



# Whitepaper

IQeon ecosystem

Version 2.4

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# 1. Origins

*"At present, many projects and online businesses are trying to find the optimal balance of models for rewarding their users' activity and increasing the profitability of the business. At the same time, users are interested in high-quality products and services that offer the opportunity to monetize activity. The ecosystem of IQeon can become an inclusive solution, opening wide possibilities for all participants.*

*Our goal is to create a self-sufficient environment for businesses and users: from the gaming industry to e-Commerce, from crypto-trading with tokenized assets to shopping with your crypto-card. We aim to unite worlds, taking only the best from them. Join the revolution!"*

**Vadim Dovguchits, Founder & CEO at IQeon**

The global gaming industry currently has an annual turnover of \$175.8 billion and almost 2.9 billion players [1]. But this industry has always been full of contradictions and is far from perfect: high app shop commissions (up to 30% of the purchase amount); gameplay that forces players to play again and again to save achievements and gain game points; intrusive offers to buy game improvements, battle passes, etc. These are just some of the practices used by app shops and publishers to drive users to spend more time on gameplay. It's got to the point where dissatisfaction with inflated commissions has even resulted in litigation: Apple was forced to reduce App Store commissions [2].

However, there are a few companies that want to bring innovation to the gaming industry, to improve it, and to create a better experience for players. The desire to improve this sector led to the creation of the IQeon project concept in 2016. With the ambitious goal of giving players a real opportunity to monetise their achievements and activity. The ultimate aim of IQeon is to enable everyone on Earth to earn money by playing the games they love.

From its foundation until today, IQeon has evolved phenomenally. It started in 2017 with the development of an in-house platform where users could quickly find their favourite games at reasonable prices and also gain the opportunity to earn money in return. Thanks to the globally growing interest in cryptocurrencies and the undeniable benefits of Blockchain technology, the IQeon team aims to combine the gaming industry and the crypto-industry. IQeon has become one of the first companies to use the Play-To-Earn (P2E) concept.

In 2018, the company began developing its payment ecosystem. The IQN token played a significant role in this, taking on the function of an internal payment unit. A total of 10 million IQN tokens were issued to evaluate the interest of potential users and businesses. Based on the results of the token sale, 5,491,860.20 IQN tokens were issued [3]. In accordance with the project roadmap, the IQeon team "burned" (destroyed) all IQN tokens that were not purchased during the initial token sale. The issue of tokens has now been completed and subsequently IQNs were added to the listings of several popular exchanges, cryptocurrency wallets and cryptocurrency trackers [4].



As a result of the expansion of the IQeon project in 2019-2020 (along with other developments), the company decided to create a line of new products and services called "IQEX". This project brought together FinTech areas such as personal finance, payments, transfers, security, AI, and cryptocurrencies.

IQEX's main goal was to create its payment infrastructure to meet all the expectations of IQeon's growing user base: low fees, fast transactions and a user-friendly interface. This was a completely new line of business but in 2021, the company has already launched IQEX.io (its quick exchange service for cryptocurrencies and digital assets) and IQEX.pro (its cryptocurrency payment gateway). In addition, the company plans to create even more ambitious projects which will improve its existing products and services. Among these are the online tokenised asset exchange platform (IQEX.com) and the IQEX Pay payment system (IQeon Wallet), which will become a bridge between Ethereum, Binance Smart Chain, Solana and Tron blockchains enabling cheaper transactions in IQN tokens. From the outset the IQeon project intentionally focused on creating motivational mechanisms for players in the form of logical games (puzzles, quizzes, etc.). Even before the project was launched, the IQeon team saw an opportunity to apply the proposed activity motivation mechanisms not only to the gaming industry but also to the field of finance.

As an example: two friends learning a foreign language want to increase their motivation to study by creating a "bet". Each participant deposits a "stake" in the form of IQN tokens and the participant with the best results over the agreed period wins the bet. The risk of losing something valuable is a much stronger motivation than compulsion.

This is just one example, the scope of IQeon's scenarios and mechanisms is limitless. Users can create different variants of competitions and set their own rules. At the same time, the IQeon project remains open for cooperation with products of third-party developers who are interested in integrating transactions with IQN.

The principle of low commission has remained unchanged during the entire period of the IQeon project's evolution.

For end-users and developers, commission will range from 2% to 12%, significantly lower than the market average.



## 2. The IQeon and IQEX ecosystem today

The ecosystem includes **two main projects** that are already operating:

### 1. IQeon - the gaming element

It consists of the following projects:

- IQeon.com - a platform for monetizing game achievements;
- IQ Gamm - a games information portal;
- IQeon Client - a mobile client;
- IQClash - game catalog.

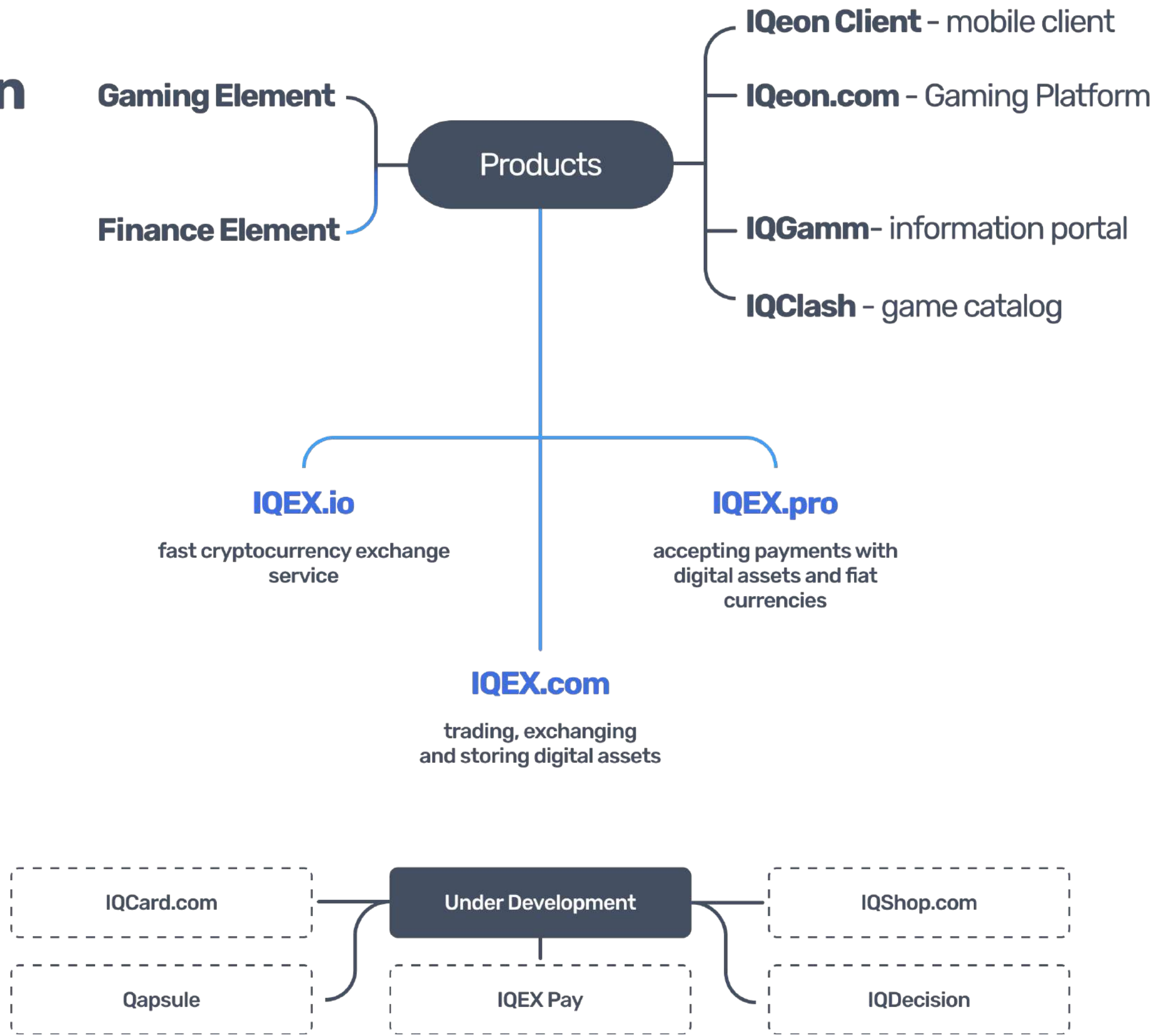
### 2. IQEX - the finance element

It consists of three projects:

- IQEX.com - an exchange for trading, exchanging and storing cryptocurrencies and digital assets;
- IQEX.pro - service for simple integration of accepting payments using cryptocurrencies, digital assets and fiat currencies;
- IQEX.io - easy cryptocurrency exchange.

