



XPID



XPID

WHITE PAPER

XPID Initial Coin Offering

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Abstract

XPID – Your Loyalty ID Self-Sovereignty

XPID global ID on the XPID Loyalty ID blockchain economy - your experience, your ID, on your terms.

XPID provides global citizenship through a Loyalty ID blockchain economy creating a white-label, enterprise survey and loyalty smart contract platform, sourcing user reviews on a watch and mobile app, incentivizing businesses and consumers with the XPID token, and floating an efficient, experiential loyalty economy.

Issuing and Earning XPID Tokens

Submit your customer experience, your satisfaction and loyalty experience – wherever you are – and earn XPID!

The XPID Mobile + Watch App

- Utilizing the XPID app - log your experiences, leave feedback on the XPID Platform, earn XPID!
- Business enterprises float the XPID market creating demand through their marketing/advertising spend, buying into the XPID economy, issuing smart contracts and receiving market research through XPID feedback.
- Consumers who submit reviews and feedback create the supply of valuable feedback while being incentivized through XPID - balancing the XPID economy.

Consumers leave reviews on their experiences and are compensated through the XPID token.

In a world that has taken advantage and exploited a consumers' ID, XPID allows the consumer to take control of their global citizenship and identification. We've already seen Facebook's launching of Libra, JPMorgan's blockchain aspirations, and the volatility of Bitcoin. This is the moment in history when we truly must fight to reclaim the power of our own global identification.

Through XPID, consumers can take advantage of their life experiences and harness their purchasing power! Tokenized and socialized experiences will maximize consumer buying power through promotional bonuses, based on an XPID currency subsidized by the very businesses consumers love to frequent! In the future, our digital wallet increasingly needs to be able to function among a multitude of global currencies, and payment methods. XPID is your moment – to become sovereign. Your economy, your bank, your currency, your passport, your life experiences without borders.

Reclaim your ID! Earn XPID based on your loyalty and where it works best for you!

Introduction

How Blockchain will revolutionize Loyalty Programs, Social Review Platforms and Enterprise Surveys.

The XPID Loyalty ID blockchain creates a globally distributed ledger of loyalty transactions by logging user social experiences, a consumers' ID, wallet preferences, privacy rights and settings – while allowing consumers to leave reviews, and be compensated for them, in conjunction with an enterprise customer feedback smart contract platform. A consumers' ID would be self-sovereign. By logging these experiences through geo-location-based reviews, consumers and businesses would create an efficient economy of feedback/market research and enterprise feedback, satisfying the need for secure user ID documentation and market segmentation. Additionally, this could also optimize product returns, invoicing, the warranty industry and inventory of goods and services.

HISTORY OF THE SURVEY

Gone are the days of comment cards on tables. The enterprise feedback/tech industry has enabled the highest ever survey response rates in the social sciences. Social media only added to the ease of gaining market research, advertising sales and increased loyalty through BI/analytics.

However, a consumer's level of recall post experience from an email blasted has long been problematic in providing coherent insight to the customer journey. The importance of real time reviews - on site - mid-journey can be measured through proactive service and increased satisfaction to consumers. It is well understood that satisfied and loyal customers return and build clientele, and add to the bottom line. Through real-time, geofenced promotions, coupons and samples, businesses and producers can increase customer engagement.

COMBINING WITH BLOCKCHAIN

A consumer's digital wallet will have to be flexible to consolidate many currencies that will flow through many private and public blockchains. Blockchain is perfectly enabled to secure a consumer's identity and financial well-being. It eases friction between payment methods and transactions, currency liquidity, data and identity transfer. This will enable consumers to go where they please, to spend what they want - when they want.

A consumer's loyalty - and where they place it - is no different. As consumers continue their diligence on their spending habits and experiences, whether it be engaged, routine, local transactions, or one-time purchases, the control of where we spread our identification (and spend) should be controlled by our sovereign rights. At the same time, enterprises spend millions on understanding their customer, yet flagrantly flaunt the use of our identification using unsecure centralized systems beyond our control. The use of blockchain would change and secure all of this.

