BLOCKCHAIN AND AI WHITEPAPER

SAPPCHAIN, the world's first Blockchain and AI integrated Decentralized Messaging APP

SAPPCHAIN

ABSTRACT

The Internet is a great medium to communicate and collaborate. However, personal and professional users of current standards face a significant problem: it is nearly impossible to communicate through the internet without giving away private information. In this white paper, we will present you why this is a significant problem, and our solution.

SAPPCHAIN is a decentralized end-to-end encrypted anonymous messaging App with peer-to-peer transfer of money and cryptocurrency solutions, based on blockchain technology and powered by Artificial Intelligence that connects people completely free, safe and anonymously. It is a multi-functional suburbanized chat application designed on the Ethereum Blockchain. This application provides the security and anonymity that people want to gain, in order to increase freedom and security, while communicating and exchanging information.

It enables anybody to exchange encrypted instant messages, such as text messages, images, audio and video messages, free calls between users, video conferences, group chat and call, documents sharing, images, user locations, selfies, and at the same time, have the opportunity to send, receive and store digital payment in an instant, fast and secure manner. While providing users with all the classic options of a chat application, furthermore, it offers a light-weight in-built cryptocurrency wallet. While communicating with family and friends through SAPPCHAIN, the application will offer many more functionalities as compared to the conventional instant messaging apps.

SAPPCHAIN is a token-based ecosystem, and the name of its underline token is called SAPPCOIN Token. SAPPCOIN is a token that will be used to exchange services within the messaging app. Services in SAPPCHAIN include interactions with our AI Assistant (SAPPiO), service upgrades within the ecosystem and getting incentivized by referring friends. The token is meant for utility within our app, and is not a security token or a commodity. By interacting with the AI Assistant feature on the platform, Smartphone users can have the ability to earn extra free tokens.

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INTRODUCTION

EXECUTIVE SUMMARY

The invention of the internet and social media brought on a cultural shift in the way people interact, socialize and spend their time. The world today has over 4 Billion monthly active messaging app users across the globe; and this figure is constantly increasing. Among its several uses and advantages, the internet has transformed and simplified how people communicate with each other worldwide. In addition to email, instant messaging has a huge impact in bringing people together.

Over the last few years, there has been increased concern about online communication privacy. The market is saturated with centralized apps and communications platforms, which are vulnerable to third-party intrusion and data theft. The need for privacy, data security, and easy to implement systems has long been the focus of corporations seeking to keep their companies' internal workings private. The private sector shares these concerns with the corporate world. This demand for personal instant communication provoked the rise of popular encrypted communication apps, such as Telegram and WhatsApp. Now, it appears that blockchain technology is set to revolutionize the way we communicate once more. Blockchain messaging apps are on the rise. Multiple platforms have entered the market this year, with more scheduled for release in the coming months. Our Ecosystem is the most promising blockchain messaging platform today. **Blockchain technology provides the planet with a safer and well-organized means of doing business.** Blockchain, a decentralized technology; leads the world to 'Global Economy Transformation' entered and emerged as a tool for the next generation of money and finance.

SAPPCHAIN is the world's first all-in-one decentralized end-to-end encrypted anonymous messaging App with peer-to-peer transfer of money, and cryptocurrency solutions; powered by Blockchain technology and revolutionized by Artificial Intelligence. Our Ecosystem will help to establish a new era of secure communication and easy peer-to-peer transfer of money and cryptocurrency coins to everyone you know.

SAPPCHAIN is a token-based ecosystem, and the name of its underline token is called SAPPCOIN Token. SAPPCOIN is a token that will be used to exchange services within the messaging app. Services in SAPPCHAIN include interactions with our AI Assistant (SAPPiO), service upgrades within the ecosystem and getting incentivized by referring friends. The token is meant for utility within our app, and is not a security token or a commodity. By interacting with the AI Assistant feature on the platform, Smartphone users can have the ability to earn extra free tokens. The SAPPCHAIN team has a wealth of experience in providing effective data privacy and security solutions.

BACKGROUND

The increased use of smart phones and internet penetration gave birth to numerous instant messaging applications in online communication. People preferred using IMs over the conventional text communication methods of SMS and MMS. Instant messaging allows users to interact real time, check if their message has been received, or even read by the users, making it a lot more convenient. One of the major advantages of instant messaging is its free usage, the simplicity of their user interfaces (ease of use), and its extensive availability on all platforms and mobile devices.

The following are major factors that have influenced the development of instant messaging market:

• The ease of using internet enabled mobile device and its growing popularity.
• The adoption and increase in use of social networking sites.
• The growing need of communicating in real time.
• Increased importance to intimate forums, group chats or discussion platforms.

> **There are so many instant messaging apps across platforms that are available to users globally, but we are presenting the most promising Token (SAPPCOIN) Based Ecosystem that is powered by integration of blockchain and Artificial Intelligence technology.**

Our staff works in a constantly changing technology environment, which demands us to stay on top of the market. We are not just another IT company; we are a team of enthusiastic individuals with passion and creativity. Our team always strives for best results and successful projects. Good ideas and prosperous projects come from proven collaboration and directing the team to do their best. At our company, each of us comes to work every day to solve problems and develop our ideas in IT. Information Technology is a field of constant change, and it requires us to always move forward, and to keep in step with its development. We truly believe in the power of technology, and its ability to simplify and forward communication, elevate experience and connect people all around the world. Over the years, we gained a lot of experience with exchange platforms and financials, which is the main reason why we wanted to create and develop a new way of communication.

OUR VISION

Innovating messaging and payment system on the Blockchain powered by Artificial Intelligence

The "Vision" of SAPPCHAIN project is to introduce a new messaging and payment system that is built to provide credible blockchain based tokens, which in turn facilitates the seamless transactions and payment system. It utilizes methodologies; that encourage and support infrastructure flexibility.

