

PROOF

a smart betting ecosystem

OF TOSS

W H I T E P A P E R

VERSION
0.2.5

MAY 25

PROOF OF TOSS - A SMART BETTING ECOSYSTEM!

TABLE OF CONTENTS

Executive summary	3
Market opportunities	4
Competitor analysys	5
Disclaimer	6
Token Sale	7
PROOF OF TOSS	8
Mission and Core objectives	8
Glossary	9
Advantages for users	11
Advantages for bookmakers and sportsbook suppliers	12
Toss - the smart way to bet	13
Use cases	24
Product architecture	25
PROOF OF TOSS Road Map	36
Team	34
Legal	35

EXECUTIVE SUMMARY

Gambling and betting markets are rapidly evolving, bringing user experience to a new level. The total gambling market capitalization today, according to multiple sources is worth an estimate of more than \$400 billion and is showing great potential for growth, embracing new technologies and innovation.

For the past couple of decades, everything has been moving toward being smart, starting from smart homes, moving to our daily lives with smart phones, smart watches, and smart cars. We've entered the wonderful age of optimization, where technology is aimed at tuning and adjusting existing systems in order to increase their productivity, elevate user experience, make them smarter and faster, and what is even more important - eliminate unnecessary components. This trend is supported and embraced by manufacturers around the globe.

Blockchain is a fine example of tech that is currently changing the world. This technology is aimed at making transactions faster, safer and transparent.

We are inspired by the idea of making betting effortless, enjoyable and profitable for all participants. Powered by the blockchain, PROOF OF TOSS is an ecosystem for betting serving both as a peer to peer platform and an open source solution for professional bookmakers, sportsbook providers, and operators.

PROOF OF TOSS is aimed at improving the experience for all market "players" by solving the following problems:

- 0 Fraudulent activities and lack of trust
- 0 Long verification processes
- 0 Reliance on centralized systems
- 0 Lack of control over personal funds

PROOF OF TOSS is created for both market operators and players, both of whom are aimed at keeping their competitive advantage playing or creating as many interesting events as possible and having the opportunity to earn as much as they can. PROOF OF TOSS is a win-win solution for both.

Our business vision: PROOF OF TOSS is an ecosystem for betting, that is developed for both the end-user (as a peer-to-peer platform) and companies supplying events on any scale. Everything is embedded in the logics of Smart Contracts, powered by RSK's¹ blockchain and fueled by TOSS tokens.

Token: TOSS is a utility token of the ecosystem, that is used to create wagers, place bets and vote on results. All tokens will be issued only once at the amount of ~ 1,100,000,000 TOSS.

Token sale: taking into consideration the complexity of our vision, we have established the Hard Cap at the level of 13 571 ETH, and the Soft Cap at 3 457 ETH. Since we are aimed at creating a fully functional ecosystem that will evolve and continue to grow, in case Soft Cap is not reached, all contributions will be returned to the token sale participants.

¹ RSK - <https://www.rsk.co>

MARKET OPPORTUNITIES

Gambling and betting are part of a market that has truly gone online. Operators of this industry provide gambling and betting games such as poker, casino, sports betting, lottery and other games. According to Warwick Bartlett, chief executive of the Global Betting and Gaming Consultancy, the gross gambling yield reached more than \$400 billion in 2017, with the value of betting of \$58 billion^{2,3}. The most input to market growth is made by Asia and the Middle East followed by North America, Europe and Africa.

Some of the major players operating in the market include 888 Holdings Plc., Bwin Interactive Entertainment AG, Ladbrokes Coral Group Plc., Playtech Plc., William Hill Plc., Amaya, Inc. and Paddy Power Betfair Plc.

The rising popularity of online gambling and betting is rapidly transforming the overall dynamics of the global gambling industry. Consumers are shifting to the Internet to gamble and bet on sports. The global online gambling and betting market has witnessed rapid expansion across the globe in the past few years.

We see this as a great market opportunity to tackle some key problems of the industry early on. According to market research done in 2017 82% of business owners are unsatisfied with the payment solutions that are available on the market. Payment restrictions and payment delays force them to look for new opportunities and solutions.

Approximately 34% of businesses stated that the current online payment system demands unreasonably high fees for gambling and betting businesses. Approximately 19% of bookmakers argued that software failed to process transactions causing regular payment interruptions and delays.

Moreover, an overwhelming majority is concerned about fraudulent activities in their systems.

From the players perspective, we discovered high rates of dissatisfaction caused by dishonest bookmakers, bookmakers that cast a shadow on the whole industry.

After analyzing market growth and market potential we determined that blockchain technology and the use of smart contracts may very well be an effective solution for the problems listed above. It is our goal to implement said technology and create one of the most widespread platforms for online betting.

PROOF OF TOSS is a smart betting ecosystem of the new era, that is based on blockchain tech and smart contracts rather than on trust in a centralized party. All users of PROOF OF TOSS are protected by ironclad logics of Smart Contracts, blockchain cryptography and the internal Distributed Crowd Judging mechanism that is used to reach high levels of accuracy in defining and challenging the outcome of an event.

² Seekingalpha - <https://goo.gl/pjMYMd>

³ Casexe - <https://goo.gl/PAiwkn>

COMPETITOR ANALYSIS

Our business model is pretty unique, since we provide a solution for both the end users and businesses.

Competitors include both blockchain peer-to-peer betting solutions such as BetterBetting, and prediction markets like AUGUR and STOX, as well as traditional bookmakers, that represent a market of licenced and legal companies with a cumulative turnover of around 60 bn USD for the whole industry.

The traditional online betting companies however, we consider to also be our potential partners / clients / users, since we are developing an open-source solution for them to easily transition their existing business models to blockchain, omitting third party payment solution providers, some scaling issues, as well as providing them with a competitive advantage over other traditional online bookmakers by reducing running costs, increasing trust, providing the ability to give better odds on wagers and increase profit margins.

Feature	PROOF OF TOSS	Blockchain projects				Traditional bookmakers ⁴
		Better Betting	STOX	Augur	Gnosis	
Transaction speed the project is using a technology that supports high bandwidth (more than 60 transactions per second)	+					+
Smart contracts bets created and regulated by logics of smart contracts	+	+	+	+	+	
Peer-to-peer platform for betting decentralized solution for Peer-to-peer betting	+	+				
Solution for bookmakers open source solution on blockchain with the ability to integrate it into a traditional online betting company's business model	+		+	+	+	
Single token economy single token to run all types of activities inside the system	+	+	+			
Different topics for betting possibility to bet on different types of events	+		+	+		+
Live betting platform can support betting on live events	+					+
Platform commission free no platform commission	+					+
No financial intermediaries direct peer-to-peer transactions without financial intermediaries	+	+	+	+	+	
No players blocking it is impossible to block players	+	+	+	+	+	
Instant payouts no withdrawal delays	+	+	+	+	+	

⁴ Big players: bookmakers who have international licenses, in countries such as Malta, Gibraltar, Isle of Man etc, traffic more than 10M users per month, e.g. Betfair, Bwin, Bet365, Paddy Power. Coral, Parimatch, etc. Medium players: local companies, working in Canada, Russian Federation, Kazakhstan, Georgia, Australia, Chile with traffic more than 1M users per month, e.g. Pinnacle, Fonbet, Marathon, Vbet, Sportsbet, Polka etc. Small players: small bookmakers, with traffic more than 10K users, e.g. Golpas, Olybet, Betrebel, etc.

⁵ According to our calculations and the market size a project needs to support minimum 60 transactions per second.

DISCLAIMER

Please read the following notice carefully before proceeding to read this Whitepaper document issued by PROOF OF TOSS (hereinafter – “Distributor”). This notice applies to all persons who read this document. Please note this notice may be altered or updated.

The White Paper does not constitute any relations between you (hereinafter – “you” or “Holder”) and the Distributor. Acquiring of the TOSS tokens is available only after accepting the Terms of tokensale (hereinafter – “T&C”). Acquisition of TOSS cryptographic tokens does not present an exchange of cryptocurrencies for any form of ordinary shares of the Distributor and a Holder of TOSS cryptographic tokens is not entitled to any guaranteed form of dividend. Holders of TOSS tokens are only entitled to certain rights within the T&C.

TOSS tokens are not intended to constitute securities in any jurisdiction. This White Paper does not constitute a prospectus or offer document of any sort, and is not intended to constitute an offer of securities or a solicitation for investments in securities in any jurisdiction.

This White Paper is for information purposes only. The contents of this White Paper are not a financial promotion. Therefore, none of the contents of this White Paper serves as an invitation or inducement to engage in any sort of investment activity.

Prospective acquirers of TOSS tokens should carefully consider and evaluate all risks and uncertainties associated with the cryptocurrencies, Proof of Toss and their respective businesses and operations, the TOSS tokens and the TOSS Token Sale. Familiarize yourself with all the information set out in this White Paper, Risk Notice and the T&C prior to any purchase of TOSS tokens. Ensure that you are aware of all of the would be risks prior to obtaining TOSS. The Risk Statement details all potential risks that you should consider. We recommend that you seek out independent financial advice before engaging in any sort of business endeavor.

Risk Statement

No regulatory authority has examined or approved any of the information set out in this White Paper. No such action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction. The publication, distribution or dissemination of this White Paper does not imply that the applicable laws, regulatory requirements, or rules have been complied.

