

WHITE PAPER

ASEC FRONTIER

Fulfill the needs of the leaders in Thailand
who have realized the problem of poverty

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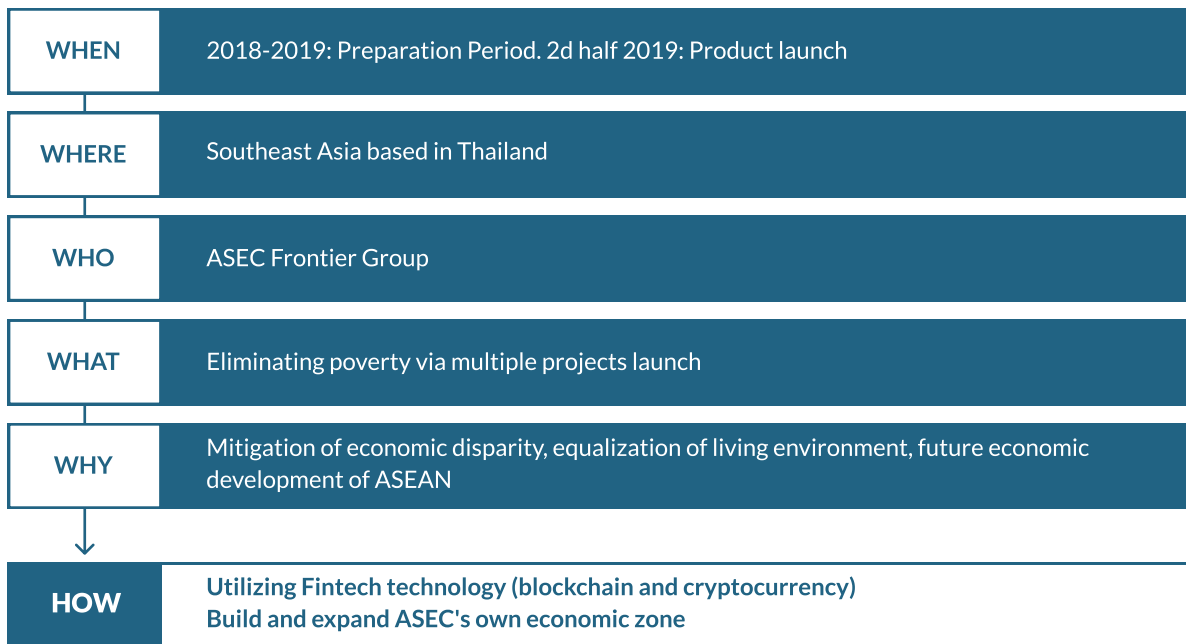


Goals and Fundamental Operations

The ASEC Frontier applies Fintech solutions to create a platform for the use of leaders working in the field of poverty alleviation and economic inclusion in the South-East Asian region. Our project uses blockchain technology to bring transparency and connectivity in the ASEC ecosystem, as this technology is perceived to be the most flexible and stable transaction method across borders.

The South-East Asian region does not only have a huge market but also has a demographic dividend in terms of a very young and aspiring workforce with 50.4% of their population in the 20 to 50 years age bracket. This makes our platform, which wants to bring about a comprehensive transformation in the region, very relevant. The sectors in which we want to work goes beyond business and will encompass everything from education, health care, and agriculture to name a few.

However, the international disparity within the ASEAN region is striking. Inequalities of all kinds, either be of opportunities, outcome or impact, persist in the region. Thailand is among the most [unequal countries](#) in the world with 66.9% of its total wealth concentrated in 1% of its population. Our project, therefore, aspires to put an end to such incongruities in the region. We believe that with the strengthening of the regional trade relations, and the integration of the labor market, such disparities will disappear. This is why networking is a major aspect of our project.



Products

The services provided by the ASEC platform include:

- Employment Services
- Networking Services
- Online Market Place
- Crowd Funding

Through this wide array of services, our company will provide a space for the meeting of the whole Fintech sector in the region. Our network not only connects individuals but also businesses and prospective clients with service providers. This makes our platform an integrated space for fulfilling all the needs of the market. A small transaction fee, which is charged for all the services provided and connections made over our platform, infuses it with vigor and makes it more profitable for all the stakeholders.

Technical Background

Our ASEC platform will be running on the Ethereum blockchain and uses the ERC20 system of token management. This will bring higher operability and intra-chain stability, furthermore, it will also streamline the management process. Moreover, the Ethereum blockchain will provide our platform with one of the most comprehensive ways of implementing smart contracts.

The users' security is a prime concern for our team which is why the platform and the account holders will be provided with the highest-possible protection. The platform is committed to making its model of token distribution equitable and based on the principle of highest benefits for the most engaged members of the community. In this way, the platform aims to ensure that it is able to achieve its task of alleviating poverty and regional development, which is not possible without equity and fairness. As the cause of poverty generally is inequity rather than lack of growth. The high Gini co-efficient in the region is the signifier of the inequity in the region. And through the establishment of the highest degree of equity within the platform, our ASEC foundation is set to lead by example.



Introduction

ASEC Frontier aims to provide the platform for people to cater to various business support and connectivity needs within different segments of the crypto sector so as to enable them to make the most out of the tech and solve real-world issues, such as poverty, and socio-economic disparity. Our eventual goal is to contribute to the economic development of the whole South-East Asian region. It is to be achieved through the dissemination of proper information, and inclusiveness for all the people associated with and interested in the crypto sector.

Therefore, our platform wants to bring together existing and aspiring entrepreneurs, investors, HR firms, businesses, and other allied service providers. Our platform itself is based on a blockchain and is powered by a utility token called the ASEC coin, which serves as the main unit of the transaction of value and transfer for the platform.

The Region

ASEAN is poised to become one of the global leaders in the near future with its economy set to become the fourth largest in the world by 2030. In fact, the total GDP of the region is around 2.7 trillion US Dollars currently. Moreover, the region will soon witness significant growth due to various factors, like the educated population (with 94.9% literacy rate) and the relatively young workforce (with 50.4% of its population under the age of 50).

In spite of the huge diversity within the region, in terms of market characteristics, the region has great macroeconomic stability. The savings rate and all other macro-economic fundamentals have remained steady in spite of disruptions and uncertainties at the level of the global economy.