We are designing and developing a decentralized ecosystem integrated with a global coin (token) i.e. SAPPCOIN for our end users. This smart solution will empower the entire network to chat securely, and make transactions with a seamless execution process.
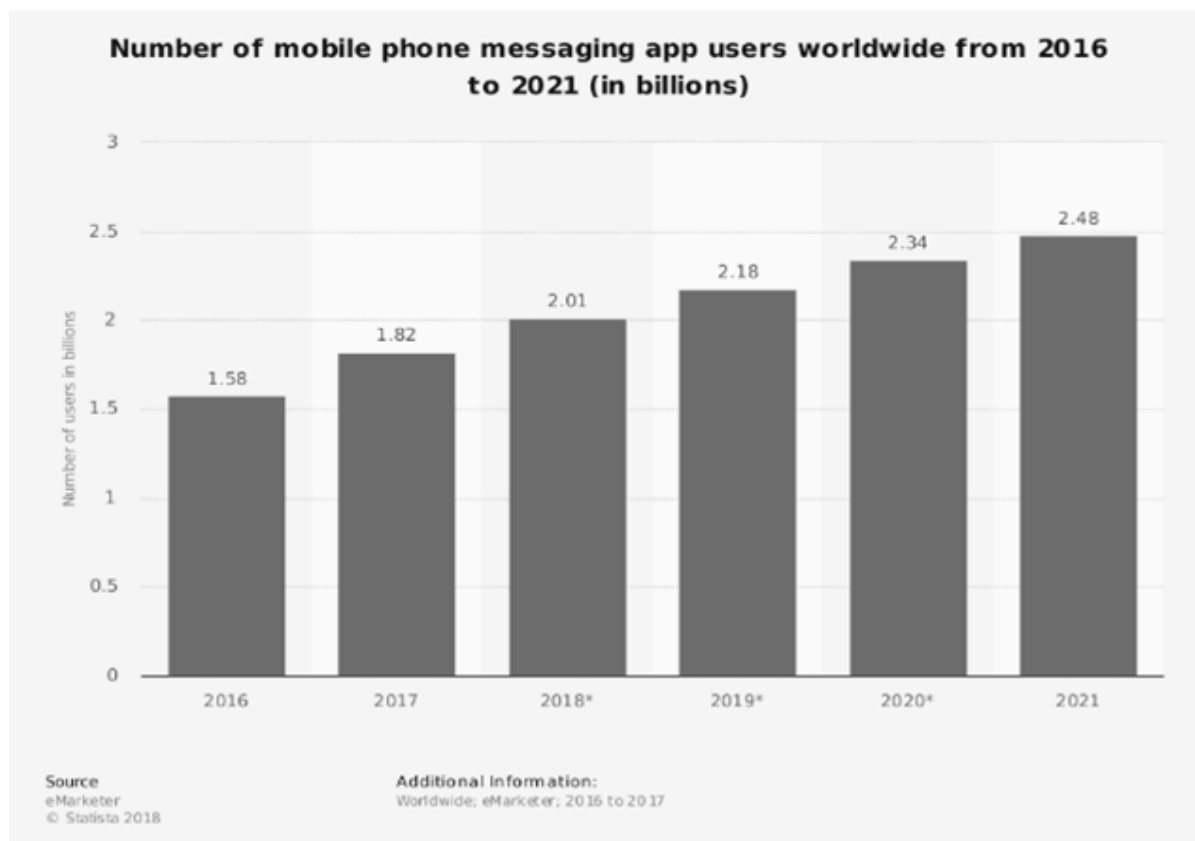

MARKET ANALYSIS

The mobile application market; particularly the messenger segment, is one of the fastest growing markets of the digital industry. Combining several large segments, SappChain claims to be one of the major driving forces in this field.

CURRENT STATE OF
SECURED INSTANT MESSAGING APP

The instant messaging market has experienced considerable growth over recent years. China's WeChat and Japan's LINE have increased the number of its users up to over 500 million, within two years of their launch. The growth of instant messaging market is directly reliant on users who have higher disposable income, access to smartphones, and access to 3G/4G services.

The growth of instant messaging market is influenced by the capability to portray human characteristics in messaging itself. The instant messaging applications are specializing on developing innovative IM platform, which include emotions, security, and artificial intelligence (AI). The popularity of location-based dating apps, such as Tinder, and online dating applications including Match are further driving the growth of the global instant messaging market.[1]

Number of mobile phone messaging app users worldwide from 2016 to 2021 (in billions)

Year	Number of users in billions
2016	1.58
2017	1.82
2018*	2.01
2019*	2.18
2020*	2.34
2021	2.48

Source
eMarketer
© Statista 2018

Additional Information:
Worldwide; eMarketer; 2016 to 2017

The graph above represents the growth forecast by 2021, for the mobile app messaging users worldwide.

MARKET INSIGHT OF PEER
TO PEER MONEY TRANSFER MARKET

New generations of apps make transferring of money faster, less expensive, and more precise. They also reduce the hassle of going to a money transfer agency, remembering a checkbook, or the opportunity is huge. Worldwide, the market for peer-to-peer transfers and remittances is worth over $1 trillion.[2] The graph below depicts the growth in Peer-to-peer payments forecast.

