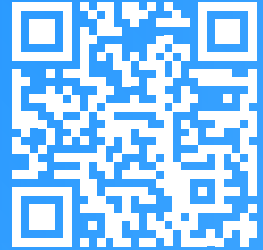




WHITE PAPER V1.6

Decentralized Travel
Booking Marketplace.



14th March 2018
www.concierge.io



EXECUTIVE SUMMARY

This document follows the process of the Concierge.io design, development and execution. Concierge.io is a decentralized travel booking marketplace that utilizes the NEO blockchain, reducing 3rd party interaction, whilst pledging a transparent operational process. The Concierge.io travel booking platform connects consumers directly with vendors over the platform, to discuss their deals with no fees or commissions. We aim to become the first decentralized global travel marketplace that will be a one-stop shop for all travel related services. Current centralized market leaders (e.g. Booking.com, Airbnb. com, Expedia.com) take 15 to 45% booking fees from vendors, which prices are passed onto consumers more often than not. Added to this fee, are ones from payment merchants charging around 2-3% on each transaction.

Concierge.io marketplace UI (User-Interface) and UE (User-Experience) has been designed to give as much accessibility to both the vendor and consumers. The platform utilizes specific API's to enable speed of transferring listings from other platforms providing maximum efficiency. Traditional payment methods (e.g. Visa/Master Card) will be an option with top cryptocurrencies added in due course. While for consumers the ease of use for now booking a hotel, tour or property utilizing cryptocurrencies is upon us. The focus towards the community will be to increase substantial worth of the CGE token. This will increase as we constantly grow the team bringing in both blockchain and travel industry experts and develop the platform giving an everyday usage for blockchain whilst changing the industry for the better.





TABLE OF CONTENTS

Executive Summary

1.0	Introduction
2.0	Market Overview
3.0	Concierge Business model
4.0	Why Blockchain?
5.0	CGE Ledger
6.0	CGE Token Sale
7.0	Decentralized App & Web Platform
8.0	Project Dynamics & System Architecture
9.0	Technical
10.0	Business & Platform Development Roadmap
11.0	Team
12.0	Risk factors
13.0	Regulatory strategy
14.0	FAQ
15.0	References
16.0	Disclaimer



1.0 INTRODUCTION

1.1 Inspiration

Travel & tourism generated approximately \$7.2 Trillion (9.8% of global GDP) in 2016 [1]. Online booking covers a majority of the revenues with 76% of those bookings taken online [2]. However, in this situation, the 76% of online booking often go through one the big 5 intermediaries dominating the industry, collectively setting high percentage booking fees. In turn, reducing and slowing the development of these businesses. Due to the lack of change over the last decade within online booking platforms, this presents an opportunity for utilization of the blockchain within the industry.

1.2 Overview

Current online platforms have such power over vendors they issue an average of 30% fee on each booking (In some cases we have seen up to 50% fees). Due to the dominance of the key players, it's hard for vendors from small to large groups to go elsewhere, until now.

Concierge.io provides a user-friendly booking and exchange platform utilizing the NEO blockchain. The platform will be beneficial for vendors, offering them considerable lower costs to use the platform. Thus, allowing vendors to set a lower price for consumers but retain a higher profit they are entitled to. The platform will provide a transparent, safe and non-influential environment for consumer something which we haven't yet seen within the industry.

1.3 Vision

Concierge.io will be developed as a decentralized application and web-platform that allows us to move away from the common treats which are presented within the industry at the current moment.

Concierge.io aims to be the most transparent, secure and safe system for booking and purchase of all aspect of the travel and tourism sector.

1.4 Booking Speed, Safety, and Transparency

Current intermediaries take bookings with an average confirmation time between 24-48 hours. They also allow vendors to pay for reviews to be manipulated and changed accordingly. These intermediaries also state they play no role in the refund process if listings aren't as described or there is a discrepancy with the booking.

This is common practice across multiple monopolies within the industry which highlights a disregard for both vendors and consumers within the supply chain.



1.0 INTRODUCTION

1.5 Areas of Revolution

Below are the 10 key areas in which Concierge.io surpasses benefit over the traditional means of booking.

Blockchain – The technology enables us to control and automate systematic errors which occur in the current process of booking.

Reviews – Blockchain allows transparency and honesty to the review system.

Overbooking – Blockchain will enable us to never double book a single booking.

Charge backs – Blockchain allows use to reduce risk of payment charge backs. While reducing the risk of any personal data being stored anywhere.

Traveler profiles – Blockchain enables one unified profile available to those explicitly given access.

Settlement – Blockchain enables a medium of exchange in the transfer of payments in real-time, instantly settled, streamlined and continuous auditing and reduction of fees.

Loyalty – System standards for users to meet, give them rewards upon reaching goals, etc. This will use an automated system.

Policy and compliance – Blockchain facilitates users to book locations they desire as long as it's within policy. Travel data still gets collected, consolidated and made available, instantly.

Duty of care – With blockchain, risk management systems could be granted access to a traveler's location at any time, benefiting greatly in cases of calamities.

Removing silos – Blockchain allows a predominance of permission and private blockchain in the industry, closed ecosystems are already well developed, so this is the next step forward for the industry.

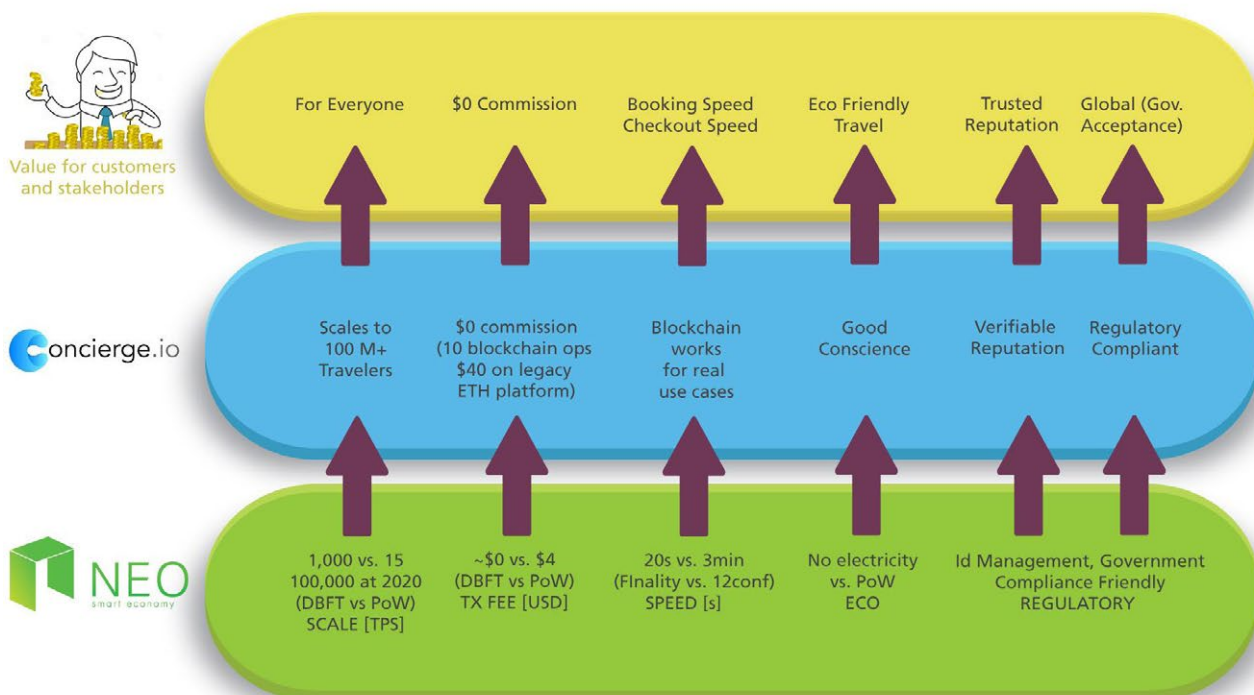


1.0 INTRODUCTION

1.6 Solution

Concierge.io solves the issues stated above by creating an innovative decentralized application and web-platform which utilizes the NEO blockchain to bring;

- Speed to transactions incorporating instant transactions between users - Instant transactions over the NEO blockchain 1,000 TPS (Transactions Per Second).
- Safety to booking in case of disputes or discrepancies - we will offer a dispute option within each booking made via Concierge.io platforms. (Evidence of the issue within the booking/service would need to be presented, and both parties must respond in due time to agree about the issue).
- Transparent and accurate reviews (Blockchain doesn't allow reviews to be manipulated or edited so there's always honest feedback from genuine customers).
- Peer-To-Peer communication between vendor and consumer (Concierge.io are the first to market within the travel industry utilizing the Peer-To-Peer function).

