



Bolt Coin

a motivation to improve societal health

Social Health Gamification Platform

ABSTRACT

“Lack of exercise responsible for twice as many deaths as obesity” - American Society for Nutrition¹

“Lack of exercise as 'deadly' as smoking” – Lancet Journal²

“Physical inactivity is a leading cause of disease and disability” - WHO³

Physical exercise or activity plays a major role in sustaining one's health. Although everybody knows this fact, maintaining the necessary physical activity levels often needs something more than a mere desire. It is, in fact, the **MOTIVATION** that most people lack to achieve their health goals. Of course, there are many solutions intended to motivate people such as healthcare apps, gym memberships, devices, sensors, etc. but none of them have been adequate to bring about the desired levels of physical health, as statistics still look dreadful: physical inactivity causes 1 in 10 deaths worldwide!

Boltt is on a mission to continuously motivate people to encourage them to be more active and keep alive their desires for a healthier lifestyle. Boltt is leveraging the vast possibilities of technology to support people who practice an active lifestyle for health, fitness, and wellbeing.

Boltt is creating a social health gamification platform and an entire ecosystem around health which aims to motivate people to maintain their physical activity in a unique approach: Boltt rewards people with BolttCoins for taking steps and achieving their health targets; Boltt introduces a gamified social interface that makes physical activity fun and addictive for the users. This motivates people and induces behavioral changes in lifestyles to ultimately reach their health and fitness goals. In addition, gamification and social aspects leverage people's inherent desires for status and achievement.

On the other hand, Boltt's platform is a means to monetize people's health-related data; this is a solution to a long-felt need as there is hardly any way currently to monetize such user-generated data. This is particularly important, as it has been found that over half of smart phone users gather their health-related information on their phones. This, in turn, helps the other stakeholders in the ecosystem to aggregate and analyze user data to obtain insights for managerial decision-making.

¹ <https://academic.oup.com/ajcn/article/101/3/613/4569416>

² <http://www.thelancet.com/journals/lancet/article/PIIS0140-6736%2812%2961031-9/fulltext>

³ <http://www.who.int/mediacentre/news/releases/release23/en/>

⁴ <https://getreferrallmd.com/2015/08/mobile-healthcare-technology-statistics/>

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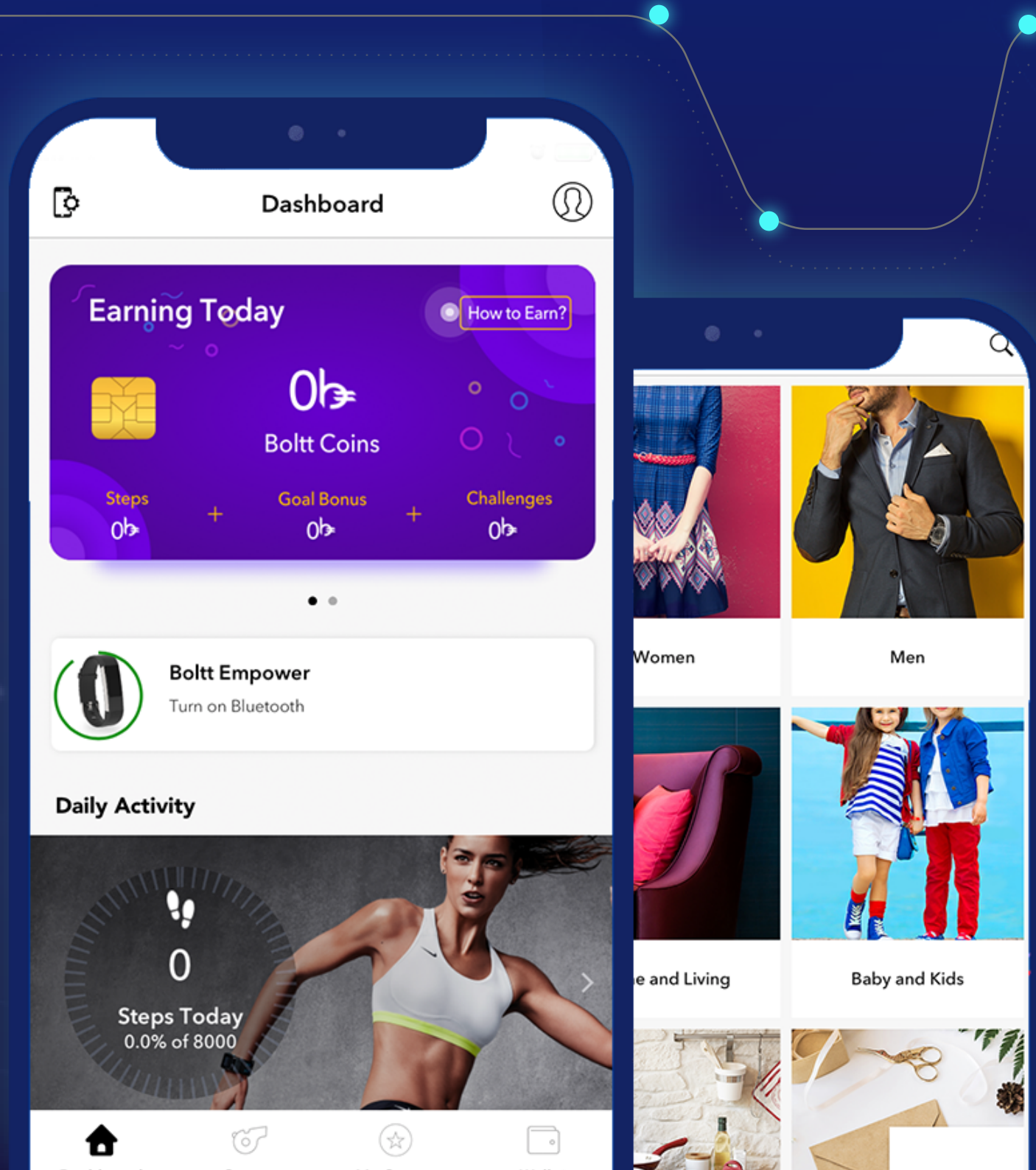
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ABOUT BOLTT

Founded in 2015, Boltt is an end-to-end tech solution provider that improves users' health by incentivizing them with reward tokens, leveraging blockchain and health gamification. Today, Boltt is considered one of the leading Mobile Health Tech Companies in the field of wearable tech & gamified health apps.

Boltt initially developed a mobile app to track health and fitness and then, a range of fitness wearables including smart fitness trackers & advanced sensors covering all the aspects of one's health from activity, sleep to nutrition and fitness. Later, Boltt started its research and development into launching the social health and fitness gamification platform known as Boltt Platform that makes use of AI to provide health-based coaching with exciting gamified challenges.

Boltt has bagged many prestigious awards including the Frost & Sullivan Companies to Action Award 2017 in the wearable technology category and has been featured in top media & press publications. It has showcased its solution across reputed tech platforms like Tech Crunch and CES.



ABOUT BOLTT

Huge market traction with viral spread



10K+

units of wearable devices a month sold



20K+

monthly active users



100K+

downloads in just 04 months of launch

Fast growing partner network



20+

well known corporate onboard



10+

Brands having 01 Mn+ consumers



25K+

retailers selling 01 Mn+ merchandise

• WHAT NEXT?

A “Social Health Gamification Platform”

Boltt is now launching a Social Health Gamification Platform, which rewards users with a crypto currency called BolttCoins based on the users’ physical activity or health data. BolttCoins can be used to purchase goods and services across a large partner ecosystem. They can also be used as a tool of engagement and loyalty and can be linked to existing loyalty programs of retailers, brands, and service providers. In addition, BolttCoins can be offered in the form of policy discounts by health insurance companies.

All transactions in the Boltt ecosystem happen on the BLOCKCHAIN via the distributed ledger technology and are completely safe, secure, and transparent. Boltt captures health and activity data of the users by the inbuilt mobile phone sensors via the Boltt App or via Boltt Fitness Trackers & Wearables that synchronize with the App via BLE technology.

Boltt has already invested over US\$ 3 Mn in research and development with the funds raised from well-known tech angel investors.

WHY BOLTTCOIN ICO?



World's first digital health currency, earned by physical activity

BolttCoin is to become the first ever, “digital health currency” connecting masses and many other stakeholders across current health, fitness, and wellness ecosystems. BolttCoins can be accrued, not by computing power, but by simple steps and personal health achievements. The primary aim of this currency is to enhance engagement and social gamification within the end users.



Mass application and huge potential demand

Health is a concern for everyone and there is an inherent appeal to the masses for the same. There are many potential use cases for corporations, retailers, insurers, brands, celebrities, etc. from the promotion of their products or services to improving the health of their employees/followers. On the other hand, users can spend BolttCoins to purchase goods and services on the Boltt ecosystem and across a huge partner network (offline/online). These use



Use of Blockchain

By leveraging the power of blockchain Boltt is able to offer gratification in a secure unbiased manner, increase seamless engagement and stronger monetization methods.

WHY BOLTTCOIN ICO?



Unique platform that goes viral

Social health gamification with monetary rewards for physical activity is an innovative concept that can disrupt the existing mobile health ecosystems. Bolt platform also includes many added features such as a marketplace, global health ID, payment solution, and mobile wallet, which make it a complete ecosystem that can incorporate and integrate currently isolated health, fitness, and wellness ecosystems.



Highly experienced team

BoltCoin platform is to be developed and implemented by a group of industry veterans who possess extensive experience in sports tech, health, and fitness along with proven-track records of entrepreneurship. The platform is already in the MVP stage and the funds will towards further development & scaling up of the same. All this signals a good opportunity for investors to own a strong crypto-Token with potential for long-term placements in a revolutionary utility Token that has many use cases within its own ecosystem. Above all, contribution to Bolt is a contribution to the advancement of health and fitness of our communities.

PARTNERSHIPS

Gamification PARTNERS On The Platform

Boltt has tied up with several large and well-known partners that, in their essence, are the world's most significant corporate entities & celebrities.

It has a network of 25000 retailers selling close to 1 Mn products across different categories.

BolttCoin Partnerships - Present & Future

RELIANCE
General Insurance

P&G



accenture



vodafone



VIDEOCON



Apollo
Munich
HEALTH INSURANCE

Nestlé

PERFETTI



JINDAL
STEEL & POWER



'A Part of your daily life'



PEPSICO



Red Bull



hungama.com

EXECUTIVE SUMMARY

Boltt solves one of the biggest problems in personal health: **Lack of motivation** for personal health improvement. While solving this primary problem, Boltt's solution successfully provides answers to several other major gaps and pain points in current healthcare ecosystems such as lack of engagement and loyalty for the stakeholders. Engagement, Gamification & Loyalty is the three main pillars for any brand, corporate & business. There is no "One Platform" that provides all three pillars for business & customers alike.

Be it corporations, brands, celebs or retailers alike, all are looking at newer ways to remain engaged with their employees, consumers, fans & stakeholders. With more and more retailers & brands trying to connect with audiences across an array of social channels, the attention span of people is on a decline. Businesses need to quickly figure out what is best for their audiences in order to generate better engagement and increased brand loyalty. Just like a brand, celebrities also have a reputation and online engagement to maintain in order to increase and maximize their audience. Corporations need a better seamless way to engage & motivate to enhance employee productivity. Service Providers need to find differentiated ways to increase retention & acquisition of customers.

Boltt creates an ecosystem of real-life partnerships with retailers, merchants, corporates, service providers, insurance companies, and an integration of gamification, blockchain and distributed ledger technology that aims towards increasing engagement & loyalty based on improved health. The Boltt ecosystem enables people to Earn BolttCoins by taking steps, which is a tangible measure of improving one's personal health. BolttCoin is the exclusive currency used within the ecosystem that can be used as rewards in social gamification, engagement and loyalty programs across the ecosystems.

A "Social Health Gamification Platform"

Boltt platform consists of the following core components that create a complete ecosystem: Core Components



Boltt health reward engine:

Enables to earn BolttCoins with steps & personal health achievements.

EXECUTIVE SUMMARY



Boltt engagement & gamification:

Enables creating challenges, tournaments, and games from sponsored brands, celebrities, and corporates to reward participants. In addition, it enables merchants to create loyalty programs or link their existing programs to the Boltt platform & give rewards in the form of BolttCoins to spend on the partner network.



Boltt decentralized marketplace:

Serves several purposes. It mainly enables product listing and sale while opening up a host of other uses including insurance benefits, utility bill payments, entertainment bookings, offline shops, and other services.



Boltt identity management and health ID:

Provides a digital identity to every individual user. This will be one global health ID on the Blockchain that provides a higher level of security and privacy and available on demand.



Boltt crypto wallet:

Enables access to all financial services in the Boltt ecosystem. This includes many features including multiple top up and cash out options, holding fiat or multiple crypto currencies, money transfer, bill payments & a decentralized

EXECUTIVE SUMMARY

Target audience

Boltt appeals to a wide range of individual and commercial audiences with many different use cases from individual health improvement to promoting products and services by the corporations.



EXECUTIVE SUMMARY

Technology

Boltt will make use of blockchain technology based on a dual blockchain protocol to record the individual health records, marketplace, exchange, and wallet transactions. In addition, it utilizes several other technologies to develop the mobile app, business logic and admin backbends ensuring the speed, security, and mass adoption. It also provides APIs for other systems & features to easily communicate with the Boltt Ecosystem.

The BolttCoin will be one of the first crypto Token to be simultaneously issued on the Waves platform and the Ethereum platform. Using a cool new technology comprised of a web interface, locked wallets and smartcontracts on the Ethereum side, Boltt Tokens will be dynamically interchangeable from one blockchain to another as the end user wishes.

Revenue model

The Boltt ecosystem has multiple revenue streams. It follows a subscription model for end users with a nominal monthly subscription fee. Corporates and others who hold social challenges and gamification are charged a maintenance fee. In addition, a commission on marketplace transactions based on the value is levied. In addition, the platform is open for advertising and sponsored contents, which take a CPM revenue model.

The Token sale

Boltt aims to raise US\$ 50 million for marketing, development and the implementation of Boltt platform. The total supply of Tokens is 1 Billion of which 50% will be on offer on the crowd sale at a price 0.1\$ per Token.

BOLTT ECOSYSTEM

Platform Pillars



BOLTT COIN Health Reward Engine

Earn BoltCoins with Steps &
Health, no computing power
required!



Health ID

One Global Health ID, On
the Blockchain and Under
your control



Gamification Platform

Challenges,
Tournaments &
Games: from sponsored
brands, celebrities &
corporates



Loyalty Programs

Deals, Offers &
Discount from Brand &
Retailers.



Decentralised

Bolt Shop, Health &
Wellness Ecosystem,
Utility Bill Payments &
Insurance Benefits.