Mobile Peer-To-Peer Payments Forecast
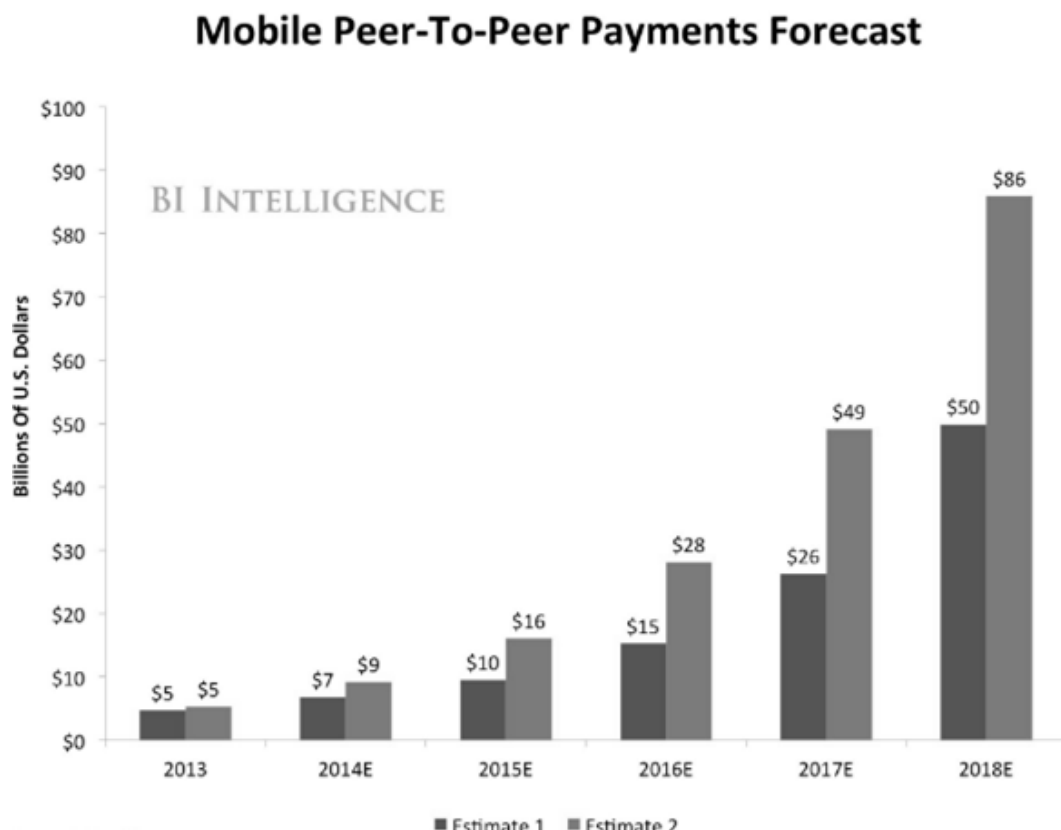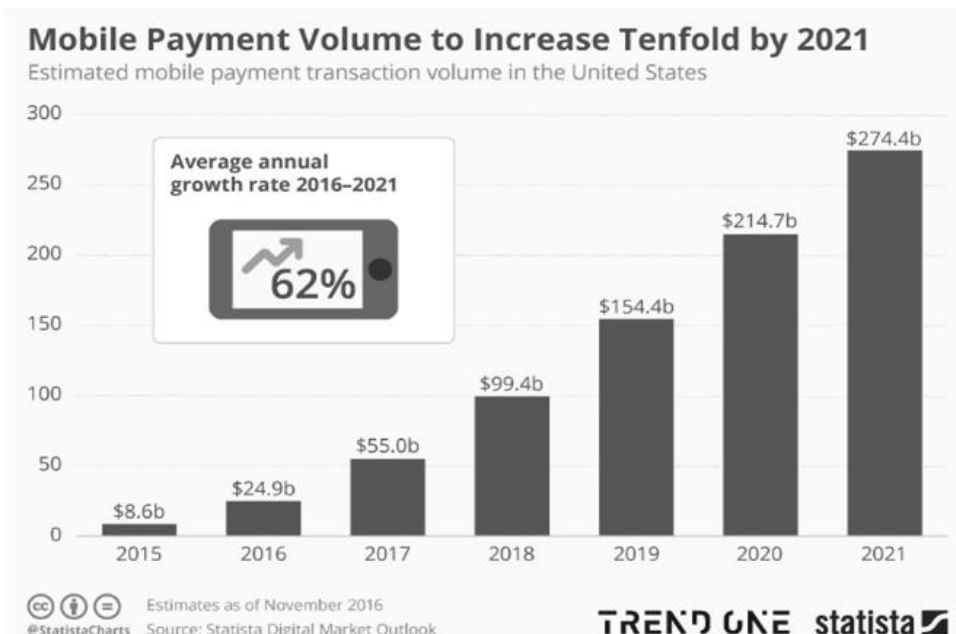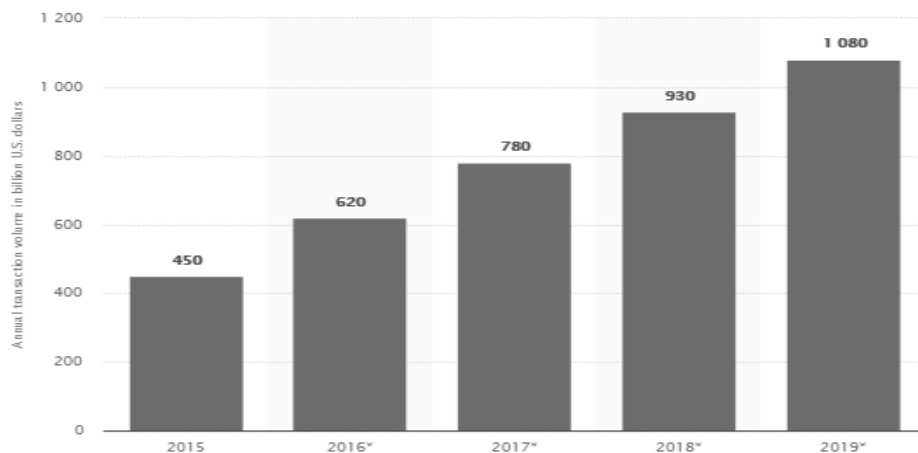

Source: BI Intelligence

THE MARKET OPPORTUNITY

This statistic shows the worldwide mobile payment revenue from 2015 to 2019. The global mobile payment revenue in 2015 was 450 billion U.S. dollars, and is expected to exceed 1 trillion U.S. dollars in 2019.[3]

MOBILE PAYMENTS

The spread of mobile devices like smart phones and tablets has led to the strong growth of mobile commerce. In the fourth quarter of 2016, mobile e-commerce expenditure in the United States amounted to 22.7 billion US dollars.

Total revenue of global mobile payment market from 2 dollars)

Year	Annual transaction volume in billion U.S. dollars
2015	450
2016*	620
2017*	780
2018*	930
2019*	1 080

Mobile Payment Volume to Increase Tenfold by 2021

Estimated mobile payment transaction volume in the United States

Average annual growth rate 2016–2021: **62%**

Year	Volume
2015	$8.6b
2016	$24.9b
2017	$55.0b
2018	$99.4b
2019	$154.4b
2020	$214.7b
2021	$274.4b

Estimates as of November 2016
@StatistaCharts   Source: Statista Digital Market Outlook
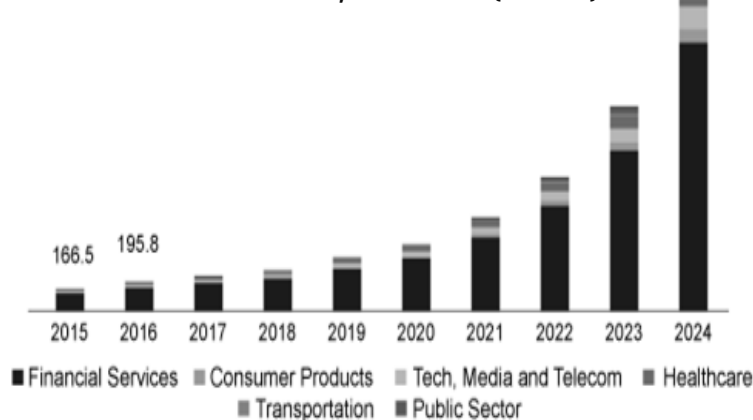
TREND ONE   statista

