



***The Current Crypto Economic Platform of
Business Interaction IQ300BlockChain***

"If you are good at something never do it for free"

Joker

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Terms and Definitions of the IQ300BC Platform

White Paper Terms

IQ300BC Platform is a digital ecosystem that provides comprehensive functionality for making transactions according to the business communications standard. It is a software hardware complex that provides for a compensated exchange of information assets between owners by their own decision or agreement with the proposed AI Q300BC solution.

AI IQ300BC is a set of algorithms that provide the calculation of indicators of the applicability of information assets and the ability to perform activities to achieve the required results.

IQ300BC Activity is any user action registered by the IQ300BC platform committed with the IQ300BC Information Asset.

IQ300BC Information Asset is a registered and confirmed resource, the existence of which is provided by the spent tokens TEMPUS (internal cryptocurrency of the IQ300BC Platform), time and competence of users of the IQ300BC Platform. Its value is determined by the demand for transactions and business communications.

IQ300BC Technological Mining is the process of making a profit for providing computing power for the needs of the IQ300BC Platform.

IQ300BC Intellectual Mining is the process of making a profit through the transformation of intellectual potential and people's time into the IQ300BC Information Assets, in demand in business communications and in making transactions.

IQ300BC Intelligence Miner is every registered user of the IQ300BC Platform.

IQ300BC Transaction is an agreement on the exchange of the IQ300BC Information Assets with the exhaustive terms of exchange and remuneration provided to the parties in a Smart contract to create the added value to the newly created IQ300BC Information Assets.

IQ300BC Smart Contract is an automatically created guarantee for an equitable remuneration distribution commensurate with the volume and cost of activities.

IQ300BC Task is the sequence of activities of at least two users of the IQ300BC Platform, aimed at the transaction, as well as the source of all the necessary data to create a Smart contract.

IQ300Blockchain Smart Project is a set of tasks that ensure the achievement of the result with the final cost value determined by the totality of all Smart contracts.

Value of the IQ300BC Asset is the aggregate value of the assets and activities involved to create a new asset.

Liquidity of the IQ300BC Asset is the degree of the asset's willingness to use in transactions.

IQ300BC Standards are accepted arrangements established by the user community the implementation of which is provided by the functionality of the IQ300BC Platform.

IQ300BC Platform Standard

The IQ300BC Platform is the "Business Communication Standard":

- protected by the blockchain technology;
- secured by Smart contracts;
- operating in the decentralized environment;
- built on trust;
- accepted by participants with a proven reputation;
- operating with the assets with guaranteed value;
- creating the intellectual property.

IQ300BC Platform Token - "TEMPUS"

TEMPUS is a cryptocurrency token of the IQ300BC Platform, which is the equivalent of intellectual value and efficiency of participation in business processes.

The Smart Project in IQ300BC is intellectual property that can be operated and has value only within the platform, as it is a constantly improving and developing logical object with high functionality in the IQ300BC environment. The impossibility and inexpedience of intellectual piracy in the system ensures the availability of the AI, which complements, changes and transforms the project for a specific user. At the same time, the accumulated experience and large data totality of the IQ300BC platform itself is taken into account together with the intellectual capacities of users ready to provide their resources in the form of activities upon the implementation of the project. This ensures that the user is interested in investing his/her resources in the Information Asset, which is the most liquid in the system and is most effective in application. Thus, the intellectual value in the system is increased, that is, the total value of the Global Information Asset is increased.

IQ300BC Project Token

Creation of activities consumes user facilities in the form of TEMPUS tokens, so the system is insured from creating meaningless or spam activities, for example, spending funds on inappropriate creation of unclaimed projects.

The need for spending for each user activity is a kind of restriction from unnecessary destructive activities of users. The user who pays for his/her activity within the framework of the tasks in view, tries to fill every activity with an exhaustive essence, at the same time expecting to receive compensation of all activities from the customer of the project.

The deductions for the activity are addressed to all the holders of the tokens in the system: thus the protocol PoS (Proof of Stake) IQ300BC is implemented.

IQ300BC Smart Project as the ICO

A smart project is one in which all tasks are set out, all executors are selected, the value of each participation is determined and presented to a group of investors.

Investors see the validity of investments of real executors with proven experience and invest in a project token under the protection of Smart contracts.

Thus, it becomes possible to insure risks of investors by replacing executors by voting results among the owners of the token in the form of security payments collected from each contractor in the event of failure to perform works under the Smart contract.

Owners of Information Assets of the IQ300BC Platform

The registered asset (Information Asset registered in the system) adds two more co-author groups, IQ300.LTD and the Crypto Investor community, which owns the TEMPUS tokens purchased on the ICO IQ300BC. Depending on the stake allocated to investors in the royalties for the use of the project, the project is provided by a rating at the initial stage or upon all other things equal in comparison with analogues.

A key role in the rating of the project is played by its successful applications.

This model allows for Intellect-miners to invest constantly in the optimization and improvement of the project and the environment in which it works most effectively.