Crypto Wallet

Multiple top up and
cash out option, hold
fiat & multiple
cryptocurrencies,
Transfer Monet, bill
payment &
Decentralized
Exchange



CORE COMPONENTS

Core components

PRODUCT	FEATURES	BUSINESS MODEL	RATIONALE
 Health Reward Engine	Enables to earn BoltCoins with steps & Personal health achievements	Subscription model for end users with a nominal monthly subscription fee, Gamified Level system	Increase user adoption & acquisition along with more products and service usage leading to more revenue
 Health ID	Global ID management and verification on Blockchain creating one comprehensive ID for individuals and small business	Upon Wallet download and creation, biometrics & other details are captured to assign a nique ID on Blockchain	One global health ID on the Blockchain that provides a higher level of security and privacy and available on demand
 Crypto Wallet	Multiple top up cash out options, hold fiat or multiple cryptocurrencies, with a host of financial services like money transfer, bill payments & Decentralised Exchange.	Transaction base % charges, discounted for the BoltCoin holders which they can spend on various loyalty programs, cash out or trade	Enable access to all financial services in the Bolt ecosystem
 Gamification Platform	Challenges, Tournaments & games: from sponsored brands, celebrities & corporates that combines great engagement and gamified tools to reward participants with Bolt Coins	Corporates and other who hold social challenges and gamification are charged a maintenance fee	This will enhance team productivity, corporate wellness & Brand engagement

CORE COMPONENTS

Core components

PRODUCT	FEATURES	BUSINESS MODEL	RATIONALE
 Loyalty Programs	Enables merchants to create a loyalty plan or link existing programmes to the Bolt Ecosystem & give rewards in the form of Bolt Coins to spend on the partner network	Commission on marketplace transaction based on the value is levied	Consumers pay reduced prices for goods and services. Merchants gain through increased demand for their products and reduced customer acquisition costs
 Ecosystem & Market Place	Enables product listing and sale while opening up a host of other uses including insurance benefits, utility bill payments, entertainment bookings, offline shops, and other services	The platform is open for advertising and sponsored contents, which take a CPM revenue model	The Decentralized market provides an efficient platform to take the merchant customer interaction to the next level

BOLTT FUNCTIONALITY

BolttCoin

Functionality

Based on blockchain technology, Boltt offers a premium Hybrid solution that incorporates a decentralized ledger within its proprietary centralized platform bringing large scale crypto transactions to level of quality and transparency within a large ecosystem that has never been seen Yet.

- 1 Earning Boltt Tokens based on Steps**

- 2 Depositing Boltt Tokens as participation deposits in Challenges**

- 3 Using Boltt Tokens for purchase of good and services**

- 4 Retailers accepting Boltt Tokens for sale of goods & services & linking to loyalty rewards**

- 5 Health & Wellness Professionals accepting Boltt tokens for all services rendered within the ecostyle**

- 6 Service Providers accepting Boltt Tokens for Sale of all services**

PRIVACY & SECURITY

Privacy and security

Boltt understands that dealing with users' health-related data warrants strict privacy and security controls. Boltt inherently provides the transparency and security that blockchain technology offers without the need for a central authority.

Boltt assures data privacy and security in terms of both process and technology controls.

Process controls

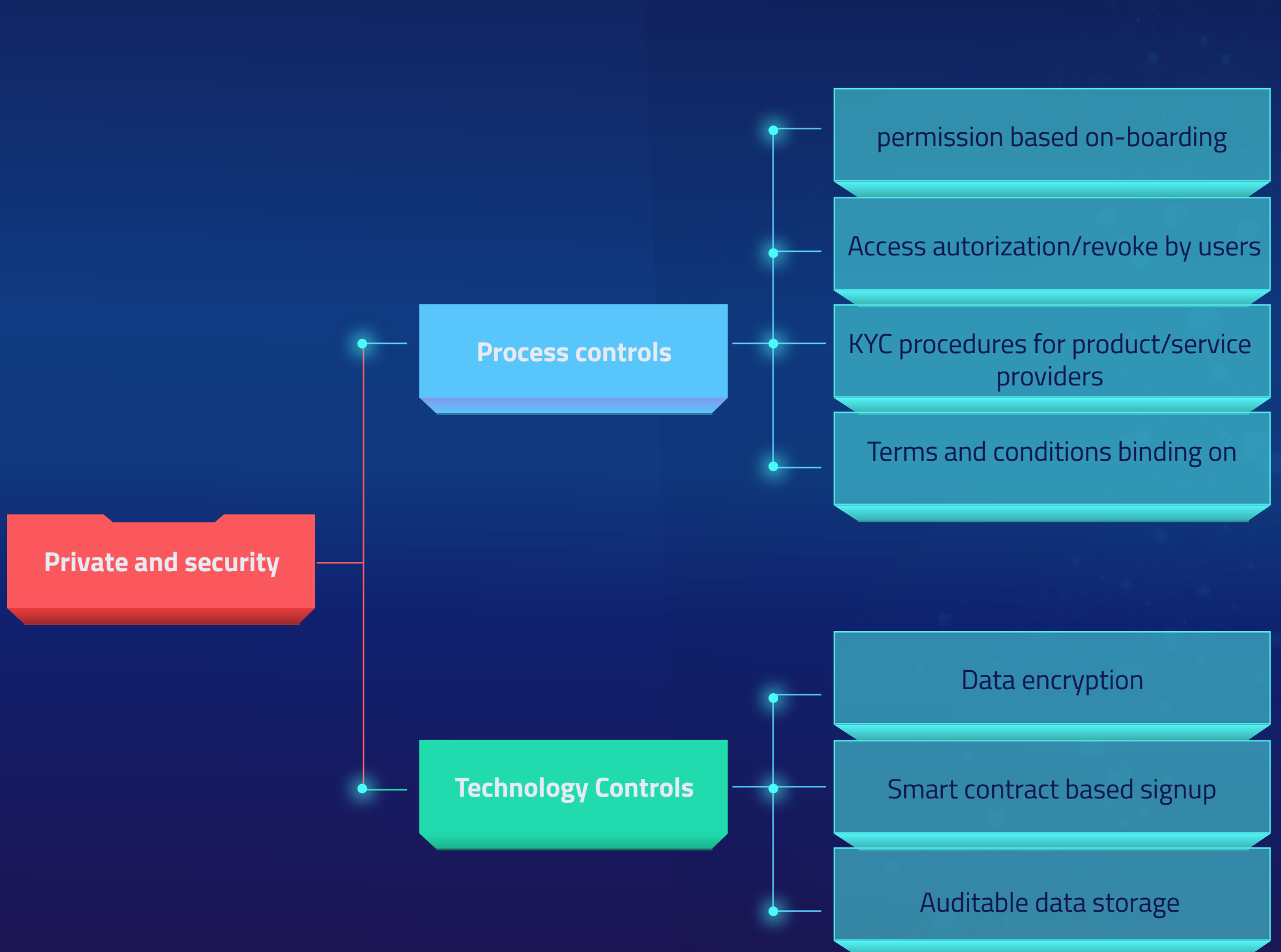
- Permission based onboarding – users can select which data they would like to share with product/service providers
- Full flexibility to provide or revoke authorization for any product/service provider
- Product/service providers are subject to KYC procedures along with background checks
- Product/service providers are required to accept Boltt terms and conditions that strictly prohibit misuse of user data and imposes significant penalties for breach as a deterrent

Technology controls

- Signing up process is based on smart-contracts that provides transparency
- Data storage is auditable and access-controlled
- Data is encrypted

PRIVACY & SECURITY

Figure: Bolt privacy and security



ADDRESSABLE MARKET

Boltt's ecosystem effectively spans over multiple market segments, which, in turn, offers access to a huge trillion dollar total addressable market (TAM).



\$ 2Bn

Loyalty management market

\$ 46Bn

Mobile gaming market

\$ 549Bn

Mobile wallet market

\$ 780Bn

Mobile payment market

\$ 288Bn

M-Commerce Market

\$ 25Bn

Mobile Health Market

ADDRESSABLE MARKET

Mobile Health Market

Global health-related apps market, often known as mHealth market was valued at US\$ 25.4 Bn in 2017 and it is expected to reach US\$ 58.8 Bn by 2020[1]. mHealth apps can offer a broad range of services relating to fitness, lifestyle management, nutrition & diet, women's health, medication adherence, disease management, etc.

Increasing adoption of smart and wearable healthcare devices is expected to have a strong positive impact on the market. In addition, physicians are increasingly recommending the use of mHealth apps that will also have a significant impact on the same.

However, the existing solutions in the market are not engaging enough. People are not motivated to use the existing products & services. That is where Bolt's Health Reward engine comes into play. When people will be rewarded for staying healthy, fitness will become more exciting!

Mobile gaming market

Valued at US\$ 46 Bn and expected to reach US\$ 65 Bn by 2020 at a CAGR of 6.2%

Mobile gaming refers to playing computer games on mobile devices. Usage of mobile devices to has already surpassed usage of desktop devices and mobile gaming is expected to grow further. Gamification is a key concept of Bolt's platform and it can be considered a mobile game for anyone to play and improve their health.

Bolt's has introduced a whole new layer of gamification to health. Fun Health Based challenges & League tournaments will ensure massive community and social participation.

ADDRESSABLE MARKET

M-Commerce Market

Mobile commerce market was valued at US\$ 288Bn in 2017 and it is expected to reach US\$ 693Bn by 2019 indicating an unprecedented growth rate¹².

Boltt's decentralized marketplace comes under mobile commerce. It can be a direct competitor to major marketplace apps like eBay and Amazon apps.

Mobile payments market

Valued at US\$ 780 Bn in 2017 and expected to reach one US\$ 01 Trillion by 2019 at a CAGR of 10%

Mass adoption of mobile devices has paved way for a strong growth of mobile payments and platforms. Most global e-commerce retailers such as eBay and Amazon offer dedicated mobile apps and most brick-and-mortar retail chains are starting to offer the same functionality.

Boltt's blockchain based mobile payment system can make a significant presence on the mobile payment market.

Mobile wallet market

Valued at US\$ 594 Bn in 2016 and expected to reach US\$ 3,142 Bn by 2022 at a CAGR of 32%

A mobile wallet enables storing of payment method information such as credit card, debit card, or bank account on a mobile device and using them to make purchases via the mobile device without carrying plastic cards.

Boltt provides a crypto wallet that can hold not only BolttCoins but also other crypto currencies as well as fiat currencies.

ADDRESSABLE MARKET

Loyalty management market

Valued at US\$ 2.16 Bn in 2017, expected to reach US\$ 6.8Bn by 2023 at a CAGR of 21.13%

Loyalty management involves rewarding regular customers. The objective of loyalty management is simply retaining the customers for regular sales. It can incorporate a wide array of methods such as discount mailing and loyalty cards.

Boltt can disrupt the current loyalty management ecosystems with its revolutionary approach to provide loyalty rewards.

5 <https://newzoo.com/insights/articles/the-global-games-market-will-reach-108-9-billion-in-2017-with-mobile-taking-42/>

6 <http://gs.statcounter.com/platform-market-share/desktop-mobile-tablet>

7 <https://www.statista.com/statistics/226530/mobile-payment-transaction-volume-forecast/>

8 <https://www.zionmarketresearch.com/news/mobile-wallet-market>

9 <https://www.mordorintelligence.com/industry-reports/loyalty-management-market>

PROBLEM AND SOLUTION

Lack of motivation for personal health improvements

The primary problem solved by Boltt is the lack of motivation for personal health improvements, which is the root cause of most of the health problems for many people.

Boltt successfully SOLVES this problem through gamification & incentives



Solution: Walk More! Earn More!

Boltt platform incentivizes people to walk more. Users can earn BoltCoins by simply walking and /or by participating in the step based games & challenges. BoltCoins earned by users can be used to purchase goods and services across the platform and partner networks. The platform also hosts challenges, games, and tournaments that users can participate. Winners can receive BoltCoins as rewards.

These elements of gamification and Incentives go a long way in motivating people towards their health. In addition, it encourages users to make social groups and challenge their friends and family to co-participate.

Other solved problems

While answering the root cause, Boltt effectively answers several market gaps and pain points in current healthcare ecosystems:

- Employer employee engagement
- Retailer customer engagement & loyalty
- Lack of health insurer-policyholder engagement & loyalty
- Need for a seamless mobile health ecosystem
- Service provider-customer engagement & loyalty

PROBLEM AND SOLUTION

Employer employee engagement

Employee health is a concern for almost any employer as it helps achieve higher employee productivity, engagement, and retention. Most employers are struggling to engage with the employees. A survey by Willis Towers Watson in 2016 found that nearly 90% of respondents say that improving workforce health and productivity is a core component of their organization's overall health strategy, and nearly all (98%) said they are committed to the health and productivity



Solution: Sponsored challenges, gamification

Boltt platform enables companies to host their own corporate challenges for their employees on the platform. These challenges can be on fitness/health. A leaderboard is available to view team progress. There are reports that the admin or HR can monitor. The winners of the challenges are rewarded in BolttCoins/sponsored prizes by the corporates. The incentives and gamified challenges encourage employee participation and help in organizational productivity and performance. By integrating the Boltt's API, any organization, platform, or Individual can create their own challenges and apply game theory to motivate and improve engagement.

Service provider-customer engagement & loyalty

Today many service providers are not able to properly engage with their customers. They are finding ways to increase customer acquisition and maintain the loyalty of the customers. There is an unfulfilled gap in the market with the existing solutions and service providers' needs in general. There is a lot of money to be made if someone comes up with the right solution.



Solution: Blockchain based mobile payments for products and services

Boltt allows blockchain based mobile payments for travel, utility bills, entertainment, recharge and more. The transactions take place via payments by BolttCoins.

PROBLEM AND SOLUTION

Retailer customer engagement & loyalty

Building customer loyalty is often a daunting task and retailers are always looking for innovative ways to build loyalty, giving rise to various customer loyalty programs. However, despite this growth in loyalty programs, still, there are major pain points that have prevented these programs from realizing their full potential. Current loyalty management market has coordination problems with unrealized rewards, and customers desire more flexibility, monetary benefits, and a larger ecosystem.



Solution: Loyalty and gratification programs

Boltt Coin platform enables retailers to offer BolttCoins as part of their loyalty programs. Retailers can list their store on the Boltt marketplace and use BolttCoins to purchase goods and services from the retailers online or offline.

Lack of health insurer-policyholder engagement & loyalty

Research shows that the biggest challenge faced by the insurance industry is the fact that the majority of consumers have become indifferent to insurance providers. Most insurance companies are struggling to effectively engage with their policyholders to increase customer loyalty and customer acquisition.



Solution: Rewards based health

Boltt's platform enables insurers to reward discounts on premium in the form of BolttCoins to their policy holders based on their health performance. This tracking mechanism gives the insurers insights into the customer's health data, which can be used as info to adjust future premiums.

PROBLEM AND SOLUTION

Need for a seamless mobile health ecosystem

Purchasing health services can be full of hassles in most markets as there is no single platform that can cater all health service needs of customers. Customers often have to use different platforms and payment methods to purchase services such as medicines, health checkups, gym memberships, etc. This is more visible in the m-commerce arena as app-based health ecosystems are still evolving.



Solution: Health, fitness and wellness marketplace

Boltt platform allows In-App health services like pay for health food delivery, medicines, health checkups, booking gym classes and fitness trainers. All these services are available to users via payments by BolttCoins.

Service provider-customer engagement & loyalty

Today many service providers are not able to properly engage with their customers. They are finding ways to increase customer acquisition and maintain the loyalty of the customers. There is an unfulfilled gap in the market with the existing solutions and service providers' needs in general. There is a lot of money to be made if someone comes up with the right solution.



Solution: Blockchain based mobile payments for products and services

Boltt allows blockchain based mobile payments for travel, utility bills, entertainment, recharge and more. The transactions take place via payments by BolttCoins.

PRODUCT EXPLAINED

Boltt Ecosystem

Experience the power of Boltt.

From e-commerce engagements to insurance

benefits to utility management to wellness, manage all your finance flows with one smart platform.

Earn: Accrue Boltt Coins

Spend, exchange or sell. Do more across a vast ecosystem with your cryptocurrency.