If blockchain provides a secure platform to transact currencies and identities, it therefore is perfectly suited to decentralize global loyalty program infrastructure and socialized, consumer market research.

Problem

Your ID, data, and loyalty are being exploited!

We have become part of a process where businesses control information about the consumer, and always seem to get it wrong. The recent betrayal by Facebook and Google with millions of user data being sold off to 3rd parties, in addition to security breaches, is a perfect example of this. Your data is not secure!

➤ For Consumers

- ❖ **Existing social networks, news services, and businesses do not compensate users for their data and ID.** They are swayed by consumers' coinage and will do anything to get it. These businesses are taking advantage of, selling, and spamming your ID. These are distractions on your life's journey and experience:
- ❖ **Deals and promotions are not tailored to your preferences.**
 - Promotions offer remote, outlandish purchase choices.
 - Advertisements are ridiculous, petty splashes of spammed color on the screen, and waste your time.
- ❖ **Loyalty programs are fragmented, expire and do not add value to the experience.** Most times, they exist to be a numbered card in your pocket that you - or the provider - can never seem to find at the right moment.

➤ For Enterprises

- ❖ **Survey programs, social aggregation, market research, customer feedback and marketing spend are not efficient and post-experiential.**
 - Surveys are impersonal and not actionable after experience has come and gone.
 - Enterprise Marketing Spend is still "spray and pray" with promotions to target audiences.

- **Technology is racing to finalize the digital wallet, digital currency trading, blockchain and fintech industries, yet it is still unclear how enterprises will execute, and how consumers will adopt these technologies.** While these industries are still in their infancy, the payments landscape is approaching saturation, and will only be as good as the next guys block chain. Wallet share will shape the next 10 years, but the systemic risk begs the following questions:
 - ❖ Will the payments/wallet industry consolidate or become agnostic to multiple currencies?
 - ❖ At what point will it approach economies of scale? But which wallet to use? Which one is most secure to handle personal finances and is truly distributed?
 - ❖ Currencies, businesses, and POS systems are not synced, and still fairly blind to you as a consumer.

- **Current rigid US restrictions on digital currencies, as well as bad tokenized business models, only increase volatility in the space.** This volatility will exist so long as there are bad tokenized business models, and the speculators and scammers that come with it. Recent communities of Bitcoin and other digital currencies only now are discussing the importance for responsible governance, management and regulation. Additionally, existing global economies can also be fluid and volatile, yet they are constrained by their currencies borders or the currencies' physical location. In these economies, endless red tape of cross-border transactions eventually stifles business potential and progressive commerce.

Solution

Reclaim your ID - Your XPID! Global citizenship in your loyalty economy. Put your journey and your experience back on your terms.

With the XPID app, you reclaim your global ID, manage it, socialize it and get more from your experience through local and relevant choices determined by the consumer, and therefore establish your respective place in the world.

Through the XPID blockchain economy, consumers gain true global citizenry – and transact in a world without borders.

- **Consumers log all loyalty program behavior into a distributed ledger system while earning and paying with the XPID currency.** Consumers' loyalty behavior becomes part of a global loyalty program – one ID per global citizen, and one currency that logs the consumer experience.
 - Consumers become a provider of valuable market research (the underlying asset) through survey/review submission based on their experiences. Reviews, surveys, photos, and social shares with their collective contribute to the ledger.
 - Businesses/Requestors solicit feedback regarding their businesses, events and moments in time through smart contract creation.
- **Consumers take control of how their ID is utilized across the social platform and receive relevant, local deals, promotions and eligibility to provide valued user feedback in exchange for XPID currency.**
 - Consumers can geo-locate their favorite businesses, locate deals and promotions, and contribute to the collective conversation of the brand/business/event/experience.

