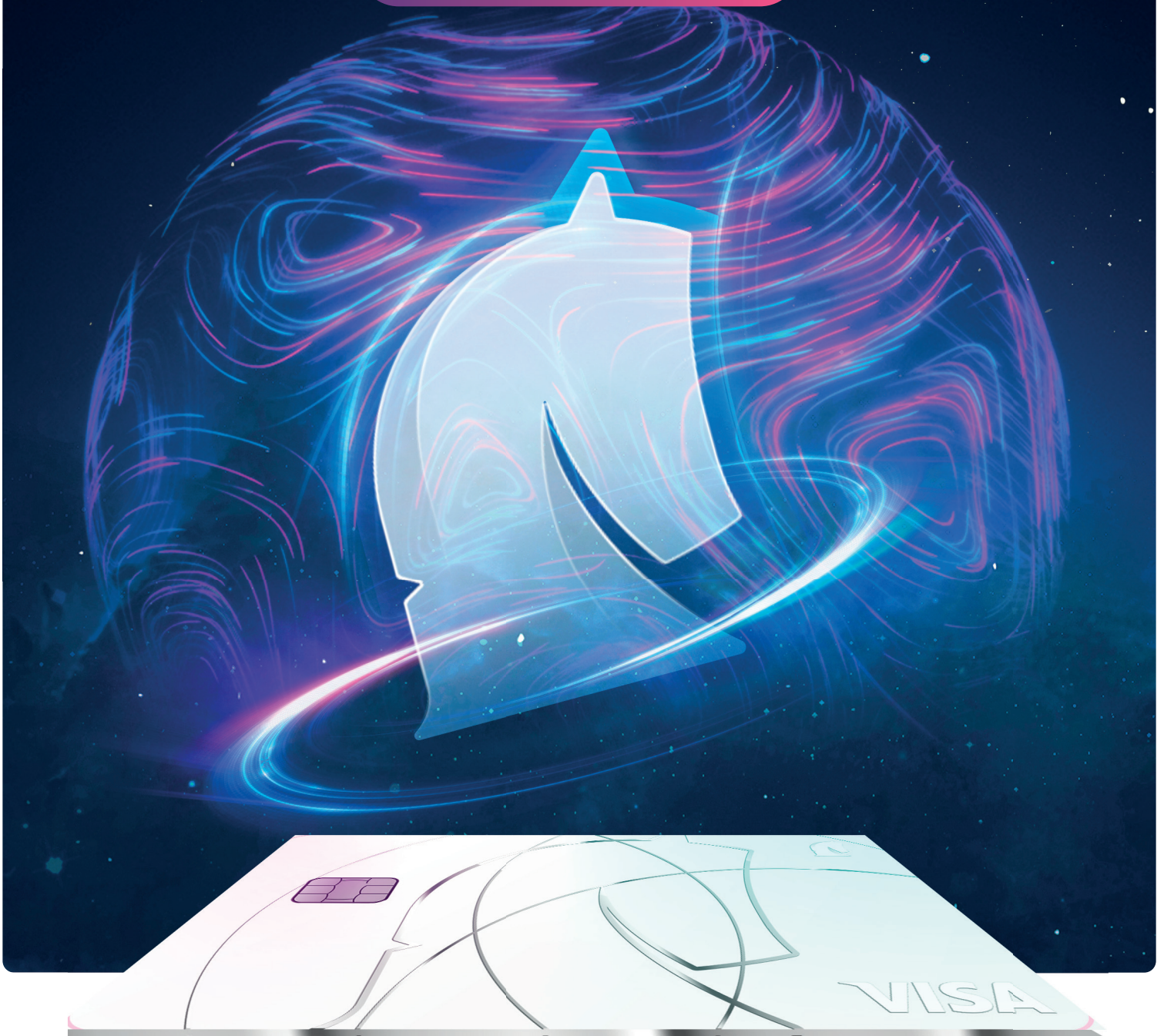


akt.io

Aktio Coin Whitepaper



Registered Issuer

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[@akt.wealth](https://www.facebook.com/akt.wealth)



[@akt_wealth](https://twitter.com/akt_wealth)



[@akt-io](https://www.linkedin.com/company/akt-io)

About us

This White Paper

The Aktio Coin (ticker: AKTIO) has been developed by Automata ICO Ltd. (the "Company"), a subsidiary of the Automata Group. AKTIO is a decentralised peer-to-peer currency that offers a more efficient, cost-effective and transparent method for transaction settlement and exchange.

This document (the "White Paper") presents the features and benefits of Aktio Coin as a digital currency both for mainstream adoption and for initial launch on the Akt.io mobile platform.

Akt.io is a digital wealth and payments platform that hosts an ecosystem of synergistic products and services. As a decentralised crypto asset, Aktio Coin will be used across each component of the ecosystem and accepted by related members of the Automata Group.

Experience
the revolution



Decentralised Finance, Wealth Management and Payments on a single all-in-one digital platform.
Seamlessly connecting the next generation of wealth technology with a revolutionary payment card.

— The Automata Group

The Company is part of the Automata Group, the members of which offer a range of services through the Akt.io mobile app including digital payments, wealth management and digital asset exchange & custody.

Regulated partners

- Dedicated IBAN account in EUR as part of the EMI services offered by our regulated partners.

Pre-Launch Traction

- 15 000+ registered BETA users
- Featured in publications such as Finance Derivative

Integrated Banking Technology

- Proprietary exchange technology that allows you to trade between fiat currencies, cryptocurrencies and a wide range of traditional financial instruments including fractionalised shares, in a direct, instantaneous and cost-effective way, with enhanced liquidity, secure custody and payment solutions

App already live

- App live for internal test phase
- Live BETA tests starting in October 2021

Proprietary Investment Technology

- Intelligent robo-advisor able to trade in crypto, forex & equity markets

17 M€ of Aktio coin reserved

- Series A equity round completed
- AKTIO Private sales completed
- AKTIO Pre-sales completed
- AKTIO Public sales ongoing

About Us

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Disclaimer

Please read all sections of this disclaimer carefully. You should ensure you understand the nature of the proposed business as set out in this white paper and consult your legal, financial, tax and/ or other relevant advisors before attempting to participate in the proposed initial coin offering of the Aktio Coin, [AKTIO], to be issued by Automata ICO Ltd on the akt.io mobile application.

This White Paper is published by Automata ICO Ltd. trading as Akt.io in connection with the proposed initial coin offering of Aktio Coin, a decentralised peer-to-peer currency (the Initial Aktio Coin Offering).

The purpose of this White Paper is to assist a prospective buyer (Buyer) of Aktio Coins (Aktio Coins) in deciding whether he or she wishes to proceed with a further investigation of Akt.io and its proposed business and operations (Business), and in determining whether to participate in the Initial Aktio Coin Offering.

Limitation of liability

To the maximum extent permitted by the applicable laws, regulations and rules, the Company, its agents, representatives, Directors, officers, employees and affiliates, shall not be liable to the Buyer or any other party for any indirect, special, incidental, consequential, punitive or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any reliance by the Buyer on anything presented in this White Paper.

Regulatory treatment of AKTIO Coins

All virtual asset service providers (VASPs) operating in Ireland are required to register with the Central Bank of Ireland (CBI) for Anti-Money Laundering (AML) / Countering the Financing of Terrorism (CFT) purposes. The Company is registered with the CBI and subject to their supervisory authority for AML/CFT purposes.

The Company commenced business in Ireland on 12 March 2021 and currently relies on the transitional provisions of The Criminal Justice (Money Laundering and Terrorist Financing) Amendment Act 2021 to carry out business as a VASP pending the receipt of formal VASP authorisation from the CBI under the new regime.

No invitation or offer

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 investment in securities in any jurisdiction, nor shall the fact of its presentation form the basis of, or be relied upon in connection with any contract or investment decision. Any agreement between Akt.io and a Buyer in relation to any sale and purchase of Aktio Coins shall be governed by Akt.io's terms and conditions (Aktio Coin Purchase Agreement). In the event of any inconsistencies between the Aktio Coin Purchase Agreement and this White Paper, the Aktio Coin Purchase

Agreement shall prevail.

The Buyer is not eligible to purchase Aktio Coins in the Initial Aktio Coin Offering if they are a citizen, resident (tax or otherwise) or green card holder of the United States of America, the People's Republic of China, the Hong Kong Special Administrative Region of the People's Republic of China, or Malta.

Akt.io has in place robust "know your customer" and buyer due diligence procedures in order to screen individuals precluded from participating in the Initial Aktio Coin Offering. As a further precautionary measure, the smart contract underlying the Aktio Coin provides that a purchase of an Aktio Coin by an ineligible person shall be void and unenforceable as against Akt.io or any third party.

The information in this White Paper, which does not purport to be exhaustive, has been provided by Akt.io, has not been independently verified and has not been approved by any regulatory authority or authorised person.

— Forward-looking statements

All statements contained in this White Paper and statements made publicly by Akt.io or its directors, executive officers or employees in the normal course of business, that are not statements of historical fact, constitute "forward-looking statements". Forward-looking statements may include, without limitation, forward-looking terms such as "aim", "target", "anticipate", "believe", "could", "estimate", "expect", "if", "intend", "may", "plan", "possible", "probable", "project", "should", "would", "will". All statements regarding Akt.io's financial position, business strategies, plans and prospects and industry projections are forward-looking statements. These forward-looking statements, including but not limited to statements as to Akt.io's projected revenue, profitability, prospects, future plans, anticipated industry trends and other matters discussed in this White Paper regarding Akt.io, are predictions only.

These forward-looking statements involve known and unknown risks, uncertainties and other factors that may cause the actual future results, performance or achievements of Akt.io to be materially different from any future results, performance or achievements expected, expressed or implied by such forward-looking statements. These factors include but are not limited to:

- changes in political, social or economic conditions in any jurisdiction which could have a direct or indirect effect on Akt.io, the Business, the Initial Aktio Coin Offering and/or the Aktio Coins;
- volatility of cryptocurrency market conditions, and the regulatory environment in the jurisdictions in which AKTIO conducts the Business and/or of which the Buyer is citizen or resident;
- the risk that Akt.io may be unable to execute or implement its business strategies and future plans;
- changes in interest rates and exchange rates of fiat currencies and cryptocurrencies;
- changes in the availability and fees payable to Akt.io in connection with the Business;
- changes in the availability and salaries of employees who are required by Akt.io to operate the Business, and Business overhead;
- changes in preferences of customers of Akt.io;
- changes in competitive conditions under which Akt.io operates, and the ability of Akt.io to compete under such conditions;
- changes in the future capital needs of Akt.io and the availability of financing and capital to fund such needs;
- war or acts of international or domestic terrorism;
- occurrences of catastrophic events, natural disasters, pandemics and acts of God that affect the Business;
- other factors beyond the control of Akt.io; and

- any risk and uncertainties associated with Akt.io and the Business, the Aktio Coins, the Initial Aktio Coin Offering.

All forward-looking statements made by or attributable to Akt.io or persons acting on behalf of Akt.io are hereby expressly qualified in their entirety by such factors.

— Representations and warranties by the buyer

By accessing this White Paper whether electronically or in hard copy, or such part thereof (as the case may be), the Buyer represents and warrants to Akt.io that they:

- acknowledge that the Aktio Coin may be treated as a security in one or more jurisdictions which are relevant to the Buyer;
- agree and acknowledge that this White Paper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities in any jurisdiction or a solicitation for investment in securities and you are not bound to enter into any contract or binding legal commitment and no cryptocurrency or other form of payment is to be accepted on the basis of this White Paper;
- agree and acknowledge that no regulatory authority has examined or approved of the information set out in this White Paper, no action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction and the publication, distribution or dissemination of this White Paper to them does not imply that the applicable laws, regulatory requirements or rules have been complied with;
- agree and acknowledge that this White Paper, the undertaking and/or the completion of the Initial Aktio Coin Offering, or future trading of the Aktio Coins on any cryptocurrency exchange, shall not be construed, interpreted or deemed by them as an indication of the merits of Akt.io, the Business, the Aktio Coins or the Initial Aktio Coin Offering;
- have not distributed or disseminated this White Paper, or any part thereof, where it is prohibited or restricted in their jurisdiction to do so, and will continue to observe and adhere to such local law and regulation as amended from time to time;
- agree and acknowledge that in the case where they wish to purchase any Aktio Coins, the Aktio Coins are not to be construed, interpreted, classified or treated as any kind of currency other than cryptocurrency;
- are fully aware of and understand that they are not eligible to purchase any Aktio Coins if they are a citizen or legal resident (for tax purposes or otherwise) in countries that have been identified as high-risk by Akt.io as disclosed in the terms & conditions and on the website, both lists being subject to change at the discretion of the company.
- have at least a basic understanding of the operation, functionality, usage, storage, transmission mechanisms and other material characteristics of cryptocurrencies, blockchain-based software systems, cryptocurrency wallets or other related coin storage mechanisms, blockchain technology and smart contract technology;
- are fully aware of and understand the risks associated with Akt.io and the Business, the Aktio Coins, the Initial Aktio Coin Offering; and
- agree and acknowledge that Akt.io is not liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with this White Paper (or any part thereof), or their reliance thereon.
- acknowledges that Automata ICO Limited is not a regulated financial service provider in Ireland.