Thus, the following assets are generated in the IQ300BC system:

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- Information Assets - project and task templates as the rules for applying activities.
- Participants in transactions, the platform users and structures that provide payment or provision of Activities.

Attracting and stimulating the creation of working regulations in the form of project templates attracts executors and, as a consequence, customers.

IQ300BC Platform Guarantees

The IQ300BC Platform technologically provides absolute guarantees for all roles of participants in business relationships:

- For Investor - guaranteed working business models from real economic spheres, promising projects for lending, insurance and profit sharing;
- For Customer - a reliable tool that guarantees transparency and reliability in projects of any complexity, provided with proven competencies and exhaustive resources for their implementation;
- For Executor - guaranteed fair remuneration, objective evaluation of the proven skills in competency ratings, permanent demand as a specialist, community or organization;
- For Everyone - the adequate assessment of any project, a reliable perspective of any investment, agreed and secured execution time, proven qualifications of executors, guaranteed protection of intellectual property, complete safety of information and regulated access to it.

The platform technology offers full participation in business communications to any participant according to his/her skills and demand in the market.

Evolution of the IQ300BC Platform

The iQ300 Platform has been being developed since 2013 and has an actual customer base that, through the use of the system, increased efficiency in their business processes, shortened the time, structured the stages of business planning and project implementation.

The concept of the IQ300BC Platform provided a complete logical solution that could unite the customer and the executor for receiving fair remuneration, equipping them with equal opportunities in proportion to the time spent and intellectual labor when creating assets.

The team managed to introduce a working economic model of relationships, where each executor is a customer, and the rights to all created assets are distributed to each participant in proportion to the invested effort.

The economy of the platform is the endless process of accumulation in the system of valuable assets of the most liquid form, which the asset acquires through the effectiveness of its application in transactions.

The architecture of the platform allows objectively and reliably to:

- measure real-time value of assets;
- fix the stake of each participant in the created assets;
- ensure that the owner of any asset receives a fair and guaranteed remuneration for the use of his/her asset in proportion to the stake;
- reduce transaction costs by using information assets in business processes.

Efficiency and functionality of the environment is determined by the:

- availability of necessary competencies;
- availability of verified solutions;
- fair motivation of the participants;
- guaranty of remuneration;
- protection of intellectual property;
- absence of false intentions;
- proven assets and collateral.

The platform operates with only reliable data: all the assets in it appear on the basis of really committed activities and do not require additional confirmation.

The environment of logical connections ensured the emergence of artificial intelligence based on the potential of platform participants through self-learning algorithms that are available to all users of the platform.

The platform AI replaces the human intellect in the implementation of projects of any complexity.

The platform AI has received the endless source of reliable information and constantly relevant Big Data for its training.

Training of the platform AI is carried out by each user participating in the process of intellectual mining.

When creating the AI intellectual property, the platform operates with existing intellectual property and creates a new one without human participation.

All platform assets belong to all token holders, and the incremental intellectual property of the platform increases the capitalization of the TEMPUS token.

Concept of the IQ300BC Platform

Architecture of the IQ300BC System

The system represents an Internet-based decentralized environment consisting of multiple copies of software products with constantly updated information.

All data of the system are updated by a secure protocol and are repeatedly duplicated in each installed copy of the IQ300BC software.

The owner of computing capacities stores both his/her data and the distributed data of other users, with which he operates in an encrypted form. This data is provided by other users by their consent and is the technological miner of the IQ300BC system.

This approach guarantees the safety of data when no number of copies is available and ensures the guaranteed performance of the platform.

As the stored data increases, the aggregate value increases and, as a result, the remuneration for their safety and access to them.

The mechanism of decentralization incorporated in the system allows each user to store their information assets in a liquid and current form without having their own servers.

In the event of an irretrievable loss of authorization, the system has a guaranteed reliable decentralized access recovery procedure.

Information Asset

Essence of the Information Asset

Any transaction in the system that has a proven value is an information asset.

The asset consists of a totality of all user activities aimed at creating it.

To create activities, users spend funds: thus the platform provides protection from creating spam activities, and unclaimed assets do not provide return on investment.

Asset Co-Owners

All users of the system that generate activities aimed at creating an asset are the beneficiaries of such an asset and are rewarded for the use of this asset by other users of the platform.

Any modification of an information asset by subsequent activities in the system does not negate the rights of beneficiaries to receive remuneration.

The more demanded the asset in the system, the more remuneration is distributed among the co-owners of such an asset.

User Registration

The user's invitation to the platform is the procedure for creating an information asset.

Everyone who registers new users of the platform is interested in registering the most liquid information asset in the form of an effective user, as they are interested in more efficient investment of their funds.

Involvement of the User as the Executor

The user is involved as the executor of tasks in the system for their implementation.

In addition to the remuneration announced for the fulfillment of tasks in the projects of the system, the customer pays for activities using already created information assets.

All owners of digital assets earn on their use.

