

 **mateico**



Mateico – whitepaper.

Multi-functional blockchain platform

Version 1.0

Table of contents.

1. The idea	3
2. Market analysis	4
2.1 NFT – non-fungible tokens.....	4
2.2 Audiobooks	9
2.3 VR, AR, and MR	8
3. Our solutions	13
3.1 Mateico Gallery	13
3.2 NFT marketplace	14
3.3 Audiobooks	15
3.4 Player	15
3.5 AR application	16
3.6 Tickets	17
3.7 Contest gallery / talent-show.....	18
3.8 Mateico Shop	18
3.9 Mateverse	18
4. Ecosystem support	19
4.1 VR Park	19
4.2 Charity.....	20
5. Competitive advantage	21
6. Tokenomics	22
6.1 XinFin technology	22
6.2 \$MATE tokens	23
6.3 Assignment of tokens and funds	26
7. For investors	27
7.1 Market perspective	27
7.2 Roadmap	29
7.3 Why you should invest	30
8. Our team	31
9. Legal clause	33
10. Contact	37

1. The idea.

Mateico is an international project based on innovative technologies of enormous growth potential in the coming years. The name Mateico is a nod towards one of the greatest Polish painters in history — Jan Matejko.

We aim to create a multi-functional platform that provides access to art, culture, entertainment, knowledge, and investments. Our goal is to have transparent and fair settlements with artists and extensive cooperation with creators and entities that create projects that we find interesting.

The Mateico ecosystem will bring about innovative solutions based on the blockchain technology, virtual reality, and augmented reality. The services available on Mateico platform will help artists and creators in obtaining independent sources of income.

Due to negligible energy consumption, we may ensure ecological progress on the new technologies market for the platform users. Mateico platform will use a blockchain based on XinFin network technology (\$XDC). This technology features low transaction fees, high degree of safety and low negative impact on the natural environment. Use of ISO 20022 will increase the performance and interoperability, since the structure guarantees a globally standardized syntax and semantics of business messages.

Moreover, blockchain ensures greater freedom in the financial space and allows to hold ownership rights to digital items. An example of that is the NFT marketplace — it will allow users to purchase rights to Mateverse digital land and all objects available in this service. The blockchain technology will also provide for several innovative solutions related to audiobooks and distribution of tickets.

The phone application that uses augmented reality will encourage users to discover new places, participate in events and spend time outdoors. Gamification consisting in awarding users for using the application and physical activity will be an additional incentive to use the application.

Virtual reality will be used first and foremost in the Mateverse ecosystem. The open world of the digital universe will allow for free exploration and use of numerous functionalities, while the Player will provide the users with access to many hours of recordings — also those that use the 360° technology.



Our philosophy is to help others. Fairness, transparency and truth – these are a must in the Mateico ecosystem. By sharing profits and experience, we will enable development of those in need in three directions:

- The Mateico Foundation will take children from orphanages and the youth who leave the educational and care-providing institutions under its wings.
- The Foundation will help young talents by providing them with financial and substantive support.
- The Foundation will invest in Startups based on XinFin technology by providing them with capital necessary at the initial phases of development.

Our ecosystem will be supported by the VR Park. The facility will be constructed in the vicinity of Warsaw, and the tickets will be distributed via the Mateico platform.

In the coming years, we will create solutions from many fields that will complement each other, thus creating the Mateico ecosystem. We are merely at the beginning of the road, on which we will gradually share further functionalities until reaching full operativeness. Our final goal is long-term, therefore, in order to provide the first-class services, we intend to be flexible. In response to the market demands, we want to continually improve our solutions and expand them with new functionalities and products.

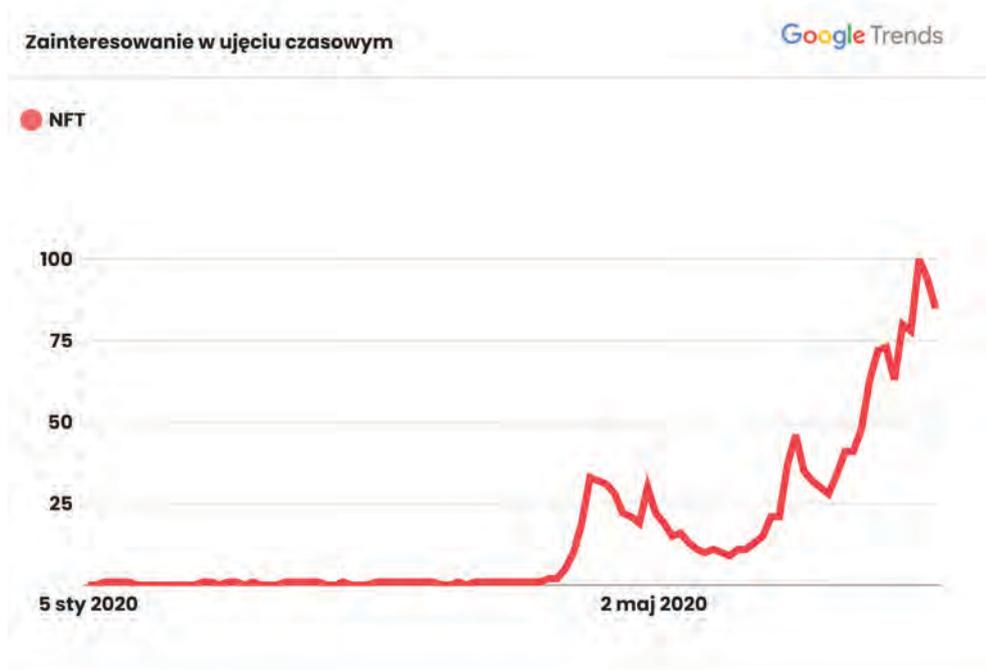
2. Market analysis ■

2.1 NFT – non-fungible tokens ■

Artificial intelligence, machine learning and 5G network have been known for a long time now. However, there is an even older technology which has made a commotion and arouse interest in nearly every industry in the recent years – blockchain. This is a type of a database which allows to store information; however, it does not allow to delete or modify it. For this reason, **blockchain allows to create trusted networks and safe systems** which do not require presence of a trusted third party to work.

New trends

In 2021, the **leading trend** in the development of blockchain technology were non-fungible tokens (NFT). The following Google Trends chart illustrates the increased number of searches for 'NFT' term in the world in the period from 1.01.2020 to 31.12.2021.



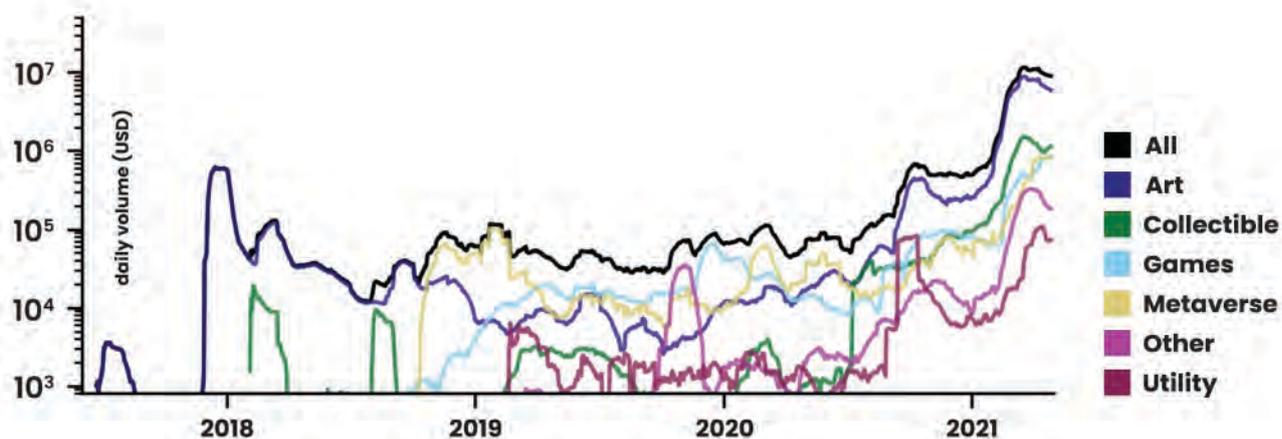
Source of the graphic: <https://trends.google.pl/trends/explore?date=2020-01-01%202021-12-31&q=NFT>

NFTs are tokens based on the blockchain technology. As opposed to other tokens and cryptocurrencies, they represent ownership rights to both digital and physical items.

Therefore, they are a kind of a digital certificate of originality and ownership.

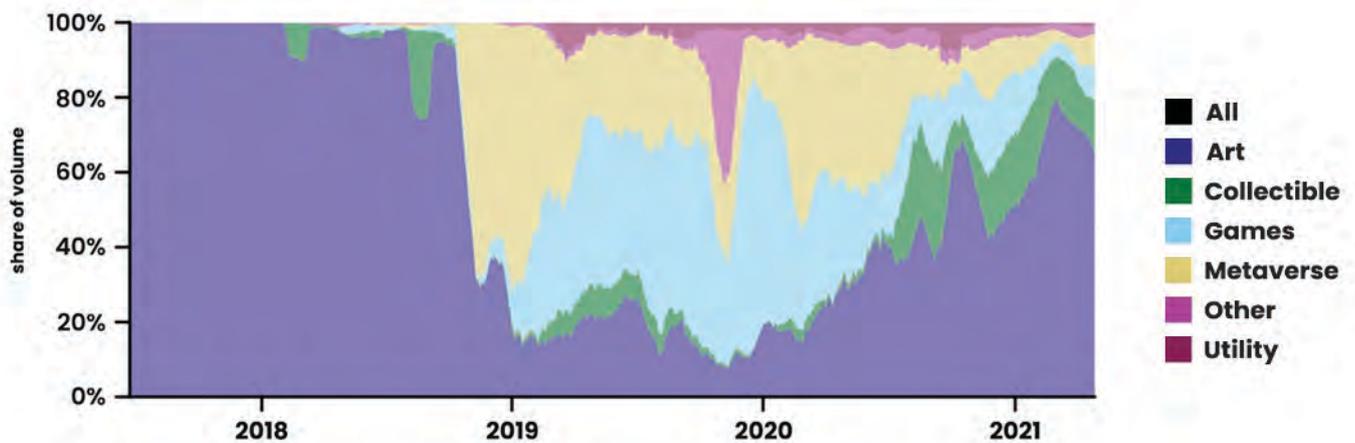
NFTs will allow artists to break free from the “dictate” of record companies, publishing houses and large firms, which, admittedly, finance their works, but collect a significant percentage of income.