The Buyer acknowledges and confirms that all of the above representations and warranties are true, complete, accurate and not misleading from the time of their access to and/or possession of this White Paper.

— No representations or warranties by AKTIO

While the White Paper has been prepared in good faith, no representation, warranty, assurance or undertaking (express or implied) is or will be made, and no responsibility or liability is or will be accepted by Akt.io or any entities in its group or by any of their respective officers, employees or agents in relation to the adequacy, accuracy, completeness or reasonableness of this White Paper, or of any other information (whether written or oral), notice or document supplied or otherwise made available to any interested party or its advisers in connection with the Initial Aktio Coin Offering and/or the Business.

All and any such responsibility and liability is expressly disclaimed. In particular, but without prejudice to the generality of the foregoing, no representation, warranty, assurance or undertaking is given as to the achievement or reasonableness of any forward-looking statements or projections, management estimates, prospects or returns contained in this White Paper, or in such other information, notice or document. Any such forward-looking statements are based in part on uncertain eventualities and the Buyer acknowledges the associated risk that actual results may differ materially from what is set out in this White Paper.

This White Paper is the primary source of information about Akt.io, the Aktio Coin, the Initial Aktio Coin Offering and the Business, and is drafted in English. This White Paper may be translated into other languages from time to time and/or used by Akt.io in communications at Akt.io's sole discretion.

— Market information

This White Paper includes market and industry information and forecasts that have been obtained from surveys, reports and studies, where appropriate, as well as market research, publicly available information and industry publications. Akt.io has obtained and collated such information in good faith and understands the sources of it to be reliable, however Akt.io gives no assurance as to the accuracy or completeness of such information.

— No advice

Any Buyer of Aktio Coins is deemed to have read, understood and accepted this White Paper, including the foregoing limitations, to which they acknowledge they are bound. No information in this White Paper should be considered to be business, legal, financial or tax advice regarding Akt.io, the Aktio Coins or the Initial Aktio Coin Offering. Buyer should consult their own legal, financial, tax or other relevant advisors regarding Akt.io, the Business, the Aktio Coins and the Initial Aktio Coin Offering. In some jurisdictions, cryptocurrencies (and/or marketing, selling or buying cryptocurrencies) is unregulated and as a consequence those who risk their capital in cryptocurrency business or investment may not benefit from the same protections as are available in regulated markets. Buyer should be aware that they shall bear the financial risk of any purchase of Aktio Coins for an indefinite period of time and are at risk of losing all of the capital they commit to it.

— Further information

Buyers and readers of this White Paper are free to direct enquiries relating to the Initial Aktio Coin Offering, the Business, the Aktio Coin or any matter referred to in this White Paper to Akt.io using the contact details set out herein. Akt.io has created an FAQ section on the Akt.io website (www.akt.io) and would encourage Buyers and readers to check there before directing an enquiry to Akt.io.

Glossary

AKTIO

Aktio Coin

AML

Anti-Money Laundering

A(N)I

Artificial (Narrow) Intelligence

aBFT

Asynchronous Byzantine Fault Tolerance

CTF

Counter-Terrorist Financing

DAG

Directed Acyclic Graph

DeFi

Decentralised Finance

DLT

Distributed Ledger Technology

ETF

Exchange Traded Fund

EMI

Electronic Money Institution

FCA

Financial Conduct Authority

IBAN

International Bank Account Number

KYC

Know-Your-Customer

OEMS

Order Execution Management System

ROI

Return on Investment

TPS

Transactions per Second

CBI

Central Bank of Ireland

02 — **Executive Summary**

— **What is Aktio Coin?**

The Aktio Coin (ticker: AKTIO) is a decentralised, peer-to-peer crypto asset that has been developed by Automata ICO Ltd. (the “Company”). Built on the latest Hedera Hashgraph technology, AKTIO functions as a digital currency for multi-asset exchange and settlement of multi-sector, international transactions.

— **Why Aktio Coin?**

The Aktio Coin outperforms traditional currencies and legacy financial systems by offering high-speed and cost-effective, cross-border transactions.

Users rely on the decentralised system to approve transfers, trigger scheduled payments and record a secure, immutable ledger of the complete AKTIO trading history.

The Hedera network is able to autonomously carry out all these operations without incurring the cost and time of traditional intermediaries such as banks, brokers or escrow agents. The system is able to confirm transactions in 3-5 seconds, with a capacity for up to 10,000+ transactions per second (“TPS”) and a low average fee of \$0.0001 USD.

— **Akt.io App: Digital Payments and Wealth Management**

Akt.io is an innovative mobile application that combines the efficiency and practical features of digital payments with the latest wealth management tools for currencies and alternate investment strategies (the “App”). Akt.io users can access finance such as popular stocks or shares, as well as the latest innovations in decentralised finance.

With a secure wallet for fiat currency and crypto, users can send funds between the WealthHub for exchange services, the WealthBot for algorithmic trading and the Vault for variable returns on their assets. All funds in the user portfolio can be spent via the Wealth Card, which liquidates assets of chosen accounts to transact over traditional payment networks.

AKTIO will be launched on the Akt.io app to kickstart adoption in a diverse ecosystem of digital wealth services (the “Platform”). This secure, decentralised currency will offer enhanced features on the Platform, reduced fees for Automata Group services and efficient peer-to-peer settlement for transparent, commercial transactions.

— **Utility & Benefits of Aktio Coin**

The Company has secured key agreements for Aktio Coin adoption with merchants, regulated providers and other members of the Automata Group. AKTIO holders can transfer, exchange, invest, generate interest payouts and access fee discounts on a range of compatible services.

Combined with the infrastructure of decentralised finance (“DeFi”) and e-money institutions via the Akt.io app, the Aktio Coin has the potential to disrupt all economic sectors with a faster, low-cost, more secure and more transparent solution than legacy payment systems.

The benefits of AKTIO therefore include:

- ✔ Faster Transactions (3-5s)
- ✔ Higher Throughput (10,000+ TPS)
- ✔ 25% Less Exchange Fees
- ✔ Environmentally Sustainable
- ✔ Scheduled Payments
- ✔ Autonomous Data Processing
- ✔ Decentralised Governance
- ✔ Secure Data Storage
- ✔ Transparent Record Keeping
- ✔ Encrypted Signatures
- ✔ Combats Fraud & Money Laundering

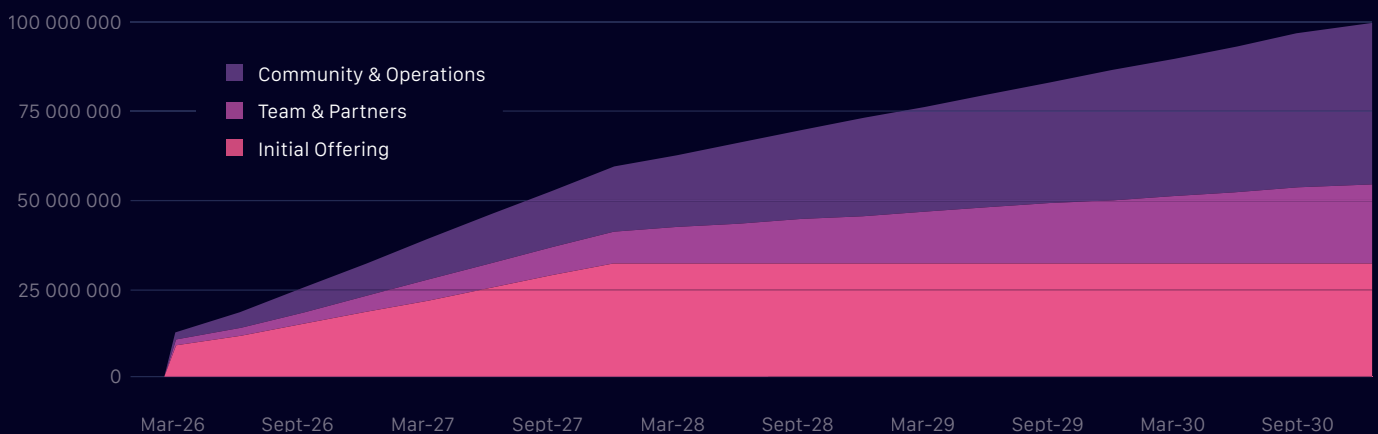
— Aktio Coin Initial Offering & Distribution

Aktio Coin has a capped supply of 100 million AKTIO, of which 32.7 million AKTIO will be sold in progressive rounds of an Initial Offering. The remaining 67.3 million AKTIO will be managed and distributed from the Aktio Coin Reserve.

The Reserve and funds raised from the Offering will be used to accelerate growth of the Akt.io community and develop adoption of the Coin in a range of digital payments, decentralised finance and wealth management solutions.

Akt.io coin Summary

Asset name	Aktio Coin
Ticker	AKTIO
DLT Protocol	Hedera Hashgraph
Starting price	1.00 €
Supply breakdown	
Sale	32 733 310
Reserve	67 266 690
Total	100 000 000



03 — Introduction

Whilst traditional savings accounts offer close to zero returns, a degree of retail investment has become increasingly popular among those hoping to secure their financial future. However, this is often limited by the risk and complexity of modern wealth management.

The past decade has seen a large number of new investment platforms that seek to resolve these problems, ranging from automated robo-advisors to locked ISA solutions, but

adoption is limited as they typically suffer from a lack of transparency and liquidity.

Akt.io aims to be the first platform that seamlessly merges these technologies with modern crypto asset and e-money payment services. The deep liquidity of Akt.io WealthHub will allow users to invest with ease in a wide range of products at the same time as being able to make payments with invested capital via frictionless exchange.

With a strong financial base and a suite of innovative technologies that have been under development since 2017, Akt.io has the potential to revolutionise financial industries of wealth management, banking and payments.

A live test version of the app is already available to an established base of investors and AKTIO buyers. Over 10,000 BETA users have pre-registered for the app which is planned to be released at the end of 2021.



04 — The market

— Target Markets

The Company will target three key markets for AKTIO to generate liquidity and enhance financial adoption: wealth management, payment services and crypto asset trading.

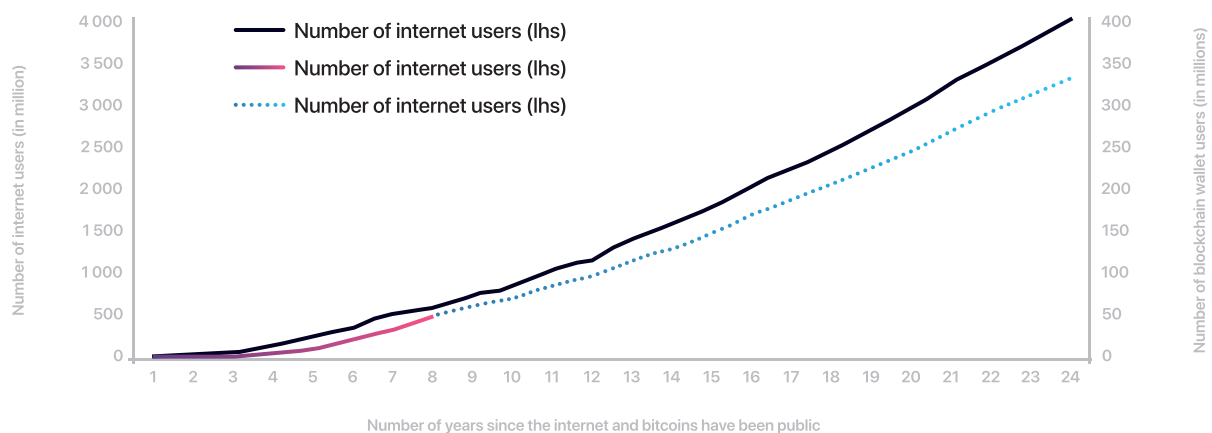
The market for digital payment services was estimated to be worth \$34.8 billion globally in 2020. It is predicted to reach \$47.1 billion in 2021 and expand at a compound annual growth rate (CAGR) of 47.7% until it exceeds \$722.6 billion in 2028.¹

However, analysts project that the global wealth management market will register a CAGR of 14.37% from 2020 to 2025² at which point the digital wealth management sector alone will reach a market size of \$16 trillion.³ While just 42% of the \$89 trillion held globally in AUM in 2019 was attributed to retail clients, practical everyday solutions such as Akt.io aim to improve retail access and increase that ratio over time.⁴

The growth and digitisation of financial services is expected to be partially driven by a generational effect. By 2025, the oldest of the millennials will have attained an age of 44 years, a peak age for wealth accumulation. Millennials and Gen Z are therefore poised to inherit over \$30 trillion in assets with ethos and attitudes to managing money that will catalyse a new way of managing wealth.⁵

Akt.io is the embodiment of that new revolution, providing innovative services to younger generations which care more about user experience and less about historical reputation while older generations prefer to work with traditional banks.⁶ Studies show that nearly 75% of young people would happily purchase investment products from big technology companies, a figure that is even higher among millennials who are already actively investing and hold a very high level of trust in big tech.⁷

Adoption Rates of Cryptocurrencies & Internet.⁸



Leading experts and consulting firms predict that crypto assets will be a key component in wealth management and payments across all economic sectors in future. The underlying invention of distributed ledger technology (“DLT”) is expected to permanently change the way that society stores and transfers value.