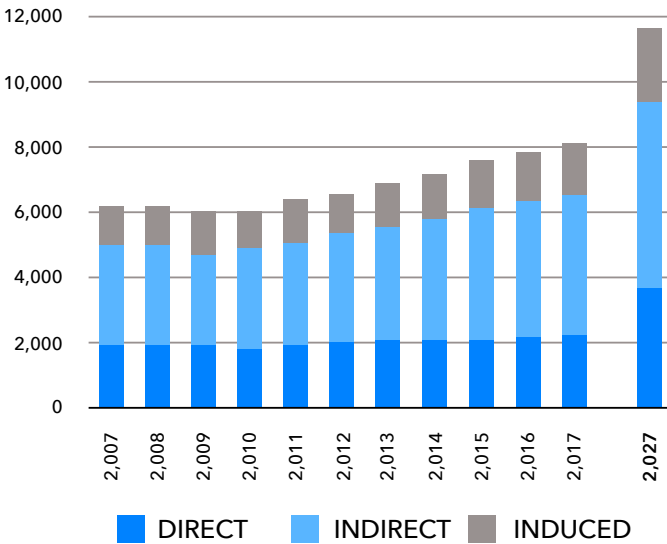




2.0 MARKET OVERVIEW

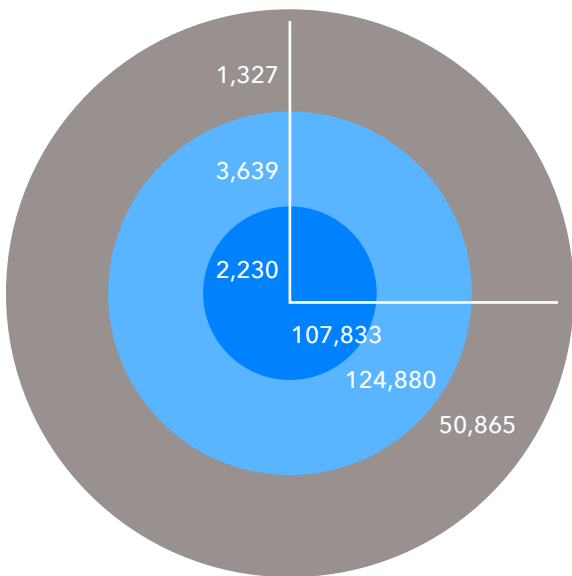
2.1 Total Contribution of Travel & Tourism GDP

2016 - Billion USD



2.2 Breakdown of Travel & Tourism's total contribution to GDP and employment 2016

GDP (2016 Billion USD))



DIRECT **INDIRECT** **INDUCED**
= Total contribution of travel & tourism

Global Investment Positives:

Global bookings across the industry are on an upward trend.

Demand is expected to keep maintaining an upward trend regarding growth.

The Asian market is also on an upward trend, and many vendors are adding more availability.



2.0 MARKET OVERVIEW

2.3 Online Sector Review

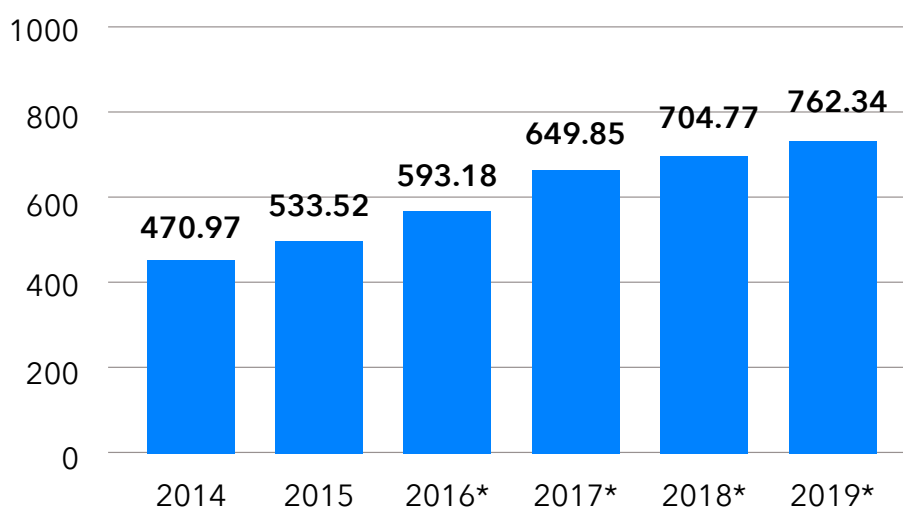
Growth in the Online Travel Agency industry is likely to be below the expectations set by the last few years. The conversion from offline to online booking is largely complete, and industry growth depends on the slower organic growth of the whole travel industry as opposed to a shift within it. As travel service vendors react to the slowdown in growth, the Online Travel Agencies could face declining rates on transactions hurting profitability. Vendors of travel services seek to cut out the intermediaries. A strengthening dollar will weigh on international revenues. Hotel room bookings are a significant driver of revenue for most of the industry.

Majority booking platforms within the industry utilizing metasearch engines. Metasearch is understood to allow individual vendor's access to the search engine showing listings from only that company across times locations or services. Online advertising space specific to travel is also available to purchase. Thus, creating consumers, travel consumers and travel vendors.

2.4 KEY INDUSTRY STATISTICS:

P/E	28.9
P/S	7.19
ROE	24.65%
Est 3-5 Yr EPS Growth	21.16%
Historic 3 Yr EPS Growth	23.8%
Historic 3 Yr Sales Growth	23.1%
Beta	1.43
Top Firms by Market Cap	
Priceline	66,766M
Expedia	16,162M
CTrip	13,571M
TripAdvisor	9,374M
Custom Portfolio Weights	
Priceline	63.07%
Expedia	15.30%
CTrip	12.78%
TripAdvisor	8.85%

Digital travel worldwide sales between 2014 -2019 (billion USD)



Priceline:

Booking.com
Priceline.com
Agoda.com
KAYAK
RentalCars.com
OpenTable

Expedia:

Expedia.com
Hotels.com
Hotwire
Travelocity
Egencia
CarRentals.com
Orbitz.com
Cheaptickets.com
Ctrip.com

TripAdvisor:

TripAdvisor.com
Viator.com

Ctrip:

Currently in the online travel market Priceline, Expedia, TripAdvisor & Ctrip have complete monopolies over the market. Consumers don't even realize that these companies are monopolies as they present themselves as competing brands. They allow consumers to believe that they have a choice when in fact the ownership of each platform is in the hands of the same corporations.



3.0 CONCIERGE BUSINESS MODEL

3.1 What Does Concierge.io Offer?

Concierge.io is a marketplace offering a transparent, simple booking platform for Hotels, Tour and property exchanges within the travel & tourism industry. Creating a global interactive purchasing and exchange platform, reducing the cost for all users while considerably increasing service levels and accessibility. Concierge.io improves all aspects of what is currently offered within the industry.

3.2 Network Scalability

Within industry, average transaction per online platform is approximately 1,000 TPS (transaction per second). Concierge.io initially looked to use Ethereum. However, long-term scalability of ETH simply wouldn't scale up to the transaction speed and quantity that we expect. This directed Concierge.io to utilize the NEO blockchain currently running at 1,000 confirmed TPS with the potential to reach 10,000 TPS. To compete for a strong market position Concierge.io will utilize the NEO blockchain to its optimum [3].

3.3 Benefits Of Concierge.io

Concierge.io acts as a facilitator in the transaction between the vendor and consumer, presenting the listings of hotels, tours or property exchanges offered upon the Concierge network.

- Peer-To-Peer communication offered between vendor and consumer
- Minimal charges on booking transactions
- Considerably lower operational cost for all listings
- Transparent platform and network
- Secure and encrypted operational system
- 0% Booking Commision Fees for Vendors



3.0 CONCIERGE BUSINESS MODEL

3.4 Customer Segmentation

Our consumer segmentation is divided into 2 sections, as we target both consumers and vendors for our platforms:

Consumers:

Millennials aged: 18-35 are the consumer target for the app.