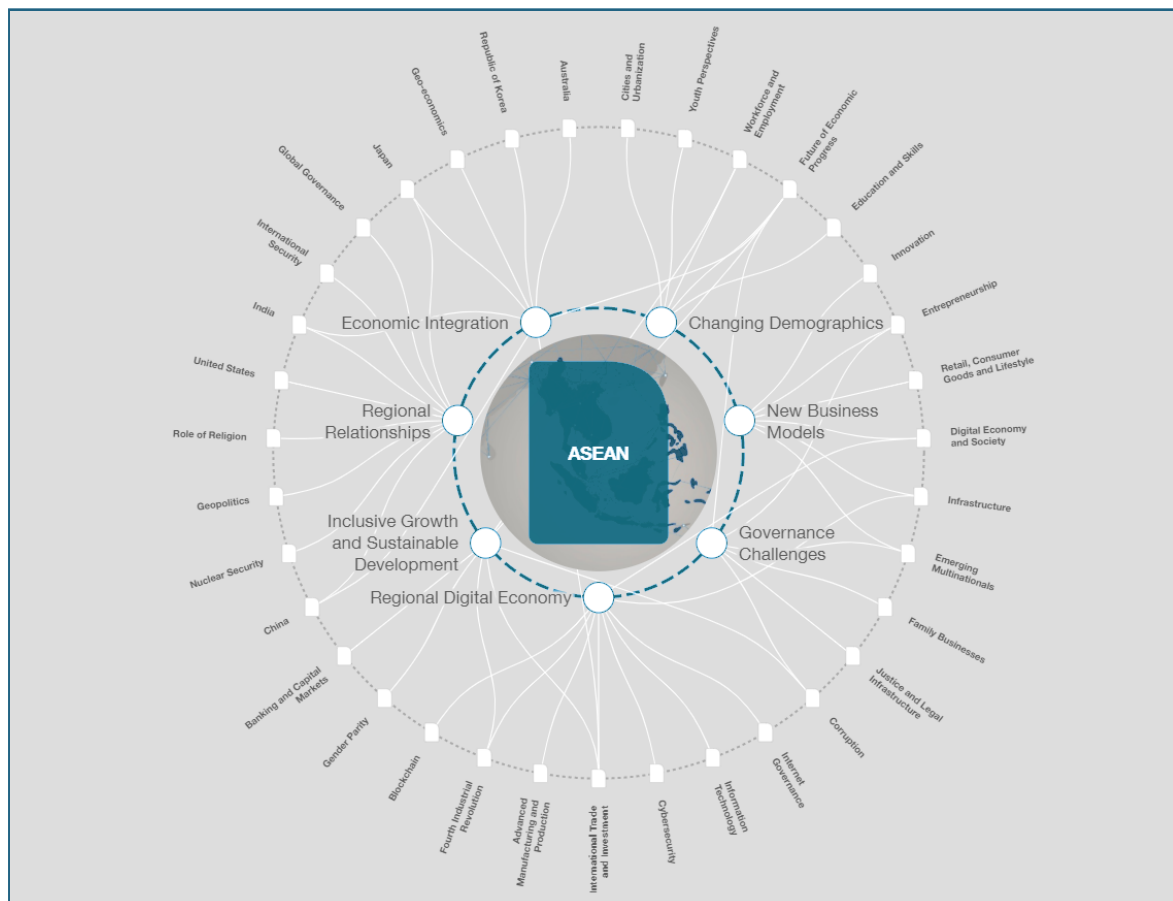
According to a McKinsey Report, ASEAN is projected to become the fourth-largest economy by 2050. It is one of the largest economic zones in the world and the growth in the region has been rapid and stable since the year 2000.

ASEAN is also a hub for consumer demand. Strong income growth, a rapid increase in per capita income and GDP and reduction in poverty have all contributed to macroeconomic stability and consumer demand.

Moreover, the region is much equal compared to other regions of the world as per the Gini coefficient. Therefore, it's a growing consumer base and is becoming a great zone for fostering investment and growth. The purpose of our ASEC platform is to take advantage of this economic momentum.

Market Analysis

South-East Asia is rapidly evolving into a potential technological hub. 65% of the ASEAN population has access to the internet, which is remarkable considering the economic imbalance in the region. The area can, therefore, act as a great market for an online platform. Moreover, cryptocurrencies are doing exceedingly well in this region. The biggest players and investors making waves in various sectors of the world today have come from some of these countries.



There are various reasons responsible for giving impetus to these advancements. One of them is the nature of the economies in certain countries like Japan and South Korea, that have long been cash-intensive. As a result, these countries had initially failed to take advantage of Fintech growth. However, with the use of cryptocurrencies and blockchains, they want to make up for this lag. In these countries, the regulations are conducive for the growth of the crypto sector.

The region has seen several innovations and projects which are feeding into this growth story. As these projects are bringing in greater revenue, the governments are putting greater emphasis on the sector. Southeast Asia's fintech market is among the fastest-growing in the world. Reports estimate that the market will grow to reach between \$70 billion and \$100 billion by 2020. Fintech investments in Southeast Asia shot up by more than 30% over the course of 2018 to reach nearly \$6 billion, while some estimates state that the overall Internet economy across the region increased by 44% last year compared to 2017.

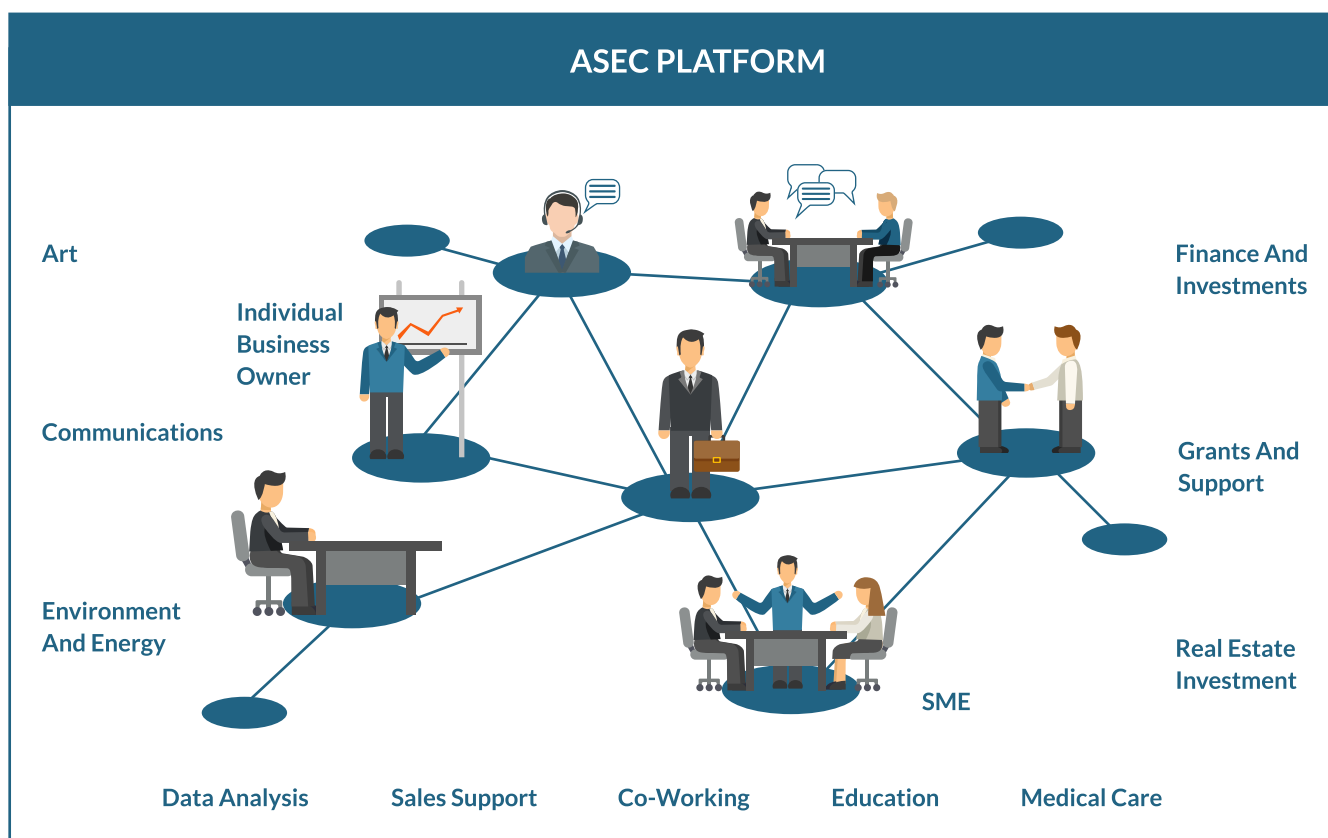
The region has already been mentioned as heterogeneous in an economic context. There is a lot of diversity even in terms of growth. Therefore, it is not a surprise that countries like Thailand demand a great deal on external remittances. A report by Fortune quoted the International Fund for Agriculture Development states that about 65 billion US Dollars are received by the region every year in the form of remittances. About 21 million migrant workers hail from South East Asia.