To the maximum extent permitted by the applicable laws, regulations and rules, Proof of Toss and its affiliates and their respective officers, employees or agents will, in relation to the website and TOSS tokens, not be liable for any damages of any kind, including, but not limited to, direct, consequential, incidental, special or indirect damages (including but not limited to lost profits, loss of revenue or third party loss whether foreseeable or otherwise, trading losses or damages that result from use or loss of use of the website and TOSS Tokens).

For the avoidance of doubt, The Distributor expressly disclaims any and all responsibility for any direct or consequential loss or damage of any kind whatsoever arising directly or indirectly from: (i) reliance on any information contained in this document, (ii) any error, omission or inaccuracy in any such information, (iii) any action resulting therefrom, or (iv) usage or acquisition of products, available through the website.

You acknowledge and agree that you are not purchasing TOSS tokens for purposes of investment, speculation, as some type of arbitrage strategy, for immediate resale or other financial purposes. Some of the statements in the White Paper include forward-looking statements which reflect the Distributor’s current views with respect to execution roadmap, financial performance, business strategy and future plans, both with respect to the Distributor and the sectors and industries in which the Distributor operates. Statements which include the words “expects”, “plans”, “believes”, “projects”, “anticipates”, “will”, “aims”, “may”, “would”, “could”, “continue” and similar statements are of a future or forward-looking nature. All forward-looking statements address matters that involve risks and uncertainties. Accordingly, there are or will be important factors that could cause the Distributor’s actual factors include but are not limited to those described in the part of the T&C entitled “Risks”, which should be read in conjunction with the other cautionary results to differ materially from those indicated in these statements. These factors include but are not limited to those described in the part of the T&C entitled “Risks”, which should be read in conjunction with the other cautionary statements that are included in the T&C. Any forward-looking statements in the White Paper reflect the Distributor’s current views with respect to future events and are subject to these and other risks, uncertainties and assumptions relating to the Distributor’s operations, results of operations and growth strategy. These forward-looking statements speak only as of the date of the White Paper. Prospective buyers of the TOSS tokens should specifically consider the factors identified in the White Paper and T&C which could cause actual results to differ before making a purchase decision. No statement in the White Paper is intended as a profit forecast and no statement in the White Paper should be interpreted to mean that the earnings of the Distributor for the current or future years would be as may be implied in this White Paper.

TOKEN SALE

All tokens will be issued only after the token sale according to the total purchase amount.

During the Token sale, everyone who complies with our terms and conditions and passes the KYC check will be able to purchase TOSS tokens (released through an ERC20 smart contract) these tokens will be exchanged by TOSS token (released on RSK) in proportion 1:1. This action will grant all users of the ecosystem equal rights and reduce speculative buys.

TOSS tokens will be distributed as follows:

- 0 50% will be distributed amongst all buyers of Token, according to their purchase, and the bonus that applies.
- 0 50% are reserved for the token sale organisers: bounty (1%), advisers (4%), referral program (5%), core team (7%), founder (11%), PROOF OF TOSS Foundation (12%), players incentive (8%), airdrop (2%).

Taking into consideration the complexity of this project we have established the Hard Cap at the level of 13 571 ETH, while Soft Cap is 3 457 ETH.

All tokens will be sold according to the following rate: 100 000 TOSS equals 4 ETH.

The minimum token emission, in case hard cap is reached, will be 1 108 214 286 TOSS.

In case the Soft Cap is not reached all purchases will be returned to purchasers .

We are accepting ETH.

To participate in the PROOF OF TOSS Token Sale all buyers must go through our KYC procedures. More information can be found in the Legal section of this White Paper.

PROOF OF TOSS

MISSION AND CORE OBJECTIVES

MISSION

“Creating a smart ecosystem of honest and reliable betting with equal opportunities for everybody to win!”

We have come a long way from creating an idea of smart betting that later developed in PROOF OF TOSS, to actually hitting the market with our product. At PROOF OF TOSS we believe in consistency and through development.

Our mission is to create a fully functional ecosystem for smart betting, based on impregnable trust and reliability provided by smart contracts. We strive to give equal opportunities to benefit from our ecosystem for users that are ready to implement their knowledge, skills, and intuition to create viral wagers, predict outcomes and determine winners.

We wanted the ecosystem to meet all needs of its users. Analyzing the market, we came to the conclusion that the most widespread function is given to betting only, though we understand that the betting industry has way more to offer. Thus, we have created 3 roles that can suit literally any user who is ready to put in a little bit of effort.

The most important requirements for us are reliability and accountability. The blockchain technology that powers PROOF OF TOSS introduces new opportunities while remaining reliable and stable. We've chosen RSK's blockchain for its transactional speeds (300 transactions per second) Smart Contracts that will guarantee transparency and irreversibility of all the transactions, as well as its ties to Bitcoin's blockchain.

Driven by strict business logics we've made sure that PROOF OF TOSS is the most honest ecosystem for betting. We've leveraged the power of blockchain to protect each user from fraudulent activities and human errors, giving them full control over their funds.

CORE OBJECTIVES

1. To improve betting in the new era. Technology is developing faster and faster with each day. We want people within the industry to keep up with the pace and take advantage of the benefits blockchain tech is ready to offer.
2. Increase opportunities for people within the betting industry. PROOF OF TOSS provides users with several roles, that will find the right audience and help them unleash their potential to keep on winning.
3. To develop an easy to use, technologically advanced tool. We are working on two solutions that benefit both an average users and betting operators big or small, while maintaining the same level of service and advantages for both.
4. Bring new users to the world of blockchain and cryptocurrencies. Mass adaptation can only be reached through deployment of mass market solutions, and PROOF OF TOSS is exactly that.

GLOSSARY

- 0 **Solution for bookmakers** – ready to use, open-source platform for sportsbook suppliers, that allows to create unique application for specific spheres of betting.
- 0 **Peer to peer (P2P) solution**– an online platform deployed on the PROOF OF TOSS website.
- 0 **Event** - A real-world event that is happening in the future, one with more than one outcome to allow betting.
- 0 **Wager** is created on the PROOF OF TOSS platform by either an originator or an operator.
- 0 **Bet** is placed by the player on one of the outcomes of an Event that the Wager was created for.
- 0 **TOSS** - a token, an internal unit of value of the PROOF OF TOSS ecosystem that is used to Bet, Judge, create Deposits and Collateral, receive Prizes, and Rewards.
- 0 **SBTC** - cryptocurrency used inside the RSK blockchain to pay for transactions (Gas).
- 0 **User** - is a Wallet in the PROOF OF TOSS ecosystem.
- 0 **Originator** - a user of the platform with the level of expertise and knowledge in a particular sphere who can create interesting Wagers for others to bet on.
- 0 **Player** - a user of the PROOF OF TOSS ecosystem that tries to predict an outcome of an Event by placing a Bet in a Wager.
- 0 **Operator** - a professional bookmaker that is able to utilize the PROOF OF TOSS ecosystem, just as a traditional betting platform, by creating Wagers, setting their own odds on various outcomes and delivering results for their Wagers.
- 0 **Judge** - a user of the platform that is responsible for confirming an outcome of an Event that the Wager was created for, as well as resolve Challenges that arise in Wagers created by Operators. All judging within the PROOF OF TOSS ecosystem is carried out by DCJ.
- 0 **Distributed Crowd Judge (DCJ)** - a process of delivering results of an Event to the ecosystem by way of voting, carried out by randomly selected Judges.
- 0 **Challenge** - a process that can be initiated by Players if they disagree with the outcome of an Event published by an Operator.
- 0 **Challenge Fund** - a transit storage of TOSS tokens that were deposited in order to start a Challenge. After the Challenge is over these tokens are either returned to Players or are allocated according to the Challenge result.
- 0 **Judge Fund** - a transit storage of TOSS that holds Deposits allocated for judging until it ends. Upon the end of judging all tokens in the Judge fund are distributed among the users according to the result of DCJ.
- 0 **Jackpot Fund** - a cumulative storage of tokens TOSS that is filled by all fines. If there are 1000 tokens TOSS Jackpot lottery is held.

- 0 **Jackpot** -75% of the TOSS tokens that are locked inside the Jackpot Fund are given away to a lucky user that is chosen at random by the PROOF OF TOSS random numbers generator.
- 0 **Prize** - Tokens that Players receive, if their Bet wins.
- 0 **Reward** - Tokens that Originators, Operators, and Judges receive as compensation for their active participation in the evolution of the ecosystem.
- 0 **Fine** - a penalty for unprofessional or unsound actions within the Ecosystem
- 0 **Collateral** - an amount of TOSS tokens that an Operator has to allocate in order to ensure all Prizes, Rewards, and fines that may arise in a Wager within the ecosystem.
- 0 **Deposit** - an amount of TOSS tokens that an Originator or Judge chooses to place in order to back their intentions of creating a Wager or participating in the DCJ process of a Wager.
- 0 **Wallet** - currently being researched
- 0 **RSK** - the first open-source smart contract platform with a 2-way peg to the Bitcoins blockchain.
- 0 **Winner** - a Player that was able to predict the outcome of an Event, by placing a Bet on it in a Wager
- 0 **Loser** - a Player that failed to predict the outcome of an Event, by placing a Bet on it in a Wager
- 0 **Correct Outcome** - a confirmed outcome of an Event.
- 0 **Incorrect Outcome** - any outcome of an Event other than that which is confirmed to be correct.