The following projects are currently under development:

- IQCard.com - a debit payment crypto card available to users of the IQeon ecosystem, allowing you to make payments anywhere;
- IQShop.com - a marketplace with a wide range of unique products and services;
- IQeon Client - a mobile client;
- IQeon Wallet (IQEX Pay) - software that allows users to store and manage IQN and other altcoins.





## 3. Roadmap

**Q3 - Q4 2016** - The origin of the IQeon platform idea. Development of the concept and business plan. Elaboration of IQeon platform legal model in various jurisdictions. The attraction of initial investments.

**Q1 - Q3 2017** - Company registration. Team building. The attraction advisors. Development of IQeon platform MVP. Development of a partnership model in IQeon ecosystem. Search for partners. Development of IQ Clash API. Start of the platform development. Start of the IQeon ecosystem concept.

**Q4 2017** - Development of the smart contract for the IQN token issue. Continued development of the platform. Continued formation of the IQeon ecosystem and recruitment of new partners.

**Q1 2018** - IQeon API development. IQeon web application development. IQeon API and IQ Clash API link testing. Development of new applications. IQN token listing on cryptocurrency exchanges. Start of marketing campaign to attract end-users.

**Q2 2018** - Development of IQeon blockchain control subsystem. Integration of IQeon API with partner applications. Release of the platform's beta version. Start of IQeon wallet and tournament functionality development.

**Q3 - Q4 2018** - Platform and IQeon wallet release. Gaming services API integration and tournaments release. Continuation of an active marketing campaign to attract end-users. Further development of the ecosystem. Development of IQeon SDK.

**Q1 - Q2 2019** - IQeon SDK release. Additional game mechanics development. Involvement of partners to develop new applications based on SDK. General platform update in the open beta version: new gameplay mechanics and games. IQeon Developers SDK update and planning of future Public SDK release.

**Q3 - Q4 2019** - Integration of IQN with new applications, wallets and start of integration with exchange services (TOP-30 CoinMarketCap). Planning of IQeon Client soft launch and further release stages. Whitepaper and Roadmap update.

**Q1 2020** - Negotiations with potential partners for future addition of fiat gateway to IQeon platform. AML/KYC modules integration.

**Q2 2020** - Preparation for the final launch of IQeon platform with a release of new cross-device games of various genres. Implementation of IQN motivational system for gamers, maintenance and update of all new games.



**Q3 2020** - Closed testing of IQeon Desktop Client. Start of mobile client development with further release planning.

**Q4 2020** - Expansion into new markets and localization of games. IQeon VIP user system implementation. Negotiations on new partnerships.

**Q1 2021** - Planning of further releases including: new games, more game genres (MMO/MOBA). Legal documents, White Paper and Roadmap revision and update.

**Q2 - Q3 2021** - Announcement of new partnerships. Release of previously planned games mechanics and addition of new games. IQeon expansion into new markets. IQeon mobile Client final launch. New games localizations. Integration of digital assets exchange system within the platform.

**Q4 2021** - Updating the design of the iqeon.io website, preparing marketing activities. Legal documents, White Paper and Roadmap revision and update.

**Q1 2022** - IQN listing on TOP-10 CoinMarketCap cryptocurrency exchanges. Attracting new users to IQeon ecosystem products.

**Q2 2022** - Apply for a licence to exchange, transfer and store cryptocurrencies and digital assets. Consideration of various blockchains for IQN token integration: Solana, Binance Smart Chain, etc.

**Q3 2022** - Release of the IQEX.com cryptocurrency trading platform alpha version. Release of IQEX.com mobile app.

**Q4 2022** - IQEX Pay alpha version development. This is a product that should make all transactions in fiat currencies, cryptocurrencies and any digital assets available. Summing up and adjusting plans for the coming year. Legal documents, White Paper and Roadmap revision and update.

**Q1 2023** - IQShop.com alpha version development (Web, iOS, Android). This is a marketplace for a wide range of different goods and services with the support of payments in digital assets and cryptocurrencies, including IQN.

**Q2 2023** - IQShop.com product beta version release. Development of the "IQeon Intelligent Auction" product alpha version, that will allow users to put up various lots and participate in trading auctions.

**Q3 2023** - Launch of margin trading, futures for tokenised assets on cryptocurrency trading platform IQEX.com, adding features for investing.

**Q4 2023** - Creation of the IQeon metaverse based on the infrastructure, products and services of the IQeon platform. Integration of the IQN digital asset, as one of the main means of payment within the IQeon metaverse. Summing up and adjusting plans for the coming year. Legal documents, White Paper and Roadmap revision and update.

**Q1 2024** - Release of the IQeon Intelligent Auction beta version. Release of IQEX Pay beta version.



**Q2 2024** - IQCard debit bank cards issue. Holders of these payment cards will be able to make financial transactions in all IQeon and IQEX ecosystem services and products.

**Q3 2024** - Mutual integration of all IQeon and IQEX products via motivation programmes and systems.

**Q4 2024** - IQDecision technology launch. This technology uses special algorithms and artificial intelligence to improve the efficiency of IQeon and IQEX products and help its users make important decisions faster and better, both in business and in life. Summing up and adjusting plans for the coming year. Legal documents, White Paper and Roadmap revision and update.

**Q1 2025** - IQii alpha version development. This product is based on artificial intelligence and designed to collect, learn, analyse and generate data. IQii will be able to create entirely new, original, realistic objects and content based on the information obtained.

**Q2 2025** - IQii beta version release. Expansion of the partnership network to support the IQeon metaverse development.

**Q3 - Q4 2025** - Qapsule alpha version development. This is a hardware and software complex for full immersion in the IQeon metaverse. With Qapsule, players will be able to develop their game character, sense everything that happens in the metaverse, interact with the surrounding game world and do whatever they want without any consequences in the real world. Summing up and adjusting plans for the coming year. Legal documents, White Paper and Roadmap revision and update.

## 4. Prospects and growth of the game industry

Currently, the development, promotion, and sale of games represent significant elements of the fast growing gaming sector in the global economy. Users perceive games as a high-quality multi-genre interactive pastime, which is becoming increasingly popular.

Members of this community differ in the way they interact with the content. Newzoo identifies three main categories of users:

- players;
- viewers;
- owners who buy products designed for or associated with games.