Engagement & Gamification

Host in-app challenges for your audience and reward the winners in sponsored Boltt Coins

Health ID

The Boltt Wallet starts by creating single digital identity that users can carry globally -Bolt ID

Loyalty Benefits from Retailers

Link your existing loyalty programs to the Boltt Ecosystem and give rewards in form of Boltt Coins

Crypto Wallet

Multiple top up and cash out options, hold fiat or multiple cryptocurrencies, with a host of financial services like money transfers, bill payments

Decentralised Marketplace &

An entire in-app marketplace complete with Boltt Shop, Wellness Ecosystem, Offline Shops and Billing

PRODUCT EXPLAINED

Boltt creates a complete ecosystem with the world's first ever "Digital Health Currency" called the BolttCoin which fuels the interaction of the components and users. The Boltt Platform is composed of several layers, which form the core pillars in this product: Health Reward Engine, Gamification & Engagement, Decentralized Marketplace, Health Management ID and Crypto Wallet which are discussed in detail below.

Platform Architecture



PRODUCT EXPLAINED

Platform Architecture



PRODUCT EXPLAINED

User walkthrough

- 1 **Users download the BoltCoin App**

- 2 **After downloading there is an on boarding process where the user chooses a preferred data source for fitness tracking (From The Bolt Wearable Closet)**

- 3 **Alternatively, the App can track data from the inbuilt sensors in the Mobile Phone & Other third party data sources like fitbit, garmin & 100+ others.**

- 4 **Users complete daily step target & other health goals prescribed in the App**

- 5 **These are divided into 4 levels. Each level enables users to earn higher number of Coins.**

- 6 **Users are rewarded Bolt Coins for achieving these goals in the App**

- 7 **They can also participate in challenges, which can be self-created or organized by a corporate/brand.**

- 8 **Winners of the challenges earn prizes in the form of BoltCoins & other exciting merchandise**

PRODUCT EXPLAINED

User walkthrough

- 9 **BolttCoins can also be linked to loyalty program offered by retailers**

- 10 **Earned BolttCoins are credited to user's Crypto Wallet in the App**

- 11 **Users utilize BolttCoins to purchase goods & services on partner network, which is available both in App and offline**

- 12 **The app economy & transactions are safely conducted over blockchain**

BOLTT HEALTH REWARD ENGINE

1. Boltt health reward engine

**Earn BolttCoins by just taking steps,
no computing power required!**

Boltt enables earning BolttCoins for simply taking steps including running, jogging or walking outside or using a treadmill. Earned BolttCoins can be used to make purchases at the Boltt marketplace or could simply be traded into other crypto currencies or fiat currencies.

Boltt's platform is seamlessly connected to Boltt wearables. Additionally, it allows integration with the most of smart accessories and apps for sports and health and activity tracking such as Fitbit, Google Fit, Apple Watch, Apple Health Kit, etc.

Data collection process

The steps data of the user can be collected via the Boltt Fitness Trackers or via the Phone's inbuilt sensors and accelerometers. If the user has a device, he/she can just connect to the App via Bluetooth. The steps are tracked automatically through the day, with details by the hour.

Data verification & security

Boltt uses an AI based step-counting algorithm to detect & authenticate data. The Boltt step algorithm is in place to ensure that all BolttCoins are earned through hard work and movement. If it was not this way, users could potentially cheat the system by doing things like shaking their phone or using the App in a car etc. Boltt algorithm checks and verifies data against all checkpoints to ensure there are no cases of cheating. E.g. If the data matches a known pattern of cheating like shaking the phone up & down to mimic steps, the values will not be counted.

This is a proprietary algorithm that uses certain operations at the Boltt Backend to ensure all captured data is completely authentic

BOLTT HEALTH REWARD ENGINE

Going beyond steps

Boltt has initially based the Health Reward Engine & BolttCoin payout only on basis Steps. In the near future, Boltt plans to include other health parameters such as activity, fitness, sleep, nutrition, vital stats, medical records, genetic tests & user past health history. Boltt uses all these data values to make a unique Health Score. Health Score is an All in One tangible measure of one's health. Each data value in these sections result in the improvement of the Health Score. It is calculated on a scale of 1-100. The higher the Health Score, higher the reward payout. This symbolizes the importance of holistic health advancement. It incentivizes users to improve all aspects of their health and lifestyle. The Boltt Health Score is a Patent Pending technology that is an accurate measurement of one's personal health, soon to be accepted globally by leading health institutions & insurance companies.

Smart contracts

The logic and algorithms governing the Boltt health reward engine & gratification are to be executed via smart contracts and will be completely decentralized, ensuring highest standards of data security.

BOLTT HEALTH REWARD ENGINE

Figure: Boltt reward engine process flow



• ENGAGEMENT & GAMIFICATION •

Above diagram demonstrates how BoltCoins are mined by the users and how they are ultimately credited to the user's crypto wallet. The user's "Steps" data can be collected from many sources including smartphone inbuilt sensors, third-party services and devices).The data is then encrypted and transferred onto the Bolt Servers. It is then transferred onto the Blockchain database. In the Data Authentication Engine, all unverified and fraudulent/cheated data is detected and removed. Finally, the data becomes ready for the Rewards Engine processing. The reward calculation of Bolt Coins is carried out via a Smart Contract. The BoltCoins are then credited into the user's crypto wallet on Blockchain

2. Engagement & gamification

2.a. Bolt gamification engine

Gamification is the process of taking something that already exists – a website, an enterprise application, an online community – and integrating game mechanics into it to motivate participation, engagement, and loyalty.

Bolt aims to redesign the approach to physical activity with fun and addictive elements found in games and applying them to real-world fitness challenges to create a truly fun & rewarding experience. Bolt's gamification tactics are used to stimulate customer loyalty, drive employee engagement, and increase motivation to become healthy.

Businesses can easily reward their customers, users, members, tournament participants and staff with BoltCoins while the platform provides tailor-made analytics for the management.

BOLTT GAMIFICATION ENGINE

Types of games available on the platform

Boltt coins can be used to participate in Boltt Challenges, to bet against friends or compete against the world in global “Play & Win” challenges. Types of challenges and games elaborated below.

Decentralized tournaments:

Decentralized tournaments can be set up and run by users who have BolttCoins. BolttCoins is the only currency that can be used in tournaments. Tournaments can be a large event in league or leader system. The idea is that every participant has to pay some admission fee in BolttCoins to join while brand and corporate sponsors can pitch in with special prizes too. People are able to view the tournament in real time, speak in the chat, and support their favorite players.

Centralized tournaments:

Centralized gaming tournaments can be organized by corporates, celebrities, & brands on the platform to promote their cause. These tournaments can be sponsored tournaments to encourage player participation in a particular game and would consist of exciting prizes in BolttCoins or otherwise. There will be an entry fee to join this challenge - after challenge has started - % of users win coins.

Custom challenges:

Users can create their own challenges with custom rules. They can choose to go solo, invite his/her friends, or join a group of challengers. A user decides the bet amount and sends an invitation to friends.

BOLTT GAMIFICATION ENGINE

Interactive map based challenges:

Adventure Trails & Digital Marathons - Boltt adventures is a series of immersive challenges on the Boltt Platform that encourages users to get more daily activity by virtually exploring scenic and iconic destinations. They are designed to inspire and motivate users to move more and to virtually

Individual Adventures:

These are virtual personal challenges with no competitors. Users are given a target destination to reach and along the way, they are encouraged to find preset landmarks and hidden treasures. These are designed to motivate and prepare users to take real-life challenges.

Group Adventures:

This is similar to individual adventures but the difference is there can be more than one person. A user can invite his/her friends to participate in the adventure. Users can communicate with each other using inbuilt messaging and track the progress of own and others' progress. The first user

Daily Adventures:

The user is challenged daily to reach a set destination, which is set based on users' past travel data. If the user reaches the daily challenge, the distance for the next day is little increased. This encourages users to become more active on a daily basis. Similar to other adventures, users are

Treasures along each route: users uncover more photos and collect fun facts, as well as health and fitness tips, and mini-challenges. Rewards Participants receive BolttCoins for every milestone they unlock.

BOLTT GAMIFICATION ENGINE

Challenges creation process

The different types of challenges explained above are created by a host of APIs and via the admin panel at the back end.

Business & corporate challenges

Business & Corporates can either self-create challenge on the platform. Alternatively, Bolttt can create & host the challenge.

Ways of engagement with community

There are many different ways of engaging with the community via the challenges. It could be via chat, gratification, prizes, broadcast messages, performance leaderboard & rankings.

The chat option enables the participants in the challenge to talk to each other via an inbuilt chat option in the app. This helps users to engage with their friends and colleagues. Gratification includes the prizes to be rewarded to the winners of the challenge. This could either be in the form of sponsored prizes by brands and corporates. Or it could be in the form of a winning pot in the form of BoltttCoins. All users have to participate with an entry fee of BoltttCoins. The winners have the pot distributed amongst themselves. The leaderboard displays the performance of all participants in one dashboard. This is of importance to the corporates, as the HR/management can view the performance of their employees and help motivate them and encourage healthy competition.

Smart contracts

Bolttt will use smart contracts for all challenges & tournaments making it one of the very first decentralized health gaming network. Smart Contracts will help ensure FAIR PLAY by maintaining integrity of prize distribution, pot holding/circulation & game end result logics.

BOLTT GAMIFICATION ENGINE

Benefits

There are different benefits for both the community and the businesses, by participating in or hosting a challenge:

For Communities: It is a gamified way to improve health. It incentivizes users to take more steps and work towards the winning pot. It encourages a group & networking effect where friends would like to call their friends to participate.

For Business: It has “two in one” benefit of promoting health advancement and increasing engagement with employees. For brands, it is also an important tool to increase loyalty and retention.

BOLTT GAMIFICATION ENGINE

Figure: Gamification process flow



BOLTT GAMIFICATION ENGINE

Figure: Gamification process flow



BOLTT LOYALTY ENGINE

The above diagram shows how a user can take part in In-App challenges and win BolttCoins. Corporates and brands can create a challenge using the Boltt Admin Panel within the Boltt App or through Boltt APIs. End users can create a challenge & invite their friends. There can be different types of challenges running at one time like Sponsored, Map, Non Map, Adventure, Step based etc. Once a user joins the challenge, the user's activity data is calculated and stored on the Boltt database. The calculation and verification of the winners happens via a Smart Contract. Accordingly, the Pot winnings are then allocated to the winners in the form of BolttCoins, which are credited to the user's crypto wallet on Blockchain.

2.b. Boltt Loyalty engine

Boltt loyalty engine enables merchants to create loyalty programs or link their existing loyalty programs to the Boltt platform and rewards users with BolttCoins.

Boltt loyalty programs work similar to other existing loyalty programs, i.e. when a customer shops they earn loyalty points, but in Boltt loyalty programs, customers are rewarded with BolttCoins. The decentralized rewards management on blockchain makes the platform unique. It delivers value to all platform members, for the retailers – a premium, blockchain-based loyalty management system worth \$200-\$2000 per month is available free, for the customers – BolttCoins, which they can turn into real money or redeem for purchases across Boltt marketplace or partner network and they do not expire and tend to go up in price. Users can also take advantage of discounts and participate in fun contests and sweepstakes.

Both merchants and users can gain from participating in the Boltt economy. By accessing promotions & Loyalty programs on the platform, consumers pay reduced prices for goods and services. On the other hand, merchants may gain through increased demand for their products and reduced customer acquisition costs by using the platform's marketing tools.

"Boltt Loyalty Platform" leverages the vast partner network & ecosystem to spearhead the next generation of customer loyalty, or the loyalty economy. This loyalty economy can change the current uninspired and value-deficient rewards points system to a value-focused, digital-based rewards system that will stand far above traditional rewards programs.

The first loyalty program that is to be implemented is a Cash Back (or more accurately, Token Back) loyalty program, this is one of the simplest form of programs to understand and consume for both merchants and customers.

BOLTT LOYALTY ENGINE

A universal Loyalty Program

Boltt Tokens can be used for loyalty rewards by any retailer in the ecosystem in following ways.

- Within Boltt ecosystem - by getting listed as a merchant and configuring cash backs on products
- Third party applications - by using the Restful API and integrating wallet and marketplace in any app
- Customer flow - customer signs up, earns, spends, gets cash back etc.

Use of Restful API

Boltt issues API configuration files to specify key aspects for the partners to integrate and communicate to the system with following specifications/instructions.

- The list of services being provided, which is described as references to nodes in the shared ontology
- Specifications about how the agent should fetch data and push results
- A list of services required for each service being provided, if any.

BOLTT LOYALTY ENGINE

It is not necessary to be a customer of Boltt to offer Boltt coin as a reward. Merchants that are not on Boltt platform can have access to a public API that enables them to participate in the BolttCoin loyalty program and receive payments using the Boltt Wallet. These companies can maintain their own apps and integrate with the system through the API to receive payments and provide redemptions. Their customers can use the Boltt Wallet to make payments for their goods or services; they can also build their own custom solutions to transact cash or BolttCoin.

Figure: Loyalty engine process flow



BOLTT LOYALTY ENGINE

The above diagram demonstrates how retailers and merchants can link BoltCoins to their loyalty programs. A retailer can either open his store on the Bolt App, or use Bolt's open APIs for the products hosted on his own app. Upon user verification, the customers are able to purchase goods & services from the retailer's network, using BoltCoins. After the purchase, the loyalty generation and cash back calculation takes place through a smart contract on the blockchain. Cash back is given in the form of BoltCoins. These are then credited to the user's wallet through Blockchain APIs.

Advantages of Restful API

- Loyalty points can be shown on a user dashboard that can include loyalty points from many different sellers. Users can simply register with their email, phone number or social media credentials. Users may use the account as a regular wallet that can store BoltCoins and other
- Customers can keep their loyalty points in the form of BoltCoins in single wallet.
- BoltCoins can be redeemed at any merchant within the entire Bolt ecosystem and network partners.
- Unlike loyalty points, which often have an expiry period, BoltCoins never expire or become unusable even if the merchant who awarded closes its business.

BOLTT LOYALTY ENGINE

- An easy way to make purchases in cryptocurrencies: ETH and Bitcoin can be credited to the customer's Boltt account and be used as payment with Boltt wallet participating merchants.

- BolttCoin value is likely to increase over time as the Boltt ecosystem expands.

• DECENTRALISED MARKETPLACE •

3. Decentralized marketplace

The decentralized market provides an efficient platform to take the merchant customer interaction to the next level with following features:

3.a. Bolt mall

The Bolt mall includes merchants, discounts and coupons, contests with products including restaurants, retail, entertainment, and travel that allow customers to earn and use BoltCoins. Payments can be made with BoltCoins as well as any other supported coins by Bolt Crypto Wallet. In addition, merchants can even operate offline, physical shops where customers can pay with their Bolt Crypto Wallet using any currency balance in the wallet. Marketplace integrates geo-location based search and users can search and find the offline shops by location.

The Bolt collaborates with merchants in two ways:

- Self-registration on the BoltCoin app

- Partnerships with merchant aggregators & existing online websites

Online Stores

The owner or representative of the online store is registered on the platform just like a regular user.