ADVANTAGES FOR USERS

PROOF OF TOSS is the most democratic ecosystem for betting, where Players will find rare, interesting Wagers and possibly the best odds available in the industry. If they fail to find an event that they want to bet on, Players can transform into Originators and create Wagers of their own, publish them in the PROOF OF TOSS ecosystem and earn TOSS tokens with no risk. Furthermore, those Users that want to earn with virtually no risk, may try on the role of a Judge. An honest Judge never loses.

THE PROOF OF TOSS ECOSYSTEM OFFERS:

Transparency of all transactions. Leveraging blockchain technology we have reached a maximum level of transparency for all transactions within the ecosystem. Every user will be able to monitor all payments, payouts and other transactions himself.

Control over personal funds with one Wallet. Users never lose control over their funds. Funds move from Wallet to Smart Contract to Wallet. Making payments, deposits and withdrawals instant and under full control of the user.

Various roles. We provide vast opportunities to win for all our users. A user can either create a Wager, place a Bet or join the DCJ as a Judge. Users can only take on one role at a time. However, our token holders are not restricted from having multiple wallets.

Irreversible transactions and high level of responsibility of all users. What goes on the blockchain stays on the blockchain. We believe that the inability to revert or change a transaction after it is written into the smart contract and published on the blockchain will increase the level of responsibility for all the Users of the ecosystem.

Fair results. We are using the wisdom of the crowd in all our Judging and Challenge mechanisms. Employing the "prisoner's dilemma" with clear risk and reward for any action taken by the crowd and relying on our random number generator to select Judges we ensure that every decision will be right and true, if such decision is unreachable the Wager is cancelled and players immediately receive a full refund.

No terminations of service. The PROOF OF TOSS ecosystem is fully decentralized in terms of funds ownership. Each user retains full control over their wallet and therefore will always retain their right to access and interact with the ecosystem.

Equal opportunity. The User's role in the ecosystem is flexible, Users may switch roles at their own desire. The rules of use are strictly embedded in Smart Contracts, therefore all users are treated equally. The platform is not storing user's personal data and no financial data is required to start betting.

Pseudonymity. The PROOF OF TOSS ecosystem holds no personal information about users. Users are only exposing their identity when they purchase or sell tokens on a third party marketplace that requires KYC verification. All transactions are irreversible and transparent therefore the identity and transactions of a user could be reverse engineered. Once on the platform, you don't need to prove your identity or present any personal data. We are required to collect KYC data during our Token Sale, however, that information will only be stored to verify users and is required by regulatory bodies.

High speed of transactions. PROOF OF TOSS is developed on RSK's smart contracts which are built as a side-chain of the Bitcoin Blockchain. This provides us with the opportunity to leverage great transactional speeds of 300 transactions per second and reduce costs.

ADVANTAGES FOR BOOKMAKERS AND SPORTSBOK SUPPLIERS

Why utilizing PROOF OF TOSS technology will give traditional betting companies a competitive advantage.

WITH PROOF OF TOSS AN OPERATOR WILL:

Increase profit margin by eliminating transactional costs. The PROOF OF TOSS ecosystem operates using an internal utility token "TOSS", no intermediaries are required to handle transactions which eliminates some traditional costs.

Increase market coverage. The ecosystem for betting is built on blockchain, a technology that is borderless and highly active. Operators may leverage the new buzz to attract new players and increase market share.

Increase the scope of events. Local and relatively small events that might be interesting for players are often overlooked due to added costs associated with added costs of creating an event that an Operator has to cover. Reducing costs will open new opportunities for Operators.

Develop trust. The blockchain and wisdom of the crowd brings additional trust. All rules and business logics are embedded in smart contracts making any action within the ecosystem transparent and irreversible. In case of human error, PROOF OF TOSS offers a clear Challenge resolution mechanism, that guarantees a democratic Challenge resolution, all parties of the Challenge are treated equally.

Have the ability to provide better odds. The platform takes no commissions, with less costs, Operators have the opportunity to provide better odds to their players without sacrificing their profit margins and at the same time attracting more Players for their Wagers.

Face no chargebacks. Transactions on the blockchain are irreversible, Operators are safeguarded by blockchain technology from claims and chargebacks.

Increase liquidity. Conducting all payments directly to the wallet will increase liquidity by decreasing processing time.

Leverage unprecedented accessibility. Essentially anyone holding TOSS tokens will have access to the ecosystem. No registrations, no banking details verifications, no boundaries.

Stay ahead of their competition. We see new projects entering the scene with solutions for their relative business sectors that Blockchain solves every day. PROOF OF TOSS will provide a free for all, open-source solution that will serve as a gateway to Blockchain tech and the crypto community for bookmakers that join.

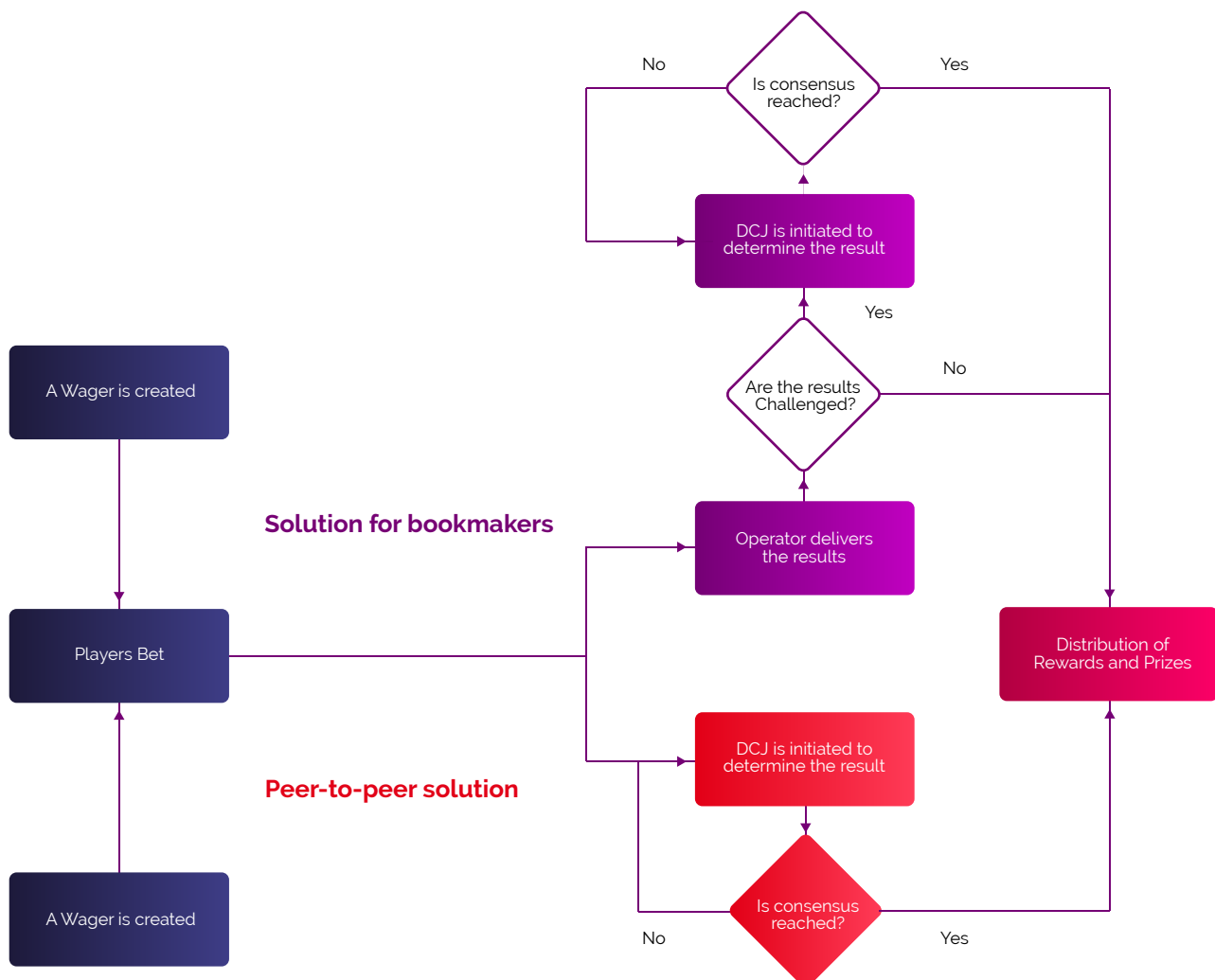
TOSS - The smart way to bet

PROOF OF TOSS is an ecosystem that provides advanced functionality for the betting industry by utilizing smart contracts and blockchain technologies. The ecosystem is aimed at offering new opportunities for both the P2P and bookmakers. All parties engaging with the ecosystem will be able to do one or more of the following - create wagers, bet on various outcomes and/or verify the outcome of an event. The system will allocate funds automatically and instantly through the use of smart contracts, eliminating third parties, fraudulent activities and significantly reducing transactional costs.

PROOF OF TOSS democratizes the betting industry providing equal opportunities for both ordinary users and professionals including Betting Operators.