Owner of the Information Asset

A user who has the right to control access to an information asset is its owner or co-owner.

Any owner can commit to the activities of transferring his rights to manage the asset to another user for a remuneration.

The platform offers a catalog of services available to any registered user of the system. The catalog is created by all users of the platform and is the platform's information asset.

A company that has professional competencies and wants to download idle free resources can place in the catalog offer on the services with a description of conditions for outstaffing of employees to work in projects of other companies.

The customer who needs certain competencies for the duration of the implementation of a particular project, can leave an application in the system for the selection of the executors. Based on the analysis of data on work in the system of the executors using the AI, the system selects the most suitable for the application executors.

Between the customer and the executor in the system the contract is concluded, the terms of which are entered into a Smart contract.

The executor who has professional competence and practical experience in project implementation, the platform AI selects projects with the optimal conditions for his/her participation as a contractor or in a team of executors.

Basic Cases of the IQ300BC Platform

- Platform participants create an Smart Project with a description of the implementation stages.
- The customer makes a prepayment for the balance of the Smart contract of the Smart Project by the tokens of the TEMPUS platform.
- The customer gathers the team and starts the project.
- At the end of each stage of the project, executors receive the TEMPUS tokens on their electronic wallet from the Smart contract.
- Receiving the remuneration on an escrow account in the form of any currency. If the customer wants to fix the remuneration for the executor in the form of a stable currency (ruble, dollar, euro, bitcoin, ethereum, crypto-ruble), give him/her this opportunity through connecting to the escrow account transaction. Otherwise, in the long run, it will be very difficult to fix the remuneration due to volatility.

HR and Recruitment, including Robotic Recruiting, Automated Flexible Schedules of Sales Staff, Development of Staff Competencies

Application Possibilities of the IQ300BC Platform:

- Corporate and public professional platform;
- Staff recruiting tools with sufficient qualifications and proven work experience;
- Organization of cloud-based hiring and outsourcing;
- Automatic scheduling of work shifts;
- Automatic generation of scenarios for the most effective staff development;
- Automatic generation of knowledge and instructions bases.

Technologies for Monitoring the Performance of Staff and Employees

Application Possibilities of the IQ300BC Platform:

- Automatic load distribution in proportion to the actual load;
- Automatic generation of ratings for any KPI;
- Reliable accounting of the acquired competences;
- Formation of the most effective teams based on previous experience.

Big Data Collection and Analysis Systems

Application Possibilities of the IQ300BC Platform:

- Identification of patterns in the drop-out business processes;
- Automated business process management for cost optimization;
- Automatic manipulation of business processes to select the optimal work pattern for both own and external executors, as well as automated systems and services.

Internet of Things Technologies

Application Possibilities of the IQ300BC Platform:

- Formation of distributed registers of information assets;
- FIFO Management;
- Accounting for loaded structures in real time.

Quality Control Systems for Contractors' Services

Application Possibilities of the IQ300BC Platform:

- The ability to formulate contracts in a simplified form, prescribing the motivation and responsibility of the executor with reference to the data of the system.

Remote Monitoring and Control Systems for Mobile Employees

Application Possibilities of the IQ300BC Platform:

- Actual control of tasks in the system is organized on the principles of performing chain-related regulations. Thus, in addition to controlling the geolocation of employees, it is ensured that the work is carried out and evidence is collected. In turn, the collected information (photo, video, audio, other materials) creates increased control when accelerating the quality control procedures. This mechanism allows you to automate the accumulation of knowledge bases and audit registries in an automatic mode.

Blockchain

Application Possibilities of the IQ300BC Platform:

- Any activity of users in the system or activity created by systems of trading networks or contractors, forms interdependent data on the blockchain technology;
- There is no possibility to forge data;
- There is no possibility of data falsification;
- Transfer of the accounting method from financial instruments to the system with preservation of accuracy of accounting, built not on book-entry systems, but on the mechanisms of operation with information assets - work on the result;
- Book-entries are formed based on the data on the achievement of the planned result.

E-Document Flow

Application Possibilities of the IQ300BC Platform:

- The platform allows you to abandon completely traditional workflow systems: virtually any document in the system is the target cut-off of information agreed at each stage of its participation in business processes.

Project Management Systems

Application Possibilities of the IQ300BC Platform:

- Full range of project management functions;
- Organization of work on the project;
- Distribution of authority in the project;
- Monitoring the access to project information;
- Monitoring the implementation of the project;
- Monitoring the project financing;
- Monitoring the personnel management of the project;
- Monitoring the project reporting;
- Completion of the project;
- Freezing of the project;
- Renewal of the project and other additional options.

Resolution of Disputes between Users of the Platform

The platform provides a tool for the formation of Smart contracts for all forms of cooperation and automatically provides monitoring over their implementation

In the event of a dispute over the results of the project, the iQ300 system may start the arbitration procedure, during which the history of work on the project recorded in the blockchain is checked. As a result, a decision will be made in favor of the executor or the customer.