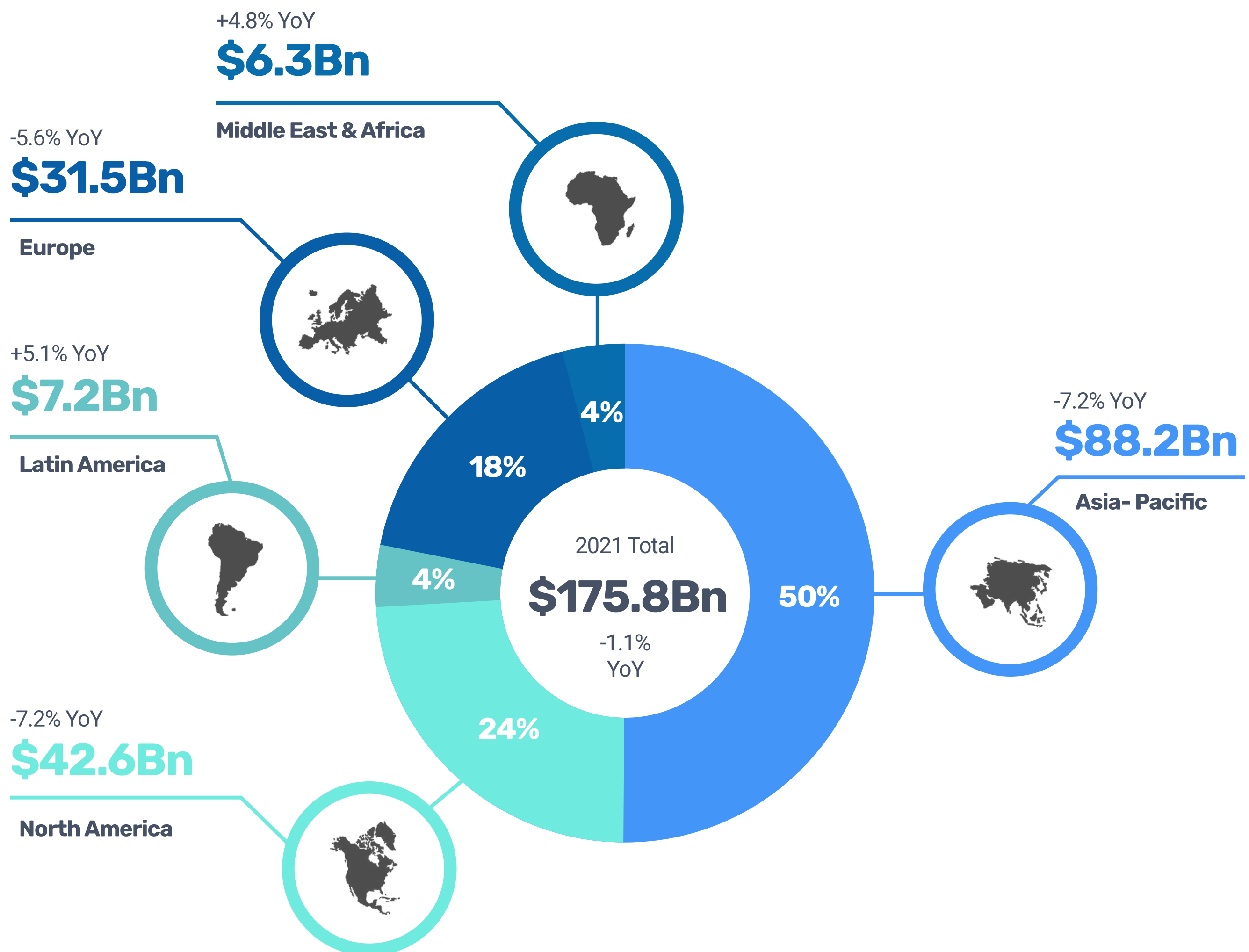
Video games are the most profitable sector of the entertainment industry. In 2019, gaming turnover exceeded that of the music and video industries combined by a factor of two, according to figures published by Newzoo, Billboard and the IFPI for the relevant markets.

In 2018, mobile gaming was the largest segment, accounting for 51% of the global market. 10% were made for tablet gaming, while the remaining 40% were made for mobile devices. The entire mobile segment earned \$70.3 billion. The second biggest segment in terms of revenue was console games, with revenue of \$34.6 billion. By 2021 the consoles' share is expected to grow by 4.1% to \$39 billion. The third major segment was PC games with revenue of \$32.9 billion.

In 2020, the game industry managed to break the \$177.8 billion milestone for the first time (up 23.1% from 2019). But despite the fact that in 2021 revenue has fallen slightly, the decline is not a cause for concern among analysts. They estimate that by 2023, the industry revenue will rise to \$204.6 billion.

# 2021 Global Games Market

Per Region



Half of the global gaming revenue was concentrated in the Asia-Pacific region (\$88.2 billion). North America was second in terms of gaming revenue. The combined revenues of Canada and the US reached \$42.6 billion, accounting for 24% of the industry's global revenues.

According to analysts, despite the global economic downturn caused by the pandemic, the game industry is expected to grow. By the end of 2021, the total game industry revenue will be \$175.8 billion, according to Newzoo analysts. That's down 1.1 per cent from the previous year. The main reasons for this decline are hardware shortages due to supply problems, postponed game releases and IDFA restrictions on iOS.

Newzoo attributes the drop in industry revenue to the impact of the COVID-19 pandemic lockdown. The year 2021 also brought changes to the semiconductor market, which is needed to produce chips, graphics cards and processors. This will affect the console and PC segment to a greater extent. The mobile gaming segment will be less impacted as fewer components and semiconductors are used in their production.

Apple has managed to monopolise over 80% of all 5nm crystal production capacity from the world's largest semiconductor manufacturer, TSMC. The pandemic has also affected the speed of game creation as many developers have been forced to work remotely. This is most critical for console AAA titles but also applies to high-budget PC games. Many studios have already shifted releases to the second half of 2021 or 2022.

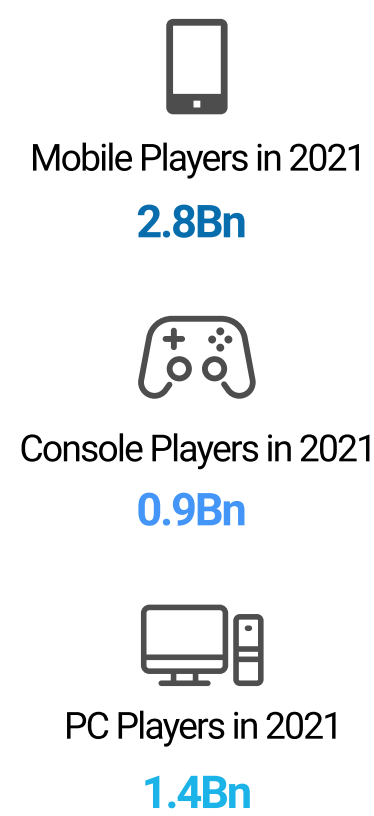
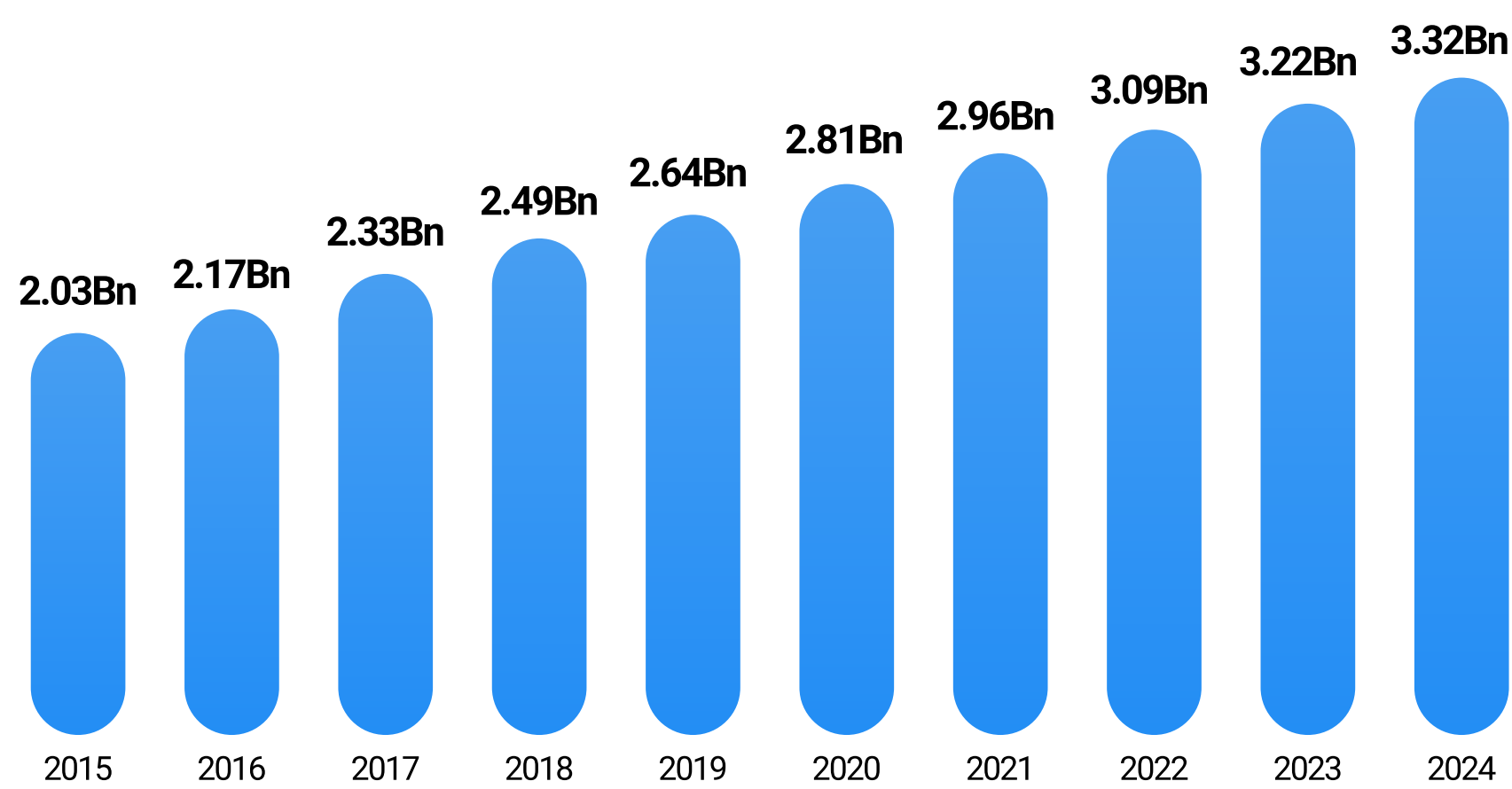
The mobile segment is growing and will continue to do so in 2022, but games that were monetised through advertising have suffered since the release of iOS 14-15. There was a ban on retaining a unique device identifier (IDFA) to display ads without user agreement. Apple's initiative is making it difficult to attract new users and has reduced the effectiveness of marketing. Meanwhile, much of the mobile segment's revenue is earned in China, where giants like Tencent and NetEase operate without IDFA.

