



# AIGO : PROJECT INTRODUCTION

Blockchain and Crypto Payments to E-Commerce

Initial Release  
Reserved Juni 2019

<https://aigopay.tech>

Whitepaper V 1.0

**Reader note:** this document is subject to continuous change and refinement. Please ensure that you have the latest version before relying on information contained within it

## Abstract

Retailers and service providers are now on the rise with expensive and inefficient payment mechanisms, which do not keep pace with global trade evolution, credit cards, alternative payments, virtual coins or blockchain technology.

Not to mention adapted to several various processing needs today in order to provide a very optimal solution to overcome the payment process. AIGO (under development), is intended to solve this problem by utilizing a new smart contract architecture called the "AIGO Smart Contract" which enables a new billing methodology in the world of the blockchain. We hope to promote more frequent use of cryptocurrency in the online and offline markets, thereby significantly increasing the total volume of payments made by cryptocurrency, as well as contributing to the trend of decentralization in global payments.

SmartContract is intended to be a productive solution in offering a strong payment mechanism that is far more credible, efficient, flexible, cost-effective and measurable from the current implementation. Unlike the current payment method, which includes credit cards and virtual coins like Bitcoin. AIGO is being designed from the ground up with the intention of overcoming some of the payment problems that exist. In addition, we believe SmartContract will have the potential to increase economic efficiency, reduce friction and minimize risk by eliminating intermediaries such as companies that charge excessive fees and are very expensive.

AIGO is designed as a free, smart source code project built around a customized contract chain that regulates transaction behavior. This can be arranged as a simple transaction, very complex transactions including, among others, repayment payments, split payments, per-use payments, exchange rate corrections, or a combination of the above. Businesses will be able to use decentralized payment mechanisms such as making new ones according to their needs in the business world. We believe that the solution offered by AIGO will create business opportunities for external companies that can build additional services above SmartContract and contribute to advancing AIGO Ecosystems. These services can include, but are not limited to credit facilities, transactions, insurance, arbitration and others.

It is our intention that Aigo be promoted through partnerships with businesses that have a significant system by encouraging them to adopt or use Aigo Ecosystem from the start. Through the partners that we have launched, we hope to enter and join the industrial world with tens of thousands of daily customers covering various markets.



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## Motivation

For now, the dominant payment method for online or offline purchases through payment cards (credit cards, debit cards, prepaid cards etc.). The problem is the payment card developed in 1950, before the existence of personal computers and the internet. They were originally designed for offline transactions, where customers agreed to transactions by signing manual receipts, payment cards were not designed to handle fast-paced modern for our economy in the world. Their popularity is largely due to the lack of acceptable alternatives to electronic payments. The use of payment cards extends an anachronistic system, which means it suffers heavily from infrastructure inefficiencies.

The payment card ecosystem structure is very complex and consists of several participants: Credit card associations (Visa, MasterCard), Bank issuance, Acquiring banks and payment gateways, for some oligopolistic market names and obligation players each controlling their network, showing rules and fees, This centralized structure causes inefficiencies. Similar to many other centralized systems, intermediaries in the payment ecosystem use their power to increase the spread between the value they sell and add. Traders who depend on receiving cards for their existence must comply with an endless list of rules by the owner of this network. In addition, they are also subject to complex cost structures ranging from 3% - 15% of their taxes and gross receipts per company.

There is a very real need for payment infrastructure built to serve traders, not exploit them. A system built from the ground up for the digital era and that is as measurable, flexible and can be accessed as a means of payment, but without the slightest obstacle. Blockchain technology offers a great opportunity to make the system for the benefit of traders and consumers who are equally.

**AIGO** is an effort to design infrastructure development, which will have the potential to grow into a fully decentralized payment system



## Online Payment

There are several types of payment cards that are managed and run on certain networks such as visa, mastercard, and american express (AmEx). This includes several types of cards such as credit, debit, prepaid, and fee cards. Payment gateway systems such as paypal or stripe and e-wallet systems such as apple wallet and google wallet are developed in the payment card environment.

Payment cards hold more than 77% of global trade, More than 257 billion cards are issued for transactions in the world.

## AIGO – Ecosystem

Each card swipe or make a complex process, as payment data is generated and sent through a complex network of private stakeholders, each of which costs to drive the transaction through :

**The card network, which acts as a central point that facilitates transactions between users and acquires entities**, when building protocols as well as other parties involved in processing cards are required to follow them. They also set a interchange Fee (paid to the creator), ensuring compliance with the rules and conditions they set and resolving disputes with network members.

**Acquire banks in providing traders with access to the system needed to receive card payments.** They provide access to payment terminals, processing and disbursement services, as well as bank accounts where settled funds can be saved (*Secure Online Wallet*)

**Issues of banks and processors** - perhaps either deposit holders or extending credit related to card accounts, as providing various levels of back-office support, the main goal is to increase security when transferring payment data.

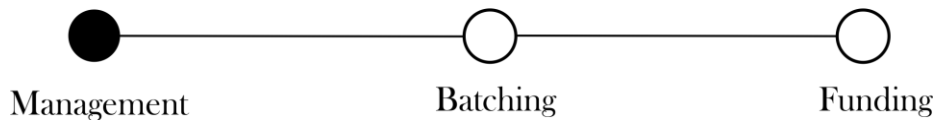
**Terminal Payment and interface services** - Services like this serve as a portal that connects e-Commerce traders and users. Subsequently payments can get personal benefits by offering additional services such as analysis and reporting of transaction results.

*MSP (Merchant Service Payment) is an intermediary that sells payment processing services to traders on behalf of acquires and processors.*

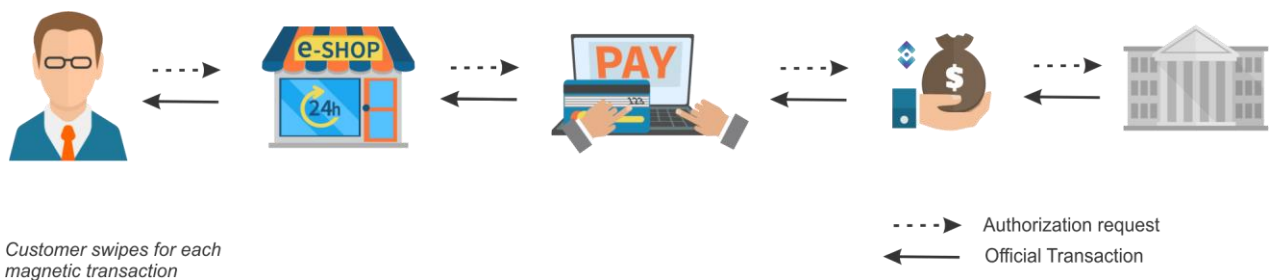


## Structure Online Transaction

Credit card processing takes place in three stages. Each involving all the users described above, let's take a closer look at the payment card ecosystem through examples of purchases made by customers.