According to the research published at nature.com, the most popular categories of NFT collections include: **art, collectibles, games, metaverse, and utility**. The increased interest in NFTs in 2021 on Google Trends is correlated with the increase of the transaction volume on the exchanges (in USD).



Source of the graphic: <https://www.nature.com/articles/s41598-021-00053-8>

The following chart illustrates the share of the volume broken down by particular categories, which leads to the obvious conclusion: the **Mateico project**, by combining art, metaverse and elements of gamification, **is a perfect response to the market demand**.



Source of the graphic: <https://www.nature.com/articles/s41598-021-00053-8>

What are NFTs, and what they are not

Non-fungible tokens (NFT) are, from the legal point of view, digital goods and digital content. From the legal and business perspective, without appropriate contracts, a token issued for a digital good may be verified in a certain Blockchain browser (e.g., <https://xinfinscan.com/>) based on a description of another good (typically, a digital good, e.g., an item in a video game).

NFT is not an intellectual property right, e.g., an ownership right to a work (it does not have to be connected with a unique license/assignment of copyrights). Therefore, a **purchaser of a token becomes the owner of the rights** to dispose of a NFT that describes a good (an original digital copy).

NFT may not be an optional element in a good sales agreement (including a digital good), but should be treated as "another entity" (another digital good). The exception are NFTs that include a digital good (rare cases resulting from the price of their creation). Without contractual limitations, no one can prevent the owner of proprietary copyrights from generating another NFTs.

Creation of NFTs

Creation of NFTs requires use of an appropriate platform. Each use of the platform should be preceded by verification of its rules and regulations. Similarly, if an intermediary participates in the process of sales/creation, one should analyze the rules and regulations of its services or the concluded agreement.

We may distinguish three types of NFTs for digital goods:

- tokens that include a digital good;
- tokens that transfer copyrights in accordance to rules and regulations or an agreement;
- tokens that include a description of a digital good.

Apart from this division, tokens may also be used in decentralized finances.

The history of NFTs

The first NFTs were tokens from the Cryptopunks collection from June 2017. Every Cryptopunk is a small graphic made of several pixels and presenting a character (often one in a quite original clothing). Another NFTs that gained a lot of attention were CryptoKittens published on 28 November 2017. The game based on the blockchain technology made USD 3 millions within several days after their premiere. Every kitten is characterized by a unique DNA, thanks to which they may pass on certain attributes to their progeny when they procreate.

Tokens that represented the rights to those inconspicuous pictures were initially given away for free. Today, they are **curios for collectors**. The scale of the success of the series is confirmed by the fact that merely nine tokens were sold for USD 16.9 million. Interestingly, this took place during an auction in New York in a prestigious auction house – Christie’s, which became the part of the development of NFT.

In March 2021, Christie’s, as the first auction house sold a non-fungible token for over USD 69 million. It was a collage of pictures of Everyday’s series made by Micheal Joseph Winkelmann (known as Beeple), which made him a creator of **the seventh most expensive work of a living author**. He is known as “a visionary digital artist at the forefront of NFT.” He is also a graphic artist and an animator. His sign of recognition is use of pop culture characters to comment political and social events in a comical way in a form of a phantasmagoria.

The year of sales of Everyday’s, the First 5000 Days, was the time of the biggest NFT prosperity due to the boom on the cryptocurrencies market. Apart from the previously mentioned collage and Cryptopunks collection, another bestseller series was published – Bored Ape Yacht Club. Its tokens represent the rights to graphics that show apes drawn in a cartoon style. The collection was famous due to its **popularity among, e.g., celebrities**. One of the best-known persons who bought Bored Ape Yacht Club NFTs was Eminem.

However, contrary to what one might expect, NFTs are not only graphical art. Tradeteq in cooperation with eXchange inFinite began to offer tokenized commerce financing products to institutional investors. As a result, in September 2021, the first commerce financing transaction was made – accordant with its unique set of regulations and standards – in a form of NFT. The initiator of the capital was Accelerated Payments.

Development of the market

The two following charts say a lot about the scale of development of the NFT market. The first one shows the number of active portfolios that contain NFTs, while the second one – the number of transactions made using NFTs. Both charts illustrate the growing trend on the blockchain market.



Source of the graphic: nftscan.com

At the same time, the market in question began to evolve. Today, a growing number of artists, sportsmen or companies use the tokens model. Tokens no longer represent only rights to graphic arts or pictures.

Growing adoption

Sports teams issue NFTs to sell rights to gadgets to fans, as well as exclusive rights to, e.g., voting for the club's song. For example, the NBA league issued a unique series of tokens that represent the **rights to videos** showing the most renowned moments in the history of basketball.

Musicians are also starting to follow this trend. A Polish band, Behemoth, issued NFTs that represent the **rights to visualization**. Those in turn were inspired by songs from one of the records of the band.

CryptoKitties are certainly familiar to Ozzy Osbourne, the legendary vocalist of Black Sabbath. His Cryptobatz collection contains 9666 tokens. Each single Cryptobatz has an option that allows collectors to create another NFTs. They provide a "bite" and "mutation" (MutantBatz) functions, which enable owners of two different tokens to combine the attributes of two various projects. In other words, two NFTs "mutate" into a third, completely new NFT.

In accordance with regulations

Many tokens available in digital goods trade include incorrectly expressed legal information which may be misleading in the end (e.g., MIRAMAX, LLC, versus QUENTIN TARANTINO; VISIONA ROMANTICA, INC. and DOES 1–50).

From the point of view of the Polish and the EU law, a token is a digital content. In Poland, a legal definition of digital content is provided in the Act of 30 May 2014 on consumer rights. Pursuant to Art. 2 p. 5 of the indicated Act, a digital content is: “[...] data created and provided in a digital form [...].” It should also be noted that digital content, including goods of virtual nature, including virtual items, such as tokens, are not items within the meaning of Art. 45 of the Civil Code. The regulation stipulated that “Items within the meaning of this Code are only material items.”

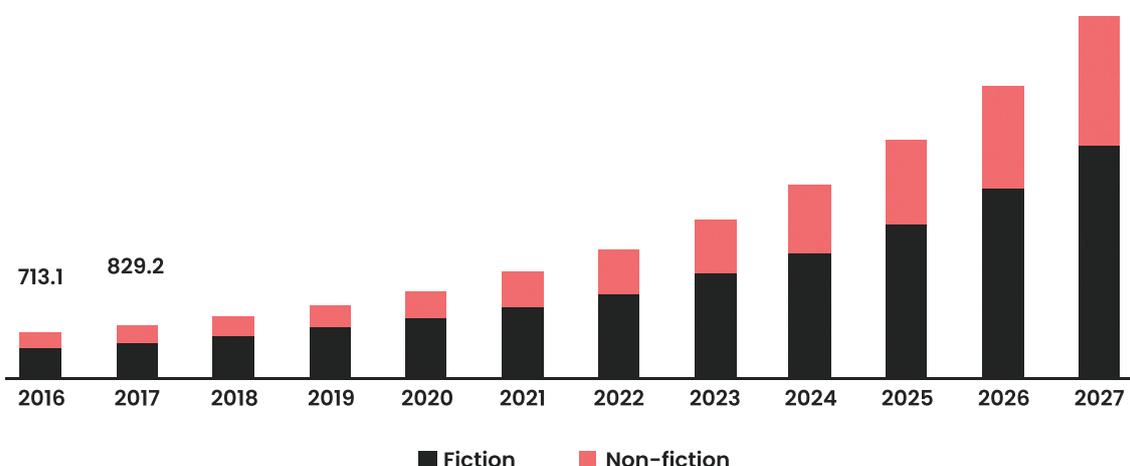
In order to avoid disputes, **everyone should follow the applicable rights** and appropriately prepare/analyze rules and regulations and agreements in terms of tokenization of goods (including digital goods).

The Mateico ecosystem will be created in accordance with the European and international regulations, following the globally recognized good practices. We intend to **protect both rights of authors and typical users** with utmost diligence.

2.2 Audiobooks ■

The popularity of the global audiobooks market is constantly growing. In 2019, it was valued at over USD 2.67 billion, in 2020 – at USD 3.3 billion. It is estimated that the value of the market will exceed USD 15 billion until 2027.

U.S. audiobooks market size, by genre, 2016 – 2027 (USD Million)



Source of the graphic: <https://www.grandviewresearch.com/industry-analysis/audiobooks-market>

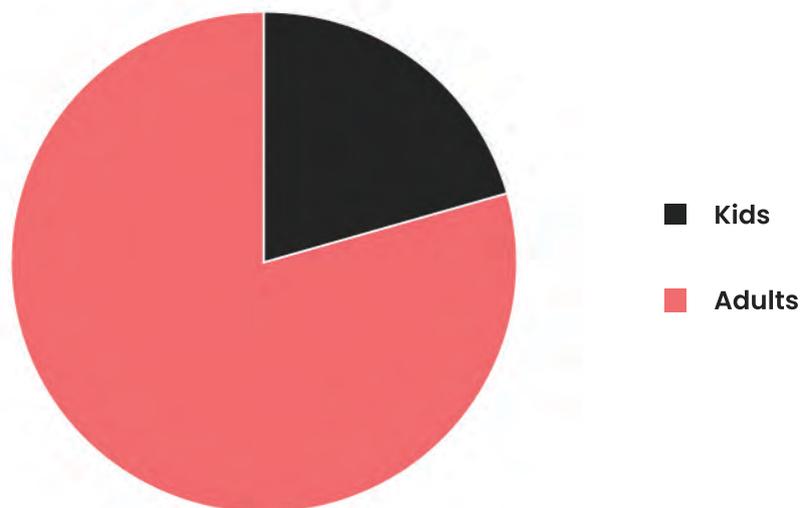
According to Audio Publishers Association sales study, conducted by InterQ in January and February 2021 on a sample of 957 Americans of more than 18 years old, income of publishers of audiobooks was USD 1.3 billion in 2020. This is by 12% more compared to 2019.