## 2015-2024 Global Players

Forecast Toward 2024

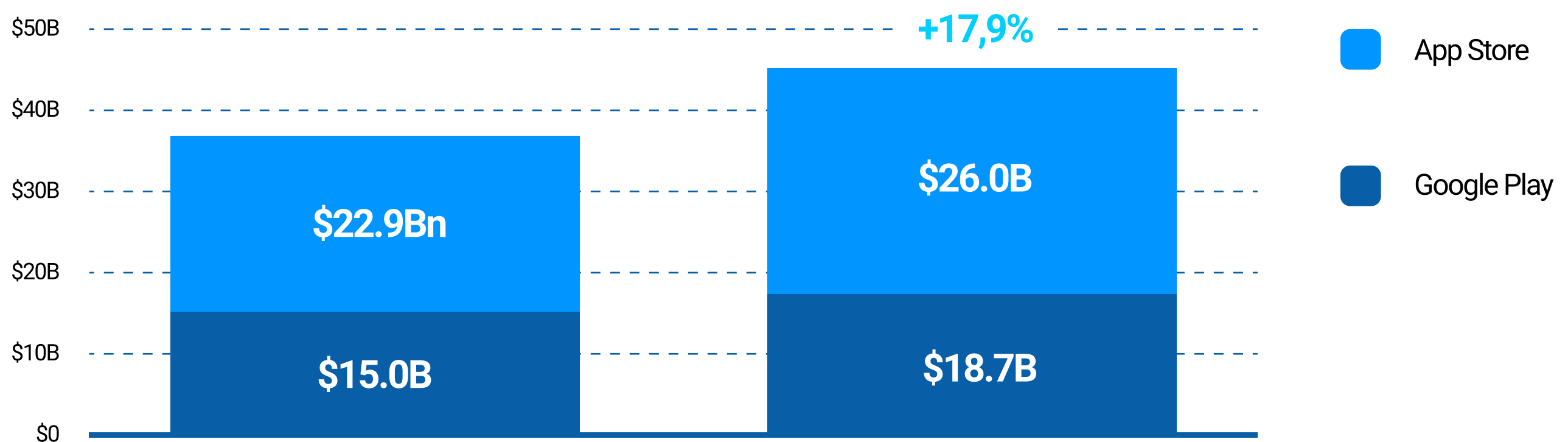
**+5.6%**

Total Players CAGR  
2015-2024



2.88 billion gamers use mobile devices and monetization of the mobile gaming sector reached \$64.9 billion in the first half of 2021, up 24.8 per cent from the first half of 2020, according to Sensor Tower. In addition, Newzoo predicts further growth in the number of gamers.

## Global Consumer Spending in Mobile Games for First-half 2021





## 5. Game market challenges

This decade has marked the beginning of a new phase in the development of the game industry. Expanding the boundaries of gaming brands, cloud-based gameplay, and improvements in graphics quality are just a tenth of the innovations in this area. But, as the products become better, more issues emerge.

1. There are no widely available solutions on the market which make it possible to earn real money by playing logical games.

In 2017, 97% of gamers were unable to monetise their gameplay achievements. Even now, that percentage is not much lower. In the third quarter of 2021 only about 15 % of gamers attempted to monetise their achievements in various ways. This increase in market share is related to the increasing popularity of NFT games and the emergence of more marketplaces for selling items, as well as the activity of account resellers.

There are not many options for such monetisation in 2021:

- specialised services and auctions (trading platforms of in-game systems and developers' ecosystems);
- thematic websites, communities, forums - the second most popular method.
- direct agreements between players - becoming rarer as the market grows;
- "grey" exchanges.

Other attempts at such monetisation fail due to account blocking by developers or fraud, resulting in the loss of all virtual achievements.

2. On the current market, there are practically no solutions available which allow PvP competitions with fixed rules and automatic payment of the winner's prize to be organised.

3. Game content creators cannot monetise their work without serious investment in the development of technological solutions, such as mobile apps.

4. Payment acceptance in mobile games and applications via App Store and Google Play is associated with high commissions (30%).

5. Developer earnings from in-game purchases are a one-off.

6. The bonuses and game points earned in one game cannot be used in other games.





## 6. IQeon's gaming solution

1. IQeon solves the problem of real rewards by using its internal currency. Earned internal currency can be exchanged for IQN tokens via the platform user's account. These tokens can be freely exchanged for available digital assets and means of payment on exchange services.
2. IQeon platform application game scenarios allow players to place bets on a particular achievement or event by staking internal currency. The system will pay out a reward to the winner automatically.
3. The application builder will be based on the IQeon SDK platform. Using this, game content developers will be able to create new applications based on existing scenarios and game mechanics with minimal effort.
4. The total fee for exchanging IQeon tokens (IQN) into other available currencies ranges from 2% to 12%.
5. IQeon platform allows the developer to get income from each stake. The platform uses the following system of charges and rewards: 2 players who want to place a bet or compete in one of the games, place equal stakes (for example, 50 IQN). From this pot of 100 IQN, 88% comprises the stakes pool, that the winner will receive, and 12% (12 IQN) is the platform's fee. 50% of the platform's fee (6 IQN) is paid to the developer as a reward.



IQeon platform solves the problem of using points and bonuses in different games by enabling the exchange of local currency for IQN tokens. The platform's user account supports the synchronization and conversion of the internal currency on the balance of any game or application on the platform into IQN tokens. These tokens can be used as the user's wishes (withdraw them, or transfer them to another game or app).