*NOTE: this is one example of transactions in the AIGO ecosystem*

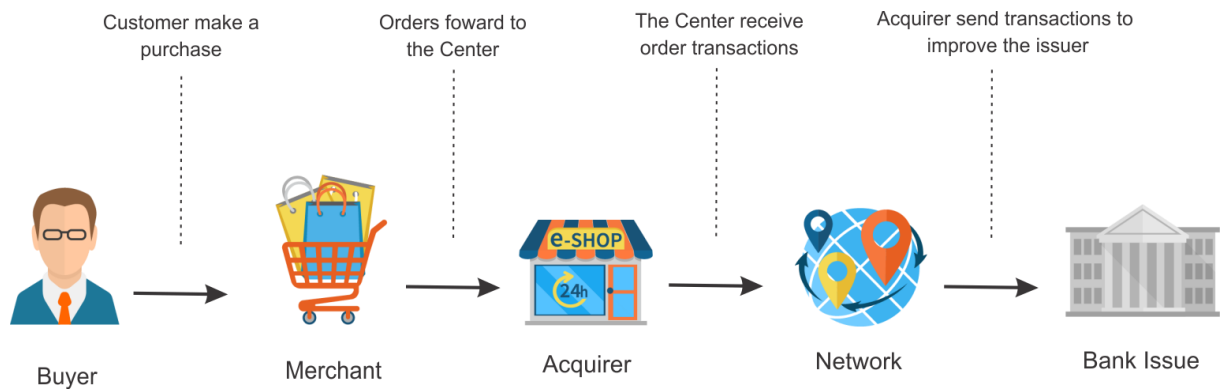


Here's how the system works in the practice of a buyer wanting to buy an item. To start a transaction, consumers run a credit card through detection of a credit card reader. The payment terminal reads the card and passes the data to get it, and asks for credit card network authorization. In turn, the card network communicates with the card issuing bank to ensure that there are enough funds available to pay for all the transactions. It is also investigating that the card is not misused and does not hinder payment.

Likewise with the issuing bank affirming the transaction, it shares an authorization code with the network card shared with the acquiring bank. After the acquirer sends the code back to the merchant the authorization is complete. All of this happens in seconds with confirmation in the block.

## Batching

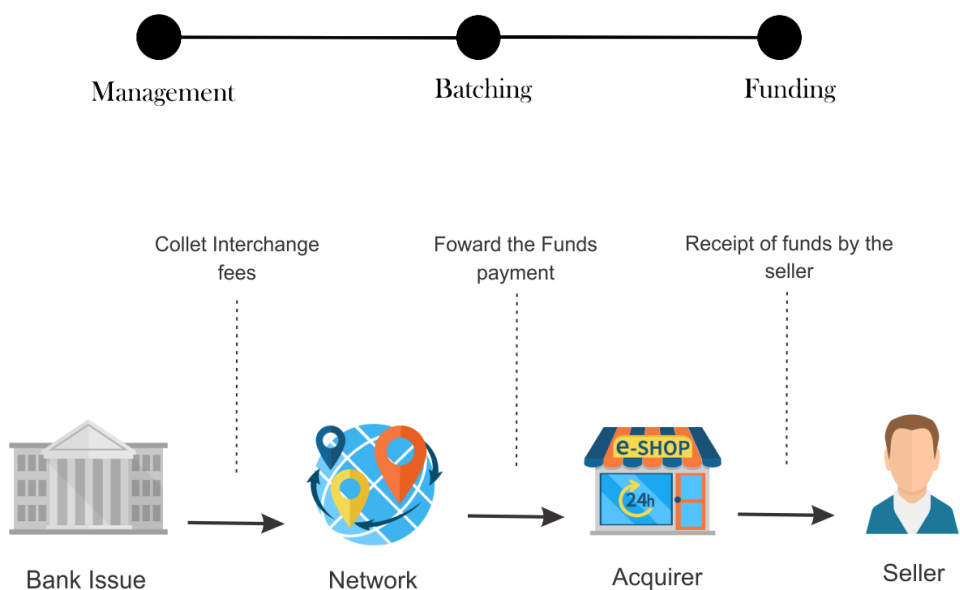




While the transaction may be more than the customer's standing point, given that he has left the merchant shop, more is happening behind the scenes. Merchants have not been received while the money for purchases has not been paid. For that to happen, all individual transactions must be grouped into batches and cleared.

When the day ends, a batch containing all transactions that day will be forwarded to the acquiring company. When the acquirer receives a batch, it requests payment on behalf of the buyer. Transactions are divided by the publisher's request and the funds are sent to the relevant bank

## Funding



Money starts changing hands after the issuing bank receives a request for funds. The requested amount is then forwarded to the bank obtaining through the card network, after deducting the interchange fee. Funds are forwarded to acquirer. Finally, the acquirer reduces the cost of markup. The rest is then stored by the merchant's account. This process can take every seller in need.

## Fees

Receiving payment transactions comes at different prices, and traders are subject to complex cost structures. There are almost 100 different fees and they are broadly divided into 3 categories:

- **Transaction Fees - these are the issuing bank fees and associations for each transaction**, and they represent the largest fees that traders are charged. This category includes an interchange fee that consists of transferring funds from the customer's account to the merchant, as well as assessment fees and markup.
- **Flat Costs - In addition to transaction costs**, merchants also pay a variety of flat fees. This includes terminal costs, gateway payment fees, annual fees, statement fees, network fees and others.
- **Incidental Fees - These costs are not fixed and are only due to different costs per incident:** AVS (Address verification), Voice authorization fees, Bill fees and more

## Risk

Payment card processing exposes traders to various risks and fraud attempts. Most fraud prevention features are designed for today's card environments. Visa, for example, has submitted several anti-fraud measures designed to make card reproduction very difficult, including the security of character on the surface of the card. In addition, the signature and magnetic stripe behind the card are designed to verify the identity of the card-holder. Traders are usually not responsible for fraud when a transaction with a card is present and has been confirmed.

Online platform, but usually facilitates transactions (Payments are made without physically swiping the card). Unfortunately, card-notpresent transactions are very vulnerable to fraud and abuse, for which traders and facilitators of payment are not protected

Online traders or e-Commerce sites, there are many online credit card frauds, this is due to the lack of security obtained by these sites. In fact, the losses experienced are very large and increasing every year. This scam may stem from the weaknesses and incompatibility of payment cards into the digital era such as theft of merchant data (merchant identity). And, it raises a major risk of profit for traders, namely: Bills





## Bills

When cardholders charge fees with their banks, banks usually reverse payments and return cardholders. This is called a chargeback, the payment facilitator recovers bills from the bank obtaining from the merchants produced.