The crypto technology makes cross-border transactions much easier compared to all other existing forms of transactions thereby, serving as the savior. As a result, the families of the migrant workers in the region will have a great advantage.

The Niche for ASEC

The crypto sector in the South East Asian region has a lot of potential but lacks a dedicated space for the promotion of business opportunities. The technical expertise and the clients of these proficient services are largely disjointed. The aim of our ASEC platform is to create a space for all the stakeholders to come together. The networks in the sector need to be nurtured and put in place to reduce the gap between the diverse economies of the region.

Hence, ultimately through the creation of such a blockchain-based platform, there will be a significant positive impact on poverty alleviation and financial inclusivity in the region. The aim is to create business and job opportunities.

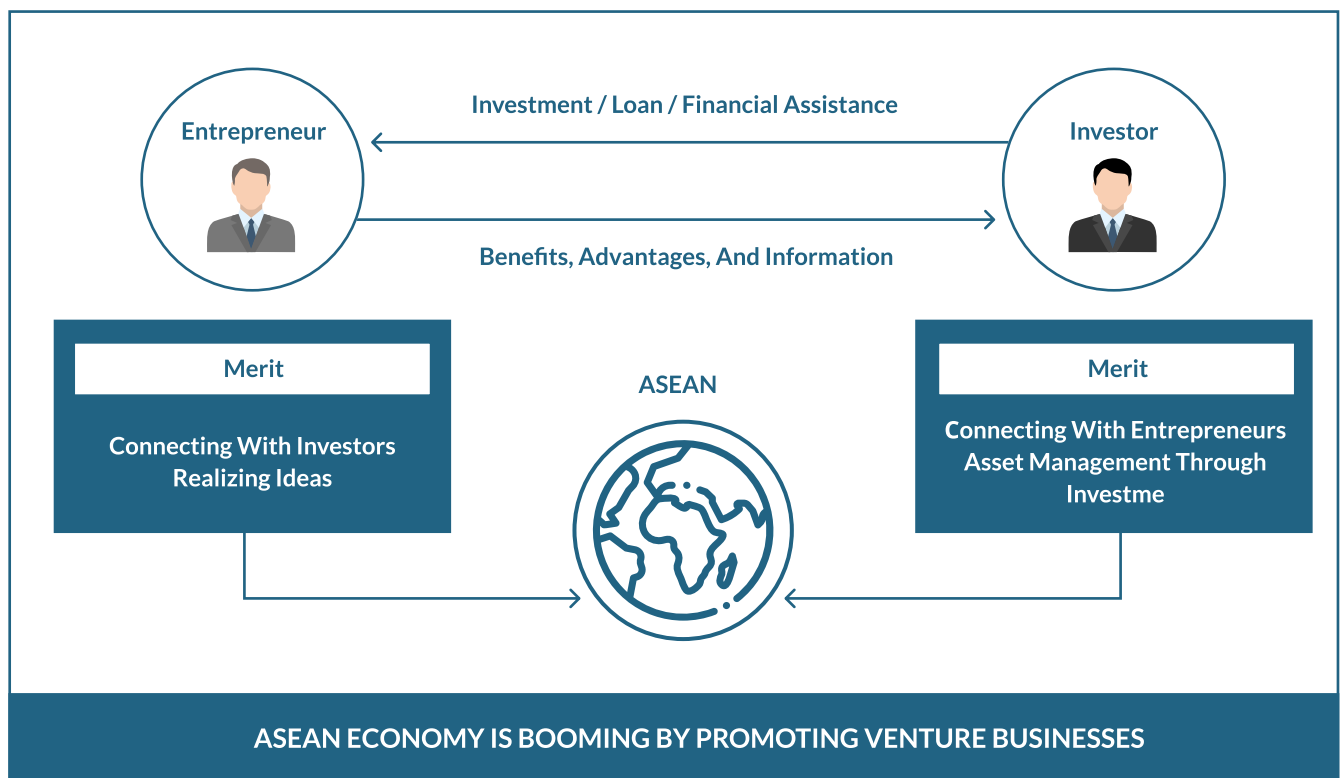


In this way, we aim to create a welfare-driven user base and hope to see significant growth in the number of users, as this user base has been largely left untapped in the region so far.

Problems in the South-East Asian Region that ASEC Plans to Target

As already stated at the outset and stressed by the World Economic Forum, the region has a great regional disparity in terms of economic conditions. The best way to deal with the problem suggested is to create an integrated economic system for the entire region.

Some countries like Thailand, Malaysia, Indonesia, and the Philippines, have seen some flux in their exchange rates due to speculations which led to inflation in these countries. In the face of such instability, the government had to induce some fiscal tightening. This is likely to lead to some decline in the growth rate and can eventually mean lower growth for the young population. Moreover, challenges from the export market of other countries put further pressure on the economies.



The ASEC platform will play a vital role in introducing an alternative finance sector in the form of crypto assets. This will serve as a safety net for insecure investors and ensure that their stakes can eventually transmute into growth. Moreover, with other efforts by the platform towards employment, the problems of poverty and development can be adequately addressed in the region.

As the blockchain technology and internet-based business networks will be created and strengthened, the larger aim of economic integration in the entire region through cross border exchange of services and cooperation can be realized over time. This, in turn, will mean equitable growth, development, as well as economic stability.

ASEC Frontier. Mission and Goals

ASEC Frontier was conceived as a platform for bringing together leaders from across the South East Asian region to solve some of the most significant socioeconomic problems persistent in the area. The two main problems from the region which are the key targets of ASEC Project are poverty and lack of education. Keeping this target at the heart of its functioning, the ASEC project will develop an IT platform which is necessary for the citizens of the particular localities, being conducive to their social and cultural backgrounds.

The tools which we have identified as the most suited for tackling the challenge of poverty alleviation in the ASEAN region are all related to fintech. Inspired by smart contracts and blockchains, we believe these could bring about a revolution in the economic system of the region.

The transformation is to be aided through a system of integrated knowledge development for the community which will allow them to access the new opportunities born out of the new economic system driven by blockchains. The process of transformation will not only be limited to the business sector but will also aim to make its mark in all aspects of community development; like health care, education, agriculture, fisheries, and import-exports, to name a few.

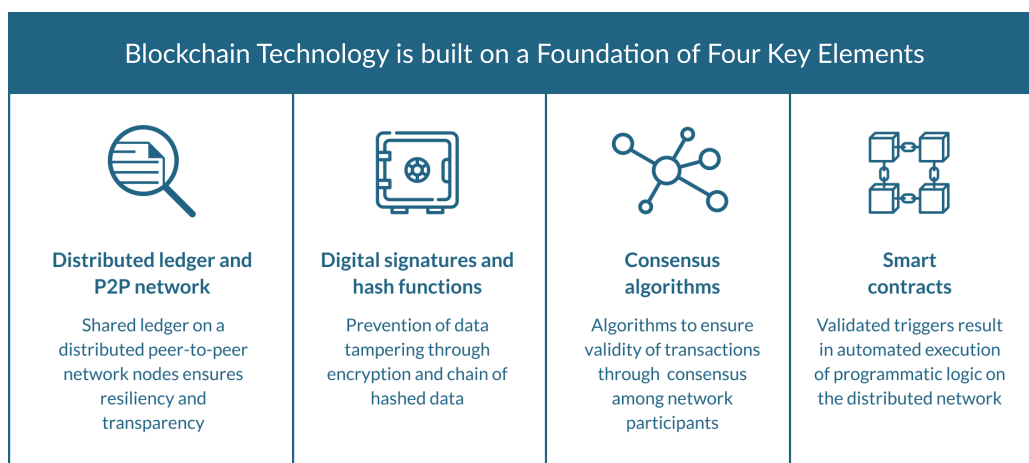
Hence, with these projects gradually there will be development in the human capital from within the communities. With higher human capital there will be a spurt in job creation and better distribution of resources, which would eventually lead to the sustained development of the ASEAN region.