## 7. IQeon's gaming direction

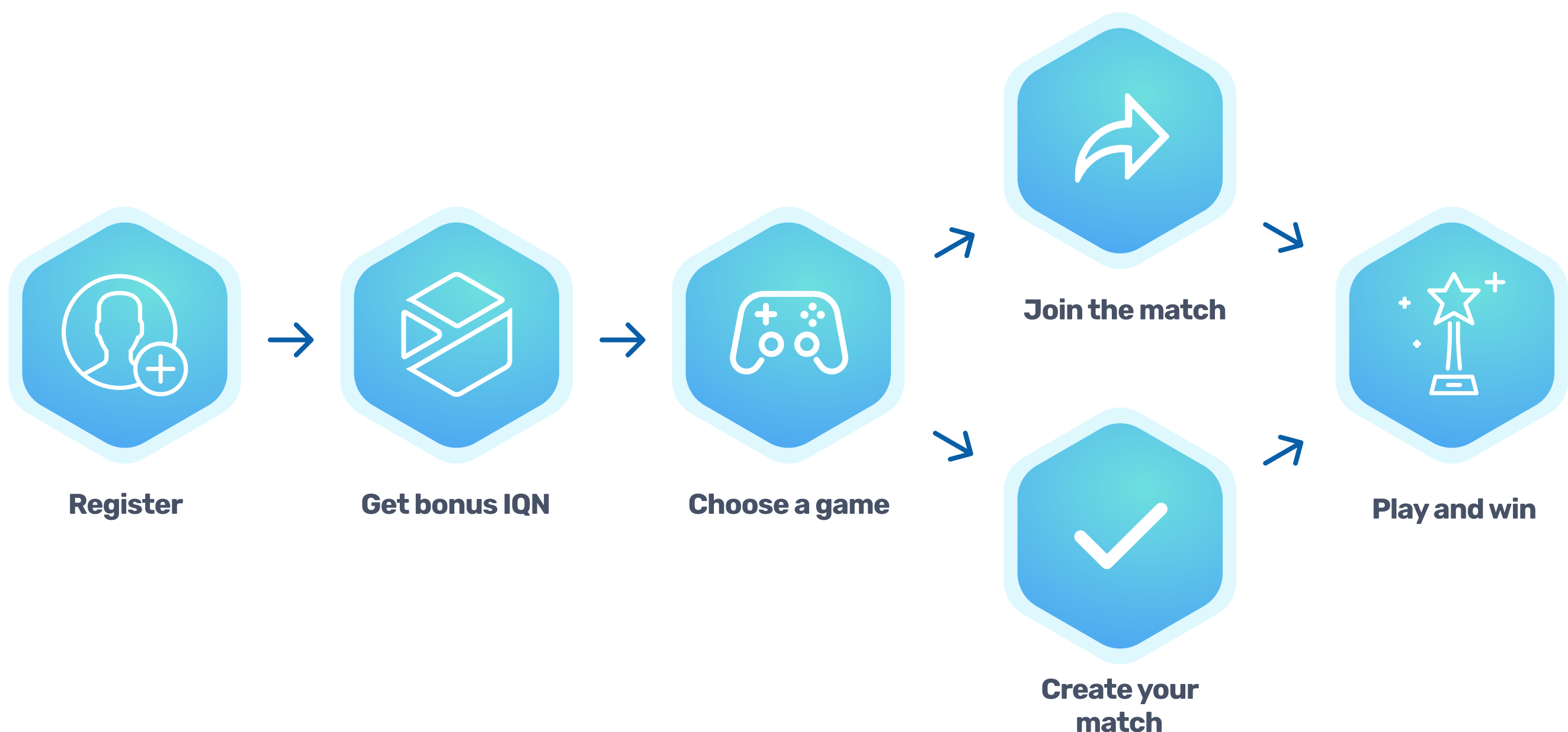
### 7.1. IQeon.com is a platform for monetizing gaming achievements.

It is an international project focused on creating modern technological products in the spheres of games and blockchain. IQeon.com is a PvP gaming platform that brings together games, applications and services based on intelligent and other types of competitions. It allows users to earn IQN digital assets through in-game achievements.

The IQeon ecosystem consists of a series of products which have been launched and are operating successfully. All products in the ecosystem complement each other through integration so that users benefit.

Players compete against each other by playing simple games that improve logic, reaction speed, imagination and emotional intelligence. The platform's business model is based on the innovative Play-To-Earn (P2E) model, which combines the ideas of self-development and income generation.

The IQeon.com platform solves the problem of monetisation in games through integration with the digital asset IQN. At the same time, geographic limitations, excessive fees and the inability to use a single currency for different applications are eliminated.





All of the ecosystem products are interconnected and benefit end-users:

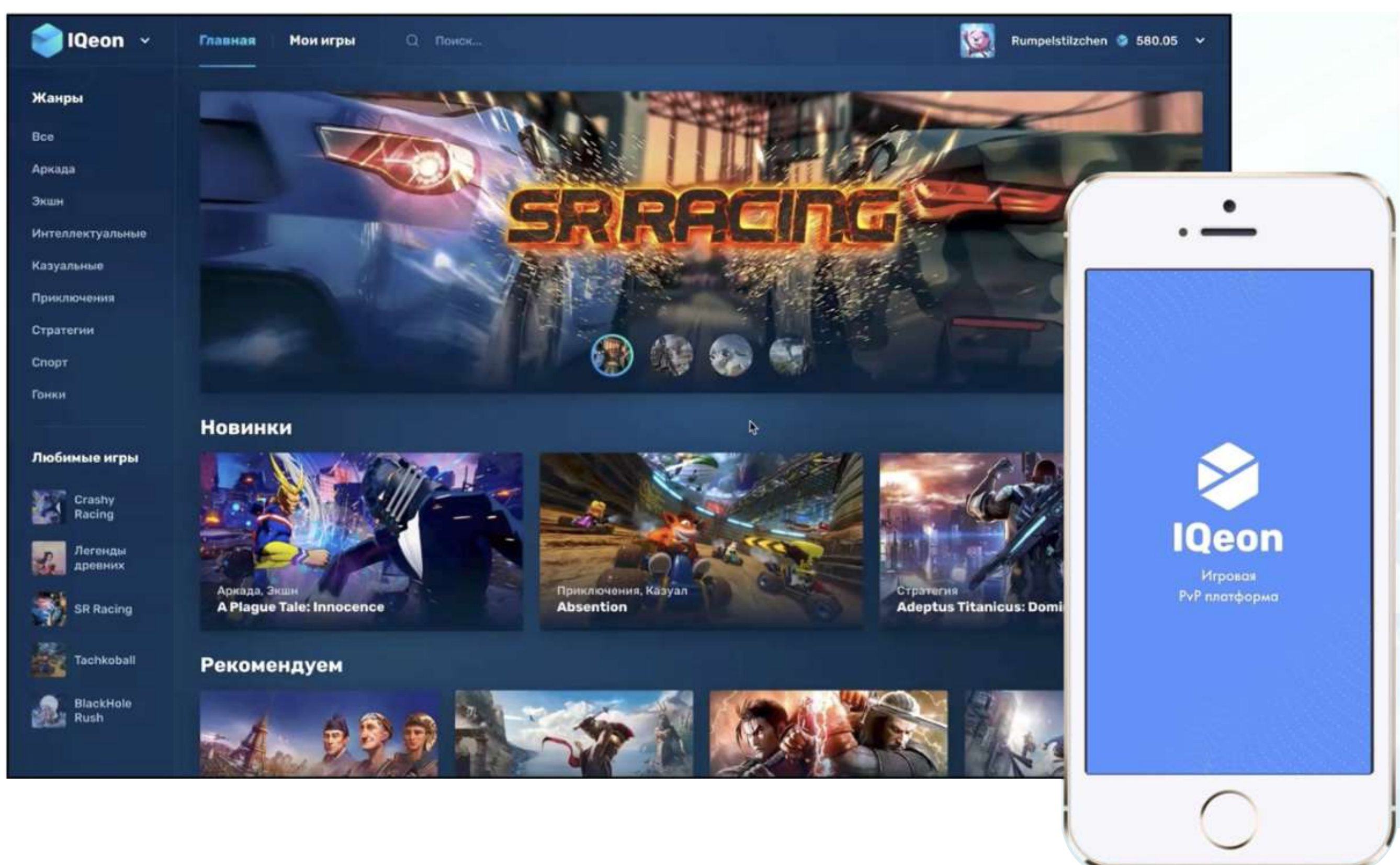
- internal digital assets (IQNs) earned in one game can be used in another;
- IQNs can be used outside the platform and exchanged for any other cryptocurrency;
- the ability to compete with friends and other users of the platform;
- the opportunity to win a digital asset - IQN;
- ranking of the best players by the number of IQNs won.

On 26 March 2019, the platform's open beta test kicked off.

## 7.2. IQeon Client - Mobile client

People in the 21st century spend a lot of time on phones and gadgets. According to a survey conducted in February 2021, nearly half of the respondents in the US stated that on average they spent five to six hours on their phone on a daily basis, not including work-related smartphone use [8]. Therefore, the company's thought leaders decided to focus their development efforts on the usability and accessibility of the IQeon.com platform for mobile devices.

The mobile client makes games from the IQeon.com platform available on any user's smartphone. After installing the IQeon Client app, games, matches, earned tokens and other features of the platform will be available at any time. This will integrate plenty of new games to the platform, expand the users' audience and attract new game development studios.



## 7.3. IQGamm.com - a guide to the world of games and movies

IQGamm.com (<https://iqgamm.com/>) is an information portal about games, films and geek culture.