Since refunds can be received after months of genuine transactions occur, it is sometimes difficult to recover funds from traders. To protect themselves, acquirers may be very conservative in their research. They will implement special policies such as backups or backupbacks to reduce losses and require personal guarantees from business owners, which they will hold personally responsible for business finance.

Credit Cards (Visa, MasterCard, etc.) set a standard for chargeback ratios, they limit their use to more than 2% of bills for all transactions in each month. Exceeding the limit will be subject to a fine because it has been set at the limit of ability to process payment cards in the future

*“to minimize the risk, traders and sellers usually agree to an agreement to use an intermediary (3rd party). While this can reduce bills, both avoid large interchange fees”*

## Conclusion

Processing payment cards is a basic requirement for buyers and sellers. However, because of the centralized structure of the payment process ecosystem, traders are subject to inefficiencies, very high interchange costs and large risks.

AIGO Payment, designed from start to finish to facilitate a strong, structured and flexible payment



## AIGO Vision

The blockchain technology holds a big promise to change the payment industry. The problem described in the previous section can be overcome with a peer-to-peer payment base blockchain network that allows flexibility and scalability of payment cards over a decentralized platform. Like the Protocol will be able to facilitate transactions between customers and traders, eliminate intermediaries along the way, save large amounts of funds for traders and customers, increase overall efficiency and reduce risk. The adoption of blockchain has the advantage of being able to increase the use of cryptocurrency for everyday transactions.

At present there are many obstacles that stand in the way of purchasing items with cryptocurrency if the holder does not convert to fiat currency. **Adopting a mass of cryptocurrency payment networks like AIGOPay** can result in crypto currency holders being able to transact directly with traders without having to go through additional banking layers. By promoting protocols for high and large transaction volume industries, AIPayment provides a strong and flexible protocol, **AIGOPay hopes to become a basis for cryptocurrency payments in the world.**

*AIGOPay is designed with both on-chain and off-chain components. The functionality of AIGOPay will be present in on-chain components, while the Off-chain components will be designed to make user-friendly user interaction*

## AIGO AI-Payment Chain

Cryptocurrency is designed for direct transfer of value between the two parties, without having to go through an intermediary (P2P). The basic type of this transaction is "Push", although this may be enough as a POC for cryptocurrency, it is certainly very sufficient to get them to use payments using digital currencies for modern trade.

At the Center of the chain we are designing a unique architecture from AIPayment, having an Intelligent Contract that reverses the mechanism of a general cryptocurrency transaction: overtaking has a B 'send' side or a 'push' token to the C.

**AIGO AIPayment Chain is designed from the ground up specifically to overcome this problem and facilitate flexibility in transaction mechanics.** Innovative AIPayment architecture will pave the way for all corners of the payment mechanism that is very common in our daily lives, both online and offline, but until now it is not possible or practically inappropriate for the blockchain such as periodic payments. This chain is intended to be strong and flexible, which allows each trader to design their own transactions and apply their own business logic.



## A True Vision of Decentralization

For decentralization of vision, decentralization is something we are truly committed to. **This is the philosophy behind AIPayment Chain.** To comply with this vision, we strive to develop chains that will ultimately have their own lives, without having to be regulated by each central entity (AIGO-Mainnet)

To meet the development and initial launch needs, we will use a centralized model to gradually move to a one-on-one hybrid, where the role of the community in development will grow. With the decentralization model being our main goal, **all AIPayment components are being developed open-source, making it possible for people to lead.** We expect service providers and developers to start marketing paid services on this chain network, taking technology and user experience to the next level. As an initial effort to spread the AIPayment decentralization model, we can develop prototypes from our services, such as wallets & exchanges.

## AIGOPay Economic Token

For cryptocurrency to be successful over time, it needs to be a core aspect of the ecosystem it represents. The AI-Payment ecosystem will be built entirely around the functionality of AIGOPay Tokens. Our goal is to create a standard "De-jure & De-Facto" AI-payment for modern payments by adopting strong economic token support.

We have been careful when making a well thought out strategy:

- Early adopters
- Launch Platform
- Advantages of AI-Payment
- Third party extension services and products.





## - Early Adopters

**AIGO's First Claims** The strategy of promoting the adoption of a chain by traders who have agreed to carry out the chain once released, is referred to as the "Early Adopter"

Early adopters are leading businesses from various industries that have been committed to AI-Payment Chain. This trader is vol. significant processing can be done in the AIGO Ecosystem.

AIGO Token is an initial adoption specifically for them when integrating Chains, we will incentivize this business *by rewarding them with AIGO tokens*



## - Partner Launch

Where as the initial adopter commitment was to integrate the chain when released and allow customers to pay with AIGO tokens. Our launch partner will work with us to create a basis for decentralizing all industries more precisely in e-Commerce to adopt AIGO tokens. starting from wallet-to-wallet from the AI-payment chain.

**We have carefully selected launch partners with the ability to realize AI-Payment 'potential in the field of personal market skills.** This market will enable people to empower, service fees, and destroy the current revenue allocation model.

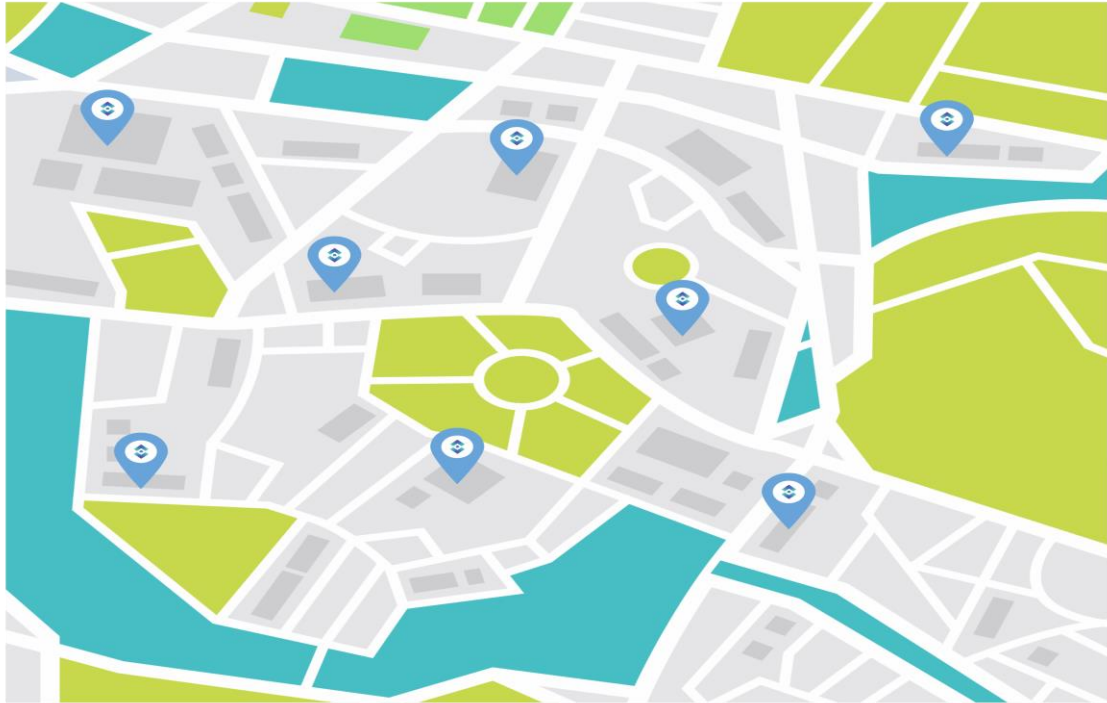
We anticipate that our partners will not only use AIGO tokens but will also be able to create productive markets, where content creators and service providers are given a range of revenue that is higher than their target. By accepting this challenge and creating a disruptive market, we expect a big shift from users, content providers and service providers to this new platform. Our launch partners can decide for AIGO reward tokens to customers to provide usage incentives.