- Consumers/Providers submit the XPID survey to the collective for review by the requestors – if accepted, the provider receives XPID currency into their wallet and transaction is logged into the chain.
- **Businesses/Requestors will claim their ID and buy into the XPID currency exchange based on applicable purchase packages – in essence, creating and floating an efficient XPID market.**
 - Enterprises choose their feedback program and level of economy participation. Requestors can either choose to accept freemium model of reviews or buy in at tier levels – accepting the default XPID survey review, or design their own ad hoc survey/review, and push promotions/research surveys through the mobile app.
 - Based on the functionality of the mobile app, consumers can elect or elect out of promotions and from whom they receive promotions.
 - Consumers will be able to see how valuable their feedback and XPID are for each requestor based on the currency exchange.
 - Consumers will scan a known location for deals/promotions nearby. Based on the Requestor's engagement with the platform and popularity/voracity of consumer reviews – this will affect overall XPID promotion exchange for that requestor.
 - Example: A Starbucks location may have 20 reviews a month but buy in at a cap of 100K XPID globally in a month, whereas a local Joe's Coffee House may receive 200 reviews a month and buy in at 200 XPID a month. These scenarios would affect the collective pool and value of currency for those locations/collectives.

XPID Global Citizenship

Global Citizenship
<p>1 XPID Global ID guaranteed per person.</p> <p>Maximum tokens to be created = Will be established as 7.6 billion for the Initial Coin Offering. Every January 1st of each year, XPID Tokens in existence will be evaluated (added/subtracted) and pegged to the Earth population (as stated in Worldometers.info Global Population Clock). Global population, and determination thereof, are subject to change.</p>

Initial Coin Offering (Presales):	Initial Coin Offering (Post-sale)
<p>Consumers/Providers:</p> <ul style="list-style-type: none"> ➤ 1 XPID per XPID Global ID guaranteed on signup ➤ 1,000 XPID Minimum Buy-in ➤ No Maximum 	<p>Consumers/Providers:</p> <ul style="list-style-type: none"> ➤ 1 XPID per XPID Global ID guaranteed on signup ➤ No Minimum Buy-in ➤ No Maximum
<p>Business Enterprises/Requestors:</p> <ul style="list-style-type: none"> ➤ 1 XPID per registered business guaranteed on signup ➤ Highest bids provide ranking for account setup. ➤ 100,000 XPID Minimum Buy-in ➤ No Maximum 	<p>Businesses Enterprises/Requestors:</p> <ul style="list-style-type: none"> ➤ 1 XPID per registered business guaranteed on signup ➤ Highest bids provide ranking for account setup. ➤ No Minimum Buy-in ➤ No Maximum

Market Capitalization:

On Day 1 of the XPID token creation, and on January 1st of each year, the Global Population Clock will set the amount of XPID tokens to exist in the world. If enterprise smart contract creation (1 review = 1 XPID) exceeds that of the global population, the global population becomes the denomination of the total contract creation in the economy. As businesses purchase user feedback, this adds to the float (numerator) of the XPID economy. The XPID economy float will pool all XPID smart contract creation. The amount of XPID that exist in the economy will be evaluated on the 1st day of each yearly quarter, with adjustments infused into the economy across 5 weekly installments on a fixed growth rate.

User XPID Token Allocation:

