TEE-coin
ChatTee

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# Overview

## TEE-coin as a reward token built on blockchain and cryptocurrency technology

Rewards programs are commonly adopted today by many merchants. Via these programs, merchant rewards are generated each time a customer purchases the company's products or its service. Customer will then be able to exchange those rewards with the company's products or services. Nevertheless, the rewards are inconvenient for users since most of them can only be used to purchase or receive that company's products or services. For this reason, many rewards expire without being used.

To improve the convenience, liquidity and safety of these systems, and to minimise the wastage described above, TEE-COIN PTE. LTD., by implementing blockchain technology and cryptocurrency, has introduced a comfortable Rewards life which can be linked to other cryptocurrencies and tokens.

At TEE-COIN, we provide a unique Rewards platform. Typical websites like Google Maps, TripAdvisor, and Yelp have become standard sites which consumer and travelers turn to for information. Our review platform ChatTee is built on a system that distributes TEE-coin tokens (hereinafter referred to as "TEE-coin" or "TEE-coins," unit: TEC) as a reward given to users for writing reviews and for participating in other activities on the platform . The coins can then be able to be used to purchase the products and services of our registered merchants.

By combining review and rewards elements, we provide a fun and refreshing activity for consumers. For example, rewards can be acquired by the user just writing a review. Furthermore, merchants which have adopted ChatTee for advertising and marketing can optimise their Advertisement & Promotion costs and maximise customer acquisition. By using a rewards program that uses cryptocurrency as its medium, the entire ChatTee Platform is also eco-friendly as it's paperless.

Many cryptocurrencies cannot be used as a medium of exchange at merchant stores. TEE-coin strives to provide solutions to overcome this problem. Whenever necessary and for whatever amount needed, the TEE-coin wallet can be easily topped up with other cryptocurrencies for a very low fee. The speedy transaction also enables TEE-coin to be used to settle payments efficiently. We at TEE-COIN aspire to further build on this low-cost reward infrastructure and expand it beyond the region. Our goal is to realise a rewards society that operates in many countries around Asia Pacific.

# Our Mission

## Create a coin that makes people happy

With the popularisation of the Internet and smartphones, information and knowledge can be easily accessed. However, users cannot easily get hold of the information they really need because of the sheer amount of information on the internet. The key for obtaining accurate information is to the ability to navigate the open-seas of the internet. In other words, users must be able to exclude unnecessary information and filter to get only the true and correct information and narrow down to find information that serves the purpose.

A user's own experience is the primary source of information which is used for decision making, followed by recommendations from family members, friends, and acquaintances. In other words, other people's experiences count too! Next in line is probably the information from articles, books and the media. At TEE-COIN we focus on the user's own experience (the primary source) and the shared experience from other people. Other people share their experiences and users utilise that in their own decision-making. That's what reviews are all about! According to search engines, the probability of reviews influencing the buying behaviour of consumers is at least 88%.

Using cryptocurrency technology built on blockchain, ChatTee generates TEE-coin as rewards for appropriate reviews. Inappropriate reviews that are created in a stealth manner are excluded by our AI engines. Consumers can thereafter select merchants from the library of genuine user reviews. TEE-coins are also used to thank people for providing information that is truly needed by consumers.

Many students give lectures on YouTube to help people around the world who cannot receive sufficient education. Those who receive information benefits enormously. YouTube has become a "tips jar" platform for live streams that allows viewers to pay a sum of money to compensate for what they deem as valuable or for the feelings of "Amazing!" and "Thank you!". Instead of featuring money as an incentive, the ChatTee platform enables anyone to conveniently use TEE-coins at any time to thank reviewers for providing information and knowledge.

TEE-coin was named by taking the first letters of some of these inspiring words: "Thank you for sharing your Experience and Explorations". We are creating coins that are will be used by numerous users as "Thanks" coins.

# Our Vision

Adopting blockchain technology, TEE-coin strives to be a worldwide cryptocurrency that can become a medium for exchange. Anyone can easily send money or make payments safely and in a speedy manner (the transaction speed is only 4 seconds - one of the fastest in the eco-system today).
TEE-coin is truly suitable for building a comprehensive reward system and establishing substantial distribution channels.

**Earn**
by writing reviews

Transaction speed is one of the
**Fastest** (within 4 seconds)

**Very low**
Exchange fee

**Increases**
with bonus

# Problems Faced by Consumers

## 1 Difficulties in searching for merchants

What are the types of information consumers use for searching merchants? They require various types of information including the location, reviews, price range, atmosphere, and coupons. In addition to sources that are available with specific purpose such as Google Map, YouTube, Instagram, Facebook, TripAdviser, and Yelp, consumers may probably use other local apps as well. However, many users experience a gap between the information they acquire and the actual information. This often causes the customers to feel that they are at a risk in making a decision based on such information.

## 2 Limitation of Rewards Programs

Some of the example of merchants originated reward programs are points-based store reward cards and millage cards. These programs lack liquidity, convenience, and safety for various reasons. Reward cards can get lost, unused points expire after a certain period, and the products offered for exchange may not be appealing. Merchants must also pay the adoption/operation costs, thus these programs cannot be considered as an ecosystem for both the consumers and the merchants. The combined market size for original reward programs, just in Japan and America market, reaches 13 trillion yen. Since TEE-coin can be used across this market, its latent growth potential is very high making TEE-coin a valuable asset.

## 3 Limited usage of cryptocurrencies

There are many cryptocurrencies worldwide and the market capitalisation of all cryptocurrencies is increasing. Nevertheless, they are possessed merely for investment purpose. Their volatility is high and they cannot be directly used as a medium for exchange since payment processing takes time and the purpose of most cryptocurrencies is to be exchanged for fiat currency (cash). For this reason, merchants do not accept most cryptocurrencies. Since the flow of cryptocurrency → fiat currency (cash) → withdrawal or debit card requires a long transaction period and many exchange fees, the intrinsic features of blockchain (i.e., low cost and convenience) has not been able to materialised.

# Problems Faced by Merchants

## 1 Acquisition of New Customers

User behaviour have changed due to the diversification of information and e-commerce channels. Online sales and convenience stores are steering customers away from many merchants. Users are looking for new experiences that are cheaper and more convenient.