Source: Statista

In 2018, the worldwide Instant Messaging market size was xx million US$, and it is anticipated to reach xx million US$ by the end of 2025, with a CAGR of xx% between 2019 and 2025.4

BLOCKCHAIN AND AI MARKET GROWTH

The global blockchain technology market size was valued at USD 604.5 million in 2016, and is predicted to exhibit a CAGR of 37.2% over the forecast period. Blockchain technology is one of the most promising developments in the information technology domain. It enables a ledger that can be accessed by all parties involved in the transaction, and can act as the universal irrefutable depository of all transactions between involved parties.[5]

U.S. BLOCKCHAIN TECHNOLOGY MARKET SIZE, BY APPLICATION, 2015-2024 (USD MN)

Legend: ■ Financial Services ■ Consumer Products ■ Tech, Media and Telecom ■ Healthcare ■ Transportation ■ Public Sector

GLOBAL AI GROWTH

The Global Artificial Intelligence is estimated to reach $43.2 Billion by 2024; growing at a CAGR of 59.8% from 2016 to 2024. The arrival of new technologies, reduced size and increased speed has shown a new age to the computer world. Due to this fact, artificial intelligence has come into existence, which can behave like a human mind. Their ever-increasing use across different domains such as media and advertising, healthcare, manufacturing, retail and automotive among others is boosting its market growth globally. The areas such as computer science, linguistics, mathematics, biology, psychology, and engineering are used to build an intelligent system.[6]

Global Artificial Intelligence Market Size and Forecast, 2015 – 2024 (US$ Billion)

Source: Variant Market Research
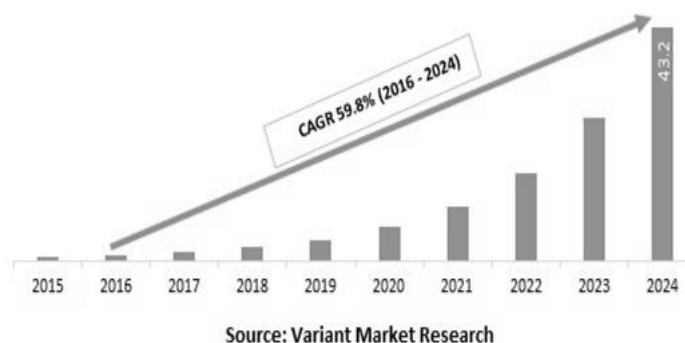
MAJOR CHALLENGES
SAPPCHAIN INTENDS TO SOLVE

With the development of the Internet, email has become a global standard for communications. People use email and instant messaging to communicate private information that they want to protect from third parties. Companies and governments use email for communications that they expect to remain confidential. However, as the information exchanged gained in volume and value, interception and collection tools have become more powerful, and have seen a growing adoption in the government intelligence community, business intelligence and organized crime. Filling the news with stories of hacks, data leaks and government surveillance defeating even the toughest systems. Data security in communications has become crucial for governments, corporations and exposed individuals like businessmen, journalists and politicians, expecting that no one could read their messages, or track their communication patterns. We modeled these privacy and security expectations as 6 technical criteria:

• Privacy of the content (Security)
• Privacy of metadata (no end to end encryption)
• Authentication
• Anonymity
• Resilience of the network
• Transparency

To solve these problems, **SAPPCHAIN team have developed a multifunctional messenger, which is based on the integration of blockchain and Artificial Intelligence, the architecture thereof is based on P2P communication, distributed data storage in IPFS and end-to-end encryption.** The solution, based on a combination of these technologies, is consistent with the principles of decentralization, confidentiality and resistance to attacks.

SAPPCHAIN ECOSYSTEM
THE REAL-TIME REVOLUTION IN MESSAGING APP

OUR SOLUTION

SAPPCHAIN is a multifunctional decentralized instant messaging app built on Ethereum Blockchain (ERC-20). While offering users all the classic features of a chat application, it also provides users with a lightweight cryptocurrency in-built wallet. Users can send and receive tokens from any crypto wallet to the e-wallet within the app. Through the wallet, users will be able to buy, sell and exchange amongst SAPPCOIN community of users, and use the SAPPCOIN Token and credits for payments within the application.

While communicating with family and friends through SAPPCHAIN, the application will offer many more functionalities than the conventional instant messaging apps. SAPPCHAIN is a unified instant messaging application with features that are useful for personal and professional purposes.
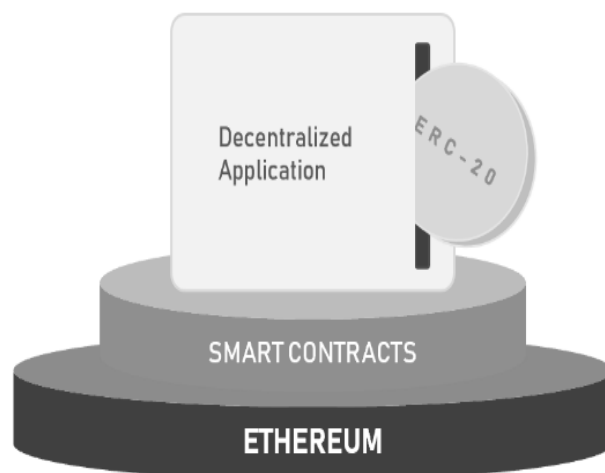
Instead of using centralized servers, SAPPCHAIN hosts data and protects user privacy by using the blockchain for file storage, and decentralized file sharing to distribute messages. This allows SAPPCHAIN to get rid of the need to centrally process text messages and calls, allowing for a global method of free, secure, and anonymous communication. Furthermore, the application itself doesn't collect personal information such as your names, phone number, and many more, but it mainly prompts for a user name and a password in order to start messaging. Therefore, SAPPCHAIN makes user's data to be encrypted and decentralized, with no identifying data collected, making it impossible to trace data back to individual users. Services in SAPPCHAIN include interactions with our AI Assistant (SAPPiO), service upgrades within the ecosystem and getting incentivized by referring friends. The token is meant for utility within our app, and is not a security token or a commodity.

With the most popular messaging apps like WhatsApp and Messenger being massive targets for government pressure, SAPPCHAIN stands as the viable alternative option for users around the world. Private messaging; chat messages, stickers, files, videos, images, etcetera are all stored using IPFS. The money transfer, on the other hand is powered by Bitshares.

SAPPCHAIN MISSION AND OBJECTIVES

SAPPCHAIN aims to build a new universe of communication with faster, more secure and private communications.

