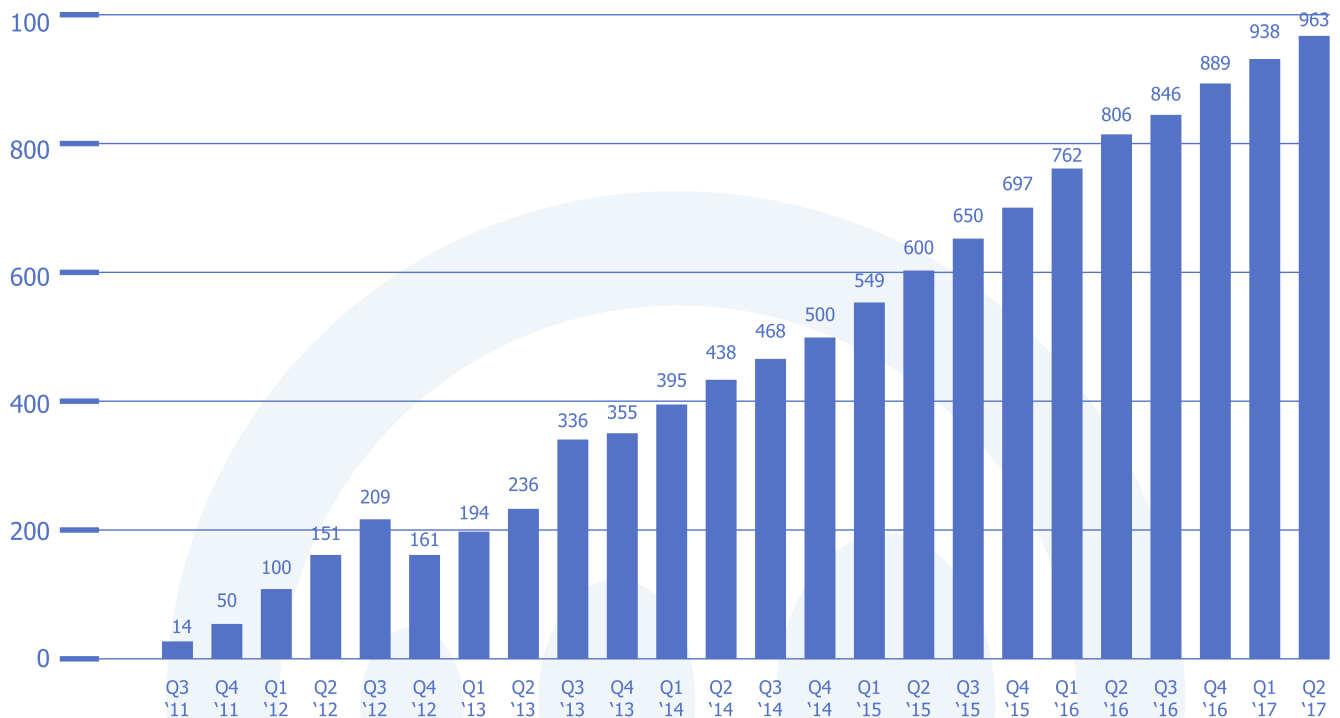
Number of unique Viber user IDs from June 2011 to June 2017 (in millions)



Source: <https://www.statista.com/statistics/316414/viber-messenger-registered-users/>

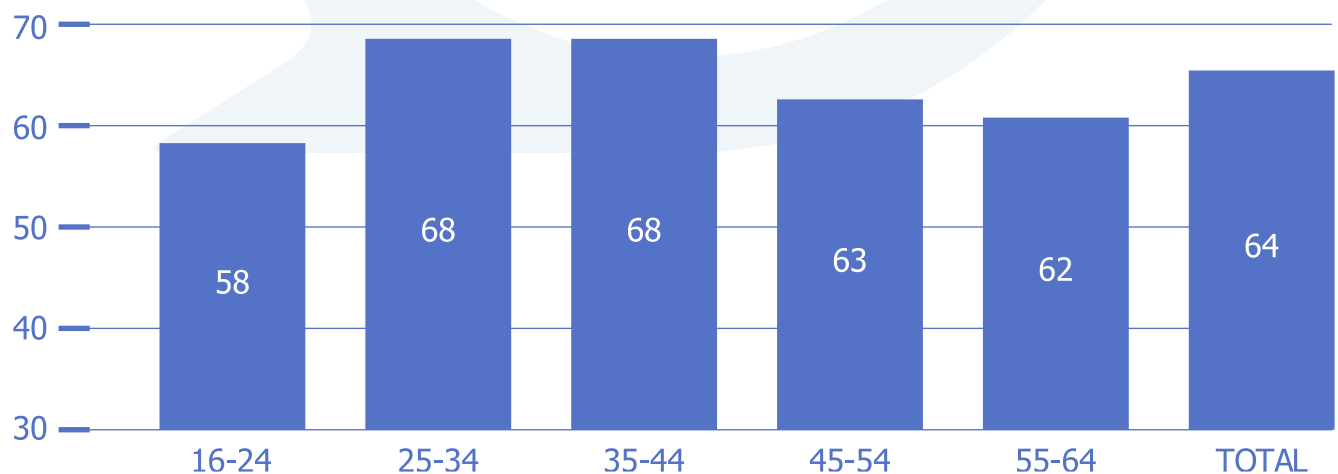
7. Increase in WeChat users - the most famous messenger in China

Number of monthly active WeChat users from 2nd quarter 2010 to 2nd quarter 2017 (in millions)



8. The penetration of the most popular Chinese instant messenger WeChat with built-in capabilities to make payments, by age groups