Rating System

Based on information received during the implementation of projects in the system, the ratings of companies and their employees are formed.

The system takes into account both the quantitative indicators (the number of completed tasks, the amounts received for their implementation), and qualitative ones - the implementation in time, the

number of postponements, the average time for performing similar tasks by other executors in the system. The system groups tasks and keeps statistics on the types of work.

The ratings make it possible to improve the quality of the selection of the executor and thereby reduce the risks of disrupting the fulfillment of the project's objectives, and the customer will receive the most productive and qualified team for the implementation of the project's tasks. Ratings in the system are visually realized in the form of graphical visualization and tables.

Overview of the IQ300BC Platform Technologies

The work of system users on projects is organized in the form of basic information assets built upon Blockchain technology using the following technologies:

Project Management

The basic standard of the platform allows you to systemize any activity and program any business in the form of projects, tasks and their templates, while creating an applicable and proven intellectual property in the form of information assets of the IQ300BC Platform.

Gamification and Ratings

Stimulating ratings are created in the role of mechanisms for motivating executors as opposed to archaic reports. The ratings work online and do not require additional human costs to create motivation because they work instantly, the ratings are directly related to real payment, because the platform AI, when offering executors, impartially and reliably estimates the prospects of cooperation based on the experience and forecasts.

Wikipedia of the Projects

The technology of creating projects allows you to translate the accumulated experience in the form of ready-made cases, business processes and qualifications in the form of completed tasks.

Staff Recruitment

The platform automatically generates the CVs of specialists confirmed by the Blockchain technology for their actually reproduced activities.

Performance Monitoring

The IQ300BC platform provides monitoring of possible time outages automatically, allowing you to replace the executor with the most efficient, profitable and available one at a given time.

Intellectual Mining

All actions performed by the user are registered in the system, form intellectual property and ensure its applicability in business processes and fair compensation.

BigData

A valuable asset of the platform is the accumulated business activity in the form of data that can be more deeply analyzed, as they are provided with multiple confirmation of users.

AI

Artificial intelligence of the platform is able to offer a ready-made scenario of project implementation, taking into account many factors and projections of project success. As the algorithms are developed and data is accumulated, the user can select the preferred event scenario from the proposed by the platform AI.

Crowdfunding

The platform provides a parity relationship between capital and competencies: anyone can collect projects of any complexity on the IQ300 platform.

Outsourcing

Any experience is available to the user of the platform in the form of confirmed script templates of Smart Projects. The platform stores all scenarios, and the most successful ones are recommended for publication to their owners, ensuring guaranteed remuneration in Smart contracts.

Outstaffing

A company can absolutely calmly offer the available competencies and resources in the form of proven experience, without fear of a leakage of personnel: so it becomes possible to work on the most profitable market offers at the moment.

Self-organization

Any user of the platform after registration is equipped with platform assets to participate in any projects, having the opportunity to perform tasks with the greatest efficiency of their skills.

Collective Mind

All users of the platform work as a single organism and form a colossal intellectual resource from the set of available competencies and huge accumulated experience.

Voting

The architecture and functionality of the platform are developed in the directions demanded by the users of the platform, their need for functionality, backed by practical situations - this is how the targeted use of resources for the development of platform technologies is organized.

Wikipedia

It is difficult to underestimate the importance of a single knowledge base: the platform provides not only the presentation of such knowledge in narrative and academic form, but also stores the history of their emergence as a combination of assets and their interaction. The knowledge base is a tool for verifying the reliability of the experience and skills obtained as a result of the work.

Patent institutes

The IQ300BC platform environment fully ensures the reliability of information about developments and work on projects - this mechanism automates the formation of intellectual property with confirmation of its value.

Copyright

Each action of the user of the platform is fixed by Blockchain technology: the platform not only keeps the authorship of each user, but also allows calculating the cumulative share of each project participant in collective development and scientific research.

Context

The international consulting company ESI has prepared in 2015 a detailed report on the state of the world market of Project offices. Almost 1,000 employees of different levels from more than two dozen of different industries were interviewed. 42% of respondents - employees of large companies with a staff of more than 10,000 people. More than half of the respondents work in transnational corporations on 5 continents of the world.

Major Results of the Study:

- more than a half of the Project offices are used only for workflow at the organization level, or at the department level;
- as a center of competence and customer support - slightly more than 26%;
- more than 60% are used for personnel training;
- almost 16% for building tactical management of the company;
- the major principles of methodology used are Agile and Scrum;
- more than 78% use the classic capabilities of the project office - compliance with deadlines, budget and content.

Not a single Project Office was implemented as a commercial site for business projects with an assessment of the quality of implementation, cost, competence level of the team of performers and the effectiveness of the funds invested in the project.

Market Analysis

The iQ300 system covers several growing markets:

- Project management systems;

- Exchange of services and systems for recruitment;
- Technologies;
- Project management;
- CRM-systems;
- Messengers;
- Workflow systems;
- Intellectual property;
- Standardization services and quality systems and not only.