Our mission is to make the application more transparent because, we want to make this application available to as many people as possible. The plan is to have as many users as possible, which will later help us to break into the global market together.

SAPPCHAIN, will be the new age communication application, which will enable users with seamless and secure exchange of data; not only through chats and Audio and Video calls, but also empower its users with several added features to help create a communication ecosystem that is not only conductive for personal, but also for professional purposes.

General Objectives

- To build an advanced ecosystem with adoption to crypto economy.
- To be the most cost-effective and easy to use platform to facilitate end users and professionals.
- To accelerate mass adoption and increase trustworthiness of cryptocurrency market.
- To put the power of cryptocurrency in the hands of the users without the technical intricacies that surround cryptocurrency technology.
- To create an app for communication in a network that will not depend on servers, and will not be affected by government structures. Sappchain combines a high level of privacy and security of user data with the most powerful functionality –the Blockchain integrated with Artificial Intelligence.
- To build fully decentralized encrypted private messaging with a feature that the messages can be automatically deleted within 24 hours or retained.
- To build a secure smart wallet that allows the transfer of money and cryptocurrency coins between the SAPPCHAIN App users.

KEY ADVANTAGES
OF SAPPCHAIN ECOSYSTEM

Free: SAPPCHAT App is free, and it will be free forever. There are no adverts, subscription fees, or any hidden fees.

Decentralized: Our platform is decentralized through blockchain technology. Attacks on your sensitive data are impossible because, crucial encryption keys are distributed among thousands of computers around the world. Unlike centralized systems, Sappchain platform has no single server that could be hacked, or blocked by governments.

Blockchain Powered: The SAPPCHAT App utilizes Ethereum-based Blockchain technology smart contracts to establish secure, private and trusted communication links between our users. Your device does not store any info. It interacts directly with the Blockchain, where every byte is fully-encrypted. The end-to-end encrypted messages of the users can never be read by third parties (including developers, or anyone else).

Artificial Intelligence Powered: The AI provides new services within SAPPCHAT Messaging App for better user experience. With this unique feature, users can better understand who they are chatting with, which will invariably improve their chatting experience. It learns from the user pre-typed responses or messages, and helps make smart responses when the need arises. In addition, it provides an AI-powered social concierge service, called SAPPiO. Users can ask SAPPiO something like "Where is the nearest restaurant?" and receive an instant and friendly response.

Anonymous: We believe that individual user should decide the kind of information they would like to make public or keep. SAPPCHAT App is the most secure communication end-to-end encrypted messaging App that doesn't request for your email address, phone number, address book data, location data.

Multi Device Support: Enjoy maximum convenience by running the same account on different devices.

Highly secure: Our security protocol developed on genuine end-to-end encryption and blockchain based authentication algorithms exceeds today´s requirements against all kinds of threats. In other words, SAPPCOIN protects user's data from hackers with the integration Blockchain technology.

All-in-one solution: The SAPPCHAIN Network is an all-in-one solution, featuring not only instant messaging, voice and video calls, but also a secure crypto wallet, instant money transfer, and more. Users can access the network through the user-friendly SAPPCHAT App.

Automated encryption: Stop worrying about the security of your data. The whole complex encryption process is fully automated.

Perfect Business Solution: SAPPCHAT App is suitable for businesses. We believe that encrypted messaging is essential for keeping business information secure and confidential. SAPPCHAT has integrated top notch security to ensure safe business communication among team members, as well as communicating with internal and external contacts.

Anonymous MasterCard: SAPPCHAIN MasterCard is called SAPPCARD that will provide users with the opportunity to withdraw their money from ATMs anywhere in the world.

Free Instant Payment/ Transfer of Currency (EUR/USD/GPD/...) in Chats: Convenient way to send instant money to a relative, or make payment for goods and services while chatting at the same time. Transfer the money without fee as simple and convenient as an instant message. SAPPCOIN enables instant P2P money transfer via photo, email or text message. Send money to your friends, pay in stores, online, or remit to your family.

Free Instant Transfer of Cryptocurrency (BTC/ETH/SAPP/...) in Chats: Easy crypto currency deposit and transfer to the people you know while chatting.

Zero Fee Money Transfer: SAPPCOIN smart secure wallet is the alternative to your existing online wallet. There is no monthly fee, negative interest rates, and it comes with zero fees for money transfer.

Transparent and Secure Fund Wallet: SAPPCHAIN does not hold your money or data. Your funds are highly secured and protected in the Blockchain cloud.

SAPCHAT
APP FEATURES

Secure Cryptocurrency Wallet: This feature enables anonymous cryptocurrency receipt, storage, and secures transfers from user to user.

Voice Call: This is a highly secure end-to-end encrypted voice call without any snoozing from middle-man attack.

Screen sharing: We have developed encrypted screen-sharing as an extra valuable tool to collaborate securely with partners and other third parties.

Secure Chatting: This provides real-time secure end-to-end encrypted chat for fast and instant communications. In addition, messages can unanimously agree to be deleted permanently after 24 hours, or retained depending on the user's preference.

Group conferencing: This provides possibility for secure collaborate by chatting, calling, sharing files etc., via the group conferencing feature, which will enable the users to work smarter and more secure.

Voice message: Send quick encrypted voice messages without calling. Saves time, and the feature is available both on web and app platforms.

Instant Messages: The feature is available both on web and app platforms.

Full HD Call: Stay in touch with all your contacts using unlimited confidential voice and video calls.

Group Calls: The feature provides the possibility to talk to multiple contacts at the same time in shielded voice conferences.

File Sharing: This feature will enable the users to share as many files, photos or videos as possible without size restriction.

QR code feature: This feature made it possible for users to add friends in face to face situations.

TECHNOLOGY OVERVIEW

THE BLOCKCHAIN TECHNOLOGY

Blockchain – a term that has been growing in use for a while now, but what exactly is Blockchain, and what role will it play in the future logistics or Supply Chain management?

Blockchain is a technology for suburbanized storage of transactional data. The storage of a transaction is organized in so-called blocks, while following transactions are stored in new blocks, the sum of several blocks makes up a chain; a logical sequence of transactions. Every transaction contains a time stamp and is secured by a crypto logic process. This chain works like a database, which continuously updates information, with the difference being that the chain is stored on every hard drive or computer that is part of the Blockchain network. All changes are recorded and encrypted, in real-time and in an audit proof manner. In addition, the changes are authenticated based on the consensus principle. This means that, all members of the network can verify transactions at any time.

Blockchain technology is entirely about the distributed public general ledger. This is what makes it perfect for Supply Chain management. One of the biggest problems faced by companies with complex supply chains is a lack of transparency.

