

# Cryptomiles



Pioneirismo em DriveFi

## White Paper



## PIONEER IN DRIVEFI

### OVERVIEW

#### Executive summary

Cryptomiles is a blockchain project that rewards driver data with utility tokens and makes information authorized by drivers available through our platform to companies interested in driving behavior and vehicle health data, which, in turn, only will have access to authorized data through the purchase of Cryptomiles tokens. This makes the increase in demand for tokens by companies on Exchanges grow and, in this way, in addition to using tokens to access the benefits of the platform, the driver will also be able to trade their tokens with partner Exchanges.

Cars are more and more connected. And this connection can generate an advantage for the entire automotive ecosystem. And the only piece that was missing for the driver, the data generator, could also benefit was the blockchain technology. DriveOn comes to place this part in its proper place. The project, described in this White Paper and which will be added to the DriveOn platform, starts from some assumptions to actually become a catalyst in data mobility economics.

**1- Centralization / Decentralization:** Today, drivers, despite generating telemetry data through the GPS trackers and gps, do not own their information. Your generated information is concentrated on the service provider's server (insurance company, tracking company, mobility application, etc.). The provider, in turn, has a valuable asset in his hands without paying anything to whoever generated, in this case, you, driver. With the blockchain, its mobility information is decentralized, in a deferred solution, one of the best solutions currently available, the Oracle Autonomous Blockchain, taking power out of a company and believing in the blockchain's impartiality;

**2 - Confidentiality:** As we mentioned before, today your "digital self", that is, your driving behavior, is in the hands of those who collect. With blockchain technology, your "digital self"

gets encrypted and you are the one who decides who to expose your information and what information you want to give away. DriveOn allows you to choose the information that can be placed for marketing or simply keep your digital self encrypted because your data matters only to you;

**3- Security:** The blockchain also dramatically increases the security of your produced data because in the case of an attempted hacker invasion, this invasion loses force quickly. As? Your encrypted information is logged on millions of computers participating in the network (so-called "nodes"). When one of these "nodes" receives a hacker attack, all others perceive and disregard the information on that node, preserving its information on the remaining millions. The same does not happen when your information is stored in a company database. Large corporations are at the constant target of hackers and as there is only one point of failure to attack, it is easy. That is why it is common to see the leakage of information from various companies, regardless of their size;

**4- Monetization:** Today, large digital players consume our information at all times and generate extraordinary volumes of money with this information transacting with other companies that are interested in this data. And you, producers of information, do not earn any share of that exorbitant amount. With DriveOn, the driver will receive tokens in exchange for this information. And he who will decide whether to sell it or not, and what information to sell. The information will be secure in the blockchain and managed by the DriveOn platform for the time the user decides to market it.

This principle of valuing data not only motivates us to move forward with the Cryptomiles project but also makes us disrupt the Automotive market in Brazil. Cryptomiles literally ushers in DriveFi (Finance through Driving Data). By engaging the driver in the practice of good driving behind the wheel, the whole society benefits as we will see fewer and fewer traffic accidents due to bad driving habits. And the benefits of engagement will not only bring discounts on auto insurance, but also on the entire automotive chain (discounts on fuel, auto parts, at dealerships), in addition to the option of being able to generate currency, or diversify your digital assets, when transacting your tokens on Exchanges.

If at one end we have drivers producing mobility data, at the other end of the chain we have insurance companies, dealerships, auto parts companies, automakers and a range of

automotive companies that are interested in this data and will pay for it. Payment will be made through the purchase of Cryptomiles with the platform or partner Exchanges. The demand for token purchases on exchanges by companies shows how important your mobility data is and how you deserve to be rewarded for it.

## Problem

The biggest problem in Brazilian traffic is behavior, as 98% of traffic accidents in Brazil are due, according to the World Health Organization (WHO), to human error. And this impacts not only Auto Insurance but society as a whole. In 2017 alone, Brazil recorded 41,151 deaths, in addition to 284,191 disabled people, due to traffic accidents. Losing lives is losing a society's greatest asset. That's why we need a project that aims to reduce this serious rate of accidents in traffic, making it healthier.

