

# White Paper BiON

Synergy of blockchain and business applications



# White Paper

# BiON

White Paper V1.0

[bion.network](http://bion.network)

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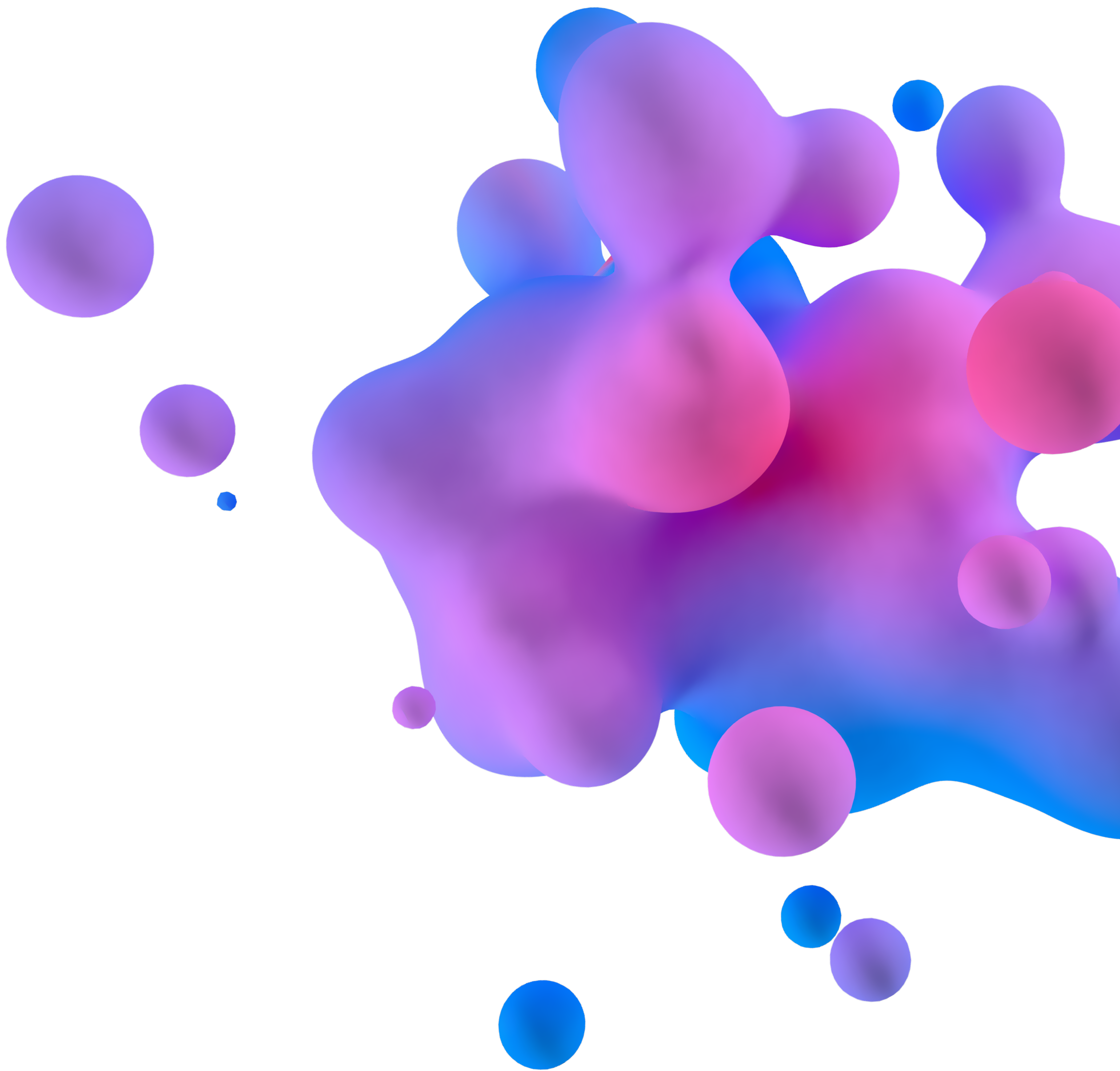
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# Executive summary





## All about BiON in 1 minute

BiON is the platform containing set of application to facilitate integration of blockchain technology into business.

BiON changes the world of enterprise applications and makes the blockchain technology accessible to business of all types and sizes. Monopolists will no longer be able to dictate their rules to business.

Our solution helps business to implement blockchain technology with simple and intuitive software tools. BiON allows User to build up its own Dapp from ready-made functional blocks and integrate it into business. Hence, business can easily and quickly start utilizing latest technologies of business intelligence and smart contracts according to the business needs.

BiON presents the platform to facilitate integration of blockchain technology into business and provides simplified tools for development of smart contracts and decentralized business applications.

## The new era of enterprise applications

Most of business processes like data analysis, forecasting, decision making, contract tracking, or business decision making were previously performed manually or based on complicated centralized corporate systems. However, blockchain and smart contracts make this routine change.

The combined usage of blockchain and Big data technologies brings a synergistic effect, which opens up a wide range of new business opportunities by granting an access to more detailed and sophisticated business data. Based on that data, business can build up detailed analytical profiles for specific supplier, product, or its component.

BiON is a decentralized platform that helps to automate business processes according to the particular business case and respective business needs. There is already a business management system which was developed to allow User to download data from multiple sources, process and present results to support business decision-making process. Moreover, oracle in a handy SDK builder. That allows a business analyst or a manager to select applications and blocks of smart contract technology, which are necessary for certain business case. In that way, business can avoid wasting time and money on requesting "corporate IT-monsters" for application change or development.



## **Business-accessible blockchain**

Blockchain and smart contract technology let companies make their business processes free from third parties, allow companies to interact on more automated basis and accelerate business development. Moreover, blockchain provides absolute transparency of financial transactions and brings trust into business relations while Smart Contracts take care of business routine: controlling terms of transactions, actions of the parties, monitoring the transfer of ownership and product supply.

BiON is a unified platform for business integration. Besides letting business develop Smart Contracts, DApps, BApps according to the business needs, the platform also allows businesses to deploy private blockchains internally within company, as well as to conduct system-level interactions for complete blockchain integration.

## **For all types of business**

The implementation of particular business intelligence solution into business process sometimes takes years and costs millions of dollars. In 2017, four companies - SAP, Oracle, Microsoft and others - controlled over 60% of the corporate software market [1]. In many cases, only large companies could afford to get the licensed software.

BiON helps User quickly assemble decentralized business application from predefined templates and blocks, equip them with Smart Contract and machine learning technologies, test their effectiveness and prompt to start of application utilization. The built-in SDK helps to perform the development and implementation quickly, without the involvement of IT specialists. Pre-developed application blocks and templates are already configured to handle most typical business processes in various business segments. This all leads business to lower consulting, development, and implementation costs.

## **Thousands of developers on single platform**

BiON helps developers to tackle the monopoly of IT giants like Microsoft, Oracle, etc. The marketplace integrated into the platform allows easily to monetize developed applications.

Users are able to utilize the integrated SDK for development and testing purposes. The SDK includes a set of templates for the DApps development and a knowledge base for implementing machine learning technologies.



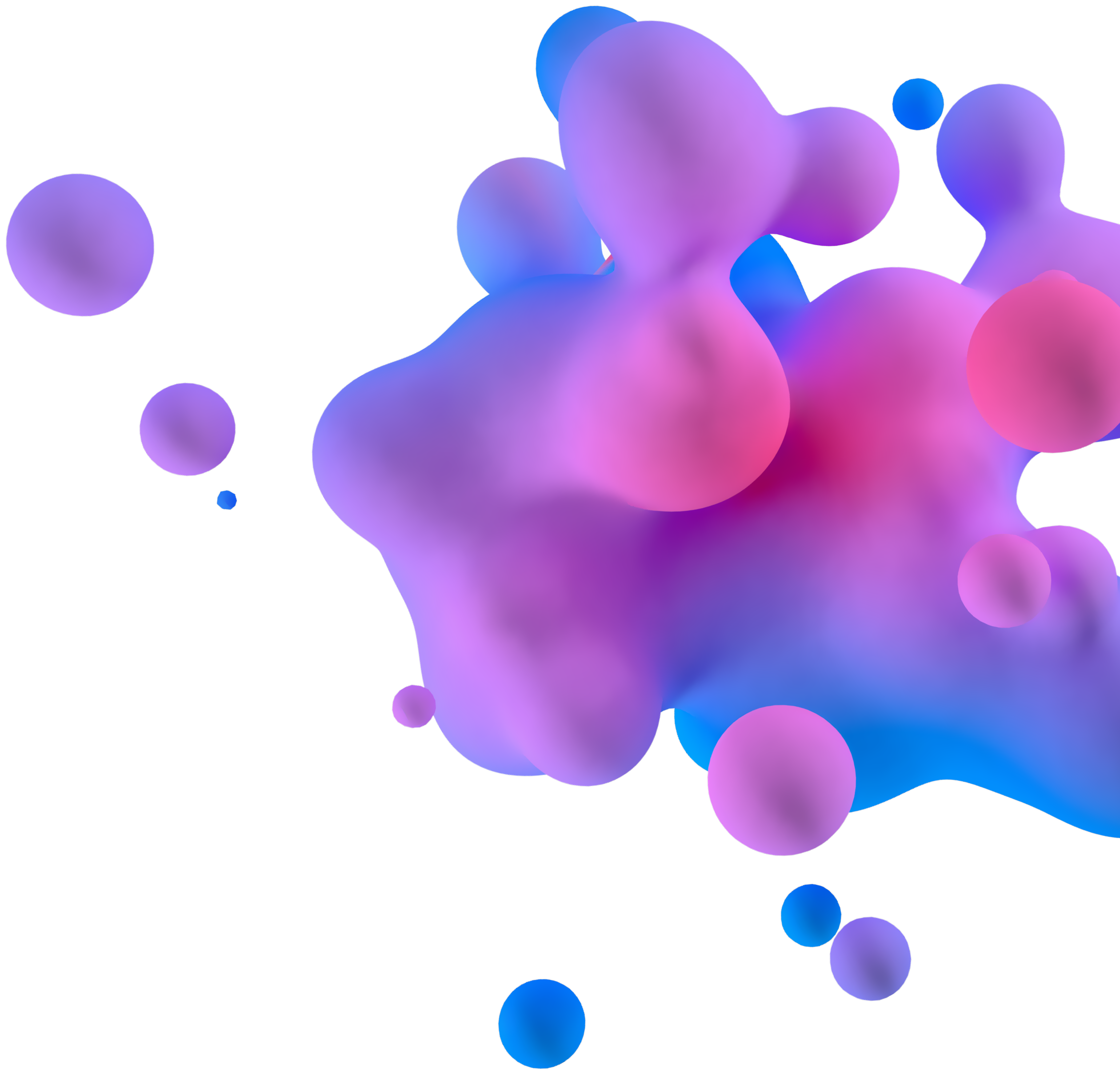
The decentralized marketplace will allow trading of ready-made applications and techniques, similar to the AppStore and GooglePlay marketplaces. Cybersecurity parameters will be verified and validated by independent platform auditors.

Remuneration process will be executed through Smart Contracts. This technology will ensure fairness and transparency of marketplace transactions and financial processes.



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# Market





## Prerequisites

Implementation of decentralized technologies can change the baseline of the business processing around the world. Absolute transparency and accurate knowledge of the quantitative and qualitative business parameters attract companies to deploy the new technology.

Blockchain and smart contract technology let companies get rid of third parties in their business processes, allow companies to interact on more automated basis, and accelerate business development. Moreover, blockchain provides absolute transparency of financial transactions and brings trust into business relations while Smart Contracts take care of business routine: controlling terms of transactions, actions of the parties, monitoring the transfer of ownership and product supply [2].