The portal offers reviews of the most important events in the entertainment industry, news about the development of iconic games, new movie shoots, top shows.

IQGamm.com interacts equally well with all platforms and makes no distinction between PC and console games, browser games, and mobile games. The team looks to the future and keeps an eye on technological innovations that will raise the quality of games to the next level and provide users with a new experience.



## 8. Prospects and issues of the financial segment

According to the CB Insights study of global investment patterns in financial technology in key segments [6]:

**Payments projects** attracted more than \$12bn in 2020, there was a 3% increase. The number of deals over the same period fell by 7% to 337. Significantly, there were 37 mega-rounds in 2020, down from 30 in 2019.

**Banking sector:** with digital banking companies' financing volume up 12%, the number of deals was unchanged.

**Alternative lending:** investment activity in alternative lending has fallen significantly in 2020 - by around 35%. This applies to both the number of deals and the volume of investments in them. The number of mega-rounds has also fallen - from 25 in 2019 to 15 in 2020.

**Capital management:** The number of investment deals in such companies fell by 11% in 2020. However, funding increased by 86% thanks to 10 mega-rounds, which accounted for 50% of total funding in 2020.

**Insurance:** deal activity with insurtech companies remained flat during 2020, but funding fell by 6%. However, several IPOs occurred in 2020, including the listings of Lemonade, Root Insurance and Metromile.

**Capital markets:** Funding volume is up 21%, but deal activity is down 13% as the number of rounds increases. Mega-rounds alone accounted for 60% of total funding in 2020. In addition, the number of mega-funds more than doubled from 13 in 2019 to 27 in 2020.

**SMEs:** financing and number of deals increased by 18% and 13% respectively. The second quarter of 2020 contributed the most to financing and deal growth by 41% and 29%, respectively.

**Real estate:** Financing for real estate companies fell by 43%. On a year-on-year basis, deal activity fell by 23%. Quarterly deal activity has not shown any growth since the third quarter of 2019.

According to Accenture's 2019 global fintech investment research, the increase in global investment is driven by increased user demand for fintech services, with global fintech investment reaching \$22bn in the first half of 2019.



Global fintech investment in the first half of 2021 reached \$98bn in the form of M&A, private equity and venture capital investments. By comparison, last year the industry received \$121.5bn in investments. The number of deals decreased: 2,456 deals in 2021 versus 3,520 for all of last year. But their value has increased. According to the study, international venture capital investment in fintech amounted to \$52.3bn, more than double the figure recorded in 2020 (\$22.5bn). The highest level of investment is driven by the need to digitally transform corporations and expand digital capabilities, particularly for customer engagement, cash reserves and highly liquid assets.

Investors continue to see fintech as an attractive and profitable sector. 2020-2021 has accelerated the transformation processes that began earlier and highlighted the systemic challenges of the financial world:

### **Banking apart from banking apps**

The year 2021 moves banks farther away from customers. Embedded finance tools make it possible to integrate payments, debit cards, loans, insurance, and even investment instruments into almost any non-financial product. A loan can be obtained directly from an online shop or vendor's website without filling out forms. Money can be transferred through apps previously not associated with finance. This approach increases profits for banks and fintech developers because it allows them to compete with players that try to drive customers into their banking apps.

### **Payments without mediators**

The pandemic has led to a sharp rise in online payments and heightened the issue of transaction costs. The demand for alternative online payment methods is more relevant to businesses than ever before. The use of electronic wallets, QR codes, cryptocurrencies is being considered by more and more companies. International payment systems will probably not disappear completely. However, solutions that will affect the changing role of Visa, MasterCard and acquiring banks will actively evolve.

### **Digital assets rise**

Following China's lead, dozens of countries announced in 2020 that they are launching their own digital currencies or exploring such possibilities. Regulators have increased their monitoring of cryptocurrencies, requiring cryptoservices to identify their users in the same way that banks do. As a result, many financial industry players have changed their attitudes and set themselves up for a hybrid model with digital assets. PayPal, BBVA and Visa have already launched crypto solutions, while the rest are watching the leaders closely. Over the next year, it is very likely that the big players will not only develop their own, but also integrate third-party crypto products.



## 9. IQEX - our solution for the financial industry

During the design and development of the IQeon Wallet (crypto wallet), it was decided that the autonomous functioning of the IQeon ecosystem requires expanding the product line with other, fundamentally necessary financial projects and services.

The unstable operation of partner services; the constant update of and need to re-integrate third-party solutions and the growing number of platform users and the global expansion of the cryptocurrency market were among the factors that drove the search for local (own) solutions to improve and scale the IQeon platform.

In 2019 - 2020, the strategy of gradually supplementing the IQeon ecosystem with IQEX products was formed. This ecosystem includes a cryptocurrency exchanger, a payment gateway, an exchange for the trading of digital and tokenized assets, as well as other innovative solutions.

All products are designed to optimize the resources required to work with digital assets, both for internal and external users. It is not only about the users of the products, but also about potential new partners who will become part of the IQeon and IQEX ecosystem.

Each individual service will be integrated with the others through end-to-end authentication. This will unite both players, and users interested in investing, in a single community and allow them to use all the products without any significant restrictions. It is planned to create an incentive program to encourage clients to use not only one product, but the entire ecosystem.

### 9.1. Cryptoexchange IQEX.io: transactions with digital and fiat assets

Cryptoexchange IQEX.io is a multi-currency exchange service that allows customers to exchange, buy and sell digital and fiat assets profitably and quickly.

IQEX.io has many advantages, including:

- intuitive interface;
- favourable exchange rates;
- large list of cryptocurrencies available for conversion;
- availability of fiat assets;
- security of payments;
- no necessity to make a deposit;
- no hidden fees.

IQEX.io enables its users to exchange IQN tokens received on the IQeon platform for other digital assets and cryptocurrencies, as well as e-money. An important innovation is the implementation of the ability to purchase tokens and cryptocurrencies for fiat money, using IQEX.io exchanger.

The ease of use and speed of transactions make entry into the cryptocurrency space optimal for any user. Official registration in the European Union and the legal operation of IQEX.io exchanger guarantee reliability and stability of transactions at all stages of the user's interaction with the service.

## **9.2. IQEX.pro - accepting and processing cryptocurrency payments**

Universal tool IQEX.pro was developed to maximize B2B interaction and integration of IQEX financial solutions with third-party services and ecosystem partners.

IQEX.pro is a global cryptocurrency payment gateway. It allows clients to accept transactions in digital currencies. Thus, users are able to pay for goods and services with various cryptocurrencies and tokens.

The main advantages of the service:

- dealing with the most popular cryptocurrencies and financial payment systems.
- prevention of chargebacks;
- high payment limits;
- easy integration with 10+ major E-commerce CMS;
- prompt online support.

As a result of the synergy of these points, users get a platform capable of meeting the need for highly secure crypto-transaction tools. Superiority over competitors in terms of UX/UI, and a wide range of interactions with other services and technologies acts as a driver for further growth of the client base.





# 10. Products in beta testing

## 10.1. IQEX.com - a cryptocurrency platform

IQEX.com - a cryptocurrency platform for trading, exchanging and storing cryptocurrencies and digital assets