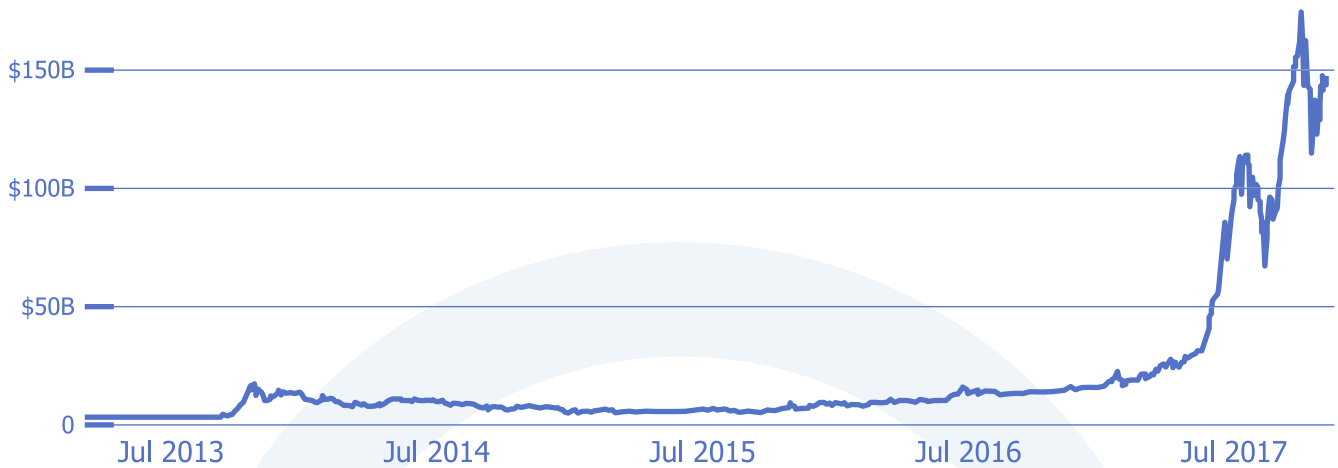
Penetration of WeChat among internet users in China as of 3RD quarter 2015, by age group



Source: <https://www.statista.com/statistics/509659/china-wechat-penetration-by-age/>