## 2 Establishing Repeat Customers

There is a common term used in the Food and Beverage (F&B) industry in regards to repeat customers: " The three-visit rule". According to this rule, once a customer visits a F&B establishment three times, the probability of that customer becoming a repeat customers is 80%. The cost for acquiring a new customer is 5 times higher than that for retaining a customer. So when customer attrition is reduced by 5%, its profit improves by 25%. The challenge is to establish a trigger for repeated visits that can be controlled by the merchant.
It is said that once 80% of the customers of F&B business are repeat customers, success is guaranteed!

## 3 Building Brand

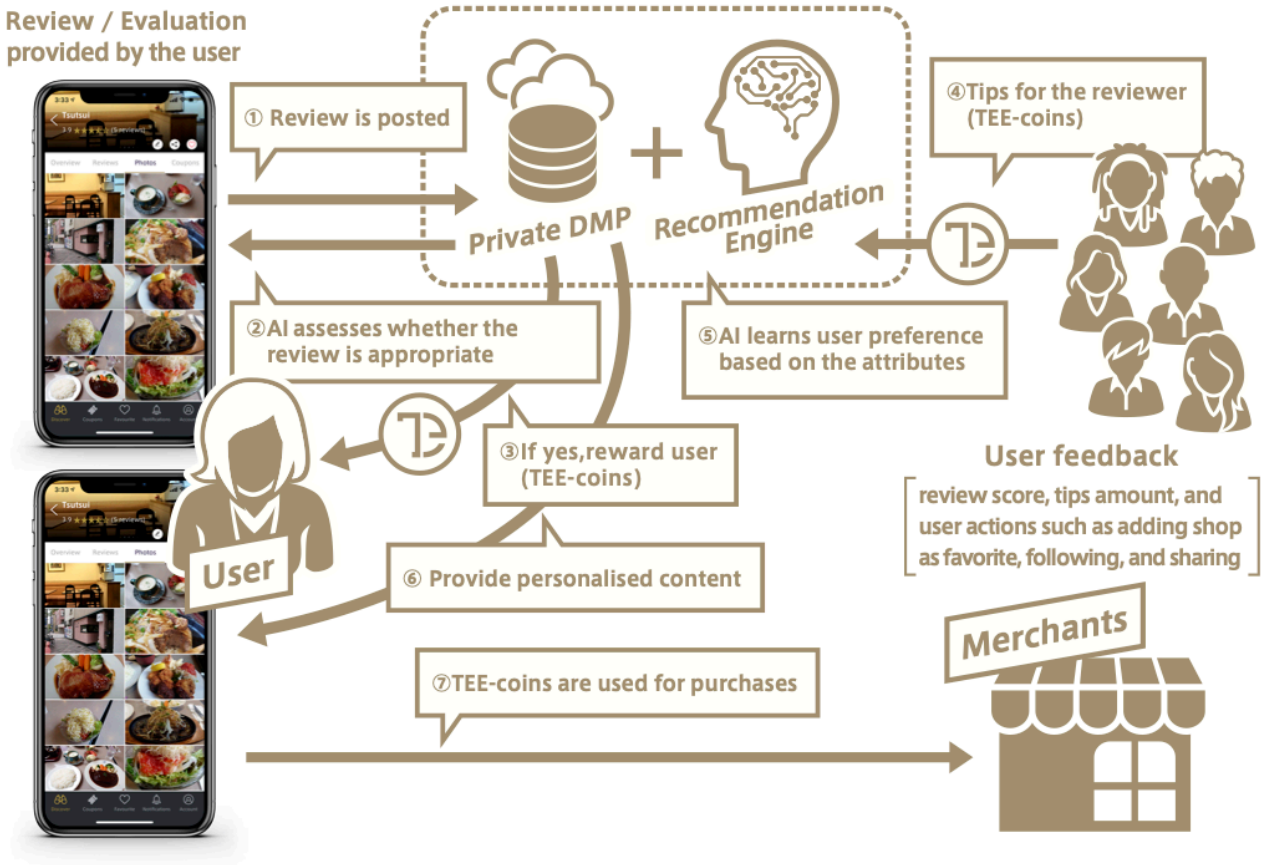
Brand building requires a long-term brand awareness campaign.
Once the brand is established, operators can continue to run stores/businesses successfully without incurring advertisement costs. The key element for brand building is to collect a large number of reviews. The challenge is to aptly collect reviews from a large number of customers.

## 4 Reducing Material Waste & Loss

Material waste/loss has a direct impact on profit. It causes various problems including disposal costs and environmental issues. The key to reduce material waste/loss, is to have constant engagement and real-time communication with customers.

# Solution to Problems Faced by General Users

## Enhancing the Reliability of Reviews & the AI Token Economy




## Enhancing the Reliability of Reviews

By attaching the hash value of a user's review contents to the blockchain, we can detect when a review is falsified or has been changed after it is posted. Once there is an assurance that the information has not been altered, the AI engines will be able to judge the collected reviews reliably by creating review score and the trustworthy reviewer will be then rewarded appropriately with TEE-coins.

## Token Economy

TEE-coins are circulated within ChatTee. Reviewers from around the world who post quality reviews can receive TEE-coins as rewards. Rewards are also given with other user activities such as when users check in, receive push notifications, click on advertisement banner, and when user redeem coupons. Users can also receive tips from other users when "Likes" are given. Collectively, these TEE-coins that users received create a token economy which allow them to use the TEE-Coins on products/services provided by the merchants.

Users are incentivised economically for all the information and activities that they do. This is a very important role that a platform must provide. ChatTee coexist with users. It generates information and review contents which are trusted by global standards and is also highly transparent (using blockchain technology). It is also a merchant search platform and a token economy which we believe no other review platforms have been able to achieve.

## Easier Decision making with AI Personalisation

ChatTee allows for high-precision personalisation by analysing user preferences on merchant information as well as browsing history, location data, purchase history, and other data. It will also further learn by analysing user feedback, e.g., contents of posted reviews, tips given to other reviewers, and other user actions such as adding merchant as a favourite, following, and sharing the merchant. Based on such information, ChatTee optimises the speed of decision-making by quickly narrowing down to a display that match the user's values. ChatTee thus creates new discoveries by adding highly relatable data from other users with similar behaviour and merchant preferences.