As a result, the mainstream adoption of crypto assets and blockchain technology have accelerated year-on-year over the past decade. In April 2020, the top 30 coins had a total market cap of \$0.18T. Over 2021, this has increased to \$1.9T by the end of Q1 and is now in excess of \$3T.⁹

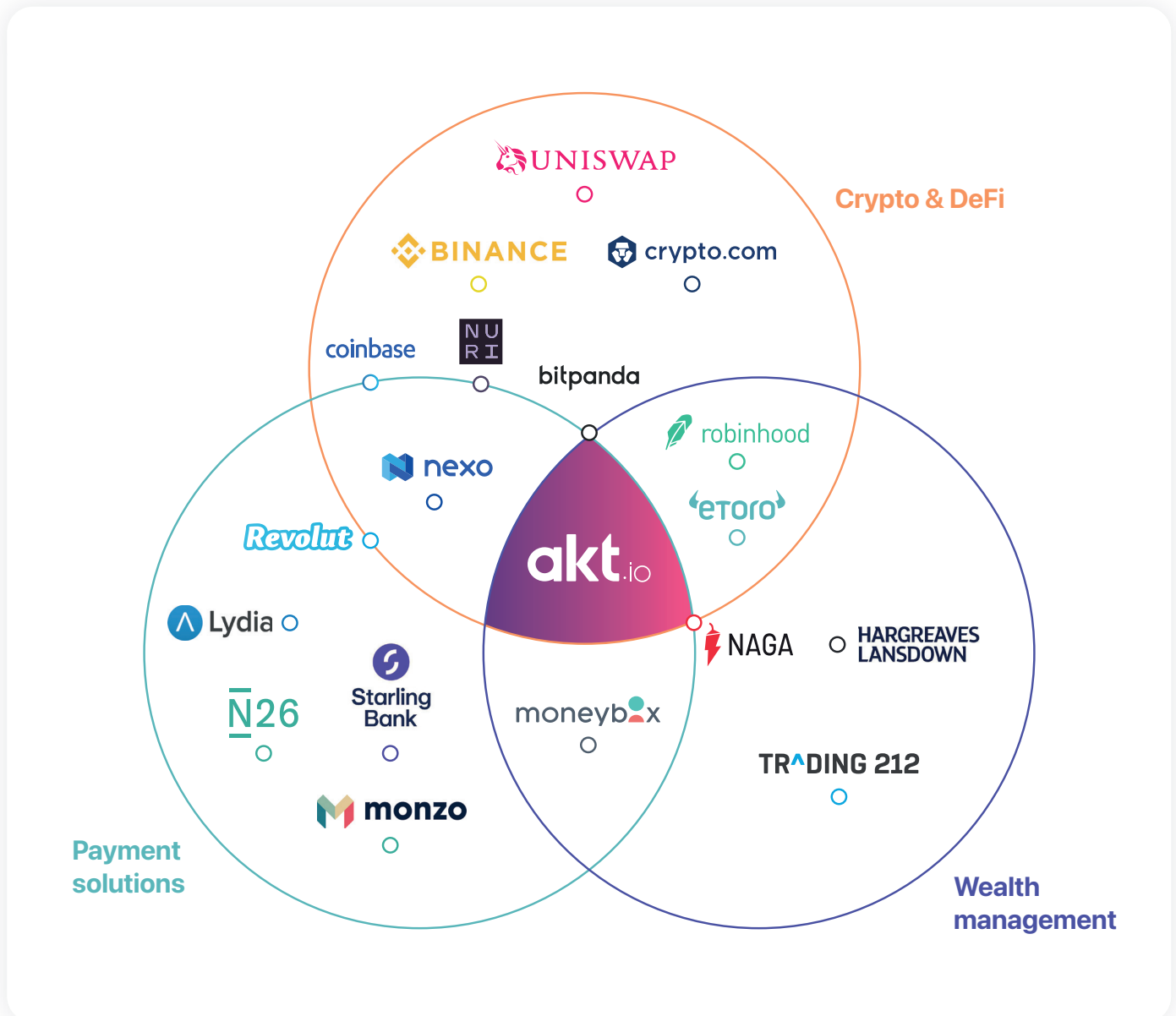
The growth has been driven by mainstream adoption of crypto assets and blockchain technology, coinciding with the emergence of decentralised finance, non-fungible tokens (NFTs) and innovative play-to-earn business models.

The Visa payment network has introduced USDC settlement, JP Morgan now offers multiple crypto funds directly to wealth clients and the majority of developed economies are planning the issuance of central bank digital currencies.

— Competitor Analysis

Akt.io and Aktio Coin offer a comprehensive solution for users to manage their wealth by generating earnings, accessing automated or manual investment tools, making payments and trading with a wide range of traditional fiat, specialised and decentralised currencies.

The Platform will take a central position between competitors in order to capture a greater market share and disrupt all three target market sectors. Many competitive crypto platforms shown here have launched their own crypto assets, including Coinbase, BitPanda and others.

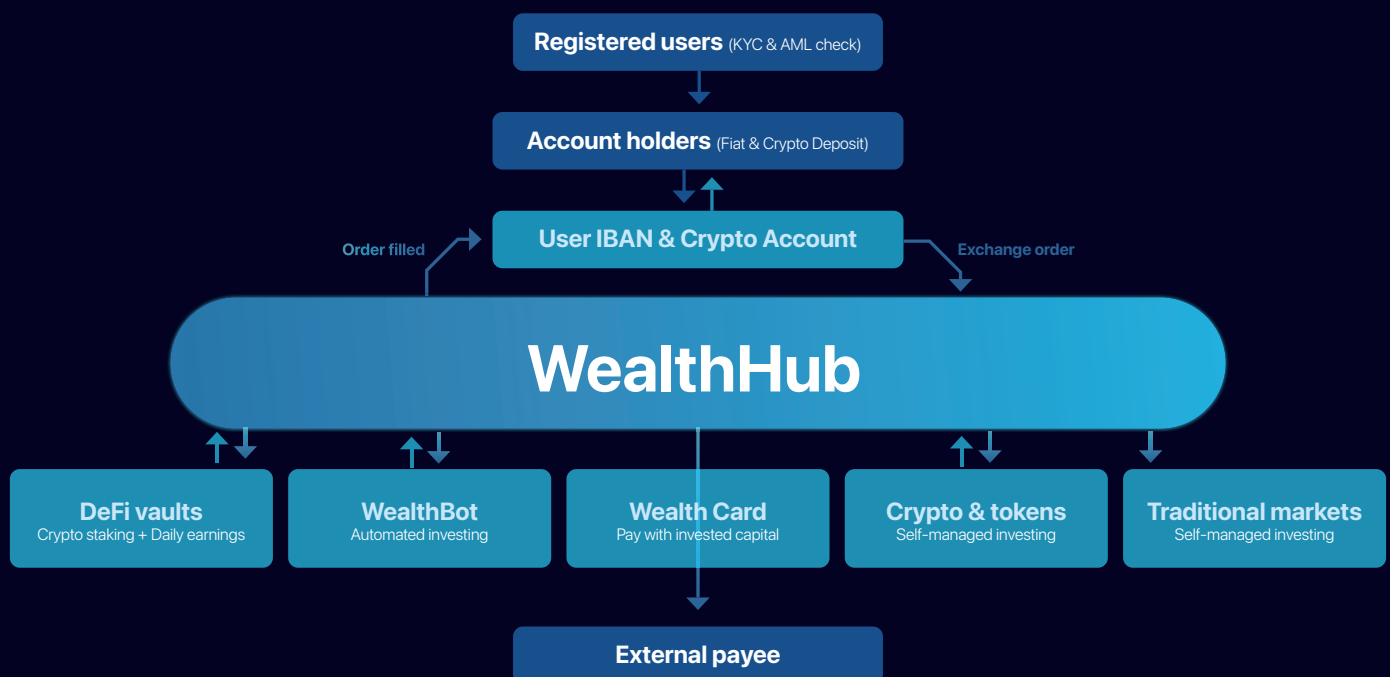


05 — The akt.io platform

— Mobile App Features

Akt.io offers an all-in-one wealth management and payment platform consisting of 5 core features: the Akt.io Account, WealthBot, WealthHub, Vault and Wealth Card.

The ecosystem of service providers between these features will allow users to generate passive income and diversify their portfolios with fractional investments into traditional markets, commodities, real estate or crypto assets. All holdings within the portfolio can then be seamlessly liquidated for payments with the world's first Wealth Card.



— User Benefits

Users send funds between app features to balance their risk criteria and investment objectives. They are free to choose between a combination of manual trading, staking contracts and algorithmic wealth management tools.

The benefits of the Platform over competitor platforms include:

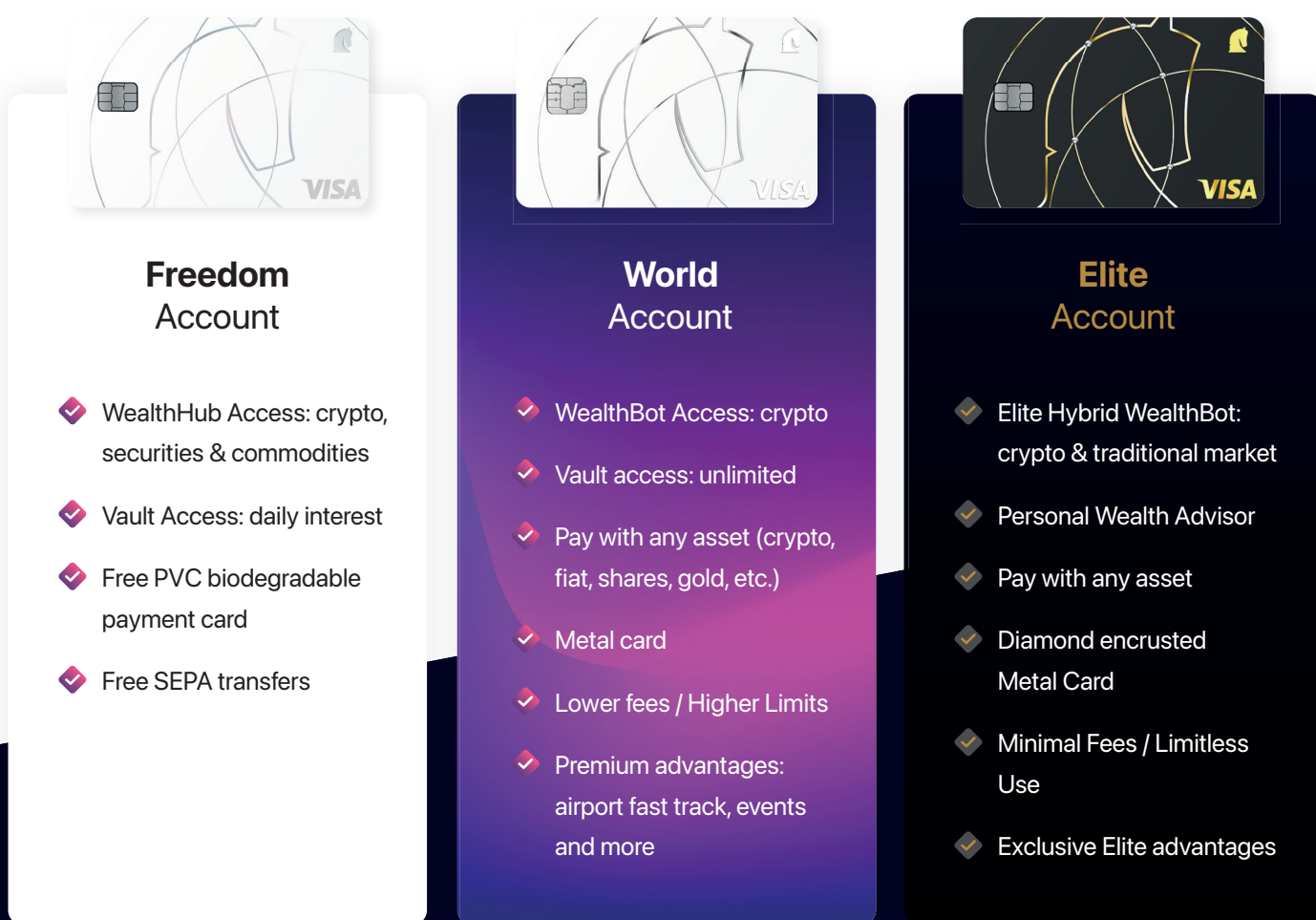
- ✔ Free, secure custody for fiat currencies and digital assets.
- ✔ Contractual agreements with regulated institutions for a trustworthy platform.
- ✔ Direct payments with invested capital using the world's first Wealth Card.
- ✔ Wealth management, DeFi and payment solutions on a single platform.
- ✔ Automated investing in digital and traditional markets.
- ✔ Vault options with daily payouts and sharing features.
- ✔ A complete digital experience built around growing wealth on a daily basis.
- ✔ Educational resources tailored to user profile and needs.
- ✔ Partnership programs and services for Premium and Elite users

— Akt.io Personal Accounts

Users register for free on Akt.io to open dedicated IBAN accounts and secure, custodial crypto wallets. Free Accounts can store, request or send funds via bank transfers as well as on- or off-chain transactions.