THE PROCESS

A Wager is created for an event happening in the near future, and can be created by either an Originator or an Operator. Users place Bets on suggested outcomes and once the event is over, if the Wager was created by an Originator, Judges are invited to verify the result and by doing so define winning Bets. If the Wager was created by an Operator, he is responsible for providing a fair and true result. If the Users are not satisfied with the result provided by the Operator, they are able to challenge the result by initiating the platform's Distributed Crowd Judge mechanism.



ROLE MATRIX

Activity / Role	Originator	Player	Judge (DCJ)	Operator
-----------------	------------	--------	-------------	----------

Solution for bookmakers

Create				*
--------	--	--	--	---

Bet		*		
-----	--	---	--	--

Judge				*
-------	--	--	--	---

Challenge			*	
-----------	--	--	---	--

Activity / Role	Originator	Player	Judge (DCJ)	Operator
-----------------	------------	--------	-------------	----------

Peer-to-peer solution

Create	*			
--------	---	--	--	--

Bet		*		
-----	--	---	--	--

Judge			*	
-------	--	--	---	--

Challenge		*		
-----------	--	---	--	--

Any user in the Ecosystem can only choose one role at a time. The Ecosystem does not invoke a role, nor will the User be tied to one particular role, it is only up to the User to decide a role for the particular Wager. Users can perform different roles in different Wagers.

Users can take on a role of an Operator if they are capable of providing the necessary amount of Collateral for a Wager.

All Users need to pay Gas when signing a Smart Contract which is initiated by the core activities on the platform: create, bet, judge, challenge.

CREATION OF THE WAGER

To create a Wager Originators need to have a positive balance of Tokens, while Operators must determine the Collateral they are willing to lock for said Wager. To start Originator/ Operator presses on the tab "Create a bet".

Every Wager needs to have the following necessary parameters:

- 0 Language
- 0 Name of the Wager
- 0 Tag – for quick search
- 0 Category - sport, politics, etc.
- 0 Possible outcomes - a minimum of two outcomes
- 0 Event time zone
- 0 Event start date and time
- 0 Event end date and time
- 0 Result reference links – the URL links, sources where judges can check the results; it can be one or several links

To publish a Wager an Operator must show Collateral while an Originator must make a deposit of their own tokens (this deposit will determine the maximum reward the Originator can receive)

Solutions for bookmakers

Peer-to-peer solution

Collateral

Deposit

Collateral is an Operator's deposit that covers in full the payouts to all Players plus any additional expenses that may occur if a Challenge is initiated by the losing side. The Collateral is calculated as follows - the sum of all Bets multiplied by the Operator's odds, plus 0.5% from this sum to provide payment to Judges in case the Operator loses an initiated Challenge.

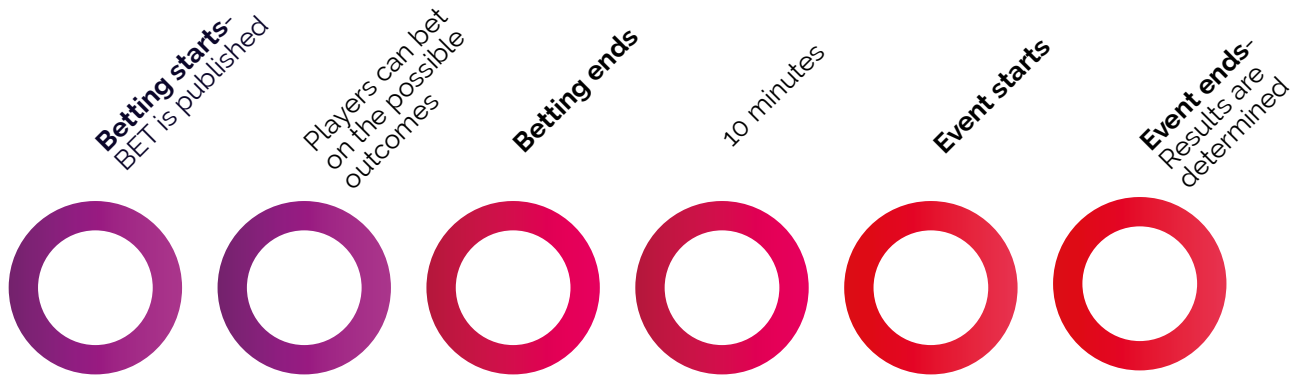
If there is not enough Collateral to support further Bets, Players will not be able to join the Operators Wager.

A Deposit is made by Originators and Judges, it lies in the foundation of the decentralized solution for bookmakers of the PROOF OF TOSS ecosystem. A Deposit is made in TOSS tokens and determines the maximum reward that an Originator or Judge can receive for their work. Deposits are made separately for each Wager and can't exceed the current available balance of the User making it. (More in the Rewards and Fines section).

Before publishing a Wager both an Originator and an Operator will have the opportunity to make sure that the data is correct and make changes if needed.

After the Wager is published, Players can make their Bets, it is the Originator's / Operator's responsibility and in their own best interest to bring as much attention to the Wager as possible. This can be done by sharing a direct link to the Wager on social media, forums, discussions, blogs, etc.

BETTING STARTS WHEN A WAGER IS CREATED AND ENDS 10 MINUTES BEFORE THE EVENT STARTS⁶



BETTING

A player will only see if the Wager is created by an Operator or Originator from the odds set on each outcome. Operators have the ability to set their own odds which are insured by Collateral, while the odds in Wagers created by Originators are calculated through a ratio of Bets placed on alternating outcomes within the PROOF OF TOSS ecosystem.

ONCE A WAGER IS PUBLISHED IT BECOMES OPENLY AVAILABLE TO ALL PLAYERS

To participate in a Wager, Players must:

- 0 Choose the appropriate role "Player"
- 0 Have a positive balance of TOSS tokens in their wallet

Players can choose from a wide range of Wager, to help them sort through the list we are implementing multiple filters such as dates, categories, and tags. Furthermore, all Wagers can be further sorted by the total number of Bets and their cumulative size in TOSS tokens.

Once Players choose a Wager, they are given a choice of possible outcomes. Players will then be asked to choose the size of their Bet in TOSS tokens.

Before the Bet is finalized and placed, Players are asked to confirm their choice. The confirmation window will include the following information:

- 0 Information about the Wager
- 0 The chosen outcome, with:
 - ⊕ The odds (in the solution for bookmakers)
 - ⊕ Number of bets
 - ⊕ Total sum of TOSS tokens already placed on this Wager
- 0 The value of the Player's personal Bet (in TOSS Tokens)
- 0 The cost of completing the transaction (gas)

Players can either confirm or forfeit their participation in the Wagers at this point.

If nobody is interested in the Wager and there are less than 2 bets on alternate outcomes, Originators are fined - half of their initial deposit is transferred to the Jackpot Fund, the other half is returned to them.

⁶Timestamp in RSK can be up to 9 minutes into the future, thus, if we stop accepting bets 10 minutes before the Event starts, all Bets will be accepted in the block.

JUDGING AND SOLVING CHALLENGES

PROOF OF TOSS utilizes the "Prisoner's Dilemma" by randomly picking events for every Judge and requiring that every Judge makes a deposit of their own TOSS tokens in order to participate. This deposit is used to determine the judges reward as well as incentivize the Judge to be as fair in their judging as possible, through negative reinforcement in the form of fear of losing their deposit.

Depending on who has created a Wager, PROOF OF TOSS allows two approaches to determining the winning Bets:

1. As mentioned in the "Role Matrix" table, when it comes to our solution for bookmakers, the Operator is responsible for delivering the correct result of an event. If the Operator fails to bring the correct result, players will have the opportunity to initiate a Challenge and, thus, start the DCJ mechanism.
2. Our peer-to-peer solution is completely decentralized and thus all arguable actions are taken by reaching consensus. The PROOF OF TOSS ecosystem, both rewards those users acting in good faith and punishes those that try to manipulate results in their favor. When it comes to determining which Bet won, the system initiates it's Distributed Crowd Judge mechanism, which randomly selects Wagers for Judges. The Judge has to make a deposit, review the Event and choose an outcome from a selection of options that are available for each particular Wager. Once consensus is reached the result is published to the Wager, all Players who won, the Originator and those Judges that voted for the majority result are rewarded.

Distributed Crowd Judging mechanism.

The required amount of randomly selected Judges for each Wager is 50, any user can become a judge. Judges for every Wager are selected using the ecosystems random numbers generator. Once Users select the Judging feature in the profile, the ecosystems algorithm is going to choose a Wager that requires judging and fits the Users profile and available token balance.

In order to judge a deposit of TOSS tokens needs to be made. This deposit is added to the Judge Fund.

The Judge can participate in the Wager with the total sum of Bets per Judge equal to or more than 1%, this is done in order to prevent fraud.

e.g. A Judge deposits 100 TOSS tokens and there are a total of 50 Judges selected for a Wager.

The Wager selected for this Judge; will have a total sum of up to 500 000 TOSS in Bets (100 TOSS/1%*50 judges)

After the deposit is placed and the Wager is chosen by the platform, the judge is asked to vote for an outcome (see Possible outcome scenarios). The vote is added to the smart contract, judging continues until one of the possible outcomes receives 90% of the votes.