# Solution to Problems Faced by Cryptocurrency Users

## Utilisation of Other Cryptocurrencies for Merchant Product/Service and Reward Programs

## Instant Top Up Instantly with Cryptocurrencies / Exchange with Other Reward Programs

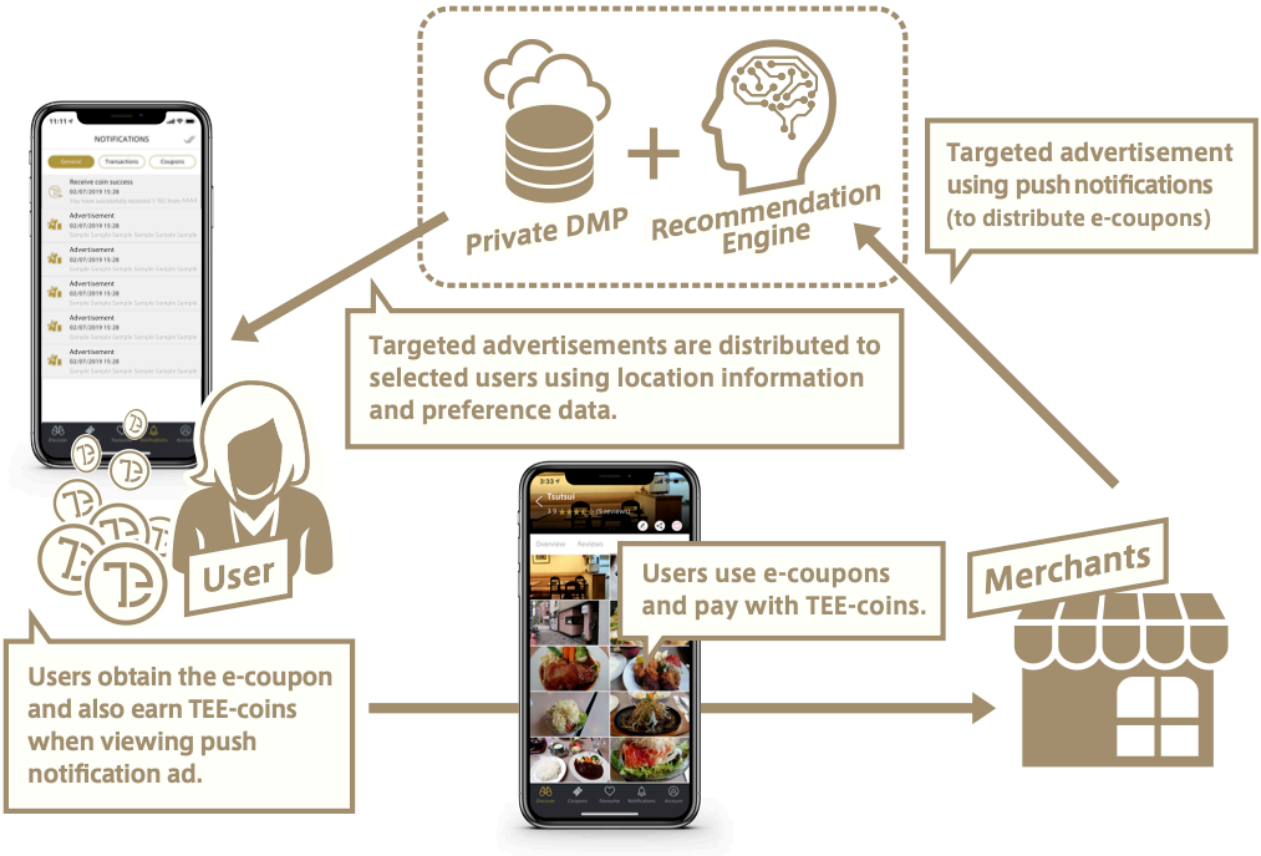
TEE-coin solves the problem where the cryptocurrencies and the current reward programs can only be used in limited areas. TEE-coin wallet can be topped up instantly with TEE-coin from major cryptocurrencies (Bitcoin and Etherium) without using cryptocurrency exchanges. The cryptocurrencies converted into TEE-coins by the top-up function can be used for making payments at merchant stores or for purchasing e-coupons within ChatTee. Since TEE-coin is speedy (one of the fastest in the world), the payment process is stress-free.

In addition,TEE-coin also enhances convenience and liquidity by enabling points from other reward programs and airline mileage to be converted into TEE-coins. This usage of TEE-coin serves as a token to bridge cryptocurrencies with reward programs. TEE-coin solves the issue of expiring rewards of other reward programs with this interactive (and mutual) utilisation.

# Solution to Problems Faced by Merchants

## Optimising MerchantsMarketing Result

This is done by sending e-coupons to the selected users who are known to have interest thus increasing the conversion rate and enhancing ChatTee's Online to Online (O2O) token economy.

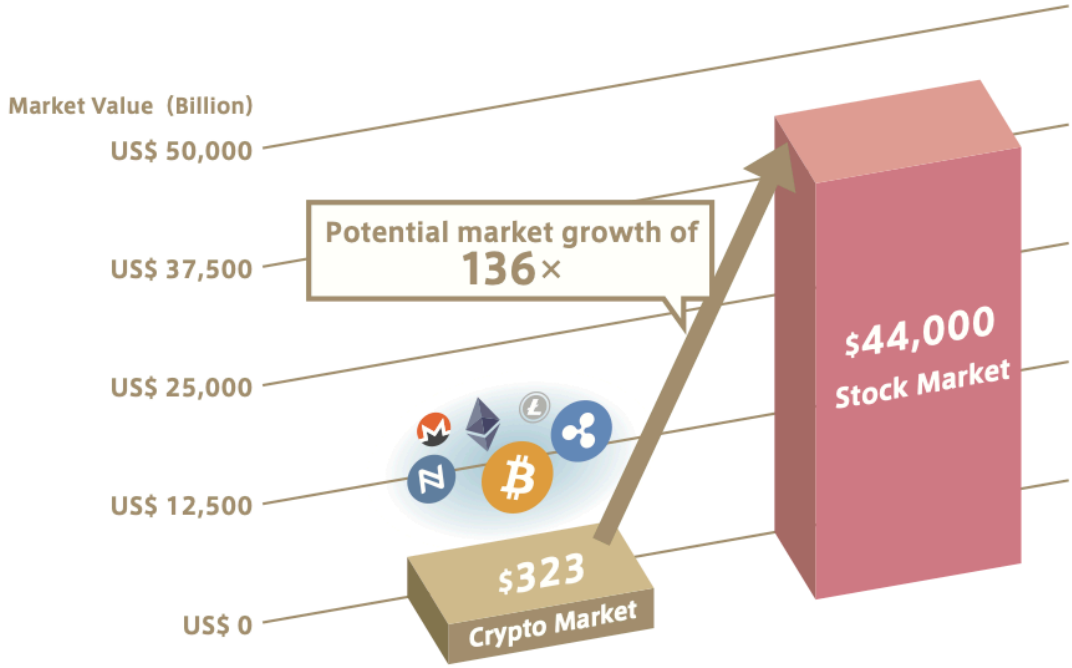



With ChatTee, advertisements can be sent to selected users based on their location information and preference data. Users can obtain TEE-coins just by viewing the ads that they receive thus enhancing the advertisement open rates and conversion so that merchants can always source new customers easily.