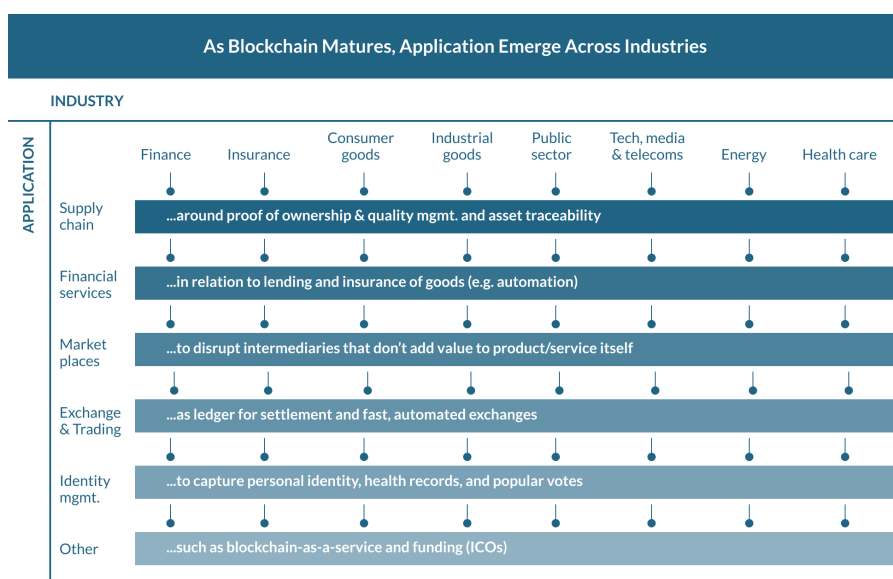
How blockchain technology transforms businesses to a worldwide level

Since its inception in 2009, by Satoshi Nakamoto as the source code for bitcoin, blockchain technology has demonstrated that it has the ability to transform all aspects of human endeavor. It can also bring great savings to businesses of all kinds and sizes through its implementation. It optimizes many processes and creates more effective, transparent and convenient services for customers.

Blockchain Technology is built on a Foundation of Four Key Elements






























Blockchain is a type of technology that records transactions to a digital ledger where they cannot be changed or altered either. These records or blocks of information are linked using cryptography. The info on a blockchain is easily verifiable and open to the public. Blockchains are also decentralized, so the data is shared with all the computers on the network.



How blockchain technology transforms businesses to a worldwide level

Blockchain technology is already making inroads into the banking sector, Big Data, social media platforms, and eCommerce. IBM, for instance, is already using blockchain business cloud services.

CONSUMER	ENERGY	FINANCIAL INSTITUTIONS	HEALTH CARE
 Goods provenance Sustainable sourcing	 P2P marketplaces Energy grids on the consumer level	 Verified financing Trade or credit financing	 ID and credential verification Electronic health records
 Payment and micropayments Consumption-based pricing	 Energy provenance Green energy certificates	 Tokenization of physical assets Fractionalized asset trading	 Secure data exchange and management Clinical or patient data exchange
 Process automation Loyalty program platform	 Payment and micropayments Instant trade settlements	 Payment automation Interbank, cross-border payments	 Goods provenance Counterfeit in drug supply chain
INDUSTRIAL GOODS	INSURANCE	PUBLIC SECTOR	TECHNOLOGY, MEDIA & TELECOMMUNICATIONS
 E2E status tracking Real-time cross-border trade	 Process automation Claims processing and settlement	 Compliance and auditing Secure government records	 P2P marketplaces Grid computing
 Process automation Transfer of copyright or IP	 Secure data exchange and management Confidential KYC data exchange	 ID and credential verification Secure voting systems	 Payments and micropayments Usage-based payment systems
 P2P marketplaces Markets for used cars or machinery	 ID and credential verification Fraud detection	 Process automation Tax collection and reporting	 ID and credential verification Subscriber authentication
 Linear growth use cases	 Network effects use cases	 Mixed growth use cases	Text in black = examples

Blockchain is not just a bitcoin, it is way more than that. Millions of transactions are carried out every minute or even every second, and trillions of dollars are moved around the traditional and outdated global financial system daily. This process still works on age-old legacy systems that have increased the risk of economic and financial crime to an astounding 45 percent in the financial service sector of all industries every year.

With blockchain technology, transactions can be protected automatically from a multitude of security hurdles. This provides maximum reliability, traceability, transparency, faster transactions, and improved data quality.

How blockchain technology transforms businesses to a worldwide level

Some improvements that blockchain technology can bring to businesses are enhanced efficiency, transparency, and security:

- **1. Effectively manage your supply chain:** Supply chains are fundamental series of transactions that ensure the mobility of brands from production point to the final deployment. Due to the transparency of blockchain, your supply chain processes can be made much more visible and effective.
- **2. Enhance transparency and traceability:** Blockchain works as an incorruptible digital ledger, that is recognized and validated in real-time with each network participant. It authorizes equivalent visibility of activities and exposes where your business asset is, at any given point in time, in whose possession it is and in what condition it lies.
- **3. Improve data quality:** In this era of privacy issues, you can use blockchain to maintain transaction data in a highly decentralized way. With blockchain, both small and large scale businesses can develop a more effective brand that communicates directly with customers while improving data quality and protecting user privacy.

Big businesses are paving the way for global use of blockchain technology. Market leaders are now realizing the potential of this technology to ensure transparency, speed, and security of transactions.

Amazon is one of these big businesses that is embracing blockchain technology. The company's cloud computing arm making blockchain use simple with an easy-to-use solution. It is the first Blockchain SaaS solution, available on the AWS marketplace that will help people rapidly advance their blockchain projects. IBM and shipping giant Maersk have developed a blockchain solution called TradeLens to apply the technology to the global supply chain and to enable global trade to be more efficient and secure. More than 94 companies and organizations are supporting the project in the name of transparency, information sharing, and innovation.