In case there are less than 50 judges, the platform will keep selecting Judges one by one and will continue doing so for 7 calendar days (in case the Wager was created by an Operator - 8 days). If 7/8 days later no outcome receives 90% of the total votes, the smart contract closes and all tokens are distributed according to the "Outcome cannot be defined" scenario.

It is important to note that once a Wager is selected for a Judge, the Judge is unable to reject it, this is done intentionally to ensure that all Wagers are treated equally and preference is not given to Wagers that have a larger potential payoff. The Judge, however, may choose to not participate in a Wager, that was selected for him/her, in that case, a new Wager will be offered once the current Wager's smart contract closes.

POSSIBLE JUDGING SCENARIOS

Scenario	Conditions	Result			
		Originator /Operator	Player-winner	Player-loser	Judge
Wagers by Operator (Solutions for bookmakers)					
The Wager's outcome is determined	An Operator determines the result of a Wager	An Operator receives lost Bets after 12-hour delay A Collateral decreases by the amount of Prizes	Receives winnings immediately from an Operator's Collateral	Loses the Bet, Tokens are transferred to an Operator	-
Wagers by Originator (Peer-to-peer solution)					
The Wager's outcome is determined	An outcome receives 90% of the Judges votes	Receives his/her reward	Receive their winnings (total pot of lost bets that is distributed in proportion to the winning deposits) + own bet	Loses their Bet	Voted for the winning outcome, receives Reward in proportion to his/her deposit + the deposit made Voted for losing outcome - loses his/her deposit
Not enough Judges	Less than 50 Judges participated in judging the Wager	A Deposit is returned	The Bets are returned	A Deposit is returned	
Consensus is not reached	Neither of the possible outcomes has 90% of votes	Loses a deposit	All bets are returned	Judges deposit is returned	Originator's deposit is divided between all Judges in proportion to their deposits
Outcome cannot be defined	90% of Judges voted that the result cannot be defined	Loses a deposit	All bets are returned	Voted for "Outcome cannot be defined" receive deposit back Originator's deposit is divided between all Judges that voted for "Outcome cannot be defined" in proportion to their deposits Voted for another outcome - lose their deposits in favor of majority Judges	

Basic judging functions will be available in the first iteration of the PROOF OF TOSS ecosystem.

Judging is one of the key features of PROOF OF TOSS and we are planning to create a mobile app for judging on the go.

CHALLENGE RESOLUTION

All Challenges are resolved through our DCJ mechanism.

A Challenge is initiated, if within 24 hours after the winning Bet is announced, at least 25% of the Players that placed their Bet on the same losing outcome Challenge the result through DCJ. Players that initiate the Challenge are required to deposit 20% from their initial Bet to the Challenge Fund.

In case after 24 hours, 25% of the losing Players have not initiated a Challenge, the winning outcome provided by the Operator is considered to be correct, the Operators Collateral is released, all losing Bets are transferred to the Operators account and all Challenge deposits are transferred to the Jackpot Fund.

POSSIBLE CHALLENGE SCENARIOS IN SOLUTION FOR BOOKMAKERS

Scenario	Conditions	Result			
		Operator	Player agreed with Operator	Player disagreed with Operator	Judge
Judges confirmed Operator's outcome:					
The Wager's outcome is determined	50 Judges participated 90% vote for the same outcome	Receives all lost Bets after 12-hours Collateral decreases by the sum of Prizes The remaining Collateral is released	Receives Prize from the Operator's Collateral immediately	Loses the Bet in favor of Operator	Voted for majority outcome receives 0.5% from total sum of bets, multiplied by Operator's odds of bets from Challenge Fund in proportion to his/her deposits, but not more than the amount in Challenge Fund and his/her deposit Voted against this outcome loses the deposit in favor of the majority Judges
		Judges confirmed another outcome:			
		Receives the remaining losing bets Collateral decreases by the amount of Prizes The remaining Collateral is released	Receives Prize immediately from the Operator's Collateral	Voted for the outcome confirmed by DCJ receives Prize from the Operators Collateral Voted for other outcome loses their Bet in favor of Operator	Voted for majority outcome receives 0.5% total sum of bets from the Operator's Collateral in proportion to his/her deposit and receives the deposits back Voted against this outcome loses the deposit in favor of the majority Judges
Not enough Judges	Less than 50 Judges More than 7 days from the Wager close date have passed	Collateral decreases by the sum of Prizes The remaining Collateral is released	Receives Prize from the Operator's Collateral immediately	Receive their Bet	Receive their Deposit
Consensus is not reached	Neither of the possible outcomes receives 90% of votes More than 8 days from the EVENT close date and time have passed	Operator is fined from Collateral; fine is 0.5% from the total sum of bets in favor of Judges Collateral decreases by the amount of Prizes and fine The remaining Collateral is released	Receives Prize from the Operator's Collateral immediately	Receives bet back	Receives his/her deposit back and the Operator's fine that is divided in proportion to deposit
Outcome cannot be defined	90% of Judges voted that the result cannot be defined	Operator is fined from its Collateral; fine is 0.5% of the total sum of bets in favor of Judges Collateral decreases by the amount of Prizes and fine The rest Collateral is released	Receives Prize immediately according to the odds from the Operator's Collateral	Receives bet back	Voted for "Outcome cannot be defined" receives deposit back and the Operator's fine that is divided in proportion to deposit Voted for other outcomes lose their deposits in favor of Judges that voted for "Outcome cannot be

REWARDS AND FINES

There's a good chance to get rewarded with PROOF OF TOSS, Originators are rewarded for creating Wagers, Judges for determining the right outcome, Players for their successful Bets and Operators carry on collecting all lost Bets on the Wagers they create.

1. Originators receive a Reward of 0.5% from the total volume of Bets on a Wager, but not more than their Deposit.
2. Judges receive a Reward of 0.5% of total volume of bets on a Wager, plus the difference between 0.5% of total volume of bets and the Originator's deposit
3. Players are rewarded by placing a Bets on winning outcomes of various Wagers. These Prizes are calculated according to the odds (created by an Operator or formed by the system in the peer-to-peer solution) or formed naturally from the total amount of TOSS tokens placed in Bets on the wrong outcomes.

All actions that can either increase or decrease the balance of a User's Wallet are defined in the PROOF OF TOSS Rewards/losses matrix.

REWARDS /LOSSES MATRIX

Role	Rewards	Losses
Wagers by Operator (Solutions for bookmakers)		
Operator	Receives all lost bets	<p>Pays for Prizes from Collateral</p> <p>Pays fines from Collateral; fines are 0.5% of the total sum of bets in favor of Judges in case the DCJ consensus is not reached or the outcome cannot be defined</p> <p>Pays Prizes to Players that have placed a Bet on a result that the DCJ found to be correct (other than the initially announced result).</p>
Players	Bets on winning outcome are multiplied by predefined odds	Bet on losing outcome - lose their bets in favor of Operator
Judges in DCJ	0.5% the total sum of bets multiplied by Operator's odds if consensus of the Wager is not reached	If voted for the wrong result – lose their deposit

Role	Rewards	Losses
Wagers by Originator (Peer-to-peer solution)		
Originator	0.5% total volume of bets, but not more than their initial Deposit	If there are no bets – 0.5% of Deposit is transferred to the Jackpot Fund If consensus is not reached or the outcome cannot be defined – loses the deposit that is transferred to the Jackpot Fund
Players	If bet on winning outcome – receive their Bets back and the Prize (the bank of the lost Bets is distributed amongst winners in proportion to their Bets)	If bet on losing outcome – lose their bets in favor of the winners
Judges in DCJ	If vote cast for the correct outcome – receive 0.5% the total sum of bets, but not more than their initial deposit and difference between 0.5% of total volume of bets and the Originator's deposit	If vote cast for the wrong outcome - lose their deposits

ECOSYSTEMS FUNDS

There are three Funds in the PROOF OF TOSS ecosystem: a Challenge Fund for every Wager that requires Challenge resolution, a Judge Fund for every Wager to which Judges are invited and a Jackpot Fund.

Unlike the Jackpot Fund, the Challenge and Judge Funds are transit funds that hold Tokens until the smart contract for a Wager is open. Funds are released once consensus is reached and all conditions of a Wager are met.

Challenge Fund – all deposits made in order to initiate a Challenge resolution are allocated here until the Challenge is resolved, the deposits are then either returned or transferred to another User according to the result of the Challenge (see Challenge Scenario table).

Judge Fund – all deposits made by Judges for a Wager are locked in this fund. The funds are released and distributed by the smart contract in accordance with the results reached. (see Possible Judging Scenarios table)

Jackpot Fund – a cumulative storage of TOSS tokens that Users with different roles were fined for. Once a total of 1000 TOSS tokens is collected in the Jackpot Fund, a lottery is held. Every user of the system that participated in a Wager participates in the lottery, the winner is selected by the PROOF OF TOSS random numbers generator and receives 75% of the Jackpot Fund, the remaining 25% are stored for future lotteries.

The Jackpot Fund is topped up in the following cases:

The bookmakers solution:

- 0 A Player initiates a Challenge against the Operator by depositing an equivalent of 20% of their initial Bet. If the Challenge is initiated by less than 25% of all Players that participated in the Wager, those Players that initiate the Challenge lose their 20% deposit.
- 0 If the result of a Challenge is the same as the Operator's initial outcome, Players that initiated the Challenge lose a portion of their deposits, said portion is transferred to the Jackpot Fund.