Each of these markets operates with a billion turnover, which grows from year to year. Research has shown that the technology market is in a transitional stage, when many successful products, due to the development of technologies, lose their relevance due to the narrow profile or lack of integration.

Unlike the cloud solutions present on the market, the IQ300BC does not limit the information space of the user to one company: users can simultaneously be in different companies and involve new participants in the tasks and projects of their company. In the system there is the possibility of collective work on tasks, with obtaining a synergetic effect from the mutual exchange of competencies within the project, attracting qualified personnel from other companies of the IQ300BC platform.

The platform has built-in conferences and chats to discuss tasks, integrated e-mail. Mobile applications for iOS and Android with convenient push notifications have been developed.

Problems

The implementation of projects of any level of complexity and specialization in any field of the economy, be it IT, consulting, industrial production, construction or the service sector, consists of a large number of simple business processes with different composition of participants in different competencies, depending on the stage of the project.

- No competencies in the staff
- No time to educate
- No standard for the exchange of resources in projects
- No system of transfer of the accumulated experience
- No trust in new counterparties
- Complex entry into the project
- Lack of transparency in the interaction of contractors
- It is impossible to use someone else's experience without the participation of a specialist
- Accelerated technology development
- Business decisions become obsolete before they are implemented
- The regulatory framework lags behind the speed of transactions
- Non-working models of motivation
- Monitoring is more expensive than execution
- Tremendous costs for business automation and modernization
- Multiple increase in costs in the project with an increase in the number of contractors
- It is impossible to predict the amount of investment
- Expensive HR Management
- Ineffective tender and tendering procedures

Solution

Creation of **the IQ300-AI - artificial intelligence**, fully automating the work of the head of the company in the business logic part due to accumulated **BIG DATA** confirmed by Smart contracts. The IQ300BC Platform contains exceptionally qualified and proven data from the set of business processes of

thousands of companies and on the basis of these data models a variety of options choosing the most optimal for the company's resources.

- a real business with a verified implementation methodology;
- an experienced team of executors;
- real reporting with an assessment of costs and profits at each stage of implementation with a clear planning of work;
- Using a convenient environment the IQ300BC, the customer forms a ready business case for further implementation:
- as a ready business;
- as a proven technique in the form of a franchise;
- as an outstaffing model of selling the resources of executors.
-

We offer not only a business management tool, but also an exchange for placing services, accepting orders and attracting additional executors for temporary work with a decentralized system of payment for services in the form of remuneration using tokens and the ability to convert into any convenient and liquid capital.

Thanks to the system, the customer creates an efficient business and there are free funds that can be invested in new directions and projects, becoming an investor.

For the next step, an exchange of the IQ300BC platform projects was created: the system, using automated reporting tools for projects, offers to the investor the most interesting project or business for buying, lending or with financing under the terms of profit sharing.

Then, under the proven scheme: a Smart contract, hiring executors, monitoring the implementation of the project, distribution of profits. The system can easily make practical options for attracting investor funds and hedge funds for project insurance or for implementing various factoring financing schemes.

In any business there are two main factors: funds and people.

The advantages of our solution for the executor are the ease of implementation of skills, the ability to plan activities in the system, hiring co-executors, withdrawing funds into a convenient fiat or payment system. The environment of the IQ300BC project office becomes a profit center with a thoughtful methodology and tools for implementing any project, since it was originally removed from the framework of the primitive work flow of individual companies into a comprehensive, affordable solution in the market of project offices.

Prospects for the IQ300BC Platform

Standard of Business Communications

The IQ300BC model becomes a single business tool and a standard of business communications: every action or inaction of the user of the platform is a confirmed and valuable asset that forms an objective view of the partners.

The world's Largest Cooperative

The platform users form a single productive team of specialists, collectives and corporations. The platform blurs the boundaries between geographic markets, and cryptocurrency financial transactions unite the jurisdictions of states.

Mandatory Professional Enrollment Environment

Having introduced itself into the sphere of education, the platform forms labor resources under the corporate order of young specialists, controlling the quality of their education and identifying the most suitable ones according to the given criteria.

World Centralized Register

Any product created on the platform is transformed into a complete cycle of operations: regulations are created for the creation, circulation and disposal from the moment of their appearance to transformation and recycling.

Unified Regulatory Base

The development of user procedures for platform scenarios will instantly spread successful practices and select the optimal ones for the particular environment, project and goals.

Coworking

The IQ300BC platform is a full-featured coworking platform and allows private and corporate users to work on projects of any complexity. Geographical location of project participants does not affect the success of the implementation of the platform

Coworking Functionality:

- Communities of specialists with proven skills;
- Project offices and research groups;
- Project management;
- Analysis of the intensity of participation in project implementation;
- Project finance management.

Examples of Platform Application:

The startup can be completely collected from the participants of the system, and the organization of the project will allow to guarantee the terms of the project and the quality of the implementation. This will generate reliable information about the investments of each participant in the project.