Decentralized technologies have a number of serious advantages over previous solutions:

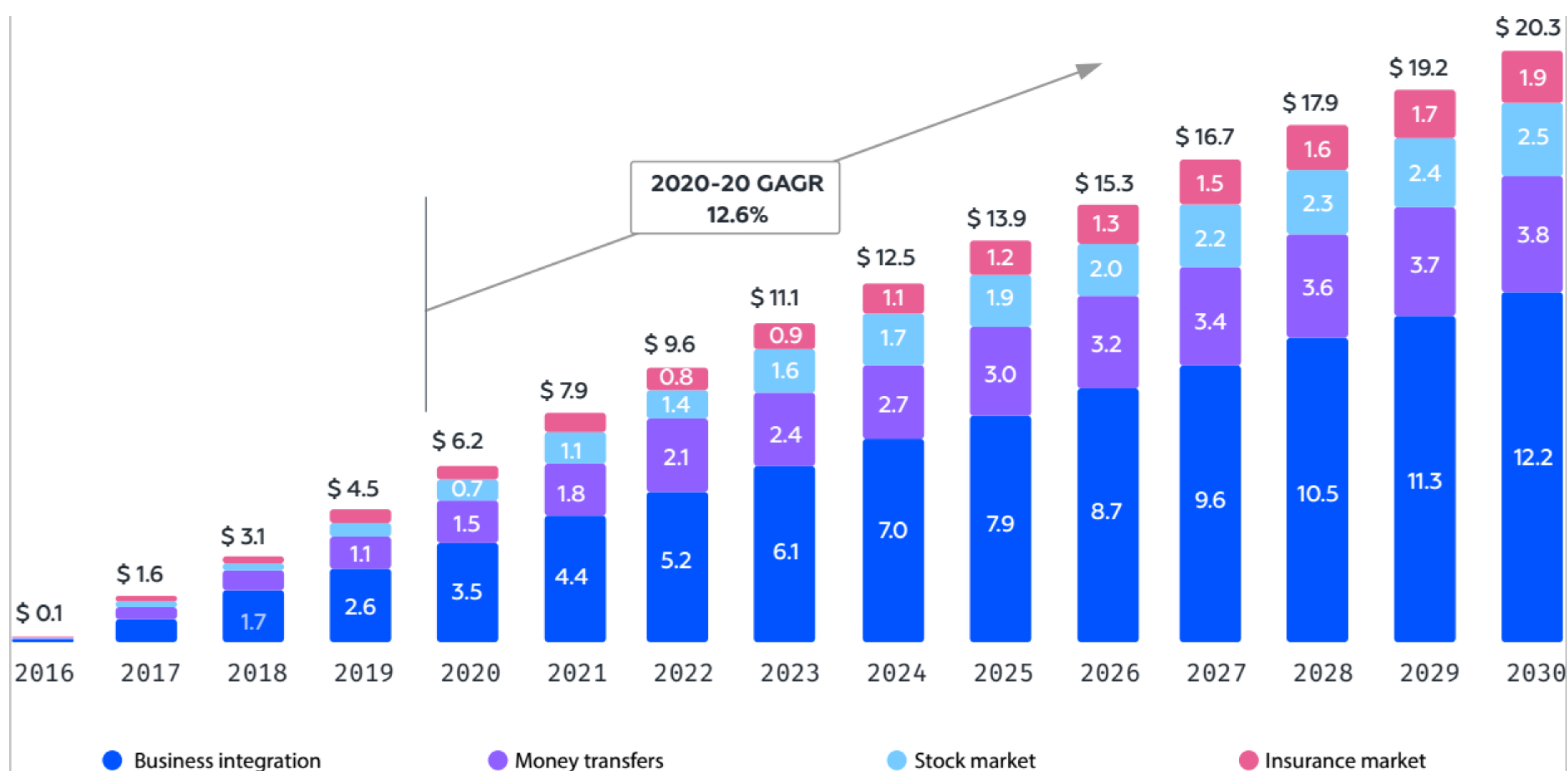
- The speed of execution of smart contracts does not depend on the network capacity due to the processing power of all blockchain peers;
- Terms of smart contracts are permanent and can not be altered due to the organization of the blockchain-network;
- The contract is executed by means of the code that guarantees contract's exact execution.

## Volumes and trends of the market

According to the alliedmarketresearch.com, in 2017, business world invested over \$ 1.7 billion into shifting enterprise software processes towards decentralization. The investing volumes into this industry is currently growing at double-digit rates. Experts predict that the annual growth of corporate applications on blockchain technology will exceed 26% and will reach \$ 13.9 billion in 2025[3].

The global size of the blockchain market amounted to \$ 100.1 million in 2016 and would proceed being one of the most promising technological trends in the IT field in coming years.





Global blockchain technology market, 2016 - 2030 (\$ million USA)

According to the of Alliedmarketresearch.com by the end of 2020, the global market volume of enterprise apps will reach \$ 213.4 billion. The average annual growth of the market amounts to 7.4%. According to the forecast of the Research company Gartner Inc. , the Platform as a Service (PaaS) as well as cloud, mobile, and social services will show the significant growth in the segment of business analysis in coming years. Gartner predicts that 75% of all enterprises will be involved into digital business analytics by 2020.

There are two opposite trends in the corporate applications market: on one hand, traditional systems attract less investments and users lately. This is caused by the fact that users of traditional software became dependent on key corporate software enterprises, which occupy over 60% of the market [4]. Bulky enterprise platforms often contain unnecessary functionality, which affects their unreasonably high costs. Moreover, introduction of the traditional solutions requires a lot of time expenditures, monetary costs, and human resources. In addition, centralized data storages do not provide ideal data protection.

On the other hand, there is an additional trend in the development of the enterprise applications. Market imposes a simplification of UX user interfaces in all development.



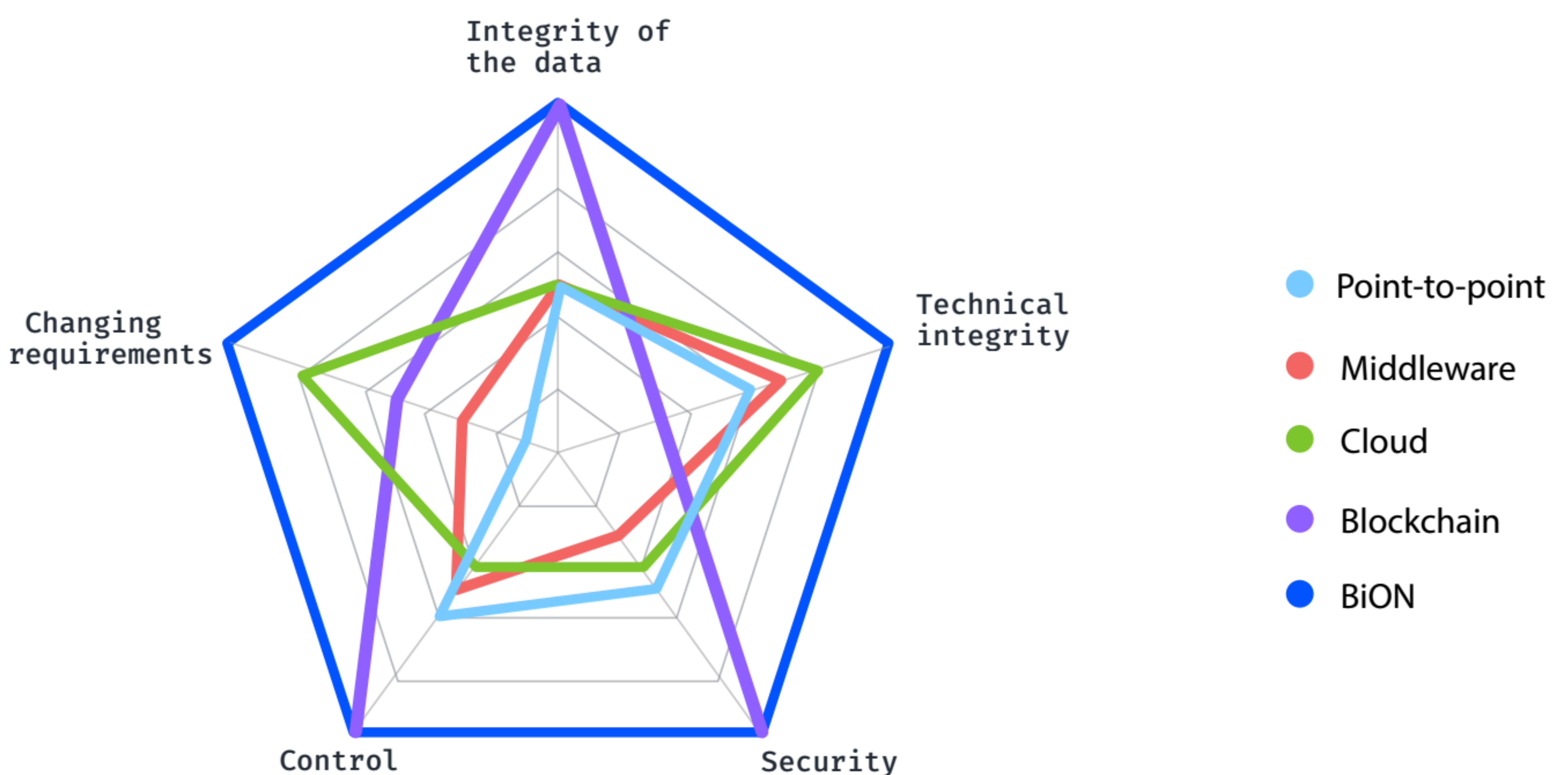
Thus, according to the Gartner forecast, the platforms, which provide quick start up and independent development processes, will take the lead on the market of enterprise software in coming years. Accordingly, the successful services should include a comfortable environment including tutorials, modifiable templates, and pre-defined solutions[5].

## Business Integration

Business integration implies the processes of system architecture design, software development, its implementation and integration in form of enterprise software applications. That leads to the integration, automation and optimization of IT business processes within the company and even beyond[6].

Over the past decades, several technical approaches to business integration have been developed. Our understanding relies on blockchain technology as an add-on to the existing middleware applications and cloud architectures, which had earlier replaced its predecessor – the outdated point-to-point architecture[7].

Looking back at the problems of business integration, we compare these approaches in terms of their ability to tackle current tasks.





The infrastructure of the blockchain technology represents an independent decentralized P2P network[8]. In order to be a integrated part of the network, each peer must be part of the blockchain, which means direct interaction with the blockchain nodes.

This structure let the blockchain be constantly monitored for the matter of new events or transactions. To optimize integration of the blockchain technology , the real-time blockchain information can be merged with information from the non-blockchain systems, such as ERP systems and previous-generation systems[9]. From a technical point of view, this means that the existing IT infrastructure is tied to the local blockchain nodes to interact with them. For example, existing IT infrastructure can call functions in smart contracts or monitor events and transactions, whicht are executed by smart contracts[10].

## **Solutions of the BiON platform**

Business need for new generation of enterprise software, simplification of user interfaces, and blockchain implementation challenges lead us to the following thought:

"What if business users build up applications themselves, likewise Web pages are build up in Content Management Systems? How much faster will the global corporate interaction become, if Users would be able to add a smart contract into the application by a simple click? How will business management change if there is a possibility to quickly introduce blockchain technology into its

The answer to these questions is the BiON platform.



## Examples of BiON usage

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### Problem: Product quality control

A food company wants to develop a function for tracking and controlling ingredients' usage in a final product. The production process consists of mixing different main ingredients. The company has multiple suppliers for ingredients. Each supplied ingredient package is marked by a unique electronic code.

The final product is manufactured and delivered in various combinations to resellers. While monitoring the sales, the food company intends to be able to identify every originally supplied ingredient package for each sold combination of final products.

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### Solution: BiON smart contracts

Every delivered ingredient package, its usage in production process, and amount of each ingredient in final product should be entered to the blockchain by means of BiON Smart Contracts. Thereafter, system allows User to find all necessary information about the usage of each single ingredient package in the production process.

Blockchain acts as a data warehouse and as a mechanism which displays the current state of the production process.



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### Problem: Production approval at each stage

There is a company. It has production abroad. Main sales channel is its own online store. The production line is approved by different departments at several stages. Some of these stages are dependant on others. Some of them are not.