Audiobooks move people away from screens. A study from 2021 shows that 67% of audiobook consumers agree that one of the reasons they like to listen to audiobooks is that they allow them to spend less time in front of a screen. Compared to the previous years, the habits of listeners have changed – **currently, they are more eager to listen to audiobooks at home than in a car.**

The number of publications on the market is constantly growing. In 2020, the number of published audiobooks was 39% higher than in 2019. It was **the highest increase of the number of new titles since 2015 and the highest number of new publications in history.**

For many years, thrillers have been the most popular titles, but publications related to love, self-fulfillment, and business are growing in popularity. The group of recipients of audiobooks is dominated by adults.

Global audiobooks market size, by target audience, 2019 (%)



Source of the graphic: <https://www.grandviewresearch.com/industry-analysis/audiobooks-market>

In connection with the upwards trend of NFT, we may expect that the digital content access channels will change. Currently, the market is dominated by Audible and Amazon platforms, however, together with the development of web 3.0, **more attractive alternatives for both authors and recipients are emerging.**

2.3 VR, AR, and MR ■

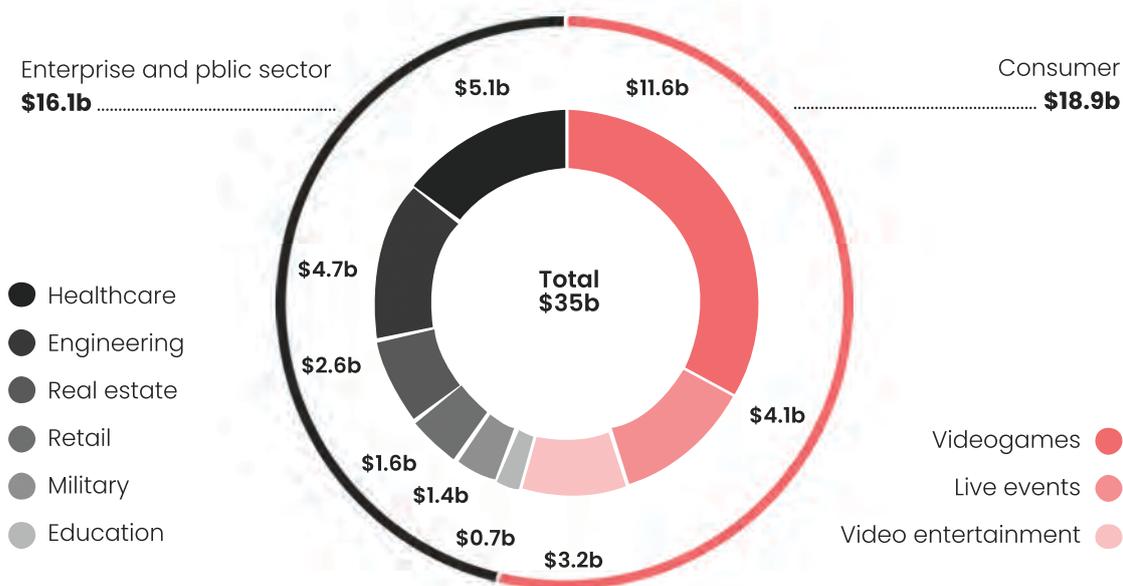
Augmented reality (AR) and virtual reality (VR) are still emerging technologies of **a great growth potential**.

AR is an overlay that enhances the physical world with digital information. VR, like no other technology, eliminates physical limitations by transferring the recipient into a world of three-dimensional objects. In turn, mixed reality (MR) combines AR with VR, thus allowing for interaction with digital 3D objects in a physical environment.

In everyday work, more and more companies choose the combination of VR and AR – only such a connection may provide the highest level of integration or allow to obtain new employees from another end of the world. A pioneer technology used by, e.g., Gravity Sketch will allow to organize interdisciplinary meetings of employee teams. Combination of AR and VR technologies is also successfully used in education and medicine. Virtual and augmented reality may be used in **home-based therapy, surgery, and even treatment of anxiety disorders or depression**.

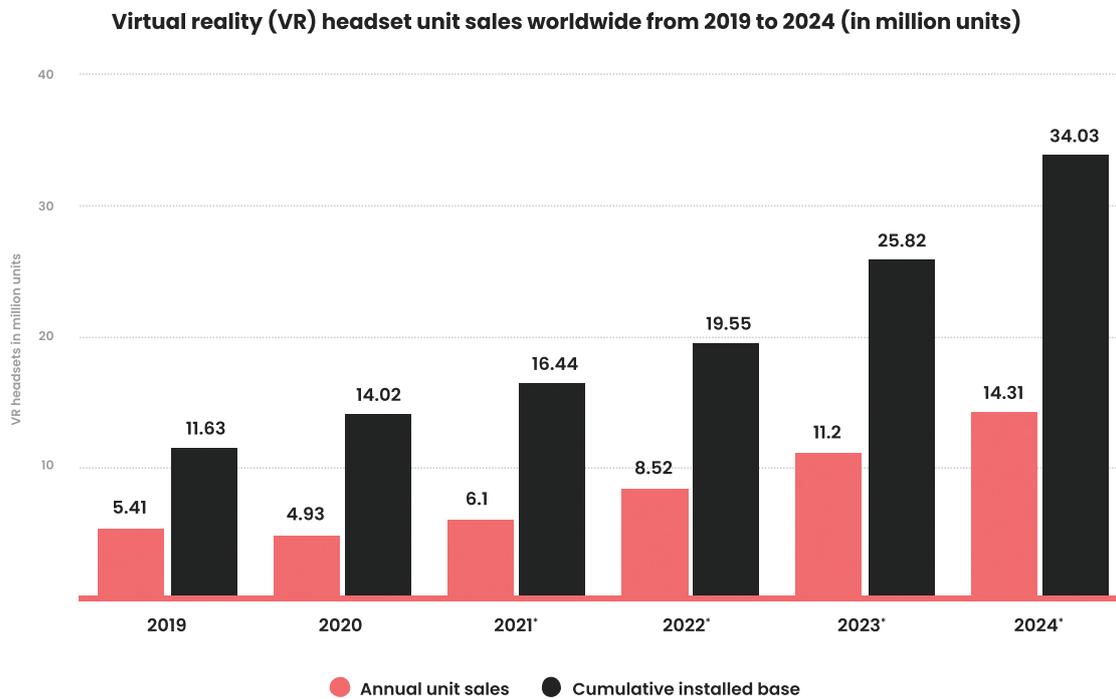
VR also allows for relaxation in leisure time. The virtual world offers immersion that provides gamers with precise reception of things they see on the screens of their devices. VR is a chance to release the artistic potential associated with creation of interactive experiences.

Combination of artificial intelligence, VR and AR is a response to the consumer demands. The following chart illustrates the potential of VR in the aforementioned sectors of economy. The estimates of IDC (International Data Corporation) show that the highest expenses associated with VR were recorded in the consumer sector (53%). It is followed by the distribution and services sector (15.8%) and the production and resources sector (13.8%).



Source of the graphic: <https://www.softwaretestinghelp.com/future-of-virtual-reality/>

The number of sold VR sets has been growing proportionally in the recent years. In 2021, 6.1 million units were sold, while it is estimated that in 2023 the sales will exceed even 10 million units – ARTillery Intelligence expects 11.2 million. Together with development of the ecosystem, the total number of VR devices on the market may start to **increase exponentially**.



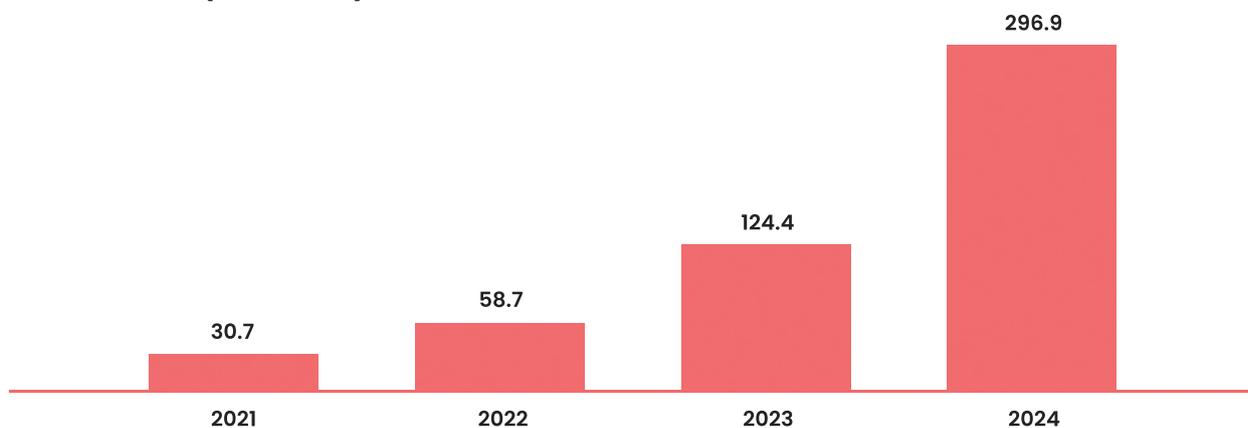
Sources
ARTillery Intelligence; AR Insider
© Statista 2022

Additional Information:
Worldwide; ARTillery Intelligence; 2019 to 2021

Source of the graphic: <https://www.statista.com/statistics/677096/vr-headsets-worldwide/>

Boston Consulting Group (BCG) cooperates with technological giants such as Microsoft, IBM, Meta, Google, World Economic Forum. The experts of BCG expect an exponential growth of AR, VR and MR markets in the coming years.