9. The total cryptocurrency market volume -> \$180 billion

Total Market Capitalization

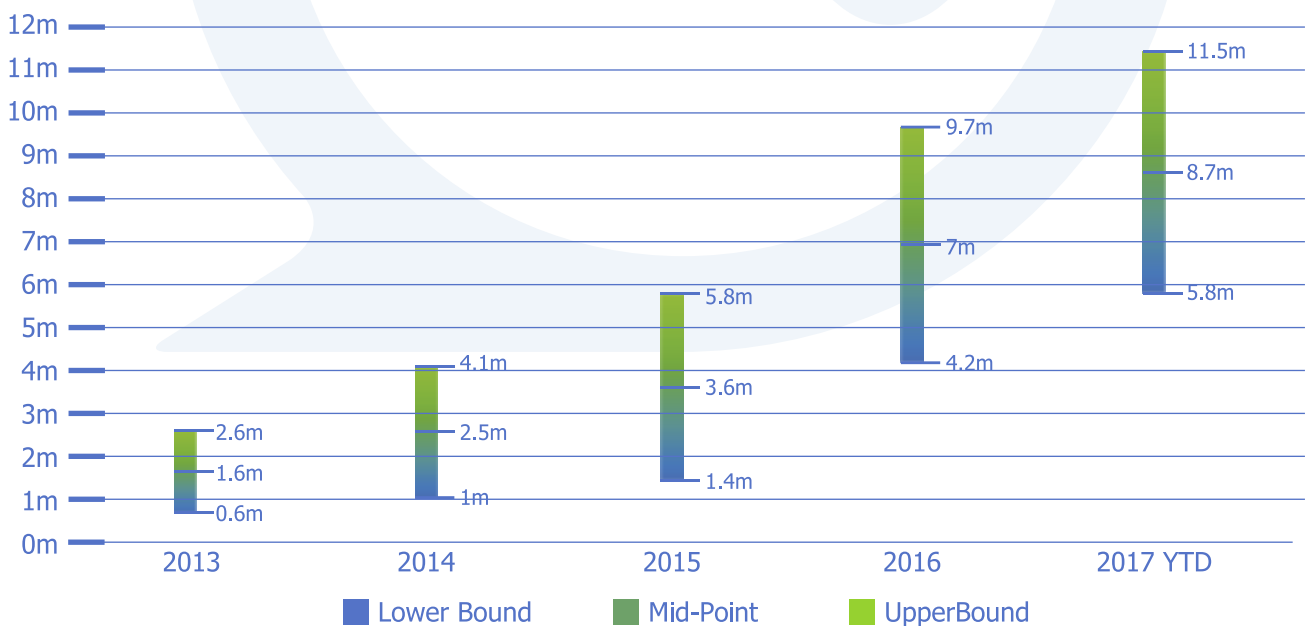


Source: <https://coinmarketcap.com/charts/>

9.1. The volume of cryptocurrency daily trading > \$4.8 billion

10. Active Bitcoin wallets > 11.5 million users. 65% of them use mobile applications as their main wallet

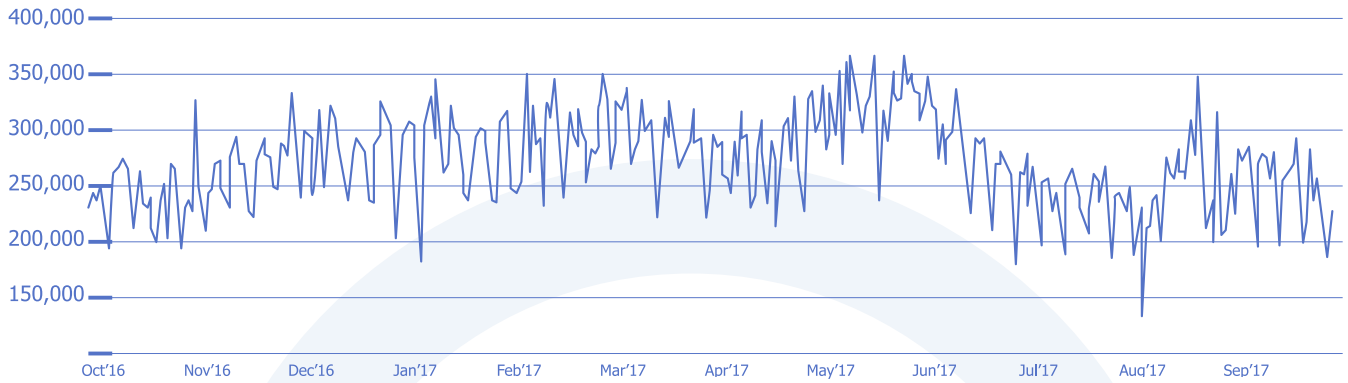
Estimated Number of Active Wallets



Source: the Cambridge University / First of Global Benchmarking Study Cryptocurrency.

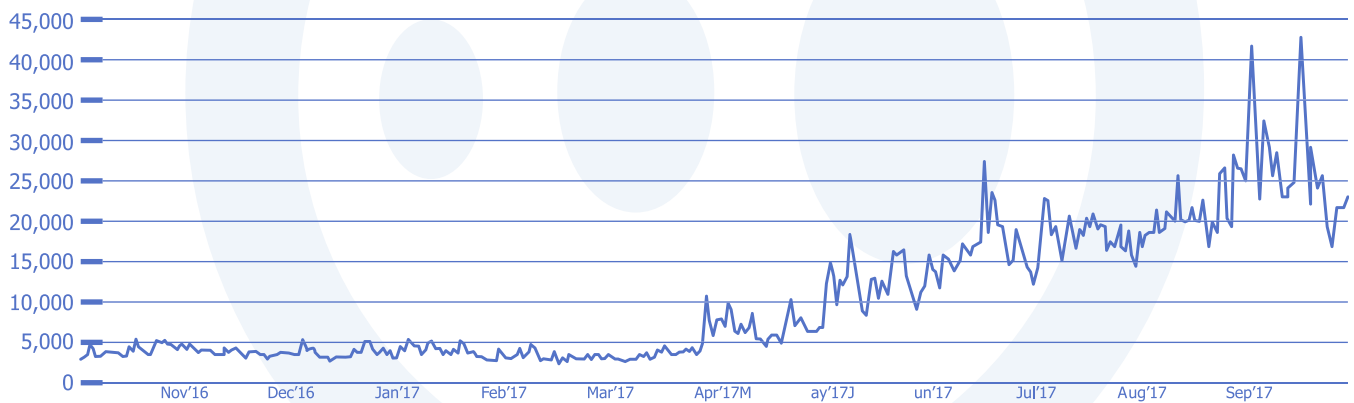
11. The number of confirmed transactions per day with TOP-3 world cryptocurrencies (Bitcoin, Ethereum, Litecoin) exceeds 600 thousand transactions

Confirmed Transactions Per Day



Source: <https://blockchain.info/ru/charts/n-transactions?timespan=1year>

Litecoin Transactions historical chart



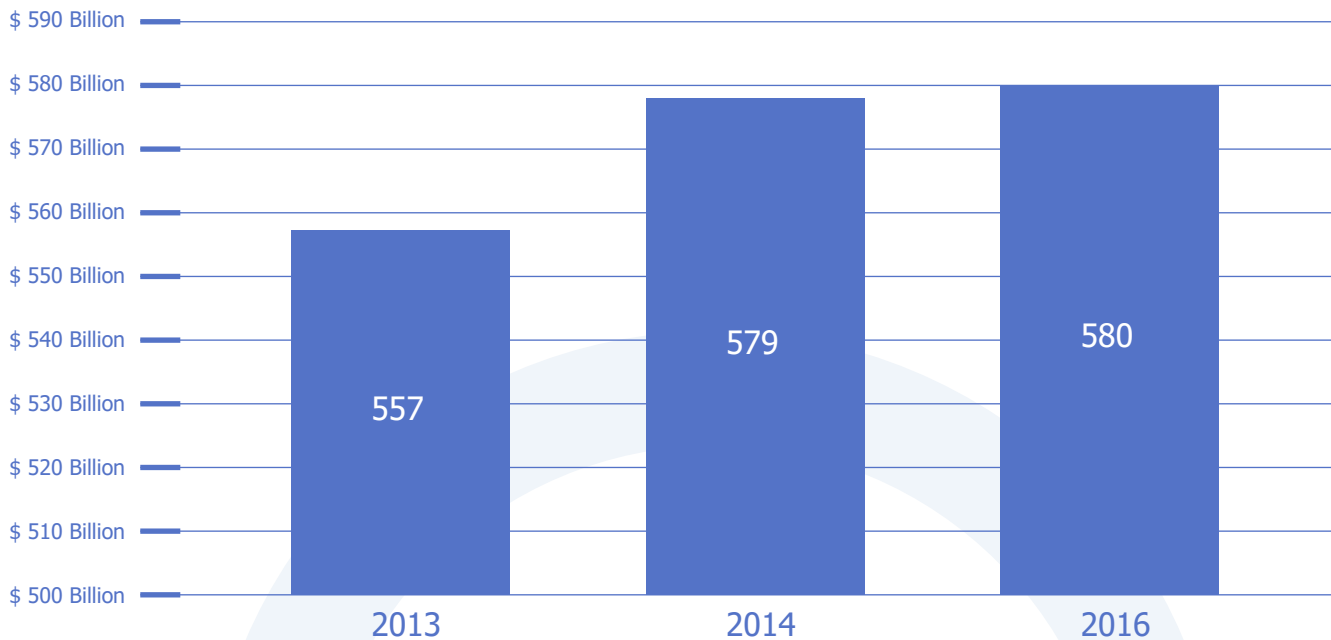
Source: <https://bitinfocharts.com/comparison/litecoin-transactions.html#1y>