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### Solution: Decentralized BiON application

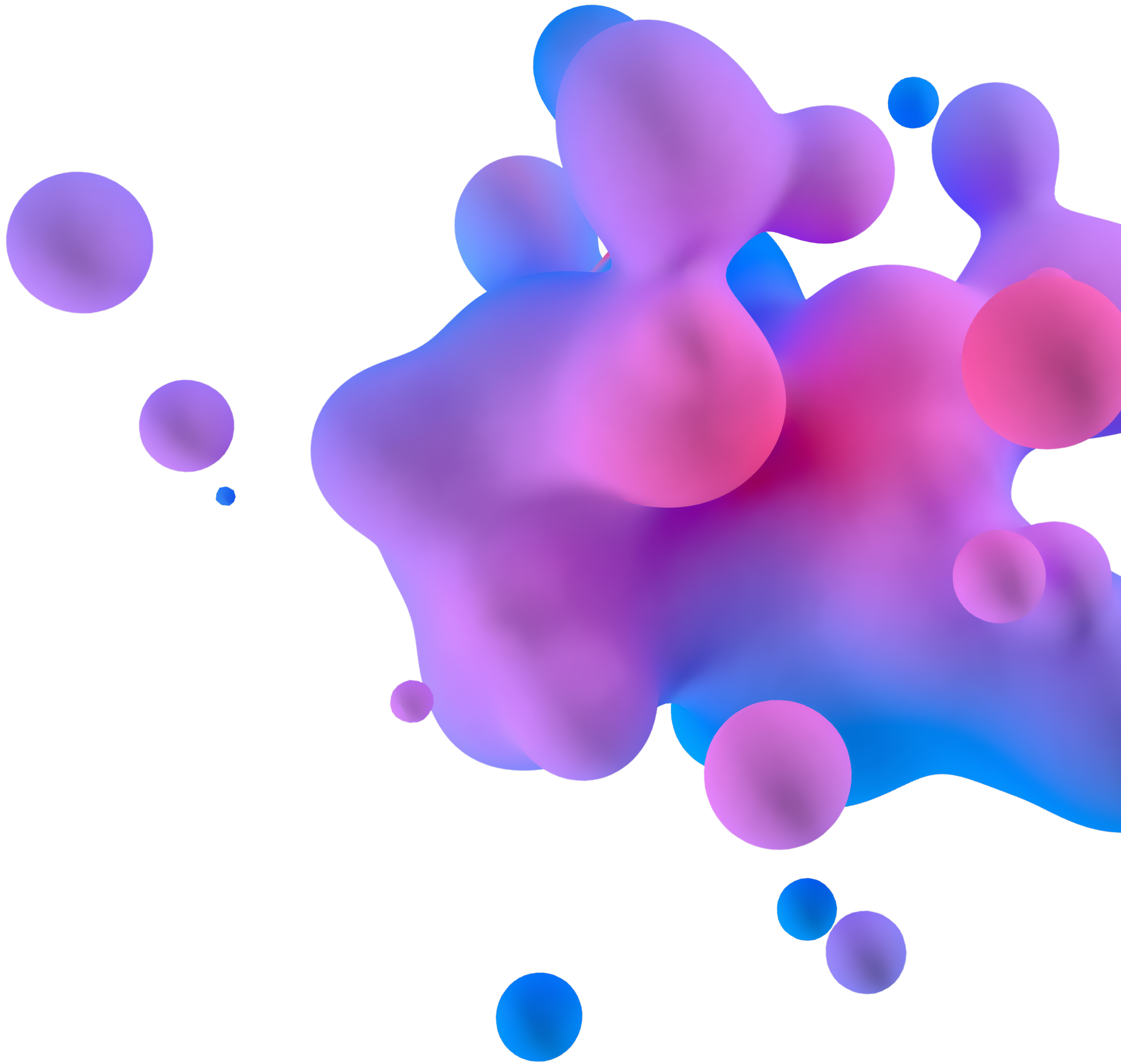
Dapps developed on the BiON platform indicate the current stage of the approval process. Each stage is monitored by DApps, which controls the entire process and makes the final decision about the state of the product. The current state of the approval process is formed by available blocks in the blockchain. Blockchain acts as a safe, reliable, and deterministic mechanism.

BiON targets on the multifold revenue growth in a short term. BiON's 2021 plan implies 10-fold growth of number of platform users and revenue, as well as possessing 5% share of the global market of blockchain technologies for business.



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# Product





BiON is a decentralized business platform for processing and analyzing big data. BiON allows User to develop own algorithms using machine learning technologies and track their execution with Smart Contract protocol.

BiON development environment operates at two modelling levels – the software architecture level and the User application level.

BiON facilitates the integration of smart contracts into various solutions in form of DApps or BApps.

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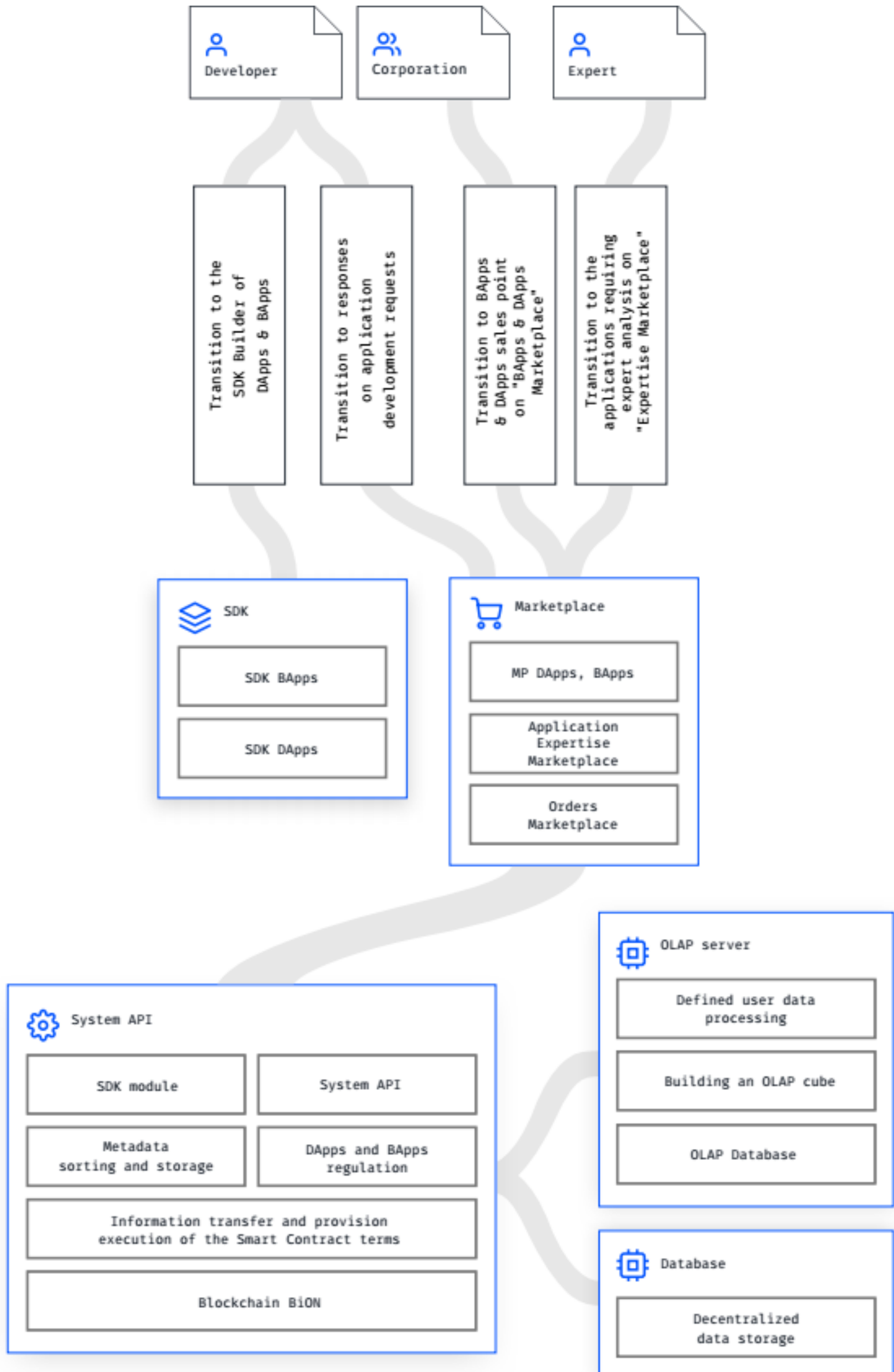
DApps is a decentralized commitment of two or more parties in a blockchain. That brings an advantage for DApps in possible participation of an unlimited number of parties. Moreover, DApps can use blockchain technology to achieve a variety of purposes; e.g., multilateral transactions' regulation between certain expert groups and companies through a qualitative and secure Smart Contract.

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BApps is an application which uses data mining techniques to automate business routine. Due to such solutions, it is easier to build up most effective business management model and retain competitive advantage.

Users can choose a proper smart contract, declare necessary variables, connect the smart contract to the network, and get a ready-made solution for the contract management in a form of a web interface, a specialized mobile application, or an API.







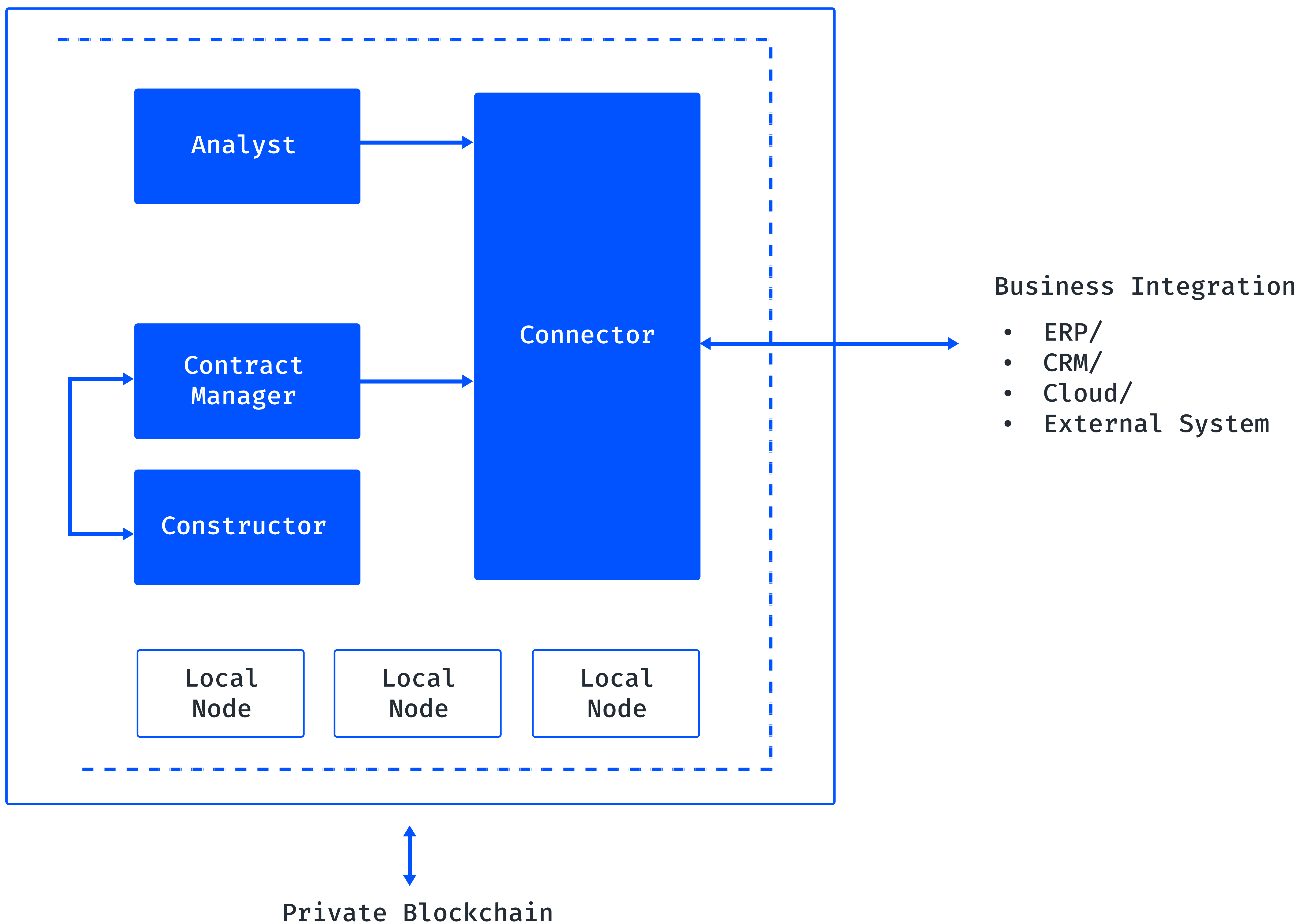
The main blocks of BiON are the following:

- ready-made applications configured for various business segments,
- a set of smart contracts,
- a handy SDK builder,
- training modules,
- a marketplace,
- an infrastructure for decentralized data storage and data processing.