The portfolio of each user is summarised in the Akt.io dashboard of the mobile app. From here, the changing value of crypto assets, fiat, securities and other asset classes can all be easily monitored. Users can review their portfolio with various analytics and set up mobile notifications to alert them of any substantial market activity.

Accounts can be upgraded to Premium or Elite subscription models for access to additional features, such as WealthBots for traditional and crypto markets, with higher withdrawal limits and lower fees across the Platform.



Freedom Account	World Account	Elite Account
<ul style="list-style-type: none">✔ WealthHub Access: crypto, securities & commodities✔ Vault Access: daily interest✔ Free PVC biodegradable payment card✔ Free SEPA transfers	<ul style="list-style-type: none">✔ WealthBot Access: crypto✔ Vault access: unlimited✔ Pay with any asset (crypto, fiat, shares, gold, etc.)✔ Metal card✔ Lower fees / Higher Limits✔ Premium advantages: airport fast track, events and more	<ul style="list-style-type: none">✔ Elite Hybrid WealthBot: crypto & traditional market✔ Personal Wealth Advisor✔ Pay with any asset✔ Diamond encrusted Metal Card✔ Minimal Fees / Limitless Use✔ Exclusive Elite advantages

Upgraded accounts may also be offered for free to reward early adopters, prize winners and substantial participants in the Initial Aktio Coin Offering.

— WealthHub Exchange

The WealthHub is a proprietary exchange for users to trade between fiat currencies, crypto assets and a range of traditional financial instruments which include fractionalised shares, bonds, real estate and more*.

The system is built on a network of technology and brokerage partners for each asset class. Orders are routed between them in order to execute trades at the best available price and along the best available route on the network.

In the modern era of digital processing, retail users have been quick to adopt multi-currency accounts and personal wealth management tools. WealthHub is the next evolutionary step in digital payments technology and will offer customers many benefits over current systems.

Exchange at the Best Available Rate

WealthHub integrates multiple service providers of each asset class so that our algorithms can identify the best available exchange rate between them.

Smart Routed Exchange

WealthHub routes trades through multiple asset classes in order to generate liquidity between assets that do not have their own direct markets (e.g. Bitcoin [BTC] and shares in Apple Inc. [AAPL]). Crypto assets or bonds can be exchanged to shares or fiat currencies, all in a single order on a single platform.

Enhanced Liquidity

The availability of multiple routes will enhance the liquidity of all assets listed on Akt.io because it opens each market to a wider user base.

Time & Cost Efficiency

The comprehensive range of asset classes and artificial markets can eliminate the withdrawal fees incurred by moving funds between different platforms. Users also avoid time delays between trades, during which market prices can change significantly.

Enhanced Profitability of WealthBot

WealthBot services, available to Premium Account holders, will be integrated with the WealthHub liquidity system. The artificial markets and optimal routes identified will provide the robo-advisor with greater market opportunities.

* The V.1 release will include crypto asset and currency trading. The V.2 release will introduce equities and further asset classes will be introduced over time at the discretion of the Company.

Spending Investments with Wealth Card

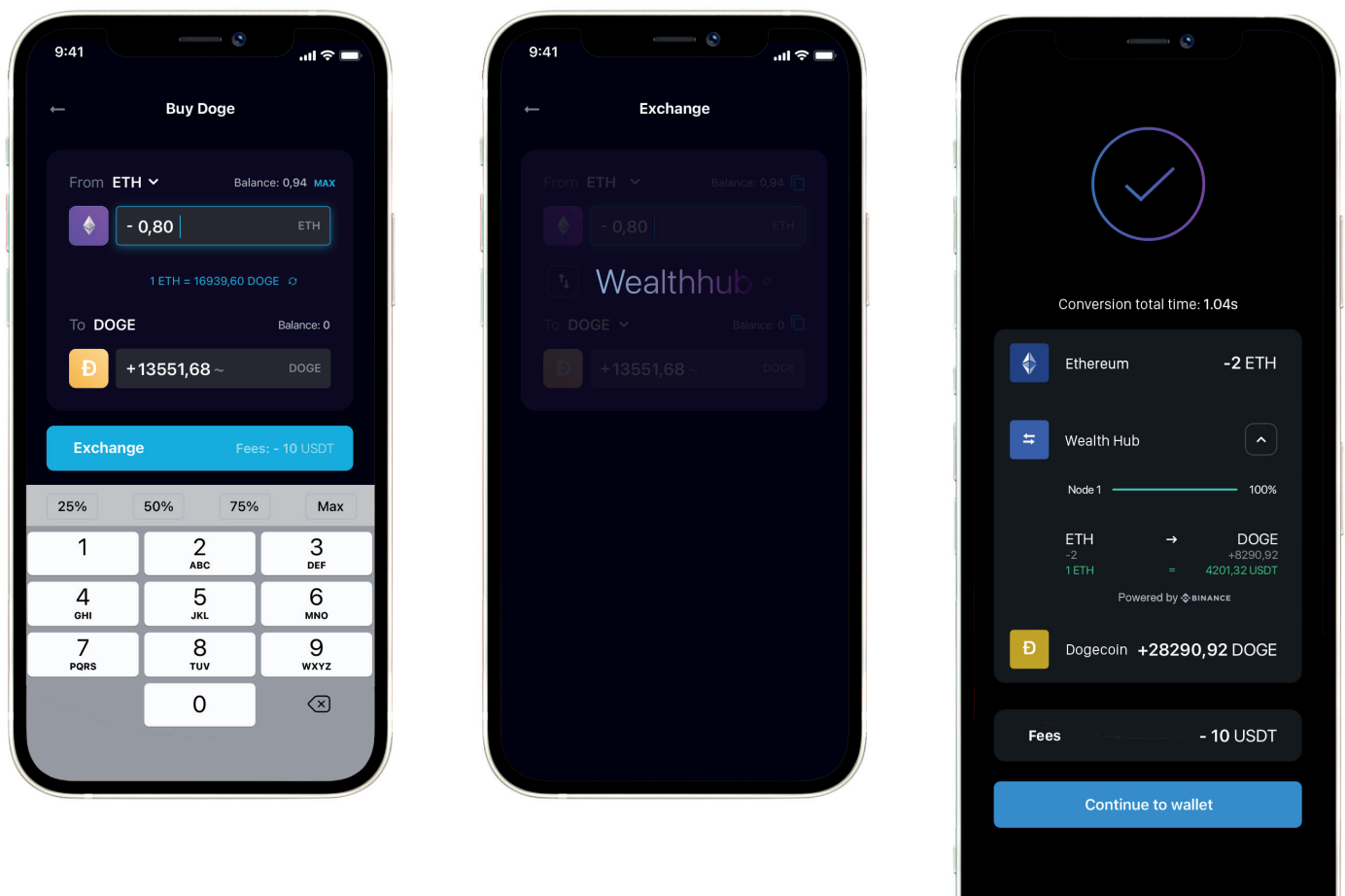
Users can spend with the Wealth Card or Akt.io app from their choice of multi-asset accounts. Options are presented to the user upon making the payment or they can select preferred balances for everyday payments.

Full Post-Trade Transparency

Customers will be able to see the multi-routed stages and Company fees of all trades executed via the WealthHub network. Customers can monitor the value of their portfolio while transactions are recorded for financial reporting and audits.

The superior capability and benefits of the WealthHub exchange facility will distinguish the Company from competitor offerings, accelerate adoption of Aktio Coin and development of an international customer base.

This innovative system has the potential to significantly disrupt the global finance industry and change the concept of money itself, as individuals can store and spend money that is always working for them.



— WealthBot

The Akt.io Platform will launch with a WealthBot for crypto assets, which will be supplemented in future with another solution for traditional securities markets. Both robo-advisor facilities have been produced from a series of trading algorithms via continuous research, development and testing since conception of the Akt.io project in 2017.

Users can apply these algorithms themselves by depositing funds into the WealthBot feature and defining a risk profile based on the selection of certain satellite assets.

WealthBot diversifies the deposited funds into a portfolio tailored to user preferences. The sophisticated, proprietary algorithms then continuously reallocate invested capital between a core (generating daily interest on stablecoins) and satellite assets (consisting of more aggressive crypto assets with higher volatility).

For every decision, WealthBot applies advanced technical analysis to a vast quantity of market data to incorporate trend indicators, market volatility and patterns. This will rebalance and optimise the portfolio multiple times per day.

WealthBot is therefore a revolutionary tool for digital wealth management. Akt.io users can access an institutional-grade trading solution at a fraction of the price charged by private brokers or Exchange Traded Funds. They do not have to constantly monitor their portfolio or input multiple trades every day.

WealthBot users can save hours of time everyday while the platform feature identifies opportunities, mitigates risk and reacts to market movement completely autonomously.



— Vault

The Vault feature is an innovative investment solution and yet another way for Akt.io users to autonomously generate earnings from their wealth. Instead of earning variable profits via algorithmic trading from the WealthBot, Users can stake funds in the Vault to access various yields offered by strategic partners.

Integrated DeFi lending pools

Capital allocated to the Vault can be smart contracted into a variety of new DeFi-type investment models such as decentralised or peer-to-peer loans. The user can choose between a variety of contract options and interest rates, which can range up to 25% on selected stablecoins.

These relatively new systems enable crypto asset loans in a completely trustless manner. Lender assets are staked to a pool for which they are paid a percentage ROI. Borrowers can submit collateral assets into smart contracts which then grant them the stablecoin assets from the pool at a pre-determined rate of interest.

The borrowed assets and the interest due on the loan can then be autonomously repaid at the end of the lending period (if one is specified). This enables traders to leverage certain market positions and has the potential to significantly disrupt modern money markets.

Staked funds can be withdrawn at any time (subject to external criteria), with various options for the accumulation or distribution of earnings back to other Akt.io features. Invested assets can still be used for daily payments so that user wealth is always working for them.

Shared project

Within the vault, a user can decide to share the account by inviting users to participate with a common goal. That goal can be achieved together over time by setting up automated transfers or using a round-up feature on payments that transfers money to the Shared Project while each of the participant users are spending.

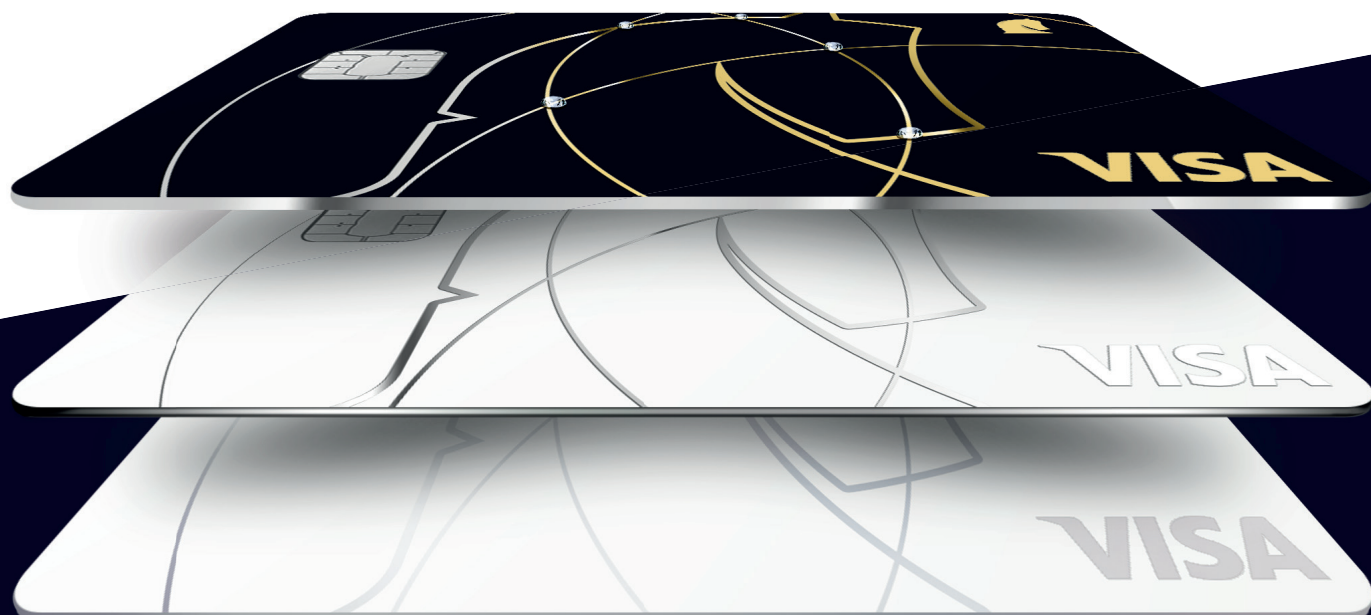
Funds will be lockable until the common goal has been achieved, or even locked into Vault smart contracts in the meantime, allowing Akt.io to also function as a financial planning tool for everything from family holidays to charitable events.