1 XPID review posted = 1 XPID

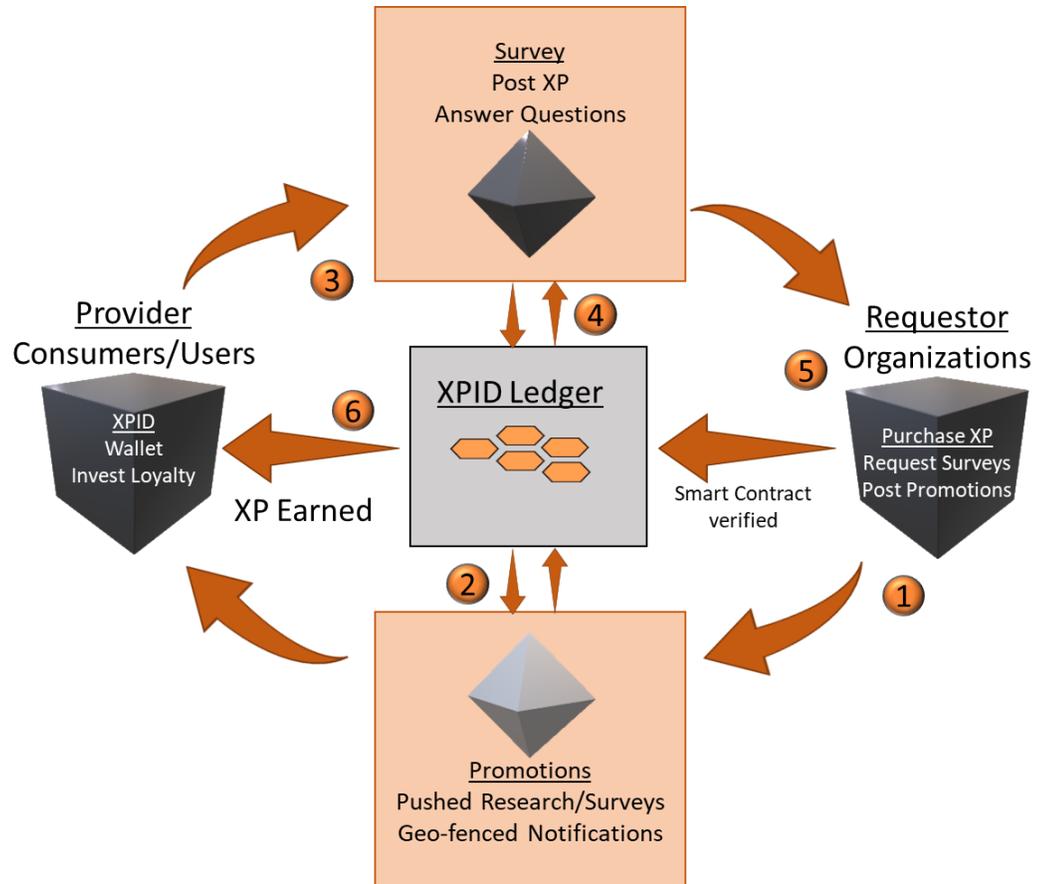
Business purchase of XPID (up until close of ICO):

1 XPID reviews received = \$1USD

Tokenomics

Proof of Stake/Location ID Validation for Providers/Requestors

1. Requestor makes request for smart contract, buys into the XPID economy float to fund the contract and the economy.
2. Requestor issues smart contracts for XPID reviews.
3. Providers provide/submit XPID review to XPID network using the XPID apps.
4. XPID receives the XPID review, validates against requested smart contract and the proof of stake / location algorithm.
 - a. Provider checks into geo-located zone (Proof of Location). This zone has already been created by Requestor either through GPS coordinates, beacons, or designated technology.
 - b. Provider submits review (Proof of Stake) – following requirements stated by Requestor in the XPID smart contract.
 - c. Alternative Proof of Location – Provider can check in by scanning location-specific QR code on site, or other specific requirement.
5. Requestor validates the review, extracts data from smart contract, and releases XPID to the Provider.
6. Provider receives XPID token in exchange for XPID review.



Initial Coin Offering Crowdsale

Token Allocation

ICO CROWDSALE

Upon release of the ICO, 7.6 billion tokens will be created – to coincide with the global population as a proxy.

(Each year, on January 1st of the year, additional tokens will be created, but only, to match the global population (to match Worldometers.info Global Population Clock).)

The ICO will consist of 3-tiered Crowdsale, and release of 1 billion XPID tokens.