The platform is based on a set of system components, which support all stages of the business integration process. Whereas, each project segment is aimed on solving specific business problems in blockchain:

- BiON Analyst is a mechanism for tracking business processes through smart contracts and corresponding software solutions. It provides an interface to track and analyze all business-relevant information.
- BiON Constructor gives user with any level of programming knowledge an opportunity to develop a custom blockchain solution, a Smart Contract or DApps for a business process by means of user-friendly graphical interface.
- BiON Contract Manager converts Smart Contracts, which was developed by a user in a user-friendly graphical interface, into a code running on the BiON platform.
- BiON Connector is a smart and adaptable platform API, allowing integration of external IT solutions with developed blockchain and Smart Contracts.
- Local Nodes are blockchain nodes providing an access to the development technologies of specific Smart Contracts and Dapps like Ethereum, NEO, EOS, etc.



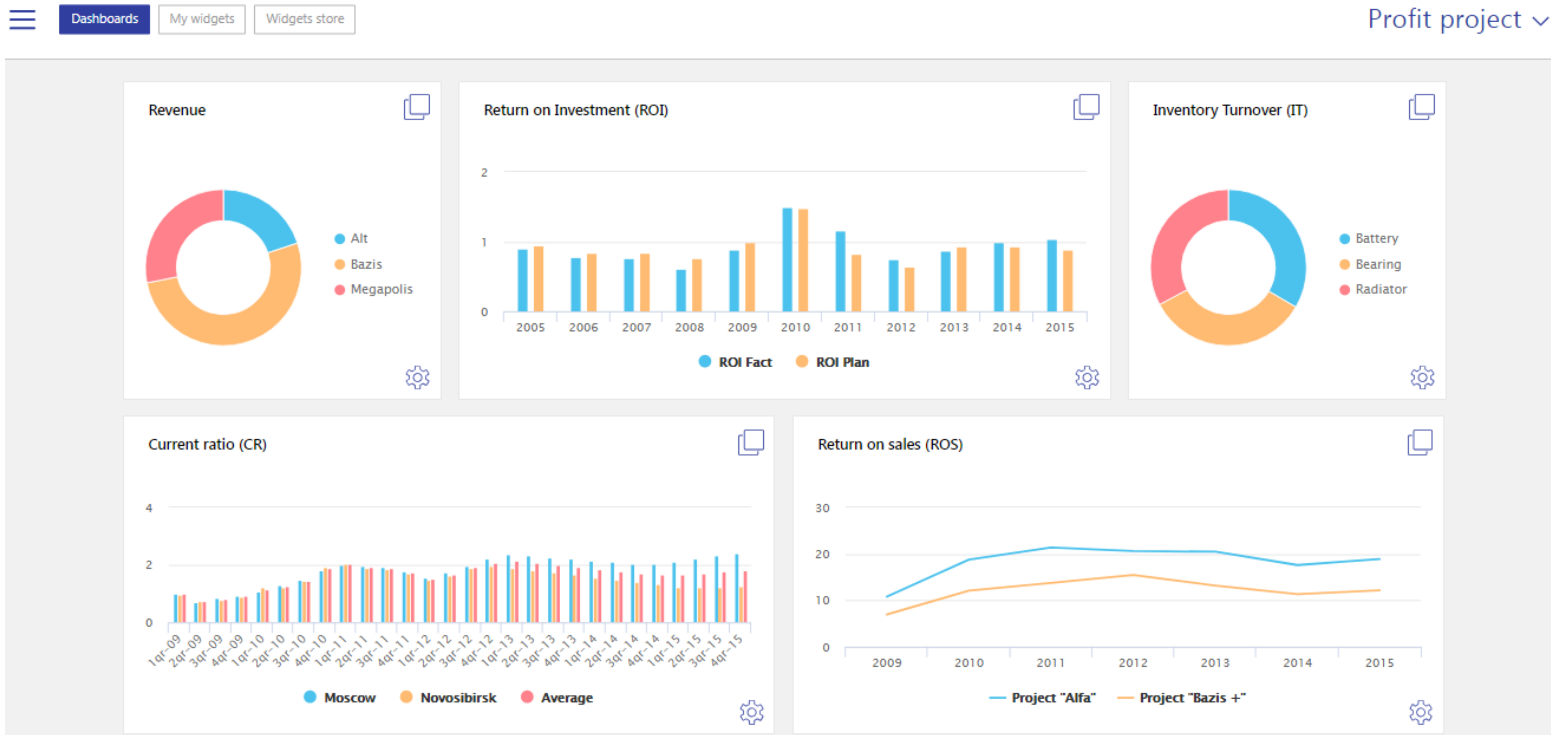


These system components ensure that expertise, specific to a particular business process, can be utilized without referring for expert knowledge to other business process.

### BiON.Interface

For business users, BiON becomes an operating system for business management. The BiON software allows user to customize dashboards, applications, and widgets in a convenient way.





BiON has a set of pre-developed applications to support corporate core functions:

- Finance
- Strategic management
- Sales
- Production
- Logistics
- Human resources management
- Supply chain management
- Marketing

BiON applications are aimed to solve specific business problems. To ensure the quality, each application is checked by BiON expert.

Data can be easily uploaded to the application through a user-friendly interface, which supports all main data types and file formats. User do not have to think about how data transfer will be managed because platform software automatically recognizes the data format and analyzes it.



Moreover, BiON will automatically parse data for errors and correct if necessary.

BiON provides the most convenient way to use and develop machine learning technologies. The BiON logic will recommend the customer parameters for analyzing and forecasting itself. IN the BiON application, there is a built-in self-learning algorithms like image recognition, data errors search, and support of decision-making process.

Data visualization allows customer to receive, analyze, and display the business information quickly. BiON let managers and analysts bypass the programming and be more engaged with real management.

## The BiON interface example

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### Problem: Investments' prioritizing

The financial analyst has to conduct a data analysis of certain category of securities (financial asset) and identify a short-term trend in order to determine the volume of future investments.

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### Solution: BiON-platform-based DApps

The financial analyst build up an application in the BiON user-friendly graphical interface. The financial analyst link the application with the data sources corresponding with his task and receives a blockchain application, which t will allow to forecast and pull out short- and long-term trends.

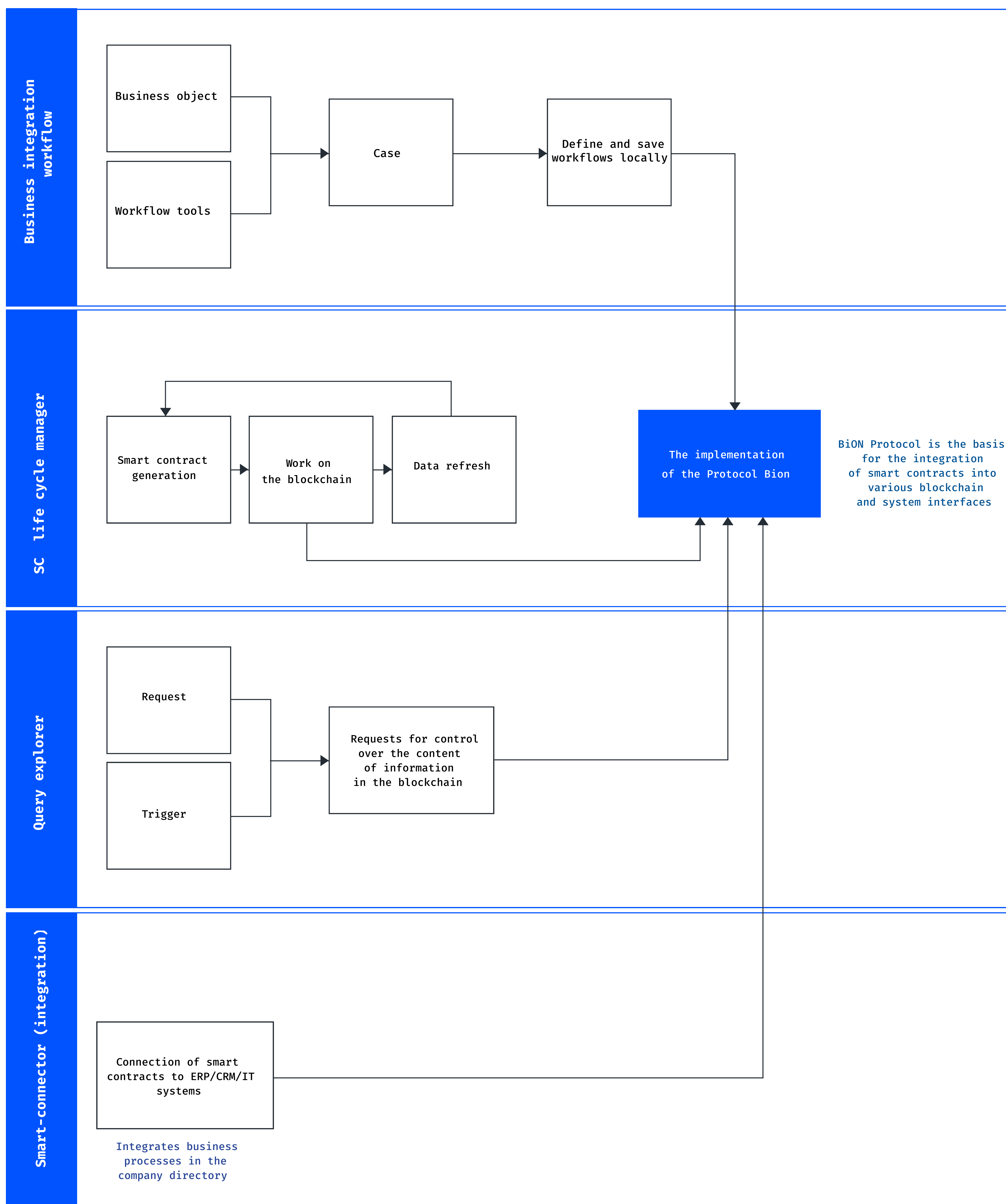
The financial analyst can links the source data in any format. The application will determine the validity and integrity of the loaded data itself by means of software blocks used during the development.



## The use of Smart Contracts in BiON

BiON provides a tool set for automated generation of smart contracts for particular business process. All BiON-compatible Smart Contracts are supported by BiON Protocol.

BiON Protocol serves as a basis for integration of developed Smart Contracts and DApps into external corporate blockchains and various software systems. BiON Protocol defines the basic structure, variables, and methods, which build up then the Smart Contract and DApps on the platform.



Life cycle of a smart contract in BiON



BiON interface capabilities:

- displaying the status of multiple smart contracts on one page to facilitate their tracking
- notifying a status change of a Smart Contract (by SMS, push-notifications, Telegram, etc.)
- setting automatic response to a status change of a Smart Contract
- automatic transaction execution according to a schedule

One of the goals of the BiON Smart Contract management console is to provide a continuous workflow while controlling Smart Contracts from various blockchain.

There are several interface types for the Smart contract management. The interface type depends on the User type of the particular Smart Contract. The owner of the Smart Contract has an interface with extended management functions; however, the rest Smart Contract users has only a limited set of functions, which are determined by the Smart Contract developer. Thus, the business can delegate functions of real existing jobs to Smart Contracts without affecting its business processes.

## **DApps development in BiON**

To develop a decentralized DApps applications, BiON platform user can deploy pre-developed application templates, as well as full set of development and testing tools.