From 35+ on the web-platform. (Both platforms work coherently and complement each other).

Vendors:

Hotel & resort vendors.

Trip & tour operators: from small solo run tours to operators with multi-tours.

All services within travel, we will look to incorporate in the long term directly through the app and web platform.

3.5 Distribution Channels

Prior communications with our network, within the travel sector, indicate the industry's support to Concierge.io's concept and that they look forward to becoming part of Concierge.io when it is ready.

Social media channels will be a key focus to reach our specific target demographics (Including Facebook, Instagram, and YouTube). Also, incorporating the use of Google keywords (SEO) as another focal point.

We will adjust our campaign at specific periods of the year when consumers make bookings, in each location and will target those areas with special offers.

(To make it easier for vendors to join we are incorporating the use of specific API's which will allow them to simply click to transfer listings from existing sites they operate on).

3.6 Costing Breakdown Structure

Development of the application and web-platform

Maintenance and updating of application & web-platform.

Marketing: Reaching the target audience of the consumers and vendors.

Employment: Bringing together a team of strong, diverse individuals, adaptable, experienced within blockchain and all technical areas of digital business operations.

See section 6.0 for further information on the tokenomics of the project.



3.0 CONCIERGE BUSINESS MODEL

3.7 Revenue Streams

Concierge.io is a travel booking platform with 0% commission fee and we utilize featured/sponsored advertising. Search pages will contain up to 3 featured ads within each consumer search.

We will only be offering 3 positions on each page to be available for featured ads, this has a twofold advantage. Firstly we will not be inundating the page with advertising, therefore, diminishing the significance of the organic searches. And, secondly, this website real estate will have premium value for the vendor wishing to promote their offering above the standard organic search.

We envision a proportion of the saving that each vendor receives from using a 0% booking fee site will actually be utilized to pay for this featured space. The adverts of this featured space will be similar to the standard organic search but will have a small indicator showing that they are featured and therefore paid for by the vendor. This will enable a consumer to still have a choice as to which type of search result to click on thereby maintaining the quality and independence of the search listings.

NOTE: This will have no impact on the organic rankings of each listing. Our goal is to optimize trade between consumers and vendors but to never impact on fair trade or quality standards.



4.0 WHY BLOCKCHAIN?

4.1 Systematic Recording

Concierge.io is a travel booking platform based on the NEO blockchain which incorporates verifiable records, which confirms that a transaction has followed the correct procedures. Consumers will have confidence that payments will be made instantly while recording the terms of the deal over the Blockchain. Including bringing transparency to the review process upon the platform.

4.2 Reduction in Transaction Costs

Blockchain allows us to move away from traditional methods of transaction fees often ranging between 1% to 10% set as flat fees regardless of transaction sizes. By using CGE, this will significantly reduce the cost of a transaction, giving considerable savings to all users utilizing the Concierge.io platform.

NOTE: Concierge.io will accept both fiat and cryptocurrencies. Rates of transaction fees will vary dependant on method of payment.

4.3 Automated Disputes

We will be incorporating a systematic autonomous dispute function within the marketplace. Our ecosystem will operate all standard disputes based on the evidence provided by the parties involved. E.g. If a consumer booked an all-inclusive hotel booking with vendor A, and during their stay they had food poisoning. The vendor would have pre-agreed within our terms and conditions that if the consumer can provide evidence such as a doctor's note from the period of time during their stay, when this issue occurred they would be entitled to a refund.

All cases will be assessed thoroughly and constantly monitored by our team.

4.4 Peer-To-Peer Communication

Concierge.io will be the first booking platform to incorporate a direct connection between the vendor and consumer via peer-to-peer chat. This chat will be privately hidden within the blockchain. Thus, allowing a consumer to ask and understand any questions, royalty discounts or deals that are currently on offer from said vendor.

4.5 Safe & Transparent

Concierge.io platform is to be fully transparent for both vendors and consumers while offering a fairer deal. By reducing costs for vendors, in turn, bring costs down for consumers while increasing service levels. Safety within the marketplace is essential and needs to be evident within the industry, this is somewhat lacking at the present moment across all other platforms currently available online.



5.0 CGE LEDGER

5.1 Concierge.io Community

By constructing a community around CGE, it allows added value to the system and what is built around it. Evidentially this will become somewhat of a focus point for the attraction of new users over to the Concierge.io platform and NEO ecosystem.

Our platform provides ease of accessibility for both consumers and vendors to both list and purchases anything upon the user-friendly platform.

5.2 CGE Monetary Reserve

By developing the community around CGE allows us to diversify the added value brought to the system. By managing and establishing the CGE as the core software protocol will ensure that Concierge.io always remains fair. Thus, the payment structure for exchange of monetary value for the service being provided can always remain efficient, complete in real-time and professionally regulated.

5.3 CGE Engine

CGE will operate autonomously and once the smart contract is deployed will indisputably exist upon the blockchain.

Operations and construction of the CGE back-end will be as followed (This shows some, however, is not limited to):

- Booking placement
- Booking confirmation policy
- Check-in requirements & upgrade possibilities
- Deposit holding
- Deposit withholding
- Deposit release/refunding upon check-out
- Dispute trigger & dispute terms
- Managing bookings
- Optional history/reputation requirement for consumer
- Payment processing
- User profiling
- User review (Both consumer & vendor)



5.0 CGE LEDGER

5.4 CGE Purpose

CGE is the intended token and payment method to be utilized on the Concierge.io platform. The platform will take fiat payments via Visa/MasterCard and potentially other forms of Cryptocurrency as we develop in future.

- Users utilizing CGE will see a considerably reduced cost of transaction fees rather than using fiat or other forms of cryptocurrencies which incur different levels of fees.

5.5 Ledger Coverage

The ledger will be an open source, free to use, regulate and store all the transaction execution data via smart contract triggers.

Operations of the decentralized CGE ledger will be as followed (This shows some, however, is not limited to):

- Booking placement
- Booking confirmation policy
- Check-in requirements & upgrade possibilities
- Deposit holding
- Deposit withholding
- Deposit release/refunding upon check-out
- Dispute trigger & dispute terms
- Optional history/reputation requirement for consumer
- User review (Both consumer & vendor)

5.6 Involvement

Concierge.io: Developing the concept within the community build around Concierge.io, CGE aims to be the most commonly used payment method. The platform also facilitates the transaction from vendor to consumers, showcasing the key benefits of utilizing the blockchain.

Concierge Global Limited : CGE token value dependent on the trade price, thus, ensuring fair discounts and bonuses are giving CGE will be monitored constantly.



5.0 CGE LEDGER

5.7 Concierge.io Driver

Concierge.io intends to integrate CGE into the ecosystem, which all users will benefit significantly. The ecosystem is largely driven by the number of vendors and availability within different regions or areas where consumers are looking to visit. Due to this Concierge.io allows;

- Featured advertisement listings will be incentivised to vendors on a case by case basis.
- Discount offerings passed onto consumers while using the CGE token. (Encouraging usage of native CGE token).
- Consumers regularly utilizing CGE on the platform will be eligible for an upgraded account in which more discounts will be available.



6.0 CGE TOKEN SALE

6.1 Overview

Token Sale Details:	https://token.concierge.io/
Token Background:	Concierge.io is a travel booking marketplace for Hotels, Tours & Property Exchanges. The tokens will be utilized upon the platform; token holders will also receive benefits in the future for holding the tokens.
Token distribution event dates	Pre-Sale Start = SOLD OUT Main-Sale Start = 31st March 2018 - 9AM UTC Main-Sale End = 28th April 2018 - 9AM UTC
Type of Offer:	ICO
Token Ticker:	CGE
Total Tokens Quantity:	100,000,000
Tokens Available at Sales:	Pre-sale: 20,000,000 Main-sale: 45,000,000
Accepted Cryptocurrencies for Event:	NEO

ANY TOKENS NOT SOLD IN THE TOKEN SALES WILL BE DESTROYED.