### - AI-Payment pride

As part of a support system that will be developed in order to promote the adoption of AIGO tokens, we will combine applications as part of our wallets where only businesses have chosen to process with AI-Payment.



AIGO will appear to develop a prototype



### - 3rd Extension of services and products

AIGO chain will support various extension services to improve the basic features of the chain and enable the growth of such functions as well as enhance user experience. AIGO Can choose to develop a prototype of each of these services or involve a third party to develop the service.

Below are some examples of extensions:



## i. AIGO Directory

A business directory that has been integrated with AIGO Chain and receives AIGO tokens as a means of payment. Businesses listed in the directory will be searched for by several criteria, such as categories, geographical location and user proximity. A prototype of this directory, called AI-Payment, will be developed by the company.

AIGO is imagined as a connection point for businesses and customers, where users can search for integrated businesses. We will benefit businesses that adopt AIGO tokens by driving customers to their platforms, thus offering them an advantage over their competitors.

## ii. Installment payments.

AIGO AI-payment Chain allows traders to sell products and services in installments. However, this puts the trader at a potential risk not fully paid by the customer. A possible solution might include a 3rd party credit company setting up a service that makes it possible to discuss the risks associated with the credit, so as to ensure uninterrupted, risk-free trading.

To provide customers with more shopping options, traders can choose to integrate with the party's extension services and allow customers to pay off their purchases. The credit company will handle all customer background checks and manage related risks. Implementation that might include credit companies preparing special pull contracts with installment-based payments scheduled for customers. Once the customer reviews and approves the contact, the first installment will be withdrawn from their account and the payment will continue on the set schedule. The trader will immediately receive the full amount for purchases from the loan company and the purchase will be completed.



### iii. Arbitration Company

While the idea of AIGO is to make payments as easy and transparent as possible it is inevitable that disputes between traders and consumers may arise from time to time. Arbitration companies will be available to solve commercial disputes.

To provide customers with security and certainty, traders can add arbitration companies to their pull contracts. After a purchase is made, the funds enter into a smart contract for a period of time. In this time, the customer can dispute the transaction. once the dispute is launched the arbitration company freezes the funds and begins a dispute settlement procedure.

with clear dispute resolution policies and transparent communication, most disputes are expected to be resolved within the shortest time limit with funds released to one party or shared between parties, based on the decision of the arbitration company. The second party will be able to dispute the decision within the specified time and process. There will also be an option to bring the case to another mediator, one of the parties must suspect anything in the decision.

### iv. User advanced management capabilities

AIGO users will have the option to receive sophisticated management capabilities, including reminders and notifications regarding expected transactions, restricted transactions and other useful information that can protect users.

After accessing the wallet, AIGO users will be able to set the type and style of notification according to their preferences. They will be able to either disable notifications in full, or choose messages in the application, push notifications, email or sms about their wallet activity, including but not limited to: PullContracts sign in, reminders for upcoming scheduled purchases, notifications about wallet activity connected in a restricted payment scenario .

## Technology

### AI-Payment Chain

AIGO Chain is intended to be a flexible payment chain and encourage outside input from developers. This motivation is inspired by the modular architecture of the Chain. Although it will come with a built-in module, we encourage community involvement in its development. The core functionality of AIGO Chain will be contained in the on-chain architecture, which is designed to be flexible and evolve to the needs of the community.



The initial version chain will be implemented as a combination of smart contracts with access via the API. This enables us to quickly and efficiently develop the AIGO ecosystem and follow a long-term vision with us.

Platform Components:



### i. A - Chain

AIGO will initially be introduced to the Ethereum network but intends to use other networks to develop signs in the future. The AIGO solution consists of several smart and unique contract components that come together to create a flexible AI-Payment Chain.



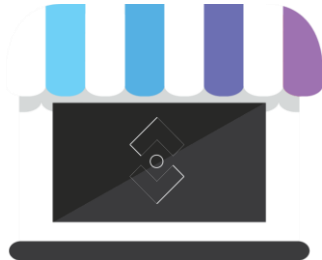
### ii. A – Wallet

A dashboard of accounts is used to view account details and to connect wallet-to-wallet. Wallet is the user's private key holder, whether the user executes an action or approves the wallet via the blockchain. A-Wallet will facilitate the interaction of bill payments and between accounts. This interaction consists of PullRequests, approves transactions, shows transaction history, and displays account balance. We will develop two versions of the A-wallet.





- A mobile wallet app, we will first develop an android application followed by versions for iOS and Android.
- Desktop wallet, secondly we will develop a Desktop wallet that supports systems based on Linux, Windows and Mac Os.
- Application-based Web extension, something conceptually similar to Metamask.



### iii. A – Store

A marketplace that supports AI-System, the purpose of this system is to allow users to buy goods without confirmation from the center, which is instant without a significant time lag. This is one of the AIGO Platforms that has something unique from other e-Commerce. make traders try and find out how a marketplace supported by AI-System, pays using digital currency or fiat currency (EUR, USD, CNY). Each transaction will be charged a fee and get a point where that point can be exchanged into AIGO tokens or Cashback from the price of the item.



### iv. A – Card

A platform that we will realize is where the payment system uses an ATM card (A-Card). We will disseminate an A-Card that can help overcome the solution of fiat currency withdrawal (Crypto Card Bank) and also to pay bills without the slightest fee.



## AIGO Token SmartContract

AIGO SmartContract is a smart contract that mediates and stores the ownership of AIGO tokens between accounts. This is a modified version of the ERC-20 sign contract that adds flexibility to payment and transfer protocols.