Global Augmented Reality, Virtual Reality and Mixed Reality Market Size Estimates (in \$billions)

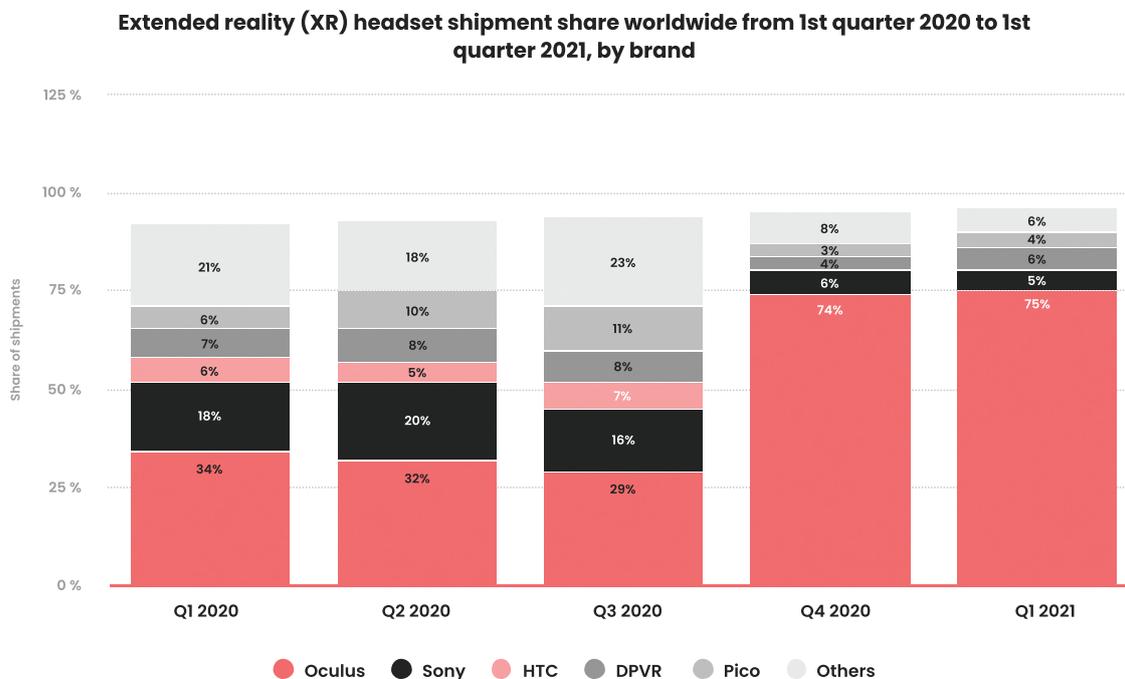


Sources: Mordor Intelligence; BCG analysis

Source of the graphic: <https://www.bcg.com/de-at/capabilities/digital-technology-data/emerging-technologies/augmented-virtual-reality>

In Autumn of 2021, Facebook changed its name to Meta. This took place during Facebook Connect AR/VR conference and related to the company's plans to create a metaverse. **Metaverse** is a term created by Neal Stephenson in Snow Crash published in 1992. The novel describes a digital world available via VR, in which people and avatars interact with each other.

The XR set of Meta – Oculus – has dominated the sales of VR/AR devices in the recent years, which is illustrated by a study carried out by Counterpoint Research.



Sources: Counterpoint Research © Statista 2021
 Additional Information: Worldwide; Q1 2020 to Q1 2021

Source of the graphic: <https://www.statista.com/statistics/1222146/xr-headset-shipment-share-worldwide-by-brand/>

Companies such as Microsoft, Roblox and Epic are interested in creating own versions of metaverse supported by the cutting-edge technologies, e.g., **5G, AI, and cloud computing**.

NFTs are also more and more often used in the virtual world and will become the **element of the economy of numerous metaverses**. Game developers add tokens to their products in a form of ownership certificates, e.g., gadgets used by the players' characters. If plans of Mark Zuckerberg succeed, in the coming years NFTs will enter a completely different dimension of development, marketing, as well as a general meaning in our everyday lives.

3. Our solutions.

3.1 Mateico Gallery.

The Mateico Gallery will be an ennoblement of previous work and appreciation of artistic achievements. Cooperation with selected artists will allow to promote their **works of high market value and quality**. It will also provide them with space for development of their brand. **Verification of artists** will give investors 100% guarantee that they purchase NFTs from a trusted source.

Holding a profile in the Gallery will provide access to additional functions at Mateico.io. An artist-user, apart from creation of own collection of NFTs, will be able to put physical items on auction, co-create content for the AR application or create tickets. This way he or she will be able to provide entertainment to their fans. The artist's profile in the Mateico Gallery will provide many tools in one place.

The profile will also play a role known from social media. Through the profile, the artist will be able to **engage his or her community** to make decisions that have actual impact on his or her actions (e.g., organize voting regarding the album cover).

3.2 NFT marketplace ■

The NFT marketplace, based on the third generation blockchain, will become the **economic heart** of our project. It will be a place open to the community, in which authors will be able to put their works on auction, e.g.:

- graphical designs,
- photos,
- music works,
- architectural designs,
- trading cards,
- virtual lands,
- items and 3D spaces.

The NFT market for 3D items designed with the VR technology in mind will become the integral part of our Mateverse. It will be possible to use items and architectural designs purchased on the market inside the digital universe.

The technological solutions we have implemented will allow the network to operate with negligible energy consumption in accordance with ISO 20022. Energy-efficiency combined with performance translate into low cost of transactions. All this will become **an additional asset that will encourage users and artists** to use the platform. ISO 20022 is **an international standard** associated with electronic data exchange between financial institutions. It covers information transferred between them – including payment transactions and billing data. Its purpose is to ensure a common space for reading financial messages using the modeling technology, a central dictionary and a set of XML and ASN.1 design rules.

Mateico.io will connect the entire digital universe and will encourage authors to use their imagination to the maximum extent. In Mateverse, artist will be **the designers of the digital wealth, not only its recipients**. Release of the full creative potential and collective activity of the community will allow to create an exceptionally interesting and diverse world.

This world will grow due to organic inflow of new users, attracted by the multitude of forms.

3.3 Audiobooks ■

Writers and poets

Mateico.io is an opportunity for writers to create a distribution channel for their works in a form of a digital audiobook. They will be able to provide finished recordings or prepare them in cooperation with us. We will offer a **full support** – starting from recording, through the cover design, to the promotion.

We want this approach to be a beginning of something bigger. We want to give writers a chance, but also an opportunity to gain **fair remuneration** for their work. For this reason, we want to reverse the proportions dominating on this market, thanks to which **the authors will get the majority of profit on their audiobooks.**

Crowdfunding

Mateico.io will be a platform that provides support based on cooperation. It will allow the artist to obtain **financing from investors** in exchange for part of their profits from sales of a given work. This way, it will provide crowdfunding to allow writers to collect funds for their activity.

Resale of digital audiobooks

The portal will allow for more than just purchasing and listening to audiobooks. A novelty, that has not been used anywhere else so far, will be resale. After listening, the user will be able to **sell his or her digital copy**, similarly to a box copy. However, the difference lies in the commission the author will receive for each resale. Therefore, such an approach is attractive for both parties. The purchaser does not lose anything, and the author gains.

We plan to enter the traditional market and the e-books market to **maximize sales profits** on a given title. Therefore, the artist will obtain comprehensive access to the channels of their work, and the recipient – all the issues in one place.

3.4 Player ■

Multichain

We want to offer the user with access to many hours of recordings and various materials present on the market. **Cooperation with other projects** will allow us to create a database of various types of video and audio recordings. The creator of the channel will decide in which digital currency he or she wants to sell access, and the users will gain access to hundreds of hours of exceptional recordings in one place.

Multitude of multimedia

Cooperation with other artists will allow to create an original material, which will be registered **exclusively to the author**. It will not be available anywhere else, and thus will attract more recipients. Recordings of concerts, stand-ups or even movies and cartoons will be one of the forms of spending leisure time using Mateico.io.

With the help of artists and authors, **we will organize concerts, spectacles, performances, and trainings**, the recordings of which will be published on Mateico.io. In exchange for the unique materials (e.g., acoustic versions of concerts, a new stand-up program) created in agreement with us, artists will be able to sell access to them via the platform.

Player will be a collection of the highest-quality recordings, the creation of which will be supported by a team of experienced specialists. We want to offer **a full support for registration of events** – both in terms of audio and **360° video**. Such a technology and video strolls are certainly something more than just a color screen.

3.5 AR application

The dedicated application – Mateico App – will ensure diverse forms of entertainment and enable **gamification**. Mateico App is a gate through which the user will get access to an extensive library of numerous works and items. The user will also get insight into specially prepared tourist routes, where he or she will be able to learn the history of given places and discover those that are worth visiting. The user will see recommended cultural points and will be able to collect points for activity and find various types of items left in different places in a form of augmented reality. These include:

- NFT,
- MATE tokens,
- audiobooks,
- audio dramas,
- poetic works,
- graphical designs,
- photo albums,
- sound files,
- tickets,
- shop or partner offers discounts,
- items from the real works, such as t-shirts, autographs.

Owners of their profiles in the Gallery will be able to use Mateico App to drop tokens or other items during various events, e.g., NFT drops during concerts or allowing to “collect” a shirt with an autograph during a festival.

The application will allow interaction between the artist and the user, and will constitute an integral part of the artist’s profile in the Mateico Gallery. He or she will gain access to the process of creation of own things to pass on to his or her recipients from all over the world.

- These include:**
- NFT,
 - MATE tokens,
 - audiobooks,
 - audio dramas,
 - poetic works,
 - graphical designs,
 - photo albums,
 - sound files,
 - tickets,
 - shop or partner offers discounts,
 - items from the real works, such as t-shirts, autographs.

Owners of their profiles in the Gallery will be able to use Mateico App to drop tokens or other items during various events, e.g., NFT drops during concerts or allowing to “collect” a shirt with an autograph during a festival.

The application will allow interaction between the artist and the user, and will constitute an integral part of the artist’s profile in the Mateico Gallery. He or she will gain access to the process of creation of own things to pass on to his or her recipients from all over the world.

3.6 Tickets ■

Innovative form of distribution

Opening to a new market and extension of own offer by a possibility to sell tickets using the NFT technology is a chance to attract new recipients and reduce the risk of fraud associated with tickets. This form, so different from the traditional one, is the future of the event industry.