BOLTT MALL

Registration steps for a user to open an online store:

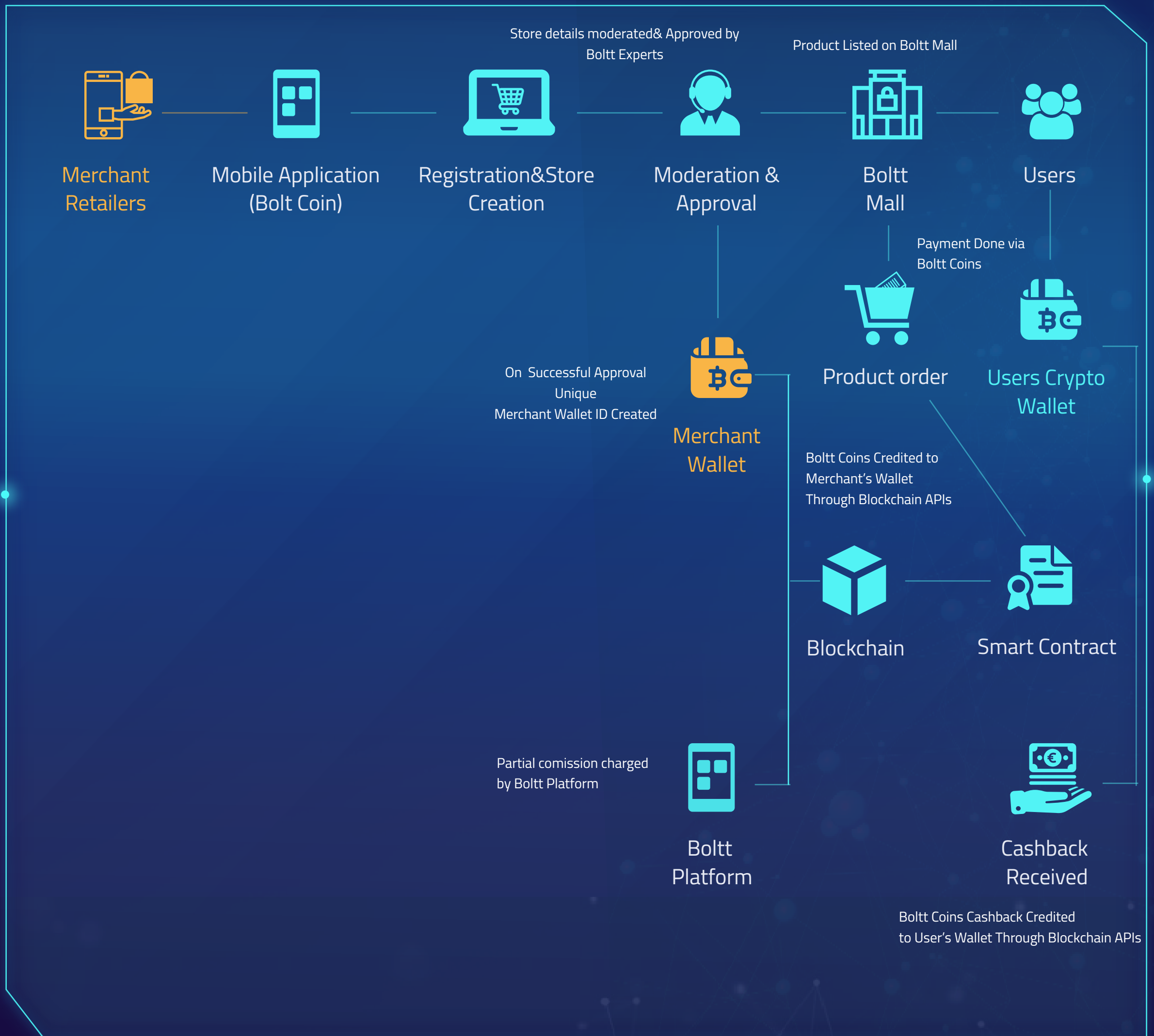
- 1 Fills and sends the online application form**
- 2 The application is moderated and evaluated by platform experts**
- 3 If approved, the “Activate” button appears**
- 4 Adds goods/services to the store (photo/description/price, etc.)**

Once the products/services added, the online store appears on the platform in the “Online Stores” section.

Users pay for purchases with BolttCoins, which they purchase or earn in their Boltt Wallet. Storeowners receive orders, execute them, and the platform automatically charges a small commission from the store for purchases made. Customers can leave feedback on the store after the transaction is completed; customer feedback can affect the reputation of the store on the platform.

BOLTT MALL

Figure: Bolt Mall online store process flow



BOLTT MALL

The above diagram demonstrates how retailers and merchants can get onboard on the Boltt platform and start selling their goods and services via BolttCoins. Once a retailer has signed up and created a store, the details go through moderation by the Boltt experts. After successful approval, a Merchant Wallet is created for the retailer. After this, retailers can list their products on the store. Users are able to pay for these products using BolttCoins from their Crypto Wallet. The transaction is processed via a smart contract on the blockchain.

Offline Shops & Services

Users can find the shops/services by location based search. These can include shops, restaurants, cafes, hotels, services, entertainment, which are integrated into the platform, and pay for services with BolttCoins.

Registration steps for a user to open an offline store:

- 1 The owner of the offline store integrates their establishment, filling out the form and indicating the size of the cashback discount if any.**
- 2 After activation, the store appears in the “Store Listing” under offline stores, and users can find it using geolocation.**
- 3 Visiting this offline store, a person selects the right product, and transfers the BolttCoins for the total amount of purchases.**

BOLTT MALL

Figure: Boltt mall online store process flow



The above diagram demonstrates how retailers and merchants can get onboard on the Boltt platform and start selling their goods and services via BolttCoins in an offline environment. Using geo location based search results, the users are given recommendations on the nearest offline Boltt Merchants around them. Users are able to pay for these products using BolttCoins from their Crypto Wallets. The users enter the store and pay via QR code/mobile number. The transaction occurs via a smart contract on the blockchain.

• HEALTH, FITNESS & WELLNESS MARKETPLACE •

3.b. Health, fitness & wellness marketplace

The Bolt platform allows users to explore & discover a variety of health & fitness services on a single curated health marketplace with a host of wide variety of products and services such as personal coaching, healthy snacks, health food delivery, health supplements, online pharmacy, diagnostics, genetic testing, gym, and yoga sessions and many more. Users can purchase these services with BoltCoins.

Bolt Partner Network encourages health and fitness professionals and business owners to render their services on the platform for additional customer acquisition and revenue. In addition, life/health insurance companies are encouraged to offer discounts on premiums in BoltCoins to their policyholders on the basis their health improvements.

HEALTH, FITNESS & WELLNESS MARKETPLACE

Figure: Health and wellness marketplace process flow



HEALTH, FITNESS & WELLNESS MARKETPLACE

The above diagram demonstrates how health and fitness service professionals can get listed on the Bolt Platform and render their services to customers in exchange of BoltCoins. Upon signup and registration, each service professional is assigned a unique Wallet ID. Using AI and analytics Bolt platform detects the behaviour and lifestyle patterns of the user. The Bolt Service engine module filters out the best result and throws it as a recommendation to the user. The service provider accepts payments in the form of BoltCoins for the service provided. The transaction occurs via a smart contract on the blockchain. Users pay BoltCoins from their Crypto Wallet, which get credited to the service professional's merchant wallet over Blockchain.

The "Services" ecosystem can be segmented into the following core parts:

Consumer (Service seeker) module:

Users simply select a service or product of their choice or fill up a smart form to get recommendations. For satisfactory service, he/she pays the expert/Business using Bolt Coins.

Business/Professional (Merchant- service provider) module:

Comprising of profiles, expertise, professional history, achievements and overall identity of the merchant. As the user searches for a nutritionist or a service, the 'intelligent' mapping system, picks relevant data and maps it to the user's requirement resulting into the best possible match.

Service Engine Module:

At the core of Bolt will be the service engine that performs all AI-driven searches, mapping, communication management, service process management and host of other tasks for both consumers and Health & Wellness Merchants.

BOLTT PAY

3.c. Boltt pay: a blockchain based mobile payment system

Boltt marketplace includes an own blockchain based mobile payments system that can be used to make crypto or fiat currency payments within the ecosystem or across the partner network. These payments can include utility bills, travel tickets, insurance premiums, hotel bookings, movie tickets, entertainment, phone recharge and more.

The payment can be made by scanning the barcode or by typing their own phone number. There is a small fee in order to execute the payment due to the Boltt Platform liquidating the payment of the desired crypto currency into fiat currency.

BOLTT PAY

Figure: Bolt pay utility & other services process flow



INSURANCE

The above diagram demonstrates how different service providers such as telecom operators, travel and stay, insurance providers and other utility providers can offer their services to the Bolt users via BoltCoins. To make this happen, Bolt makes use of Utility Aggregators & Distributors. The different services from all the providers are listed on the Bolt Platform via the aggregators. The aggregators can also set cashbacks and promotion offers on every purchase. The Aggregators are assigned a unique wallet ID. Bolt users can select the service from the marketplace and pay for it in the form of BoltCoins. These Coins are issued from the user's crypto wallet and credited into the aggregator's merchant wallet. The transactions occur via a smart contract on the blockchain. Users could also get cashbacks in the form of BoltCoins.

3.d. Insurance

Bolt Coins are given out by Insurers to their policyholders in the form of discounts on premium, upon achieving certain health targets. This improves customer acquisition and retention. This also helps the companies to get more accurate insights on their customers' health. Some benefits and trends in the sector are elaborated below:

- Measure health insights: The Bolt Health App delivers insight into the health patterns of the wearer.
- Record fitness data: It can record movements, heart rate, activity levels, and more.
- Accurate risk calculation: Insurers can calculate risk for individuals more accurately

INSURANCE

- Reward customers for better health: Insurance providers all over the world have now started to reward customer for staying healthy
- Discounts on premiums: Rewards can be in the form of Discounts on the premiums
- Better engagement and retention: Health incentives help insurers drive a deeper engagement with their customers, with real-time advice about their health.

User flow

- 1 Users buy the health insurance policy and downloads the Bolt App**
- 2 Achieves basic health goals. Perform any fitness activity like walking, running, swimming, cardio, gym workouts, etc.**
- 3 The APP automatically recognises the resultant calorie burnt / active time / step**
- 4 By meeting the set goals, the customers get health rewards in BoltCoins that represent discounts on premium**

INSURANCE

TIME PERIOD	STEPS	% DISCOUNT ON PREMIUM
Quarter 1	10K	2.00%
Quarter 2	10K	2.00%
Quarter 3	10K	2.00%
Quarter 4	10K	2.00%

Japan Insurers set to use health data to set premiums

Sompo Japan Nipponkoa Himawari Life Insurance Inc. has distributed Fitbit wearable devices to policyholders to collect information on customer health. Using the data, along with the results of health checkups, the company is working to identify causal relationships between diseases and particular lifestyle habits in order to develop new insurance products.

MLC Ltd and South African health insurer Discovery Health

is measuring users’ heart rates, sleep patterns and physical activity to offer them discounts.

AXA, Paris-based insurer

began offering its customers a free Withings Pulse fitness tracker. Participants who walk over 7,000 or over 100,000 steps per day over a one-month period may receive discounts of over \$100 off their insurance policy, as well as discounts off any Withings product purchases.

INSURANCE

Oscar Health Insurance

has partnered with Misfit. Misfit band serves as a pedometer, which can connect automatically to Oscar's app, which sets new daily goals for walking time. Those who hit the goal earn \$1, while those who hit the goal 20 times receive a \$20 Amazon gift card. While the cap on rewards is currently \$240 per year. Oscar Health gives health linked discounts with Misfit Tracker.

John Hancock

is offering Fitbit devices to life-insurance customers and participants can use FitBit devices along with iOS devices to track healthy behaviours such as regular health exams, exercise, and smoking-cessation programs to earn "Vitality points".

4. Identity management & health ID

Boltt allows the creation of a single digital identity that users can use globally – Boltt Health ID, which is secure, private, and available on demand. In addition, it includes KYC/AML, verification, digitization of records, cards, national ID systems, and health records. The identity and health ID data are recorded on the blockchain enabling higher levels of security.

Boltt Health ID offers freedom to conduct various financial services in one single identification consolidating all physical and digital identities in the physical and digital world across multiple vertical applications and complement existing identity solutions.

- 14 <https://www.japantimes.co.jp/news/2017/10/29/national/insurers-devise-new-steps-slash-fees-promote-wellness-rapidly-graying-japan/>
- 15 <https://www.telusinternational.com/articles/wearables-bring-health-insurers-closer-customers/>
- 16 <http://iireporter.com/axa-incents-customers-to-volunteer-personal-health-data-from-mobile-devices/>
- 17 <https://www.computerworld.com/article/2911594/insurance-company-now-offers-discounts-if-you-let-it-track-your-fitbit.html>

IDENTITY MANAGEMENT & HEALTH ID

Authorization & Data Transmission using Blockchain

Leveraging blockchain ensures that each transaction & related information flows securely between all parties involved. The Boltt Health ID is based on a sophisticated architecture ensuring safe authorization and data transmission using Blockchain. Boltt Health ID is a tool to create and maintain the user's data profile. This takes place via encrypted data transfer and the data exchange takes place securely over Blockchain.



BOLTT CRYPTO WALLET

Above diagram demonstrates how Boltt creates and manages the unique Health ID of a user. As step 1, the user downloads the Boltt Coin App. As part of signup, the user enters all personal details and profile info like height, age, gender, etc. This leads to the KYC and biometric & AML verification. This data is sent on the decentralized server in an encrypted format, for the creation of the Decentralized health ID.

Boltt Crypto Wallet

Boltt includes a multi-currency crypto wallet that holds both cryptocurrencies and fiat currencies. The Boltt wallet enables access to all the services in the Boltt ecosystem, provides multiple top up, and cash out options, holding fiat or multiple cryptocurrencies, along with added features such as money transfer, bill payments, debit cards & decentralized exchange.

When a user signs up on the platform, the Boltt wallet is created automatically. Then the user can then fund the wallet with cryptocurrencies or fiat currencies. Boltt wallet offers an API for third-party access to developers so that they are able to interact with the wallet. Possibilities include accessing balances, sending transactions, raising invoices, and building third-party apps on top of it. This can further enhance the Boltt Wallet acceptability and usage.

On the other hand, the third Party API business model will create more partners who can distribute Boltt services globally to strengthen this network.

Key features:

- Send and receive blockchain-based payments on the go. The user simply needs to pick up the phone, log in to the wallet, scan the QR code of receiver, and hit the send button.
- Inbuilt-exchange: Users can easily convert a wide range of blockchain assets such as Boltt Tokens, BOLTT TOKENS, ETH, and DASH with the inbuilt exchange mechanism.
- Easily accessible: Users can access their wallet remotely from anywhere in the world with a mobile app or web interface.

BOLTT CRYPTO WALLET

- Secure: the wallet is built on the native concepts of application development by following the highest industry guidelines.
- In-chat payment system: Send and receive BoltCoins to friends and family using in-chat payment system. Sender just types the amount he/she wants to send in receiver's chat and payment is sent instantly.
- Request for payment: One of the targeted and useful features is the request for the payment. Use it to request money or due payments from your clients & friends. Request money using one touch button, your friend will receive an invoice, you will receive the payment once he/she confirms the request.
- Support for deposit/withdrawal of fiat currencies, including USD, EUR, and CNY.

BOLTT CRYPTO WALLET

Figure: Tech Stack & Platform Architecture



BOLTT CRYPTO WALLET

Above diagram demonstrates the setting up & the working of the Boltt Crypto Wallet. First, a user downloads the Boltt Coin App and successfully gets registered with it. Then the wallet is created, address and public key is generated using cryptographic operations. All transactions via the wallet are carried out on the Blockchain.