Merchants can also reduce material loss and wastage by using e-coupons implemented as limited-time sales to be sent selectively to a small group of users. This method allows merchants to control and manage their branding image as such special sales are not sent to the public.

Furthermore, ChatTee provides a mechanism to convert customers into repeat customers and improve the user retention rate. This is done by distributing special coupons only to first time visitors. The condition can also be adjusted to target users who visit a certain store for the second or third times or other specific conditions. The fees for these advertisements can be paid using TEE-coins or cash. Being part of a token economy, a portion of those fees paid by merchants will be returned to the users as rewards or incentive.

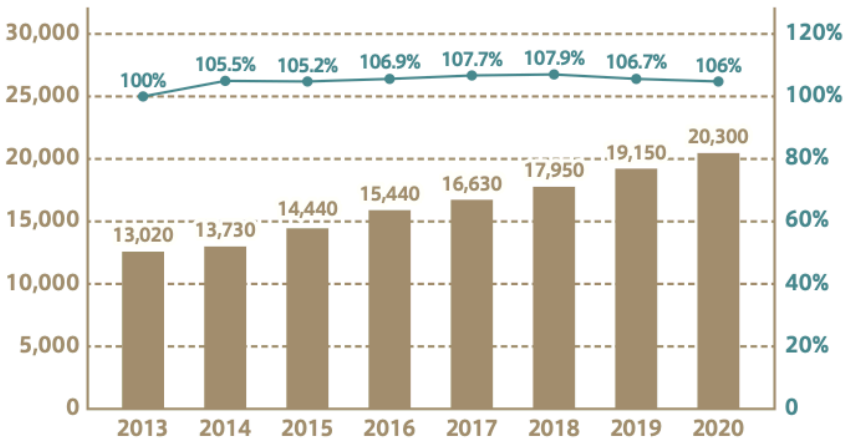
# Market Size




## 1 The growing cryptocurrency market size

As of 2019, countries around the world are developing legislation for cryptocurrencies and the positioning of having crypto-currencies as cryptoasset is close to being established.
Cryptocurrencies have started to be adopted in a wide range of fields and various tokens are now created for diverse objectives. Security tokens with stocks or real estate as the collateral and tokens for remittance between banks and individuals, payment tokens, gold tokens, currency tokens within games, and token for energy exchange have become very common.
As the potential of crypto markets only accounts for 1/136 of the market capitalisation, there is plenty of growth expected as well as new investment opportunities.

Source 2016 : PurseIO,Inc




Source 2017 : Yano economic institution

## 2 Market Size of Other Reward Programs

It is said that the size of the reward program market in America in 2016 was 10 billion USD and the size of the market in Japan presently is 1.9 billion USD and it has been increasing year by year. It is expected that this market will continue to expand.

# ChatTee Main Functions

## Discover

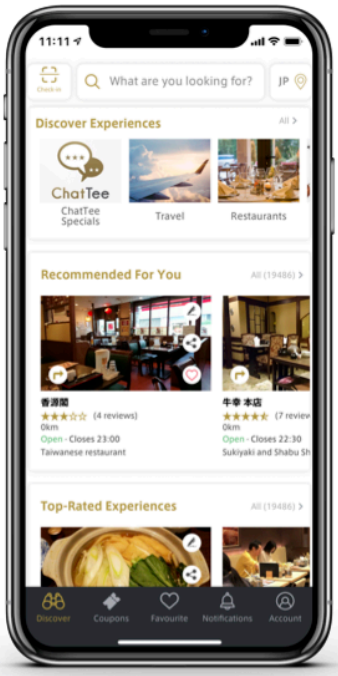
### 1 Recommendation function
Displays recommended information based on location information, time, and history data.

### 2 Search function
Search merchants conventionally using keywords.

### 3 Favourites & View History
Organise the merchants by adding it to Favourites.

## Utilise

### 7 E-coupons
Users can find great coupon deals and they can be purchased using TEE-coins and used at merchant stores.




## Reward

### 4 Review function
Users can review merchants and post related pictures and videos. The review will then be processed via AI and upon approval, user will receive TEE-coin as reward.

### 5 Check-in function
Users can scan the QR code pasted on merchant stores to get detailed store information and e-coupons available on the store and receive TEE-coins at the same time.

### 6 Daily login function
Free TEE-coins given for user who logs in to the app daily.

## Multiply

### 8 Wallet function
Users can view the balance of TEE-coins obtained via top-up and as rewards from various activities. The coins can then be sent between users to achieve higher balance as ChatTee provides monthly bonus payout for users who maintain 1 million TEC or more.

## New Features to be released in 2019

### 1 Merchant App
Statistics for Check-in number, number of coupons used / Payment function / Sending ad via push notification/ Store information update function / customers analysis

### 2 Coinback function
Coinback is given when users redeem coupons or when make payments

### 3 Improvement on Review function
Video upload and more intuitive and interactive review functions

### 4 Improvement on Home Screen
Display of reviews that user is most likely to be interested in and timeline function

### 5 Exchange with other reward systems
Allow the conversion of TEC to frequent flyer mileage or points from other reward systems

# Business Model

## The world's fastest payment process and one of the world's lowest fees

**Subscription model (monthly fee: $100～)**

**①Targeted push notification advertisement**
- For Time-sales event
- Coupon distribution to specific users

*Usage up to 4 times per month

**②Targeted Coupon**
Customise and create coupon which will only be displayed for specific target groups e.g. visible only to first-time user.
This function helps to retain customers and increase the pool of loyal customers.
*Up to 50 users

**③Merchant Profile Enhancement**
Merchants will be able to update store images and videos, and add menu information. Customisation of the display of the review to always appear on top is also possible. With this functionality, user will be exposed to more valuable information which will enhance merchants' branding.