The peer-to-peer solution:

- 0 If a Wager fails to attract Bets on alternating outcomes, the Originator is fined for creating a "bad" Wager, 50% of the Originator's deposit is transferred to the Jackpot Fund.

USE CASES

A WAGER IS CREATED BY AN OPERATOR

One of the most spectacular events in the film industry - 90th Academy Awards is about to start. Will Gary Oldman be picked as the best actor this year?

- 0 Event: 90th Academy Awards
- 0 Date and time Event starts: at 5:00 p.m. PST on 4th of March, 2018.
- 0 Wager: Will Gary Oldman get an Oscar in 2018?
- 0 Possible outcomes: Yes/No.
- 0 Odds: 2.0

The Wager is published on the 20th of February, 2018
Betting closes at 4:50 p.m. PST on 4th of March, 2018.

Alice, Mike, and Sarah placed their Bets.



The Operator needs to block Collateral in the amount of 35,350 TOSS in order to ensure all payouts.



Once the Event ends, the Operator confirms - Gary Oldman wins the Oscar.

Sarah is confident that the result was incorrect. Gary Oldman was only nominated, but not announced as a winner. Sarah initiates a Challenge. The Challenge can be initiated because Sarah makes up 50% of the votes for this outcome.

Sarah deposits her 1,000 TOSS ($5,000 \times 20\%$) to the Challenge Fund to start the Challenge.

The results of voting in the DCJ

Outcome	Quantity of Judges	Deposit per Judge, TOSS	Judging Fund, TOSS
Yes	25	10	250
	20	20	400
No	5	20	100

Outcome "Yes" got 90% of the votes confirming Operator's result.

Payouts



Operator

- 0 Receives the remaining Collateral – 25,350 TOSS
- 0 Receives losing bets - 25,000

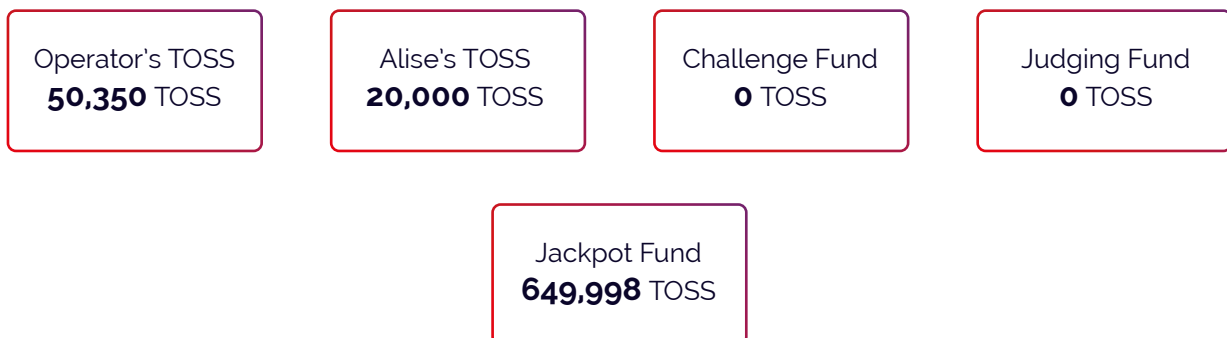
Players

- 0 Alice receives 20,000 TOSS (10,000 TOSS was her Bet and 10,000 TOSS taken from the Collateral).
- 0 Mike loses 20,000 TOSS
- 0 Sarah loses 6,000 TOSS

Judges

- 0 Those who voted for the Incorrect Outcome – lose their deposits (100 TOSS in total)
- 0 Those who voted for Correct Outcome:
 - 0 Return their deposits – 650 TOSS in total from the Judging Fund
 - 0 Each Judge who deposited 10 TOSS receives Reward – $(0.5\% \cdot 35,000 \cdot 2 + 100) \cdot 10 / 650 = 6.9231$ (TOSS) 25 Judges receive Reward of 173.0775 TOSS from the Challenge and Judging Funds
 - 0 Each Judge who deposited 20 TOSS receives Reward – $(0.5\% \cdot 35,000 \cdot 2 + 100) \cdot 20 / 650 = 13.8462$ (TOSS)
20 Judges receive Reward of 276.924 TOSS the Challenge and Judging Funds

After Payments



A WAGER IS CREATED BY AN ORIGINATOR

Kevin, Mary, Sam, Din and Tom are great fans of a TV series "Game of Thrones". They spend endless hours discussing how the plot will twist in the next episodes. They are good friends, but every time someone makes use of loopholes left during the argument. They were struggling to find an impartial judge who is capable to define the winner in these arguments.

PROOF OF TOSS offers a ready to use peer to peer solution for these types of disputes.

Let us take a look at what benefit PROOF OF TOSS can bring to Kevin, Mary and Sam if they create a Wager.

- 0 Event: Game of Thrones, season 8, episode 1.
- 0 Date and time Event starts: at 9 p.m. PST, the 1st of February 2019⁷.
- 0 Wager: Will Jaime Lannister become a White Walker in the first episode of the last season of Game of Thrones?
- 0 Possible outcomes: Yes/No

Kevin publishes a Wager on the 1st of December 2017, by depositing 2,000 TOSS. Mary, Sam, and Din place their Bets.



Amount of TOSS tokens in the Wager:

- 0 Originator's deposit – 2,000 TOSS
- 0 BetSum – 22,000 TOSS

After the end of the Event, the DCJ selects the Judges to confirm the Correct outcome of the Wager. According to the internal system rule the minimum deposit of the Judge for an event with the total pot of 22,000 TOSS should be more or equal to 4.4 TOSS (1%/50*BetSum).

The results of voting in the DCJ

Outcome	Quantity of Judges	Deposit per Judge, TOSS	Judging Fund, TOSS
Yes	5	20	100
No	15	25	375
	30	30	900

DCJ confirms that Jaime Lannister didn't become a White Walker in the 1st episode of the 8th season.

⁷According to HBO the last, 8th season will be aired in February 2019, no dates were announced. The 1st of February, 9 p.m. PST is taken as example and has no connection to the real release of the Game of Thrones.

Payments



Originator

- 0 Receives his deposit – 2,000 TOSS
- 0 Receives the Reward – $0.5\% \times 22,000 = 110$ TOSS

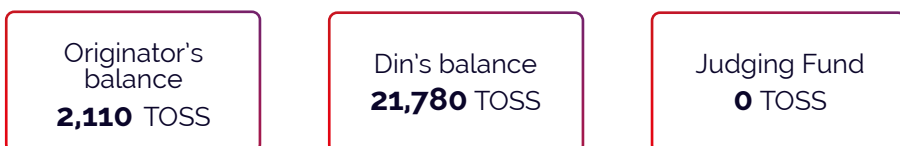
Players

- 0 Mary, Sam, and Tom loses their Bets
- 0 Din receives the Reward – $22,000 \times 99\% = 21,780$ TOSS

Judges

- 0 Those who voted for the Incorrect Outcome – lose their deposits
- 0 Those who voted for the Correct Outcome:
 - 0 Return their deposits – 1,275 in total
 - 0 Each Judge who deposited 25 TOSS receives a Reward – $(0.5\% \times 22,000 + 100) \times 25 / 1,275 = 4.1176$ TOSS; 15 Judges receive - 61.764 TOSS
 - 0 Each Judge who deposited 30 TOSS receives a Reward – $(0.5\% \times 22,000 + 100) \times 30 / 1,275 = 4.9411$ TOSS; 30 Judges receive - 148.233 TOSS

After Payments



PRODUCT ARCHITECTURE

Blockchain technology lies in the foundation of PROOF OF TOSS, it brings decentralization, flexibility, reliability and trust, characteristics that we believe will change the betting industry for the better. For the ecosystem to run smoothly, be scalable and retain all the basic principles of blockchain, we've chosen RSK's open-source smart contracts platform. Being a sidechain⁸ of Bitcoin, RSK provides a high level of security by merge-mining⁹ that prevents the double-spend problem. RSK scales to 300 transactions per second creating blocks at 10 seconds average interval.

⁸ A sidechain is a designation for a blockchain ledger that runs in parallel to a primary blockchain. - Wikipedia - <https://goo.gl/apzPD4>

⁹ As the term "merged mining" suggests, this protocol allows users to mine multiple cryptocurrencies at the same time. - TheMerkle - <https://goo.gl/yMvDhh>

The Ethereum virtual machine is embedded inside RSK, which allows the execution of smart contracts written on Solidity. RSK MainNet is now in closed testing; there are no projects on production now. So PROOF OF TOSS will be among the early adopters of this technology. Today, Bitcoin's blockchain is the most stable and safe, and this is one of the main advantages of RSK. Another one is the utilization of unique scaling technology, which allows exceeding Ethereum performance.

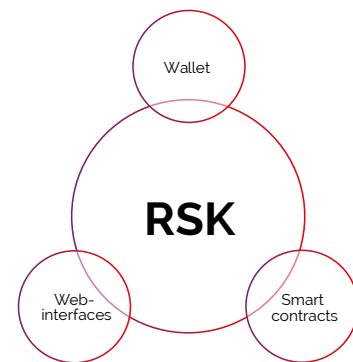
All transactions in RSK are paid with SBTC, the same as ETH is used to pay for the transactions in Ethereum. RSK is a 2 way peg to Bitcoin. It means when BTC is converted to SBTC currency is not transferred" between the blockchains. Instead, it is done by locking BTC in Bitcoin and the following unlocking of the same amount of SBTC in RSK.