Artists or organizers of events will be able to use the internal tools of the platform to, e.g., **generate entrance tickets in a form of NFT.**

Unique ticket or full pool

Tickets may be a part of a pool. This means that the organizer will generate one unique NFT ticket by offering additional attractions to the purchaser, e.g., meeting with the artist, or will be able to create the entire ticket pool and distribute them via Mateico.io.

Mateverse events

In Mateverse, the event ticket pools will have a form of NFTs possible to purchase as a part of the economy of the universe, at Mateico.io.

The recipient, first and foremost, will gain a wider choice as to the form in which he or she wants to see a given event and how he or she wants to participate in it. **Directly, remotely or via his or her avatar in the virtual reality.**

3.7 Contest gallery/ talent-show ■

One of the assumptions of the project is **support for young authors**. The purpose of the contest gallery is to provide unknown artists with a space to present their portfolios. In return, he or she will get feedback, and more importantly – **financial support for further development**. While for the investors, it is an opportunity to find original works, i.e., new investments.

Artistic contests will provide an opportunity to discover new talents and worthwhile works. The winners of contests will be selected by holders of tokens. The finalists will be able to present their works during **an annual gala and an artistic festival**. While the winners will get numerous prizes, such as publishing of an album, organization of an art exhibition, promotion of Mateico.io, or a possibility to open own account in the Mateico Gallery.

After many years, such a form of support via the Contest Gallery will prove to be **exceptionally profitable for each party**.

3.8 Mateico Shop ■

Mateico Gallery on-line shop will be based mainly on thematic products co-created with its artists. We will also cooperate with artificers to provide clients with unique handworks. They will not only be unique, but also **well refined**, so the recipients will have no reservations as to their quality.

Additionally, our offer will be enriched by services. Together with companies and the artists themselves, we will be able to organize courses, trainings, and even holiday trips.

3.9 Mateverse ■

The metaverse, which will be called Mateverse in the Mateico ecosystem, are virtual spaces created by the community of Mateico. Our digital world will combine elements of gamification with the possibility to participate in cultural events. Mateverse provides first and foremost:

- the closeness of art,
- culture and science,
- new acquaintances,
- digital market,
- challenges and prices.

Currently, we are looking for and selecting the most interesting technological solutions which will allow us to create a unique metaverse that **stands out due to its craft** among other digital worlds.

We are already building the foundations of the digital world. Sales of virtual lands will allow us to obtain financing necessary to connect our functionalities as a part of integral Mateverse. However, such a complex solution requires detailed presentation, therefore, we will present the description of Mateverse in WHITEPAPER 2.0.

4. Ecosystem support

We do not want to limit our universe to Mateico.io. For this reason, we will get outside the virtual world, **straight to the people**, by building a physical, stationary space for entire families.

The Mateico Foundation is a very important support element for our system. We will share profits with those in need. We believe that, as a brand and community gathered around the project, we are able to do a lot of good for others.

Moreover, we plan to organize annual artistic festivals, during which the most talented artists participating in our talent-show will be able to present their works. We will also hold a prize giving ceremony for authors that cooperate with us.

Mateico will also support XinFin ecosystem and startups created based on this technology. It intends to invest in projects on different stages of development that use \$XDC.

4.1 VR Park

We want to provide access to our digital space to everyone, regardless of the used device, i.e., PC or VR headset. For this reason, we are creating a unique facility – the VR Park. In close vicinity of Warsaw, we will build a stationary point full of modern VR technology, in which everyone, together with their friends, will be able to experience the richness of Mateico Mateverse.

The VR Park will be a perfect place for fans of cutting-edge solutions, in which everyone will be able to choose interesting attractions, such as:

- art galleries,
- concerts,
- races,
- canoeing,
- roller coasters,
- haunted house.

Your imagination is the limit. The VR Park is not only a contact with art, but also entertainment in a form of games and attractions from a theme park that will provide a rush of adrenaline. The multitude of experiences will make the guests want to come back to the VR Park.

Entry tickets will be sold in a form of NFTs on Mateico.io platform.

Investors who want to become the part of this venture will have a chance to do so at the end of 2022. Further stages of our development may be tracked in the schedule presented in a form of a road map in Chapter 8.2.

4.2 Charity ■

The success of the Mateico Foundation is inevitable if it will be run by a group of friends equipped with a lot of love, helpfulness, knowledge and experience (most often the life experience). The Mateico Foundation cherishes the universal values:

- openness,
- charity,
- good heart,
- friendship,
- support,
- patience,
- empathy.

The Mateico Foundation **will support** mainly **children and youth from orphanages** and educational and care-providing centers. It will help the young, talented persons, who do not have the necessary funds and development opportunities.

It will provide the teenagers with appropriate education, as well as support their artistic activity. How? By organizing various exhibitions, concerts, releasing albums or holding other **events that promote young talents**.

Children from orphanages and those in difficult family situation will have the opportunity to participate in numerous events. The educational and thematic trips, such as **movie, music or acting camps**, will provide them with an opportunity to meet new people (even the famous ones) and find long-term friendships. The personal development of young people will be supported by, e.g., craft and therapeutic workshops.

The task of the Foundation is also sparking creativity in young people. For this purpose, we will use **art therapy**. Specialists, who have ALREADY declared help with this initiative, will guarantee professional substantive support.

5. Competitive advantage.

Mateico.io is the first multi-platform NFT on the market which will provide the authors with a wide range of solutions in one place. Our purpose is to create an active community through openness, respect for others, and passion for culture and art. Due to various directions of development, the Mateico project will give a chance for development to many people. We will stand out mainly due to:

- versatility and multi-functionality of the Mateico platform;
- energy-efficiency of the used technology;
- a streaming service and a multichain player;
- an educational service (important, in particular, in the remote education model)
- innovative form of NFT advertisement in Mateverse of the project;
- events organized in several ways: in the real world, as a stream or VR in a digital 3D space;
- precise selection of artists, with whom we will cooperate;
- creation of unique content by artists exclusive to Mateico (it will not be available anywhere else);
- cooperation with galleries, museums, theaters, publishing houses, record companies, universities and everyone who want to help us expand our offer;
- creation of new distribution channels of works of art of other products (e.g., audiobooks, event tickets);
- support for young talents through a talent-show and possibility to invest in their work;
- solutions associated with social media, which may additionally attract fans of given authors;
- openness to various NFT models (not only graphic art, but also, e.g., 3D models using VR technology).

6. Tokenomics

6.1 XinFin technology

The platform will use a rapidly developing technology – XinFin (XDC), by issuing \$MATE tokens in XRC20 standard.

Creation of XinFin platform was possible thanks to USD 15 million obtained as a part of Initial Coin Offering (ICO) in March 2018. The main network has been launched in June 2019, becoming one of the first blockchain smart-contracts that use Proof-of-Stake consensus.

The XinFin network architecture combines the best features of Ethereum, a public blockchain, and Quorum, a private one. The public layer of the network is available to everyone. Institutional users and those having appropriate authorizations are also able to launch private subnetworks.

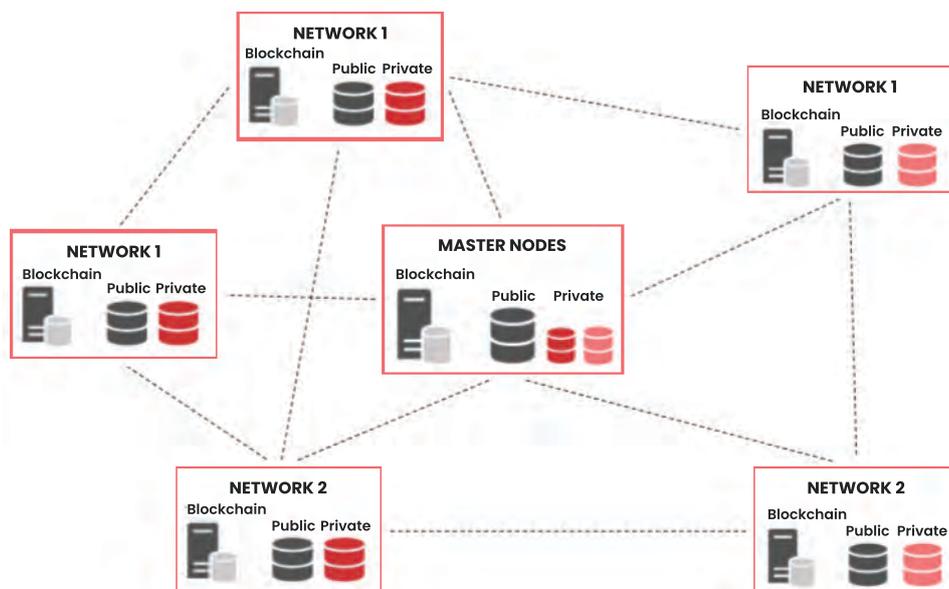


Figure 1: The XDC Network

Source of the graphic: <https://medium.com/xinfin/https-medium-com-dzentraz-xinfin-xdc-protocol-enters-the-foray-amongst-the-greats-9a4748d008e4>

XinFin, by being an interoperable, hybrid network, is perfect for global trade and finances. **It allows for immediate settlement of commercial transactions.** Delegated Proof of Stake (XDPOS) solves the consensus problem in a fair and democratic manner via voting of shareholders. The network operates in accordance with ISO20022 messages sending standards.

In February 2022, the market capitalization of the XinFin network exceeded USD 770 million. The following table illustrates the technological progress in terms of energy efficiency, the pace, and handling fees. XinFin may be called a 3rd generation blockchain.

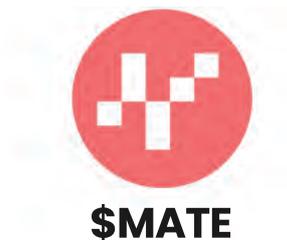
COMPARISON CRITERIA	1ST Generation	2ND Generation	3RD Generation
	Bitcoin BTC 	Ethereum ETC 	XinFin XDC 
TRANSACTIONS PER SECOND	3 - 6 TPS	12 - 13 TPS	2000+ TPS
AVERAGE FEE	\$15 USD	\$10 USD	\$0.00001 USD
TRANSACTION CONFIRMATION	10 - 60 Minutes	10 - 20 Seconds	2 Seconds (w/finality)
SMART CONTRACT SUPPORT	NO	YES	YES
ENERGY CONSUMPTION	71.12 TWh	20.61 TWh	0.0000074 TWh

6.2 \$MATE tokens

\$MATE as the heart of Mateico economy

\$MATE token, thanks to integration of NFT marketplace with Mateico ecosystem services, will be used for all transactions made inside the platform. Payments will be used in many places. These include:

- Purchasing of NFTs.
- Purchase of access to materials in Player.
- Entry tickets for digital concerts.
- Lease of the space for digital exhibits.
- Advertisement of products and services in Metaverse (radio, billboards, murals and interactive advertisements).
- Purchase of lands, construction of real estates.
- Premium functions in the platform.
- Supporting development of favorite authors through tips.