**④Customer Acquisition Prediction function (AI)**
Prediction based on Review and User Data analysis will be given to merchants so that they can react faster.

## The revenue will come from these 2 main streams

### 1 Exchange Fees from users

Users can top up their TEE wallet with other cryptocurrencies (Bitcoin and Etherium) without having to convert to fiat currency (cash) through an exchange or using credit card. The fee to purchase e-coupon starts from 3 TEC and the transaction fee is only 0.01% for each transaction - one of the lowest in the world!
There is no fee for merchants to join TEE-coin payment platform.
Top up function from more cryptocurrencies such as from Ripple, Litecoin, and altcoin will be supported in the near future.

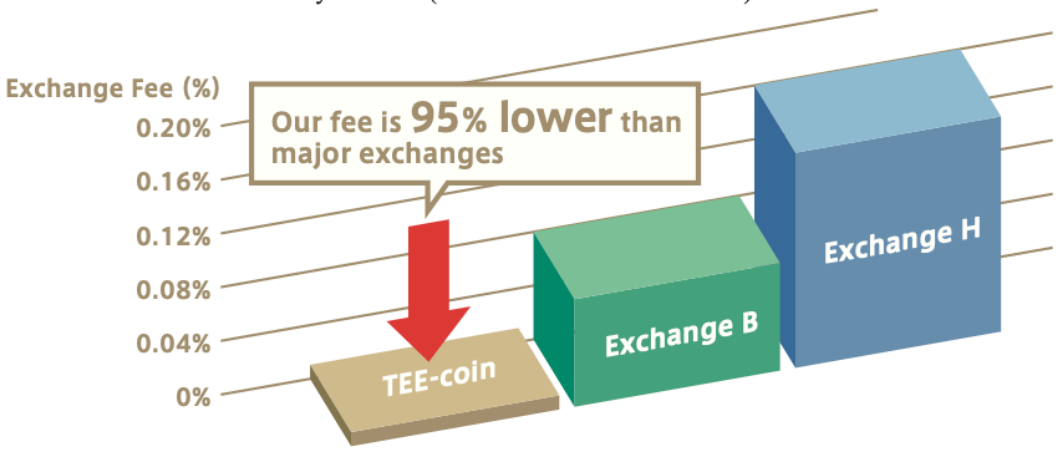
### 2 Subscription Fee from merchants

Merchants can use the advertisement function by subscribing to the basic plan. The subscription fee for F&B will start from $100 (or its equivalent in TEC) and for the beauty/aesthetics category it will start from $200 (or its equivalent in TEC). The usage of additional functionalities and other options can be purchased on top of the basic plan if the merchants have exceeded the usage or user limit.

# Competitor Analysis

## Comparison of Transaction Fees from Cryptocurrency Exchanges and Other Payment Services

At present, there are only a few cryptocurrency payment providers in the market. In most cases, the cryptocurrency must first be converted to fiat currency (cash) through an exchange.
While some providers have credit cards facilitated to use the cryptocurrencies, such services have many restrictions on the amount and the geographical regions where it can be used. In addition, these services are not popular as the payment fees and exchange fees are high.
There is also no major service provider that enables the exchange of cryptocurrencies and reward programs points.
With TEE-COIN, we are realising the token payments from many major cryptocurrencies which can and readily be used with ease at our merchants with very low fees (one of the lowest in the world).

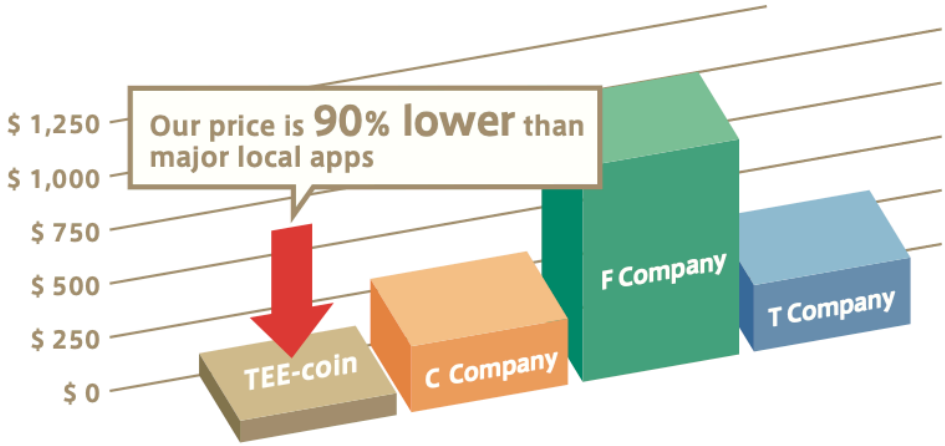



## Merchant Search Application

There are many merchant search apps —such as Google Maps, TripAdvisor, Facebook, Instagram, and other local review apps—that are utilised by users. However, the need to have personalisation/customisation and more accurate information have become important aspects as well. Many users are influenced by influencers and the review ratings provided by those apps and merchants now face the challenge of connecting more with users and to have them convey the appeal of the merchant in their reviews, as well as increase the number of those reviews.

However, there has to be a motive for users to write reviews. A motive is also required to entice users to find merchants. Our strength is that we can enhance the motivation and the engagement with users via TEE-coins.

We provide ChatTee as token economy platform and let the merchants join us for free. Merchants are able to register themselves, create coupons, and use the TEE-coin payment function and check-in function without any fee. We provide solutions to the merchants to acquire new users, retain and convert them to repeat customers, and enhance their branding with our new token economy (reward program). What's more, all of those come at an overwhelmingly low price (lowest in the market).



# Advisory Board Members

Chairman

## Patrick Chee PBM

Mr. Chee is an Advocate and Solicitor of the Supreme Court of Singapore and a Solicitor of the senior courts of England and Wales. He has been in private legal practice since 1980 and is now a Senior Legal Consultant with Withers KhattarWong, an international law firm. Mr. Chee is a Notary Public and Commissioner for Oaths. He is also Honorary Legal Advisor to trade associations in Singapore. Mr Chee is also the recipient of the National Day Awards 2003 – 'The Public Service Medal (Pingat Bakti Masayarakat)' from the President of Republic of Singapore.