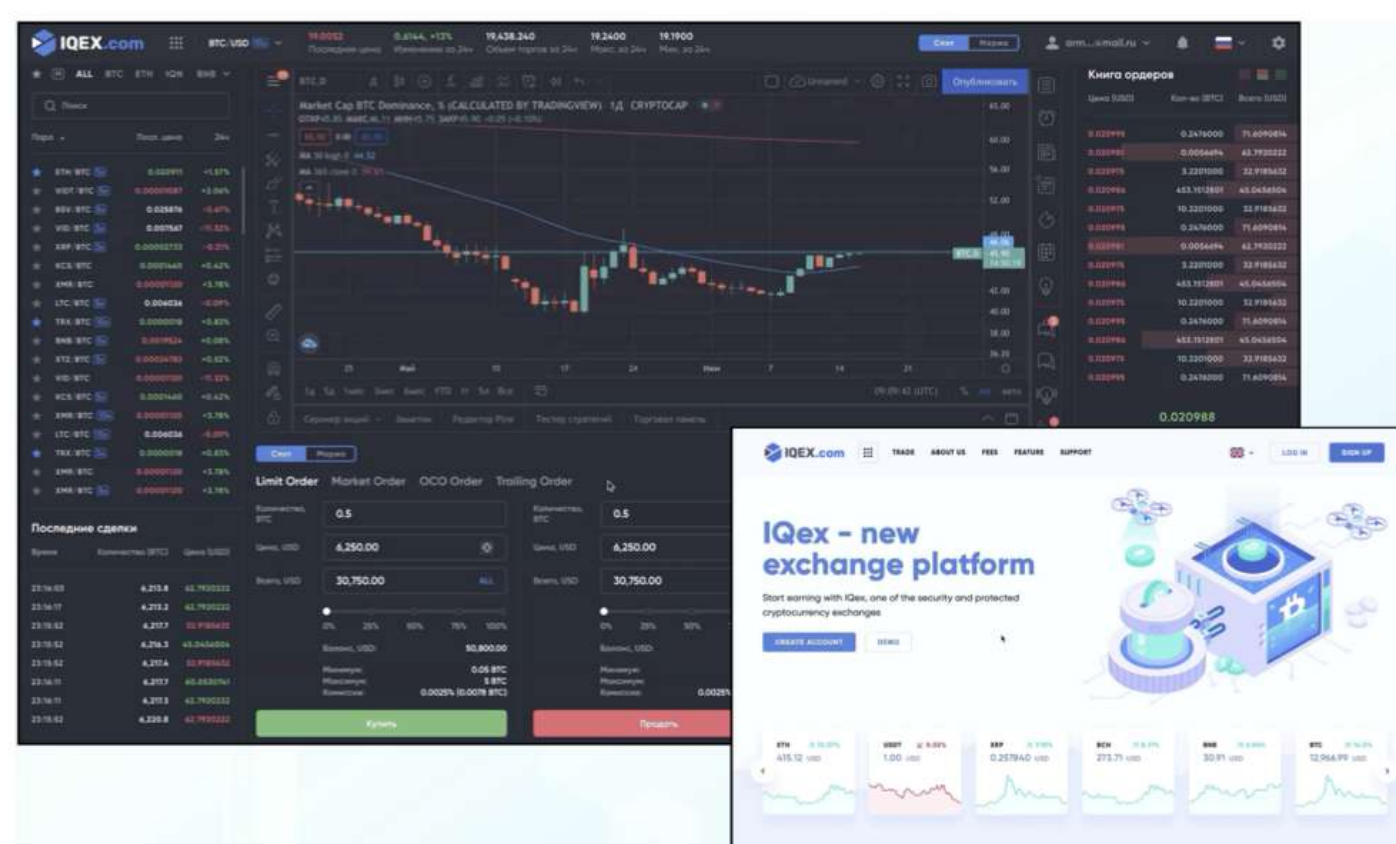
The IQEX.com trading platform architecture will allow the use of any tokenised assets from the stock market, commodity market, and cryptocurrency market, involving integration with providers of these assets based on different business models.

Users will be able to trade in various trading pairs of tokenised assets: cryptocurrencies, digital and fiat assets, shares of companies, gold, oil. For example, an IQEX.com user funded the bitcoin (BTC) balance, bought tokenised Apple shares, traded in Apple Token/ETH, Gold/ETH and USD/ETH trading pairs. This user can initiate a withdrawal of the desired amount of funds with one of the many options for withdrawing popular assets and means of payment: BTC, ETH, BNB, USDT, USD, EUR and so on. This client will be able to withdraw the funds from IQEX.com to other services, wallets, exchanges, as well as to debit cards Visa, MasterCard, UnionPay and others. .

Distinctive features of the service:

- Operating with the most popular blockchains;
- Ensuring secure payments and high speed of processing;
- A wide range of financial assets for trading;
- Stability of the system will be ensured by cloud servers with dynamic allocation of resources;
- Possibility of margin trading.

A web version of IQEX.com will be launched simultaneously with a mobile application for iOS and Android devices. The next stage will be the launch of the desktop client, as well as the scaling and improvement of the service at all levels.



## 10.2. IQCard.com - payment card

IQCard.com is a new development for users of the IQeon ecosystem. It will be a logical continuation of FinTech products. IQCard.com is a payment card with a personalized bonus programme.

Users will not only be able to receive digital assets IQN but also make desired payments using the IQCard.

The card can be used both in daily life and for self-development. Studying, improving skills and learning a new language will become more profitable by paying reduced fees for these services through the IQCard.

In addition, the IQCard can be used for shopping in the gaming space and for earning bonuses that will come in handy in your favourite online games.

## 10.3. IQShop.com - a marketplace

IQShop.com - a marketplace for unique products and a wide range of services.

This service will allow IQCard users to make various payments and purchases with IQN tokens. Buying with fiat money and cryptocurrencies will also be available to IQShop marketplace users.

Gamers can use the marketplace to increase their skills. Buying the necessary artifacts can help improve performance and results in gamer competitions.

IQShop will also help in sharpening intellectual skills. Customers can find many different developmental books and courses on it. There are discounts and pleasant bonuses on such purchases.

## 10.4. IQeon Wallet (IQEX Pay project)

The full implementation of the IQeon ecosystem expansion strategy has been complicated by the lack of access to fiat transactions at competitive rates. Therefore, the planned launch of an in-house financial institution with its own e-money issuance would be a rational solution for successfully expanding the user base of IQeon ecosystem products.

IQeon Wallet is software that allows users to store and manage IQN and other altcoins. It is easy to create and easy to install and offers several advantages:

- fast transactions;
- compatibility with iOS and Android;
- responsive support service that is always accessible and resolves any issue with the wallet.



IQeon Wallet was the first step in establishing and developing the financial arm of the IQeon ecosystem and laid the foundation for the IQEX brand.

**Reliability:**

IQeon Wallet will not store any private wallet data (SEED phrase, private key) in its Database. Users will store them on their mobile devices.

**Security:**

All data transfers will take place through a secure channel. Transactions will be protected by blockchain technology.



Functionality to be implemented in IQEX Pay:

- connection of affiliate programs;
- adding another project's token to the wallet;
- assistance in the promotion of new cryptocurrencies and tokens;
- organisation of a crypto-exchange with the possibility of buying cryptocurrencies with a credit card;
- integration with cryptocurrency exchanges;
- sale of hardware wallets.

## 10.5. Planned stages of development

### Launch of IQDecision technology

This technology uses special algorithms and artificial intelligence. It will improve the efficiency of IQeon and IQEX products and help users make important decisions faster and better, both in business and in life.

### Using AI for analytics on previous transactions

This will be useful for beginners as well as for more experienced traders. Analytics will be done based on successful trades, the profit made and the type of trade ("short" or "long" deal). This will help to objectively inform future trading decisions by evaluating the effectiveness of the trader's actions, identifying those which lead to losses or, on the contrary, to maximum profits.

### **Using AI to derive the risk ratio of a trade**

Predicting market behaviour is a very difficult task for a human. It requires enormous computing power and the consideration of many rapidly changing factors. But this does not mean that the market cannot be analyzed. Markets can be analyzed by the number of orders inside the system, by the number of accumulated deals or contracts, or by comparing current with historic data. Based on the types of orders registered within the exchange (analysis based on traders' behaviour) as well as on the Buffet index, AI will be able to show the probability risk ratio. That is, it can indicate how likely the market is to fluctuate sharply within a given timeframe and in which direction. This tool will be of great help to both large traders and individuals in the market. It will attract new people by allowing them to assess the risk of their investments at a particular point in time.

### **Development of the alpha version of IQii**

This is a product based on artificial intelligence. It will be designed to collect, learn, analyse and generate data. IQii will be able to create entirely new, original and realistic objects and content based on the information it receives.

### **Development of the alpha version of Qapsule**

This is a software and hardware complex for full immersion in the IQeon meta-universe. It allows players to fully immerse themselves in the game world, where they can develop their character, feel everything that happens to the character, interact with the surrounding game world and do whatever they want without consequences in the real world.



# 11. IQN token

## 11.1. IQN - description

**IQN token is a digital asset that meets the characteristics of a Utility token. Its holder has the ability to carry out activities in services and products that support blockchain transactions.**

Leading law firms in Malta and Singapore have confirmed in their legal opinions that the IQN token meets the Virtual Financial Asset criteria under Maltese law. It has also been proven that the IQN token is not a capital market product and is not subject to securities law requirements under Singapore law.