A user-friendly interface allows the platform user easily to select functions and conditions of Smart Contracts, set necessary parameters, and quickly configure selected templates.

As an output, BiON user receives a web application, which is preset and configured for his/her particular business tasks. During development process and later on while configuring, developer may also differentiate access and control rights of the application according to the corresponding job functions of employees. Each application user then will see a personalized interface.



For developers, who have higher level of programming knowledge and want to develop custom applications, the BiON platform provides a software toolkit for code development in order to edit existing or create new application templates.

## **BApps Development in BiON**

While selecting application development based on machine learning technology and other types of data analytics, BiON platform user gets an access to a set of ready-made business application templates, integrated testing platform, and knowledge base for data analytics' algorithms. As an output, platform user receives a web application, which displays and processes required data.



## Example of BiON usage

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### Objective:

To plan a total budget for corporate projects. There are several projects. Total budget is calculated as a sum of the budget of each specific project. As an output of the total budget plan, there should be a document with planned corporate income, taxation, salary costs and other expenses, monthly and annual financial balance statements, etc. The budget should be optimized in such a way that the annual balance statement for each project is greater than a specified amount.

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### Solution:

A solution of the BiON platform in a form of BApps will analyze the corporate performance and will make a budget forecast while taking into account its optimization. Moreover, DApps will automatically get the obtained financial parameters approved with project manager, CFO, and CEO.

In this scenario, DApps will also split the access rights of the application: the project manager will have an access for downloading and adjusting the source data. The CFO will be able to approve the obtained financial results. The CEO will be able to approve or deny the final annual budget of the project.

After successfully approval of the integrated solution, BApps and DApps will automatically launch the process of creating the annual budget for the entire organization.



## **BiON.SDK Builder**

The SDK builder is one of the key innovations of the BiON platform. For the first time, user with any level of programming knowledge can easily operate with machine learning technology, DApps, BApps, and Smart Contracts.

By selecting a suitable template, BiON platform user can add specific features for the existing template and base logic. It can be done through user-friendly graphical interface, so no programming skills are required.

The BiON platform user enters an account first as a developer. BiON allows user to save created algorithms, record test results, and also view an application moderation status, performed by platform expert community.

The SDK contains documentation with a detailed description of the software toolkit and knowledge base. Every successfully compiled and tested application is sent for audit and evaluation to the platform expert community. The audit includes repeated syntactic code analysis, examination of the used algorithms and their technical implementation, detailed analysis with list of lexical and syntactic errors, recommendations for improvement.

After successfully audit completion, the developer can publish an algorithm for sale at the BiON marketplace. The platform defines automatically, which application section the newly published algorithm would match with.

## **BiON.Marketplace**

BiON. helps developers to tackle the monopoly of corporate software giants, allowing to trade and monetize developed applications.

Own trading platform will allow trading of ready-made applications and techniques, similar to the AppStore and GooglePlay marketplaces. The latter means an opportunity for developers to sale and monetize their developed solutions. Users of the BiON platform will be able to explore available applications, send request for the development of the required application if necessary and purchase a developed custom application or ready-made functionality.



All applications are divided into categories: BI, CPM, BRMS, OLAP, ERP, HRM, CRM, LMS, BPM, WMS, work time accounting, loyalty systems, blockchain and others. Additional choices are provided by specific scenarios, for example, a set of applications to report to a executive board, launching an advertising campaign, attracting investments, optimizing the operational activities of the organization, etc. All applications are checked by BiON experts. Their level of expertise can be assessed in a specifically established blockchain of developers and the platform partners. The marketplace has also feature to support call for tenders to develop a custom application upon request.

Developers and platform partners have an opportunity to monetize their applications, templates, and training programs. Experts and analysts can monetize knowledge, techniques and competencies. Smart contracts provide direct payment from end users. BiON tokens are used for payments. In addition, Marketplace provides detailed statistics of purchases.

## **BiON.Mind training modules**

BiON offers a set of training modules, including online courses lead by experts and industrial practitioners. Moreover, BiON.Mind provides with as access for mentor support, where user can get a quick development support and fill in gaps in application knowledge.

Practical webinars and consultations, as well as theoretical materials will support insights into best practices of data analysis, blockchain technologies and business processes.

Training courses and materials:

- Open platform courses for BApps and Dapps development
- Specialized courses on data analysis and blockchain technologies
- Overviews of available development toolkit



Online training modules will allow BiON users to overcome territorial boundaries in order to train and seek for talented developers of Smart Contracts and data analysis algorithms.

## **BiON.Cloud decentralized infrastructure**

While transitioning to decentralization and Smart Contract's usage, every company faces specific challenges, which BiON takes care of.

BiON stores corporate data in distributed registries providing robust personal and corporate data protection, including data theft, destruction and substitution.

BiON.Cloud can also simplify processing infrastructure, can provide opportunities for rapid scaling of networks and reduce telecommunication costs inside the platform .

## **BiON.Pro**

The BiON platform plans to create its own blockchain for enhancing data security and for facilitating interaction between business units. BiON.Pro will provide an opportunity for deployment of a private blockchain on the customer server. In that case, applications developed under BiON Pro license will not require expert check up and will bypass general BiON platform.

BiON uses third-generation blockchain technologies, which allow to interface external corporate blockchain networks. The new protocol is compatible with the previous two.

Applications can be customized by means of Smart Contracts' conditions to match regulations of external companies, what guarantees faster interaction and data validity.

## **BiON Technical Standards**

BiON uses almost the entire stack of modern web development technologies.



**Technologies used:**

- Mondrian OLAP server;
- Python language server;
- PostgreSQL database ;
- NoSQL databases (MongoDB, Redis);
- Rabbit MQ message queue system;
- Smart contracts Ethereum ERC20 for token release;
- Smart contracts and DApps on Ethereum platform, EOS, NEO, etc.

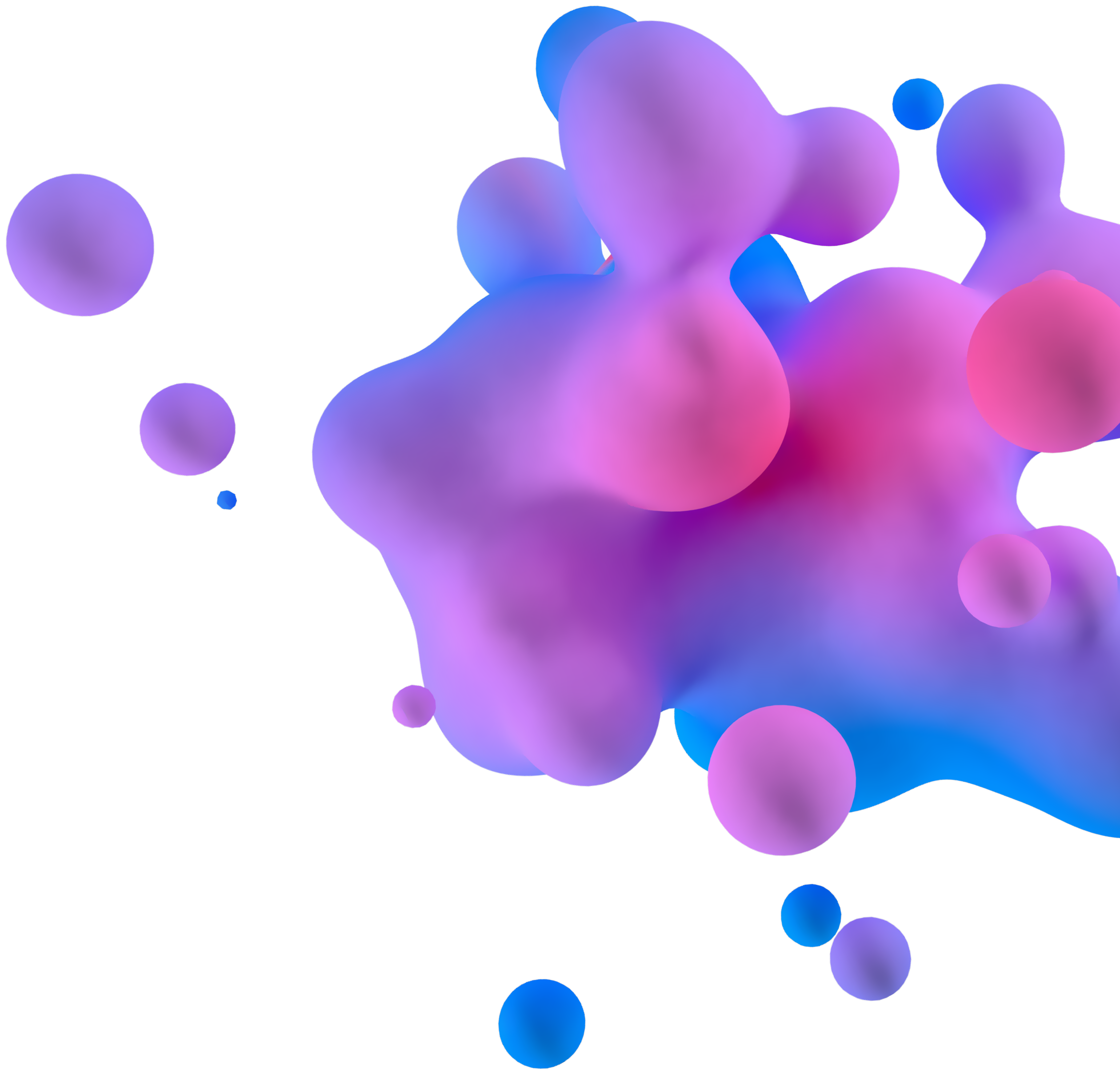
Data uploading and data aggregation is supported by document-based storage, which uses the Map-Reduce parallel data processing method. All data processing takes place on the server (computing cluster). Therefore, the user is not limited by the power of the local PC.

Currently, BiON has Ethereum, EOS, NEO blockchain platforms in its internal networks. However, BiON forecasts an appearance of a number of powerful blockchain platforms in the near future. Therefore, BiON is ready to expand and add promising platforms to the list of internal blockchain networks later on.



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# BiON Business model





The main revenues of the BiON platform are formed from the payments of users and developers. The BiON tokens are used for the payments.

The main strategy for promoting and increasing capitalization of the BiON token is to increase the number of experts and developers who own tokens; increase sales of BApps in BiON.Store; develop case studies for deployment of Smart Contracts and BApps applications in business.