AIGO contracts tokens for a ledger used by AIGO to track balances associated with each address, as well as track transaction limits between users. This is done by mapping all addresses for other mappings, also it will include mapping between these Contracts and their respective Limiters. It is important to note that contract tokens will manage:

- Approval from a Contract Creator
- Tokens for the community
- Executor of a contract.

## AIGO Token (AIGO)

Tokens that will become the basis for the AI-Payment ecosystem.

AIGO tokens are a payment mechanism for traders to adopt AIGO Chain. this will be built using the ERC-20 standard interface but will extend the money transfer process so that this method can be utilized.

AIGO Token is designed differently from current Cryptocurrency because it allows an all-on-one billing mechanism to be implemented in a simple and flexible way.

## Wallet

This contract will be implemented as a public address used to track the AIGO balance of tokens, PullContracts and balances associated with that address.

## Pull Contracts

A smart contract that represents payment relationships between accounts and facilitates the transfer of tokens between them. This contract is designed with flexibility and can be implemented to enable many different payment mechanisms and features. This contract allows traders to develop their own billing technology through contracts, now they are to users, authenticate transactions before execution and agree to execution on the blockchain.



## Off-Chain components

There are several off-chain components to help with the adoption of the usefulness of Aigo-chain and ensure that there is an excellent user interface from the outlet for developers to build Aigo-Smartchain which includes everything on the blockchain.

## AIGO SDK

AIGO SmartChain SDK (Software Development Kit) is intended to give developers the tools they need to fully utilize the chain. This will also give interested third parties the ability to build additional business solutions based on chain capabilities (such as insurance, billing, OTP, shipping services, product merchants, etc.)

## Our Ultimate Goal

Just imagine that as a fully decentralized model in the long run, Aigo will depend on improving architectural arrangements in the future. As a possible implementation, we are looking for ways to improve our current development, by providing a lightweight authentication server, which can be formulated in the merchant by authenticating with the client's wallet, functioning as a wallet management (send, receive and save). Therefore, this will allow the API Wallet to directly connect to the blockchain network, allowing for a fully decentralized model in line with our long-term vision.

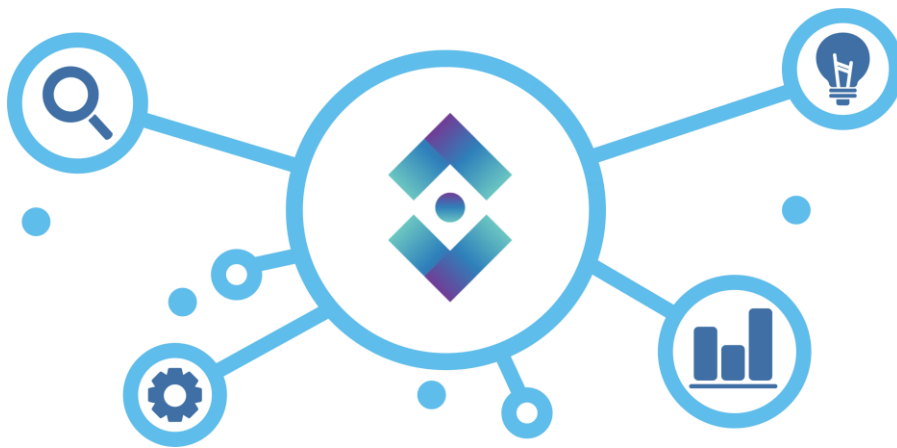
## Implementation considerations

As with all other platforms, there are implementation considerations for Aigo Chain. It is important to note that not all the implementation and security considerations mentioned will be handled by the chain itself, as intended by the public. However, it is important to recognize limitations and considerations that must be taken into account.

The cost of having too many limiters does not affect the customer

Nothing prevents the customer from installing an unreasonable amount for a personal wallet because the merchant pays a fee to send. This can be fixed by plug-ins that limit the amount or that charge customer fees for a portion of the transaction costs.





## Lack of flexibility with the implementation of AIGO

It should be noted that because the implementation of Aigo-SmartChain will certainly rest on token contracts, we can be difficult. Offers with this portion of the problem can create massive flexibility at SmartContracts. The flexibility in this contract is designed to reduce technical tension on token contracts and place an evolution in both contracts and limiters.

## Contract trust certificate

As a way that might describe security related to a wallet, this contract may be assigned to analyze trust scores based on several criteria such as entities, number of subscribers and scores about contracts from traders. Maybe there will be a wallet that can generate simple signals to express trust scores such as:

- i. **Green**: total score > 75
- ii. **Yellow**: total score 45 > 75
- iii. **Red**: total score < 45

the score above is one of the implementations some of the possibilities that usually indicate contract certification in the user's wallet.



## AIGO On-Chain

At first Aigo was introduced to the Ethereum network, which is the current standard for decentralized software platforms for distributed applications. However, we have the ability to migrate to the next generation blockchain network to fulfill performance, increase credibility, scale and on-chain confidentiality requirements.

## Development stage

Aigo has entered an active development stage. We have a smartcontract working prototype that describes and explains the architecture of our company. The team is currently testing recurring payments and updating designs. Our contract has been audited by a third party provider (SmartDec) who has confirmed compliance with all required standards.

In terms of the relevant technology, we are completing version 1.0 of the wallet that is in the testing phase (A-Wallet Alpha Version). Our team also developed APIs and SDKs that would allow for easy integration of several traders. We also work on pride prototypes, once the components have passed the security audit and the smooth functioning of their functions is confirmed, they will be added to the github repository project: <https://github.com/aigodev>