— Wealth Card

The Wealth Card combines the WealthHub with other Akt.io features to eradicate the problematic liquidity of retail investment. Users can make payments directly with invested capital by choosing settings for automated exchange or simply selecting a payment asset in the mobile app. Preferred exchange settings allow for quick and simple spending with the physical Akt.io Wealth Card over the integrated VISA network. The network is used by the vast majority of commercial vendors so Akt.io users can spend their invested capital in shops around the world.

The exclusive wealth Cards are made of stainless steel and are only accessible to Premium and Elite members. The premium Wealth Card weighs 18 grams and the Elite Wealth Card weighs 30 grams and is encrusted with five 0.05 carat diamonds.



This unique and revolutionary feature enables the User account balance to continuously earn interest and remain available for daily spending.

Users can choose to pay with fiat currency, crypto or shares from their Akt.io Account. They can even spend capital directly from the WealthBot and Vault features, with frictionless liquidity enabled by the WealthHub.

By leveraging technologies to remove the liquidity barrier between electronic money and wealth management, the Wealth Card gives Akt.io the capability to reinvent the concept of money itself and significantly disrupt the global financial sector.

06 — The Aktio Coin

— Aktio Coin Economy

The Aktio Coin (ticker: [AKTIO]) is a decentralised, peer-to-peer crypto asset that has been built on the Hedera Hashgraph protocol and functions as a digital currency for international transaction settlement.

Aktio Coin has a capped supply of 100 million AKTIO, of which 32.7 million AKTIO will be sold in an Initial Offering. The capital raised will be managed by the Company for the purpose of accelerating the commercial adoption and establishment of the Aktio Coin.

Akt.io Coin Economy

Supply breakdown

Name	Aktio Coin
Ticker	AKTIO
Type	Hedera Hashgraph (HTS)

Supply breakdown

Starting price	1.00 €
Circulating supply	N/A
Total supply	100 000 000 AKTIO
Market cap	100 000 000 €

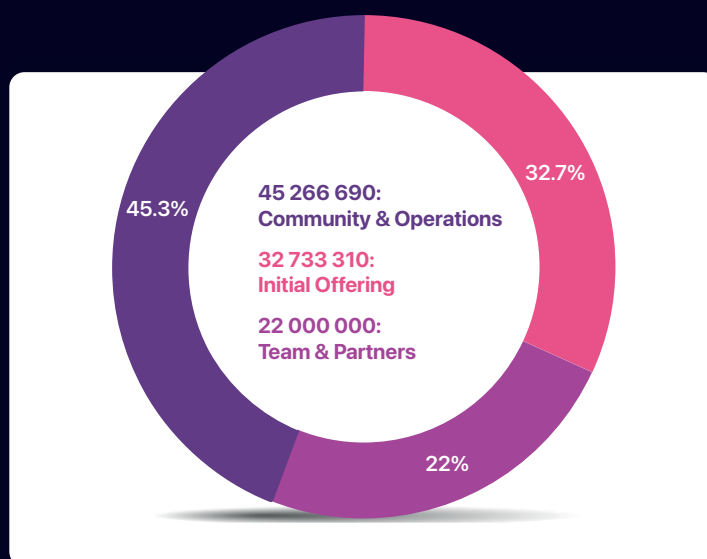
Supply breakdown

Initial Offering	32 733 310 AKTIO
Team & Partners	22 000 000 AKTIO
Community & Operations	45 266 690 AKTIO

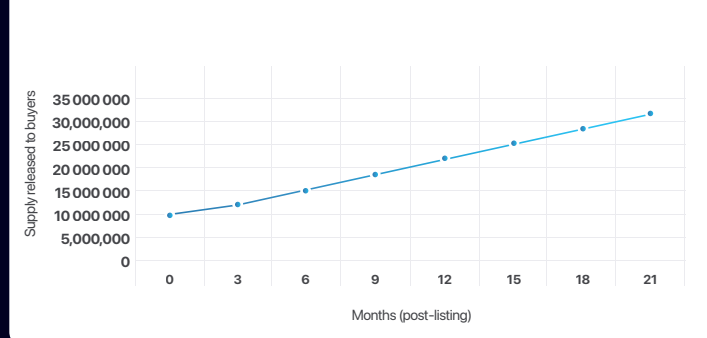
The Public Sale supply of 10 million AKTIO will be sold before the asset is listed on a leading crypto exchange. The first listing is currently planned for March 2022, subject to change at the discretion of the Company.

AKTIO sold at a discount in the Private Sale and Pre-Sale will be released over a period of 21 months following the exchange listing in order to protect secondary markets. The Company plans to mint the Reserve over a period of 60 months (5 years), on a quarterly basis from Q1 2022.

AKTIO Distribution



ICO Supply Schedule



— Aktio Coin Utility & Benefits

AKT.IO PLATFORM BENEFITS

❖ 25% Less Exchange Fees

Akt.io has a settings option for all fees to be paid from the user AKTIO balance in return for a 25% discount on exchange services.

❖ International Transaction Costs

Hedera Hashgraph enables transactions at a fixed, low fee of \$0.0001 USD per operation, practically eliminating international bank transfer costs and removing the scalability problem of crypto gas fees.

❖ Frictionless Payment

Service providers in the Akt.io ecosystem accept AKTIO. Users can automate fee payments without losing capital on the trade of other assets.

KEY CHARACTERISTICS

❖ Decentralised Governance

The distributed network of Hedera Council is responsible for the approval or rejection of transactions requested by AKTIO wallets.

❖ Autonomous Data Processing

All transactions are passively processed and confirmed by Hedera Council members running the hashgraph consensus protocol.

❖ Transparent Record Keeping

Users can see all AKTIO transactions in the public ledger, including Company disbursements from the Aktio Coin Reserve.

PERFORMANCE

❖ Faster Transactions

The Hedera Hashgraph network is able to confirm transactions within 3 to 5 seconds.

❖ Higher Throughput

Hedera Hashgraph can process over 10,000 transactions per second ("TPS")

❖ Scheduled Payments

On-chain transactions can be scheduled in advance for time management and more complex, structured deals.

❖ Environmentally Sustainable

Hedera Council is a small network of just 39 members so it uses less bandwidth and a low average of 0.00017 kWh per transaction.

SECURITY

❖ Secure Data Storage

The distributed ledger is immutable and protected against hackers as it is simultaneously maintained by 39 different Hedera Council members.

❖ Encrypted Signatures

All transactions are passively processed and confirmed by Hedera Council members running the hashgraph consensus protocol.

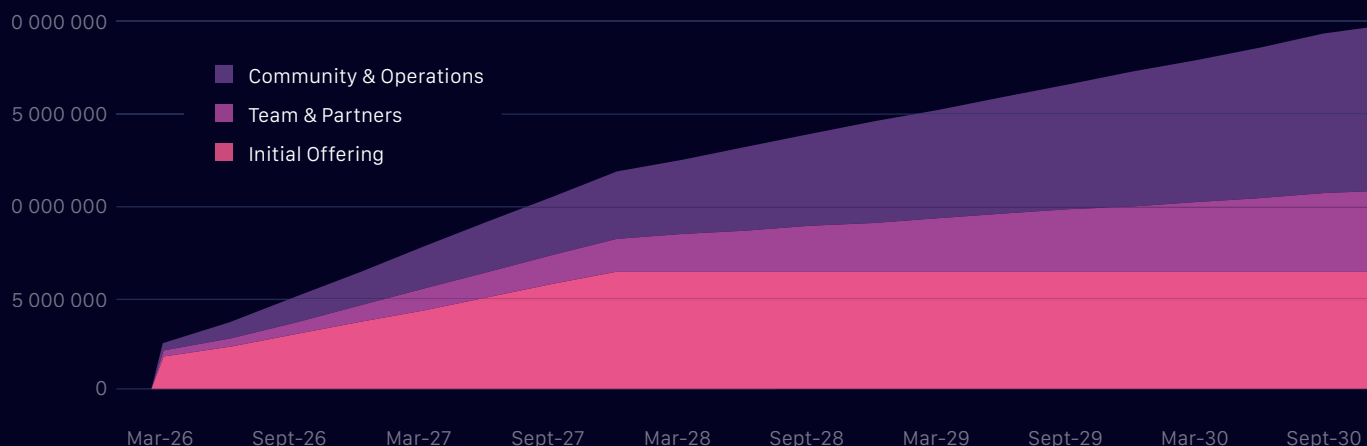
❖ Combats Fraud & Money Laundering

Due to the immutable nature of the ledger, all parties can be held accountable via the identified wallets of Akt.io or Emergency Reserve Controls.

Initial Aktio Coin Offering

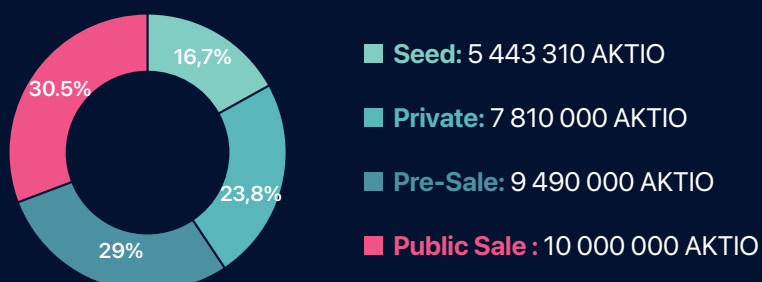
A widespread distribution will be a key factor in the commercial adoption and market success of the Aktio Coin. The Company has therefore planned to distribute 32.7% of the total supply in the initial Offering, spread across a series of private, pre-sale and public rounds. The available prices and discounts have been disclosed below.

Since conception, the Automata Group has raised substantial capital in a Series A funding round and €17 million in the sale of Aktio Coin via the earlier Seed, Private and Pre-Sale rounds.



	Supply Allocation	% Total Supply	Supply Schedule
Initial offering	32 733 310 AKTIO	32.7%	21 months
Team & Partners	22 000 000 AKTIO	22%	60 months
Community & operations	45 266 690 AKTIO	45.3%	60 months
Total	100 000 000 AKTIO		

Initial Offering Structure



Lockup Periods & Exchange Listing

AKTIO sold at a discount in earlier rounds of the Initial Offering will only be released once the asset is listed on a secondary market. The first AKTIO exchange listing is planned for March 2022, subject to change at the discretion of the Company. The locked AKTIO will then be released in regular, 3-month tranches over a 21-month timeframe as shown below.

The supply from the Reserve, including Community, Operations, Team & Partners allocations, will also be released over a period of 60 months (5 years), with additional supply only being minted on a quarterly basis as needed from Q1 2022.

Month post listing	% Vesting ICO Supply	% Total supply	Circulating ICO Supply
0		10%	10,000,000 AKTIO
3	10%	2.3%	12,273,331 AKTIO
6	15%	3.4%	15,683,328 AKTIO
9	15%	3.4%	19,093,324 AKTIO
12	15%	3.4%	22,503,321 AKTIO
15	15%	3.4%	25,913,317 AKTIO
18	15%	3.4%	29,323,314 AKTIO
21	15%	3.4%	32,733,310 AKTIO

Use of Funds

Funds raised in the Initial Offering will be loaned to other members of the Automata Group for development of the technology and community of Aktio Coin, as outlined by this White Paper. The endorsement of synergistic technologies in return for AKTIO integration will improve interoperability and therefore user experience.

An active and growing community is essential for any crypto asset to achieve mainstream adoption and support secondary markets on exchanges. The Company will appear in high-profile collaborations to increase awareness as well as hosting competitions, publishing content and hosting regular online or live events.

— Decentralisation

The Aktio Coin will function as a decentralised currency because permissions, transactions and records are controlled by the Hedera Hashgraph network.

1

There is no physical manifestation of Aktio Coin. It exists as the recorded AKTIO balance at each address (or public key) on the Hedera Hashgraph DLT.

2

User permission to transfer AKTIO from an address is verified when a majority of the Council confirms that the user has input the corresponding private key.

Users will be able to set up and store their own public and private keys for AKTIO addresses in non-custodial wallet solutions to have complete control over their funds, without relying on costly banking infrastructure.

3

AKTIO transactions occur once the Council majority has reached consensus and every Council member has updated their copy of the shared, distributed ledger.

Emergency Reserve Controls

Automata ICO Ltd. will manage the initial distribution of the AKTIO Reserve in order to develop the community, establish associated revenue streams and accelerate commercial adoption of Aktio Coin. It will then continue to maintain a Reserve that supports the development of secondary markets with exchange listings, market making and a diversified trading portfolio.

Despite the decentralised governance of AKTIO, the private addresses will retain permission for certain emergency controls in order to protect Aktio Coin from malicious actors in the global economy. This includes an ability to freeze AKTIO at flagged addresses, wipe the AKTIO balance from that address, and re-mint the supply back at the AKTIO Reserve address.

This will allow the Company to prevent Aktio Coin from being used by criminal or terrorist organisations and in the event of a hack, the stolen assets can be restored by re-distributing the AKTIO balance from the Reserve back to the victims.



— Commercial Adoption Plans

The Aktio Coin offers a superior method of financial settlement to established, blockchain-based crypto assets such as Bitcoin and Ether. The majority of these assets are currently facing scalability issues due to the sequential nature of the blockchain data structure combined with the heavy computing requirements of consensus mechanisms such as proof-of-work.