The conversion rate will always be 1 BTC= 1 SBTC. A security protocol ensures that the same amount of coins cannot be unlocked on both blockchains at the same time.

Thus, the technology we use provides:

- 0 Decentralization
- 0 Speed
- 0 Security

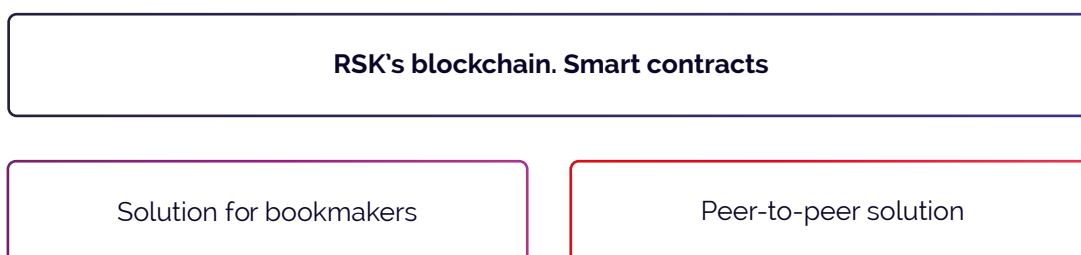
PROOF OF TOSS ecosystem unites a Wallet, Smart Contracts, and the RSK's blockchain.



PROOF OF TOSS web-interfaces form a system of UI that consists of:

- 0 Wager Creation web-interface allows both Operators and Originators to create new Wagers for upcoming events.
- 0 Betting web-interface gives Players the ability to place their Bets on available outcomes of a Wager.
- 0 Judging web-interface randomly selects Wagers for judges and thus initiates the DCJ mechanism.
- 0 Wagers web-interface is an aggregation of all currently available wagers that a Player has access to.

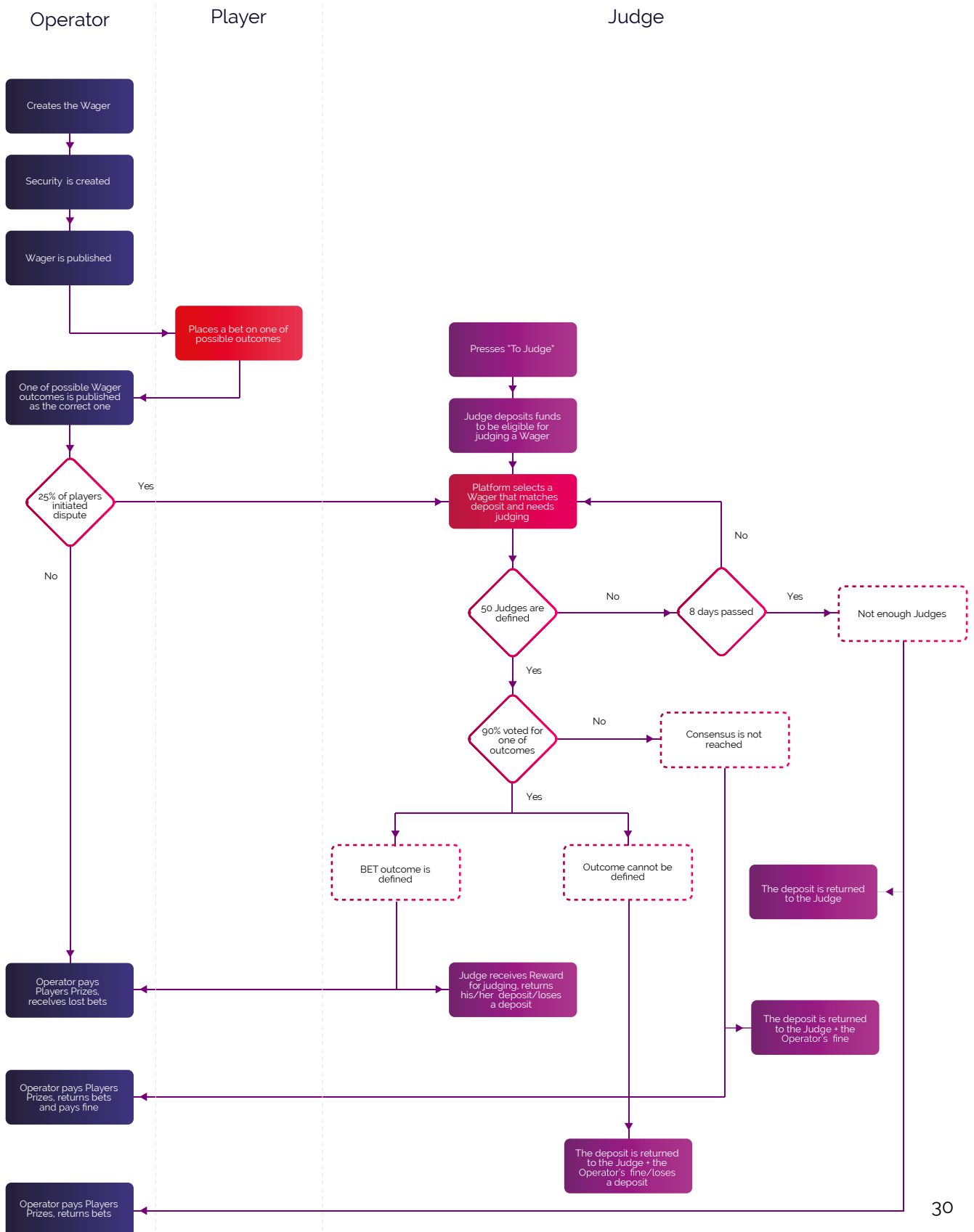
Two solutions, one ecosystem. PROOF OF TOSS is aimed at democratizing the betting industry, by providing a fully decentralized P2P solution as well as an open source solution for bookmakers that will be a seamless gateway for traditional online bookmakers to blockchain technology.



In the solution for bookmakers PROOF OF TOSS provides a website template with a system of Smart contracts that any Operator can tune for their needs. Moreover, any Operator will have the opportunity to connect their website via API to the PROOF OF TOSS ecosystem.

BUSINESS LOGICS OF "WAGERS BY OPERATOR"

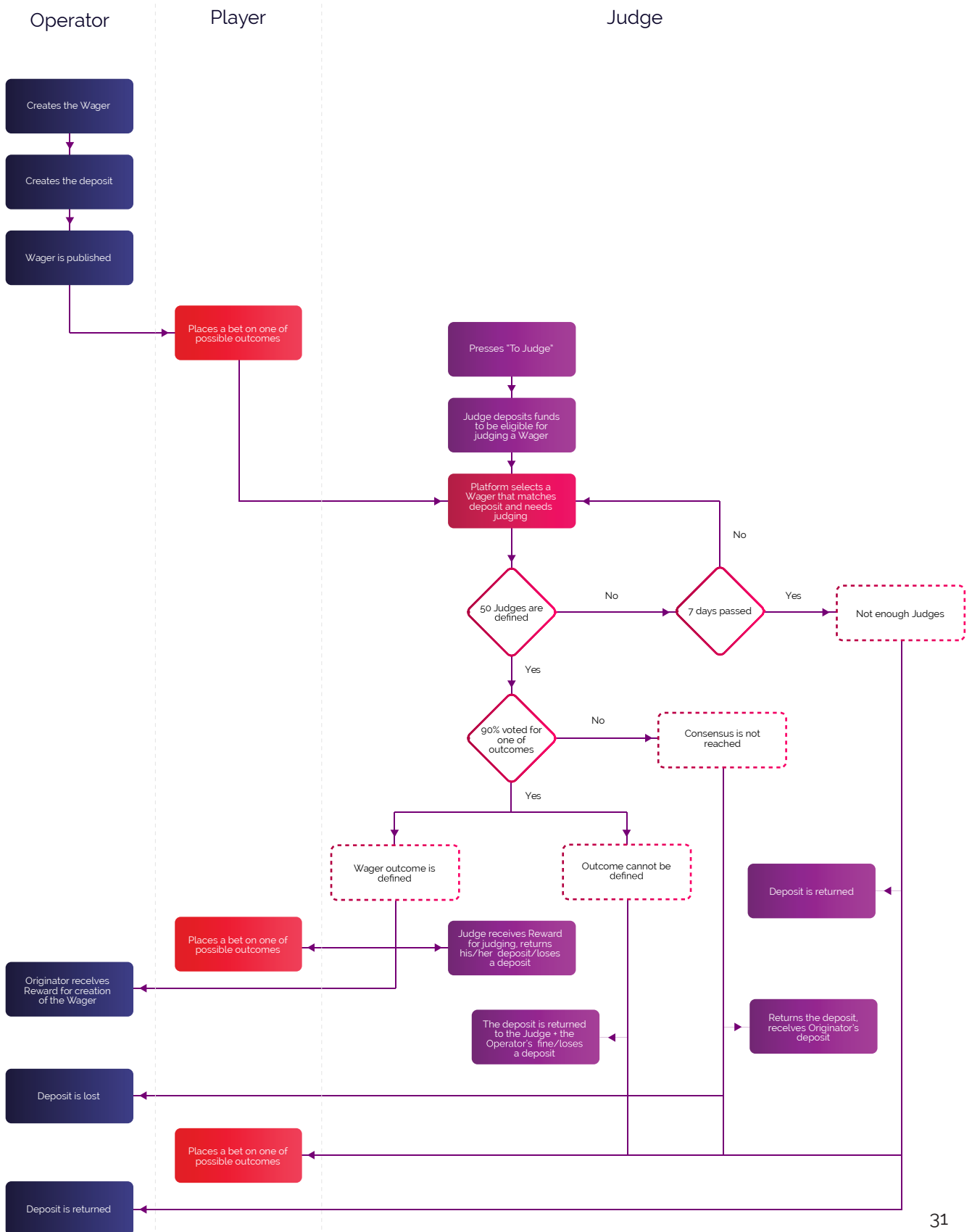
Solution for bookmakers



P2P solution – a web-based platform on the PROOF OF TOSS website. All actions within the PROOF OF TOSS ecosystem are supported by the Smart Contracts that are an integral part of the Ecosystem. PROOF OF TOSS doesn't store any private keys or other personal information about its users.