6.0 CGE TOKEN SALE

6.2 Main-Sale Bonuses

0 - 3 HOURS	25%
3 - 6 HOURS	15%
6 - 12 HOURS	5%
12+	NO BONUS

PRE-SALE - SOLD OUT

MAIN-SALE

- 45,000,000 CGE Tokens
- Price Per Token = \$0.35 USD
- Minimum Hard Cap: \$11,925,000
- Maximum Hard Cap: \$15,750,000 USD
- Duration: 4 Weeks

NOTE: Main-Sale will last for the duration of 4 weeks, if the hard cap is reached in under a 4 weeks the sale will end.

CGE token is based on the NEO Blockchain and the NEO smart contract, NEOContract.

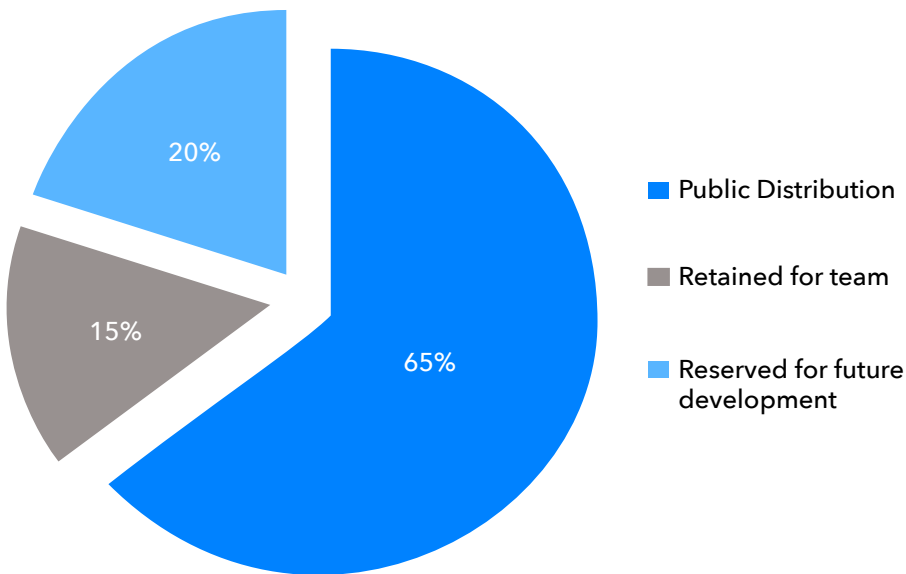
Prices after pre-sale are subject to change.
(Price volatility of market cannot be accounted for).



6.0 CGE TOKEN SALE

6.3 Token Distribution

65%	Sold at in token sales to community
15%	Retained for team, advisors and supports. <ul style="list-style-type: none">• 30% Founders• 20% Present Team• 20% Future Hires• 30% Advisors, Community, including Backers
20%	Reserved for future development. We will hold these tokens for future business development, R&D, fundraising and expansion into other markets and sectors.



20% Reserved for Future Development Breakdown

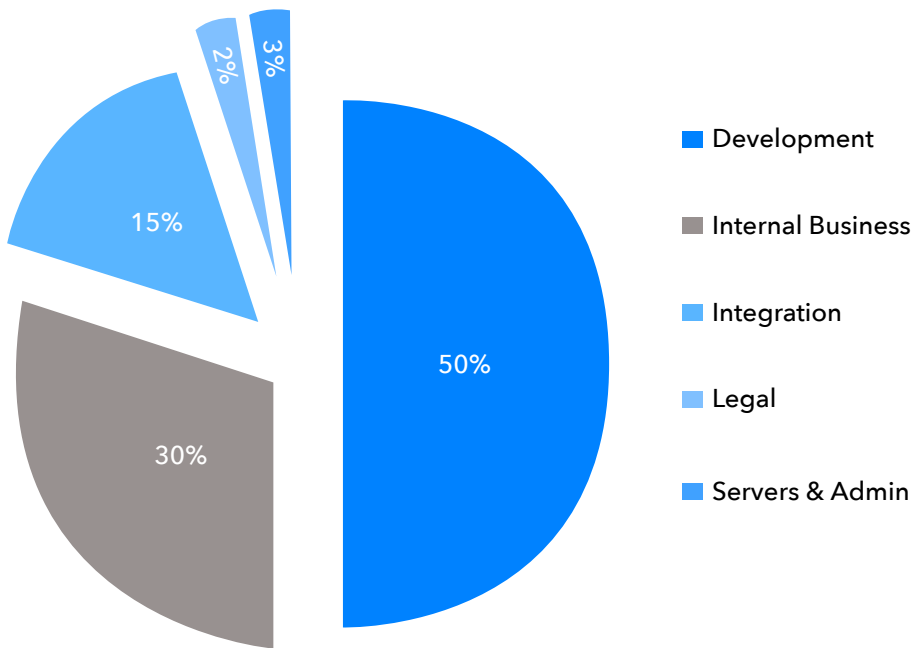
Year 1	5 Million Tokens: Used for motivation of developers within CGE ecosystem.
Year 2	5 Million Tokens: Further platform development and employment hire.
Retained	10 Million Tokens will be retained as contingency.



6.0 CGE TOKEN SALE

6.4 Fund Allocation

50%	Application and web-platform development and technical developments
20%	Business development and Employment hire/wages
25%	Worldwide integration of the platform (Inc. Marketing)
2.5%	Legal – Set aside in case of any legal issues that arise
2.5%	Servers and Administration



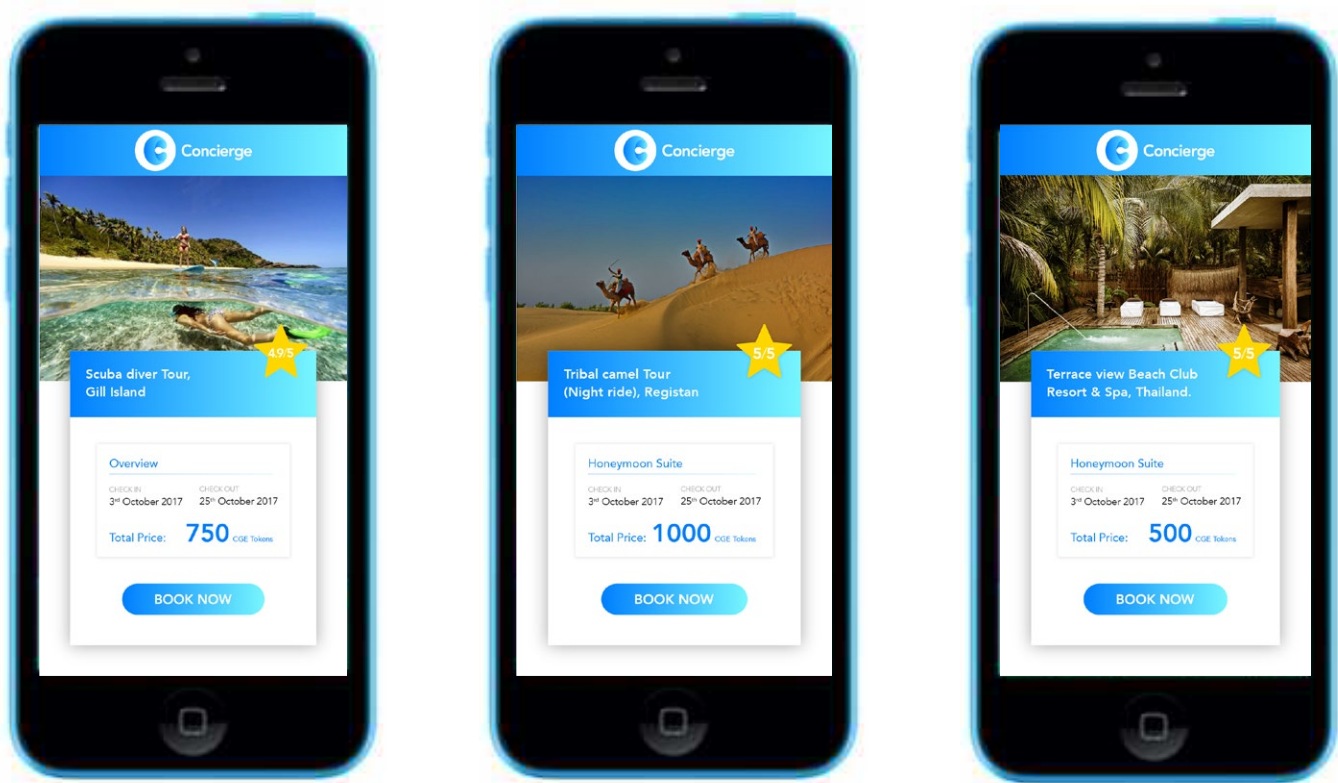


7.0 DECENTRALISED APP & WEB PLATFORM

7.1 System & Logistics

For consumers: A simple easy to navigate mobile and web platform that allows easy browsing of the specific location they are interested in visiting. They can message the vendor with real-time instant messaging, upon deciding on the of service, they can use the purchase button to begin the transaction.