The solution employed by DriveOn is to create a rewards mechanism for good drivers through the blockchain. The driver receives rewards for his driving data. The better the driving, the more Cryptomiles tokens he can earn. If, on the one hand, we have the driver generating the data, on the other hand, we have companies consuming this data to assist in the development of new products and services, creating better experiences for the driver and the entire automotive chain, generating a virtuous cycle.

DriveOn goes far beyond building the ecosystem around mobility data. But this will be explained in more detail in our roadmap.

In addition to blockchain, the other key technology for building this mechanism is telemetry. And DriveOn generates this telemetry through the app itself, or through partner hardware.

The smartphone (from DriveOn), the pebble (from Iotex) and the OBD II device (from Quantatec) are the most used hardware for telemetry measurement to generate driving behavior. In our experience, both are good for us to usher in DriveFi by providing accurate driving data to improve the experience and inputs to AI algorithms for better score calculation and better driver bonus with cryptocurrencies.

That's why DriveOn decided to launch the DriveFi concept, something very simple and clear: we reward all platform users with tokens. These tokens can be used to acquire benefits on the platform itself, such as a discount with the partner insurance company or other partners related to the Auto segment, certification of excellence in driving, ensured by blockchain technology, access via application to the EAD Safe Driving for driving improvement or, if using OBD II, access to annual DriveOn-certified vehicle health reports.

Telemetry data from any vehicle collected via OBD II, or simply driving data via Smartphone or pebble, goes to our platform and we calculate the driver's driving mode, classifying him as a safer or more economical driver and even predicting some problems caused by an unregistered driver. Some warning messages are:

- Making sharp turns like this reduce the life of the tires;
- Running at this speed consumes more fuel than keeping your vehicle at 60 km/h;
- Your vehicle's battery is receiving low voltage.

One of the advantages of using OBD II is that your car will generate some self-diagnosis information and you can start maintaining your car like a professional as the platform will collect this data, show it to the user and suggest ways to solve it. them.

### Telemetry: what it is, how it works and what benefits

According to Wikipedia, Telemetry is the automatic recording and transmission of data from remote or inaccessible sources to an IT system in a different location for monitoring and analysis. Telemetry data may be relayed using radio, infrared, ultrasonic, GSM, satellite or cable, depending on the application - software development, but also in meteorology, intelligence, medicine, and other fields. [1]

In the software development world, telemetry can offer insights on which features end users use most, detection of bugs and issues, and offering better visibility into performance without the need to solicit feedback directly from users. [1]

In a general sense, telemetry works through sensors at the remote source which measures physical (such as precipitation, pressure or temperature) or electrical (such as current or voltage) data. This is converted to electrical voltages that are combined with timing data. They

form a data stream that is transmitted over a wireless medium, wired or a combination of both.

[1]

At the remote receiver, the stream is disaggregated and the original data displayed or processed based on the user's specifications.

In the context of software development, the concept of telemetry is often confused with logging. But logging is a tool used in the development process to diagnose errors and code flows, and it's focused on the internal structure of a website, app, or another development project. Once a project is released, however, telemetry is what you're looking for to enable automatic collection of data from real-world use. Telemetry is what makes it possible to collect all that raw data that becomes valuable, actionable analytics. [1].

The primary benefit of telemetry is the ability of an end user to monitor the state of an object or environment while physically far removed from it. Once you've shipped a product, you can't be physically present, peering over the shoulders of thousands (or millions) of users as they engage with your product to find out what works, what's easy, and what's cumbersome. Thanks to telemetry, those insights can be delivered directly into a dashboard for you to analyze and act on. [1]

Because telemetry provides insights into how well your product is working for your end users – as they use it – it's an incredibly valuable tool for ongoing performance monitoring and management. Plus, you can use the data you've gathered from version 1.0 to drive improvements and prioritize updates for your release of version 2.0. [1]

### Telemetry in your vehicle

With DriveOn, you can choose between three types of telemetry: via OBD, via Pebble, or via Smartphone.