BUSINESS LOGICS OF "WAGERS BY ORIGINATOR"

Peer-to-peer solution



The difference between these two solutions lies in:

- 0 the way Wagers are deployed (Collateral vs Deposit)
- 0 the odds (defined by an Operator vs calculated inside the system according to alternating Bets)
- 0 results are determined (published by an Operator with an opportunity to Challenge vs voted on by the DCJ).

TOSS WALLET

The first iteration of the PROOF OF TOSS Wallet will be a fork of the MetaMask Wallet adapted to work with RSK. We have chosen MetaMask to serve as the foundation for our Wallet due to its solid reputation and the fact that it is secure, easy to use and available for one of the most popular browsers in the world - Chrome.

Being a fork of MetaMask, the TOSS Wallet will be deployed as an extension to Chrome.

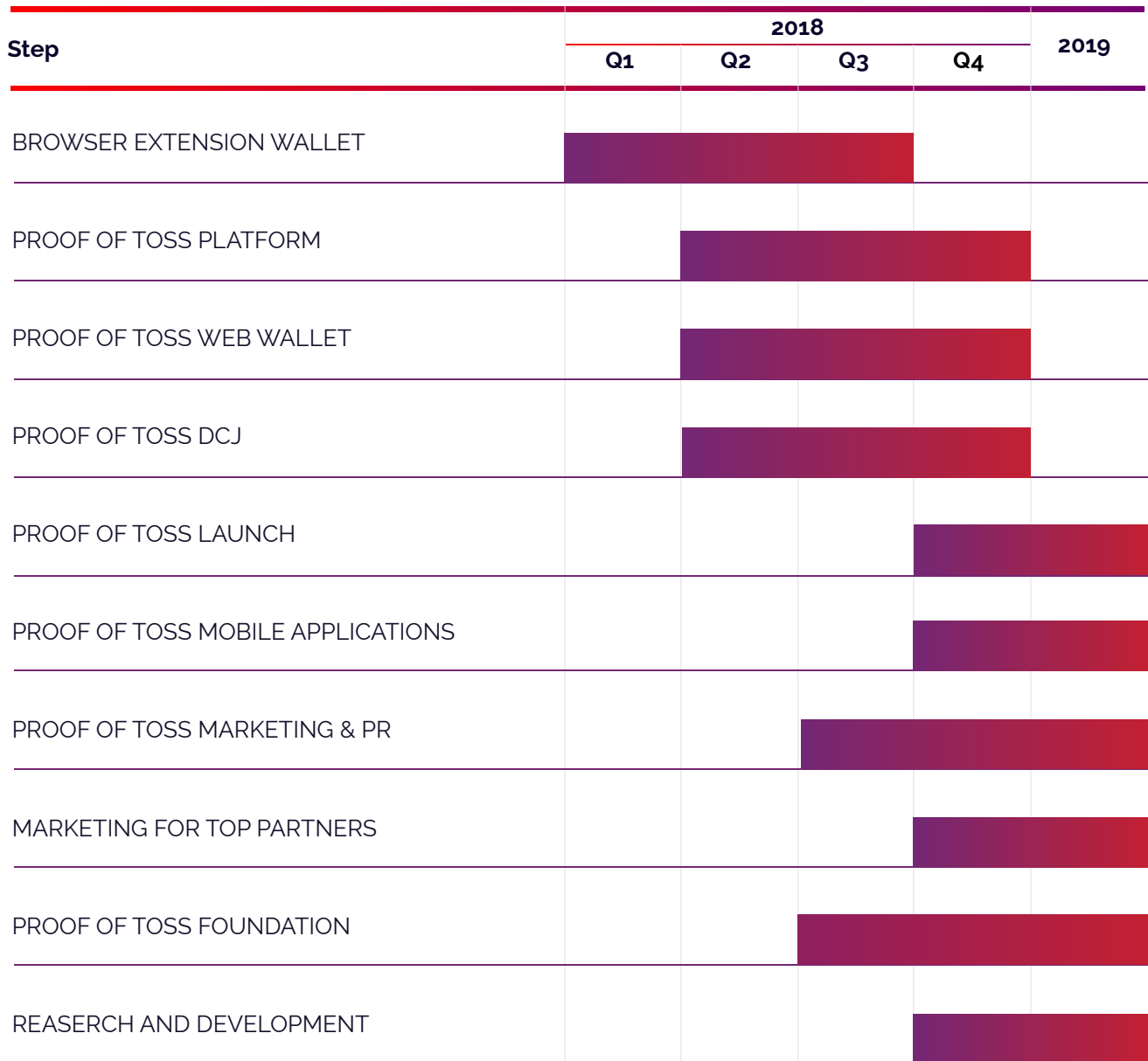
TOSS Wallet will let users:

- 0 Run authentication and allow access to the PROOF OF TOSS ecosystem
- 0 Check current balance of both TOSS tokens and SBTC
- 0 Handle TOSS tokens and SBTC transactions
- 0 Have one interface to work with both TOSS tokens and SBTC

SBTC

Being an internal currency on the RSK's blockchain, SBTC is used to pay for Gas. As all Smart Contracts inside the PROOF OF TOSS Ecosystem are powered by the RSK's blockchain, every user who initiates a Smart Contract to complete any action inside the Ecosystem needs to pay commission with this currency. That's why users in the Ecosystem need to have a positive balance in both SBTC and TOSS tokens.

PROOF OF TOSS ROAD MAP



TEAM



Dmitry Starostenkov

CEO



Azamat Akylov

Founder



Eugene Pavlenko

CTO



Eugene Malahov

CMO



Nikolay Savchenko

Software Engineer



Dmitry Abrosimov

Software/Web Developer



Kanat Amrenov

Blockchain Evangelist



Abzal Almaganbetov

Analyst



Konstantin Rukin

Strategist



Ksenija Tocilina

Marketing Manager



Ellina Poponnikova

PR Manager



Iryna Rybalchenko

Digital Media Manager



Alexandra Pogodaeva

Community Manager

KNOW YOUR CUSTOMER (KYC)

PROOF OF TOSS reserves the right to conduct "Know your customer" and "Anti-Money Laundering" checks on Buyers if it becomes required by the applicable laws.

PROOF OF TOSS has the right to refuse the sale of TOSS to Buyers that, according to the information available to the PROOF OF TOSS, are suspected in using the Token Generation Event and/or TOSS with the aim of money laundering, terrorism financing or any other illegal activity. In addition, the PROOF OF TOSS has the right to use any possible efforts for preventing the money laundering and terrorism financing, such as burn Buyer's tokens during the exchange phase (2 months), disclosing any information about such Buyer to the state authorities on their request, etc.

The KYC Procedure includes two steps:

Step 1.

- ⊕ Fill in registration form with the following information about yourself:
- ⊕ First name; Last name; Nationality; Country of Residence; Address.
- ⊕ Then, please provide details on your personal / business activity:
- ⊕ Industry Code—the field of your work;
- ⊕ Occupation code—the type (or title) of your work;
- ⊕ Source of funds – earned income (salary) or investments, etc.
- ⊕ Please provide your email address and phone number in any form.

Step2.

- ⊕ Choose your identification document.
- ⊕ Then, please enter the issue date and the date of the chosen document.
- ⊕ Please pay attention to the format of the date, which should be written in the form of year-month-date. For example, the 6th of February, 1996 should be written as: 1996-02-06. Please, do not use commas or spaces.
- ⊕ All the user information on the photo must be clearly visible.

Restricted Areas

Citizens, residents (tax or otherwise), or green card holders, of the **United States of America** are ineligible to purchase any TOSS tokens in the TOSS Token Generation Event (as referred in this White Paper). The same pertains for residents of the **Republic of Singapore** and **Hong Kong**.

PROOF

a smart betting ecosystem

OF TOSS

THANK YOU FOR
YOUR ATTENTION

FOR MORE INFORMATION

Visit our website - <https://toss.pro/>

Join our Telegram chat - <https://t.me/proofoftoss>

Subscribe to our Facebook page - <fb.me/ProofOfToss>

Follow us on Twitter - https://twitter.com/proof_of_toss

VERSION
0.2.5