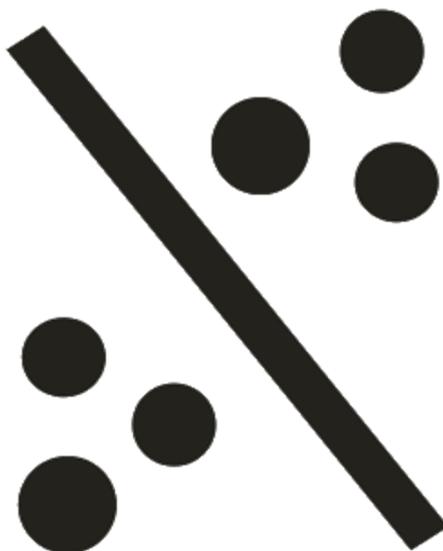


The Decentralized (DAO) Loyalty ecosystem

under the:

Blockchain Loyalty Token (TOKENLOYALTY.IO on Waves DEX)

A decentralized loyalty program and newly constructed ecosystem for customers tired of all those loyalty cards, coupons, codes, as well as universal solution for the businessmen, who want to achieve lead building instead of cost-generating programs based on simple loyalty.



Official domains:

decentralizedloyalty.com

decentralizedloyalty.io

decentralizedloyalty.org

lyttoken.io

lytyourlife.com

tokenloyalty.io

overlay.global

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What Decentralized Loyalty is about: shortly

We kindly invite You to see the promotional videos on YouTube channel:

https://www.youtube.com/watch?v=Koub4I0zb_M&list=PLqccMx_PJAQ2ZcRBA_ggQeMyCjTEnK8th

What is the problem in the World in terms of loyalty programs?

What is the main problem and how we will solve it?

The main problem of customers lies in this, that loyalty points aren't money and are governed through centralized organisms – merchants. The main problem of merchants is that loyalty programs are costs and there is no tool combining marketing gamification schemes with such loyalty scheme.

Our solution:

Decentralization – anyone can be the merchant and customer at the same time!	Points are token, token is money	Pay per lead for merchants
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- **Decentralization** of the ecosystem (**Merchants will have attract the users of the ecosystem to join campaigns, any one may be in position in such a company, simply – any customer may be also a merchant**)
- **Points are token, token is money.** Our study showed that **for one of the groups (major one)** basic functionality will be to collect money and have ability to realize them in partner network of shops, services etc.
- **Pay per lead.** For merchants it is very important to have **return from the investment. In traditional loyalty programs it is all about costs**

How we can make a revolution, change the order and present new standards?

The revolution is by **bringing the decentralization model and connecting gamification marketing with real loyalty**, connecting needs of customers (money!) and merchants (profit!). This will be achieved through gamification mechanisms, advanced programming of the **Ed(p)** (demand elasticity for products through creation of loyalty to goods of specified brand) and socialization that brings the new role of recommendations.

More info: tokenloyalty.io (whitepaper, executive summary).

Decentralization of the Ecosystem and elements of centralization in the Overlay

Why we say it is a DAO and ecosystem is decentralized?	Why there are required centralized elements in the Overlay?
<p style="text-align: center;">Network is decentralized</p> <p>The whole token network works in a decentralized model as it is based on blockchain. This means, anybody decides what finally wants to do with the token. It is not obligatory to be in the loyalty network, anybody can join in or cash-out of the system.</p>	<p style="text-align: center;">Overlay for the communication of the network and frontend of the realized campaigns</p> <p>Some processes require creation of the overlay to the ecosystem (we call it Lyt your life platform), for example:</p> <ul style="list-style-type: none"> - For communication on the platform among users of the ecosystem - For presentation of the campaigns - - for the management of portfolio of campaigns, management of points flow, integration with wallet etc. - For additional, marketing services for merchants in for of agency model (however anybody may be such agency on the platform, so there are common elements with decentralization)
<p style="text-align: center;">Decisions on campaigns are made individually or based on community</p> <p>This means that people may have real influence on the shape of loyalty campaigns of specified merchants, also merchants have full freedom in definition of the points value in relation to the token or prizes related as added value.</p>	<p style="text-align: center;">Initial network building requires integration of the movement</p> <p>For such effort, there is required a central budget for introduction of the ecosystem to early adopters in form of loyalty program participants and AAA class merchants. This is complex, as AAA class merchants want to have a ready-to-go customers for the campaigns, while customers want to have a choice on merchants for the ecosystem to be attractive.</p>
<p style="text-align: center;">Anonymity of the blockchain</p> <p>Participation does not require real data because the blockchain gives opportunity to assess effectiveness of the campaigns for merchants (when the pay per lead model is used). This is different opportunity for loyalty programs where main target is focused on personal data trade. OUR MODEL base on lead creations and added value growth for participants of the loyalty system (this is win-win strategy for merchants and customers).</p>	<p style="text-align: center;">Overlay gives management ability</p> <p>Overlay works in the:</p> <ul style="list-style-type: none"> - Admin area - Client area - Merchant area <p>It will enable management on campaigns, management on account, API management, mobile app with push technologies and POS function. This serves as technology over technology – overlay is on the frontend of the blockchain.</p>
<p style="text-align: center;">Freedom of usage</p> <p>Freedom of usage means that ecosystem enables to:</p> <ul style="list-style-type: none"> - Create own overlays based on token network - Create own campaigns or participate in campaigns - Cash-out any time - Buy tokens to get back into the network 	<p style="text-align: center;">Freedom of selection</p> <p>Freedom of selection means that in the Overlay we will try our best to maintain the decentralized model even the Overlay will be managed by the Decentralized Loyalty LTD. Freedom of selection means:</p> <ul style="list-style-type: none"> - Liquid flow of the tokens in the Overlay