**OBD (On-board diagnostics):** in relation to the concept, it is an automotive term that refers to the vehicle's self-diagnosis and reporting capability. OBD systems give the vehicle owner or repair technician access to the status of the vehicle's various subsystems. The amount of diagnostic information available via OBD has varied widely since its introduction in the early

1980s onboard computer versions. Early versions of OBD simply lit a malfunction indicator light if a problem was detected, but did not provide any information about the nature of the problem. Modern OBD implementations use a standardized digital communications port to provide real-time data, as well as a standardized series of diagnostic trouble codes, or DTCs, that allow you to quickly identify and correct defects within the vehicle.

OBD-II is an improvement over OBD-I in both capability and standardization. The OBD-II standard specifies the diagnostic connector type and its pinout, the available electrical signaling protocols, and the message system format. It also provides a candidate list of vehicle parameters to monitor along with how to code the data for each. There is a pin on the connector that supplies power to the scan tool from the vehicle's battery, which eliminates the need to connect a scan tool to a separate power source. However, some technicians may still connect the scan tool to an auxiliary power source to protect data in an unusual event where a vehicle experiences a loss of electrical power due to a malfunction. Finally, the OBD-II standard provides a list of standardized DTCs. As a result of this standardization, a single device can query the on-board computer(s) for these parameters in any vehicle. OBD-II standardization was requested to simplify the diagnosis of increasingly complicated emission equipment, and while only emission-related codes and data must be transmitted through it in accordance with US legislation, most manufacturers have made the Connector OBD-II data link the main connector on the vehicle through which all systems are diagnosed and reprogrammed. OBD-II Diagnostic Trouble Codes are 4 digits, preceded by a letter: P for engine and transmission (powertrain), B for body, C for chassis, and U for network. Manufacturers can also add custom data parameters to their specific OBD-II implementation, including real-time data requests as well as trouble codes.

OBD II is no longer just used by professionals and hobbyists to repair vehicles. OBD II information is commonly used by vehicle telematics devices that perform fleet tracking, monitor fuel efficiency, prevent unsafe driving, as well as remote diagnostics and pay-per-use insurance. While not originally intended for the above purposes, there are OBD II data that are commonly supported, such as:

- Fuel level
- Fuel Consumed

- Engine Acceleration (RMP)
- Engine temperature
- Battery voltage level
- Vehicle Speed (MPH / KPH)

Any of this data depends on your car's sensors and the OBD can read it. By monitoring DTC's via OBD II, a company will be able to immediately know if one of their vehicles has an engine problem by interpreting the code of the nature of the problem.

**Smartphone:** DriveOn will make the DriveOn telemetry application available free of charge, which will also be offered in the White Label version for companies. The advantage of the application is that it is easy to join as it has no cost. But it is worth remembering that the DriveOn app is far beyond the current telemetry apps on the market. Information will be provided by extracting GPS, Gyroscope and Accelerometer data, as well as implementing weather/weather and roads APIs. In addition to driving data (sudden braking, speeding, sudden acceleration, distraction), our app will also have a voice assistant that guides the driver. The use of front and rear cameras is also part of the application development roadmap. In the front camera we will identify the driver and capture signs of fatigue behind the wheel. And the rear camera will be used to trigger cell phone footage when identifying a driver risk event. This recording will go to the cloud and help audits when investigating an accident.