Artificial Intelligence of Building Business Assets

Beginning with simple recommendations, in time the AI platform can not only replace, but also surpass the person in the ability to find the shortest and optimal path to the set goals, forming it on the basis of global data and self-learning algorithms.

IQ300BC Platform Token - "TEMPUS"

Token Tempus is a digital asset that certifies the right of its holder to receive an acquired product or service within the digital platform IQ300BC.

Token Tempus allows you to use services within the digital platform IQ300BC, interact with users of the system, as well as participate in commercial agreements secured by a Smart contract.

Token Tempus is the equivalent of the intellectual value of the effectiveness of participation in business processes carried out within the digital system of the IQ 300.

The Tempus Token is provided with IQ300BC information assets, as a result of the activities carried out by users of the IQ300BC platform.

As part of the IQ300BC platform, users receive a Tempus token as a remuneration for implementing of intellectual activity, creating the business templates and concluding the commercial agreements. The remuneration system gives an incentive for all users to support projects within the platform.

Token iQ300 is the currency payable of the internal information environment for the payment of executors' services by customers, purchase of Smart contracts, financing and lending of projects, insurance of projects, fund-raising for projects, as well as paying for the cost of subscribing for the iQ300 system.

The iQ300 Token can be purchased through the internal exchange, built into the system, in exchange for BTC, ETH, WAVES and other cryptocurrencies, as well as USD, EUR and RUR for iQ300 tokens.

Issue of iQ300 Tokens

Fund-raising and the release of iQ300 tokens are intended to finance marketing and advertising of the system, as well as the development of own iQ300 blockchain on the basis of which Smart contracts will be executed. Tokens iQ300 will be used to pay for subscriptions for the use of the system, as well as for mutual settlements between customers and executors in the framework of work on projects.

A total of 1,000,000,000 TEMPUS iQ300 tokens (IQC) tokens will be issued. 200,000,000 TEMPUS will be reserved for the team and partners.

Economy of the IQ300BC Platform

Annex No.1 - "Platform Economy" will be published at the ICO March 2018

Technical Description of the TEMPUS and SUB Token TEMPUS Tokens of the IQ300BC Platform

TEMPUS is a token based on ERC20: it is a standard interface for tokens. ERC20 tokens are a kind of Etheric token.

TEMPUS is the ERC20 protocol token, which allows IQ300BC developers to integrate the functionality of the IQ300BC platform into a set of smart contract functions built on the Ethereum platform. This allows to:

- Obtain a complete security of the token when they are issued to Smart contracts generated by the IQ300BC platform. The IQ300BC platform transforms the formal relationships of business communication participants into a set of Smart contracts that provide the distribution of users' remuneration for the creation of information assets;
- Provide balance management in Smart contracts of the IQ300BC Platform;
- Provide an internal billing of the platform for Blockchain technology, which guarantees accuracy and reliability in calculations, reducing their cost;
- Reduce all transaction costs for mutual settlements according to the IQ300BC business communications standard.

The IQ300BC sub-tokens, the issue of which is provided by the introduction of TEMPUS tokens into clever contracts, have the same ERC20 protocol, which allows for perfect interaction with other Smart contracts and decentralized applications in the Ethereum environment. It also provides the prospect of integration with third-party services or systems built on Blockchain technologies.

The IQ300BC sub-tokens, issued for specific platform functions, may not have all the standard functions, but will be partially compatible with the ERC20 and will be able to interact easily with external third-party functionality, depending on what functions they will not contain.

Issue of TEMPUS Tokens in the Turnover of the IQ300BC Platform

Issue of tokens into the turnover of the IQ300BC TEMPUS Platform has one nature of origin and is executed according to the following rules:

- Subscription to the platform service is provided by a cryptocurrency at the current rate of the TEMPUS token, which is provided by a Smart reverse exchange contract. Such a smart contract

guarantees the exchange of the token for the Ethereum cryptocurrency, which automatically works in the IQ300BC platform billing;

- When paying for the service with traditional currency, the exchange occurs according to the principle of return of the unspent tokens by the user to the system and the return of previously made funds, which provides support for the TEMPUS token rate;
- Loss compensation is provided from the amount of tokens spent by users for services;
- The income of the token holders is provided by distributing 50% of the collected tokens for the IQ300BC platform service and distributed in proportion to the number of TEMPUS tokens on the user's wallets;
- A part of the IQ300BC project's unsold tokens also ensures the right of the IQ300BC platform's founders to form the platform development funds, the financing decision of which is determined by the management company.

Methods for Obtaining TEMPUS Tokens by the Platform Users

Tokens are awarded to the creators of information assets - this ensures a constant increase in the Big Data of the IQ300BC Platform.

Tokens are paid to the holders of computing power, providing the necessary processing power of the Ethereum network, the so-called GAS.