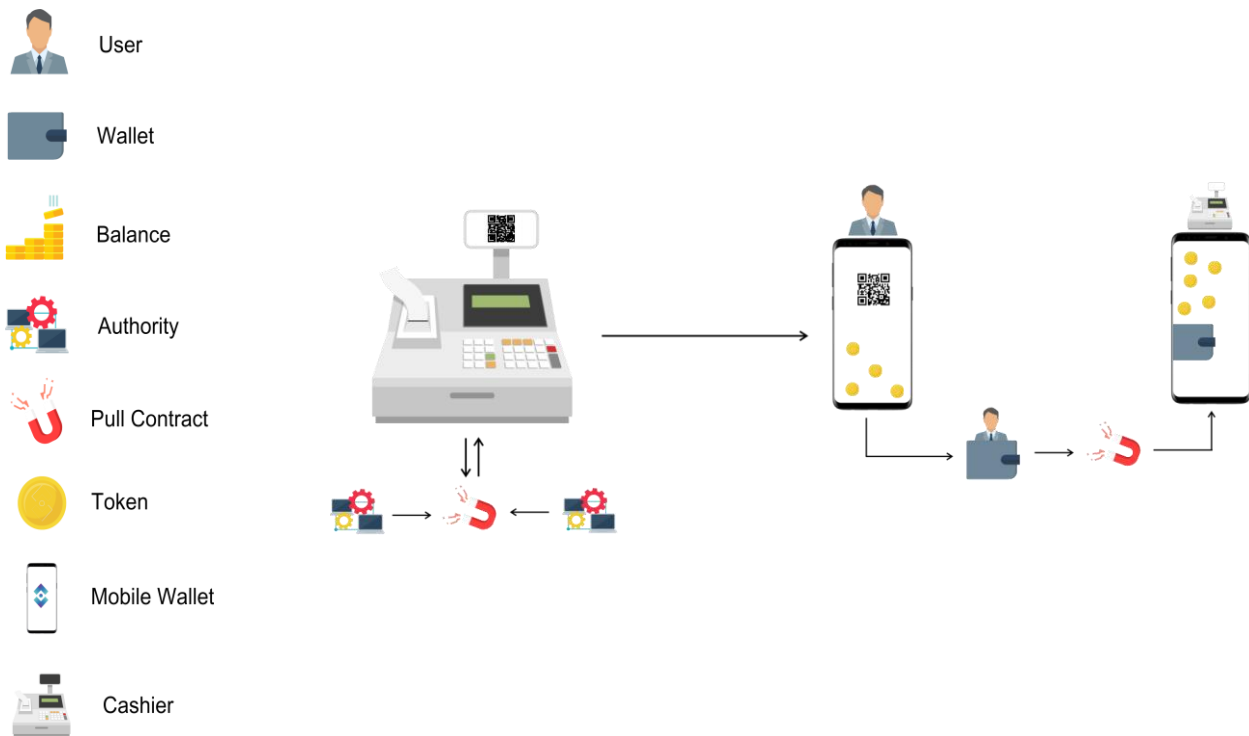
## AIGO AI-payment Chain uses cases

One of our pillars must be flexibility. This chain is being deliberately developed as a modular implementation to enable traders and customers to use various billing / payment mechanisms to meet their specific needs. As a result, there can be different implementations of the account. Below is a series of features designed to describe potential use cases.

## AIGO Smart-chain

**Note:** The following use cases are only examples of a chain that is being designed to address the various choices that traders will be able to determine for themselves. The fact that we have chosen to mention a particular use case does not mean that we will develop the solution. Traders will have the ability to use protocols such as, modify according to their needs or develop their own solutions.





### Single Payments – Offline

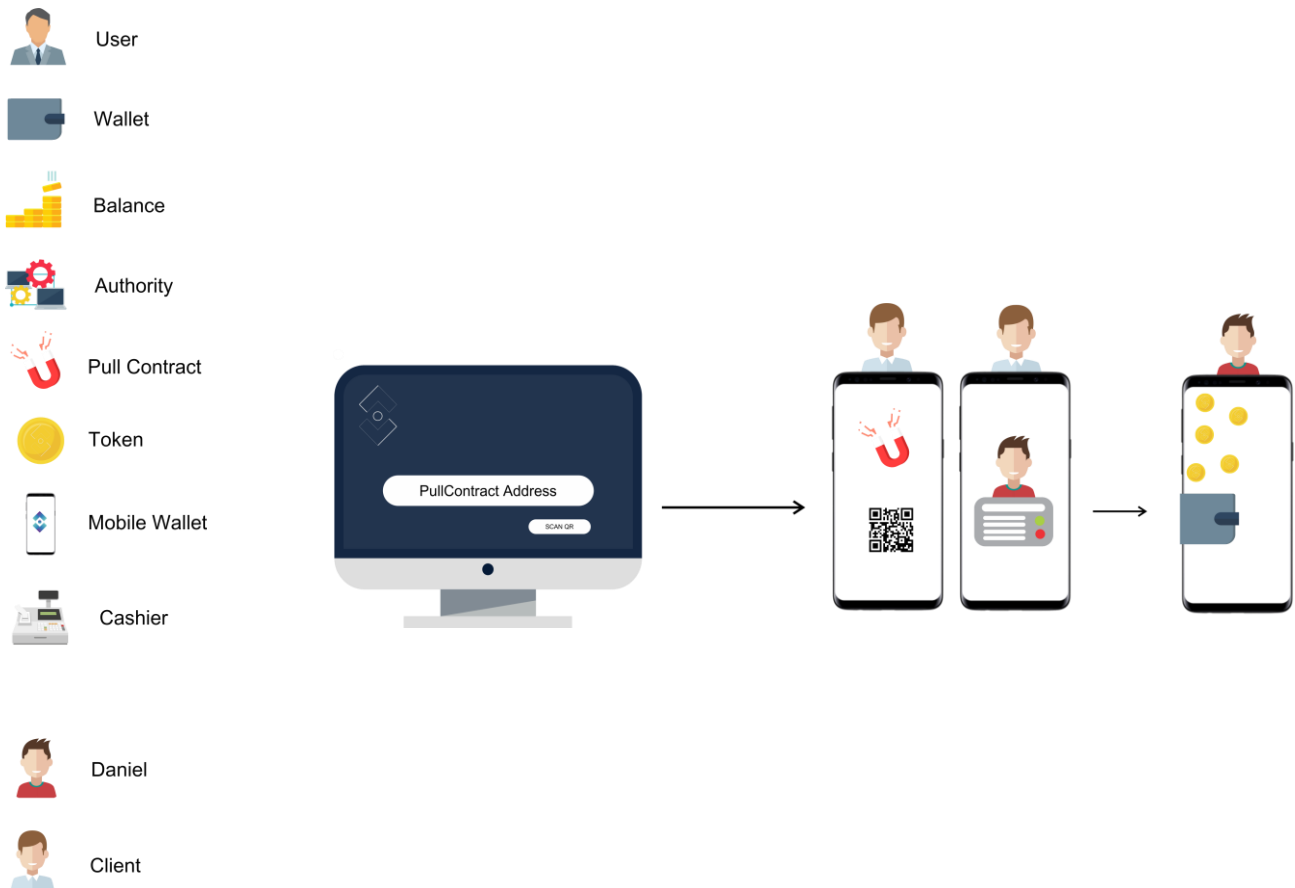
Case in point: Shop at a clothing store

Arif and Putri will go shopping. Previously they checked the list of nearby stores that received AI-payment. and they decided to proceed to the Baju Distro shop right in the corner of Jakarta. After they choose clothes that are suitable to wear, the waiter brings a check. They both decided that Arif would pay for shopping tonight using AI-Pay. The bill has a QR code and Arif opens his handphone to scan the code to A-Wallet.

After scanning the QR code, the Wallet displays the details of their billing shop, when Wisely agrees to pay for the item, Login authentication to avoid misuse of a transaction, Pullcontract is forwarded to the blockchain and the clothing store (via the SDK component implemented in the POS system) Submits pull requests to wise account.