Thinking about the B2B market, the app named DriveOn Go will be a voice co-pilot to be used by fleet drivers, helping them in a safer journey. An application will be developed with 3 important features for the project: driving learning, voice assistant and image capture by the cell phone's rear and front camera. The performance of the three features will not only provide more security during the driver's journey, but will also bring more transparency to the fleet manager's monitoring. Depending on the driver's interest, there will also be the possibility of transforming the generated driving data into tokens that can be used on the DriveOn platform to obtain discounts from partners or by-products such as reports and certificates, or exchanged for money on authorized exchanges (exchange platforms that transact between fiat currencies and bitcoins or other digital currencies, known as Altcoins). A version will be created that can be marketed as a service.

The development of the solution will follow the precepts of Artificial Intelligence, in which Machine Learning and Deep Learning algorithms are applied to define and study driving profiles in order to reduce traffic accidents, as well as apply the development of an API with an integration layer. of cryptographic tools and algorithms that implement a new security standard in the exchange of data with the electronic centers of vehicles manufactured in Brazil using blockchain technology.

**Pebble:** DriveOn is a global partner of IoTex, a blockchain 3.0 platform for the Internet of Things that enables massive scalability, instant transactions, complete privacy, smart contracts and lightweight encryption. IoTex developed Pebble, an innovative blockchain-powered device that captures real-time location, weather, brightness, accelerometer and gyroscope data and records it on the blockchain. The device's advantage is its independence from the use of the smartphone or from the need to be plugged into the vehicle (as with OBD II). Pebble becomes one more option for you to be connected and receive rewards in cryptomiles for your driving data.

## EXPOSURE OF THE PROJECT

### Getting Started

The objective of the project is to evolve our platform that captures telemetry data from our customers' vehicles, generates an individualized driving score and rewards the producers of this score. After collecting this data, our algorithm will evaluate each driver and give them a score based on their driving profile. It will also reward our customers with Cryptomiles.

Cryptomiles is developed by the company DriveOn as a token product for DriveFi. Our platform is working with cutting edge technology to ensure the best data processing. Once the data is created by your car, where should it be stored? Who must be accredited to maintain this data and provide assurance that this data will not be altered? Well, blockchain is the answer. The driver or the insurance company will be able to keep the data safe with DriveOn and, depending on the hashes generated by each score, they will have the security of the immutability of the information. And, through smart contracts, these records will be returned to the car owner in the form of token rewards. Our platform also has a near-completed AI

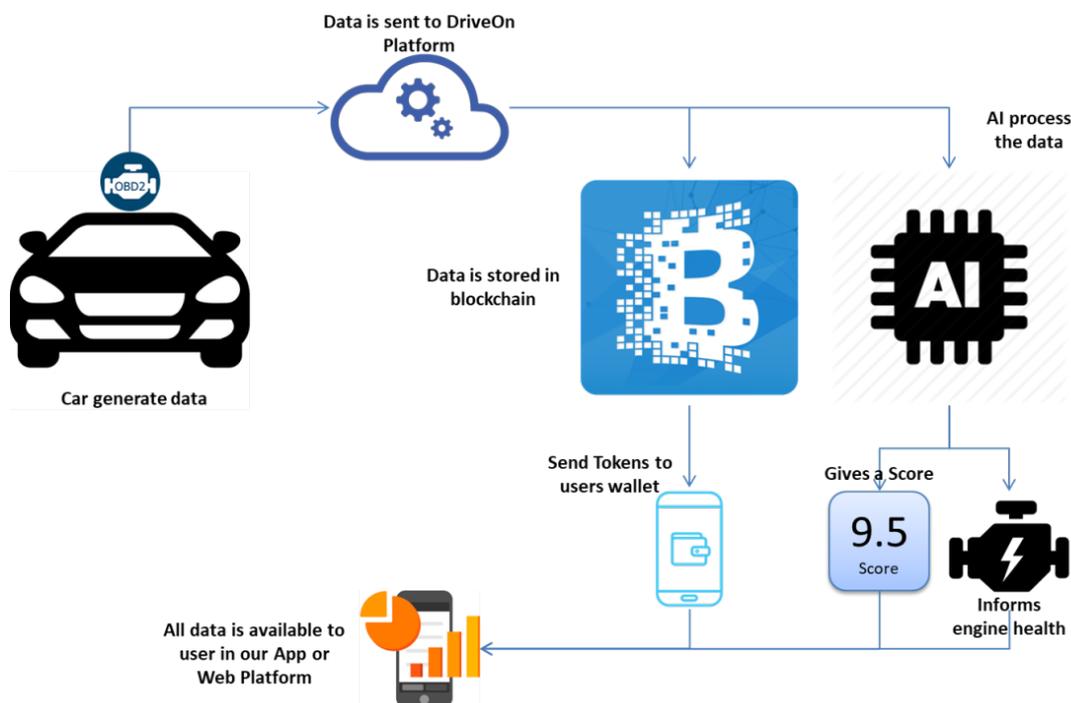
algorithm implementation to evaluate driver and car data in order to provide a very accurate score.