Ethereum Transactions historical chart



Source: <https://bitinfocharts.com/comparison/ethereum-transactions.html#1y>

12. Money Transfers Market - \$ 580 billion (2016)



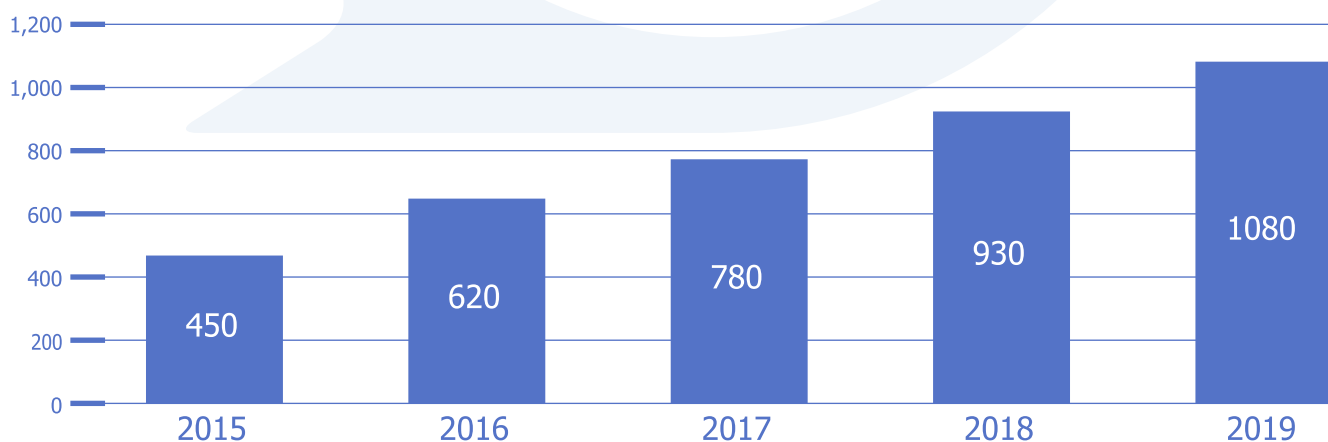
Source: <http://www.worldbank.org/en/topic/migrationremittancesdiasporaissues/brief/migration-remittances-data>

Money transfers market reaches the fantastic figure of \$580 billion. Just imagine - over half a trillion

13. Market of p2p transfers via mobile devices will reach \$17 billion by 2019

14. The total market for mobile payments in 2019 will reach \$1.1 trillion

Total revenue of global mobile payment market from 2015 to 2019 (in billion U.S. dollars)



7. Tokens Distribution. Emission

This amount is based on the fact that in 2017 the messengers market has 3.5 billion users. Moreover, we know that all popular instant messengers suffer considerably from one common problem - monetization. e-Chat creates a new integrated model, allowing for the use of all messenger functions for free, as well as to earn money and make purchases. Thus, we create the infrastructure to monetize the project efficiently. It includes areas for communication, streaming, blogging, financial transactions, data transmission, telephony, integration of mobile games, and applications.

Token Sale (distribution)

Token distribution phase #1 Pre-ICO

Start date: 16th of October 2017 (12:00 PM London Time, GMT-0)

End date: 15th of November 2017 (12:00 PM London Time, GMT-0)

e-Chat tokens distribution cap (phase #1): 5,000,000 ECHT

Currency accepted: ETH, BTC, LTC, ZEC, BTS

Token exchange rate: 1 ECHT = 0.7 USD

Amount of tokens per one person: unlimited

Minimum transaction amount: \$10

Maximum transaction amount: unlimited

Token distribution phase #2-3 ICO

Start date: 16th of November 2017 (12:00 PM London Time, GMT-0)

End date: 30th of December 2017 (12:00 PM London Time, GMT-0)

e-Chat tokens distribution cap (phase #2-3): 295,000,000 ECHT

Currency accepted: ETH, BTC, LTC, ZEC, BTS

Amount of tokens per one person: unlimited

Minimum transaction amount: unlimited

Maximum transaction amount: unlimited

Token distribution phase #2 ICO round 1

Start date: 16th of November 2017 (12:00 PM London Time, GMT-0)

End date: 15th of December 2017 (12:00 PM London Time, GMT-0)

Token exchange rate: 1 ECHT = 0.75 USD

Token distribution phase #3 ICO round 2

Start date: 16th of December 2017 (12:00 PM London Time, GMT-0)

End date: 30th of December 2017 (12:00 PM London Time, GMT-0)

Token exchange rate: 1 ECHT = 0.8 USD

Use of funds

- **30%** - Development
- **48%** - Marketing & PR
- **10%** - Reserve Fund
- **12%** - Founders

The distribution of tokens

- **92%** - Token Sale
- **7%** - Referral Program
- **1%** - Bounty Campaign



8. e-Chat Roadmap



09.2017

e-Chat is connected to the following payment services:

- UnionPay
- Alipay
- WeChat



10.2017

Pre-ICO Start

Creation of an information background aimed at attracting attention to e-Chat, forming a community, proper branding, and crowdfunding.



11.2017

Start first round of the ICO

The launch of an omnichannel marketing and PR campaign to promote e-Chat ICO. Used channels: forums, news resources, trackers, press releases, industry events, advertising, paid promotion in social media, direct mail, cooperation with bloggers, etc.



12.2017

Redesign of the application, connection of a cryptocurrency wallets

Continuation of the development of e-Chat: redesign with the attachment of additional functions.



12.2017

Start second round of ICO

Most of the funds collected during the first round of the ICO will be sent to increase the effectiveness of the marketing and PR campaign and on the promotion of the app among users on Google Play and the App Store.