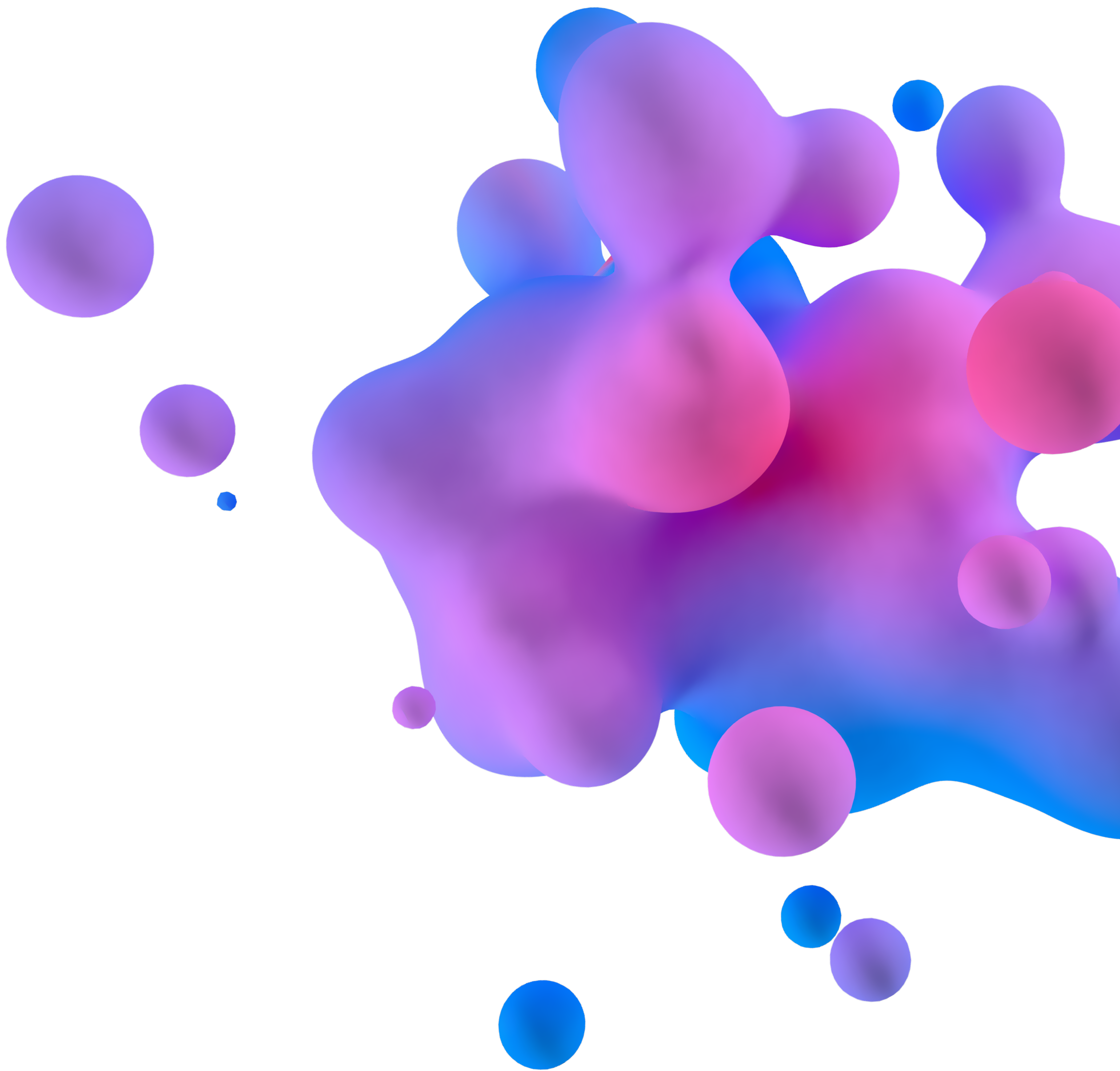
**Main commercialized activities:**

- Purchase business applications (bApps) and ready-made decentralized applications (dApps) at the BiON.Marketplace;
- Monetizing of development expertise and solution audit;
- Subscription access to the BiON.SDK;
- Trading fees on applications and Smart Contracts sold on the BiON.Marketplace;
- Payments for ad promotion at the BiON.Marketplace;
- BiON.Pro purchase



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# Project phases





## Passed stages:

- February 2016. Prototype of the BiON platform is developed as a system for Big data processing.
- June 2016. BiON platform becomes Skolkovo resident in the direction of machine learning and intelligent data processing algorithms
- October 2016. The BiON platform takes part at the "Gitex 2016" international IT exhibition in Dubai
- February 2017. Algorithms for machine learning and algorithms for processing of unstructured data are developed
- June 2017. BiON Platform takes part at the Mobile World Congress 2017, Shanghai
- December 2017. BiON platform takes part at the "Slush" international IT exhibition in Helsinki
- January 2018. BiON platform is used to develop specific commercial industrial systems.

## Development Stages:

- May 2018. November 2018 ICO processing.
- January 2019. Start of BiON token listing on token stock exchange
- February 2019. Development of basic platform functionality, basic BApps and Dapps development.
- May 2020. Organization of distributed data storages
- July 2020. SDK for BApps and Dapps development ready
- September 2020. Formation of the expert community
- November 2020. Sales start the platform base version.
- December 2020. Development of mobile version of iOS, Android
- January 2021. Development of training modules
- February 2021. Development of an application integration testing platform
- April 2021. Introduction of BiON. Wallet



- May 2021. Start of massive advertising campaign; launch of platform sales for business customers; accessing the US, Europe, Asia markets.
- July 2021. Introduction of the SDK functionality for smart contract development on BiON's own blockchain
- December 2021. Development of BiON Pro version
- January 2022. Introduction of advanced development functionality for BApps and DApps
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The project can be executed in two ways depending on the funds raised. Upon reaching the level of Soft capitalization (5 000 ETH), the following functions will be available to BiON platform users:

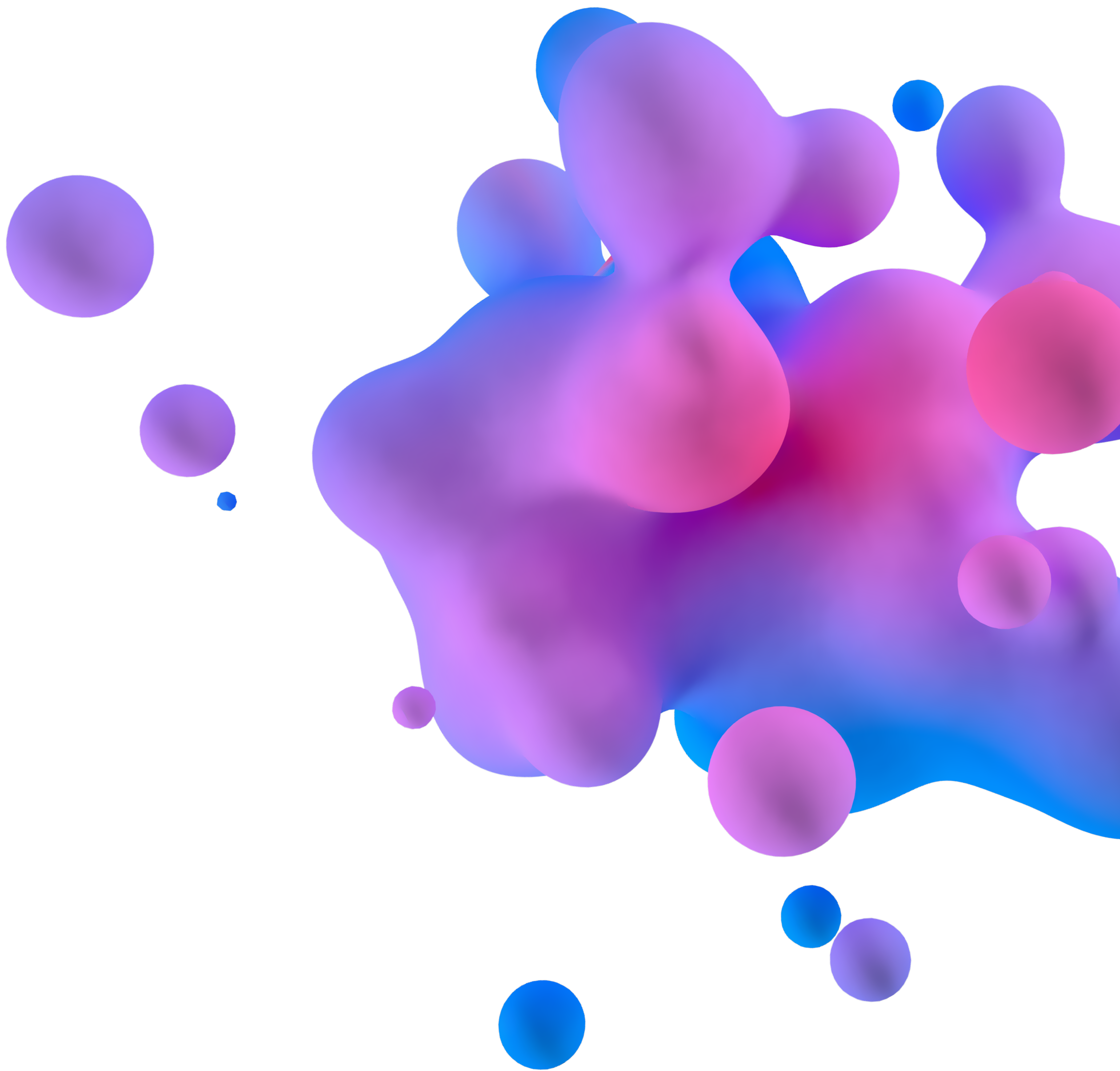
- SDK with the ability to develop BApps and load them to the BiON.Store marketplace
- Feature to connect external data sources for analysis (third-party databases, files, cloud storage)
- The possibility of automated data normalization
- Tools for development of scoring and forecast models
- ETL-processes
- The ability to trade applications on the BiON.Store marketplace
- Transactions' accounting for application purchases
- Access to the BiON Community
- Promotion of applications

When Hard capitalization (120 000 ETH) is reached, all the functions described in this document will be available to the platform user.



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# Investment strategy





## The ICO phases and the cost of the BiON token

BiON is a token, which is issued according to the ERC20 standard and is based on the Ethereum blockchain. BiON is the fundamental unit of any purchase on the platform.

The total amount of tokens is limited to 14 million. Additional tokens will be issued one year later after the launch of the ICO, in the amount of 2 million tokens. Tokens will be used to develop and raise upsell amounts of partner services and services on the BiON marketplace.

The value of purchases	The value of the token	Discount
0 to 3 (inclusive) ETH	0,02 ETH	
3 to 20 (inclusive) ETH	0,016 ETH	20%
More than 20 ETH	0,014 ETH	30%

**Soft Cap.: 5 000 ETH. Hard Cap.: 120 000 ETH.**

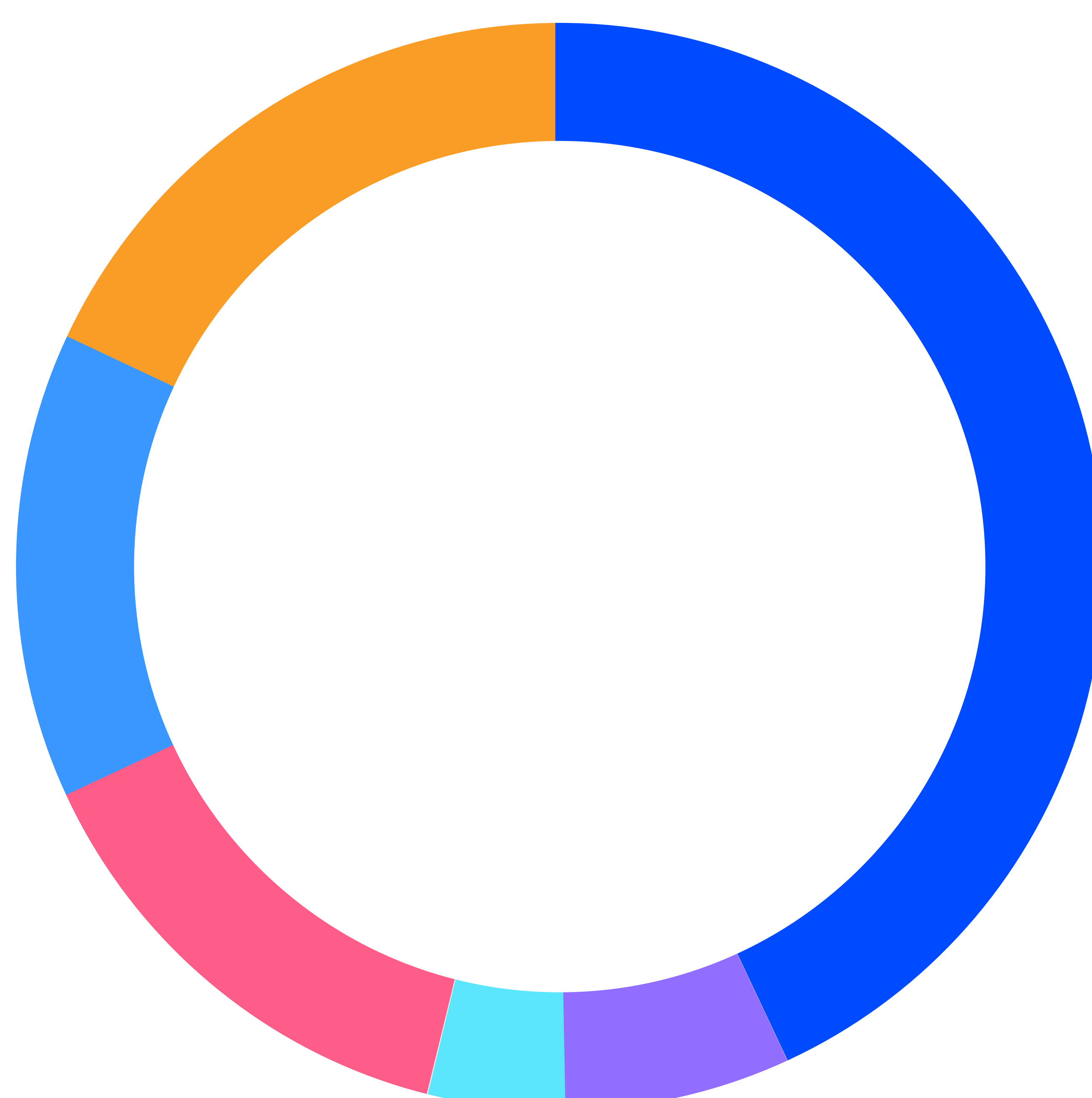
The ICO will be completed once either the Hard Capitalization indicator is achieved or token limit is reached or the calendar deadline specified in this document is exceeded.