### Technical structure

Cryptomiles will be a disruption of the traditional insurance model as it is designed to reward vehicle owners for any part of the data the vehicle sends to our platform.

As DriveOn works with the platform agnostic concept, you will be able to receive Cryptomiles tokens using either our app, or the Pebble device from IoTex, or the OBD II device from our authorized partners, with Quantatec.

As you drive your car, telemetry data is collected and sent to our platform. Right now, there is no bad or good data - it's just data - that will be collected by the ecosystem program called System Collector and stored, generating hashes on the blockchain. At this point, after reaching an amount of data, the car owner receives tokens in his wallet within our platform.



Our API will be designed to easily and quickly integrate into your system and meet your needs. There will be two API layers: for AI consumers and for participation in the Cryptomiles economy.

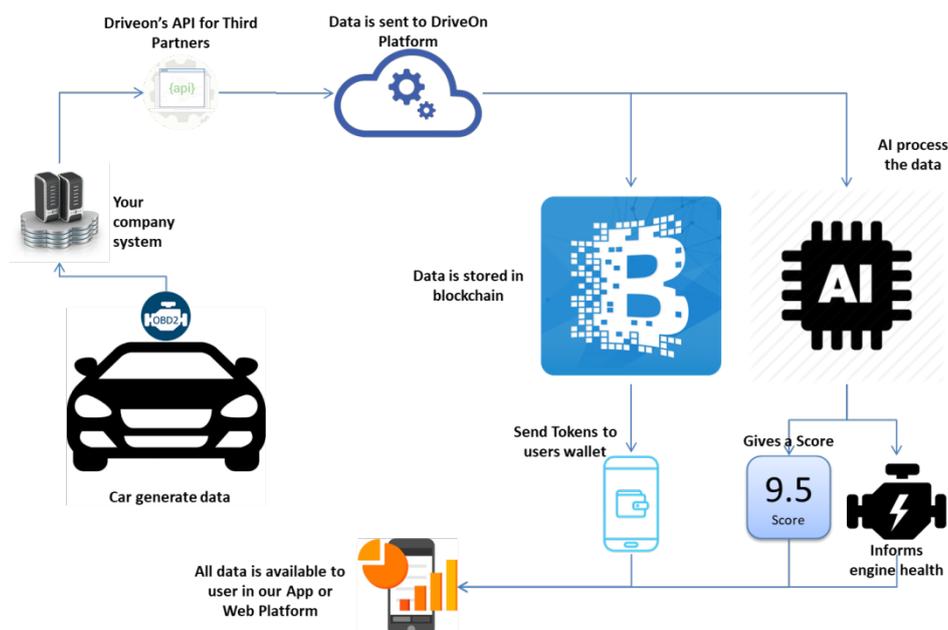
The collected data is sent to our platform and stored in two ways: 1 - hashes on the blockchain, to generate tokens and reward our customers, and 2 - the platform's database, which is used by the AI algorithm to classify and give the proper note on the platform.