	ICO Token Crowdsale - pre-sale I (subscription)	ICO Token Crowdsale - pre-sale II	ICO Token Crowdsale
Tokens to be issued	400,000,000	400,000,000	200,000,000
Token Price (USD)	\$ 0.01	\$ 0.10	\$ 0.50

PRE-SALE I

Crowdsale Pre-Sale I will consist of the issuing of 400M XPID tokens – and will be based on a subscription model for early investors that have passed AML/KYC protocol.

- XPID Token issue will be priced at 0.01 US\$.

PRE-SALE II

Crowdsale Pre-Sale II will consist of the issuing of 400M XPID tokens – and will be based on subscribed early adopters who have passed AML/KYC protocol.

- XPID Token issue will be priced at 0.10 US\$.

MAIN ICO

The main **XPID Token Crowdsale** will consist of the issuing of 200M XPID tokens – and will be open to all who have passed AML/KYC protocol.

- XPID Token issue will be priced at 0.50 US\$.



All tokens will be air lifted into user accounts upon completion of the each respective crowdsale. All tokens that are not sold at their respective crowdsale will be returned into the established 7.6 billion currency float. Tokens may be purchased with US\$ as designated, or BTC and ETH based on pegged exchange rates on day of ICO.

Network Token Distribution

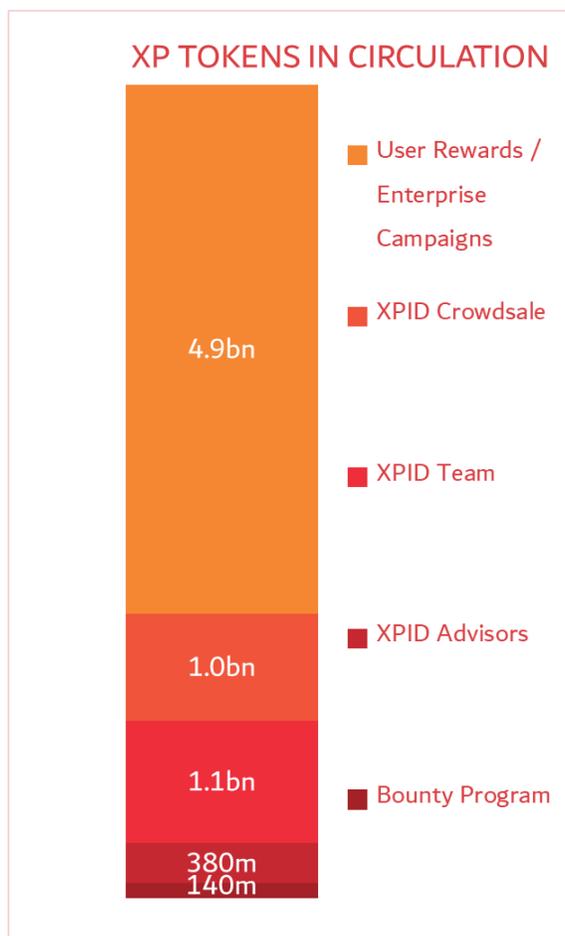
XPID TOKENS IN CIRCULATION

In addition to the 1 billion tokens (13.2%) to be issued in the crowdsale, 1.1 billion tokens (15.0%) will be issued to the XPID Team, 380M tokens (5.0%) to the XPID Advisory team, and 140M tokens (1.8%) to be used with the ICO Bounty Program.

The outstanding 4.9 billion tokens (65.0%) will remain in circulation for purchase through the XPID Enterprise App and through User Rewards from user engagement with the consumer-facing XPID mobile App and global ID blockchain platform.

Users earn XPID Token Rewards through consumer engagement, while enterprises barter and request market research, monitor feedback, offer promotions

and freemiums to there most loyal customers. While consumers shop, play and live, enterprises float a loyalty exchange, an economy of one currency, for one world and one journey.