CEO

## Leslie Yong PBM, BBM, BBM (L)

Mr. Yong is currently involved in various Associations and community groups, and he is also the Advisor and Founding President of Hospitality Purchasing Association Singapore (from 1995 till to-date) Mr. Yong was awarded the Public Service Medal (PBM) in 1988, the Public Service Star (BBM) in 1996 and the highest award for Public Service Star (Bar) BBM (L) in 2012. The PBM, BBM and the BBM (L) were awarded to him in recognition of his contributions towards community service in Singapore.

Advisor

## John Teo PBM BBM

Mr. Teo is a professional accountant by training with over 25 years of professional and management experience at senior levels. He was the chief risk officer of the national lottery and gaming company in Singapore and prior to that was its chief financial officer for over 14 years and had served in senior management positions in a investment holding company, a government tertiary hospital and a public accounting firm. Mr. Teo holds a Bachelor of Accountancy (Honours) degree from the National University of Singapore and an MBA from University of Wales and is a Fellow, Institute of Singapore Chartered Accountants (ISCA). He is a recipient of the Public Service Medal (2002) and the Public Service Star (2012) from the President, Republic of Singapore.

# Advisory Board Members

CMO

## Andrew Ang

As Chief Marketing Officer, Mr. Ang brings with him a wealth of experience spanning various corporate functions, including marketing, business development and human resources. Notably, as Group Director of HR Centre Pte Ltd, Andrew has successfully expanded the group business into Asia and the Middle East for the last 30 years.

Legal Adviser

## Withers Khattar Wong

An international law firm with qualified lawyers and offices in Singapore, London (UK), Geneva, Milan, Padua, Hong Kong, Tokyo, Malaysia, India, Indonesia, New Zealand, Ho Chi Minh (Vietnam) ,Shanghai (China), British Virgin Islands, New York, Greenwich, New Haven, San Francisco, Los Angeles, Rancho Santa Fe, San Diego, Melbourne & Sydney (Australia).

# IT and Blockchain Team

CTO

## Toshiyuki Maeda

Toshiyuki Maeda is the Chief Technology Officer (CTO) of TEE-COIN and he also holds the Chief Executive Officer (CEO) position in several software development companies. He started his career in OMRON, where he delivered numerous projects as a network and software engineer. Toshiyuki is also an inventor with image processing related patent in Japan and has backgrounds in technology and project management from a wide range of fields from network design, infrastructure construction, embedded software development to web application and smartphone application development. He has delivered software solutions in industries from retail, manufacturing, service, restaurant, and transport. With his deep knowledge of each those industries and the ever expanding the scope of ChatTee, we can be sure that the platform is in good hands.

Product Owner

## Christ Lestario

Christ Lestario is the product owner of ChatTee with previous positions in IBM, Toshiba, and Panasonic. He is also an inventor with 2 patents registered in USA and has strong technical and project management background in various fields from machinery, real estate, manufacturing, Point of Sales system, ERP system, and Cloud Infrastructure. Christ has a deep and broad understanding of the Asian market and with his diverse cultural background and multilingual skills, coupled with his technical knowledge, he aims to bring ChatTee to greater heights.