### API for AI consumers

The data will be collected, sanitized, classified by our algorithm and stored in our database. To allow other validated partners to access our AI algorithm results, an API will be available with data such as: Drivers Score, Algorithm analysis results and others. All data will be collected and linked to a driver, but all data available to our partners will be deployed as anonymous data.

### API for entry on Token Economy

Any data submitted by our customers to our platform has value, and we work to drive more data to our platform. Today your car already generates this information, but in most cases you don't use it. And when you use it, you are not rewarded for it. Even if you own a single car, or if you are a company with 100,000 cars, you are welcome to join our platform and receive rewards.



Many of the insurance companies have a black box installed in their customers' cars to collect telemetry data. If your business works like this, know that you can start rewarding your customers with Cryptomiles.

Here is where the second layer of the API comes into play. It doesn't matter whether or not you have a collection system, just connect to our API and this data will reach our platform and in return, tokens are sent to your wallet within the platform. All data that the vehicle contributes to the platform automatically generate rewards for the user (through a smart contract).

### Our application

As expected from a Pay as You Drive platform, a cool version of our app will be available on IOS and Android for download from the store.



The application will report the different aspects:

1. Driving Behavior aspect: receives a score according to the way you are driving and receives alerts to improve driving skills and saving habits (for those who use a smartphone or pebble device as a telemetry collector)
2. Aspect of Car Health: As a kind of review mechanic in your hands, you can follow in real time some of the electrical and mechanical status of your car, as well as the error codes collected. (for which you use as a telemetry collector the OBD II device).

## Anatomy of Cryptomiles

The initial sale of Cryptomiles is being through the Brazilian Exchange, DriveOn's partner, COINS. The initial value of the token is based on the BNB pair (PancakeSwap) and the price started at \*USD 0.47. The initial sale on Exchange COINS was \*USD 0.28. In Brazil, approximately R\$ 1.35.

\* exchange value referring to March 23, 2022

- Ticker: CML
- Plug type: BSC20
- Initial Token Price: 1 CML = 0.28 USD
- Total Tokens: 990,000,000
- Available for Initial Sale: 20%

Note: Tokens were born pre-mined. They were created in the senior developer's wallet and transferred in full to the DriveOn wallet, as can be seen in the contract records.

## Tokenomics

The role of a utility token is a priority consideration in project success. Tokens are multifunctional instruments, and each project needs to be clear on 3 elementary principles: function, features and purpose:

- Cryptomiles function: value exchange
- Cryptomiles goal: creating savings around mobility data
- Cryptomiles features: generation of driving behavior score by application users and sharing of mobility data to interested companies.

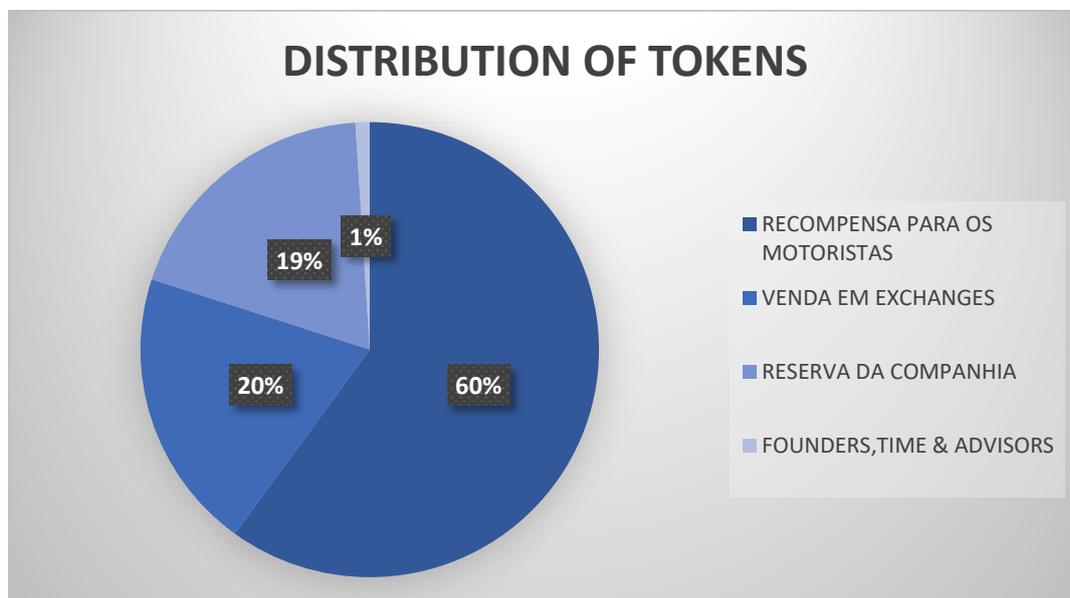
In summary, Cryptomiles is a value exchange token present in the automotive market, generating savings between token generators (drivers) and those interested in mobility data (such as automakers, insurance companies and auto parts).