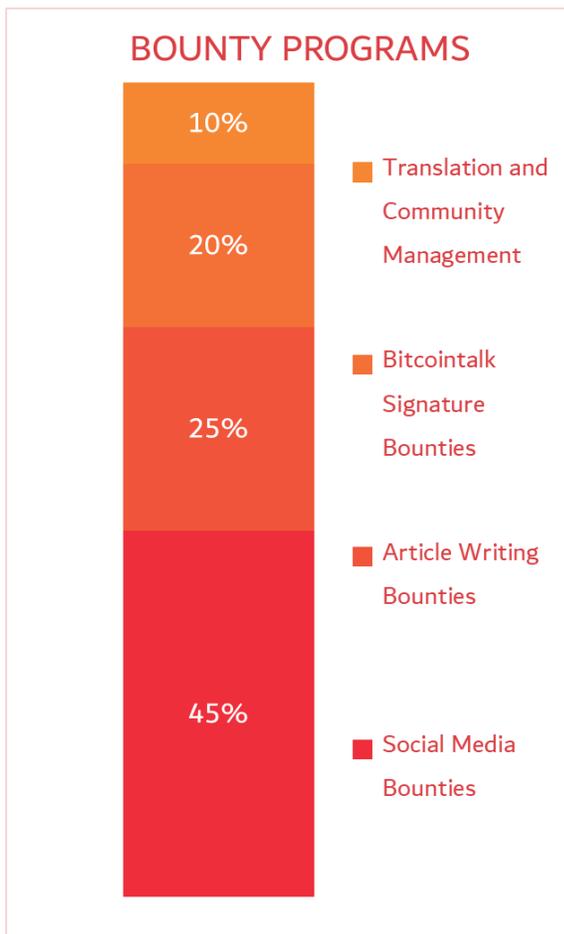
XPID

Your experience, your ID, your terms.

Your loyalty, your journey, your economy

Bounty Programs

XPID TOKEN DISTRIBUTION



Of the 140M tokens (1.8%) dedicated to Pre-ICO

Bounty Programs:

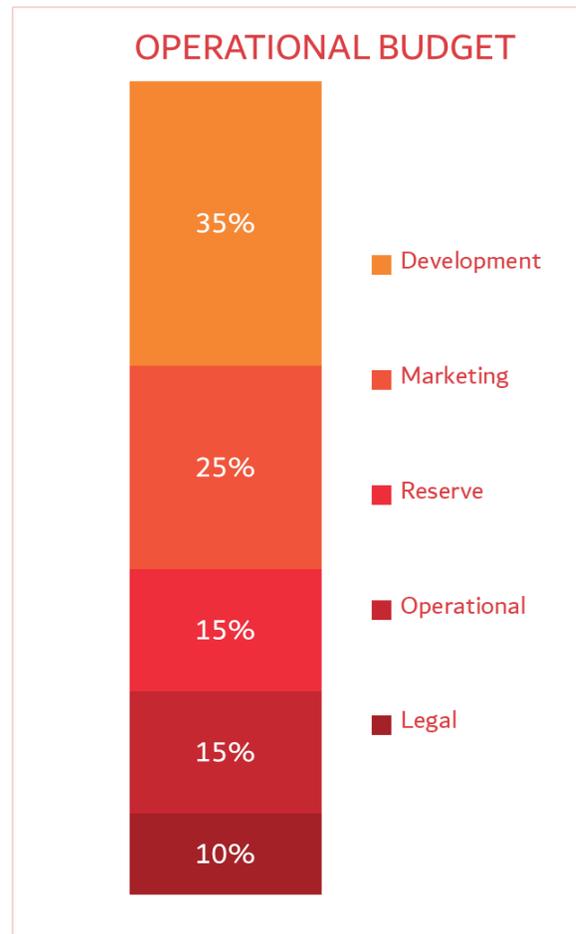
- 63M XPID Tokens (45%) will be used on Social Media Bounties.
- 35M XPID Tokens (25%) will be used on Article Writing Bounties
- 28M XPID Tokens (20%) will be used on Bitcointalk Signature Bounties
- 14M XPID Tokens (10%) will be used on Translation and Community Management bounty offers.