Tokens are paid to owners of liquid digital assets of the platform IQ300BC, leased out or transferred to the ownership of participants of business communications. This provides investment support for intellectual property and its creators.

Methods of Using TEMPUS Tokens in Projects and the Issue of Specialized Sub-Tokens

- Токен как оплата за создание информационного актива в платформе IQ300BC – взимается плата с пользователя за каждое действие, направленное на создание информационного актива. Таким образом система защищается от мусорной активности пользователей, направленной на создание заведомо неликвидных Информационных активов, что обеспечивает прибыль проекта, распределяемую между держателями токенов аналогично протоколу Proof of Stake.
- Токен как обеспечение бюджета проектов формирует мотивацию исполнителей, участвующих при реализации проекта. Создаваемые умные контракты при выполнении умных проектов платформы IQ300BC также обеспечивают вознаграждение авторов проекта и владельцев, используемых в проекте информационных активов – такими активами могут в том числе умные контракты и умные проекты.
- Инвестирование токенов позволяет держателям токенов формировать портфель инвестиций из умных проектов, обеспечивающих доход инвесторам на уровне умных контрактов.

Turnover of TEMPUS Tokens

Turnover of tokens occurs through the Smart IQ300BC Platform Projects built on Smart contracts that the platform generates based on user-created projects. To create projects and generate contracts, a utility token of the TEMPUS system is used.

Business Challenge

Avalanche expansion of the coverage area of the IQ300 product through the introduction of trendy and progressive Blockchain technology. Development of a new direction - catalog of ready solutions, projects and executors.

Advantages

1. Transparent transaction history without the ability to re-play the terms of the transaction in hindsight;
2. Settlement of disputes with the help of a contract;
3. Fault tolerance of the system due to decentralized network;
4. The ability of customers to place independently the objects in the system;
5. Additional income from the transaction commission;
6. Additional income from the development of new objects of the system;
7. Additional revenue from the rules of consensus.

Concept

Task / Deal

The main strength for the consumer is the resolution of disputes. To do this, you can use the following structure of the project document:

1. Description
2. Customer
3. Contractor
4. Arbitrator

If arbitration is possible in automatic mode, the arbitrator is programmed as a function of a Smart contract. The commission for arbitration is charged by the system.

If arbitration is possible only in manual mode, the customer and/or executor selects an arbitrator from the participants in the system.

Each participant in the system has its own arbitration rating, which is built on the basis of the number of arbitration transactions.

In order for the arbitrator to be able to join the transaction, he needs to have his/her/ delegated tokens no less than the transaction value. This is the right to vote.

Other participants of the system may delegate their own tokens to the arbitrator in order to increase the strength of his voice.

If the transaction reaches a dispute, after the transaction is resolved in one direction or another, the arbitrator receives a commission percentage. The percentage may depend on the rating of the arbitrator. The commission is divided proportionally between the delegates who delegate the right to vote to tokenholders.

News on arbitration transactions is published to the community. In case the community does not accept the actions of the arbitrator, it withdraws its tokens, and the arbitrator is deprived of the right to vote in the future.

Rating

1. Rating of the system participant. Issued in proportion to the tasks completed.
2. Rating for types of activities.
3. Rating of the arbitrator. Issued in proportion to arbitrage transactions.
4. Rating of the investor.

Income of Participants

1. For work in the system: for the completed tasks.
2. For delegation of their funds to increase the strength of the voice of the arbitrator.
3. For the commission for using the project template.
4. For investments in projects.

MVP

Setting tasks in the system occurs with the protection of the transaction through a Smart contract. This will open the way for using the token and arbitration gamification.

MVP vs High-Grade Product

1. Fixing the task in the Blockchain through a Smart contract
2. Catalog of ready-made template solutions
3. Freelance with rating exchange
4. Protection of intellectual property
5. The investor's site

Prototype

1. Association of public keys of executors with their accounts, KYC
2. Web3 interface for the system
3. Smart contract template for fixing the basic parameters of the task
 - a. Tasksetter
 - b. Executor
 - c. Remuneration
 - d. Provision from the executor, possibly, a guarantee from the investor
 - e. Date of creation
 - f. Date of completion

- g. Penalties for overdue work (several options: the remuneration is reduced for each day of late work, the remuneration is not paid at all)
 - h. Arbitrator
 - i. Digital imprint of the terms of the transaction, provided that each variation of the transaction is stored in the database and has its imprint. For the future, it is possible to store in a decentralized database.
 - j. Methods for contract management: editing of parameters, participation confirmation, confirmation of execution, arbitration operations.
4. Business process for working with a Smart contract
- a. Contract for Ethereum (for quick start).
 - b. The customer pays the contract Deploy to the Ethereum network. A commission is also charged in the Tempus tokens.
 - c. After the contract Deploy, the executor must call the method of "confirmation of participation" in the transaction, after having checked the digital imprint.
 - d. The amount of remuneration in Tempus tokens is reserved from the customer's account (is freezed).
 - e. The workflow is described in the Task / Deal chapter.
 - f. During the organic/arbitration completion of the transaction, the reserved funds of the customer are redistributed.
 - g. After completion, the rating points are calculated on the basis of committed transactions in the Blockchain.