Potential credits to the wallet can include Boltt Coins earned via steps rewards, via winning challenges, via loyalty cashbacks, via friends transfers, etc. On the other hand, the potential debits can include BolttCoins spent on goods and services marketplace, purchase of Boltt App subscription plans, payment of joining fees for challenges, etc.

POTENTIAL APPLICATION

Potential applications

STAKEHOLDER	POTENTIAL USES	BENEFITS
Users living a	<ul style="list-style-type: none">▪ Get extra motivation to reach healthy lifestyle goals▪ Finding healthy lifestyle goods and services on a single platform▪ Benefit from data generated, storing health and sports data in one place	<ul style="list-style-type: none">▪ Monetizing user-generated data▪ Aggregating data for viewing or sharing and deciding on further data use and its price,▪ Receiving tailor-made services based on interests and health data
Personal trainers	<ul style="list-style-type: none">▪ Selling services, attracting new clients, Managing clients' progress	<ul style="list-style-type: none">▪ Easy to monitor the achievements and rewards,▪ Fitness progress gamification for clients <p>The unique value proposition for advertising</p>
Gyms	<ul style="list-style-type: none">▪ Attracting clients to gym locations <p>Marketing new services, optimizing gym use</p>	<ul style="list-style-type: none">▪ Reward system to promote gym visits at specific times▪ Monitoring users' progress <p>Promoting loyalty by organizing group challenges</p>
Sports and wellness	<ul style="list-style-type: none">▪ Selling products, marketing to a precise key audience	<ul style="list-style-type: none">▪ Interaction with customers via the reward system▪ Insights from users' data <p>Innovative marketing tool</p>

POTENTIAL APPLICATION

Potential applications

STAKEHOLDER	POTENTIAL USES	BENEFITS
Health insurers	<ul style="list-style-type: none">Reducing risks by analysis of actual client data	<ul style="list-style-type: none">Great incentives for a healthier lifestyleData-based management decisions powered by client data
Celebrities	<ul style="list-style-type: none">Selling services, attracting new clients, Managing clients' progress	<ul style="list-style-type: none">Easy to monitor the achievements and rewards,Fitness progress gamification for clientsThe unique value proposition for advertising
Gyms	<ul style="list-style-type: none">Organizing fitness challenges for fans	<ul style="list-style-type: none">Increase fan base and social media following
Employers	<ul style="list-style-type: none">Organizing fitness challenges for employees	<ul style="list-style-type: none">Fun and a rewarding tool to incentivize healthy lifestyles leading to productivity and efficiencyPossibility for tailor-made challenges for specific staff

REVENUE MODEL

Revenue Model

The Bolt ecosystem has multiple revenue streams from different participants.

Monthly subscriptions on Bolt health reward engine

Users will have to pay a monthly subscription fee for this. It is to be as nominal as US\$1.5.

Upon taking this subscription, users are eligible to earn BoltCoins by taking steps and improving personal health. The BoltCoins can then be used to purchase different goods and services across the partner network.

Maintenance fees on social challenges & gamification

Corporates, brands, and celebrities can run sponsored health & fitness challenges on the Bolt App for their employees, followers, and consumers. This encourages engagement and drives productivity and loyalty. The winners can win BoltCoins and sponsored prizes.

Bolt will charge a 5% of the sponsored reward amount as for hosting these challenges

Commission fees on m-commerce transactions

The Bolt ecosystem will include over 25,000 retailers & service providers and 01 Mn+ products & services in the App. Users can purchase these goods and services with BoltCoins.

Bolt will take a nominal commission fee on every transaction (3-5%)

Advertisement Revenue

The Bolt Ecosystem serves as a great platform for corporates, brands, and celebrities to run sponsored ad contents. Bolt charges on a CPM model for all sponsored content.

USE OF BLOCKCHAIN

Use of blockchain

Blockchain has gained immense popularity as a technology that provides a mechanism for establishing the trust, transparency, auditability, immutability, and security in transactions without the use of any intermediary.

This section explores how blockchain – the decentralized, distributed ledger infrastructure built around strong cryptography – is powering the Boltt ecosystem. It explains how all the essential features of the Boltt platform are not possible without Blockchain.

Boltt makes full use of the strengths of the blockchain technology. By utilizing shared ledgers, smart contracts and cryptographic encryption, Boltt is able to eliminate the intermediaries throughout its ecosystem while ensuring trust, security, transparency, immutability, and auditability across the value chain.

Blockchain has enabled Boltt to offer gratification in a secure unbiased manner, increase seamless engagement and stronger monetization methods.

Discussed below in detail is how Boltt is making full use of the inherent features of the blockchain technology:

USE OF BLOCKCHAIN

1 Transparency:

By using smart contracts for the Health Reward Engine, BoltT offers complete transparency in the process of token generation.

When a user successfully completes the requisite health goal, he/she is credited with BoltTCoins. The algorithm for result validation and token issue is completely decentralized and transparent. It is audit-able and hack proof. For example, any manipulative actions (faking steps etc.) can be easily traceable and virtually impossible to hide or forge. Once BoltT token transactions are added to the blockchain, they exist on each copy of the ledger maintained by each of the node in the network resulting in permanent and immutable records. Thus, the Health Reward Engine cannot be tampered and is completely decentralized.

Similarly all the BoltT platform challenges, tournaments and games are recorded on the Blockchain. The Ethereum Blockchain supports decentralized tournament creation and distribution of the winning with smart contracts. Players are able to test their fitness and bet in step-based challenges without being dependent on host decisions, financial regulations, and middleman controls. BoltT challenges aim to eliminate the need to trust hosts running centralized platforms.

USE OF BLOCKCHAIN

2 Data Security:

The Bolt Health ID uses Blockchain to keep all the health identification data of the users safe. As more health device activity is enabled by the IoT, the amount of data generated on a consumer's health and lifestyle has dramatically increased.

Bolt understands that Malicious access to sensitive personal data can heavily cause devastating damage to the consumer customer relationships and can negatively affect the reputation of the business. grave reputational and financial repercussions to health device makers. Blockchains can enable embed rules via smart contracts to control access to sensitive health data. Users can specify who should be given access to such data, for example, that only their family and treating physicians can access their health records.. For instance, a user can allow his family physician to access such data.

Blockchains encryption through cryptography enables that only the sender and receiver can access the data sent through the blockchain. All the transactions are logged on the blockchain using anonymization algorithm, ensuring that user history is kept private, verifiable, and destructible on demand.

3 Data Efficiency:

Loyalty programs have grown rapidly across many economic sectors. With different programs and point systems, it has often become quite difficult to redeem such loyalty points. Bolt is using Blockchain and smart contracts to revolutionize Loyalty Programs.

In the Bolt ecosystem, when a new transaction takes place like a new loyalty point being given or redeemed, a unique token is assigned to that particular transaction. Tokens are then grouped into blocks at regular intervals such as every 10 minutes or so and distributed within the network updating the database of each of the node in the network. New blocks of transactions are validated and then linked to previous blocks that ultimately create a secure and verifiable records of all the transactions without the use of any intermediary

USE OF BLOCKCHAIN

4 Permanence/Immutability:

The Boltt Decentralized Marketplace rests upon many fundamental pillars of the blockchain. One of the most important one is the safety and security. All confirmed transactions on the Boltt marketplace are not able to be changed without the consensus of the network, which is nearly impossible. As long as the blockchain is operative, the data on it is always accessible.

5 Cost-effectiveness

The P2P nature of the blockchain does away with the need for any intermediaries to facilitate transactions. Transaction cost on the Boltt platform is even less than 0.1% of the transaction value, which is significantly lower compared to centralized payment methods such as PayPal or credit cards.

Overall, within the Boltt shop, there are automated triggers and processes. Smart contracts provide the foundation for digitization and automation for business processes. Logics are embedded to automatically trigger payment on successful verification.

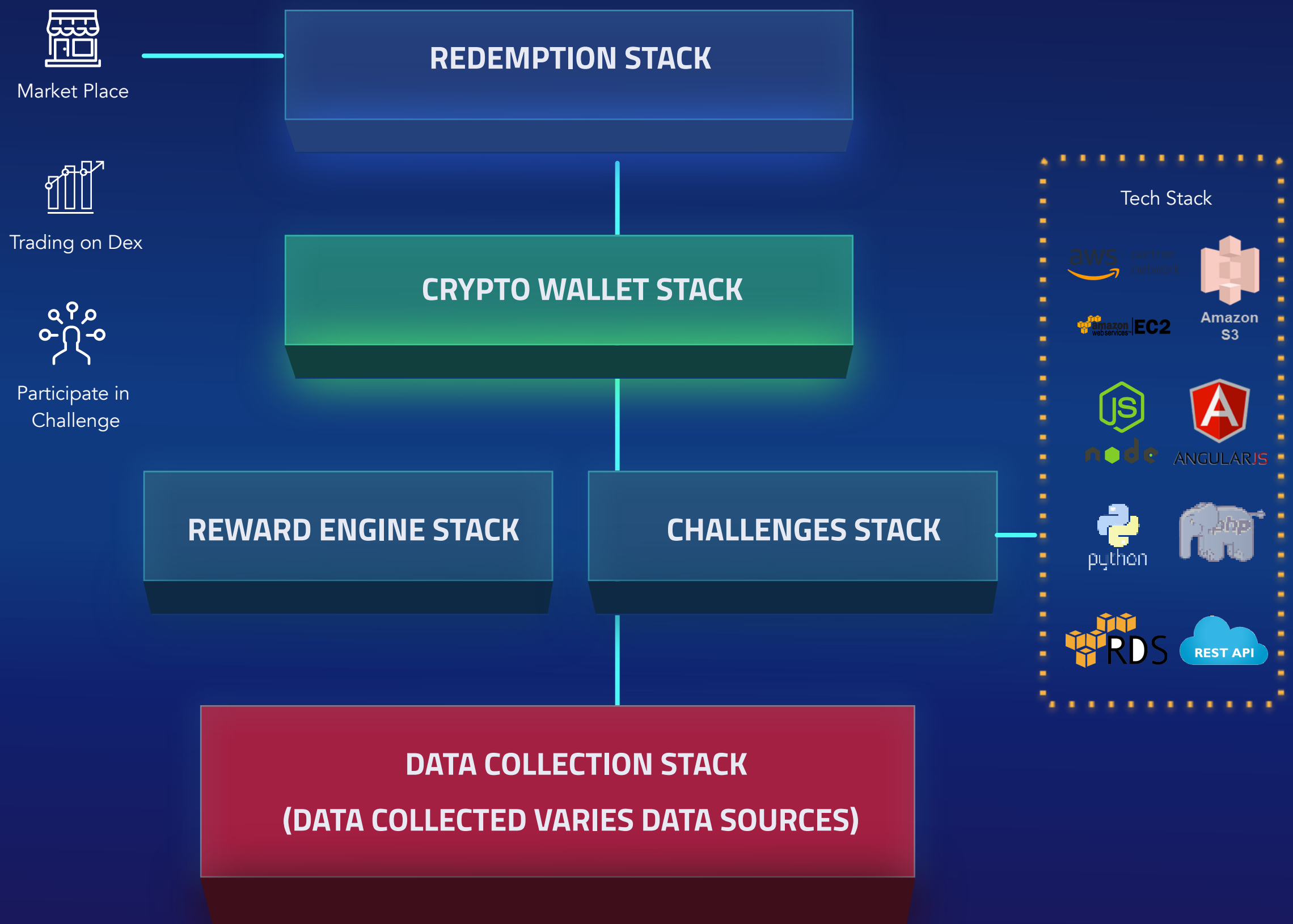
TECH STACK AND IMPLEMENTATION

Tech stack and implementation

Boltt platform is built on a hybrid technical infrastructure. It uses both on-chain and off-chain records for optimum performance. While all marketplace, health ID and wallet transactions including reward earnings based on steps, challenges, tournaments, algorithms determining the rewards and generation of BolttCoins etc will make use of smart contracts & are recorded on the decentralized ledger, Business algorithms, logic, and AI-based analytics work off the chain and the platform application is hosted on a web server.

Boltt platform consists of several tech layers, each serving as a foundation for the next. These layers represent the base for the different ecosystem pillars in the platform.

TECH STACK AND IMPLEMENTATION



Given below are the frameworks, languages, and software products are to be utilized in the development of Bolt platform.

TECH STACK AND IMPLEMENTATION

Retailer integration stack

This serves as a plug in play module for the retailers to get connected with the BoltT ecosystem.

Reward generation stack

All stakeholders are connected to the ecosystem via the BoltT Coins Tokens, which serve as medium of transfer of value between all. Retailers and brands award the BoltT coins to the customers as loyalty points for purchase of goods & services via them.

This process activates the universal loyalty program, via which the BoltT Coin Tokens are transferred to customer through the BoltT Crypto Wallet. Merchants and users complete purchase, redemption, loyalty transactions using BoltT Coins.

Software development kit

This stack connects BoltT platform to third party applications. This enables third party application users to take advantage of the BoltT Coin Loyalty Program.

Crypto network stack

The stack allows BoltT Tokens to be transferred between network participants & customers to incentivize health advancement. The BoltT Tokens is also used as a tool for engagement and loyalty by the retailer and brands.

The health data is stored with the user and only once the health goal is achieved, the BoltT Tokens are credited to the BoltT Crypto Wallet.

Retailers in the BoltT network use BoltT Coins as loyalty points and accept them in exchange for sale of their goods and services.

TECH STACK AND IMPLEMENTATION

Boltt wearable sensors

Boltt wearable sensors consist of a range of fitness trackers that track all day steps and activity data most accurately.

Based on a 3-axis accelerometer, the inbuilt sensors are capable of automatic motion detection. Whether the user is walking, running, or jogging, the device will accurately capture steps. It can be indoor or outdoor.

Blockchain protocol

To implement a seamless Blockchain technology, Boltt team has been constantly sticking to some core principles. Few key areas that Boltt has considered while building the tech:

- 1 **Cash & fiat is still the dominant medium of exchange between parties, for the above-mentioned use cases & platform features.**
- 2 **Third party intermediaries and brokers are expensive**
- 3 **Peer to Peer is the road Boltt wants to eventually take for all Boltt products**
- 4 **Smart contracts can be used to automate and create trust between participants**
- 5 **Exchange of value should be fast and efficient**
- 6 **There has to be a medium for store of value as well.**
- 7 **Most of this population do not understand crypto, how it works and think it is agnostic**

DESIGN & APPROACH

Design and approach

Use of dual Blockchain:

Blockchain as a technology is maturing but it lacks scalability and speed. There is a strong need in the market for a universal decentralized value exchange mechanism that can execute even millions of transactions per second while maximizing resource utilization and minimizing transaction fees to near zero.

To achieve this, Bolt is using a new “Dual Blockchain Technology” called “Bolt Dual Swap”. Bolt would be one of the first few tokens to use this dual technology. It comprises a web-based interface, wallets, and smart contracts on Ethereum. BoltCoins are interchangeable dynamically from one blockchain to another as required by the user.

DESIGN & APPROACH

Advantage of Dual Blockchains

Both the Ethereum and Waves blockchains offer unique functionality. Ethereum smart contracts are used to implement many new decentralized features on the BoltCoin Platform like Challenges & Tournaments, Marketplace transactions, Health Reward Engine, Wallet transactions involving BoltCoins and other crypto assets amongst many other use cases.

On the other hand, Waves has better support for token creation and management along with many other facilities related to them. Dual blockchain provides both flexibility and stability, and BoltCoin holders are able to enjoy the advantages of both of the platforms. “Bolt Dual Swap” creates a fixed token supply on each of the two blockchains and locking half of the supply at any given time.