## Distribution of BiON tokens

The distribution of released BiON tokens is planned for the following segments:

Total emission		14 000 000 BiON
43%	● Sales	6 000 000 BiON
7%	● Referral program	1 000 000 BiON
4%	● Bounty campaign	500 000 BiON
14%	● Development of BiON, Marketplace loyalty program	2 000 000 BiON
14%	● Team	2 000 000 BiON
18%	● Advisor and strategic partners	2 500 000 BiON



Distribution of issued tokens BiON, %

All unsold tokens will be destroyed (Burning procedure).



## Obtaining of BiON tokens

Investors can join the White List by filling out the registration form. When entering into the White List (WL), the investor will receive an e-mail with an address indicating the address of the Smart Contract, which investor can purchase tokens through, as well as a link to a personal account.

According to the Smart Contract terms, BiON tokens' ownership is proven and kept in electronic form after an e-mail verification and an submission of any id documentation.

All tokens purchased are protocolled on the investor's balance in the investor's personal account as well as added to his/her electronic wallet. However, tokens, acquired during a bounty campaign, are excluded from this regulation. These BiON tokens become available for usage once BiON ICO is completed. In the case of the purchase of a non-integer number of tokens, mathematical rounding is performed to the entire token for sale.

## The mechanism for using tokens after the end of the ICO procedure

After the end of the ICO procedure, the BiON token will be listed on the cryptocurrency stock exchange.

If the Soft Capitalization level is not reached during the ICO, investors will receive a Smart Contract method for repaying the funds. By an investor request, the Smart Contract allows him/her to return the entire volume of the listed ETH (less transaction costs) to the e-wallet address. The entire volume of acquired BiON tokens is written off from the electronic wallet then.

The BiON tokens will become the payment currency on the platform. In the future, BiON plans to introduce its exchange service. BiON.Wallet will be an internal exchange point, allowing and simplifying the exchange process of any currency to BiON tokens and vice versa

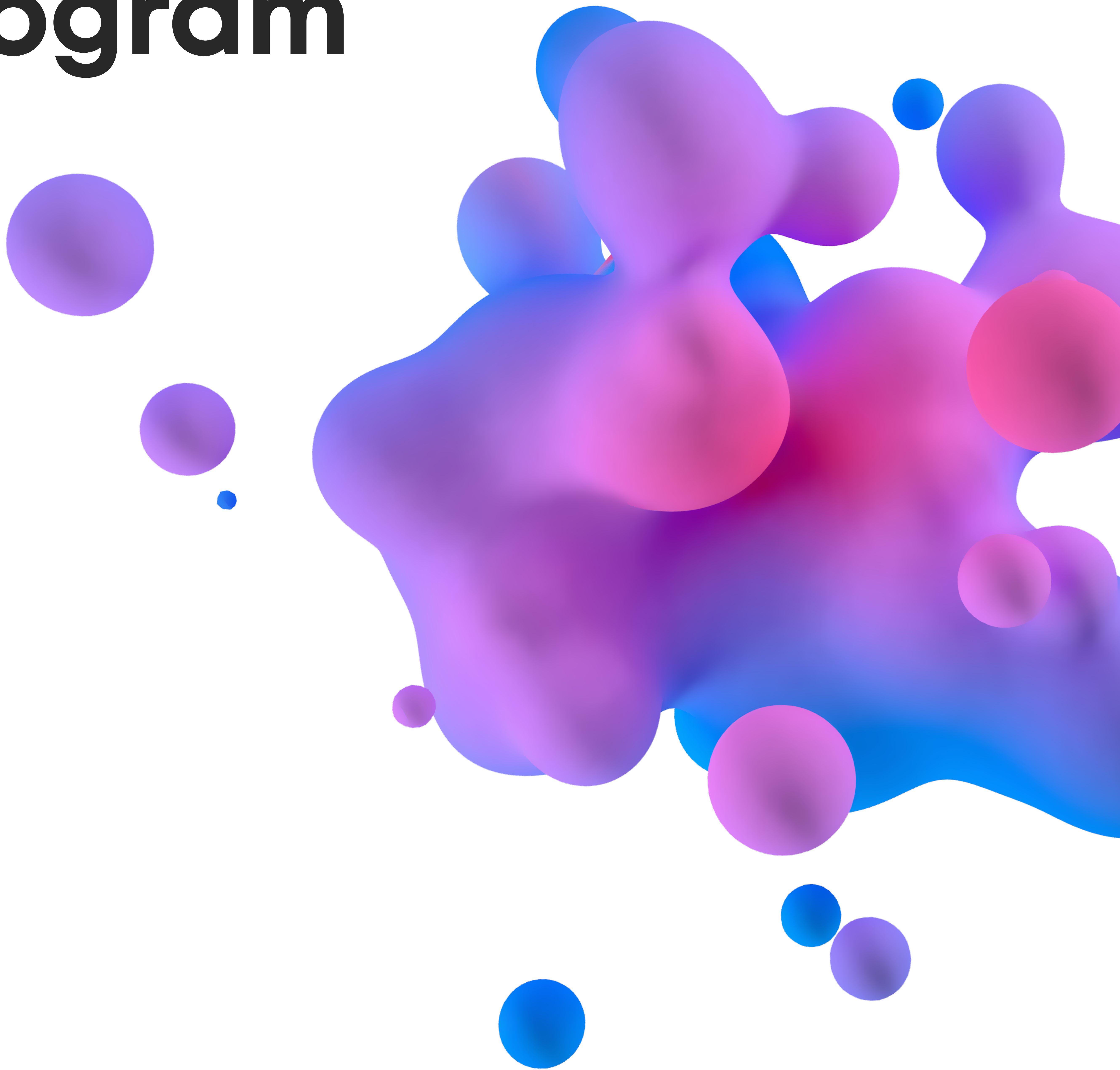
## KYC procedure

Purchase of BiON tokens is enabled only after passing the identification procedures (KYC). After passing the KYC procedures, an investor can purchase tokens in his/her personal account or through a registered electronic wallet.



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# Bounty campaign and referral program





## Bounty campaign

The overall goal of the campaign is to notify the target audience and active corporate software blogger about the BiON platform.

Promoting or developing the BiON platform will be remunerated . A detailed list of activities leading for remuneration can be found in the personal online account of the bounty campaign member, on the Medium official page, and on the official ICO BiON Telegram channel.

### General rules of the bounty campaign:

- The budget of the bounty campaign is 500 000 BiON tokens.
- You can get the tasks in the office of the project. Authorization is required to participate in the bounty campaign. Authorization is attached to the e-mail address of the participant.
- All tasks are divided into categories with each category containing its own list of tasks.
- The number of tasks is limited. Tasks with exceeded limit will be unavailable for execution.
- A participation fee of the bounty campaign is charged to the BiON tokens. Tokens are loaded to the personal account of the participant after moderation of the completed tasks.
- All tasks, including language translations, pass post-moderation: the participant places the completed task and then the moderator approves or rejects the decision.
- The BiON tokens can be withdrawn to the wallet after the end of the ICO.
- Technical support for the bounty campaign is carried out through the support chat in Telegram.
- Spammers and participants violating the rules of the tasks will be blocked and disqualified.

Please note: for simultaneous participation in the bounty company and investing in the platform, person must have a single email address for the correct tracking of all statistics.



## Referral program

BiON's referral program is aimed on increasing the BiON tokens' sales. It rewards a person for token purchase by his/her referral. The program will end once either of two conditions is met: end of the referral program's budget or the ICO end.

To receive a reward, a program participant should use the referral link in the personal account and share it with potential buyers. In case of successful purchase, bonuses are loaded to the account of the referee and displayed in the personal account. For purchases of the connected lower level referrals, referral bonuses are not assigned.

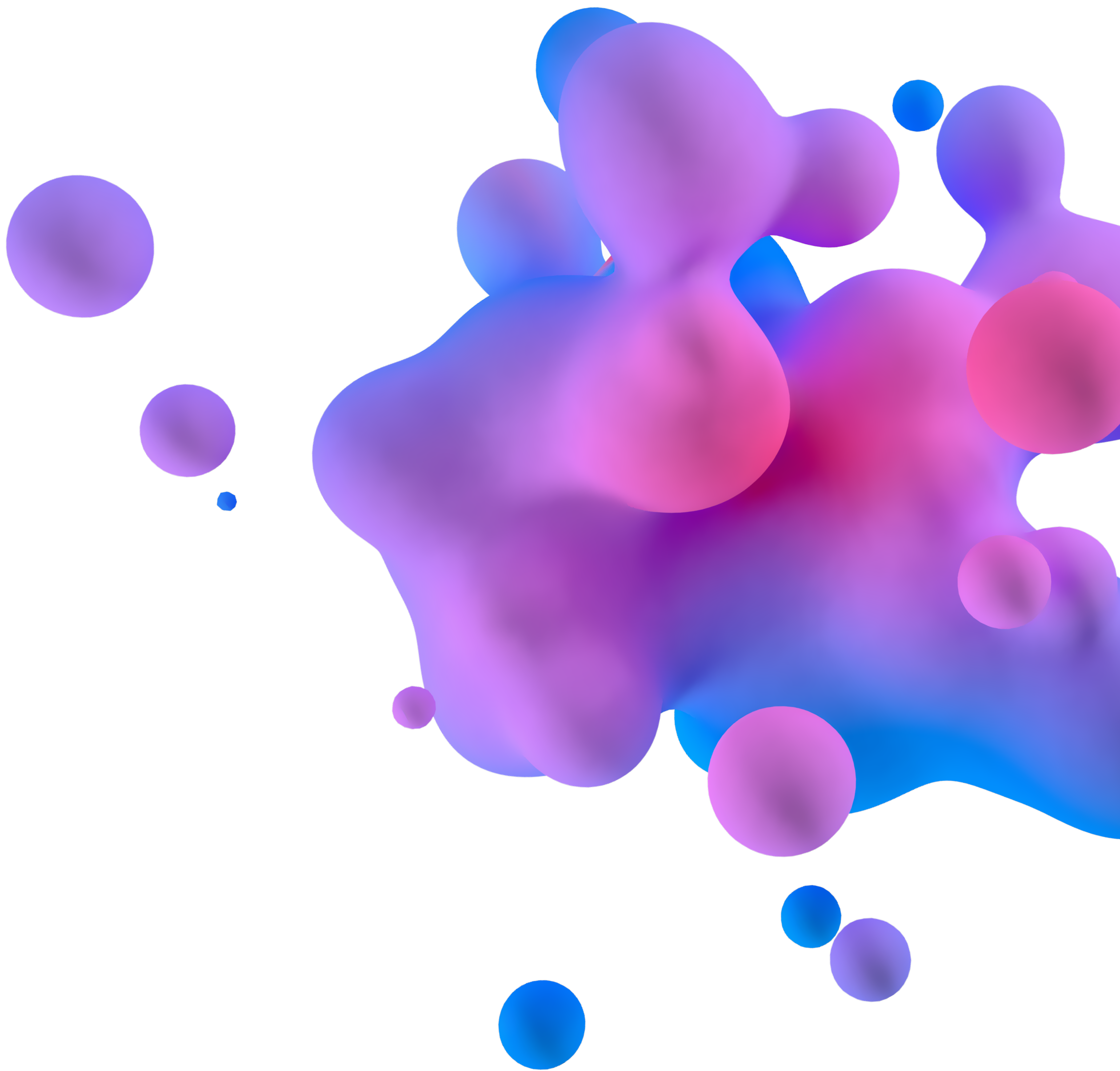
### Personal referral bonuses:

- Purchase from 100 to 1 000 BiON - 5% to the invitee
- Purchase from 1 001 to 5 000 BiON - 10% to the invitee
- Purchase from 5 001 to 10 000 BiON -15% to the invitee
- Purchase from 10 001 BiON to 50 000 BiON - 20% to the invitee.