Funds Allocation

Operational Budget

Based on the provisional nature of the ICO, allotted funds from the raise will be used in the following manner toward growth of XPID as a company and as a platform:

- 10% will go toward legal expenses.
- 15% will be used in operational expenses in support of business establishment and administrative duties.
- 15% will be held in reserve
- 25% will be ear-marked for marketing-related materials, processes, media and advertising.
- 35% will be used toward research and development of the XPID infrastructure, platform and mobile apps.



Roadmap

Q3 2019

- XPID Team – Assemble!
- Finalize pitch and begin roadshow for ICO whitepaper
- Begin prototype phase of Watch and Mobile App (Phase 1 and 2)
- Establish XPID.me and XPID.co web presences.
- Release of Watch and Mobile App on Play and App Stores.
- Begin pitching to investors toward seed stage investment.

Q4 2019

- Continue to build team of developers
- Prepare for ICO - Begin accepting registrations for ICO
- Continue to optimize Phase 1 and 2 of Watch and Mobile App
- Sales Blitz for consumer downloads and enterprise beta clients.
- Continue to optimize XPID.me and XPID.co web presences.

Q1 2020

- Continue to build team of developers
- ICO: Pre-Sale and post-ICO begins.
- Begin building Phase 3 of mobile App and continue to optimize Phase 1 and 2 of Watch and Mobile App
- Begin building Phase 4 – B2C Survey software
- Continue to optimize XPID.me and XPID.co web presences.

- Purchase remaining domains

Q2 2020

- Continue to build teams/office space
- Continue to optimize Mobile App: Phase 3
- Manage fiscal policy of token on exchanges – maintenance of blockchain
- Continue building Phase 4 – B2C Survey software
- Continue to optimize XPID.me and XPID.co web presences.

Q3 2020

- Release of Phase 4 to the market – B2C can begin to build surveys
- Continue to optimize Mobile App: Phase 3
- Manage fiscal policy of token on exchanges – maintenance of blockchain
- Continue to optimize XPID.me and XPID.co web presences.

Team

Jon H. Black, CEO/Founder



A blockchain/fintech evangelist and behavioral economist, Jon has been a data scientist for last 10 years, working in the tech industries across the last two tech booms specializing in survey, hospitality and banking industries. He has spoken at conferences on survey, loyalty, text analytics and the CX industry as well as published articles for various industry publications in the hospitality, oil & gas, and banking &

finance industries. He has a BA in Hotel/Restaurant Administration from Washington State University and a MS in Financial Economics from Yeditepe University, Istanbul, Turkey

Mitesh Mungara, Lead Developer



Mitesh Mungara has 12+ years' experience in web and mobile development. He has a Masters in Computer Applications (MCA) - Computer Science from SRIMCA in Gujarat, India.

Advisors

Levent Ertual, Phd. – Blockchain/Security Advisor



With over 30 years in network security in mobile wireless environments and black/white hat economics, Levent is a CS professor at CSU-East Bay with more than 75 published papers on cyber security & privacy, cyber war, hacking technologies, cryptology and international governance.

Arda Aksu, Phd. – Mobile/Markets Advisor



With 20+ years in mobile telecommunications, Arda is an Associate Fellow at Verizon, with 40+ patents in the books (30+ pending), and 30 published articles. He has an Ms and Phd in Electrical Engineering (Wireless Communications) from Northeastern University.

Berna Aksu, Phd – Strategy/Growth Advisor



With over 15 years teaching undergraduate and graduates, Berna has worked at St. Mary's College for the last 10 years as Department Chair and Stull Professor of the Management & Entrepreneurship Department. She holds Ph.D. in Strategic Management from the University of Washington.

XPID Business Model

Consumers claim their XPID and self-sovereignty.

Users engage and log their experiences through the XPID app while earning deals and XPID tokens, investing their loyalty.