6

12.2017

50,000 application installations

We are going to achieve such indicators thanks to the advanced marketing strategy for promoting the application, as well as the popularity of the ICO itself.

7

01.2018

Completion of ICO and connection of an own token to application

After the ICO completion, it will take some time to establish infrastructure, closed beta testing, and token release to the most popular crypto-exchanges in the world: Poloniex, Bittrex, Chinese, Japanese, etc.

8

02.2018

Connection of the most popular payment methods (Visa, Mastercard + expansion of the list of cryptocurrencies)

After successful testing and fulfillment of internal cryptocurrency transactions, additional coins will be connected to create an advanced and operational cryptocurrency wallet.

9

02.2018

The release of the test-net of the messenger updated version.

The e-Chat team cares about the security of users. In the test-net environment, the new messenger and multi-currency wallet features will be available.

10

02.2018

Internal cryptocurrency exchange launch.

After series of stress testing our new software kernel with the exchange of cryptocurrencies support will be launched.

11

03.2018

Implementing the feature to create paid chats

This function allows creating VIP-chat rooms for celebrities, as well as education chat rooms with time-based billing.

12

04.2018

**1.000.000 installations /
100.000.000 messages per day**

13

05.2018

Desktop version release.

Many users will find useful new features and ease of use via their laptops and PCs.

14

07.2018

Live-streaming launch

15

08.2018

Group video calls

This function will be ready for production right after the live-streaming feature.

16

10.2018

Connecting the streaming function will give an additional push to donates inside e-Chat and promote further expansion at the market.



12.2018

**50,000,000 installations /
10 millions messages per day milestone**

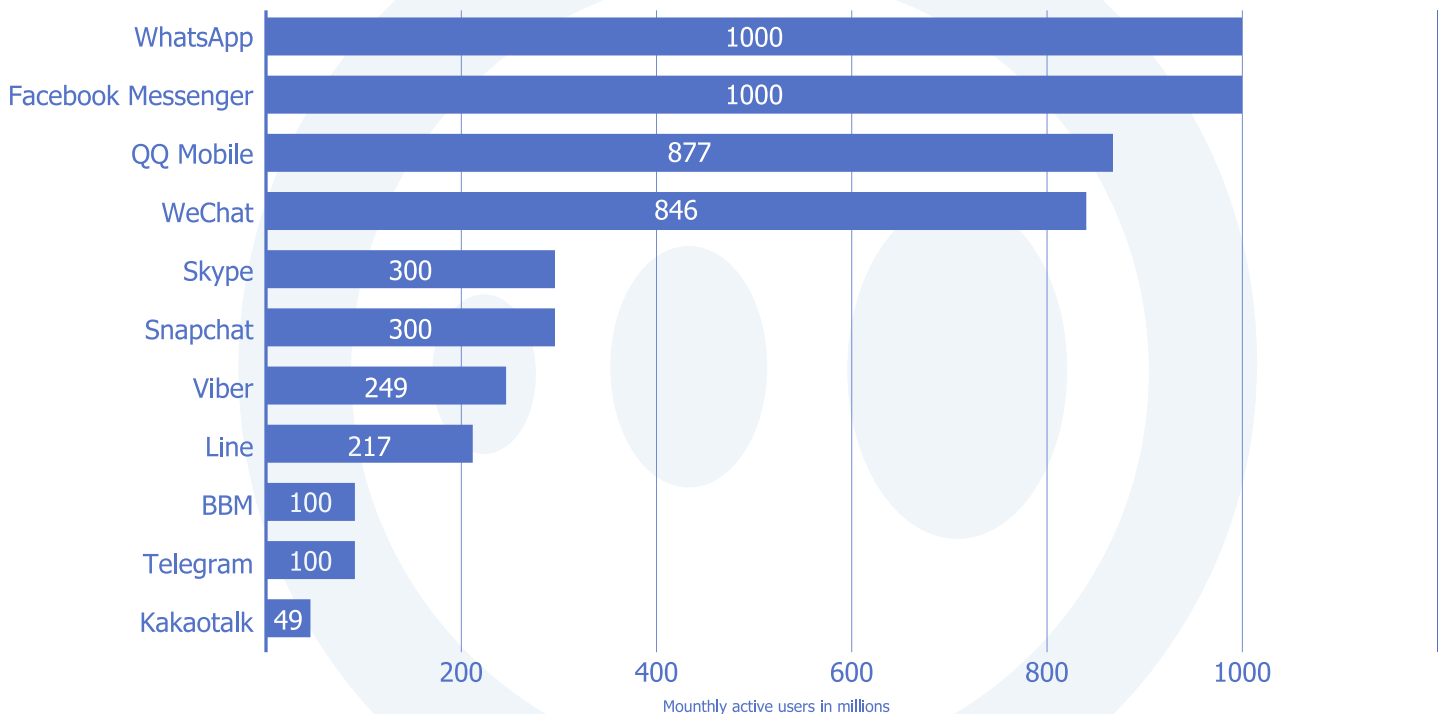


9. Marketing Plan

The cost of marketing a project is one of the most vital items of expenditure. By understanding this business function's role, we have built a competent team with significant experience in the field of promotion for mobile applications. Therefore we can calculate the entire budget and create promotion for our application with extreme accuracy.

To calculate the subsequent budgets and the expected results, let's take the

The most popular instant messengers. January 2017



Channels and tools

The goal of the marketing campaign is distribute engaging content about the existence and benefits of the project. And with that content a community of people who see that they can trust all their communication to our application.. In addition to the community of active users, we also build and nurture of a community of interested investors who have a unique opportunity to gain access to the distribution of profits.