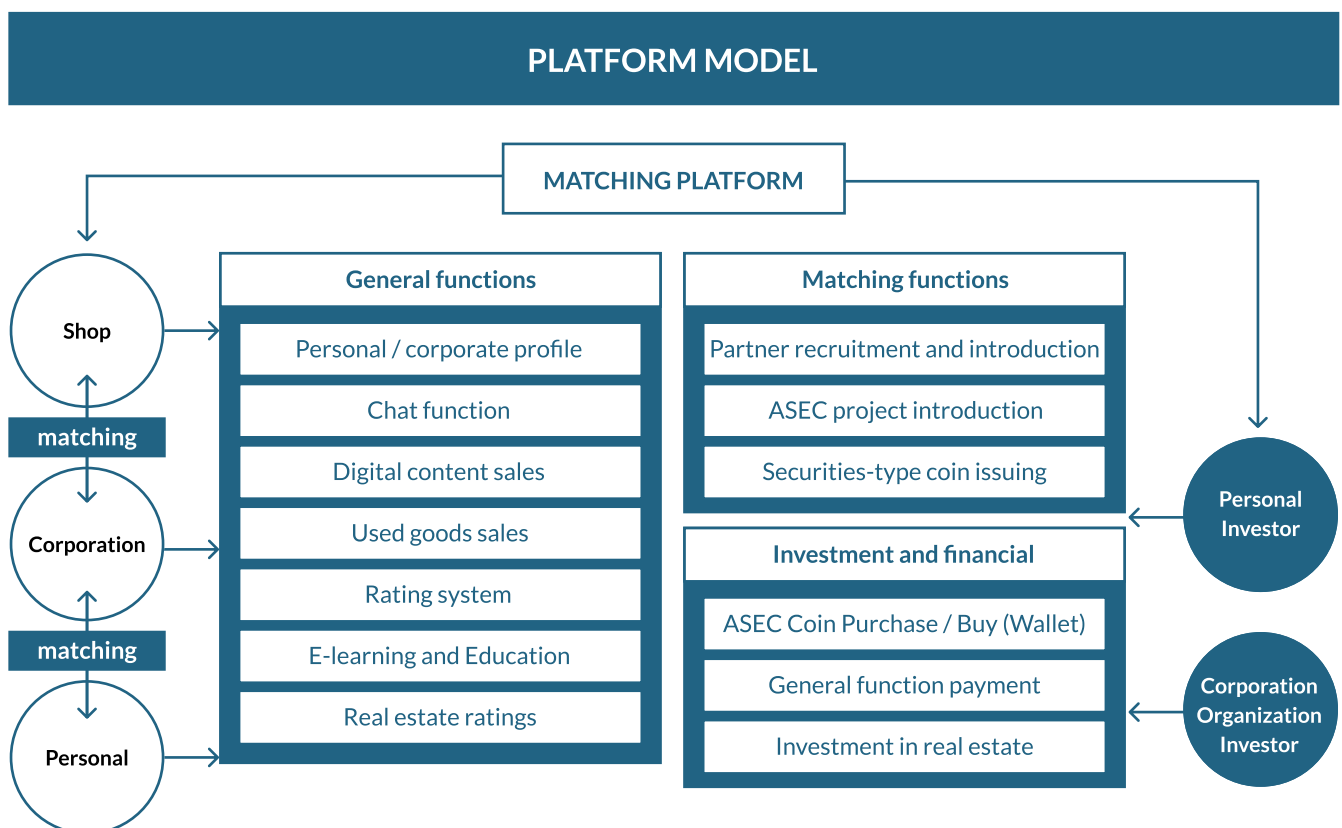
Among other big names to use blockchain technology are FedEx that incorporates this technology in its supply chain management, Walmart, along with nine other food companies (including Nestle, Unilever) for tracking food globally through its supply chain and MasterCard that is building its own blockchain-powered payment gateway.

These are just a few examples that illustrate the increasing importance of blockchain technology in global businesses. The coming years will only strengthen the position of this amazing technology as more and more businesses come to realize its awesome powers to bring efficiencies in business processes.

ASEC Ecosystem and Business Model

The ASEC ecosystem is meant to provide certain basic services over a blockchain to realize the goal of essential economic integration in the region. It is a platform that aims to create a digital market place where individuals and businesses can exhibit and trade their goods and services seamlessly. In order to ensure the stability and security of transactions, smart contracts will be put to use.

The platform is set to have its independent token, called the ASEC coin, which will be the main mode of transaction. The utility tokens will be held by the people on the platform who will also avail of the services.



Products

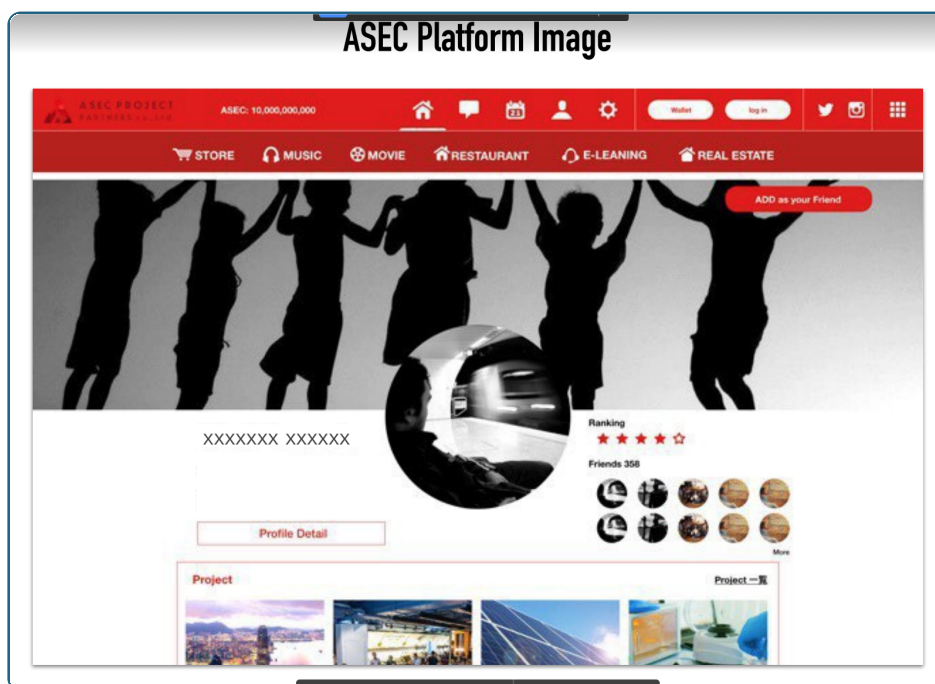
ASEC Platform is an ecosystem that relies on blockchain technology and utility tokens with the following main features and functions.

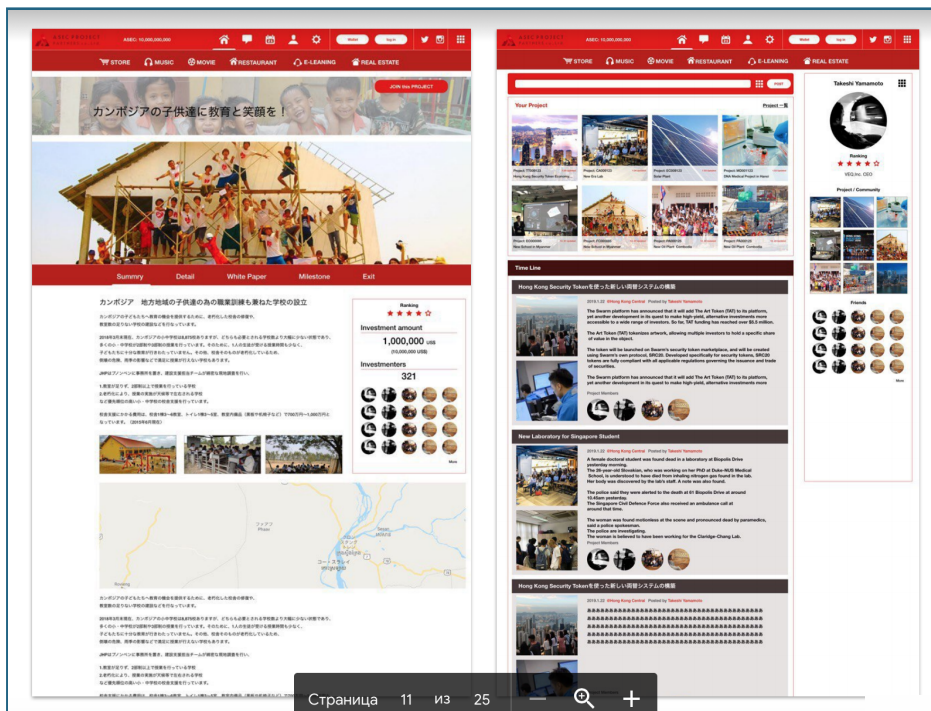
- Professional social site that will help professionals around the world connect with others and create their own networks. This can help in exploring business and job opportunities as well as synergies to work together on projects for mutual benefits.
- Job posting platform for professionals. Matching to relevant profiles will help both job posters and appropriate candidates to find the right job.
- Chat function
- Digital content (stickers, e-books, photos, videos, music, etc.)
- Marketplace for comprehensive e-commerce activities
- Listing service for businesses where they can market their offerings, services, and products.