For vendors: We offer an easy to use mobile and web platforms with simple add and editing ability to upload themselves onto the Concierge.io platform. We will be adding API's that allow the vendors a one-click solution for transferring their current listings from other platforms.

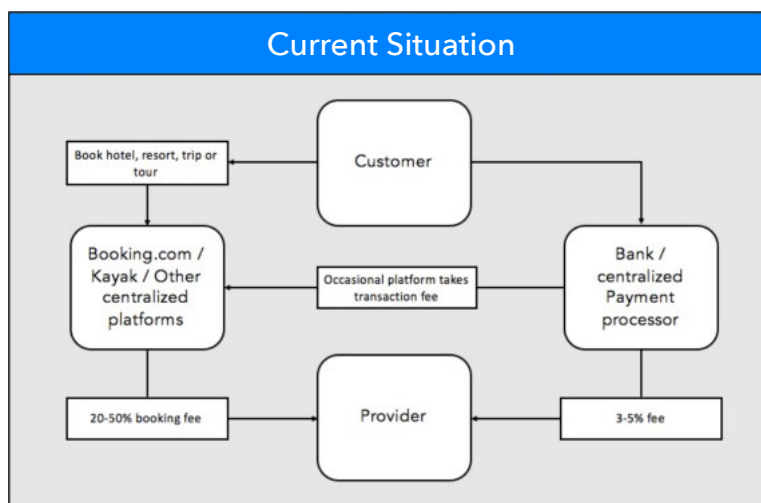


Consumers, vendors & investors will see the CGE utility token increase in value considerably once the platform becomes live.

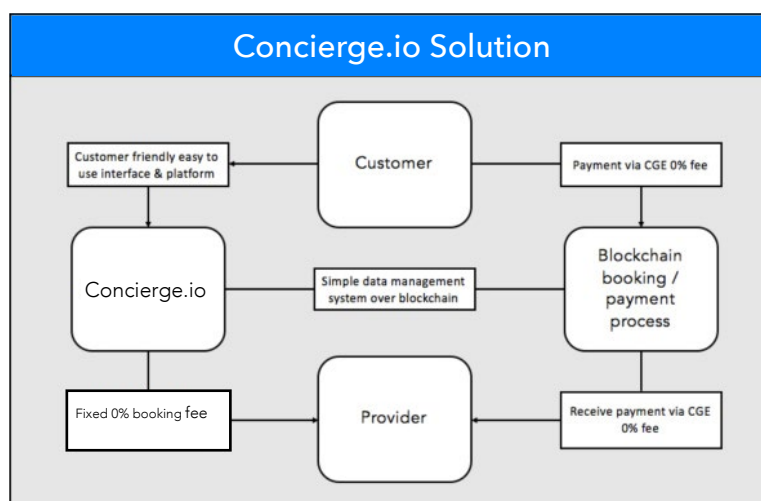


7.0 DECENTRALIZED APP & WEB PLATFORM

This visual image gives insight into the current issue we are trying to address. The current situation is as followed:



The following visual is our solution to this issue:



From the visual examples above, we highlight the issue of the current system which Concierge.io aims to completely disrupt and modernize. With this module, it enables Concierge.io to offer lower costs, increased customer satisfaction and develops long-term data for the purpose to analyze consumer trends.

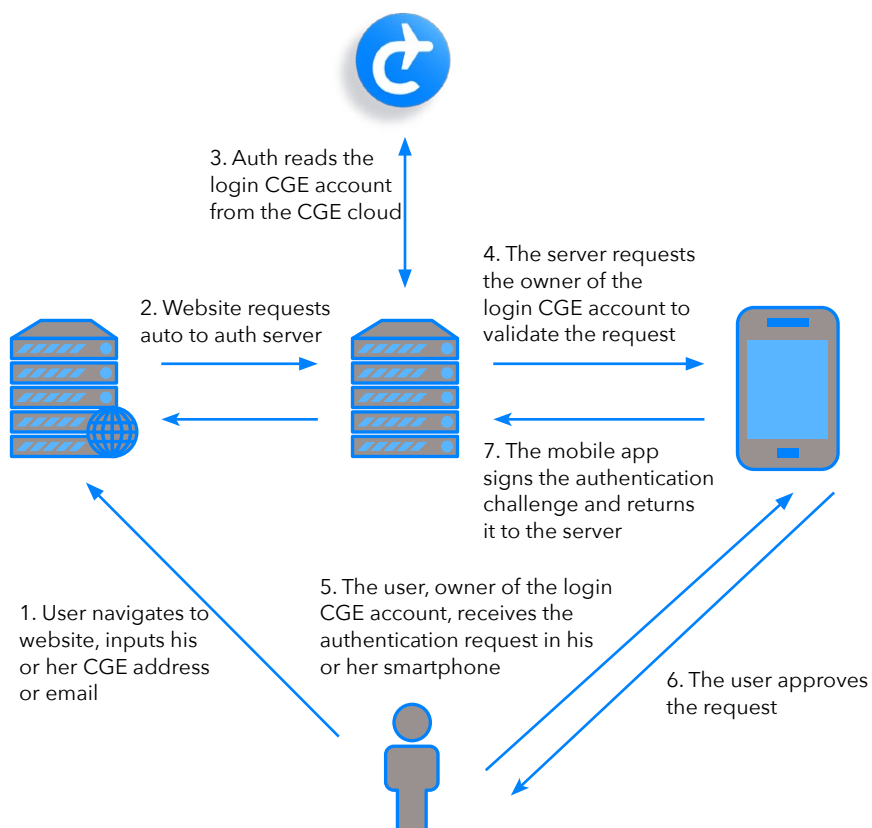
7.2 Payment

Concierge.io operates a simple payment system; the user can opt to use the CGE token and fiat currency via Visa/Master cards transactions as payments. Using fiat currency will, however, incur the going rate for that payment system fee on the transaction. This is to enable non-crypto users to be able to use the platform and still see considerable benefits in comparison to using already established platforms.