This is only one example, the possibilities are not limited to what can be done with AI-payment and a few more are described next. It needs to be noted that Aigo's send & receive method is more innovative than other Online payment methods.





### [Pay for instant – Online](#)

Use case: Online game voucher purchase

Daniel is one of the game voucher suppliers and provides consulting services for a new game through the internet. He uses AI-Payment services, before the transaction starts, the deposit amount that Aigo Token has set will be captured through PullContract that Yonathan sends a token to his customers using a QR code.

After the customer accepts the pull contract, Daniel will approve it and record the transaction proof, the platform will confirm the block transaction: 10 seconds, when it is confirmed, the smart contract will transfer or bring up the game voucher code according to the portion that has been listed and paid by Jonathan, automatically released to the buyer without one-on-one.



## [Repeat payment with a number of variables](#)

Use the case: Electric Bills

Sevia has just placed a new house and she has to pay the bill. He saw the electricity bill that his utility company had integrated into the market. He went to the website and connected his account, when he chose the payment method, he chose Aigo.

After doing this, PullContract is created by the company's web-application using AIGO Sdk, through a QR code that connects to PullContract generated and displayed to sevia.

Sevia scans this QR code and gets the contract details, stating that the account is monthly with this amount depending on electricity consumption.

Sevia accepts a pull contract, which will be stored on the Sevia account that is connected to the electricity network.

## [AIGO Tokens](#)

Aigo Token (ticker: AIGO) is a facilitator of the unique AI-payment function. This is the only way to transfer values between parties through a protocol and can be converted from any other cryptocurrency or fiat.

The token will be originally developed as an ERC-20 compatible mark during the Ethereum blockchain public. This will facilitate and use the initial token as a payment tool on our platform.

To ensure long-term scalability of the project and to meet the potential needs of the community, we can decide to migrate AIGO tokens well to the new generation or move to another blockchain. In the case of migration, official announcements will be released on our website and through our official telegram channel. AIGO token holders will have the ability to change or replace it to a new version, all the necessary guidance and tools will be provided in our github repository.

The final forces and the number of tokens to be issued will not have future additions to this amount.





## Generation Token Event

In order to facilitate the development of Chains and AIGO tokens, to encourage adoption. We pre-sell AIGO tokens for quality individuals and companies who want to contribute to the project. Due to regulatory conditions, we will not open Crowd-Sale. Participation in Pre-sale is limited to accreditation / qualification (as defined by law) and company KYC submission and AML policy. The minimum amount received during the Pre-Sale period is 1,000 USD (for: individuals) and 10,000 USD (for: companies). Contributions received at ETH, BTC and USDT.

Private sale contributors will be entitled to receive 100,000 AIGO / 100 USDT ( 1 AIGO price: \$ 0.001)

Personal Sales of AIGO tokens will begin on June 26, 2019 at 12:00 am (UTC) until July 20, 2019 at 12:00 am (UTC). After that, we will distribute tokens.

(Noted: distribution is accelerated if the sale will sell from a specified time)

The total and final amount of AIGO tokens generated will be calculated such that the total number of tokens sold during private Sale will represent 50% of the total amount generated, according to the total number of softcaps and our hardcap is 2M USD (For example if our private sale produces 500K The USD token to be issued will represent 25% of the total number of tokens generated)

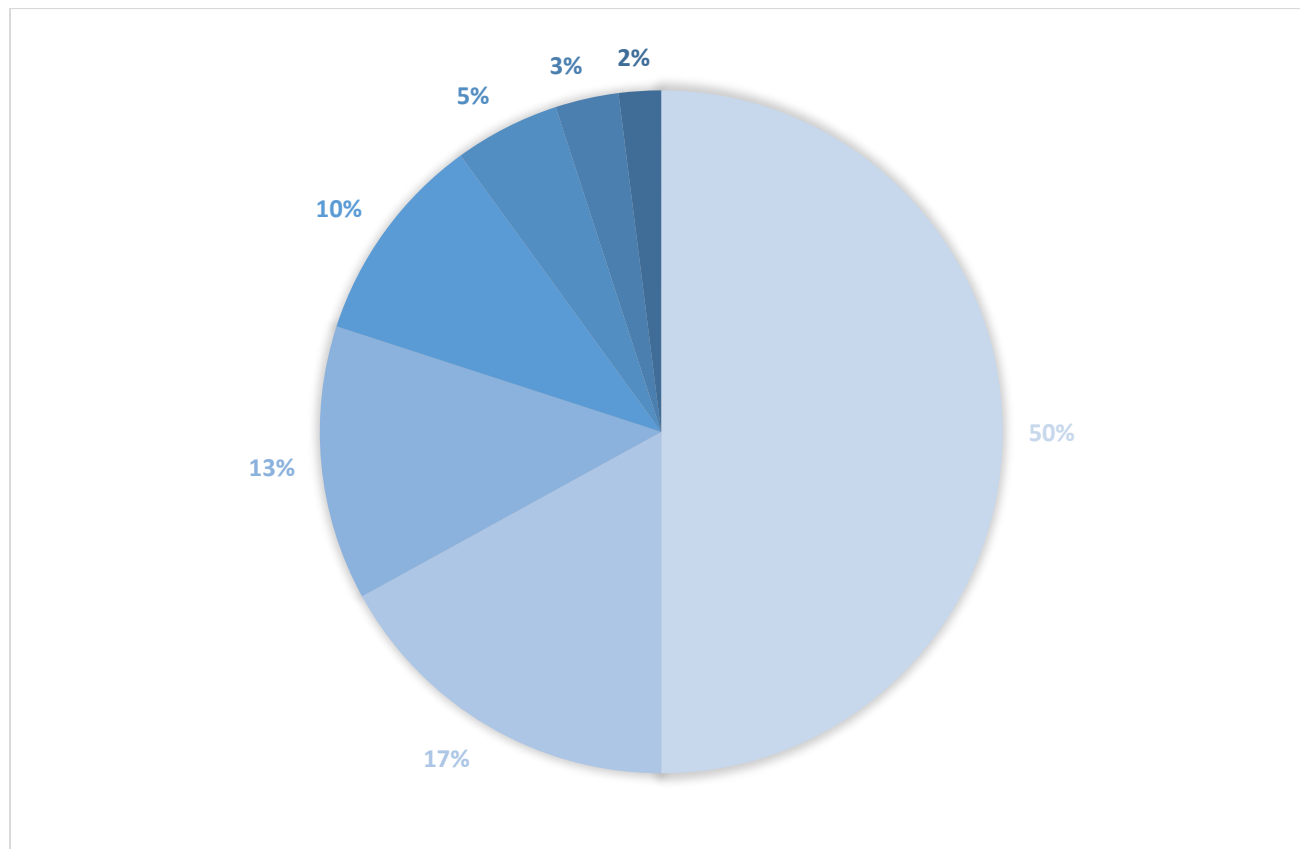
## Altcoins Contributions

Both individuals and companies can also consider receiving contributions in certain other cryptocurrency (Altcoins). Contributors at Altcoins will be entitled to receive AIGO equivalent to the relevant Altcoin. Altcoin taker will be calculated in 24 hours from the time the contribution will be received by us in accordance with the exchange rate to be quoted at [coinmarketcap.com](https://coinmarketcap.com)