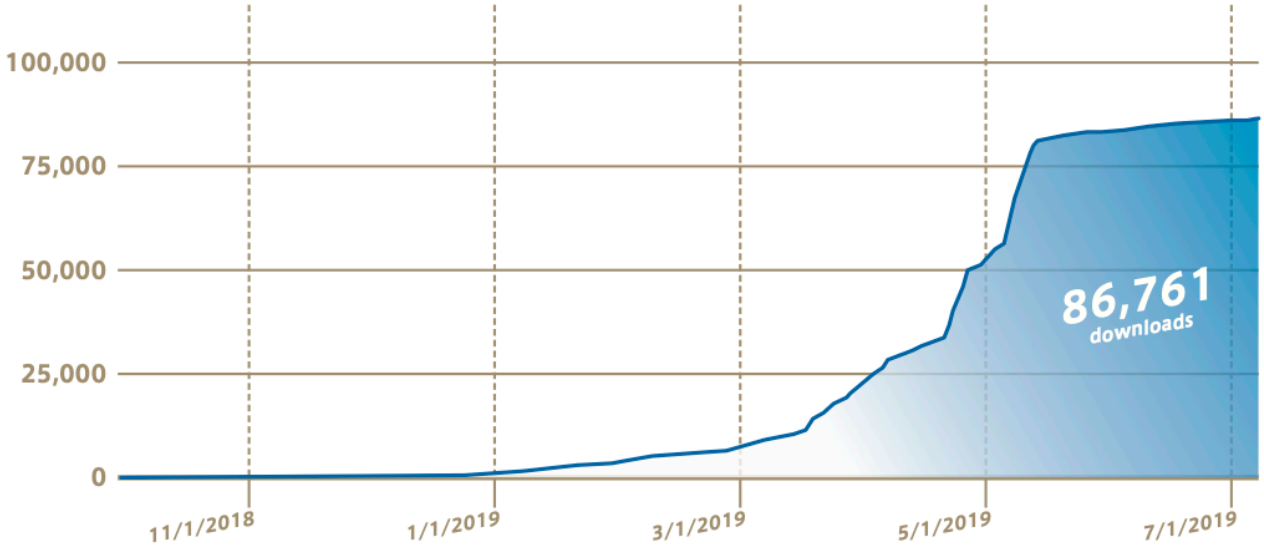
Development Manager

## Nguyen Do Bao Anh

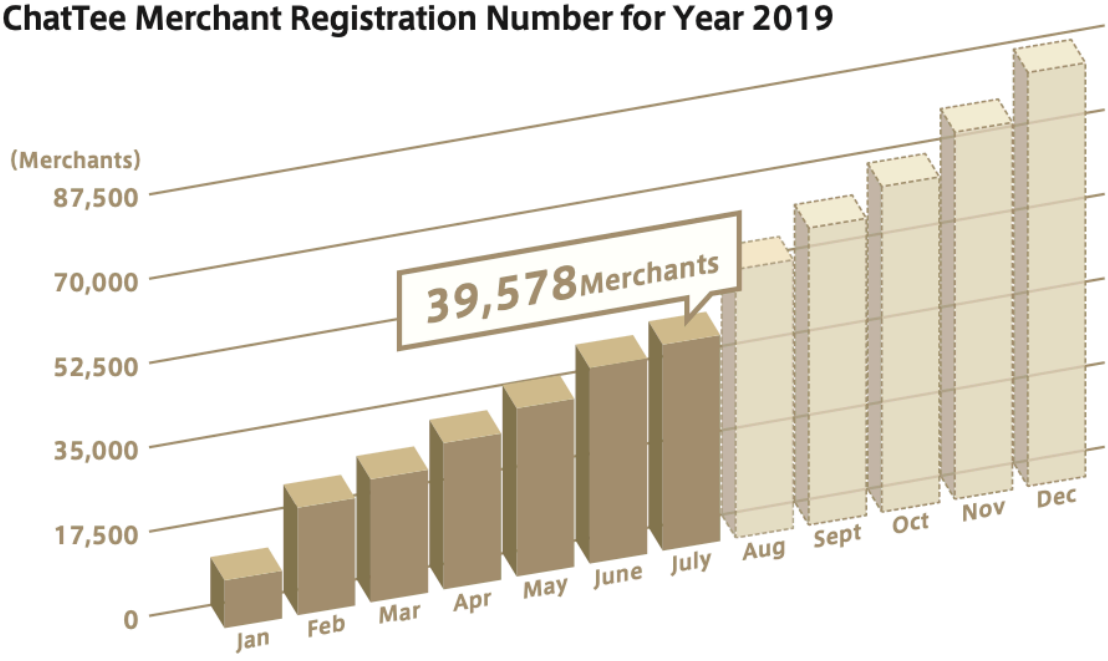
Nguyen Do Bao Anh is the Development Team Manager, with vast experiences with project management and quality control management. He is currently managing the development team in Vietnam office. Bao Anh has managed various software projects in different fields such as in blockchain, e-commerce, interest marketing, telecommunication, banking, and review systems and he is determined to bring another successful product with ChatTee.