Sometimes, if you have multiple suppliers across multiple states and countries, it can be hard to keep track of everything. Pinpointing issues can be difficult because of all the moving parts. This is where something like blockchain can shine.

Because of the manner in which transactions are recorded and tracked using blockchain technology, it makes it much easier to see everything happening in real-time. It's possible to monitor transactions, and the distributed ledger means that you get updates, and see what is going on at every step of the way.

Members of the network can see what's going on as it happens. Plus, this system helps to keep all those involved answerable for their end of the bargain. It's a great way to get the whole concept, as well as drill down to individual aspects of the supply chain.

ARTIFICIAL INTELLIGENCE

It is irrefutable that AI and blockchain are two of the major technologies that are fueling the pace of innovation and introducing radical shifts in every industry. Each technology has its own level of technical complexity, as well as business implications, but the joint use of the two may be capable of redesigning the entire technological (and human) paradigm from scratch. Data stored on a blockchain is by its nature highly secure, thanks to the cryptography which is intrinsic in its filing system.

Blockchain databases store their information in an encrypted state. This means that, only the private keys must be kept safe – a few kilobytes of data – for all the data on the chain to be secure.

AI has a lot to bring to the table in terms of security too. An rising field of AI is concerned with developing algorithms, which can work with (processing or operating with) data, while it is still in an encrypted state. As any part of a data process, which includes exposing unencrypted data represents a security risk, reducing these incidents could help to make things more secure.

ERC 20

The ERC20 standard protocol is known as one of the most essential innovations to create Ethereum based tokens. "ERC stands for Ethereum Request for Comments. This is an official protocol for suggesting improvements to the Ethereum network. '20' is the unique proposal ID number".

ERC20, or the Ethereum token standard is being used here to replace the payment system for all transactions. The SAPPCOIN 'utility token' will be built on this protocol. It will facilitate all the transactions with the platform. In the near future, SAPPCHAIN will later be migrated to its own blockchain.

SMART CONTRACTS

Smart Contracts are the simplest way to evenly distribute profit shares. It also encourages the trend of accepting cryptocurrencies. Smart contracts offer the technology to develop to a digital system, connecting tokens to a real-world asset.

These are automated contracts. They are self-executing with unique instructions written on its code, which be executed when certain conditions are met. In other words, they are something like a program to run on blockchain for a unique purpose or meaningful actions.

The purpose of executing smart contracts could be more specific in terms of agreement between two parties. In SAPPCHAIN, every single agreement done between two parties will be signed through smart contracts.

Therefore, the rules for how the contract is being evaluated are the same for both sides. Smart contracts aim to provide security superior to traditional contract law, and to reduce other transactional and administrative costs associated with contracting. They can lessen the burden and the complication of writing a new contract each time, as the smart contract technology can be used to execute a number of terms of a contract between two parties automatically.

Smart contracts provide users with automated, low-fee transactions that provide a higher level of security than those that rely on standard localized databases. The smart contract provides a transparent procedure of showing the secured and decentralized AI transactions.

COMPETITIVE ANALYSIS

	SAPPCHAIN	DUST	ECHO	VIBEO	E-CHAT	CRYPVISER	WHATSAPP	WECHAT
Content Privacy	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Metadata Privacy	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Authentication Security	Yes	Yes	Yes	Yes	Yes	Yes		
Decentralized Architecture	Yes	Yes	Yes	Yes	Yes	Yes		
Anonymity	Yes	Yes	Yes	Yes	Yes	Yes		
Transparency	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Blockchain + A.I.	Yes							
Crypto Payment	Yes		Yes	Yes	Yes			

We at SAPPCHAIN compared our product with other multiple products established in the market. The table above depicts the clear comparison between all. SAPPCHAIN is proved to be best among all the others.