The platform would provide a wide array of services, ranging from job listings to networking solutions. It will also act as a trading platform. Details of these services are given below.

- **Employment Hub:** Both employers and job seekers can advertise their requirements and other details on the platform. The parties can set up their profiles and include all the relevant information under it. It will be an exclusive community of organizations and individuals who are part of the fintech and crypto sector. This will ensure the users are provided with relevant information on the regional market and the crypto sector, and the opportunities available for them.
- **Chat Function:** The platform will also allow users to chat with each other. Instead of having long term awaits for communication, the platform's users can have a lot simpler and faster alternative of communication. In this way, the time lag between conception and implementation of ideas can be essentially reduced. New partnerships can be forged in real-time over the platform.
- **Digital Content:** The platform will feature digital content in the form of videos, graphics, stickers, and audio, to name a few. This will allow the users to communicate the message about their businesses, services or any other product better throughout their virtual network.
- **Digital Market Place:** The platform enables the users to exhibit not only their services as prospective employers or employees but also as sellers of products relevant to the sector. They can be individual freelancers or organizations who are trying to sell a service and are looking to exhibit it in front of a closed community of relevant audiences. However, the market place service goes beyond advertising and actually allows transactions over the platform that can be carried out through the utility coins.

- **Business Network:** The individuals and businesses with their profiles on the platform will be able to use it to send friend requests to other businesses. The admin may accept the request, thereby granting access to the individual or business to explore their current project(s), past project(s), products and relevant information, or simply deny the request. This is meant for creating an immersive experience for the users and to make their engagement with the community more fruitful.
- **Crowd Funding:** The platform will also render crowdfunding opportunities for users to crowdfund the second phase of development. That is to say for any successful project looking to expand or any other project with a solid proof of work can avail the crowdfunding opportunities for the project.





Services and Transaction Fee / Services and Transactions

The services on the ASEC platform require a fee. From the setting up of the profile to connect with others, to avail the services offered on the platform individuals have to pay a small transaction fee over the network in the form of tokens. Moreover, for conducting transactions over the network the parties will have to pay a transaction fee as well that will be charged in order to carry out the development of the platform and other operational expenses. A smart contract will implement the payment of the transaction fees over the network, thereby ensuring complete transparency and security for the people. However, these fees are significantly less as compared to a regular platform that works on a fiat-based currency subscription or fee-based structure.

It has to be understood that these fees will make the platform viable and profitable as more and more people start using its services. The data and information received on the platform will be genuine as only businesses and institutions that respect professionalism will market their services on, and use the services of the platform.

ASEC Technical Background

The ASEC platform is based on the Ethereum blockchain, specifically chosen for its capacity to allow the implementation of smart contracts. This aspect of Ethereum is key to the running of any other applications on the blockchain.

The ERC20 standard of token implementation will also be followed by the platform as it stabilizes and streamlines its development process. This will allow people to monitor and control the processes of token issuance much more effectively than it is possible in any other way. This system creates uniformity between all tokens within the Ethereum blockchain.

An ERC-20 token is developed on the basis of Ethereum. Ethereum is the platform of choice for a majority of dApps, or decentralized apps, and blockchain-based projects because of the ease of working and creating on the Ethereum blockchain. The platform consists of a blockchain that stores transactions, and a virtual machine that encodes smart contracts that can guarantee their execution. The standard simplifies the creation of projects in a decentralized registry and optimizes the operation of the network.

The disposal of tokens, payment of commission for smart contracts are carried out for ETH or BTC, thus increasing the demand for these currencies. A contributor buys coins, transferring the cryptocurrency from his/her address to the IEO wallet.

ERC-20, the official unified protocol is designed to solve the issue of compatibility of different coins and improve the functioning of the network. The standard token on the Ethereum blockchain is characterized by the following properties:



The standard tokens based on the blockchain are decentralized and open source.

A smart contract is a computer protocol intended to digitally facilitate, verify, or enforce the negotiation or performance of a contract. Smart contracts allow the performance of credible transactions without third parties. Smart contracts, together with the ERC-20 protocol, are used to create the ASEC ecosystem that is set to provide a wide array of services to ease businesses, financial transactions, and fund-raising activities in the South-East Asian region that will play a vital role in providing a huge financial impetus to the business environment in the region.

Tokenomics

Depending on the result of the Initial Exchange Offering (IEO), the production of utility tokens will be fixed. Furthermore, the distribution of the tokens will allow the users to have a stake in the community. The higher quality and consistency of services will not only be compensated by the users of these services on the network but the mechanism itself will be rewarding them.

In this way, the most engaged users on the platform will be getting the most stakes. The developers and the operational costs will also determine the distribution of the tokens on the platform.

EMISSION:	
ICO/IEO	500,000,000 ASEC
Available at the time of listing	1,000,000,000 ASEC
Lock-up	1,400,000,000 ASEC
Team supply	100,000,000 ASEC

Function

Being a blockchain-based system the platform will reap benefits from the many virtuosities of the technology. All the functions on the platform will be transparent and stabilized through smart contracts. Moreover, the transactions on the platform will be immutable like all crypto transactions. The security of the users will also be assured through the blockchain mechanism wherein each account will be protected through a rigorous safety mechanism. The KYC process on the platform is also in tandem with the existing standards. All these features make the ASEC platform a stable and resilient force which is cut out to serve its purpose as efficiently as possible.

KYC is a standard business practice globally that has taken on a lot of importance in the present era of regulation. It has become not only a standard requirement, but it also makes more business sense to get it done for long term security. It protects all stakeholders within the industry and it is obviously in the best business interest of any investment firm or investor, especially if there is a lot of money at the stake.

If a business complies with Know Your Customer policies, they will reduce the financial risks of their business arrangements with particular clients. Knowing where your clients are obtaining their income, gauging their capability of investing in your market, and obtaining their complete financial portfolio and background are aspects of KYC requirements. Those checks can also be vital risk management strategies to avoid getting entangled in business relationships with potential clients who have participated in shady dealings or other illegal activities.

The importance of KYC is evident even from the investor's point of view. Although these rigorous checks can be a burdensome process for the investor, they create a secure and trustworthy environment to enable financial or investment activities with the company. The clients will feel they are working with a legitimate company and educated in the understanding of whether they are ready to invest in your market or not. This creates long-term trust between clients and the business entity.

The rationale for using blockchain-based solution

The need for a blockchain solution can be explained with the fact that ASEC Project plans to create a highly secure and extremely transparent KYC by registering profile/company information that will be stored on the blockchain. Transparency can also be maintained by managing all sales and payment history on the blockchain. Details like investment history and returns on investments in projects can be stored and accessed safely on the blockchain. The blockchain-based platform will also ensure prompt payment/refund for products/services/service purchases and repayments. The ASEC ecosystem seeks to create an economic zone that eliminates the need for currency differences and exchanges by converting all transactions in cryptocurrencies.

References -

https://cryptorating.eu/whitepapers/Ethereum/Ethereum_white_paper.pdf

<https://www.investopedia.com/news/what-erc20-and-what-does-it-mean-ethereum/>

<https://www.ethereum.org/learn/#how-ethereum-works>

Crowdsale and Investment proposition

Users will connect with each other, with the ASEC platform taking fees for every transaction. Basically, ASEC coin will be used as a medium of exchange for trading and using any service in South-East Asia.

The ASEC project plans to raise funds through an IEO. An IEO, or Initial Exchange Offering, is an ICO but is run through a cryptocurrency exchange. The exchange launchpad acts as a trusted intermediary between the company and IEO participants. IEOs have gained prominence among the crypto community following several of the first sales — particularly BitTorrent's token sale on Binance's Launchpad. BitTorrent raised \$7.2 million in 18 minutes, and Fetch.AI raised \$6 million in 22 seconds on the Binance Launchpad as well.