BoltCoin can make use of the network effect of another crypto community. This also means that redundancy is built into the project. In case the blockchain becomes subject to security vulnerability, tokens are still safe and can be transferred or traded.

Finally, the dual blockchain technology can significantly increase the attraction of BoltCoin for exchanges. BoltCoins can be easily facilitated by any exchange that has integrated either of the two blockchains increasing the trading opportunities. Anyone is able to deposit to the exchange for trading, either directly or else using “Bolt Dual Swap” as an intermediary step. Similarly, anyone buying BoltCoin from an exchange can withdraw BoltCoins to the wallet of user’s choice.

DESIGN & APPROACH

Technical Specifications of “Boltt Dual Swap”

Boltt token has a fixed supply of 1 Billion tokens. The full supply is created on both Ethereum and Waves. Tokens purchased with ETH are released to the respective Ethereum wallet while the balance is locked in a smart contract.

Any tokens that are purchased with Fiat currencies or BTC, LTC, and WAVES are released on WAVES blockchain while the balance is to be locked in WAVES wallet. Thus, ETH smart contract balance and the liquidity of WAVES token are equal. On the other hand, WAVES locked wallet and liquidity of ETH token are equal.

At any point that an ETH token holder wants to convert an ETH Boltt token for a WAVES token, they send a WAVES address and their ETH tokens to the smart contract, locking the ETH tokens, and releasing the corresponding WAVES token by sending them to the nominated address.

Where an ETH token owner wishes to convert to WAVES tokens, he/she can send a WAVES address and ETH tokens into the smart contract that locks ETH tokens while releasing the relevant WAVES tokens by sending them to the designated address. WAVES holders can do the same. They can log onto Boltt Dashboard, the designate ETH address and then send their tokens to the locked wallet. ETH tokens are then sent immediately. Ultimately, there will be no more than 1 Billion unlocked Boltt tokens.

DESIGN & APPROACH

Application storage

Cloud storage is utilized by BoltT as the application storage. Cloud service provider such as Amazon Web Services and Google Cloud is to be selected for this purpose. Cloud storage is relatively less expensive than having own hardware infrastructure. In addition, it increases flexibility and provides global scalability.

Application development

Application development is done based on Agile principles. BoltT uses Scrum as a framework for managing the product development. Scrum is well suited for development and support of complicated products. The framework is based on the empirical methods.

Third party access

BoltT platform aims to ensure the compatibility with other blockchain-based systems using open source Api's that are made available to the partners & enables easy communication and integration with systems outside BoltT platform. BoltT uses RESTful API technology whose modularity provides developers with a greater amount of flexibility.

BOLTT'S NETWORK & BLOCKCHAIN PROTOCOL

Boltt's Network – Blockchain, Protocol and BolttCoin:

Boltt utilizes the most advanced solutions available within blockchain and distributed ledger technologies, and some of that is to be introduced in later stages of R&D.

Boltt's mission is to bring health, e-commerce, services and Boltt Coin (crypto-currency) to the masses. Most of the business requirements are supported by the architectural drivers that Ethereum have adopted for their mission: high transaction volumes, peer-to-peer transactions & Low transaction fees

Beyond this, Boltt also needs to create standard features available to all transactions (with little to no friction) complex functions such as escrow or commissions, which are currently considered advanced features requiring high-friction and 3rd party integration.

Boltt builds on top of Ethereum smart contract features so that cash-oriented merchants (such as offline shops, local Gym chains or personal trainers, whose business models do not fit the standard e-commerce models) can take advantage of these advanced capabilities without materially altering the way they do business.

Prior to BolttCoin, any ecommerce technology solution had to insert themselves into the middle of the transaction (in order to monetize the transaction) which simply is not practical for these cash-oriented businesses, therefore very few of them have considered joining the online economy.

• BOLT'T'S NETWORK & BLOCKCHAIN, PROTOCOL •

Boltt believes addressing these issues as seamlessly as possible is what breaks the logghead that has prevented the widespread adoption of crypto currencies in general usage. Now, platforms and consumers no longer need to rely on centralized institutions (which typically also incur significant fees) to be able to provide new transaction options that offer the best of both worlds - cash & credit.

Since Boltt Coin enforces all these capabilities for free and in a completely transparent and decentralized manner, almost all transaction risk and overhead is eliminated making available all manner of new commerce opportunities for the largest and smallest vendors worldwide.

Boltt's network and BolttCoin is built with innovation, with the industries past mistakes in mind. The role of Boltt's protocol for transaction approval and the injection of new BolttCoins to the ecosystem are to ensure that "Rules of The Game" are well known to all participants. This is the focal point of Institutional Economics research; how "rules" (Boltt's network's code), known by and to everyone, affect economic behaviour and decision making of the ecosystem's participants with the creation of trust.

Boltt has established the philosophy of BolttCoin on what is correct and accurate in economic theory and research, and on own vast experience. Boltt concludes that the quantity of money should grow only when the economy truly grows. All is dependent on a correct and unchangeable protocol.

BOLTT'S NETWORK SECURITY

Boltt's - network security

When one considers an economy ultimately as a model for efficient information transfer – efficiency, speed, and trust in the information's correctness are the key variables for its health and capacity for wealth creation. The historical dependency on fallible human action and limited performance has been the greatest limitation on such economies as the advent of the Internet has demonstrated in its unprecedented ability to create new wealth.

Crypto currencies and Tokens based on crypto ledgers are the next stage in the economic revolution. They further reduce (but do not eliminate) dependencies on humans on the most constraining dimension remaining – trust, through sound mathematical models defining their operational protocols. These fundamental proofs are necessary for the safe and secure transactions of value transfers as they provide a new level of trust that enables the efficient implementation of the new information economy.

Thus, the attack vectors that must be defended against and mitigated pertain to:

1. correct design & implementation of the model, and
2. Correct and secure processes for interactions between humans and the model's implementation.

All exploits can be clearly explained as failures of one of these two categories. Physical signatures, letters of credit, bank transfer documents and other prior methods of trust that the economic engines depended upon appear comical and insignificant when compared to public key encryption for proof of authentication as well as authority to conduct a transaction. Yet the inherent limitations of speed and efficiency at that time contained the exposure to exploits to enough extent that they could be made adequate so long as consistent process security was in place.

BOLTT'S NETWORK SECURITY

Therefore, minor flaws in the model which are relatively costly to exploit might not have practical exploits due to strong processes and limits in efficiencies that limit the actual gains. Today those dangers are orders of magnitude more serious as the great value of the Internet's efficiency is also what provides for such an attractive target. Unfortunately naïve belief in the definition of the model and failure to fully evaluate the implementation of same, immaturity of the technologies used to build them, and inadequate processes of interaction have resulted in several high profile exploits which had worst case scenario results of total collapse of the system they were designed to enable and support. Boltt is taking a more responsible and informed approach to these issues on both the generation and issues of the BolttCoin, and the operational use and transfer of same within the Boltt economy.

build them, and inadequate processes of interaction have resulted in several high profile exploits which had worst case scenario results of total collapse of the system they were designed to enable and support. Boltt is taking a more responsible and informed approach to these issues on both the generation and issues of the BolttCoin, and the operational use and transfer of same within the Boltt economy.

Unlike prior entities who suffered losses due to their unpreparedness and inexperience, Boltt is an ongoing concern that already handles significant monetary transfers through its systems for some time now. Security and reliability of process are designed into the existing business and are being improved and expanded on an ongoing basis. Security is a never-ending core process of Boltt's business model.

1 <https://blog.wavesplatform.com/what-is-waves-dex-7c311d1360a1>

2 https://en.wikipedia.org/wiki/Smart_contract

MVP

MVP

Boltt is releasing the MVP of the Boltt Coin App in India by May. The Boltt Coin app in beta will consist of all platform features with a limited implementation of the marketplace.

The platform will feature the “Boltt Shop” with over 25000 merchants & 1000000 products, just in time for the Pre-ICO.

The System will be working on Waves Blockchain with real user data. This will help us prepare smart contracts and get feedback from the community, real users and make sure that this solution is viable.

Beta version of the product

Goal of Beta version:

- Provide a firsthand experience, proof of functionality and demonstrate the core features of the Boltt Coin App :-
 - o Boltt Health Reward Engine: Earn Boltt Coins with Steps & Personal Health
 - o Boltt Engagement & Gamification: For corporates & employees combines great engagement and gamified tools like challenges, tournaments and games which will rewards participants with Boltt Coins
 - o Boltt Marketplace: To list, order and sell products and services from 25k merchants, 1500 categories & 1 Mn products from across the world
 - o Health ID: is One Global Health ID, on the Blockchain and under your control. Premise of the Boltt Wallet starts by creating a single digital identity that users can carry globally – Boltt ID.
 - o Crypto Wallet: With this, users can access all financial services in the Boltt Ecosystem. Multiple top up and cash out options, hold fiat or multiple crypto currencies, with a host of financial services like money transfer, bill payments, cards & Decentralized Exchange

MVP

After launch, users will also start to earn Bolt Coins in all places such as certain goals and incentivized engagement, referring other users, and completing tasks and offers. Users will still be able to buy Bolt Coins to spend or make up the difference when they don't have enough to buy an item. In this case, Bolt may sell directly from its own supply of BoltCoins or help users buy from the Waves-Dex within the Bolt Wallet. The wallets will be created and maintained by Bolt for the purposes of transactions within the Bolt marketplace, but will also support withdrawals and deposits to and from external addresses via the Waves Blockchain. Within the Bolt marketplace, Bolt will manage the transactions for each user and hide the complexities of dealing with public/private keys, Smart Contracts, etc. Bolt users will not need any waves or crypto currency knowledge to start and continue buying and selling in the marketplace.

BoltCoin vs. Traditional Reward Tokens

	Traditional Reward Token	BoltCoin
Gamified	No	Yes
Guided by Waves Blockchain	No	Yes
Secure & Decentralised	No	Yes
Mining is verifiable on the blockchain	No	Yes
Mining is based on noble cause of health advancement	No	Yes
Widespread palication accross industries & sectors	No	Yes

IMPLEMENTATION PLAN

June 2014



Start of Boltt Development - the leading ecosystem for tracking health and fitness via wearables and mobile apps

August 2015



Founded Boltt Health App to track all in one health and fitness

September 2016



Started selling Boltt Wearables on major ecommerce platforms in India

January 2017



Release of the first alpha version of the Boltt Health app, part of the custom interface for the people to interact with Boltt existing wearable and App users

IMPLEMENTATION PLAN

May 2018
Stage 1



ICO and MVP

We are launching the MVP of the Bolt Coin App in India by May. Just in time for our ICO

July 2018
Stage 2



Introduction of Smart Contracts

Bolt Smartcontracts will be launched.

Bolt will use these contracts for development of the balance ecosystem elements. This will be done by July 2018.

OCT 2018
Stage 3



Bolt Loyalty Platform:

For retailers & employees enables merchants to link their existing loyalty programmers to the Bolt Ecosystem & given rewards in the form of Bolt Coins. This will be done by OCT 2018.

DEC 2018
Stage 4



Insurance Benefits:

Wherein Insurance Companies can reward benefits like discounts on premium in the form of Bolt Tokens to their policyholders basis their health. This will be done by DEC 2018.

IMPLEMENTATION PLAN

FEB 2019
Stage 5



Health, Fitness & Wellness Ecosystem:
In which we want to create an in App universe of Health Services, where in users will be able to pay for health food delivery, medicines, health check ups, book gym classes & fitness trainers in Bolt Coins & merchants will be able to list their goods and services on the platform. This will be done by FEB 2019

April 2019
Stage 6



Bills, Utility & Entertainment which include blockchain based mobile payments for travel, utility bills, movies, recharge & more. This will be done by April 2019

July 2019
Stage 7



Offline Shops & Services for retailers and consumers combines a best in industry set of engagement and loyalty tools (rewards, incentives) on the front end and state of the art analytics. audience insights including A.I. powered on the back end, It enables Retailer merchants to list their store online on the Bolt Ecosystem. Or enables users to make purchase of good and services offline. This will be done by July 2019

HOW TO EARN & SPEND BOLTT COIN

How to earn and spend BoltCoins



Earn

Earn

- ✓ User downloads the Bolt Coin App and earns Bolt coins with steps and Personal Health improvement
- ✓ Each Step Goal he completes wins him Bolt Coins

Engage with friends/Employees/

- ✓ User downloads the Bolt Coin App and earns BoltCoins with steps and Personal Health improvement
- ✓ Each Step Goal he completes wins him Bolt Coins

Avail Loyalty benefits by Retailers and

- ✓ Use Bolt coins to enter into app challenges - Group, Solo etc, hosted by friends, Corporates, Brands, and celebrities.

HOW TO EARN & SPEND BOLTT COIN

How to earn and spend BoltCoins



Burn

Acquiring Bolt Coins

- ✓ Choose 1 from over 1 million products and 50,000 retailers offline/online who are partners in Bolt Ecosystem
- ✓ Pay for products and Services with Bolt Coins

Trade on Exchange

- ✓ Users can trade the Bolt Coins on some decentralised exchanges

Avail exciting services with Bolt Coins

- ✓ Choose from exciting in-App health services like - food, gy, medecine, nutritions, coaches etc available on Bolt App
- ✓ Users can pay for this in Bolt Coins
- ✓ Users can also make their utility payments for bills, recharge, travel, entertainment via Bolt Coins