The Company has chosen to launch the Aktio Coin on Hedera Hashgraph which, as a more evolved form of DLT, represents a proven solution to these industry-wide problems with a scalable capacity and fixed-fee model. The proceeds of the Offering and the Aktio Coin Reserve will fund growth strategies and ongoing efforts of the Company to establish AKTIO as a global peer-to-peer currency.

Supported by a number of internal and external collaborations, these growth plans will include:

Commercial Merchant Agreements

The Company aims to establish commercial merchant agreements so that retail and wholesale businesses will accept AKTIO in exchange for their goods or services. This will begin in the United Kingdom and European Union, being initial target jurisdictions for Akt.io, before the Automata Group starts to expand globally. This will be supported by offering reduced fees and other benefits for AKTIO transactions within Akt.io infrastructure.

Akt.io Platform Benefits

In order to encourage AKTIO adoption, Akt.io exchange fees will be discounted by **25%** when paid in AKTIO. This is done with a settings option for autonomous fee payment from their AKTIO balance at this preferable rate. Deposit and withdrawal limits can be increased for AKTIO holders, including staking to the WealthBot and Vault features.

Technical Ecosystem Endorsements

As the Hedera Hashgraph protocol is integrated into an increasing number of technical solutions over time, related crypto assets such as AKTIO will gain enhanced interoperability. This has already been a key focus of the Hedera community, which is building several cross-chain bridges and has added their token HBAR to a range of market-leading exchanges and wallets. AKTIO adoption will therefore accelerate as the global population is able to store and trade AKTIO with a greater number of trusted, technical solutions.

Secondary Markets & Investment Solutions

Given the continued growth of crypto assets and resulting market gains, the economic adoption of AKTIO will be largely dependent on accessibility within crypto asset investment solutions. For example, AKTIO will be listed on popular exchanges outside the Akt.io platform so that users can buy or sell the currency directly. Alternatively, partners may seek to include AKTIO in third-party undertakings, ranging from tradeable indices to decentralised lending pools.

Public Sale & Marketing

Widespread distribution is key for the commercial adoption and market success of AKTIO as a decentralised currency. The Automata Group has raised sufficient capital for high-calibre, international marketing campaigns so that quality content will inform as many people as possible (subject to local regulatory environments) about the benefits of transaction settlement with Aktio Coin.

07 — Technology

— Hedera Hashgraph DLT

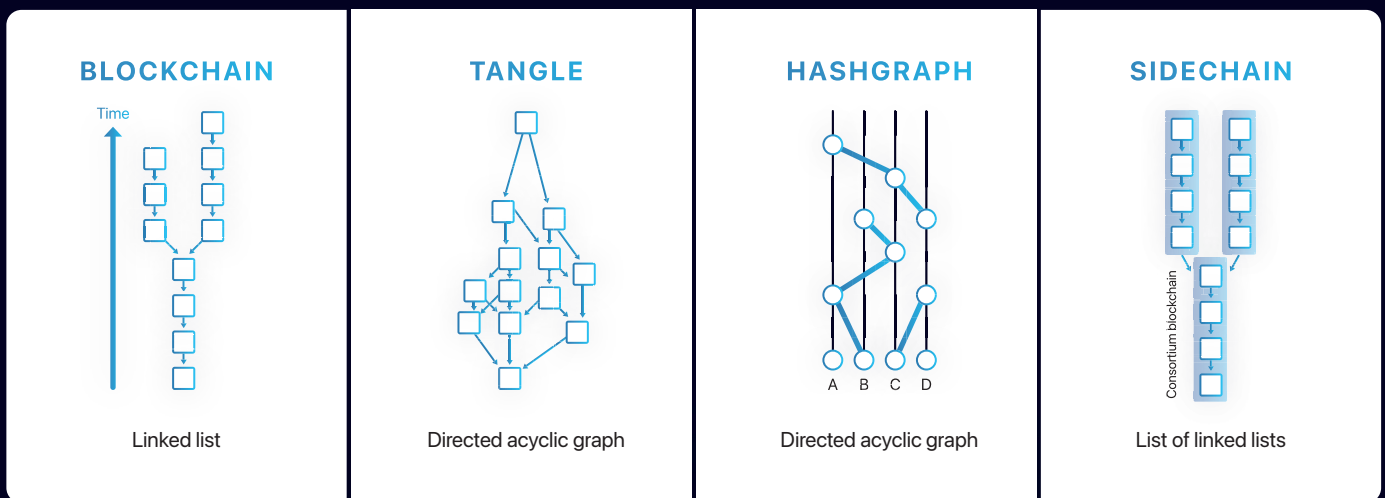
The Aktio Coin is a cryptographic token or crypto asset, meaning that it is created and facilitated by a distributed ledger technology ("DLT").

Identical copies of a DLT database are stored by each of the computers on a distributed network, known as nodes. These nodes run the DLT software to repeatedly execute a consensus mechanism which confirms the validity of requested transactions.

A malicious actor is unable to introduce a fraudulent transaction because a majority of the network must agree to confirm any new additions to their shared database. The DLT for decentralised assets like Bitcoin is highly secure as there are thousands of mining nodes spread across the globe, without a single point of attack for a hacker or malicious actor.

The majority of crypto assets are built on blockchain ledgers but AKTIO is built on Hedera Hashgraph, which is an enhanced form of DLT derived from the technology of directed acyclic graphs ("DAG"s).

Transactional data in a DAG (and the effect transactions have on user balances at each address) is effectively plotted by the network on a shared graph, instead of being arranged into consecutive blocks of a shared chain. This prevents the bottleneck scalability issue faced by many blockchains such as Bitcoin and Ethereum.



Hello future

THE TRUST LAYER OF THE INTERNET IS HERE

All nodes of the Hedera MainNet employ asynchronous Byzantine Fault Tolerance ("aBFT") in the application of a unique Hashgraph consensus algorithm.

Instead of more decentralised systems such as Bitcoin, which rely on thousands of nodes to reach consensus for any given transaction, Hedera is governed by an independent council of 39 multinational corporations ("the Council").

This increases capability of the DLT on two levels:

- 01 — The permissioned network can confirm transactions in parallel, not in series as is the case for proof-of-work blockchain systems.
- 02 — The smaller Hedera network also requires less nodes to perform functions such as timestamp and transaction ordering, therefore increasing the speed and performance.

As a result, the MainNet on which AKTIO will launch performs over 6.5 million transactions per day with an average transaction time under 5 seconds—easily surpassing the 1.2 million and 300,000 transactions of Ethereum and Bitcoin respectively.

Although the system is less decentralised, it is still highly secure because of the high-calibre, vetted corporations that Hedera has allowed to join its permissive network. Council members include a variety of reputable, trustworthy firms such as Boeing, Google, EDF, IBM and DLA Piper.¹⁰

Current Hedera Council Members



— Banking & Compliance Infrastructure

The Akt.io Platform is built on a robust framework of financial technologies that have been chosen to assure regulatory compliance at the same time as enhancing system performance and user experience.

Automated On-Boarding Process

Akt.io is implementing solutions from industry leaders Onfido, ComplyAdvantage, Passfort and Chainalysis, who are specialised in automated transaction monitoring, Know-Your-Client ("KYC"), Know-Your-Business (KYB), Anti-Money Laundering ("AML") and Counter-Terrorist Funding ("CTF") processes.

As an international corporate group, Akt.io performs all the necessary checks for regulatory compliance including:

- Facial recognition and ID-checks
- Proof of address and residence
- Checks of PEPs/sanctions lists for onboarding
- Ongoing monitoring of customer transactions
- Cross-chain analysis for AML source of funds

Digital Bank Accounts & Payments

The Akt.io Platform is able to open international multi-currency accounts in EUR and GBP with a dedicated IBAN, under the regulatory permissions of its licensed partners. All accounts are also connected to traditional payment networks for widespread interoperability including SEPA and faster Payments.

Akt.io are able to provide scalable, rapid and powerful payment processing certified by an industry leading payment service provider. The infrastructure supports Chip and PIN ("EMV"), magstripe, virtual and contactless card processing across prepaid and debit card rails.

By integrating payment networks to the e-money infrastructure of Akt.io, the Company is able to offer an end-to-end process which includes the compliant on-boarding of customers, card creation and delivery as well as transaction processing.

Akt.io will use these networks to offer a competitive business model with low-cost international transactions alongside free domestic and SEPA transfers, both to internal users or external payees.

Crypto Asset Custody & Payments

All Akt.io accounts include a crypto asset wallet provided by the Company. This Akt.io Wallet is a custodial solution for fast and cost-efficient settlement of user transactions. Users can monitor their holdings and review market activity with indicators and automated notifications on changes to their portfolio value and underlying asset allocation.

The Company offers the service by integrating the market-leading technology of corporate partner Fireblocks, an institutional platform for digital asset custody, transfer and settlement.

Fireblocks has become a favoured partner of regulated crypto asset companies across Europe due to their secure technology and insurance coverage. The firm combines their MPC-CMP protocol with hardware isolation and co-signing for automated transaction flow to create a multi-layer security technology. This can therefore eliminate any single point of failure to insulate crypto assets from cyber-attacks, internal collusion, and human error.

WealthHub Liquidity System

The WealthHub Liquidity System is a new-generation Order Execution Management System (“OEMS”) that is designed to optimise the trading of innovative and traditional assets across multiple exchanges, all from a single portal on the Akt.io mobile app.

The System is built on a network of service providers that are engaged by Akt.io operators for the exchange of crypto, fiat, shares and other traditional financial instruments.

For each provider, an API is integrated so that the System can access the exchange markets of that provider, which may be crypto/crypto, fiat/crypto, fiat/shares or fiat/bonds markets (and other instruments in future as the WealthHub grows).

Every integrated market, such as a BTC/USD market or a TESLA/USD market is then treated as a node pathway on the WealthHub network. This network is the crucial infrastructure that allows the WealthHub to generate liquidity between assets that have no direct markets.

- For example, if a customer is exchanging Bitcoin for US dollars, then the order is simply routed through a BTC/USD market.
- But when exchanging Bitcoin for Tesla shares, there is no market for BTC/TESLA. The System solves this problem by using an “Intermediary Asset”, such as the US dollar in this case. It will therefore route the order to a BTC/USD node and then on to a USD/TESLA node in order to carry out the requested transaction.

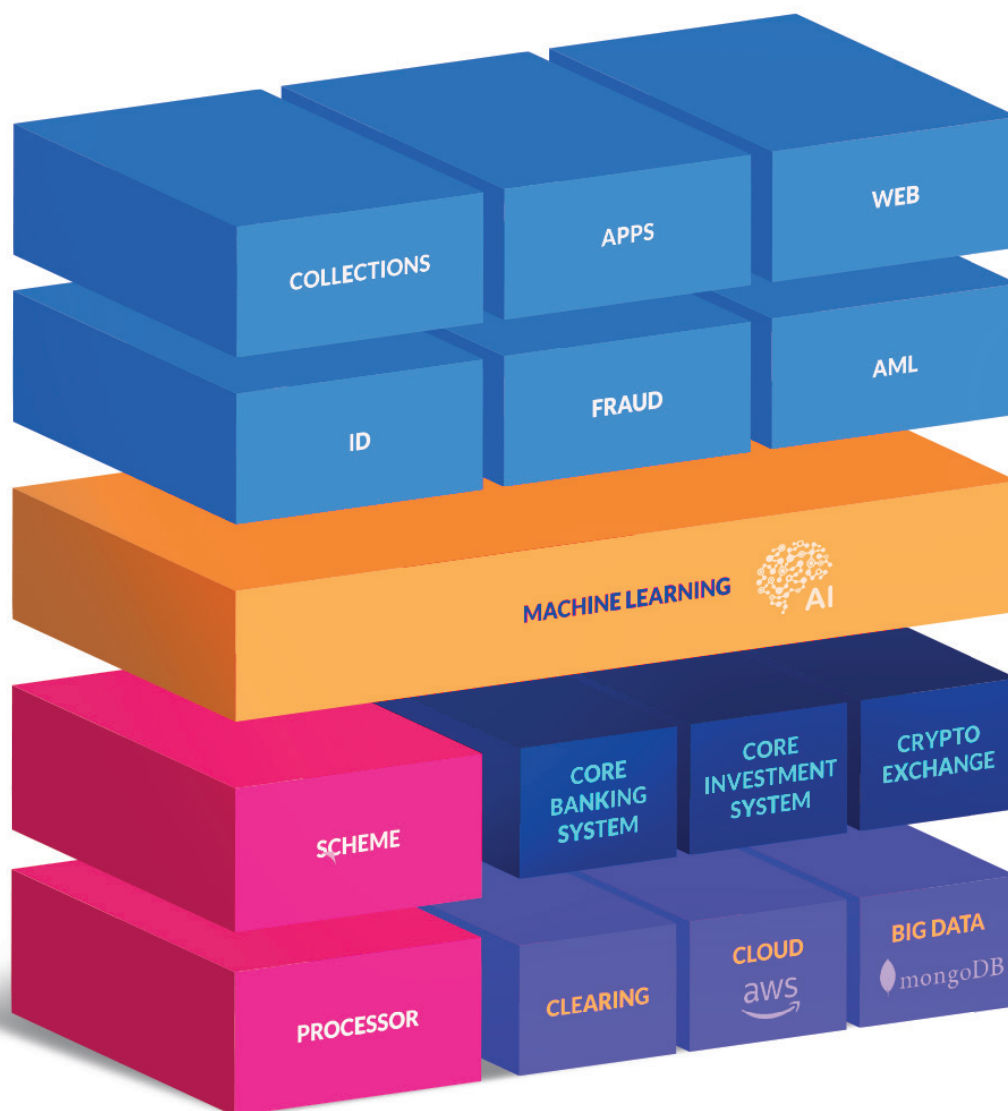
— Artificial Intelligence

The Group is developing an artificial narrow intelligence (ANI) engine with integrated algorithms for the quantitative analysis, trading and investment of crypto assets, fiat currencies and other traditional financial instruments.