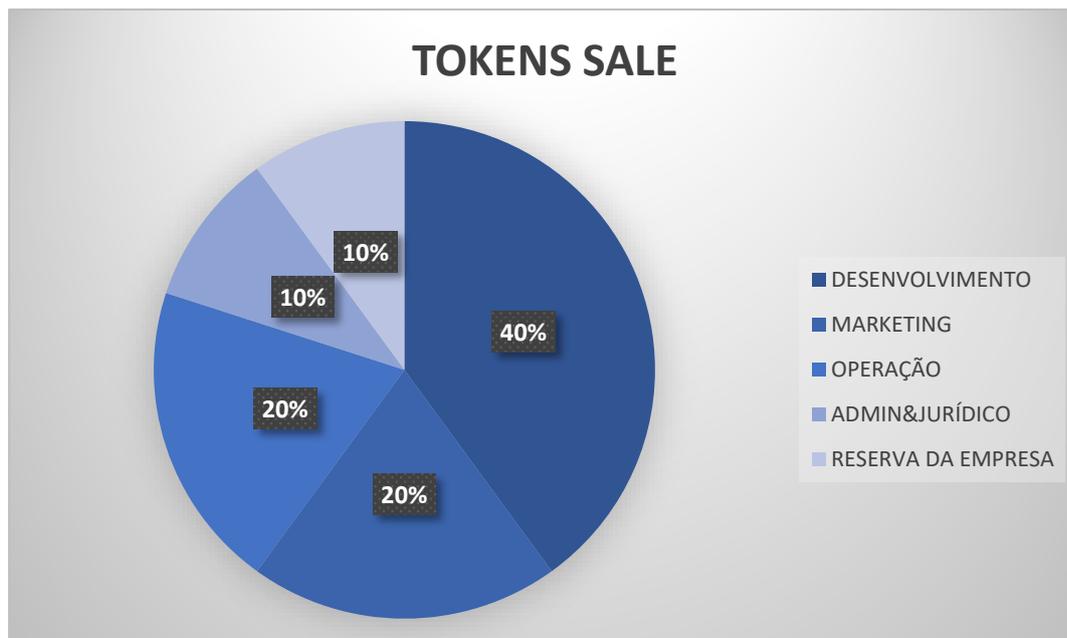
Despite the pre-mined launch of the token, the tokens for Company Reserve and Founders, Time & Advisors are locked by physical contract, with the Company Reserve lock being 10 years (with 20% unlocking every 3 years and the remainder in the last year) and the lock for Founders, Time & Advisors is 3 years from March 2022.

The token model is deflationary, where there is a maximum supply that the token is limited to, with 990 million Cryptomiles. As tokens are generated, the value of Cryptomiles increases in the market.

To maintain deflation, every three years the reward in Cryptomiles is halved.

### Token distribution





Regarding the tokens left over from the Initial Sale, there will be the following destination:

- 80% of unsold tokens: will enter the token fund for community reward;
- 20% of unsold tokens: will enter the company's reserve.