An example of using the \$ MATE token in Galeria Mateico and NFT Marketplace

Mateico's gallery_

create fee

The artist pays \$ MATE to create the NFT.

sell fee

\$ MATE commission is charged on the sale of the artwork

Artist

NFT Marketplace_

create fee

The artist pays \$ MATE to create an NFT.

sell fee

A commission of \$ XDC is charged on the sale of the artwork Buyer

Buyer

create fee

\$ MATE downloaded when the auction is created.

bid fee

\$ MATE charged during the first bid or purchase

sell fee

\$ MATE charged according to a percentage threshold depending on the STAKE program.

create fee

\$ MATE charged when the auction is created.

bid fee

\$ MATE charged on the first bid or purchase.

sell fee

\$ XDC charged according to a percentage threshold depending on the STAKE program.

Three significant features of \$MATE tokens

1. Vesting

Guarantee of the development of the project.

2. Voting

Democratic community.

3. Staking

Awarding loyalty.

Vesting

Nearly all tokens from pre-sales will be subject to the vesting process. This means that investors will be unable to freely use them directly after purchase. It will be possible only after the conditions for an autonomic smart contract are met. Tokens assigned to the team members will be locked for as long as 4 years (48 months).

Token sales on the open market will be divided into phases. Each phase will be subject to specific conditions provided in a smart contract, which will govern the release of purchased tokens. Investors will have constant insight into their balance after adding an address of a contract to their portfolio (added in the same way as normal tokens). After a contract comes into force, even the creators of the Mateico platform will be unable to modify the agreement.

If a user makes a lot of transactions on the platform, e.g., purchases services or products, the system verifies whether his or her tokens are available and are not subject to vesting (temporary lock) at each transaction. After a completed transaction, all tokens used for purchases are released or are assigned to other programs. However, ultimately, they are always transferred to an individual portfolio available only to the client who owns it.

Vesting ensures protection against market manipulations in the initial, critical phases of its development. This solution is significant for building trust with investors who do not have to worry about frauds, such as pump and dump, since the authors of the project will be unable to use their tokens for 48 months. Therefore, vesting may be a guarantee for investors that the project will not be abandoned.

Voting

Voting ensures democracy when decisions are taken regarding voting during talent-show, in the contest gallery and during surveys created by artists who hold an account in Mateico. Owners of \$MATE token will also be able to participate in voting related to the Mateico project and the direction of its development. **Token holders may participate in the decision-making process.** During voting, a so-called snapshot of the state of the user's ownership of tokens is taken, and the voting process itself takes place directly on the platform. To cast your vote, you do not have to make any transaction – a signature with a key of a given address is sufficient.

Staking

Holders of \$MATE tokens will be able to participate in the Staking program. From the technological point of view, this program will **protect** operation of the network. Users who decide to participate in the program, will be awarded with, e.g., reduction of the commission for using the Mateico portal. An additional incentive will be the ability to increase the voting power through appropriate monthly remuneration proportional to the shares. In several steps, users will be able to choose the most appropriate program.

Thanks to **Claim2stake** function, it will be possible to transfer tokens exempted from Vesting to a Staking contract in a single transaction.

A detailed staking program will be presented before listing on the first exchange.

6.3 Assignment of tokens and funds

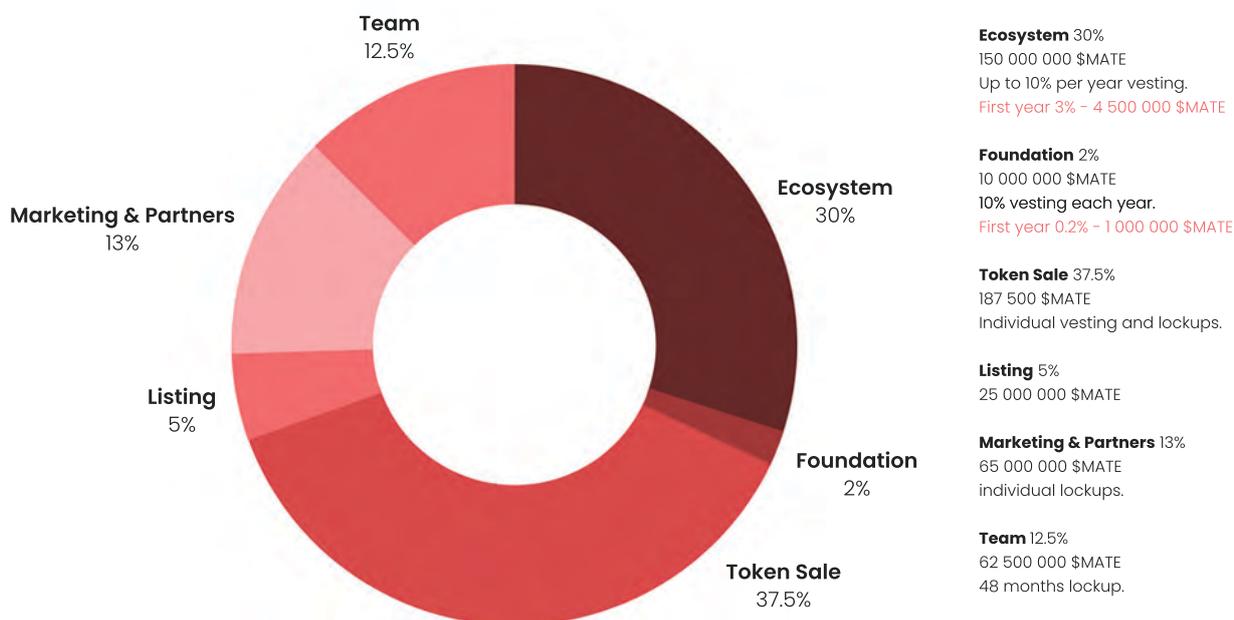
\$MATE tokens

Maximum supply: 500 000 000

Supply in circulation: 20 500 000 + sales of tokens

Initial valuation: \$0.1

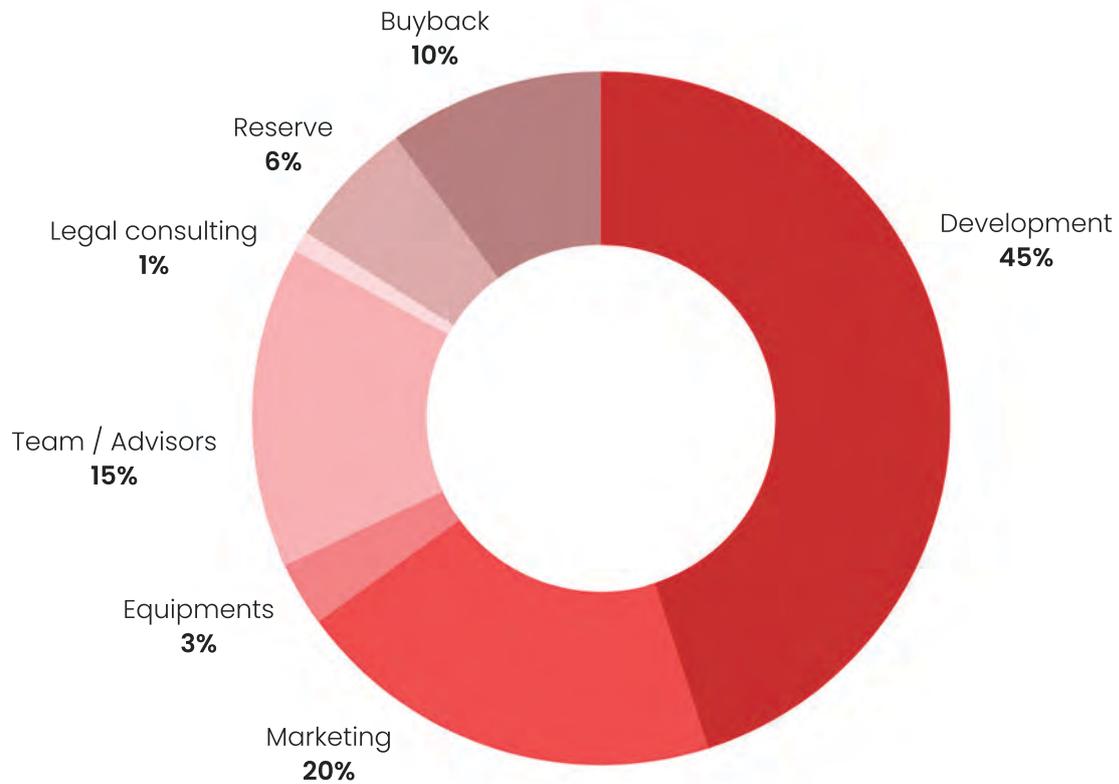
Assignment of tokens



The chart above illustrates assignment of \$MATE tokens. 30% of the monetary base is reserved for the ecosystem. 2% will be assigned to charity as a part of the Mateico Foundation. 37.7% of the tokens will be available for public sales. 5% of the tokens will be allocated to development through **listing of tokens** on cryptocurrency exchanges. 13% of the monetary base will be spent on marketing and partnerships, through which the project will develop. 12.5% of the tokens will be allocated to the team that creates the Mateico project – however, they will be **locked for 48 months** as a part of the aforementioned Vesting **to build trust among investors**.

Assignment of funds

45% of the capital obtained from investors **will be allocated to development of the ecosystem**. 20% of the collected capital will be used for marketing of the platform. 15% will constitute remuneration of the team and consultants. 3% will be used to purchase fixed assets, such as hardware necessary for development of the project. 1% of the funds will be allocated to lawyers, without whom the development of the platform would be impossible. 6% will be frozen as a part of the operating reserve.