TECHNICAL ARCHITECTURE
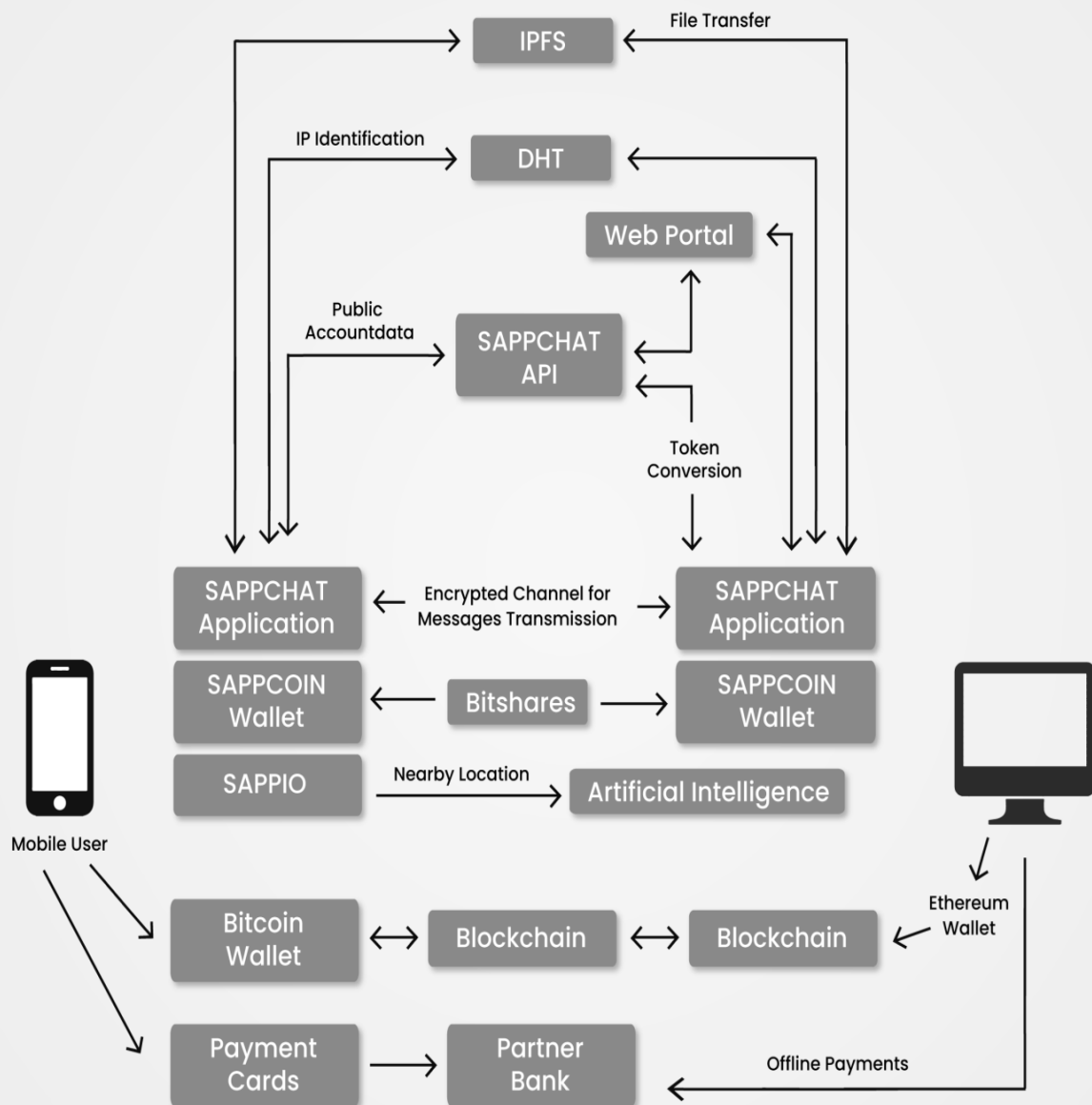
BUSINESS MODEL & FINANCIAL HIGHLIGHTS

DEEP DOMAIN EXPERTISE + BLOCKCHAIN+ARTIFICIAL INTELLIGENCE = SAPPCHAIN

Considering the potential of blockchain technology, the "SAPPCHAIN" has incorporated this distributed ledger technology to develop a promising instant messaging app using the power of Artificial Intelligence.

THE NEW DIGITAL
LIFESTYLE SERVICE PLATFORM

SAPPCHAIN partners will launch several market use cases that will allow consumers and brands to use SappCoin. Through experimentation, SAPPCHAIN partners plans to iterate through products for users to create unique two-sided market applications.

APPLICATION SCENARIO

In addition to social scenarios, point-to-point wallets allow users to fully inter-operate in transactions. E.g.:

Scenario 1: User A is an Egyptian user. However, he has to live and work outside his home country in United Arab Emirates. In his spare time, he could use SAPPCHAIN App to call his family. After receiving his salary, he can send money to his family through SAPPCoin. This eliminates the need for expensive currency exchange and transfer fees.

Scenario 2: User B is a music fan who loves newly released music. He can buy online music directly with the SAPPCHAIN App wallet.

FUTURE OF SAPPCOIN PROJECT

SAPPCHAIN MASTERCARD (SAPPCARD)

With SAPPCARD, SAPPCHAT users can withdraw their money from ATMs anywhere in the world, and still have the possibility to spend their money and cryptocurrency online, at retail stores, or send the money through text messages in an easy, secure and fast manner.

Not only can users send funds to other network members, but they can also pay at stores, online, or send money via email and text message.

SAPPCHAIN MASTERNODES IMPLEMENTATION

In future, SAPPCHAIN shall use Masternodes to provide services and verify transactions on the blockchain. Masternodes is a bonded validator system being used for emerging cryptocurrencies. Masternodes coins operate similarly to Bitcoin and other cryptocurrencies, but with one notable difference; they utilize Masternodes as opposed to full nodes. It can be used for features like direct send or instant transactions or private transactions, anonymous transactions, and more.

As a reward for providing these valuable services to the network, Masternodes operators are compensated in the form of block rewards, like cryptocurrency miners.

Masternodes are a series of servers that underpin a blockchain's network. They are responsible for enabling specific services that miners under proof of work cannot achieve. Blockchains are buffered against network attacks by Masternodes in the same vein as that of the traditional Proof-of-Stake (POS) algorithms.

TOKEN ECONOMICS
TOKEN SALE INFORMATION

TOKEN NAME	SAPPCOIN
Token Symbol	SAPP (ERC-20)
Token Supply	500,000,000,000

TOKEN DISTRIBUTION

Reserve/Retain Fund 15%

Development fund 45%

Bounty and bonus programs 30%

Team 10%
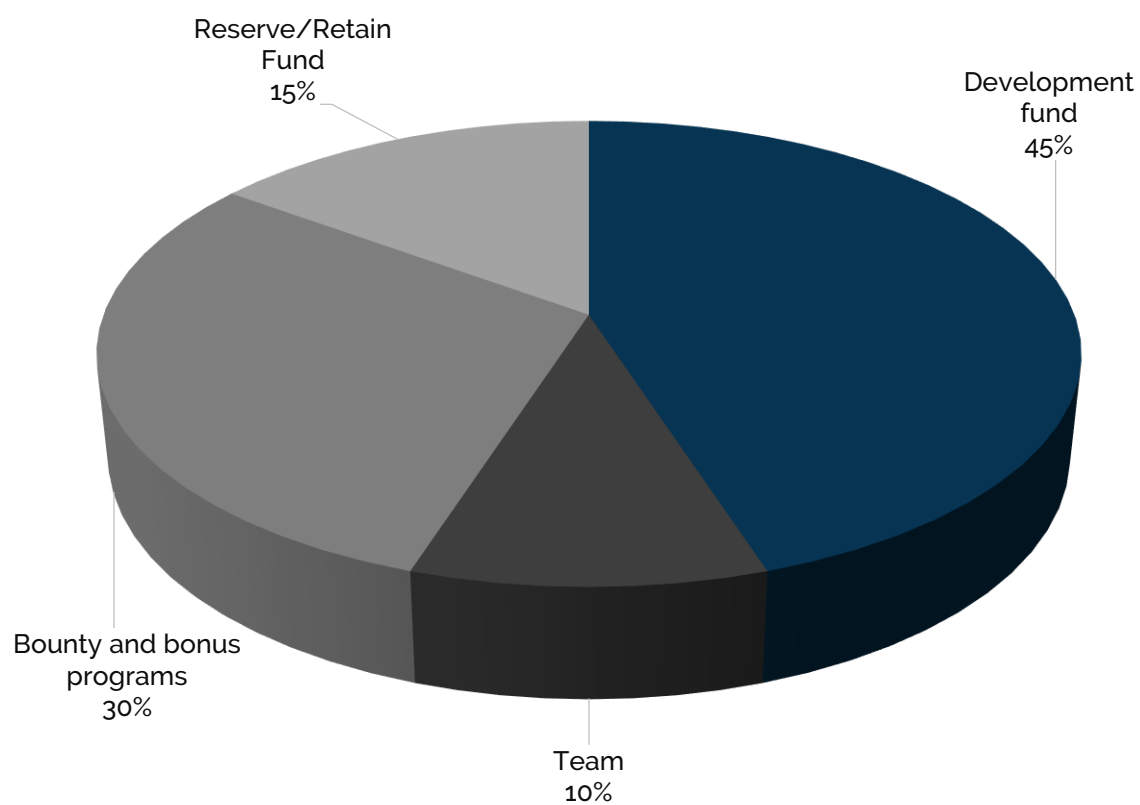
BENEFITS OF
SAPPCOIN FOR TOKEN HOLDERS