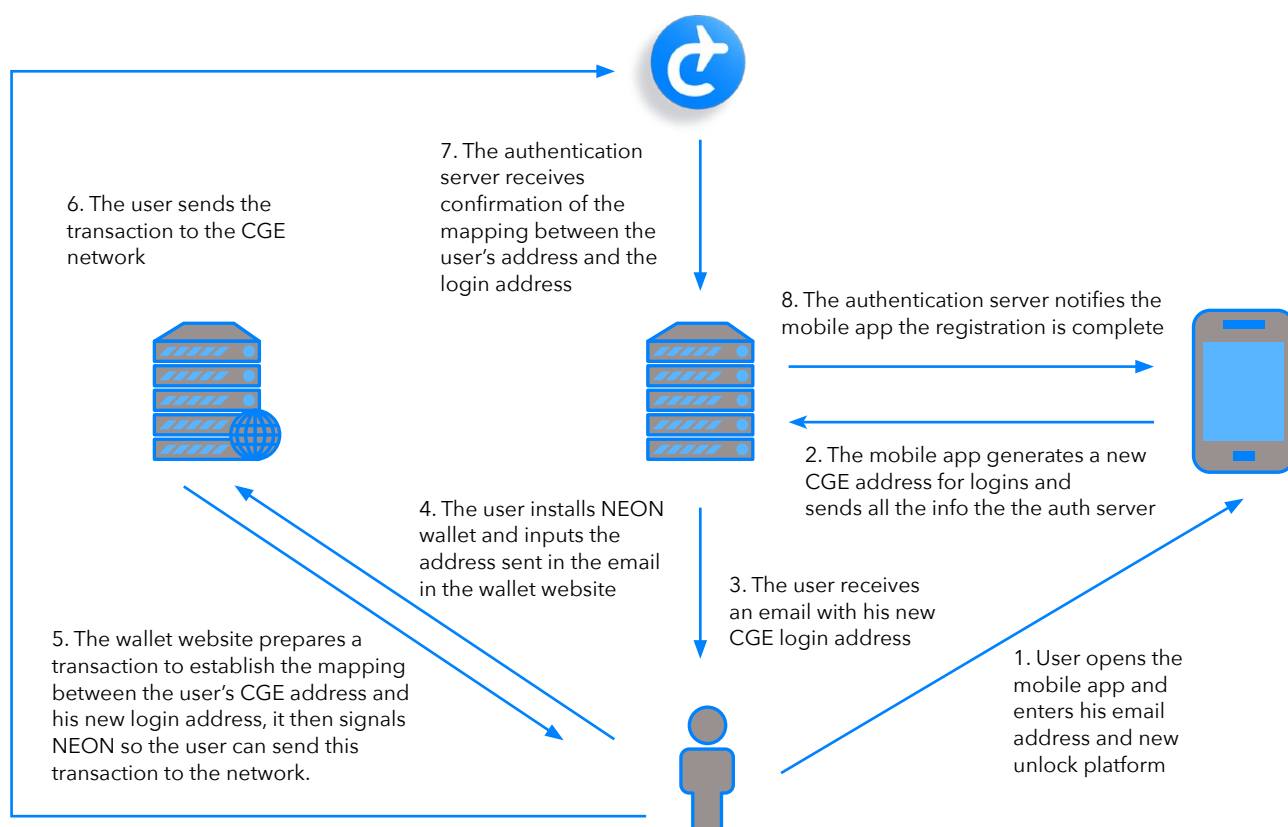


7.0 DECENTRALIZED APP & WEB PLATFORM

Below we look at the architecture behind the payment process when purchasing on the platform.



Followed by the architecture when the user purchases over the app.





7.0 DECENTRALIZED APP & WEB PLATFORM

7.3 Payment Transaction Process

Sale Process - Overview

1. Sale agreed – Consumer makes a fiat payment to purchase CGE tokens.
2. CGE tokens then used to make the payment over blockchain.
3. CGE arrives in vendors account to be converted into fiat when vendor chooses.
4. The vendor would select change to fiat automatically done through the Concierge.io platform.

Sale Process - Detailed

1. Sale agreed – Consumer uses Fiat or crypto (BTC, NEO, LTC) to buy CGE.
2. A BUY order appears on the system to be fulfilled in the general market using an API (Some marketplaces this can be done such as HitBTC).
3. If the order is not fulfilled within a certain time period, Concierge.io will fulfill the order.
4. CGE is then sent to the vendors account over the blockchain.
5. Vendor chooses when to withdraw the CGE and places a SELL order Again automated by an API process.
6. If the order is not fulfilled within a certain time period, Concierge.io will fulfill the order.



7.0 DECENTRALIZED APP & WEB PLATFORM

These architecture images show the background of the backend system, which goes on during each transaction.

The following images shows the simplicity of the transaction for the user when utilizing the web platform.

Enter the details of the sale

Tap "Request payment" to display the QR code

The customer scans the QR code with their phone and taps pay to confirm the transaction

The vendor receives the payment and the booking is completed.

(When using the app, the authorization will be done via the phone).



7.4 Mitigate the risks of price fluctuations

CGE will be equivalent to fiat currencies that users exchange. The CGE token will be utilized as a means of exchange in the Concierge ecosystem. If a user converts their fiat currencies into CGE currency using US dollars, for example, the amount of CGE the user receives will be equivalent to the significance of the US dollar at the specific moment in time. When booking, the current price at that given time is used as the payment price.



7.0 DECENTRALIZED APP & WEB PLATFORM

7.5 Forwards

Currencies exchange market trade 24 hours a day, so a forward is a contract whereby parties agree to trade an asset at a later date, and at a price specified now. With this forward contract, a user can negate the risk of price fluctuations in the CGE ecosystem.

7.6 Wallet

Concierge.io wallet has an interface that is user-friendly and simple to operate, running in the web environment. It will be downloadable via the Github. The wallet will follow that of the Neon wallet and have a feature to 'Participate in the token sale'. KYC will also come into play within this process of wallet download.

Multi-signature accounts are best suited for accounts with numerous users like for corporations. It's safe because all involved parties are required to sign before transactions are authenticated. Wallets will be integrated into platform allowing ease of transaction for all users.

7.7 Concierge Ecosystem:

Wallet: exchange rates provided on the Concierge wallet will be derived from finance meta-data distributors. However, debit cards users will be able to both online and walk-in merchant booking. There will be no need to withdraw cash and deal with counting change after payment, making users' lives more convenient.

7.8 Platform Coverage

Concierge.io is a platform that covers 3 segments of travel and tourism specifically hotel bookings, tour bookings and property exchanges. With a possibility to go into other areas (see roadmap).

Users of Concierge.io will be able to reach the platform via our web platform, iOS mobile application for iPhone or iPad and on Android mobiles and tablets.

7.9 Platform Challenges and Expansion

Concierge.io is a platform that covers 3 segments of travel and tourism specifically hotel bookings, tour bookings and property exchanges.

Users of Concierge.io will be able to reach the platform via our web platform, an iOS mobile app for iPhone or iPad and on Android mobiles and tablets.



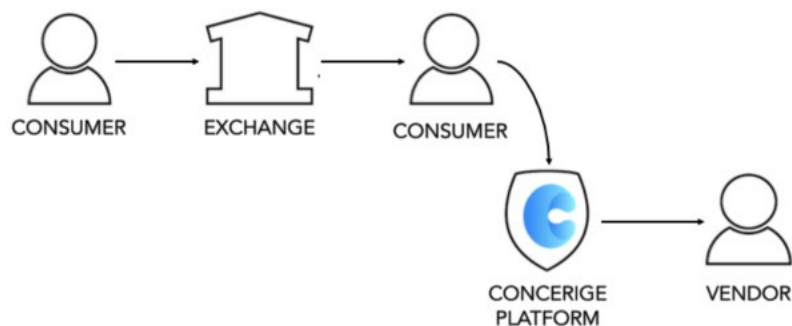
8.0 PROJECT DYNAMICS & SYSTEM ARCHITECTURE

8.1 System Architecture

The project dynamics and system design of Concierge.io consist of 3 layers:

User Layer – Both the app and web platform interface will work coherently. The app will be for iOS and Android (Smartphones and tablets).

Centralized Frontend – This allows us the vendor to edit their listings database. Thus, reducing the high cost associated with keeping data on the blockchain, Concierge.io will be keeping user listing content (Content, pictures, and videos) on the Concierge servers. Transactions are executed and completed via the blockchain smart contracts.



Decentralized Backend – As an open-source layer this will allow collective use for all. We support all developers moving forward, who choose to utilize our open source code. Concierge.io will use NEO blockchain allowing us to hold data on bookings and settlement information while keeping secure, performed over the blockchain. (The payment rules for each booking).

Currently, leaders within the market have significantly good user experience, constantly optimized web and mobile platforms. Users of the platforms such as booking.com and kayak have been well-informed upon how to make bookings and we intend to build upon this proven model. We will utilise this user-friendly system that is easily navigated as a foundation and innovate to create the best platform available.