# Traction

## ChatTee App: Installation Numbers




## ChatTee Merchant Registration Number for Year 2019




## Partners

agoda

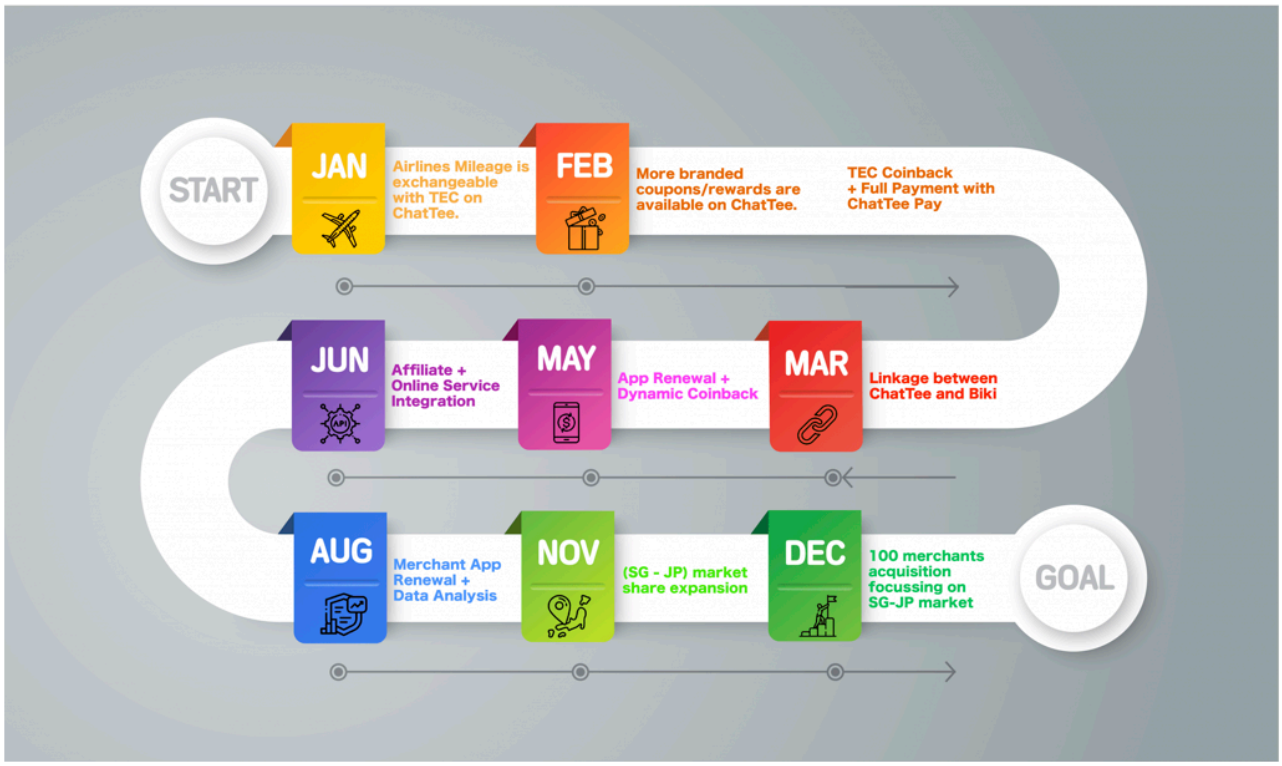
POLAR PUFFS & CAKES™

KILLINEY SINCE 1919

OISHI おいしい

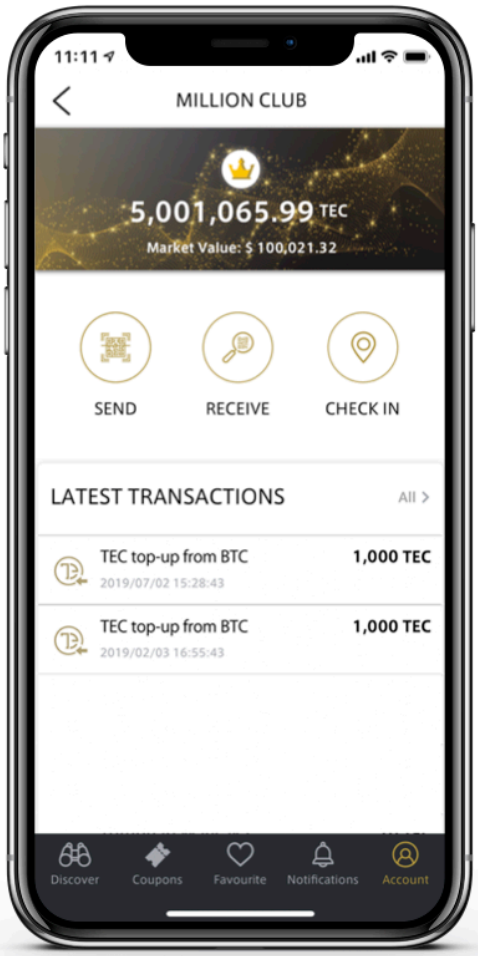
# Roadmap 2020

## 2020



# TEE-coin MILLION CLUB

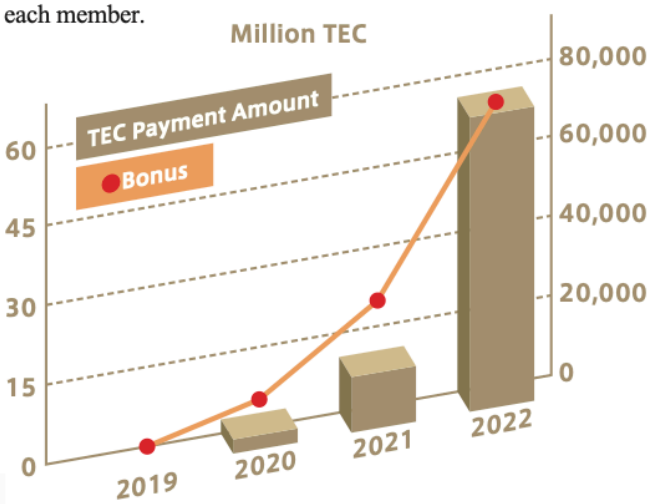
**A MILLION CLUB system has been developed for the users who wants to hold TEE-coins for the long term as stable coins. MILLION CLUB status is given only to coin holders who hold a monthly average of 1 million TEC or more.**




"MILLION CLUB" is displayed on wallet page

## The Benefits of MILLION CLUB Member

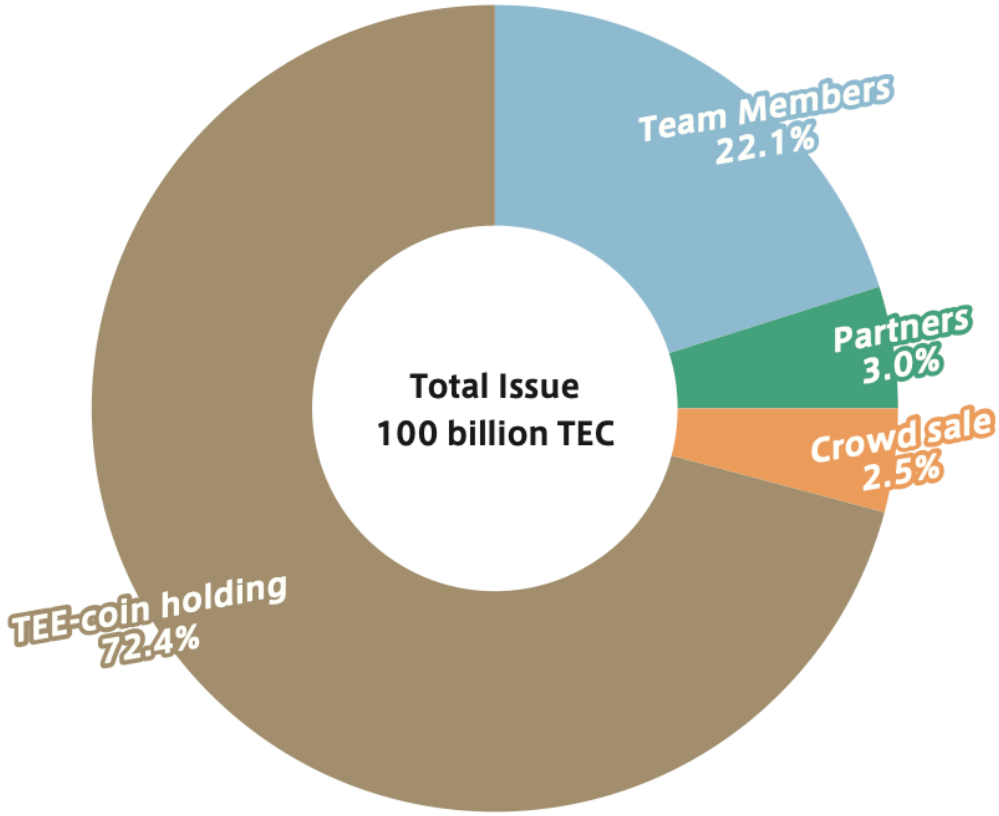
MILLION CLUB members receive 25% of the total amount of the monthly TEC fees that was collected as fees for the payment to merchants. Since the payment fee is currently at 0.5%, 25% of that i.e. 0.125% will be distributed to the entire MILLION CLUB by the end of each calendar month and shared in accordance with the amount of coins possessed by each member.




*** For a limited-time period from Oct 2019 to Sep 2020, a special bonus will be given to MILLION CLUB members at the rate of 2.25% per month calculated based on the amount of coins possessed.**

**(Team Members and Partners are not eligible for the MILLION CLUB.)**

# Token Distribution




To address the concerns that the price may fall sharply due to the increase in market supply when we put a large amount of TEE-coins on the market, we will lock up 93% of the 72.4 billion TEC owned by TEE-COIN which translates to 67.2 billion TEC.

During the period from Nov 1, 2019 to the end of Oct 2020 which is announced as the lock-up period, 67.3% of the entire amount of TEE-coins will be frozen. With this lock-up, out of the 72.4 billion TEC only 419 million TEC will be released every month on the first day of each month starting from Nov 2019. If the full amount of 419 million TEC is not released to the market within that month, the remaining TEE-coins will be locked up again for 120 months.

The purpose of this lock-up plan is to simplify the calculation of the amount of TEE-coins that need to be supplied to the market and to maintain a stable and predictable environment required in order for TEE-coin holders to make transactions.

TEE-coins owned by Team Members (excluding 0.5%) and Partners will be locked up for 36 months once TEE-coin is listed on exchange. Subsequently, only 45.9 million TEC from this pool can be sold on the market each month. This is equivalent to just 0.21% of the entire amount issued.

# Disclaimer

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