SAPPCOIN is a utility token that will be used to exchange services within the SAPPCHAT messaging app. Services in SAPPCHAT include the following:

• Interactions with our AI Assistant for comprehensive user experience.
• SAPPCOIN will be used for purchasing service upgrades within the ecosystem.
• SAPPCOIN will be used for incentivizing users for different rewards systems. For example, Users can earn additional SAPPCOIN tokens by referring friends to download the App.
• Masternodes integration when SAPPCHAIN blockchain development is completed. With the masternodes integration, users can stake their coins, and earn daily extra SAPPCOIN into their wallet.

FUNDS UTILIZATION
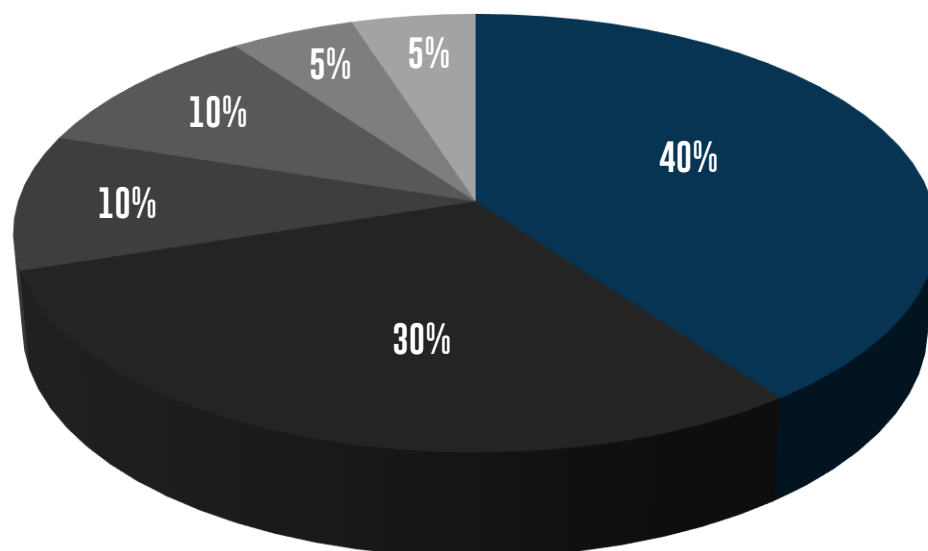
- IT & Development
- Marketing & Business Development
- Working Capital, Reserves & Others
- Other Manpower
- Core service and maintenance
- Governance & Legal

SAPPCHAIN ROADMAP

01 Q1 – Q2 2018
> Idea Initiation of SAPPCHAIN
> SAPPCHAIN ideation development
> Preliminary Market Research and Technical possibility
> First draft of SAPPCHAIN Whitepaper

02 Q3 2018
> Consultation with Industry Experts
> Second draft of SAPPCHAIN Whitepaper

03 Q4 2018 – Q1 2019
> Preparation of developing documents for iOS, Android and Web
> Preparation of documents for smart contract, blockchain and AI implementation and integration
> Final Version of Whitepaper Creation

04 Q2 2019
> WebsiteDevelopment
> Bounty Campaign Distribution (Community awareness and growth)
> Exchange listings
> Tranlation

05 Q1 – Q2 2020
> Development of Secure Wallet for money and Crypto Coins
> Integration of SappCoin wallet and SappChain Menssanger (SappChat)
> SappChain Service: Master Card for easy to spend money and cryptocurrency
> Masternodes integration.
> Addition of other crypto coins.

06 Q3 – Q4 2019
> SAPPCHAIN Messenger App Design Setup, and Testing
> Beta version launch on iOS, Android and Web
> More exchange listings
> User base growth, Awareness creation, and Marketing expansions
> Business and Tech partnerships

07 Q3 2020 – Q4 2020
> More Marketing campaigns and advertising programs
> More exchange listings
> Development of more distinguish and unique features for the App
> Work actively on User Project Growth and User base expansions
> Working with partner companies

LEGAL DISCLAIMER

Any buyer participating in the SAPPCHAIN products or services, expressly acknowledges technical and market uncertainties, which are inherent in any business development project as presented in this White Paper (see above for risk factors), and that this project may therefore, never come to fruition or may have to be abandoned without the SAPPCOIN being used. In such a case, the buyer expressly acknowledges and accepts that he/she will not be entitled to sue or bring any direct or indirect legal action before the courts, the arbitration bodies or any alternative dispute settlement body, either in France or abroad, against the Company, its directors, shareholders, employees or subcontractors in the event of the nonperformance, non-deployment or non-implementation of the project, even in cases where their SAPPCOIN have lost some or all of their value.

In addition, SAPPCOIN may not be held liable for any of the following:

- Use of services that are not compliant with the applicable terms;

- Non-performance, failure, malfunction or unavailability of the services due to a third party, the buyer, a third-party product, or the buyer's breach of its obligations;

- Indirect damages such as business loss or disturbance, loss of orders, operating loss, infringement of the trade mark, loss of profits or clients (e.g. improper disclosure of confidential information concerning said clients due to failure or piracy of the Platform, third-party proceedings against the client, etc.);

- Loss, disclosure or unlawful or fraudulent use of user sign-ons by the buyers or third parties;

- Suspension of access, or temporary or permanent suspension of services (in particular, arising from a request issued by an appropriate administrative or judicial authority, or notification received from a third party);

- Loss, alteration or destruction of all, or part of the content (information, data, applications, files or other items) hosted on the infrastructure, in so far as the SAPPCHAIN is not responsible for managing the continuity of buyer's activities, and data backups in particular;
- Mismatch between the services and the buyer's needs (in particular, regarding the sensitivity of the relevant data);

- Security incidents relating to use of the Internet, concerning particularly the loss, alteration, destruction, disclosure or unauthorized access to the buyer's data or details on or via the Internet; and

- Damages to systems, applications and other items installed by the buyer on the infrastructure.

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THANKS

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