**Noted:** Altcoin contributions are subject to pre-approval by the company. Please contact us through our telegram group or by email to [info@aigopay.tech](mailto:info@aigopay.tech)



## Allocation Tokens



- 50% : AIGO Pre-Sale and IEO Sale
- 17% : Reserved Funds
- 13% : Founders and Core Team ( Lock 1 Year )
- 10% : Development, Product Testing and Beta Testnet
- 5% : Marketing cost for Partnership or Market Maker
- 3% : Allocation for Advisors
- 2% : Community Campaign (ex. Airdrop and Bounty)

AIGO is an Ethereum-based (ERC-20) token. The total amount of the total supply is 2Billion. Sales of unsold tokens will be allocated to Development Funding. It is very possible if you invest in a long-term business, besides the AIGO token utility is developing, you also get a prize from the token-holder.



## Experience Team



**Teguh Saputra**

CEO, Co-Founder

*(Expert Entrepreneurs)*

Teguh has a broad background in management, especially with AIGO digital marketing products. He has the leadership and experience skills to turn on the AI-payment platform.

Entrepreneurs constantly, dropping out of college and finding startups, have been involved in Internet marketing, shareware, mobile games and cryptocurrency, are responsible for the development and operation of several tokens and Dapp Platforms. Project leaders in the AIGO Project concept, direction of development, lead AIGO to become world!



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**Alfian Asyari**

CMO, Co-Founder

*(Bitmart Manager)*

Graduated from Agri business management, has work experience in several fund providers and banks. He is a Blockchain fan, having experience in the crypto world since 2013

In early 2014, Alfian began joining several large companies exchange cryptocurrency, namely in Bitmart, C-Dex, TraderOne, The Collective and LuDEX. He also supports several projects such as DBX, TowerBee, Dice Money, JAVVY, Heluss and ORYX. Previously, Alfian held various Community Manager positions at some of the companies, most recently at AIGO, focusing on developing new businesses and risk management. He also worked as a senior financial risk management consultant for the financial services industry; software engineer; ad sales manager for the popular Caribbean travel guide series; general manager of advertising and graphic design bureau; and an apprentice engineer at the Best Health Coach.



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**Bayu Rheza**

CTO, Co-Founder

*(Delta CMO)*

Graduated from Technology management, has work experience in several fund providers and banks. He is a Blockchain fan, having experience in the crypto world since 2016

With more than 5 years of experience in entrepreneurship, management, business planning, financial analysis, software engineering, operations, and decision analysis, Alfian has the breadth and depth of experience needed to quickly understand entrepreneurship and provide the most suitable solution. and he also worked at several Crypto companies like Deltachain and had enough experience to help us become the best.



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## Danang Juni

CSO, Co-Founder  
(Founder Cryptocoin)

With more than 2 years experience in entrepreneurship, management, business planning, financial analysis, software engineering, and more. Danang has the breadth and depth of experience needed to quickly understand entrepreneurs and provide the most suitable solution.

He also now works at BOWcoin as com.manager, He has the talent surplus to be the author's article, one of the company's articles about cryptocurrency that he has founded is cryptocoinann.com.

 [linkedin.com/in/danang-juni-4a2322175](https://www.linkedin.com/in/danang-juni-4a2322175)



## Unggah Rizki

Head of Investor  
(Brand Ambassador)

He has experience in the world of marketing promotion, he is also one of the brand ambassador actors in CommerceBlock.

He is also an assistant manager at MPCX Digital Wealth Management platform and supports several major projects in the world. The projects are: BigBom, VinChain, Dice Money, Casper and Tripki

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## Tony Hartanto

Head of Software  
(Blockchain Leader)

Entrepreneurs are always, graduate from college and find startups, internet making, shareware, application developers and cryptocurrency are responsible for developing and facilitating various coins and servers. Software leaders in the concept of the AIGO. He also mastered the programming language Node.js, C++, Python and others.

 [tony.hartanto@gmail.com](mailto:tony.hartanto@gmail.com)



## Roadmap Development

Under the roadmap, it provides a general development schedule for various platform components and the process can be adjusted according to the time needed.

### Q4 2018

- Startup Project Development
- AIGO TGE
- Making a project introduction according to our company base
- AIGO Marketing research

### Q1 2019

- AIGO Tokens v1.0 (ERC-20)
- AIGO is proud
- SDK I - Allows the community to receive AIGO tokens
- Blockchain Research
- AIGO Pre-Sale and IEO-Sale

### Q2 2019 - Q4 2019

- Next generation blockchain testing
- Testing A-Wallet v1.0 (Android, iOS, Chrome)
- SDK II - Enables more advanced integration
- Allows deployment of parameter pullcontracts
- SDK III - Enables integration with AI-Payment and 3rd party extension services
- A-Store testing v1.0 (Website)

### Q1 2020

- Launch of the latest AIGO Blockchain Generation
- Launch A-Wallet & A-Store v1.0
- SDK IV - Enables integration with local banks regarding A-cards
- Integration with early adopters



## Risk factor

The following is a summary of the main risk factors in relation to AIGO business in general and AIGO tokens are sold at certain events.

Risk of token sale:

- There is no previous market for tokens and token sales may not produce in active markets or liquids for tokens
- Future sales of material tokens and may adversely affect token market prices.
- Negative publications may affect the price of tokens
- There is no guarantee of any success of the company's business platform or future token functions

Market prices of tokens can fluctuate following a token sale

- token can be significantly affected by market cryptocurrency trends
- The use of tokens may come under the supervision of a government agency
- crowd sales have been known to come under malicious attacks from hackers / other parties that result in theft of tokens. These events can cause large losses to buyers and companies.

## Companies related to risk

- Companies can have a negative impact if they fail to effectively manage operations as a developing and developing business that will have a direct impact on the ability to maintain or operate the company's business platform or develop the structure or licensing of future tokens functions
- companies may experience system failures, unplanned interruptions in networks or services, defective hardware or software, security violations or other causes that can affect the company's infrastructure network.
- The company may in the future depend in part on the location and data center of third party facilities.
- Global markets in general and economic conditions can have a negative impact on operational performance.
- companies or tokens may be affected by new regulations implemented.



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