<ul style="list-style-type: none"> - Create mixed portfolio (own campaigns and participate in other) - Create own consulting services based in the overlay or outside the overlay - Benefit from the one standard of the token as network 	<ul style="list-style-type: none"> - Planned connections with exchanges - Liquid interactions among Overlay users - Full freedom in selection of campaigns and selection what to do with the nominal value of the tokens, as well as co-establishment of rules on the added value
Connecting two worlds	
<p style="text-align: center;">As one can see, we are trying to connect two worlds – one decentralized and the second that requires centralization to attract merchants used to the typical loyalty model. That is why our role as a team is to bring the introduction of the blockchain model into the FMCG segment, as well as benefit from the knowledge and interactions with the community.</p> <p style="text-align: center;">Decision on naming the project as “DAO” is because the ECOSYSTEM is fully decentralized. Our role in the centralized model is ONLY on the side of the Overlay.</p>	

Token and technology

What was done	Business reason
<p>1. Technological assumptions over the full technology implementation moved to the phase of the end product creation</p>	<p>We could establish the full assumptions of the network, however there are planned:</p> <ul style="list-style-type: none"> - Hard forks of the Ethereum network - Lightning network solutions in BTC and LTC - Waves is planning to do a lot of great things <p>So during the realization of the Overlay proper network will be chosen (we will probably stay at Waves). If that happens, we will establish 1:1 token swap. If we stay at Waves, nothing changes to our customers.</p> <p>We are still researching precise technology stack for the final product, to fulfil all our requirements related to the financial efficiency of the end product but also its technological capacities and future proofing. We are geared mostly to utilize technology like Waves Platform, or potentially one of the lightning-like technologies on top of popular blockchain platforms like Bitcoin or Ethereum, or perhaps micro payments technologies like IOTA for IoT devices. Our CTO will announce our technological stack soon after the ICO is concluded. In the time, we are constantly researching technologies during the changes on the market.</p>
<p>2. ICO on Waves</p>	<p>For the requirements of the ICO, we have chosen a technology that gives best chances for the project to obtain the required amounts for the realization of milestones planned for the project realization, together with comfort for our token sale participants – Waves has DEX exchange which is a great argument for people who purchased tokenloyalty.io tokens..</p>

Disclaimer

This disclaimer is a part of full Terms&Conditions. Please, read the Terms&Conditions as their acceptance is obligatory to join token sale.

The LOYAL (TOKENLOYALTY.IO) tokens are not and will not be registered under the US Securities Act of 1933, and shall not be offered or sold in the United States or to or for the benefit of the United States Rule S under the Securities Act, provided that they are not registered or are subject to a relevant exception from the registration requirements of the Securities Act. Such an exemption is that LOYAL (TOKENLOYALTY.IO) tokens may be purchased from the resale on their own account and for investing by investors who are (1) are not in any way connected with the LYT Limited, (2) some of the economic risks are exposed, the tokens are owned and (3) they are not part of the distribution of the tokens part.

Our team is doing everything in terms of safety and security of the services Decentralized Loyalty will provide or provides, yet we cannot protect against all possible circumstances, especially not depending on us (like the environment for the creation of the token). Therefore all risks assumed by using the Decentralized Loyalty platform in any capacity, including but not limited to deploying campaigns, participating in campaigns using Lyt your life platform, marketplace, and collecting LOYAL (TOKENLOYALTY.IO) through the platform are solely assumed by the user. Users must measure the gravity of potential value loss against their trust in the services Decentralized Loyalty will provide and act as they see appropriate. Never trust anything that one cannot afford to lose to any entity, Decentralized Loyalty or otherwise, without fully understanding all of the mechanics involved in the whole procedure. LOYAL (TOKENLOYALTY.IO) tokens are meant to be held and used by those well-versed in cryptographic tokens, only for the purpose of accessing the services on the Lyt your life platform. Decentralized Loyalty and its team must abide within the laws set forth in its operational country(ies). We intend to provide our services in as decentralized a fashion as reasonably feasible, but our legal entity must act according to the rules and bounds encoded in applicable laws. This includes but is not necessarily limited to laws governing financial operations, employment, fee charging, and sales.

Attention! Citizens of: Poland, USA and China are excluded from the token sale!

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