Thus, IQN token applications are not limited to the gaming industry as an in-game currency. The token can also be used in the financial industry when there is a requirement for a flexible tool to motivate activity and reward successful users. It can also be used effectively for bonuses, tracking trading history and for marketing purposes.

IQN can be used to obtain discounts on exchanger fees, to pay with IQN tokens for goods in partner shops, to pay in IQN incentive rewards to winners of competitions and for many other uses.

Secure use of IQN is guaranteed by a smart contract code audit conducted by KnownSec Inc, a company widely known in the APAC region. As part of the bug bounty of IQeon and IQEX products, inspections by other independent auditors have been conducted successfully.

Storage and transactions of IQN tokens are supported by popular wallets. Cold wallets (Ledger, Trezor), as well as hot wallets (TrustWallet, MetaMask), can be used to store cryptocurrencies.

## 11.2. Tokenomics

The IQN token is based on the Ethereum platform and complies with the ERC20 standard. Support for this standard ensures that the token is compatible with third-party services (wallets, exchanges, listings, etc.), as well as ensuring easy integration with these services.

Smart contract for IQN ERC-20 verification:

0x0db8d8d8b76bc361bacbb72e2c491e06085a97ab31

The Ethereum blockchain fully supports the concept of dApps with its built-in Solidity language for writing smart contracts, which are used to implement several functions in the IQeon product ecosystem.

Currently, all IQN tokens are in free circulation. The asset is listed in the leading CoinMarketCap, Coingecko rankings, all in-demand applications, services for storing and transferring digital currencies.

### **11.3. IQN on centralized exchange platforms:**

IQN can be exchanged on the popular centralized exchange platforms EXMO, BitForex, HitBTC, Exrates, etc. To learn more about the supported centralized exchange platforms where IQN is listed, go to <https://iqeon.io/>.

### **11.4. IQN token utility**

Two-way exchange for IQeon.com game platform's internal currency

Payment of rewards for certain activities within IQeon.com and IQEX.io advertising campaigns

Use as a means to accumulate internal balances in IQEX services (referral payments, shop revenue)

IQN tokens can be used by businesses as a means of payment, as well as by individuals for direct settlement (P2P payments)

Use of IQN in third party services: exchanges, crypto exchangers, wallets, shops

### **11.5. The future of digital asset IQN**

Many crypto projects stopped their development due to their inability to scale further. This was reflected in the value of their digital asset. The price of such a token freezes at its previous value or shows a negative trend, which gets worse over time.

IQeon is ready to support the strengthening of its cryptocurrency. The multi-vector development of the technology base and the increase in the number of users leads to a stimulation of demand. Consequently, the value of the digital asset can continue to increase as the token is rolled out to other exchanges and marketplaces interacting with it.

Technical integration of IQN with other blockchain networks ( Binance Smart Chain (BSC), Solana and Tron) is planned.

The integration is expected to be done by creating a "bridge" for each new blockchain. This means that in order to get IQN on Binance Smart Chain or TRON and trade them, the user will need to exchange their ERC-20 IQN tokens for BEP-20 or TRC-20 assets with the same name.



As the experience of other cryptocurrencies shows: solutions that offer token holders advantages in the form of bandwidth (Solana), more ways to use tokens (Ethereum) or in other ways simplify the handling of tokens will receive an influx of users.

Integration with other leading networks will help make IQN holders' transactions cheaper and faster. In the future, IQN holders will be able to choose their own preferred blockchain network when creating a transaction.

This puts more tools at the disposal of users and expands the ability to transact crypto-assets with commissions lower than the market average. The savings and increased comfort of using this particular token is a competitive advantage of IQN. It increases the speed of distribution of the digital asset, expanding the number of categories of users who may be interested in it.

To meet the demand for IQN, it is planned to place it on the most popular digital asset exchange platforms and to negotiate with leading liquidity providers.

These innovative features will increase demand and, combined with a high level of security, will make IQN an important tool for both gamers and professional players in the crypto asset market.



## 11.6. Leaders



### Vadim Dovguchits

**CEO (Chief Executive Officer)**

"We strive to create revolutionary products and services that take the best from cryptocurrencies and FinTech. The IQeon ecosystem should be the basis of a balanced, fair, inclusive environment for rewarding users' activity and increasing the profitability of any online business."



### Igor Podlesny

**CSO (Chief Strategy Officer)**

"Combining the potentials of Blockchain and FinTech can open up new opportunities for businesses and consumers of financial services. IQeon has the potential to achieve this"



### Vitali Bibik

**CFO (Chief Financial Officer)**

"Today, it is quite difficult to surprise and amaze computer and mobile games users with something new and unique. In my opinion, IQeon has the chance to achieve this by launching a unique, modern, and groundbreaking product - Qapsule. By doing so, it will be able to reboot the global gaming industry".



### Alexander Paramonov

**CLO (Chief Legal Officer)**

"The popularity of cryptocurrencies is steadily growing. Businesses are interested in expanding their client base and in flexible tools to reward user activity. IQeon ecosystem can be a useful and profitable solution for businesses and millions of people with different levels of knowledge about cryptocurrencies and Blockchain technology".



## **Hanna Lemiasheuskaya**

**CMO (Chief Marketing Officer)**

"Businesses are interested in increasing profitability by attracting a growing audience of cryptocurrency users. And the most active and successful users have a fair expectation to fully monetize their activity and achievements. The IQeon ecosystem should be a profitable solution for online businesses and users".



## **Denys Havrylenko**

**CISO (Chief Information Security Officer)**

"It is a time of change. Successful online businesses must share their revenues with active users. Creating systems which motivate users' activity based on cryptocurrency assets can be a profitable solution for expanding the user base and increasing business profitability".



## 12. Legal aspects of the project

Currently, legislation in most countries around the world is, to varying degrees, tightening requirements for products and services that support transactions involving cryptocurrencies and digital assets.

Thanks to experienced legal advisors, a concept for the functioning of the expanding IQeon ecosystem has been created. Its products and services should be in demand among the growing market of cryptocurrency and digital asset users. Transactions in this ecosystem are carried out in compliance with legal requirements. Every element of the IQeon ecosystem operates in compliance with legal requirements.

The IQeon ecosystem is focused on creating a sustainable environment to meet the demands of a growing audience. It consists of users and product creators who share IQeon's operating principles.

The gaming direction of IQeon is focused on a growing pool of users of entertainment products and services which support transactions with cryptocurrencies and various digital assets or are related to the crypto-industry.

IQEX's financial business is focused on creating products and services that are closely integrated with the global crypto-industry and offer a profitable experience. IQEX products and services are designed as payment service providers. They can be utilised by IQeon users as well as by anyone else.

The IQN digital asset is one of the most important components of the IQeon ecosystem. IQN tokens will be assigned the role of an internal unit which encourages activity and motivation in some of the most important processes of the gaming and financial products within the IQeon ecosystem.

IQN tokens are designed for functional use in the IQeon ecosystem and, according to common token classification, meet the characteristics of utility tokens.

The tokens can be used both within the IQeon ecosystem, including exchanges for other digital assets and means of payment, and outside the ecosystem (including P2P payments and external cryptocurrency and digital asset storage and exchange services that may support transactions with IQN but are not full participants in the IQeon ecosystem).

The IQN token does not meet the attributes of securities in the target jurisdictions. Its use provides protection against claims by official authorities. The use of digital assets in such software products in domestic transactions is not prohibited by official authorities as long as the transactions comply with the requirements of applicable law.

The purchase of IQN tokens at any time during their circulation cannot be equated to an investment agreement and does not constitute the making of an investment. IQN tokens are not securities. Ownership of IQN tokens does not equate to the ownership of shares and IQN tokens holders have no ownership, management, or any other rights in respect of the IQeon ecosystem.

IQN tokens are purchased as a digital asset, similar to downloadable software, digital music, etc.

Each holder of cryptocurrencies, digital tokens and IQN tokens is solely responsible for any decision to store, send or receive them using the IQeon ecosystem (including, but not limited to, IQN tokens). Such a decision must take into account the user's risk and financial loss tolerance. Users should consult on their risks, possible consequences and the current financial situation of the user before making a transaction with digital assets.



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