TOKEN DISTRIBUTION DETAILS

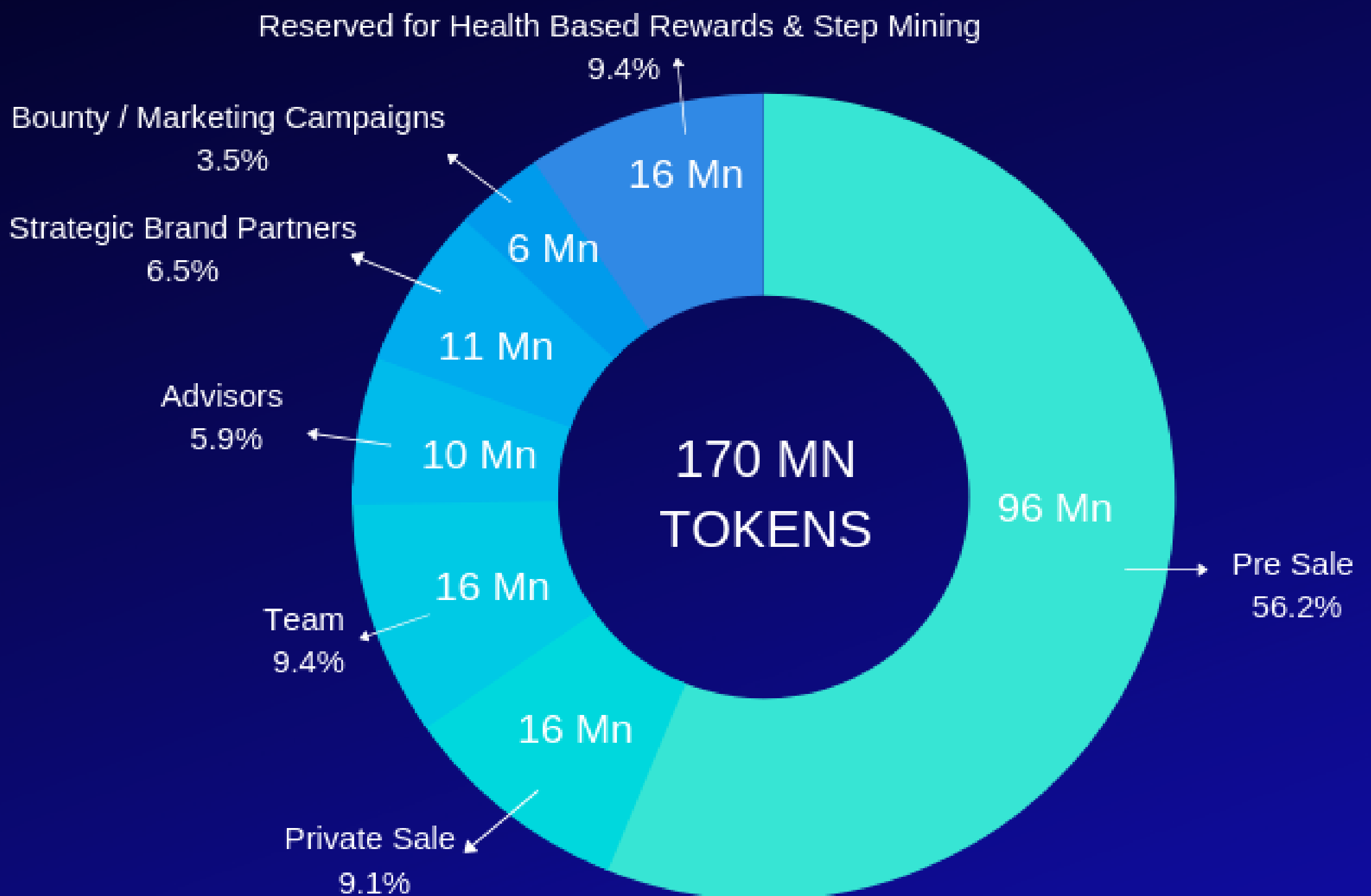
Method/purpose	No. of BOLTT Tokens%	
Pre Sale	96 Mn BOLTT	56%
Private Sale	16 Mn BOLTT	9%
Team	16 Mn BOLTT	9%
Advisory Board	10 Mn BOLTT	6%
Strategic Brand Partners	11 Mn BOLTT	6%
Bounty / Marketing Campaigns	6 Mn BOLTT	4%
Reserved for Health Based Rewards & Step Mining	16 Mn BOLTT	9%

100%

TOKEN DISTRIBUTION DETAILS

Figure: Token distribution

BOLTT TOKENS



EXCHANGE LISTINGS

The reserve for future mining forms the basis on which Bolt is able to issue BOLT Tokens for digitally verifiable health & fitness achievements.

40% of the total quantity of all BOLT Tokens is thus be only gradually introduced into the market, keeping a big worldwide reserve for rewards available for many years post-ICO.

Bolt is planning to release the first 80% of the reward Tokens within the next two years at a decreasing rate. The vast majority of Tokens will simply not be in circulation in the near future.

An algorithm will determine monthly, how many BOLT TOKEN Tokens is to be awarded per verified fitness activity unit. Over time, the amount will decrease according to the number of participants and Tokens already in the market. That way, a sustained growth in value can be ensured even when more Tokens become available.

The projected amount of Bolt Tokens in the circulating supply during the next three years starts with 20% in 2018, goes to 27% in 2019 and will still only be at 38% in 2020. During that time, the number of participants in the system - mostly the people earning BOLT Token while taking steps - will grow much faster, thus more than compensate for the increase in Token supply.

Exchange listing

While Bolt leverages the Waves DEX on day one itself, Bolt is to contact all major and several smaller Crypto exchanges for listing BOLT TOKEN to facilitate the efficient trading. This opens the opportunity to trade BOLT TOKEN worldwide and to receive BOLT Tokens outside the ecosystem of Bolt, without necessarily taking steps.

SECURITY

Security

Boltt platform is designed to take into account recent events of wallet theft and phishing during ICO campaigns. This is mitigated by converting a significant amount of the ICO to fiat currency when possible. Boltt continuously monitors for phishing sites and will alert all contributors through press releases and newsletters. Boltt communicates official information regarding wallet addresses only through email to registered members. Boltt's operating strategy includes periodical contact with Contributors through a mailing list and/or newsletters, in order to keep them updated on the status of development, marketing, clients, and revenue. This strategy allows us to obtain feedback from Contributors and keep them updated with the most recent news and developments.

Use of funds

Proceeds collected from the Token sale are to be utilized in the following manner:

- 20% of the Token Sale funds will be allocated to developing the Boltt Platform (including) backend technology, APIs and frontend developments

- 50% will be earmarked for marketing, in order to expand the Boltt Platform globally

- 15% will be used to fund the growth of the business and sales network.

- 5% will be invested in security, legal, and accounting expenses.

- 10% will be used for reserve and buyback

USE OF FUNDS

Figure: Use of funds



MARKETING STRATEGY

Boltt aims to create a network effect with the use of the decentralized payment system. In addition, Boltt uses the well-known blowing pin strategy where it focuses on selected niches to get started.

Boltt focuses on building the supplier side first ensuring that BolttCoins are accepted at a considerable number of locations through partnerships that can provide market penetration. Boltt has already partnered with many renowned brands that should bring the critical mass of accepted merchants and brands. However, Boltt is fully focused on promoting and attracting new partnerships.

As far as demand is concerned, Boltt will conduct aggressive marketing and promotion campaigns across social and other media channels in order to increase the market awareness and receive the viral spread of the word.

Network effect can be well illustrated by Metcalfe's Law[1]: In 1993, Robert Metcalfe noticed that the value of a telecommunications network is proportional to the square of the number of users of the system. For example, two people with telephones can only make one connection. Five telephones can make 10 connections, and twelve telephones can make 66 connections. This is now famously known as "Metcalfe's Law" or network effect: The value of a network is proportional to n^2 , where n is the number of users.

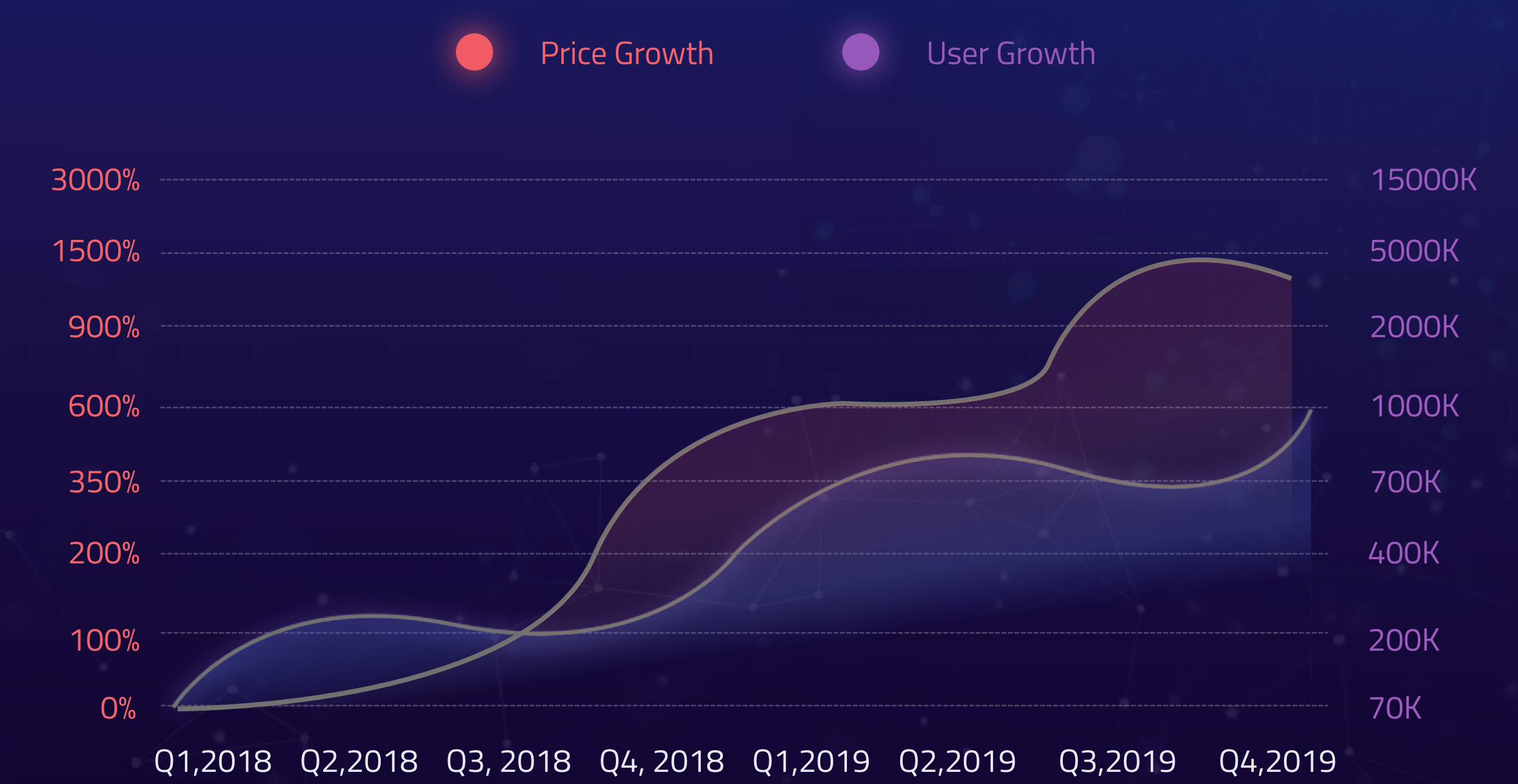
MARKETING STRATEGY

BolttCoin Business Model

The main difference that makes BolttCoin stand out from its competitors is that its business model is based on its token's value growth as well as the cashflow generated from platform operations. All games on the platform run on a single cryptocurrency named BolttCoin (BOLTT) which is also the main driver of BolttCoin economy. For participating in the In-House Step based earnings game, users have to pay a monthly subscription (fiat or BolttCoins).

This game is played at 4 levels and the winnings can be three to four times of the entry fee for the super active daily users. Based on the assumption that a small number of users will be able to consistently maintain super active status, we expect a positive net cash flow. Also for hosting a challenge or a bet, the platform charges a normal maintenance fee of 5%, the boot is divided among the winners after deduction of these charges.

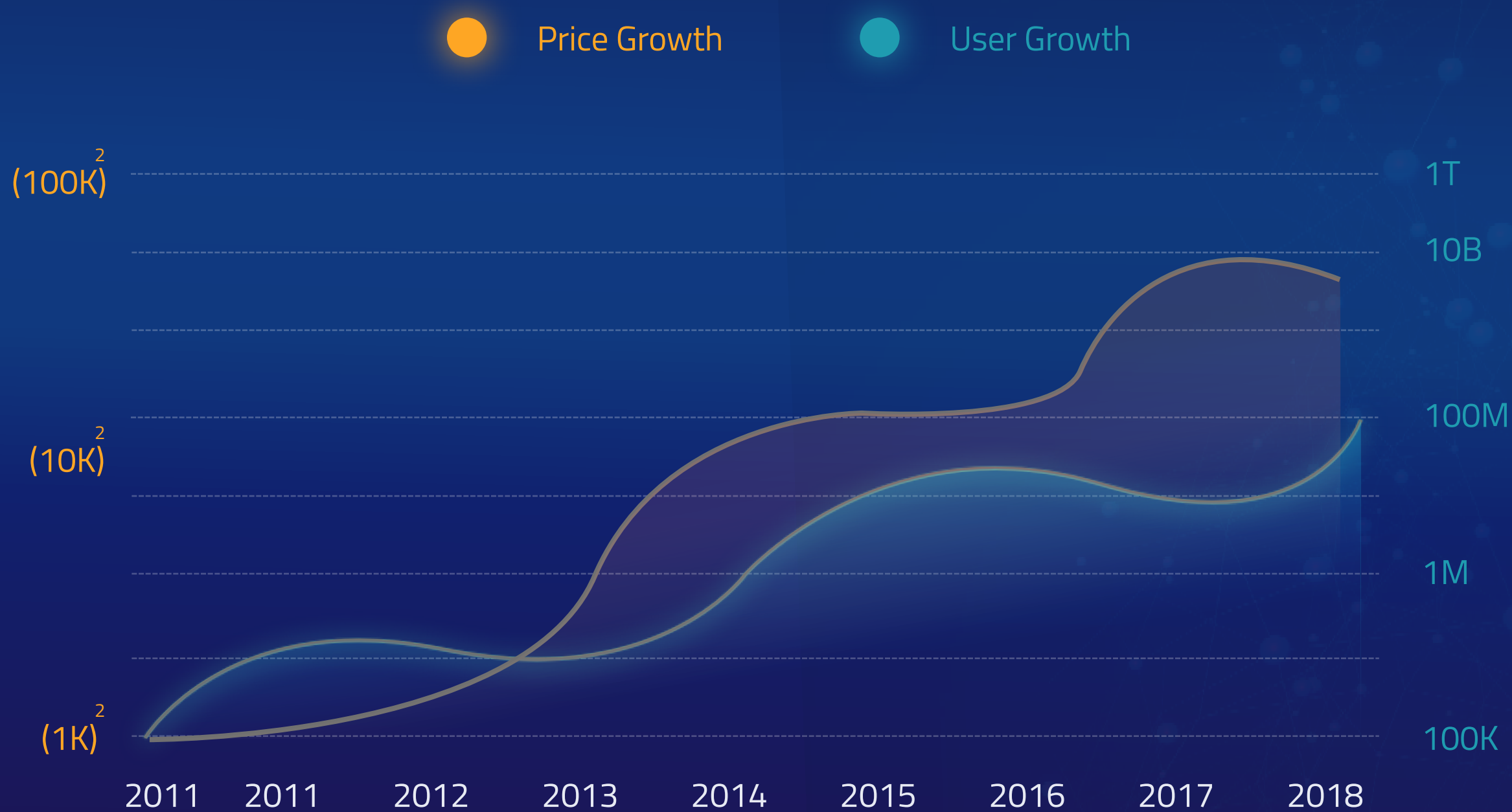
The model is also partially based on Metcalfe's law which states that the bigger the network of users, the greater that network's value becomes. The same applies to Boltt Coin platform: as the number of players who wish to play challenges & games increases, i.e. growing demand so will the value of Boltt Token which has a limited supply (think Bitcoin).