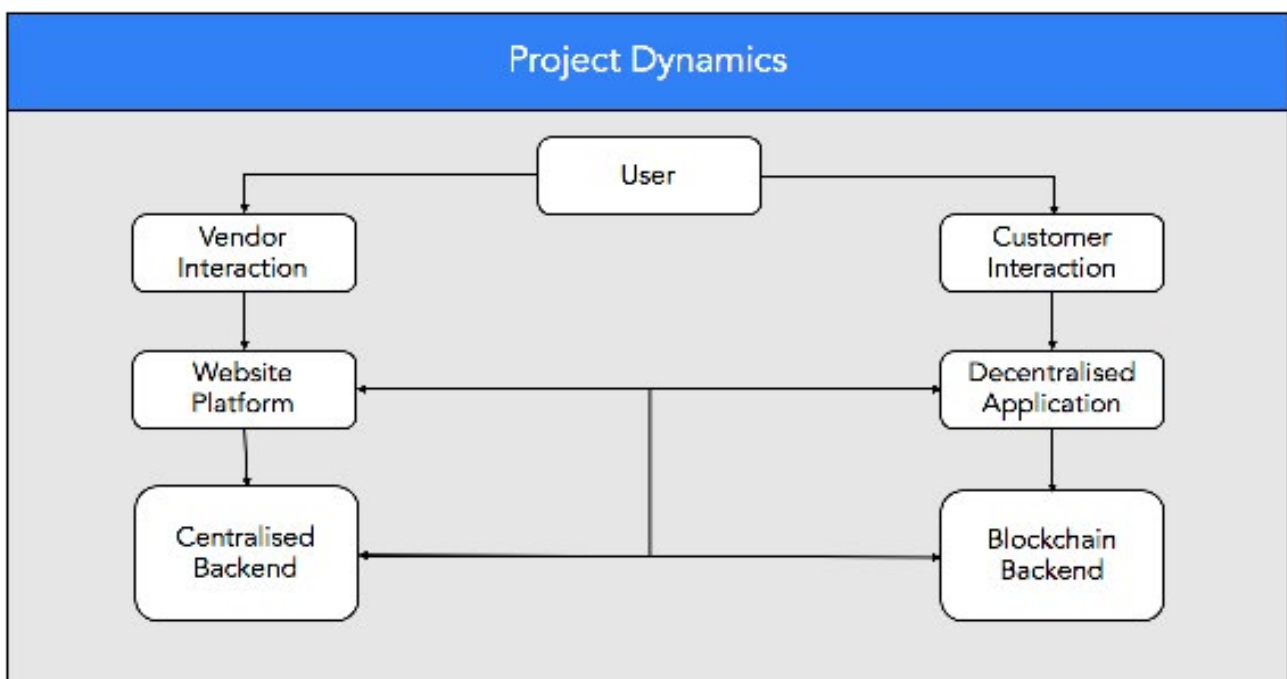


8.0 PROJECT DYNAMICS & SYSTEM ARCHITECTURE

8.2 Project Dynamics

We will be developing native applications for all iOS and Android devices, along with HTML5 web platform. Serving as the user-interface for the users (both consumer and vendor). Communicating with both the centralised and decentralized backend of Concierge.

The structure of the architecture will allow easy add-on of any new interfaces from emerging platforms such as; VR, AR or information points. And by utilising the NEO blockchain the potential for development of our own private blockchain governed by the CGE token.



Our CGE's centralized backend is based on Go/ NodeJS /PHP /MySQL server for its operations. The decentralized CGE Ledger is based on utilizing the power of smart contracts on the NEO blockchain.

CGE platform will be an outstanding high-performance engine between traditional and emerging technology.



9.0 TECHNICAL

9.1 Implementation

We are using NEOcontracts to build the CGE token on the public blockchain with pre-setup static nodes.

Smart contracts contain several smart contracts, including the main contract which serves as the main entrance to the system for users and reserve managers.

User's wallet: app wallets utilize a user-friendly interface to support users. Integration with existing wallet apps.

Reserve manager portal: aids the management of the reserve by displaying their performance, network stats, supporting different strategies and algorithms to make prices/rebalance.

Operator dashboard: help operators manage the entire system. Also expanding to data analysis dashboard at a later date.

Concierge.io is implemented as an NEP-5 - compatible token over the public NEO blockchain and is the natural fit for CGE token.

Compatibility with the NEP-5 standard leverages the strong existing infrastructure of the NEO ecosystem such as development tools, wallets, and exchanges. The ability to program trusted smart contracts over NEO with a turning complete language allows for robust and secure customisation of the cryptocurrency to the domain-specific requirements in a fully decentralized manner.

9.2 Considerations

CGE token is a currency that is both digital and decentralized, CGE token is available at the token distribution events.

Transactions become final and there is no double-spending.

The more confirmations a merchant can demand before considering the transactions to be settled, the less possibility a hacker can attempt to make the network orphan the newest block in the blockchain.



10.0 ROADMAP

Business & Platform Development Road Map

Time Period	Proposed Movement
17 Q2 – 17 Q4	<ul style="list-style-type: none">• Founders of concierge meet to confirm ideas around decentralized travel platform.• Founders meet with developers and initiate the start of the decentralized application and web platform build.• Token is tested and ready for release.• White paper has been completed, published and sent out to specific investors, ready for marketing.• Whitepaper available in English.• Sale website optimised• Web platform and application designed around user accessibility.• Concierge.io whitepaper release.
18 Q1	<ul style="list-style-type: none">• Pre-sale initiated and continuing to the main-sale over a 2-month period• Defining and initial development the back-end structure of the concierge.io platform• UI design and initial development of front-end of application and website platform.• Hire vital employees:<ul style="list-style-type: none">- Blockchain developers- Front-end developers- Back-end developers- Sales and marketing employees- iOS and android developers & web developers



10.0 ROADMAP

Business & Platform Development Road Map

Time Period	Proposed Movement
18 Q2 -18 Q3	<ul style="list-style-type: none">• Listing CGE token on exchanges (Approximately 1-month after Main-sale concludes)• Integration of platform in line with blockchain including fiat and cryptocurrency payment methods.• Peer-to-Peer chat option and amalgamation of AI-based dispute system development• Beta testing• Release of Concierge.io beta application and web platform• Release Hotel bookings on the platform• Launch industry promotional activities developing a partnership with key hotel and resort chains• Further development of the platform and releasing V.1 of Concierge.io
18 Q4	<ul style="list-style-type: none">• Research of expansion of Concierge.io into different regions after initially starting in south-east Asia and Australia (Regions will be chosen based on an estimated speed of adoption)• Partnerships with blockchain identity security platforms ensuring privacy with direct chats and within the payment system• Release Tour bookings on the platform• Press release around the tour options and reach out to key tour providers• Release V.2 of the Concierge.io platform to now offer tour bookings



10.0 ROADMAP

Business & Platform Development Road Map

Time Period	Proposed Movement
19 Q1 -19 Q4	<ul style="list-style-type: none">• Partnerships with universities and other educational institutions upholding youth development in forms of internships with yearly positions available within Concierge.io• Release property exchanges onto the platform• Press release around the property exchanges• Release V.3 of the Concierge.io platform updated now offering property exchanges• Advancement into other regions such as Europe, North and South America
2020 - 2025	<ul style="list-style-type: none">• Research into other areas of travel which Concierge.io could bring benefit to• Analysis and research areas of travel available on the Concierge.io platform. (Such as; Taxi bookings, Rent-a-car, Boating charters)• Develop augmented reality (AR) and virtual reality (VR) into the system for browsing purposes of consumers• Launch in multiple areas within travel (Such as; Taxi bookings, Rent-a-car, Boating charters) - Market analysis will justify which area to enter into what region first.

NOTE: Concierge.io roadmap is subject to change due to market fluctuations, competition, and user adoption. The roadmap summarizes the key framework of operations and the direction in which the company directs itself. Concierge.io will also strive to bring a safe secure and transparent platform to the travel industry.



11.0 TEAM

Core Team



ADAM CHAPLIN
CEO & Founder

As founder and CEO of numerous business in travel such as; Club Class Holidays Thailand operating over Thailand, Bali, and Singapore, Luxury travel agent Vietnam and Yogull. Also a partner in both Walkers Whisky and Resort Vacations.

Adam has a very strong background in high level business movements and development following a successful career as a Royal Marine.

Having invested into cryptocurrency in 2013 and seeing its potential, then became involved with blockchain talks all over south-east Asia, presenting his knowledge and its ability to like-minded individuals. Previously working with a prominent crypto coin, endorsing their cryptocurrency across Vietnam, operating their digital marketing.

With diversity and proven skills in management, sales, cryptocurrency, digital marketing, business development and web- development.



STEVE HIPWELL
CMO & Founder

Steve is a marketing guru and a serial entrepreneur. He has founded and directed multiple holidays property sales businesses from the ground up.

Steve has been involved in Bitcoin and cryptocurrency since the early days and this led him to become involved in a marketing and development role with the start-up of another prominent crypto coin that is soon to be released on all platforms. His experience and understanding of blockchain technology and the cryptocurrency space is hard to match.

On an earlier return to the UK Steve set up a successful online lead generation business. After meeting his Vietnamese wife, he moved to Vietnam to become a key Sales and Marketing Advisor for a now multi-million dollar travel and cruise operator.