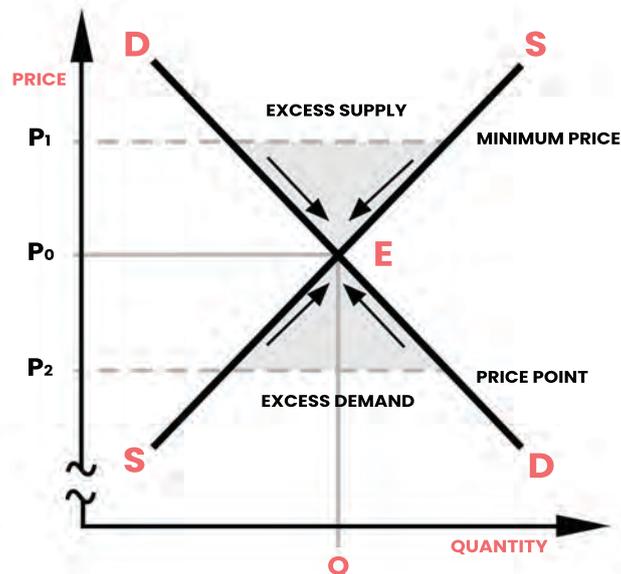


It should be noted that 10% of the obtained capital will be allocated to buy back and burn of \$MATE tokens available on the free market.

7. For investors.

7.1 Market perspective.

The general market equilibrium theory is an economic concept, in accordance with which the market price is a product of supply and demand, which is illustrated by the following chart.



Development of the ecosystem, listing of \$MATE tokens on exchanges and investments in partnerships and marketing, will translate into **increased demand** for \$MATE tokens. On the other hand, the decrease of the monetary base due to buy back and burning of part of tokens will **restrict the supply** of \$MATE on exchanges.

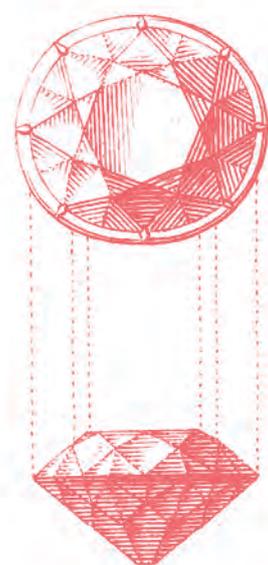
Taking into account the general market equilibrium theory, the value of **\$MATE token should increase in a long-term**, until full adoption on the target market is achieved.

The analysis presented in Chapter 3 shows that **the target market is growing year-over-year**. This means that the Mateico project, by following the trends, has a lot of potential for dynamic development and deep penetration of the metaverse market.

Our analysis shows that the market development trends will not change in the coming years and will continue – **this is confirmed by projects created by tech giants**. By establishing partnerships with startups and other virtual reality projects, Mateverse has a chance to become a part of an even bigger multi-metaverse, which may emerge in the coming decades and connect the global ecosystem.

The Voting function will allow the investors to participate in the decision-making process regarding development of the project. While Staking will protect operation of the market. The protection measures used in the smart contract will freeze the remuneration of the authors for 48 months as a part of Vesting. The same protection in case of investors will protect the market against manipulations.

The project development schedule, presented below in a form of a road map, shows that the entire Mateico ecosystem will achieve full operativeness in Autumn 2025. This means that **the authors will gain access to their tokens after implementation of all promised functionalities**.



Roadmap

2022

Smartcontracts & dApps
Token build on XDC
Whitepaper 1.0
Audits & Legal Opinion
Pre-Seed

2023

Q1

Seed round
MVP

Q2

Mateico Gallery
M-art

2024

Tickets

2025

Player
M-Books

2026

Augmented Reality App

2027

Mateverse

2028

Mateico Park

7.3 Why you should invest.

The art of investment is really profitable!

Firstly: impact

Active participation in voting will give you an actual impact on the course and development of a given project, therefore, the ability to select the best of the best in various contests and talent-shows (thanks to a voting token). Interested?

Secondly: support

By supporting the project, you not only gain personal benefits – you also support those in need. By sharing profits from the platform, Mateico will support young talents who will get the chance for success in their fields via access to education, possibility to publish their albums and present their work during art exhibitions. The Mateico Foundation will take children from orphanages under its wings, giving them new development, entertainment and therapy possibilities. By supporting the project, you also support startups created using XinFin technology and the development of \$XDC network.

Thirdly: investment

As an investor you will be able to support digital art via NFT marketplace and the Mateico Gallery. Limited editions of products not available in trade, designer collections and contact with emerging stars is a simple way to achieve an investment success. Keep in mind that \$MATE token will be listed on cryptographic exchanges. Its value may grow very fast!

Fourthly: discovery

Selected works of art, concerts and events, an extensive audiobooks library, respectful community, challenges that combine education with entertainment through gamification, discovering new talents – these are only few of the exploration possibilities on the Mateico platform.

Fifthly: fun and pleasure

Future Investor, access to the best stand-ups, spectacles, digital exhibitions, newest music, interesting audio dramas and podcasts is at your fingertips. You will experience hours of great fun and relaxation. The AR technology will also allow you to spend time outdoors, and the prepared content will also fulfill educational and touristic purposes. Moreover, you will be able to participate in voting, auctions and art contests!

So, are you ready for NEW possibilities?

8. Our team.

Lukasz Danielewski

Chief Executive Officer / Founder

He has been associated with the world of art and culture since childhood. Author of electronic music known as "Lewskhi". Sound engineer, creative soul, and the originator of the Mateico project. He has 7 years of experience in creative work and sales. An enthusiast of new technologies. He has been present in the cryptographic market since 2011.

Michał Andrzejuk

Chief Operating Officer

He has been participating in implementation and development of applications for many industries for 14 years (education, telecommunication, media, sales, HR). Since 2015, he has been the President of an IT company dealing with implementation of desktop and web-based applications that support human resources and payroll processes in organizations.

Robert Wojciechowski

Executive Board Advisor

A world-class marketing and business strategy expert. He has been dealing with many industries in the last 30 years, and has been engaged in blockchains and cryptocurrencies for over 5 years. He participated in creation of, e.g., Związek Kontroli Dystrybucji Prasy (Association of Press Distribution Control) and Polskich Badań Czytelnictwa (Polish Readership Studies). In 2000, he co-created and was the President of the Management Board of Polska Ankieta Internetowa (Polish Internet Survey). The President of the Management Board of Izba Gospodarcza Blockchain i Nowych Technologii (Chamber of Commerce for Blockchain and New Technologies). In his company, OAAM Consulting Ltd, he implements a blockchain strategy into the traditional business via tokenization, as well as plans the tokenomics and supports crowdfunding.

Rafał Kiełbus

Chief Blockchain Officer

He has been dealing with the blockchain technology since 2011, professionally since 2017 as a blockchain programmer, in, e.g., Polski Akcelerator Technologii Blockchain (Polish Blockchain Technology Accelerator), in the projects such as Tecra, iVoting, Bitfold. A participant of the "Blockchain DLT i waluty cyfrowe" ("DLT Blockchain and digital currencies") stream of the Polish Ministry of Digitalization, a member of the Management Board of Izba Gospodarcza Blockchain i Nowych Technologii (Chamber of Commerce for Blockchain and New Technologies), a lecturer at post-graduate studies at SGH Warsaw School of Economics and Poznan University of Economics and Business. In OAAM Consulting, as a CTO, he is responsible for the technical aspect of the tokenization process.

Tomasz Czarnecki

Chief Information Security Officer

The President of the Management Board of DOIT.BIZ Sp. z o.o. / Information safety / GDPR Expert. Certified Personal Data Protection Inspector / ISO Auditor. IT Director responsible for the digitalization strategy and IT safety in companies and holdings of annual turnover exceeding PLN 1 billion. A proxy of sponsors of implementation programs. Manager of implementation teams of IT systems intended for tens of thousands of users. An enthusiast of new technologies exceeding the boundaries of known reality. In private life, a husband and a father of three daughters. Amateur drummer, chorister, long-distance runner, motorcycles lover.

Julianna Mełnicka

Graphic Designer

Owner of Link Master Agencja Interaktywna. Computer graphic artist. In her work, she mainly focuses on utility graphics. She specializes in designing logotypes, posters, Web portals, mobile applications, as well as shops and websites. She designed many music album and book covers. A graduate of Nicolaus Copernicus University in Toruń, International relations faculty. An enthusiast of hiking, photography, and handcraft.

Witold Pieczatowski

System Architect

He has been dealing with on-line marketing and use of Google browser for marketing purposes since nearly 20 years. A manager, coordinator and architect of several dozen IT projects, including databases, e-learning platforms, Web portals, mobile applications, as well as shops and websites. For many years, he has been connecting the IT world (programmers) with the artistic world (graphic designers). A close cooperater and creator of Link Master Agencja Interaktywna.

Legal clause

NOTICE AND DISCLAIMER PLEASE READ THE ENTIRETY OF THIS “NOTICE AND DISCLAIMER” SECTION CAREFULLY. NOTHING HEREIN CONSTITUTES LEGAL, FINANCIAL, BUSINESS OR TAX ADVICE AND YOU SHOULD CONSULT YOUR OWN LEGAL, FINANCIAL, TAX OR OTHER PROFESSIONAL ADVISOR(S) BEFORE ENGAGING IN ANY ACTIVITY IN CONNECTION HEREWITH. NEITHER MATEICO , ANY OF THE PROJECT TEAM MEMBERS (THE “MATEICO TEAM”) WHO HAVE WORKED ON THE MATEICO PROJECT TO DEVELOP THE MATEICO PLATFORM IN ANY WAY WHATSOEVER, ANY DISTRIBUTOR/VENDOR OF “MATE” TOKENS (THE “DISTRIBUTOR”), NOR ANY SERVICE PROVIDER SHALL BE LIABLE FOR ANY KIND OF DIRECT OR INDIRECT DAMAGE OR LOSS WHATSOEVER WHICH YOU MAY SUFFER IN CONNECTION WITH ACCESSING THIS WHITEPAPER, THE WEBSITE AT [HTTPS://MATEICO.IO](https://mateico.io) THE “WEBSITE”) OR ANY OTHER WEBSITES OR MATERIALS PUBLISHED BY THE COMPANY.