Partially funded by proceeds of the Aktio Coin Offering, the engine will be built by combining the current **WealthBot** trading algorithms with the **WealthHub** OEMS under development.

Performance of the resulting ANI will improve over time through limited memory analysis supported by machine-learning functions. This growth works on two levels:

- the growing number of exchanges and asset classes integrated to **WealthHub** will enable the ANI to identify a greater number of opportunities between markets.
- all historic and ongoing data being fed into the engine will improve the ANI ability to make investment decisions on each of those individual markets.

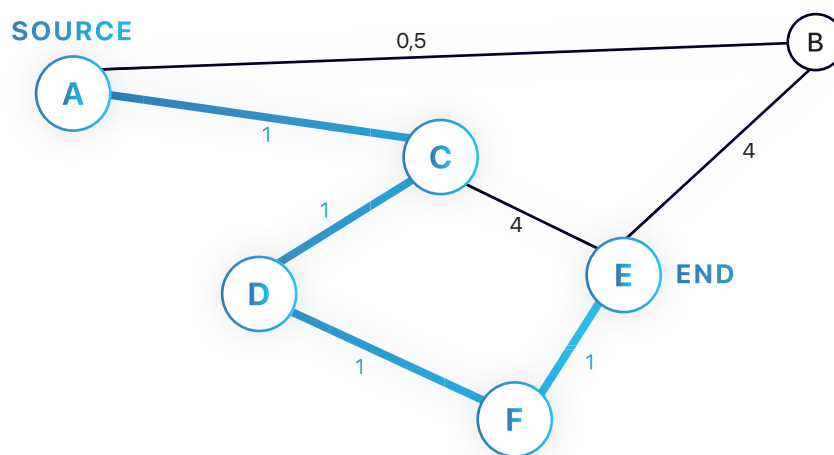


WealthHub Smart Order Routing Algorithms

The first algorithm to consider will optimise performance of the WealthHub OEMS. When the WealthHub has integrated more markets to generate a large, shared order book, the smart routing system will be combined with WealthBot trading algorithms to identify and access a greater number of opportunities such as arbitrage and margin trading.

Aside from creating artificial markets by combining pathways between nodes, the WealthHub Liquidity System is a multi-node and multi-route facility which is able to calculate every possible combination of pathways in real-time. By doing so, it will be able to offer customers optimised execution for their orders with liquidity, price and speed.

The Group is developing a suite of algorithms that identify the optimal route for each order on the WealthHub network. These are partially derived from Dijkstra's 1956 algorithm which identifies the shortest path between nodes on a graph and is now used in a wide range of computing applications.



Optimal Path of Weighted Routes between nodes (Dijkstra's 1956 algorithm)

The algorithms analyse data from aggregated order books of each connected provider and then plot a graph for every available route between the two requested Assets (treated as the "Source Node" and "End Node" respectively). All graphs incorporate the same fundamental parameters, including fees, liquidity, execution speed and market opening times, to plot weighted arcs for every graph of every potential route.

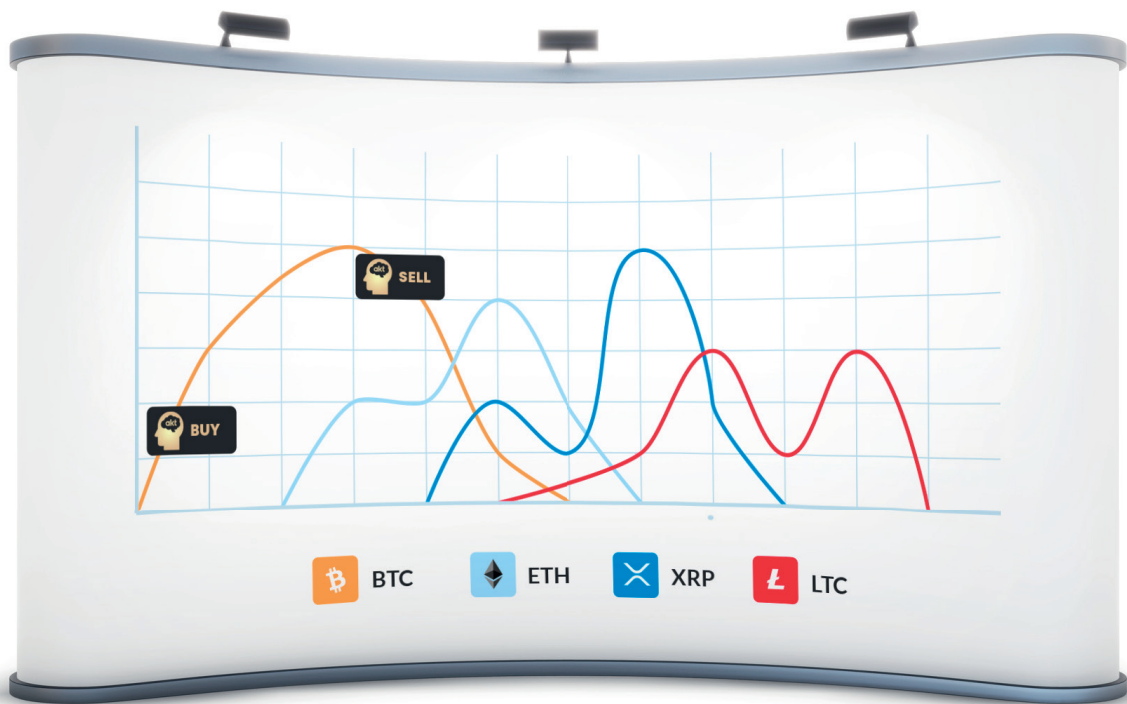
Given these weighted graphs, each containing a starting point and endpoint for the Source and End Nodes, the algorithm finds the minimum path that connects the two. That is the sequence of arcs that minimises the sum of the weights and therefore optimises the trading route for the order of each Akt.io user.

The WealthHub can then use the algorithmically identified route to provide best execution for the order, which may be a single provider or may be split into a combination of parallel pathways with multiple Intermediary Assets on multiple exchanges.

WealthBot Trading Algorithms

Akt.io users can deposit funds to the WealthBot to generate passive income via algorithmic trading. The WealthBot algorithms are derived from a series of trading algorithms for traditional markets that have undergone continuous research, development and testing since conception of the Akt.io project in 2017.

These proprietary algorithms are applied within the crypto asset WealthBot and traditional market WealthBot in Akt.io releases V.1 and V.2 respectively. Both will be combined in future with the smart order routing algorithms currently under development for the WealthHub.



The next algorithm for traditional markets will be implemented in the V.2 release in 2022. This will follow a trial period with the fractionalised US stocks and tokenised securities markets that are currently being integrated to the WealthHub.

Future development, funded by the Offering, will include algorithms for an increasing number of market variables and asset classes. Each new algorithm added to the ANI will add another dimension to the machine-learning process, improving performance at an exponential rate.

The enhancement of the ANI engine benefits the entire Akt.io ecosystem and accelerates the adoption of Aktio Coin by the growing user base. However, this high-performance, autonomous wealth management feature can also be used by the Company to manage a diversified portfolio that will be derived from the Aktio Coin Reserve.

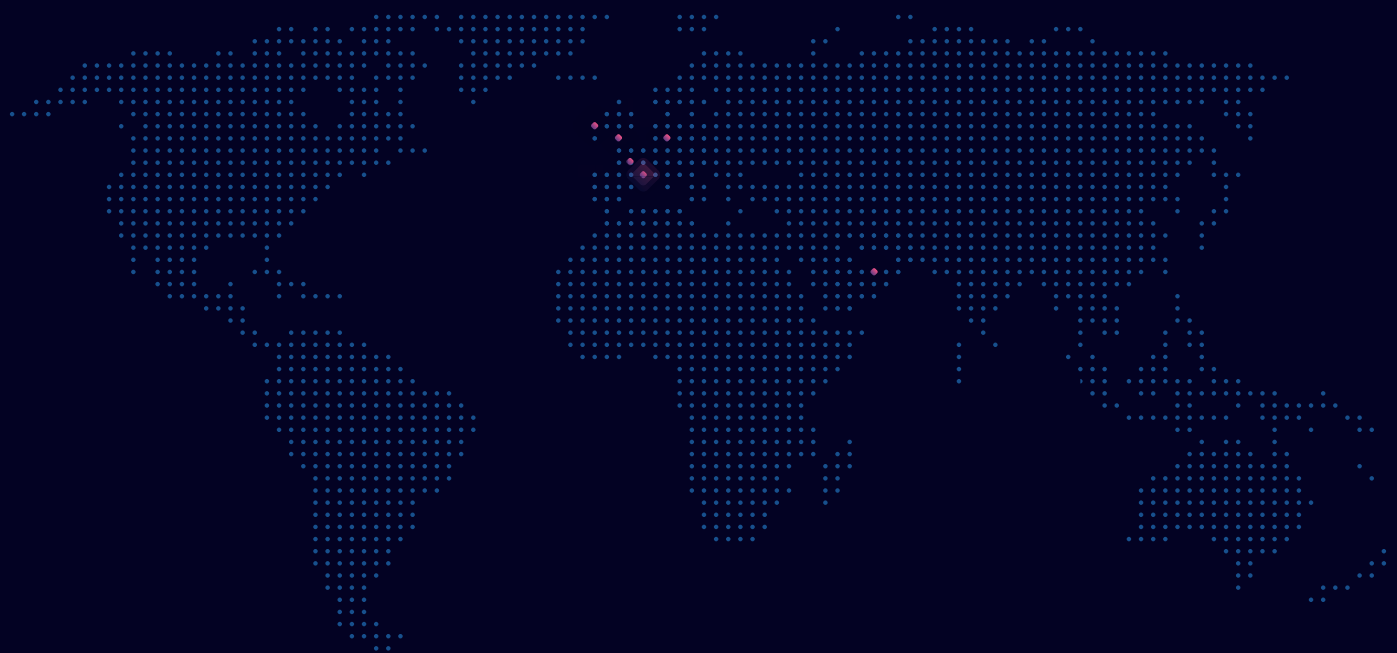
As well as being used to sustain Company operations, a suitable portion of the Reserve and earnings from crypto asset services can be combined with the WealthBot trading algorithms and other Akt.io features. These will grow the resources available to the Company and therefore the overall Aktio Coin community.

08 — Company

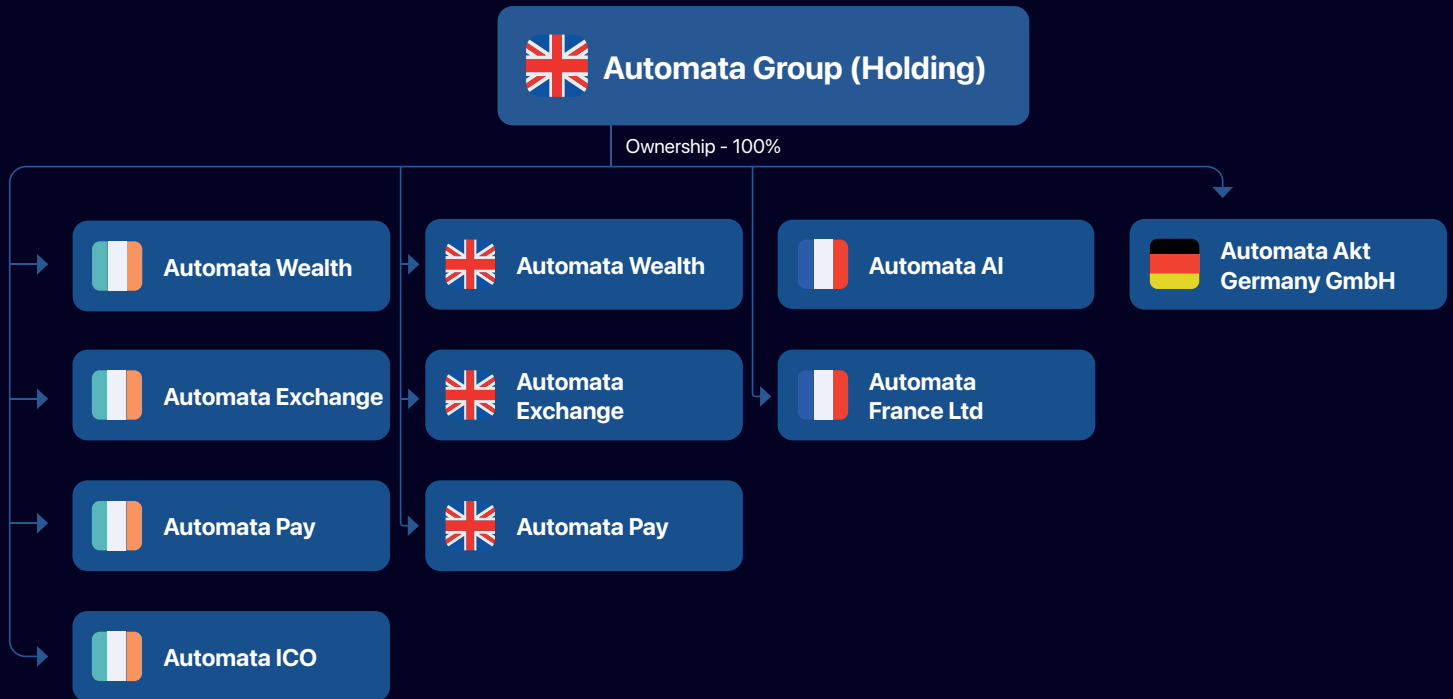
— Corporate Structure

The Company issuing Aktio Coin is part of the Automata Group, which will offer services via the Akt.io mobile app across the UK and European Union, with the experienced management team being supported by an advisory board and over 80 employees.