Proven skills in marketing, digital marketing, web development and extensive experience in the travel sector led him to Concierge.io



11.0 TEAM

Core Team



PAUL SPALLINI
CTO & Co-Founder

Paul has over 30 years experience working with new, emerging and existing technologies. He has a passion for technology and a natural ability to innovate, developing new and existing systems to enhance and support the expansion of startups and fast-growing businesses.

He is an experienced and versatile CTO with sales skills and a proven record of success within highly competitive, leading edge, financial, B2B/ B2C & commercial market sectors. He is results orientated and profit-focused with a wealth of experience in designing, developing and implementing systems & networks.

Strong leadership, strategic marketing and technical development experience are just some of the assets he brings to the Concierge team.



MATTHEW LOPEZ
CIO, CFO & Co-Founder

Matthew has had a distinguishing career as an entrepreneur in the construction, real estate, security and Venture Capital space based in San Francisco and globally.

CAREER HIGHLIGHTS: Founded a hedge fund in Chicago under the partnership of a series 3, 7 and 66 licensed traders who started the first exchanged traded, snowfall derivative on the CME.

Experienced Managing Director with a demonstrated history of working in the investment management industry. Skilled in Marketing Management, Outcome Measures, Operations Management, Outcome focused, and Physical Security.



11.0 TEAM

Core Team



AN NGUYEN

Blockchain Developer



CONG NGUYEN VAN

Technical Project Leader



SLAVA KOROBAYNIKOV

Blockchain Product Manager



DUNG ANH TRIEU

Certified Blockchain Expert



11.0 TEAM

Core Team



DOMINIC TUNSTALL
Creative Designer



TONY BUI
Technical Liason



11.0 TEAM

Advisors



ANDERS LARSSON
Senior Blockchain Advisor

Anders has played a role in changing the world once with technology, now used by nearly every person on the planet. He is passionate about doing the same within crypto.

Anders has worked for two decades to create the emerging technologies of 2G, 3G, 4G, 5G and IOT in 10 different countries for Ericsson Group (NASDAQ: ERIC). Today, in 2018, there are 5.1 billion mobile broadband and 7.8 billion mobile subscriptions in total, exceeding the world population.

Anders has held various CTO roles and the role of Vice President and Head of Practice for Mobile Broadband in Southeast Asia & Oceania with a billion dollar yearly sales responsibility. He also holds patents.

Since 11 years old, Anders has loved to code. He is now passionate about bringing Crypto to same scale as telecom. Anders is Swedish, has a beautiful wife and three young children.



JOAKIM HOLMER
Senior Technical Advisor

When Joakim completed the delivery of a 500 team member strong project, he gave a T-shirt to each of the 500 team members that said: "Everything is Possible". This is Joakim. That project was the major delivery to AT&T in California and THE BIG ONE for Ericsson Group (NASDAQ: ERIC) that year, delivered on time, which everyone stated was impossible.

Joakim Holmer joined the Ericsson Group right after school and it was his passion for communication and travel that made Ericsson an easy choice. The initial years as a mobile comms software engineer were followed by 15 years in various technical leadership positions around the world.

Later Joakim has also worked with Software System Sales. With the hunger to develop that included everything from Mobile App start-ups to RedHat, SAP and Cisco.

Together with Anders Larsson he has started the next big venture. Let's see where Concierge.io will take him next!



11.0 TEAM

Advisors



SARAH KOZLOWSKI

Blockchain Business
Development Advisor

Continuously creating something in industries that are continuously re-creating themselves. Aim to permanently love what I do.

Specialties: Blockchain and Digital Asset Industry, Networking, New Business Development, RnD, Marketing.

Previously co-founded a Biotech company. Invented, designed and patented novel medical devices technology. Project Director/Managed Secure Card Payment Switch technology for Neo Africa.

CAREER HIGHLIGHTS: Multiple VC funding exits and Start Up consultancy projects that have led to large exposure in the industry.



11.0 TEAM

CGE Angels



NGUEN HONG DAI

Vice-President of the Tourism Association of Vietnam.

President of the Hanoi Tourism Club & CEO Apt Travel Asia.



INDI NAINGGOLAN

Angel Investor and Indonesian Hotel Business Liason.

Partner/Owner at PT. Indi Mandiri Villa Management/ Investment.



SIMON STEVENS

Angel Investor and South East Asian Business Advisor.

CEO Resort Vacations Vietnam & CEO Classic Escapes Vietnam.



DEBBIE WARD

Angel Investor and United Kingdom Business Advisor.

CEO Premier Caravans Limited & Holiday Home Park Owner.



12.0 RISK FACTORS

The following are the risk factors in relation to Concierge.io business operations and specifically the ICO stage

Concierge.io may not reach the target asked for within the crowdfunding stage to execute the business plan but will always develop the app anyway.

The CGE token may be significantly influenced by Digital currency market trends may significantly influence the CGE token and CGE's value may severely depreciate due to non-CGE related events within the cryptocurrency world as in any token offering.

Concierge.io is a complex software platform and the official launch could be postponed due to unpredicted development barriers as all new software has some form of bugs.

Competition could possibly mimic Concierge.io movements causing loss of market share. However, our connections within the travel industry will enable us to build a strong foundation giving us a head start.

Cryptocurrency is extremely volatile and CGE tokens could potentially suffer due to this.

The plans outlined in this white paper may be altered as the project progresses, taking into consideration each variable at the given point in time.

13.0 REGULATORY STRATEGY

Cross-border payment via the blockchain may be subject to regulatory scrutiny in certain areas in the future. As the blockchain develops and the decentralized system becomes more widely used we anticipate that governments may implement certain strategies to regulate those utilizing cryptography this will only make Concierge.io even stronger on the world stage.

Within decentralized applications, not one entity has control over the infrastructure required for its operation. This allows us to separate the infrastructure from the app content, in our case the travel sector. The resulting structure has the advantage of modular isolation: separate functions in the system can operate in isolation from one and other emphasizing the ability the vendor will have to be part of the development of the application.

Modular isolation is an advantage when companies or individuals come to regulatory compliance: each only needs to comply with the regulation within its limited field, therefore lowering the cost of creating the required specification and making it easier for new businesses to start up and young businesses to develop.



14.0 FAQ

Why Concierge?

Simple, concierge means 'Someone's job to help you' and this is exactly what we are here to do.

Why the travel and tourism sector?

Our founders have operated within the travel & tourism sector for the past 25 years and have many connections with hotels, resort groups, tour and trip operators.

We facilitate the connection between consumer and vendor:

Concierge.io brings together both the consumer and vendor allowing direct communication. Our focus here is to bring transparency to travel and allow vendors to be honest and liable if standards aren't as described.

We support the blockchain community:

We believe in the power of the blockchain and will use CGE tokens where possible and minimal fiat currency's when making our ideas reality.

We are transparent:

Funds will be escrowed and our books will be audited accordingly.

Concierge.io is open source:

We believe in creating a better tomorrow, therefore, sharing our work with the world is essential for future development.

We are responsible:

Our passion is in what change we can make in the world, therefore, we are limiting our personal gains. We are devoted to bringing the general public a platform of trust, honesty, and fairness.

We offer the highest level of innovation within our work:

Our team comes from a diverse background giving us the advantage to develop a system that will disrupt the global market.



15.0 REFERENCES

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5. Concierge.io - <https://concierge.io>



16.0 DISCLAIMER

16.0 Disclaimer

This white paper does not constitute an offer or solicitation to sell securities or shares and is for informational purposes only. The CGE token is considered a utility tool built within blockchain technology. The Concierge token (CGE) offering does not represent a stock or sale of securities; the Concierge token does not grant equity or voting rights; the Concierge token does not grant ownership rights directly or indirectly to the Concierge company, its physical, virtual or intellectual properties; the Concierge token does not grant a debt security and is not an instrument of debt; the Concierge token does not pay an interest payment to token holders. If any future offers become active they will be made through confidential and appropriate channels and follow all necessary legal requirements. In compliance with recent SEC announcements, Concierge will not market to or accept contributions from any US citizens or residents. In compliance with China Securities and Regulatory Commission (CSRC) and the People's Bank of China (PBOC) regulations, Concierge will not market to or accept contributions from any citizens or residents of the People's Republic of China (PRC). In compliance with the monetary authority of Singapore, Concierge will not market to or accept contributions from any citizens or residents of Singapore.

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