Marketing Plan

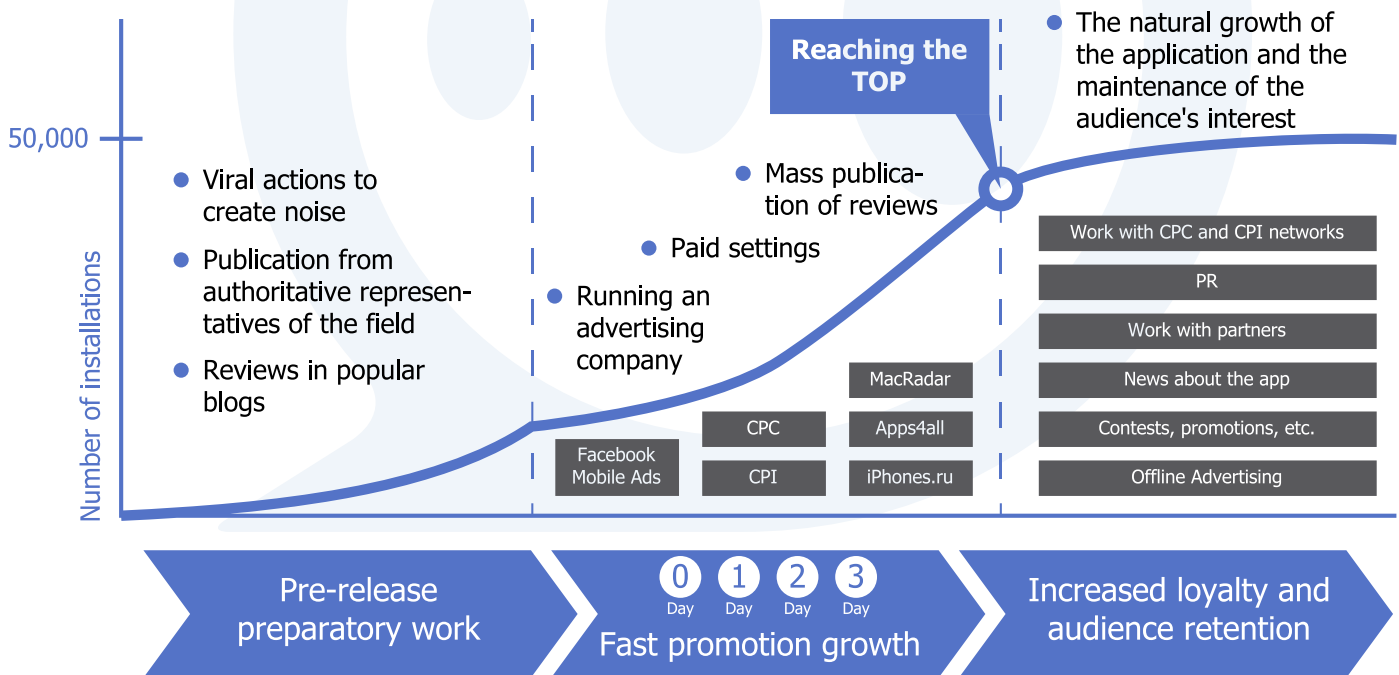
The marketing campaign of the application includes the following, but not the final lines of activity. It is important to take into account that the overall success of the marketing campaign is built on the combination of various marketing tools.

Audiences in the digital world will make decisions about any brand on the basis of many touches. It is these consistent touches from a myriad of marketing platforms which convince the user to build a necessary level of trust so as to generate involvement.

ASO (AppStoreOptimization)

This is a set of measures to optimize the application. Namely: title, keywords, descriptions, in order to maximize the visibility of your application in search, and localization.

Plan for the withdrawal of the application in the TOP



Contextual advertising (Google, Baidu, Yahoo, Bing)

One of the most popular types of promotion of mobile applications. Depending on the format of the ad, contextual advertising can be text, banner, or video advertising. By type in contextual advertising, the search and thematic are distinguished. A separate item is the type of contextual advertising, such as remarketing. Remarketing for mobile applications allows to show ads to users who visited a particular mobile site or launched a specific mobile application.

Contextual advertising, including remarketing, allows you to predict and influence the following key performance indicators:

- ARPU
- LTV
- CPA
- CPL (cost per lead)
- CPO
- AOV (average order value)
- ROI

Targeted advertising in social media

Possibilities of targeted advertising in social media:

- Targeted interests;
- Geographical targeting (geotargeting);
- Local targeting;
- Targeting by display time (morning or evening, weekdays or weekends);
- Socially-demographic targeting by age, sex, income, position, etc.
Limiting the number of impressions to one user, allows us to adjust the number of impressions of the advertising medium to one, unique user in the process of interacting with promotional materials;
- Behavioral targeting. The most promising direction for today. We deploy a mechanism for collecting information about user actions on the Internet using cookies.
- Geo-targeting. The concept was first mentioned by AlterGeo. The bottom line is that knowing about the movements of the subject (the exact location up to the institution in which the subject is located can determine the modern geosocial services) and stops («marks», «checks»,

or «check-ins») at some points, you can clearly imagine the habits and of the consumer. Based on these interests, it becomes possible to build the most narrowly targeted company. You will notice the advertisement on which your school or university will be displayed much more quickly than advertising using world-famous images. A key message can always be tailored to the specific objectives of the campaign. After all, the first thing that is necessary in our business is to attract the user's attention!

Social networks (Facebook, Twitter, Weibo, etc.)

The ever-increasing role of social networks can play one of the important roles in the formation of our community, and the opportunities of the most targeted advertising attract our audience. Our goal is to be represented in the largest possible number of global and local social networks to be closer to our users and to hear them!

PR (materials, bloggers, reviews, press releases)

Having huge experience and a base of contacts in the sphere of high technologies, fintech, specialists, media managers, we look forward to receiving reviews in the most prestigious publications devoted to technologies: TechCrunch, Wall Street Journal, Inc, Entrepreneur, Variety, Mashable, The Verge, Gizmodo, TechRepublic, Finance.yahoo, and others.