Automata Group Office Locations



Automata Group Corporate Structure



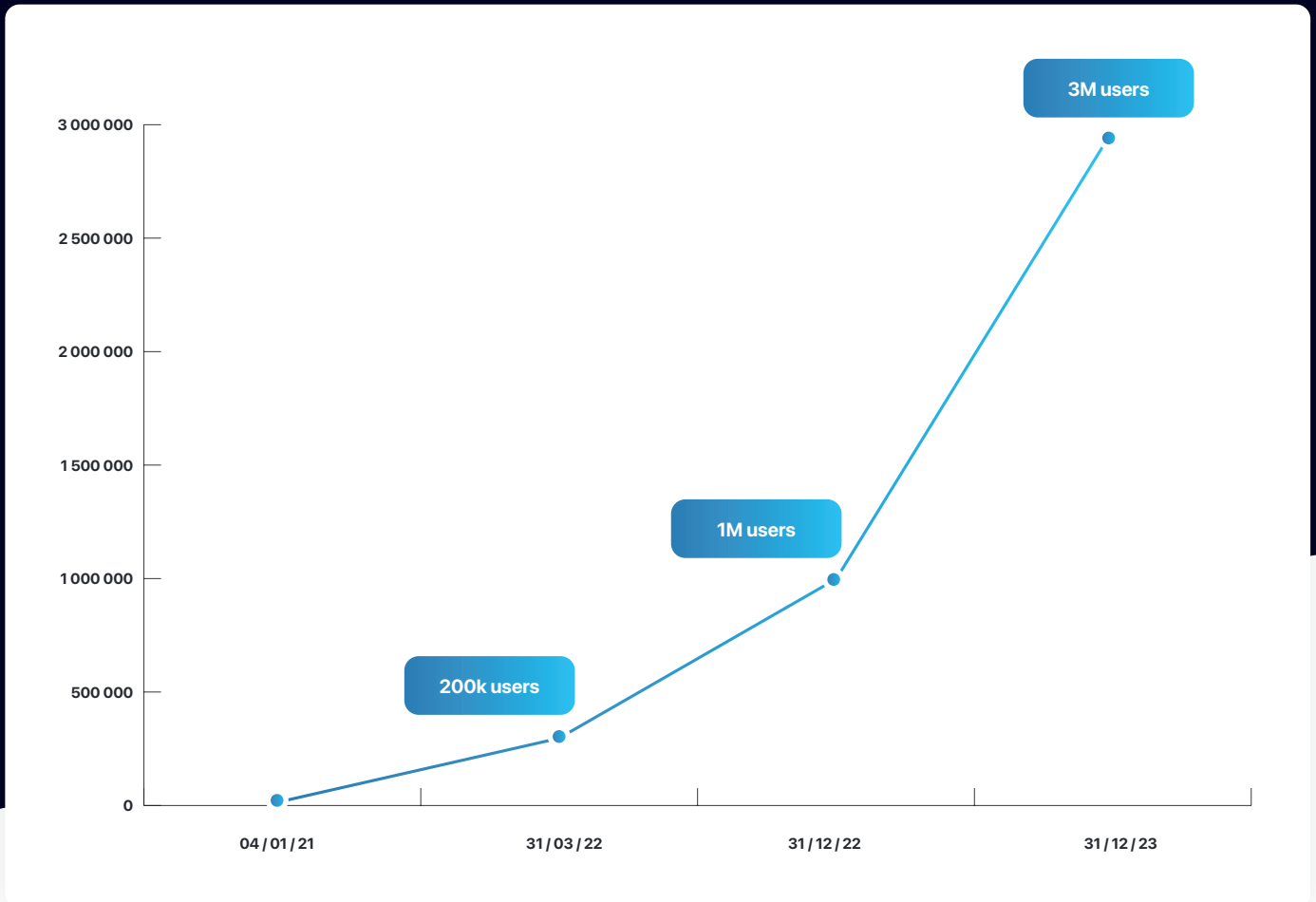
Compliance & Growth Strategy

The Automata Group has developed a strategic risk and compliance strategy to enable the launch of Akt.io and rapid geo-expansion with the European Union.



Funds raised in the Offering will support the pursuit of proprietary licensing for all Akt.io services including e-money, wealth management and crypto asset functions. The Group also plans to apply for a European Banking License in future, making Akt.io one of the most innovative and technology-driven financial institutions in the world.

Funds raised may also support the logistics and operating expenses of the expansion, including content translation and targeted marketing campaigns. By accelerating growth of the Akt.io ecosystem and user base, the Company will enhance the global utility of the Aktio Coin across international economies.



— Group Management Team

The Company issuing Aktio Coin is part of the Automata Group, which will offer services via the Akt.io mobile app across the UK and European Union, with the experienced management team being supported by an advisory board and over 20 employees.

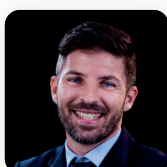


Gael Itier, Chief Executive Officer & Founder

Gael kick-started his career as an Analyst joining the trail-blazing Equity and Derivatives desk of BNP Paribas in Paris, France. At BNP Paribas, Gael was in charge of supervising advanced operational projects and developed analytical tools within the Investment Banking division of the group. Then onward, Gael's passion for trading coupled with his advanced skills in Computer Science and Mathematics conducted him to set up his own account focusing on sports betting arbitrage strategies.

Deploying his own venture in the heart of the European tech valley – Sophia Antipolis, Gael focused on the implementation of new advanced arithmetic models dedicated to arbitrage strategies and high frequency betting. Spearheading a high caliber IT team of Quantitative Analysts to design and improve various alternatives strategies and Quantitative models, Gael focused on FX and Equity Indexes markets implementing modern portfolio allocation methodologies addressing wealthy Individuals. A recognized and award winning professional, Gael notably won the "Talents du Trading" in October 2014, one of the most sought after French trading contest organized and broadcasted by BFM TV.

Gael graduated with a Master's Engineering Degree in Science (Major in Computer Science applied to the Financial Markets) from Ecole Polytechnique in Nice, France.



Stephane Perrin, Deputy Chief Executive Officer & Co-Founder

Serial entrepreneur and angel investor with a strong entrepreneurial track record who has spent over 15 years across the real estate, hospitality and finance sectors. Has successfully launched several independent businesses as well as been responsible for the management and expansion of existing businesses in different industries.



Jean Yves Guillou, Chief Investment Officer & Head of Market Research & Co-Founder

Master's degree in Financial Markets from Paris School of Business. Over 15 years of experience as Global Macro & Forex Strategist at BBSP. Expert in technical analysis and trading strategies. Within the Automata team he developed since 4 years a strong expertise in blockchain and tokenisation.



Julien Halimi, Chief product Officer & Co-founder

Serial entrepreneur who has successfully operated a variety of independent import & export businesses across China, Indonesia and France. Exported consumer goods from Asia such as furniture, jewelry and clothing between 2006-2013 and supplied exclusive flower arrangements for yachts and luxury events across Europe, Asia, the Indian Ocean and the Caribbean Islands between 2014-2019.



Olya Ryabinina, Global Head of Communications

Olya is an experienced brand marketing & innovation leader in SaaS & eCommerce focused on establishing an enterprise brand marketing strategy and infrastructure that help scale the business. After having worked with and for Fortune 500 companies in Finance (Bank of America, Citigroup), Technology (Oracle), FMCG (Philip Morris International), and Hospitality (Marriott International, Hilton Worldwide Holdings) as well as American and European trade associations Olya has switched her focus to working with startups and scale-ups in fintech, e-commerce, and SaaS. She hold a proven track record of taking nearly a dozen new products to market (eCommerce, SaaS, B2B, B2C + DTC) as well as growing agencies' revenues/portfolios.



Zaid Al-Sultani, Chief Legal Officer & Co-Founder

Zaid Al-Sultani is Chief Legal Officer for Automata ICO Limited. He has developed a practice over many years of experience with particular expertise in complex, cross-border legal matters, including:

1. Regulatory Matters: in a range of areas including Financial Services, Digital Currencies, Evaluating Innovative Business Models, Corporate Governance and Data Protection, AML and KYC;
2. Corporate Transactions: Joint Ventures, Strategic Alliances, Private Equity, Venture and Corporate Finance;
3. Criminal Law: Asset tracing, Private Investigation, Private Prosecution, International Freezing Orders, Financial Restraint Orders, Money laundering investigations, Serious fraud and conspiracies to defraud.



Hadrien Arnaud, Chief Financial Officer

Seasoned finance leader with an extensive 15+years in Sanofi (Pharma Company with Market Cap 100bne+) combining experiences in corporate and international operations in Europe, Asia and North America coupled with M&A strong track records in multiple millions & billions \$ deals.

Most recently, Hadrien was the Sanofi Canada CFO (Top 10 Sanofi Affiliate), where he helped grow the affiliate Sales by +5% to reach ~1 Billion \$ despite the Covid situation.



Ciaran O'Hare, Head of Compliance

Ciaran is Head of Compliance for Automata ICO Ltd (Ireland). He is a consumer centric Compliance Professional who is passionate about protecting the firm and its customers by testing the effectiveness of controls designed to ensure adherence to key regulatory requirements and mitigate conduct related risks.

Ciaran has strong compliance and internal controls experience with a proven track record working as Head of Compliance and Risk, mitigating and preventing risks, he has a strong background in AML/CTF & consumer risk, he has experience developing robust compliance testing and monitoring programmes along with many broader compliance strengths.

Ciaran is always looking to improve the effectiveness of the compliance function as a whole by taking a pragmatic approach to compliance intensity, he is passionate about implementing new technologies in order to streamline processes and the customer experience whilst adhering to legislation .

Ciaran believes that a strong ethical compliance & risk culture is essential to the growth of a company, he strives to align the strategic goals of the company with good customer outcomes.



Nicolas Aubert, Chief Design Officer

Full-Stack and passionate designer with 20 years of experience in different disciplines: Video Games, Livestream and telecommunication for top quality brand. Ex-art director at Orange he was deeply involved in the rebranding of the group in 2014, recently founder of the livestream platform Gigson.live with shows that gathered more than 50000 spectators with major artists.



Robin Sundström, Head of Communications

Multilingual speaker and communications coach who became the UK & Ireland National Public Speaking Champion in 2020. Former National Management Trainee at IKEA Switzerland with broad sales experience from Sweden, Switzerland and the UK. Law graduate holding an LL.M. from Uppsala University in Sweden.

Roadmap

◆ Corporate ◆ Product

◆ 2017

Project conception

Automata Founded

Seed Funding Round

Automata Wealth Management (UK) Formed

Trading Algorithm Development

v.1 WealthBot Launch

◆ 2019

Private sales

Automata Pay (UK) Formed

London Office Established

AI Trials & Improvement

◆ 2020

Automata Exchange (UK) Formed

Rebrand to Akt.io for Retail App

Aktio Coin Private Sale

Akt.io Alpha App Development

Aktio Coin Strategy Development & Planning

◆ 2021

Ireland Formations: Automata ICO,
Exchange, Pay & Wealth Management

Partnership with Hedera Hashgraph

Aktio Coin Pre-Sale

Aktio Coin Public Sale

AML Registrations, EMI & Asset
Management Applications (UK & Ireland)

IBAN Accounts & Payments Integration

Vault DeFi Integration

Akt.io Beta App Launch

Fireblocks Wallet & WealthHub Integration

Aktio Coin Development (Genesis)

Akt.io V.1 App Release

◆ 2022

Aktio Coin Exchange Listing

Expand Retail Access in Target Jurisdictions

Banking License Applications

Wealth Card Development (virtual & physical)

Akt.io V.2 App Release

V.2 Payment & Wealth Features

Equity/Shares Integrated to WealthHub

09 — Contact

For all enquiries relating to the Akt Coin Offering, services described by this Whitepaper or the ongoing operations of Akt.io and the Automata Group, please contact the Company using the following details and social media channels:



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Managing Director of Automata ICO Ltd.

stephane.perrin@akt.io

10 — References

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