IEOs happen after comprehensive agreements between project developers and exchanges for initial placement of the token on the exchange. Instead of the secretive ICO's nature, where money is directly transferred to the project developers, IEOs offer a more reliable method of the token sale and raising funds.








Exchanges perform the analysis of projects prior to the IEO on their exchange through audits, technical analysis, and the potential of the token in addition to managing the sale directly on their platform throughout the entire process. Similar ICO sale parameters like fixed pricing, supply to be distributed, and hard/soft caps are also determined for an IEO.

The benefits of an IEO are manifold. Projects can be assured of a more regulated and compliant token sale as they have the official backing of an exchange who have done their due diligence and have given a thumbs-up to the project. Projects also have their tokens exposed to a wider investor base who are looking to invest funds in exciting, tech-enabled projects that are seeking to solve real-world problems.

Investors get the advantage of a token listing on the exchange with immediate liquidity and the ability to pay for the tokens in the IEO through various methods, such as fiat, BTC, or other altcoins in some cases.

ICO vs IEO

WHAT ARE THE DIFFERENCES?

	ICO	IEO
 FUNDRAISING IS CONDUCTED AT	The token issuer's website	The platform of the exchange
 CROWDSALE COUNTRYPARTY	The project's developers	A cryptocurrency exchange
 SMART CONTRACT MANAGED BY	The startup conducting the token sale	The cryptocurrency exchange
 AML/KYC NEEDED BY THE TOKEN ISSUER	Yes, it can vary between the different projects	Not necessarily - the exchange conducts AML/KYC on its users
 MARKETING BUDGET NEEDED FOR FUNDRAISING COMPANIES	Significantly high, the project will have to invest many resources in order to get the attention of the public	Relatively low - the exchange actively markets the tokens of the startups
 SCREENING REQUIRED BEFORE A STARTUP CAN LAUNCH A CROWDSALE	No - anyone can launch an ICO (in a country where it is legal)	Yes - the exchange screens the company before it allows it to raise funds on its platform
 AUTOMATIC TOKEN LISTING AFTER CROWDSALE	No - the startup has to reach out to exchange to list its tokens	Yes - the exchange where the IEO is conducted list

Crowdsale and Investment proposition

EMISSION:

IEO - 500,000,000 ASEC Tokens

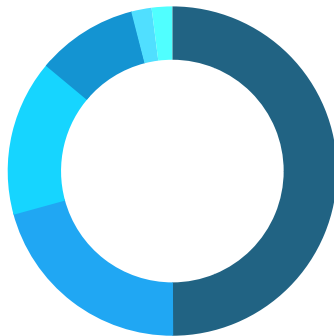
Available at the time of listing: 1,000,000,000 ASEC Tokens

Lock-up: 1,400,000,000 ASEC Tokens

Team supply: 100,000,000 ASEC Tokens

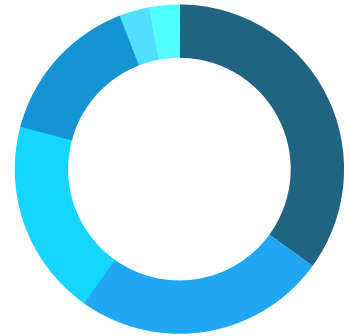
TOKEN DISTRIBUTION

- ICO Token Supply: 50%
- Reserve For Investment: 21%
- Team: 15%
- Foundation: 10%
- Advisor: 2%
- Community: 2%



FUND ALLOCATION

- Development: 30%
- Operation: 25%
- Marketing: 20%
- Partnership: 15%
- Legal: 5%
- Reserve: 5%



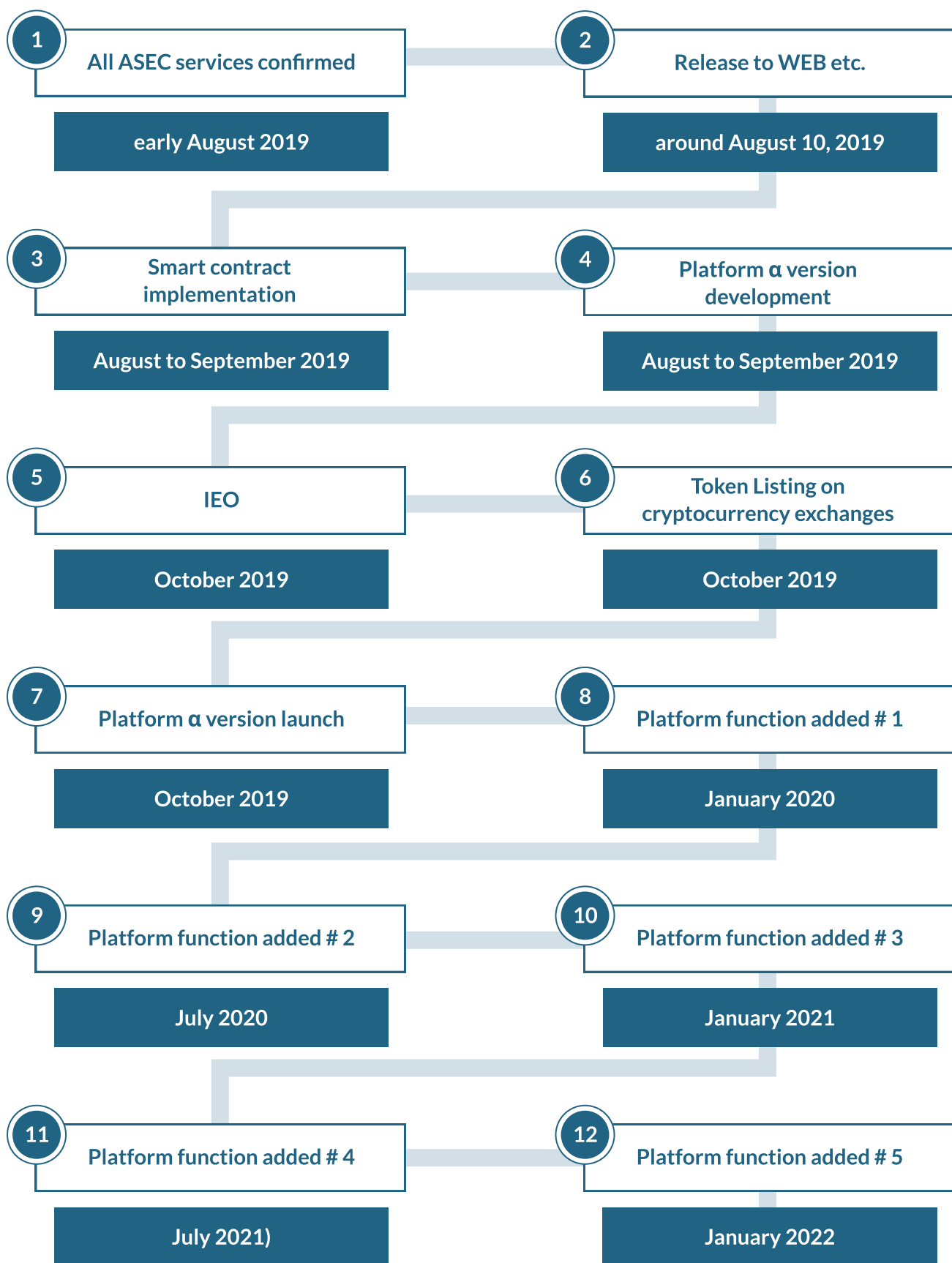
The fund allocation will be as follows:

- Development
- Operations
- Marketing
- Partnerships
- Legal
- Reserve

Investors of the project will hold ASEC coins which gives them a first mover's advantage as far as information on new projects on the platform is concerned. They will have exclusive information on local and foreign business and investment opportunities.