Vloggers

Thanks to the established contacts with popular vloggers on the topic of cryptocurrency, blockchain technology, as well as a referral system with fees for inviting users, we expect to receive more than 3,000 reviews during the first year of work after a crowdsale.

Video ads (Facebook, Youku, YouTube)

One of the fastest growing formats of advertising. Many social networks give priority to video advertising, due to the cost of the final lead. Thanks to the format, costs can be reduced several times. Especially for the preparation of a large number of materials, the team involves experienced production specialists, whose creativity you can already appreciate in our presentation video on the site.

CPI Network

The affiliate program is an integral part of the marketing plan and is able to bring a large number of installations and active users on conditionally foreign resources. Our goal is to attract at least 10 million installations within 1 year through partner networks for the rewards.

Basic KPI Marketing Campaign

1. Using the application

- identification of demographic data
- the time of greatest user activity
- devices
- OS
- time of use
- cohort analysis

2. Lifetime value

A proven metric for any marketing initiative is the lifetime value (LTV). LTV is the value of every mobile user. One of the key indicators, taking into account the likely time for user habituation to the application and learning the full functionality.

This indicator allows to calculate the exact value of each attracted user and predict the most accurate business model and budget. For a period of 1 year, our preliminary target is set at \$3 per year. Thus, with the aggregate cost of attracting the user at a price less than 1 USD, taking into account other overhead costs. All of this will be positively influenced by news regarding the rapid growth of the company and the project.

3. Retention rate

We strive to make the use of application durable. The entire series of add-ons in Roadmap are designed to leave the possibility for a significant increase in interest in the application along with every update of the application.

4. Active Users

The main users are monthly active users (MAU) or daily active users (DAU). For us, the DAU indicator is the most significant KPI. This is how we will measure success in the use of the application.

5. Duration of the session

Duration of the session is one of the most important metrics that characterizes the user's interest in the application. In this part, the functionality of the future application has at least a few strong components to increase this indicator: the ability to make video calls (individual and group ones), the ability to record streaming video, and the content component.

6. Average revenue per user (ARPU)

The main component of the future monetization will be reduced to micro-commissions for transactions of payments between users and exchange of Cryptocurrencies. But our goal is to make the transaction capability so simple and convenient that e-Chat becomes one of the most used applications for making payments and transactions in the cryptocurrency. The key marketing KPI is the increase of user activity in terms of making payments, and the corresponding increase in the ARPU.

7. Time to start / download the application

We realize that time is crucial, and we are responsible for ensuring that our users can download the e-Chat application without delay. One of the key metrics in the development and promotion of the application will be the application download speed. Our goal is less than 1 second, which is actually perceived by the human brain as an instant download.

8. User Acquisition

One way to acquire new users is to learn how existing users originally discovered the application, whether organic search, paid advertisements, referrals in the application or transferring the information to each other. People are attracted to different kinds of applications for various reasons. So it is vital to know the most cost-effective means to reach your target audience.

9. User Experience / Satisfaction

Do people spend five minutes on actually extracting the value from your application, or are they trying to find the page they are looking for using the pages only when they are frustrated? Just because someone is using the application, it does not mean that they are enjoying the application. Of course, you can read reviews and ratings in application stores, but you can also use tools such as Helpshift and messaging in the application to get feedback on malfunctions, errors, and the user interface using this feedback to improve the user experience.

10. Geography of the application

Worldwide.

11. Analytics

The basic principle with our marketing team is to make decisions solely on the basis of figures, not based on hope or intuition..



10. Affiliate program

One of the main principles of the e-Chat team is mutual cooperation. We are constantly seeking qualified partners.

The referral program is designed to attract new users and provide the opportunity to earn tokens by creating referrals. The system provides not only a fixed fee for each active customer involved, but also a percentage of its payments and service revenue from commission fees. The referral program is provided both during the ICO and in the future with the official launch of the updated messenger.

Referral program during the ICO

When registering on the site that collects echat.ico funds, a unique link is available in the user's cabinet which is assigned to a specific user (hereinafter in this section - P1). This link can be distributed an unlimited number of times in completely different locations. When clicking on this link and then registering with other users (hereinafter in this section - P2), P2 becomes a referral in relation.

to P1. When investing a certain amount of money, P1 receives an additional 5% of the amount of P2 investment in your account. P2 can also participate in the affiliate program by inviting in e-Chat ICO P3, P4 and others. Thus, P1 will receive partner deductions from investment P2, and P2 will receive deductions from P3 and P4. All bonus tokens, accrued through the referral system, are provided according to the distribution plan of the tokens.

In addition, we foresee the expansion of opportunities of the partner program for our most active participants:

When the aggregate amount of investments of all referrals P2 is more than \$50,000 (or in equivalent) then its referral deductions will increase from 5% to 7.5%;

In the event that the amount of investments of all referrals P2 is more than \$ 100,000 in equivalent, then its referral deductions will increase from 5% to 10%.

Here are just a few ways to use the referral program for referral deductions:

- Invite friends who wish to invest in e-Chat to participate in ICO;
- Make an overview of e-Chat ICO in your blog (in text / video or podcast format), additionally, in the description or in the text, specifying your own referral link;
- The publication of a referral link in their personal accounts in social networks;
- Publication of the link in specialized groups and forums dedicated to cryptocurrencies and blockchain technology (we are wary of spam, for this we recommend to publish links in a native format with a small description of e-Chat, and for the convenience of users, we prepared several prepared materials that you you can use);
- Run targeted or contextual advertising using your own referral link.

Thus, the e-Chat team will receive additional coverage among the loyal audience and additional inflow of investments. In addition, users will be able to increase their investments many times.

Affiliate program in e-Chat messenger

In the e-Chat application, the partner program will also be used. This function will be added to application Q1.2018 together with the release of its own token and adding it to the messenger. However, the affiliate program in the application has a different purpose. Its purpose is to acquaint users with the capabilities of the messenger and to reveal all its functionality.