MARKETING STRATEGY

MetCalfes Law

Metcalfe's law states that the value of any network is proportional to the square of the number of connected users of the system (n^2)



MARKETING STRATEGY

Boltt uses a multi-channel strategy to market its Platform:

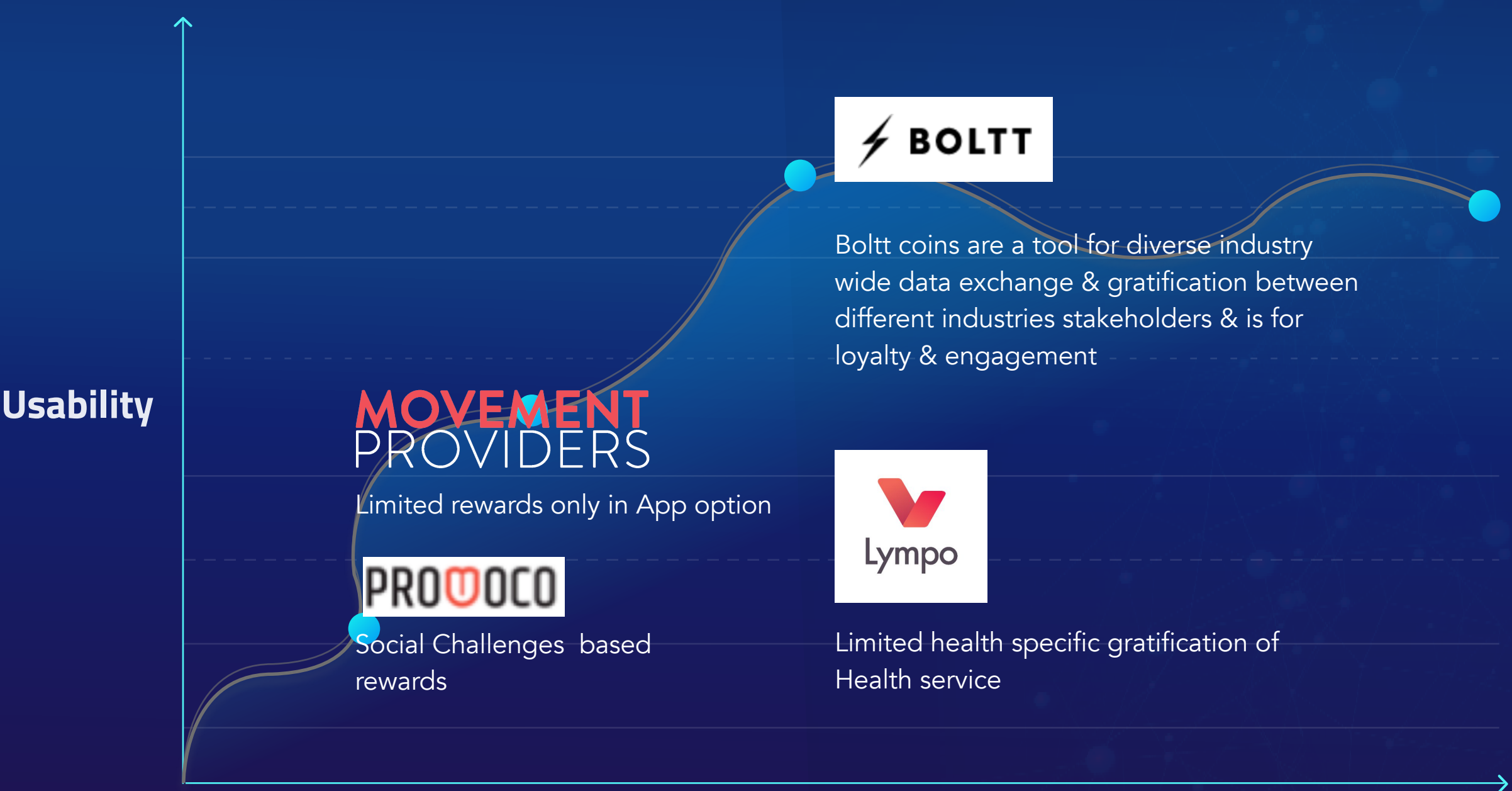
- **Bundling subscription with hardware:** Boltt sells the subscription of the BolttCoin platform as a free bundle with the Boltt wearables. Boltt Wearables are the top selling wearables on major e-commerce portals in India. Bundling the subscription of the BolttCoin App, enables great user acquisition at almost zero cost.
- **Digital marketing for app downloads:** Digital means like social media like Facebook and other channels like Instagram, Twitter are used for paid app downloads.
- **Influencer marketing:** Use of press, media, influencers and bloggers to spread the word.
- **ASO:** Boltt will use ASO for organic downloads.
- **Affiliates:** Multiple affiliate channels to get paid app installs
- **Corporate sales:** Boltt will be marketing to many corporates to get them on board to host challenges on the App.
- **Brands and celebrities tie-ups:** Boltt will market to Celebrities and Brand to run engagement campaigns on the Boltt App.

MARKETING STRATEGY

Positioning

Boltt is a seamless and scalable platform and has a much wider use case than some of the competitors.

Figure: Boltt’s positioning in the competitive landscape



Avenues of Token Moning & Generation

SUCCESS DRIVERS

Differentiators

1. Revolutionary Social Health Gamification Platform

Boltt is a Mobile Health based Social Gamification platform that promotes health advancement by rewarding the user's actions towards staying healthy & fit. It essentially gamifies health, in a way that has not been done before. And gamification makes fitness fun! The Boltt technology offers an innovative way to get people of all ages off the couch.

The rewards are harnessed in the form of Boltt Coins which can be used to purchase goods & services across a massive partner network. Boltt platform is based on a scalable tech stack and integrates many ecosystem players in a seamless manner ensuring trust and privacy as the transactions are conducted over blockchain. The Boltt platform captures data that was previously inaccessible to the ecosystem players and as a result it is able to offer highly valuable insights to retailers/merchants/brands/ service providers and insurance companies.

The Boltt platform is a plug & play solution and follows strict privacy and regulatory compliances, as all transactions are conducted over Blockchain.

2. Massive Use Cases spanning across industries

Boltt is not just solving an isolated problem in a single industry. It is not only promoting health advancement by motivating people to take more steps & rewarding them with Boltt Coins. But it is also solving an underlying problem that spans across all business - "how to connect & engage with your users better".

Since the Boltt Coins can be used by any Business - Corporates, Retailers, Brands, Insurers, Service providers etc to offer loyalty offers and discounts, the Platform acts as an important driver for user engagement within these industries.

MARKET TRACTION & VALIDATION

3. Product Live in the Market with great Traction

The BoltT platform is already live in the market and deployed across different industry pillars, representing each pillar in the BoltT ecosystem.

It is implemented in 40+ corporates having 10K + employees, 10+ brands having 1 Mn+ Consumers, 5+ Retail Chains having 100 K plus customers. It has a cumulative user base of active users.

Market Traction & Validation

BoltT has been successfully adopted and validated by many different business and end users.

- **25,000 onboarded Retailers**
- **1 Mn + Products selling on the platform**
- **Soon to go live with 40+ corporates**
- **Soon to go live with 60+ brands and retail chains**
- **100,000 Downloads & Active users estimated at launch, leveraging boltT existing user base**

- **Product validation - Platform successfully deployed across different use cases.**
- **Retailer Validation -25K retailers selling their goods & services via BoltT Coins.**

60+ brands and corporates will run engagement programmes via BoltT Coins.

- **Customer Validation - Customers will buy 1 Mn + products with BoltT Coins across the partner work.**

TEAM

Team

Boltt Crew is made up of top professionals and developers with extensive experience. The team is constantly growing and evolving to ensure that it can meet the expectations of the community and create a unique platform.

Below you can find an overview of the BolttCoin leadership.



Arnav Kishore

Co-Founder & CEO, Boltt



Sahil Goel

Co-Founder & Chief
Product Strategy



Rajesh Bhatia

Co-Founder & President
Finance



Gurdeep Singh

Co-Founder & Director
Strategic Alliances
Former CEO Reliance



Lalit Kishore

Co-Founder & Chief
Strategy Officer
Former President &



Aayushi Jugasia

Co-Founder & CMO,
Boltt Sports

TEAM



Nikhil Sethi

Marketing Consultant In
The Blockchain/ICO
Space
IBC Group -
Comprehensive



Parth Trivedi

15 years of experience in
IT with 5 year at
management positions;
worked as Delivery
Manager in charge of a
business unit of 150
people and yearly budget



Devesh Rai

Lead Developer iOS at
Bolt Sports
Technologies Pvt Ltd
Bolt Sports



Kuldeep Singh

Lead Developer (WEB) at
Bolt Sports Technologies
Pvt Ltd
Bolt Sports Technologies



Dheeraj Pal

CEO and Technical
Architect at Lewiot
Lewiot - an internet of



Atanu Bhaumik

Community Manager &
Bounty Manager



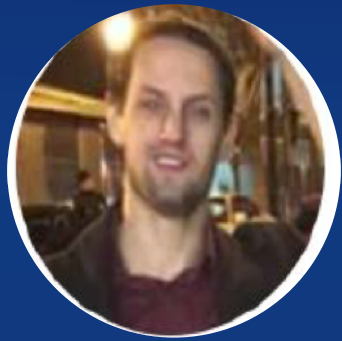
Mohit Walia

Head Marketing &
Community Manager

TEAM

Experts

Data Science & A.I. Experts, who are helping bring BoltCoin Platform to life.



Erik Kallenbach

Chief Research &



Darren Robertson

Chief AI and Machine



Flavio Brito

Chief Data
Computational &



Danial Karsner

Chief AI & Archival



Peter Szubo

Chief Deep Learning &

Bolt's 36 member team includes blockchain developers, data scientists, mobile ops, backend/frontend developers, marketing experts, platform engineers & operations professionals

ADVISORS

Advisory Board

As of Q1 2018 Boltt has an extensive Advisory Board composed of leading experts in relating industries. We are constantly updating the list of our advisers and partners and publicize their addition to the BoltCoin Advisory Board and Partner List on our website. We will continue to add high-level professionals and consultants from different spheres and plan on having the strongest Advisory Board.



Brian Condenanza

Chief Crypto Marketing. ICO Advisor | Entrepreneur | Revista Bitcoin Editor | Blockchain, Bitcoin & Crypto currency Researcher | Investor | Pre – ICO Deals | Forbes 30 under 30



Ian Scarffe

Chief Investment Advisor. Blockchain - ICO Advisor | Consultant | Strategist | Investor | ICO Bench – Blockchain Advisor Global Rank #3



Simon Cocking

Chief Strategy & Public Relations. Co-founder Chief editor Irish Tech News, CryptoCoin.news | #1 ICO Expert advisor ICObench



Sally Eaves

Emergent Technology CTO | Global Strategy Advisor – FinTech Blockchain AI | Entrepreneur | Speaker & Author | Research



Francesco Redaelli

Co – Founder VP Business Development at Koinsquare | Advisory Board Member | Campaign Success Manager at Two Hundred Crowd

ADVISORS



Jennifer Greyson

CEO, Powered by NeurelSM | Blockchain optimized for AI | TGE/ICO date forthcoming



David Manset

Technology | CEO | CSO | Blockchain Entrepreneur & Blockchain Security Advisor



Bogdan Fiedur

ICO Advisor, ICOBench Expert, Smart Contract Developer, Full Stack Developer



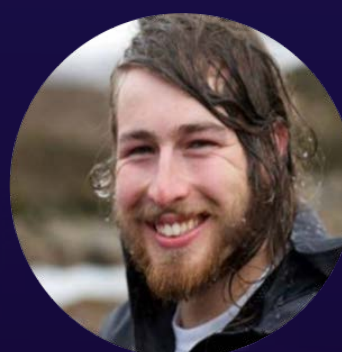
Arthur Inuma

Tech Partner & Advisor
Blockchain Consultant ,ICO Advisor & Early Stage Investor



Anantshree Chaturvedi

Chief Strategic Relations, CEO & Director Uflex



Colin Harper

Chief Content & Media Strategy,
News Editor at CoinCentral--Staff Writer at Bitcoin Magazine

MEDIA MENTIONS

Boltt is being talked about all over the world wide web

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IBM

Sports Illustrated

WAREABLE

BuzzFeed

PHONE RADAR

TECHPP

CHAT SPORTS

GADGETS & WEARABLES

rediff.com

TRENDHUNTER

BusinessWire
A Berkshire Hathaway Company

MarketWatch

W N E M

YAHOO!
INDIA

5
CBS5AZ.com

GIZMO
TIMES

9
News9.com

THE ECONOMIC TIMES

The Indian EXPRESS

india.com

NDTV

YOUR STORY
INSPIRE
INNOVATE
IGNITE

digit.in

IBM

Global AI leader IBM validated Boltt as a
'Brand of the Future : A brand that is rethinking the consumer journey'
(<https://www.ibm.com/blogs/insights-on-business/consumer-products/brands-of-the-future-here-today/>)

MEDIA MENTIONS

Media Mentions



2017

Top ten start-ups around the world



2017

Boltt has showcased its products around the globe on the most prominent Technology platforms like CES



2017

Boltt was a top exhibitor at Tech Disrupt , 2017 in California



2017

A Proud Recipient of Frost & Sullivan Companies to Action Award 2017 (Wearable Technology Category)



2017

World's Top 10 Hottest Start-Ups



2017

Nominee, Edison Awards

And 4000+ More Mentions

DISCLAIMER

Corporate Structure

The BoltCoin platform and corresponding Tokens are being generated and held by BoltCoin OU, a wholly separate holding company incorporated in and operating under the laws of Estonia.

Bolt Sports Technologies Pvt.Ltd is a private limited company incorporated in India. Due to the current regulatory framework with respect to cryptocurrencies in India, the BoltCoin crypto currency platform, will be owned and operated by BoltCoin OU, Estonia.

On successfully closing the ICO, BoltCoin OU will consummate an acquisition of Bolt Sports Technologies pvt.ltd India.

Bolt anticipates that there will be significant clarity on the regulation of crypto currency in India in the near term. Upon receiving such clarity, BoltCoin OU along with Bolt Sports Technologies will be ready to launch thereafter.

Legal governance and compliance

As determined by Bolt legal advisors, and based on the Howey Test under the US laws, BoltCoins are not deemed securities in India or USA.

Bolt complies with the currently available Indian and US legislative regulations with regard to the operations of ICO, digital Tokens, and crypto currencies.

This document is for information purposes only and is not an offer or a call to sell stocks or securities of any legal entity.

Regulatory uncertainty

Blockchain technologies are subject to supervision and control by various regulatory bodies. Bolt may fall under one or more request or action on their part, including but not limited to restrictions imposed on the use or possession of digital Tokens such as BoltCoins, possibly limiting the functionality or repurchase of BoltCoins in the future.

DISCLAIMER

BolttCoins are not securities

User acknowledges, understands, and agrees that BolttCoins are not securities and are not registered with any government entity as a security; and shall not be considered as such. User acknowledges, understands, and agrees that ownership of BolttCoins does not grant the user the right to receive profits, income, or other payments or returns. BolttCoins do not represent an ownership interest in Secugenius or Bolt as a project or any other entity.

No guarantees of value

There is no guarantee that BolttCoins will be tradable on any exchange. There is no guarantee of the value of BolttCoins or whether that value will change over time. Unforeseen events, events in which the developers have no control, or force majeure circumstances may cause the value of BolttCoins to be extremely volatile.

Users who purchase or earn BolttCoins hereby acknowledge and represent that they are not acquiring such BolttCoins with an expectation of profit or income. Users who purchase or earn BolttCoins further acknowledge and represent that there may be no exchange or merchant that will accept BolttCoins in exchange for goods, services, cash, or other crypto currencies.

As future values and acquisitions of crypto currencies and alternative coins cannot be guaranteed, it is recommended that each participant consider all risks associated with participation in BolttCoins.

Risks associated with Waves

BolttCoins will be issued on the Waves blockchain protocol. Therefore, any failure or malfunctioning of the Waves blockchain may lead to the trading network of fragmented BolttCoins.

DISCLAIMER

BolttCoins are not an investment

BolttCoins are not legally binding investments. In the case of unforeseen circumstances, the objectives stated in this document may be changed. Despite the fact that Boltt intends to reach all goals described in this document, all persons and parties involved in the purchase of BolttCoins do so at their own risk.

Risks of using new technologies

Boltt protocol is new and relatively untested technology. Therefore, there can be additional unforeseen risks associated with this product.