For the XPID cryptocurrency to be massively adopted, it needs an incentive to engage and purchase. XPID will maintain a system of provable payments within a distributed ledger of verifiable identities and distributed currencies. Anyone will be able to download the app and begin to earn XPID as a reward for either converting fiat to XPID, or by engaging with local vendor issuers and posting reviews of their experiences.

Enterprises – Businesses Claim their XPID

Local businesses engage and generate B2C smart contracts for user reviews to their patrons, offering geo-located promotions, and leveraging a loyalty program with seamless marketing spend.

Typically, businesses may feel obligated to spend thousands (or millions) of dollars on an enterprise survey, review, market research or marketing platform allowing these tools to define their customer experience KPIs and garner insight on customer loyalty. This may involve months, if not years, to build and maintain the platform, and gain significant historical customer data.

Currently, small to medium sized businesses (SMB) can find it difficult to afford such a platform. XPID will offer a freemium model, whereby a limited monthly tranche of market research data (20 reviews) will be released as it is aligned with its business through user submissions. Alternative and higher tiers will be offered to maximize

customer data of significance and fidelity. By purchasing these higher tiers of data, businesses become requestors of data through smart contracts, and converting their fiat marketing spend to XPID. Bidding allows businesses to issue smart contracts on allotted tranches of market research data.

Users/Visitors may view respective values of such requests as they peruse their respective customer journeys. To them, it will appear as a value of an XPID at respective business establishments. These visitors may then submit reviews in agreement with the smart contract and earn XPID. The XPID platform will attempt to remain currency and blockchain agnostic – as currencies will be valued appropriately against their respective exchange rates, and as wallets begin to handle multiple currencies, the exchange rate will be the key to value for your XPID.

An XPID Token-based, Efficient, Loyalty Economy

The recent data breaches at Facebook, Google, and Marriott are just the latest examples in how consumers are not in control of their ID. Not only are they not being incentivized for the user of their data, but their data is being sold to the highest bidder, and they are at risk of identity fraud and phishing attacks.

Through the XPID ledger and the XPID token, consumers will be incentivized for engaging with their life's experiences. Businesses will create demand for XPID reviews by opening smart contracts and bidding for reviews. Enterprises will pay for them in the form of XPID. Upon submitting reviews within the XPID platform, consumers will receive XPID submitted, approved or declined credit immediately and displayed as spendable off-chain credit until they settle on chain.

XPID Revenue Model

XPID will charge servicing fees on enterprise smart contract generation, enabling businesses with various tiers of consumer data, as well as various tiers of geo-located notifications and promotions. XPID Enterprise is a white-label enterprise feedback and analytics platform. It provides near-real-time feedback for area businesses large and small. This also includes an in-app advertising model.

XPID Market Economy

Total value of the Customer Experience Management (CEM) industry:

According to MarketsandMarkets.com, the report "[Customer Experience Management Market](#) by - Global Forecast to 2022" - the customer experience management market is projected to grow from an estimated USD 5.98 Billion in 2017 to USD 16.91 Billion by 2022, at a CAGR of 23.1% from 2017 to 2022.

Total value of the digital advertising industry:

The global digital advertising market grew 21% to \$88 billion in 2017, according to the [IAB Internet Advertising Revenue Report](#) conducted by PwC, with Google and Facebook showing 90% of that growth.

Total value of the market research industry:

The Esomar 'Global Market Research 2017' report shows world research turnover rising +2.3% (after inflation) to US\$44.5 billion. The Esomar report suggests that mystery shopping represents 1% of global MR turnover or \$445,1 million out of \$44,5 billion.

Total value of the enterprise loyalty program software industry:

“The Global Loyalty Management Market has been valued at USD 1.94 billion in 2016 and is projected to reach USD 7.305 billion by the end of 2022 growing at a CAGR of 24.73% during the forecast period 2017-2022.” (source: Orbis Research).

Members of traditional retail loyalty programs spent an average of \$183.50 over a typical three-month period, compared with \$141.20 spent by nonmember (. source: Forrester Data Customer Experience index online survey, Us Consumers 2016)