When registering M1 in e-Chat, the user can advise this application to his or her friend by providing his identification number. M2, downloading the application and completing the registration process, indicates the identification number of M1, and who advised him to download a completely new decentralized multitask messenger e-Chat. After the registration is over, the M2 will receive three complimentary ECHTs that can be spent on any instant messenger capabilities. M1 receives an additional bonus of 1 ECHT for the invitation of a friend.

Thus, M1 has a motivation to add new loyal friends to the messenger, who, in turn, have the opportunity to make donations to it. Additionally, M2 has the opportunity to study e-Chat without additional restrictions with the balance on the account.

11. Monetization of e-Chat

One of the most acute issues from the point of view of the investors is the monetization of the messenger. Despite the huge user base, modern messengers, for the most part, have not offered pathways to monetize which allow them to generate recurring income.. The most common methods for instant messenger monetization are:

- tariffication of calls from the application to fixed or mobile phone numbers;
- monthly subscription for additional messenger functionality;
- commission for domestic purchases in the messenger (games, stickers, masks, etc.);
- the introduction of a commission for remittances inside and outside the messenger;
- inserting banner ads into the application interface;
- monetization of the chat-bot platform.

We decided to get away from the traditional methods of making money on users, whether it's the classical payment for the use of services or the sale of personal data of users. However, the e-Chat team plans to gradually monetize the embedded branded services and introduce commissions from users receiving revenue from the use of e-Chat:

- Commissions for transfers of international and national payment systems (American Express, Visa, MasterCard, China UnionPay, JCB, etc.);
- Cash back from offline and online stores for each purchase using the application;
- Transfers of cryptocurrency inside the e-Chat wallet, **FREE transfers to ECHT**;
- Commission for bloggers who receive income from subscribers thanks to donations for content and paid private chat rooms.

It should be noted that the monetization of the application will be implemented only after several stages of development and recruitment of the primary user base, which will complete at the end of 2018.

12. The Team

One of the principal decisions of the team is the refusal of publicity. This is due to the fact that our goals are much higher than the gain of fame, which have become so desirable in capitalist society. In addition, this is a concern for our users. e-Chat is an instant messenger that works independently of the country, the boundaries of special services, and any other circumstances. Therefore, we raised the question: if we can not ensure our own anonymity, how can we provide this to users? Although it was decided to limit the publicity of some of the team's people, as this was a main concern for developers, since they are an easy target from outside pressures.



13. Crypto Currency Service Center Company Limited

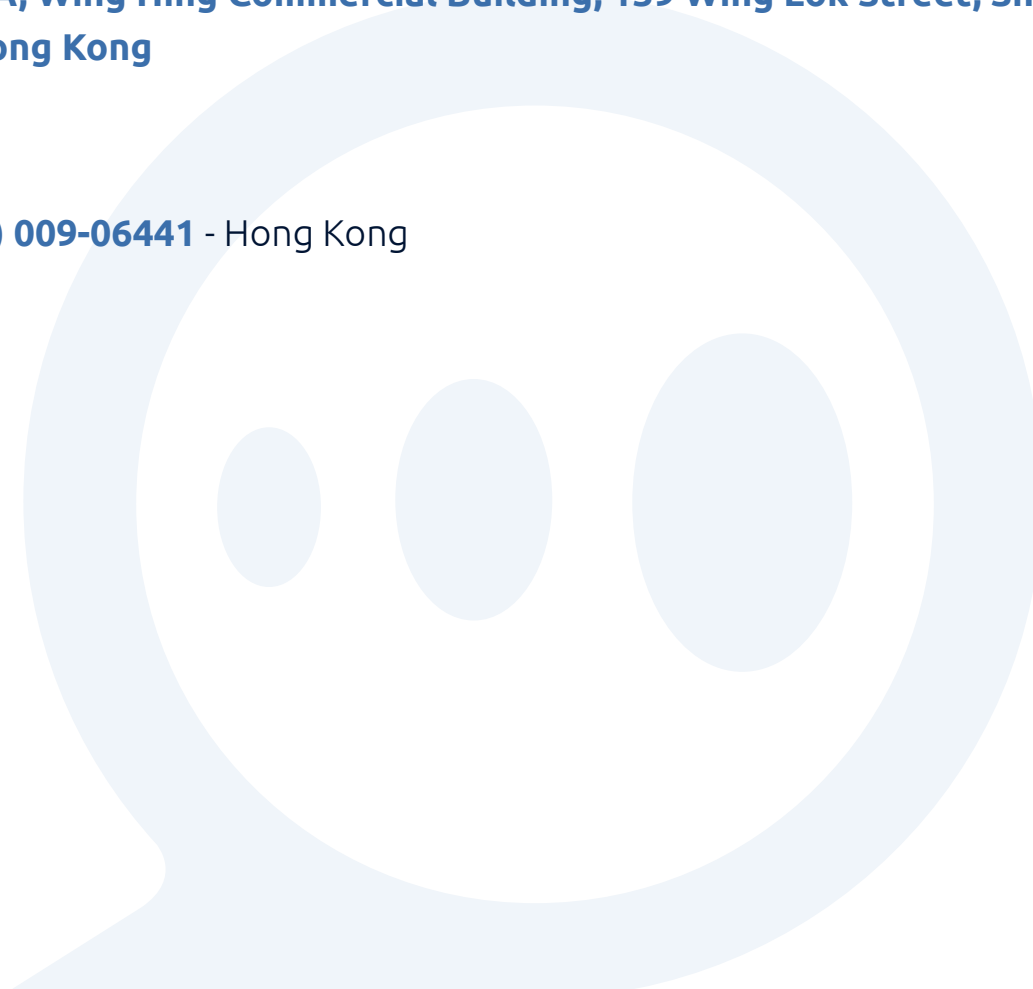
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