Roadmap



Warnings

ASEC tokens are not shares in legal terms. They provide no rights to receive dividends or capital gains. The ASEC tokens purchasing is definitive and irreversible action. The ASEC tokens being not regarded as shares provide no right to partake in the general assembly of ASEC Frontier or the companies established inside a project. Moreover, ASEC tokens have no value outside of the project. That is why the tokens may not be used for speculative trading or other activities that imply investments for profit earning. ASEC tokens buyers understand that the current legislation concerning security papers is not applied to them. Such legislation demands close inspection by financial regulatory authorities.

All ASEC token buyers agree that they have read this document in its entirety and have understood all risks, expenses, and advantages connected with ASEC purchasing. An ASEC token buyer affirms that he or she has sufficient knowledge in the sphere of cryptocurrencies, blockchain, and related technologies taking into consideration all risks of crowd-funding and further cryptocurrencies storage.

The ASEC group is not responsible for ASEC tokens loss and for the impossibility of tokens using due to user's incorrect actions or hacker attacks.

Risks

ASEC tokens purchasing and storage are connected with several risks. Foremost, there exist the risks that the ASEC team may not be able to start the project and create the technological base described above. A user should thoroughly study all risks, expenses, and advantages of ASEC tokens purchasing and using involving independent consultants if necessary. A user interested in ASEC tokens purchasing who does not understand and accept risks connected by such actions (including risks of impossibility to establish the ASEC platform) is recommended to cancel the ASEC tokens purchasing.

It should be taken into account that the use of ERC20 tokens implies depending on the load to the Ethereum blockchain network that may lead to transaction cost and increased duration.

Moreover, the project team informs a user about the following risks that the project may be potentially faced to:

- Risks of collecting an insufficient amount of funds for the project's start.
- Market tendency risks – i.e. ASEC tokens price may be sufficiently influenced by the digital currencies market tendencies while the market value may essentially change due to the events not connected with the tokens.

- Regulative/legislative risks – i.e. ASEC services market and/or the token's market may fall under the international or local regulation/legislation. The possible consequences are the prohibition of ASEC functioning, limitation of tokens using as the payment method, limitation of ASEC tokens selling and reselling. The technologies may be controlled by various regulative authorities all over the world. ASEC exchange and ASEC tokens functioning may be influenced by one or several laws that introduce limits for using or storage of digital assets including tokens. Such limitations may potentially obstruct ASEC and ASEC development.
- Risks of inflated expectations of software. The software is being nowadays developed and some particular changes are possible before the final release. Any expectations towards token shape or functionality may be violated after the software release due to several reasons including design changing and implementation plans.
- Risks of alternative technologies. There are no guarantees that any other solutions or technologies developed in the future are not able to cause a sufficient decreasing of ASEC token's market capitalization and the products and services of the ASEC ecosystem. The competition may offer the same or similar solutions that will make ASEC tokens and/or ASEC ecosystem to lose a particular market share by not achieving business goals.

Risks of the high volatility. Digital assets are quite volatile that may negatively affect token prices.

- Risks of taxation. Token owners may be obliged to follow tax laws that will sufficiently decrease profits.
- Risks of low liquidity. ASEC tokens and ASEC ecosystem may fail to create the necessary impulse and be recognized that will lead to low liquidity and a decreased number of transactions.
- Risks of hacker attacks and funds stealing. Tokens selling and ICOs/IEOs are frequently influenced by attacks organized by hackers and cybercriminal groups. Tokens stealing may affect their prices decreasing the company profits.
- High risk of purchasing. There are no guarantees that purchased ASEC tokens' cost will increase or decrease.
- ASEC tokens and ASEC ecosystem functioning has rather speculative character. ASEC is a private developing company that has no specific licensees. There are no guarantees that such permits would be theoretically obtained if necessary or the products would be successfully developed. Therefore there exist no guarantees that any profits will be obtained.

- Risks of insufficient interest to ASEC tokens and ASEC project. It is possible that the ASEC platform will not be used by the desired number of clients and partners or its creating and development will face limited social interest. Such a factor may affect software development and the provision of ASEC Frontier services. Consequently, token usage types and value may be affected by lack of interest.

Risks of uninsured losses. As opposed to banking or other financial institutions accounts assets stored in ASEC blockchain are mostly uninsured. In the case of funds stealing or devaluation no state or private insurance companies provide the right for compensation to investors.

- Risks of ASEC functioning termination. ASEC may be possible terminated due to the various reasons including claimants related to intellectual properties or refusal of trading relations maintaining.
- Risks of technical errors. There may occur technical errors in the crypto aggregator and the global payment system functioning. Those errors possibly affect the results of your activity or lead to data loss.

Exclusion of liability

The current document should not be regarded as investment advice under any circumstances. Moreover, it is not an offer for securities purchase despite the jurisdiction. The document contains no information to be understood as a recommendation or decision-making basis for funds investing.

ASEC tokens are the service tokens used only inside the developing ASEC ecosystem. They are not investment instruments.

ASEC tokens are offered to be purchased for getting access to the proposed ASEC ecosystem and its services.

They exclude the provision of any speculative trading activity. Using tokens as a discount crypto aggregator or an instrument for other services payment inside the ASEC ecosystem does not change their character. The tokens are still not securities under any circumstances.

No team project member is a financial, legal or taxation adviser under any conditions. All information indicated in the current document has an informative purpose only, and no project team member gives any guarantees that it is full and accurate.

ASEC token buyers get no rights for both participating in ASEC Company or subsidiary companies' activities and making decisions, influencing those activities, etc.

It should be mentioned that financial regulation authorities throughout the world thoroughly investigate transactions and companies' activity connected with the cryptocurrency industry. Thus any changes, innovations and legal rules may affect the ASEC company activity leading theoretically to its complete activity termination in the future.

Any investors who are interested in ASEC tokens purchase should thoroughly investigate the business model given in the current document and also should observe its changes due to legislative demands. The project team will inform the tokens' owners of those demands through their accounts. Taking into account all the above, ASEC tokens buyers accept the fact that both ASEC companies and its dependent companies or partners are not liable for the loss caused by such changes.

The project team will do everything within its justifiable means to create the ASEC as indicated in the current document. But a person purchasing ASEC tokens understands and accepts that the team gives no guarantees that all objectives will be achieved. Those users understand and accept that the project team and ASEC or subsidiary companies members are not responsible for any losses caused by the impossibility of ASEC tokens using excluding cases when losses are caused by duties neglecting or rejection of ASEC tokens holders' legal demands.

Declarations and guarantees

Partaking in the initial tokens offering, a buyer accepts all provisions of the current document being in accordance with the following statements:

- A buyer has thoroughly read the current document and appendix accepting all provisions and being obliged to follow them.
- A buyer has the right for ASEC tokens purchase according to his country legislation.
- A buyer lives in a country where ASEC tokens selling through ICO/IEO mechanism is legal without the necessity of receiving special permits.
- A buyer is aware of legislative regulations of the purchase and use of cryptocurrencies applied in his country. In case such operations as cryptocurrency purchase and use are not prohibited in his country.
- A buyer is obliged to use ICO/IEO and project tokens for legal activities only excluding the possibility of money-laundering, terrorism supporting, drugs dealing and human trafficking.
- A buyer is enough informed about cryptocurrency tokens and has the necessary experience of their using understanding all nuances of using token, cryptocurrencies and systems based on blockchain technology.
- A buyer purchases ASEC tokens for not using them in speculative trading.



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