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# Team







**EFIM KLIMOV, CEO**

Over 10 years of strategic management of a group of companies. Efim is engaged in strategic planning, development of the company, and attraction of investments into hi-tech projects.



**YAKOV TENILIN, CVO**

Yakov has been working in IT for 14 years. In the group of companies, he has 9 years of experience in management. He controls the development of projects, conducts budget planning and recruitment.



**GRIGORY PUGAEV, CMO**

He has experience of 11 years in managing marketing services, and 3 years in software products' sales for public sector. His tasks in the company are marketing, sales, and pricing policy.



**JULIA SOROKINA, CIO**

She has experience of 10 years in project management. Julia is engaged in solving key tasks in directing and ensuring a stable and long-term growth of the project. She has extensive experience as a Project Lead in various fields, including the development and implementation of software for corporate and public sectors.





**MAKSIM SHARAFAN, CTO**

He has 20-year experience of software products development and 6-year experience in managing a team of developers. Maksim developed a production block, which can support projects at a high level and ensure the release of new solutions.



**AMIR LATYPOV, System analyst**

He brings experience of digital project management in the field of communication and blockchain. Amir worked more than 2 years in the field of analytics of fintech and blockchain projects. He coordinates the implementation of the blockchain technology and decentralization.



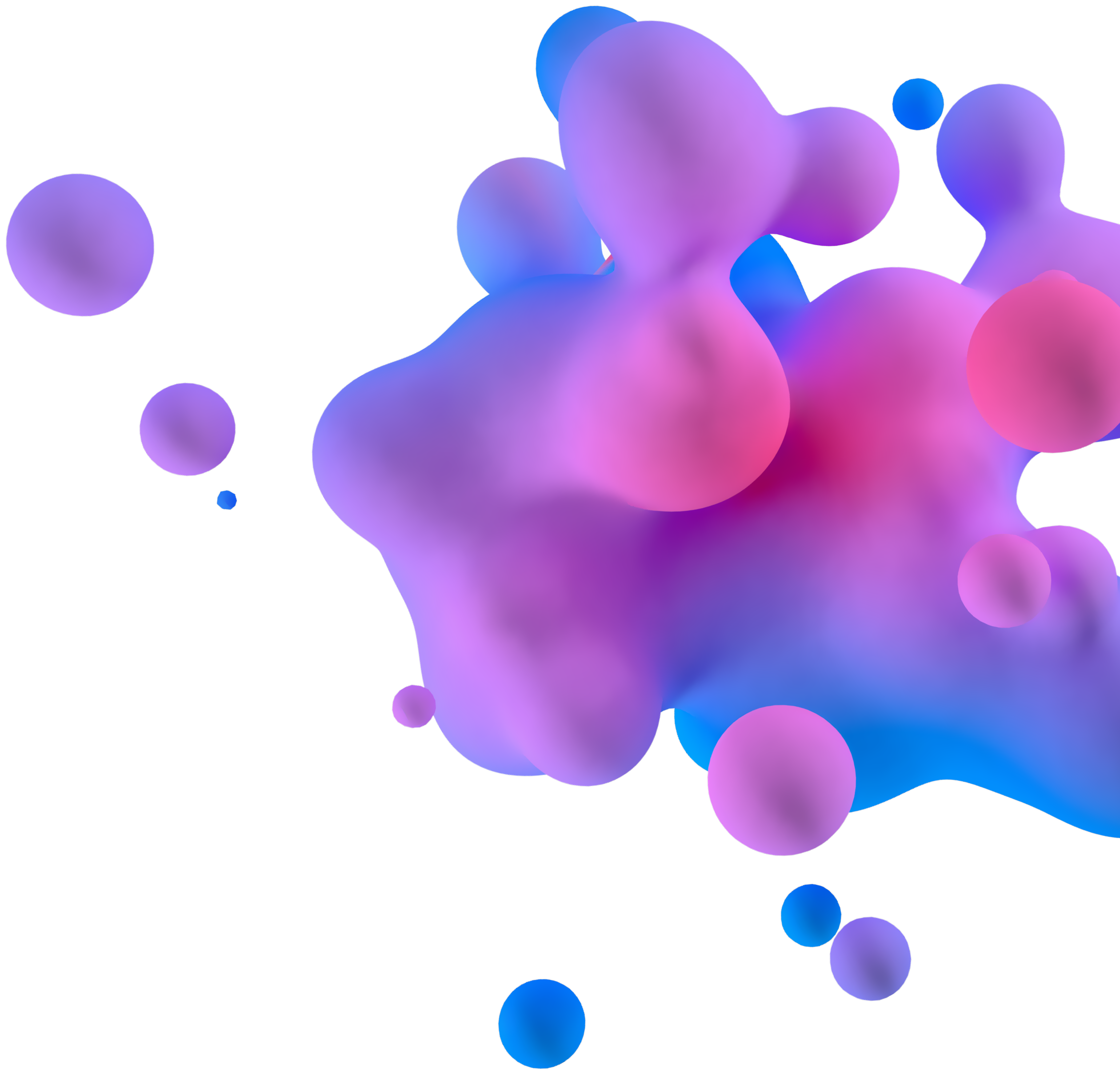
**MARIYA MAMKINA, Business intelligence analyst**

Mariya is engaged in tasks of implementing applied projects and methodologies of advanced analytics for more than 3 years.



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# Project risks and disclaimers





## Risks

The purchase of BiON tokens and their storage are associated with various risks. Risks are associated with the possibility of BiON not being able to launch its operation and provide the promised services.

Before purchasing BiON tokens, every user should carefully consider all the risks, costs and benefits associated with purchasing BiON tokens in the context of the tokensale and obtain independent expert consulting if necessary. Any interested person who is unable to accept or understand the risks associated with this activity (including the risks associated with the inoperability of the BiON platform), or any other risks specified in the Terms and Conditions section of the token, should not purchase BiON tokens.

## Denial of responsibility

This whitepaper should not and can not be considered an invitation for investment. The whitepaper is not connected and should not be regarded as a provision of securities under any jurisdiction. The whitepaper does not contain any information or guidance that can be considered as a recommendation or that can be used to make any investment decision.

This document is not an offer or an invitation to sell shares, securities or rights owned by BiON or any other related or associated company.

BiON tokens are utility tokens, which can be utilized only on the BiON platform and are not intended to be used for investment purposes.

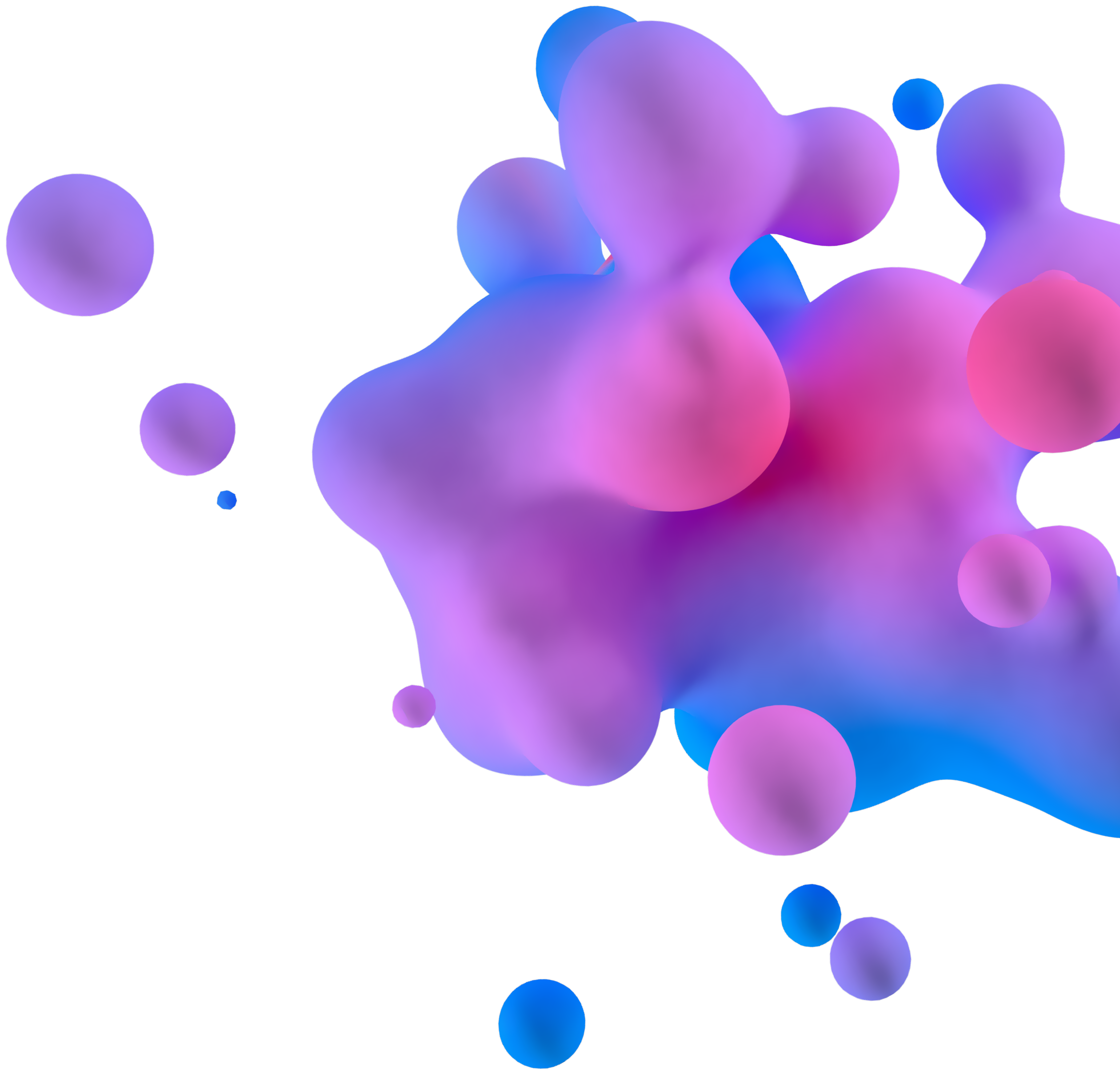
BiON should not be considered as a consultant in any legal, fiscal, or financial matters. Any content of this whitepaper is provided for general information purposes only. BiON does not assert accuracy or completeness of this information.

Due to the knowledge lack in the field of crypto-currencies and tokens, it is strongly recommended that every buyer conduct legal and tax analysis regarding the purchase and possession of BiON tokens in accordance with their citizenship and local legislation.



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# Conclusion





Rapid growth of blockchain technologies and technologies for Big data analysis provides great opportunities for convergence of these areas. The ability to receive reliable data, process it, and make related decisions leads to the need for simple and reasonable customer solutions.

BiON offers users a convenient interface for implementation of Smart Contracts based on big data, which was accumulated by companies during their business activities. The platform will quickly introduce blockchain into the business, while also solving the data security issue.

The core of the BiON platform is formed by a wide range of sophisticated IT technologies. Unique BiON solutions will allow users to combine user-friendly interface with powerful and qualitative development toolkit.

BiON will provide solutions for the entire range of business tasks and will help companies to improve their business processes.

BiON investment model combines various options for monetization of the service, which, on its turn, leads to diversifying of income sources and accelerating the platform development.

BiON's "2021 Plan" implies 10-fold growth of the revenue and the number of platform users, as well as possessing 5% share on the global market of the corporate blockchain technologies.



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Synergy of blockchain and business applications