Nature of the Whitepaper: The Whitepaper and the Website are intended for general informational purposes only and do not constitute a prospectus, an offer document, an offer of securities, a solicitation for investment, or any offer to sell any product, item or asset (whether digital or otherwise). The information herein may not be exhaustive and does not imply any element of a contractual relationship. There is no assurance as to the accuracy or completeness of such information and no representation, warranty or undertaking is or purported to be provided as to the accuracy or completeness of such information. Where the Whitepaper or the Website includes information that has been obtained from third party sources, Mateico, the Distributor, their respective affiliates and/or the Mateico team have not independently verified the accuracy or completion of such information. Further, you acknowledge that circumstances may change and that the Whitepaper or the Website may become outdated as a result; and neither Mateico nor the Distributor is under any obligation to update or correct this document in connection therewith.

Token Documentation: Nothing in the Whitepaper or the Website constitutes any offer by Mateico, the Distributor or the Mateico team to sell any “Mateico” token (as defined herein) nor shall it or any part of it nor the fact of its presentation form the basis of, or be relied upon in connection with, any contract or investment decision. Nothing contained in the Whitepaper or the Website is or may be relied upon as a promise, representation or undertaking as to the future performance of the Mateico solution. The agreement between the Distributor (or any third party) and you, in relation to any sale, purchase, or other distribution or transfer of “Mate” token, is to be governed only by the separate terms and conditions of such agreement. The information set out in the Whitepaper and the Website is for community discussion only and is not legally binding. No person is bound to enter into any contract or binding legal commitment in relation to the acquisition of “Mate” token, and no virtual currency or other form of payment is to be accepted on the basis of the Whitepaper or the Website. The agreement for sale and purchase of “Mate” token and/or continued holding of “Mate” token shall be governed by a separate set of terms and conditions, token purchase agreement or similar agreement setting out the terms of such purchase and/or continued holding of “Mate” token.

Deemed Representations and Warranties: By accessing the Whitepaper or the Website (or any part thereof), you shall be deemed to represent and warrant to Mateico, the Distributor, their respective affiliates, and the Mateico team as follows: 1. in any decision to purchase any “Mate” token, you have not relied on any statement set out in the Whitepaper or the Website; 2. you will and shall at your own expense ensure compliance with all laws,

regulatory requirements and restrictions applicable to you (as the case may be); 3. you acknowledge, understand and agree that "Mate" token may have no value, there is no guarantee or representation of value or liquidity for "Mate" token, and "Mate" token is not an investment product including for any speculative investment; 4. none of Mateico, the Distributor, their respective affiliates, and/or the Mateico team members shall be responsible for or liable for the value of "Mate" token, the transferability and/or liquidity of "Mate" token and/or the availability of any market for "Mate" token through third parties or otherwise; and 5. you acknowledge, understand and agree that you are not eligible to purchase any "Mate" token if you are a citizen, national, resident (tax or otherwise), domiciliary and/or green card holder of a geographic area or country (i) where it is likely that the sale of "Mate" token would be construed as the sale of a security (howsoever named), financial service or investment product and/or (ii) where participation in token sales is prohibited by applicable law, decree, regulation, treaty, or administrative act; and to this effect you agree to provide all such identify verification document when requested in order for the relevant checks to be carried out. Mateico, the Distributor and the Mateico team do not and do not purport to make, and hereby disclaims, all representations, warranties or undertaking to any entity or Whitepaper person (including without limitation warranties as to the accuracy, completeness, timeliness or reliability of the contents of the Whitepaper or the Website, or any other materials published by Mateico or the Distributor). To the maximum extent permitted by law, Mateico, the Distributor, their respective affiliates and service providers shall not be liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including, without limitation, any liability arising from default or negligence on the part of any of them, or any loss of revenue, income or profits, and loss of use or data) arising from the use of the Whitepaper or the Website, or any other materials published, or its contents (including without limitation any errors or omissions) or otherwise arising in connection with the same. Prospective purchasers of "Mate" token should carefully consider and evaluate all risks and uncertainties (including financial and legal risks and uncertainties) associated with the "Mate" token sale, Mateico, the Distributor and the Mateico team.

Token features: The native digital cryptographically-secured utility token associated with the Mateico solutions ("Mateico" token) is a transferable representation of attributed functions specified in the protocol/code of the Mateico solution, designed to play a major role in the functioning of the Mateico solutions, and intended to be used solely as the primary utility token in connection with the Mateico solutions. "Mate" token is a non-refundable functional utility token which will be used as the medium of exchange between Mateico and the users of the Mateico solutions. The goal of introducing "Mate" token is to provide a convenient and secure mode of payment and settlement between participants using the Mateico solutions, and it is not, and not intended to be, a medium of exchange accepted by the public (or a section of the public) as payment for goods or services or for the discharge of a debt; nor is it designed or intended to be used by any person as payment for any goods or services whatsoever that are not exclusively provided by the issuer.

"Mate" token does not in any way represent any shareholding, participation, right, title, or interest in Mateico, the Distributor, their respective affiliates, or any other company, enterprise or undertaking, nor will "Mate" token entitle token holders to any promise of fees, dividends, revenue, profits or investment returns, and are not intended to constitute securities in any relevant jurisdiction.

"Mate" token may only be utilised in connection with the Mateico solutions, and ownership of "Mate" token carries no rights, express or implied, other than the right to use "Mate" token as a means to enable usage of the Mateico solutions. "Mate" token would have the following features: 1. pay within the ecosystem for various services, such as processing transactions, providing bandwidth, and storing data; and 2. run a validating node (providing computational resources to validate information / produce blocks) as part of the network by participating in the staking process. Disclaimers relating to the "Mate" token: It is expressly highlighted that "Mate" token: Whitepaper 1. does not have any tangible or physical manifestation, and does not have any intrinsic value (nor does any person make any representation or give any commitment as to its value); 2. is non-refundable and cannot be exchanged for cash (or its equivalent value in any other virtual currency) or any payment obligation by Mateico, the Distributor or any of their respective affiliates; 3. does not represent or confer on the token holder any right of any form with respect to Mateico, the Distributor (or any of their respective affiliates), or its revenues or assets, including without limitation any right to receive future dividends, revenue, shares, ownership right or stake, share or security, any voting, distribution, redemption, liquidation, proprietary (including all forms of intellectual property or license rights), right to receive accounts, financial statements or other financial data, the right to requisition or participate in shareholder meetings, the right to nominate a director, or other financial or legal rights or equivalent rights, or intellectual property rights or any other form of participation in or relating to the Mateico solutions, Mateico, the Distributor and/or their service providers; 4. is not intended to represent any rights under a contract for differences or under any other contract the purpose or pretended purpose of which is to secure a profit or avoid a loss; 5. is not intended to be a representation of money (including electronic money), security, commodity, bond, debt instrument, unit in a collective investment scheme or any other kind of financial instrument or investment; 6. does not provide the token holder with any ownership or other interest in Mateico, the Distributor or any of their respective affiliates. The contributions in the token sale will be held by the Distributor (or their respective affiliate) after the token sale, and contributors will have no economic or legal right over or beneficial interest in these contributions or the assets of that entity after the token sale. To the extent a secondary market or exchange for trading "Mate" token does develop, it would be run and operated wholly independently of Mateico, the Distributor, the sale of "Mate" token and the Mateico solutions. Neither Mateico nor the Distributor will create such secondary markets nor will either entity act as an exchange for "Mate" token. Informational purposes only: The information set out herein is only conceptual, and describes the future development goals for the Mateico solutions. In particular, the project roadmap in the Whitepaper is being shared in order to outline some of the plans of the Mateico team, and is provided solely for INFORMATIONAL PURPOSES and the Whitepaper does not constitute any binding commitment.

Please do not rely on this information in making purchasing decisions because ultimately, the development, release, and timing of any products, features or functionality remains at the sole discretion of Mateico, the Distributor or their respective affiliates, and is subject to change. Further, the Whitepaper or the Website may be amended or replaced from time to time. There are no obligations to update the Whitepaper or the Website, or to provide recipients with access to any information beyond what is provided herein. Regulatory approval: No regulatory authority has examined or approved, whether formally or informally, of any of the information set out in the Whitepaper or the Website.

No such action or assurance has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction. The publication, distribution or dissemination of the Whitepaper or the Website does not imply that the applicable laws, regulatory requirements or rules have been complied with. Cautionary Note on forward-looking statements: All statements contained herein, statements made in press releases or in any place accessible by the public and oral statements that may be made by Mateico, the Distributor and/or the Mateico team, may constitute forward-looking statements (including statements regarding intent, belief or current expectations with respect to market conditions, business strategy and plans, financial condition, specific provisions and risk management practices). You are cautioned not to place undue reliance on these forward-looking statements given that these statements involve known and unknown risks, uncertainties and other factors that may cause the actual future results to be materially different from that described by such forward-looking statements, and no independent third party has reviewed the reasonableness of any such statements or assumptions. These forward-looking statements are applicable only as of the date indicated in the Whitepaper, and Mateico, the Distributor as well as the Mateico team expressly disclaim any responsibility (whether express or implied) to release any revisions to these forward-looking statements to reflect events after such date. References to companies and platforms: The use of any company and/or platform names or trademarks herein (save for those which relate to Mateico, the Distributor or their respective affiliates) does not imply any affiliation with, or endorsement by, any third party. References in the Whitepaper or the Website to specific companies and platforms are for illustrative purposes only. English language: The Whitepaper and the Website may be translated into a language other than English for reference purpose only and in the event of conflict or ambiguity between the English language version and translated versions of the Whitepaper or the Website, the English language versions shall prevail. You acknowledge that you have read and understood the English language version of the Whitepaper and the Website.

Contact

info@mateico.io

general questions

artist@mateico.io

contact for artists

brand@mateico.io

contact for companies and brands

partners@mateico.io

contact for partners

investors@mateico.io

contact for private investors