Economy of the Token

A unified TEMPUS token is used to support the internal economic system in order to simplify the interaction of network participants. Any interaction of participants in the system and with the system is accompanied by the exchange of TEMPUS tokens.

Types of interactions:

1. Remuneration of participants
2. Commission expenses

Remuneration of Participants

A participant in the IQ300BC system can receive a remuneration in the form of TEMPUS tokens for performing tasks, as well as for accompanying arbitrage transactions as an expert.

Commission Costs

Commission costs are paid by the participants of the system every time when the actions committed with the system entail a change in the Blockchain. Such actions include:

1. Registration of a new participant in the system
2. Creating a project
3. Creating a task
4. Changing the task

Token Issue

The Tempus token is issued by the system every time the system participant acquires a token in one of the possible ways (fiat, cryptocurrency). The IQ300 promises to keep the rate of selling a token not lower than the exchange.

Combustion of the Token

Tokens received by the system as payment of commission costs can be burned.

Buyback Transaction for a Token

To exchange a token for other types of assets in the system, there are two options: exchange listing and exchange between the platform participants.

ICO of the IQ300BC Platform

Order of Distribution of Tokens after ICO

The IQ300BC platform project conducts the ICO in order to launch the intellectual mining process in the system and ensure its development, to:

Attract users - 10% of the attracted investment is planned for marketing;

Create initial information assets - 20% is aimed at creating the original Big Data of the IQ300BC Platform;

Provide technological and infrastructural development - 10% for the development of software and the attraction of computing power;

Provide TEMPUS tokens with an initial cost - 60% of the collected funds provide the liquidity of the tokens in the form of multiple interconnected Smart contracts of the platform.

Description of the Return on Investment (Benefits from Investment in the Project)

In addition to investments, the liquidity of all remaining TEMPUS tokens and the growth of their stock value are provided by incoming funds from sales performed by users of the platform within the system. Constant allocations for user activity the system distributes among all holders of tokens at the time of the activity, it ensures the interest of users to save most of the TEMPUS tokens in their wallets.

Official Position

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All examples of income and profit calculations used in this document were provided only for demonstrative purposes or for demonstrating the industry's averages and do not constitute a guarantee that these results will be achieved, according to the marketing plan.

Regulatory Uncertainty

Technologies related to the Blockchain are subject to supervision and monitoring by various regulatory bodies around the world. The IQ300 tokens may fall under one or more requests or actions on their part, including but not limited to imposing restrictions on the use or possession of digital tokens, such as the iQ300, that may slow or limit functionality, or purchase of the iQ300 tokens in the future.

iQ300 Tokens are not an Investment

The TEMPUS tokens are not some kind of formal or legally binding investment. Due to unforeseen circumstances, the objectives set forth in this document may be amended. Despite the fact that we intend to reach all the points described in this document, all persons and parties involved in the purchase of the iQ300 tokens do so at their own risk.

Quantum Computers

Technical innovations such as the development of quantum computers can pose a danger to cryptocurrencies, including the iQ300 tokens, but since TEMPUS is the equivalent of intellectual value and efficiency as artificial intelligence and teleportation technologies develop, its value is expected to be stable.

Insufficient Implementation

Although the iQ300 tokens should not be considered an investment, they can gain value over time. Their value can also drop if the iQ300 system suffers from a lack of use and application.

Risk of Funds Loss

Funds collected in the ICO process are not insured. In case of loss or loss of value, there is no private or public insurance representative, to which the buyer can apply.

Risk of Failure

It is possible that for various reasons, including without limitation, the insolvency of business agreements or marketing strategies, the iQ300 search engine and all subsequent marketing activities concerning the collected funds in this ICO may not succeed.

The Risk of Using New Technologies

Crypto-tokens, such as the iQ300BC, are a fairly new and relatively untested technology. In addition to the risks mentioned in this document, there are additional risks that the iQ300 system team cannot foresee. These risks can materialize in other forms of risk than those specified here.

Integration

This Agreement constitutes the entire agreement between the parties with respect to the subject matter of this Contract. All previous agreements, discussions, presentations, guarantees, and conditions are combined in this document. There are no warranties, representations, conditions or agreements, either expressed or implied, between the parties, except as expressly provided in this Agreement. This Agreement may be amended only by a written document duly executed by the parties.

Disclaimer of Warranties

You agree that your use or inability to use the iQ300 tokens is solely at your own risk and you remove all liability from the iQ300 Fund. Since the issue date, the iQ300 tokens will be sent to you without warranty of any kind, either expressed or implied, including the disclaimer of any warranty of all implied warranties of commercial value for a particular purpose, title, without infringing any intellectual property rights, as some jurisdictions do not allow the exclusion of implied warranties, the above exceptions to implied warranties may not apply to you.