## Roadmap

- Q2 & Q3 - 2017

### Kickoff DriveOn

We joined the acceleration of Darwin Startups (recognized by the Associação Brasileira de Startups as the best accelerator in Brazil in 2018) and its corporate partners B3, CNseg par, Neoway and RTM. We started the partnership with HARMAN Brasil. Access to the largest car insurers in the country to understand the UBI scenario;

- Q4-2017

Participation in the eighth insurance and market understanding of the global trend of usage-based insurance and understanding of the role of blockchain in the insurance market. DriveOn

Telemetry Platform Upgrade. Blockchain project kickoff through the design of the token economic model - alpha v.0.1

- **Q1- 2018**

Admission to InovAtiva Brasil with access to the Federal program network, as well as learning about the pain of the insurance market with high-level mentorship from InovAtiva. Data Storage & Integration Proof; development through the Ethereum platform - alpha v.0.3. Protocol development and encryption of the first data

- **Q2 - 2018**

Entry to Oracle Scaleup Ecosystem, presentation at Oracle Open World, training with Oracle's global team on Autonomus Blockchain, mentoring session with Oracle executives. Restructuring of the technology team, development of Data Exchange; transaction layer and smart contract; test with controlled amount of users. Finished smart contract tokens.

- **Q3 - 2018**

Admission to Liga Autotech, partnership with Mercedes Benz; Innovation Latam Awards semifinalist; DriveOn listed as 39th most innovative startup From Latin America; presentation of cryptomiles for the oil and gas vertical; presentation in the CQCS of the use of the token for the insurance intermediation chain.

- **Q4 - 2018**

Acceleration with the Mercedes-Benz team for technology integration and development of a new business model. Utility token presentation at Insurtech Innovation 2018 and Blockchain Summit 2018.

### **Q1 to Q3 - 2019**

Lecture at Stop On the Road. Participation in the AutoTech League Super DemoDay. Registration, selection and approval in the ABDI Startup Indústria edict and start of Codiscovery with the program's partner industry.

**Q4 - 2019**

DriveOn was chosen for Oracle's Blockchain project in partnership with Chainlink. DriveOn elected one of the 10 most innovative startups in Latin America and TOP 5 in the Fintech category at the Innovation Awards Latam

**2020**

Bootcamp and selection to participate in the Samsung Creative Startups program. Development of the UX project for the DriveOn Go app together with Samsung experts. Partnership with Algar Telecom, launching the Next Move Car. TOP 10 in the 100 open Startups Brasil award in the AutoTech category. Lecture at São Paulo Tech Week 2020

**Q1 and Q2 - 2021**

Usability testing of the DriveOn app and evolution of the Machine Learning layer. Integration of the digital wallet in the app with conversion into cryptomiles. Partnership with Quantatec to use OBD II

**• Q3 and Q4 - 2021**

SEED investment by Osten Group. Usability testing and conversion of mobility data into Teslas by Osten Group. Partnership with IoTex. Partnership with Exchange Coins for listing of Cryptomiles with pair in Real

**• Q1 - 2022**

Network change: Cryptomiles leaves ETHEREUM and goes to Binance Smart Chain. Start of tests at Vila A Inteligente, the largest Sand Box environment in Brazil. Listing on Pancake Swap, ApeSwap and BakeySwap DEXs. Coins listing launch

**• Q2 to Q4 - 2022**

Market: Disclosure for international investors. Raising a new round of investment.

Product: application security testing; pilot with Bosch, with one of the largest fuel networks in the country, with the smart neighborhood of Itaipu, and with other qualified leads. Completion of the DriveOn Fleet platform

**• Q1 & Q2 - 2023**

Market: listing on international exchanges and disclosure to international investors. Negotiation with SERPRO (Brazilian Federal Government Data Processing Agency) to implement cryptomiles for 30 million Brazilian drivers. Start of sales (SAAS) of the DriveOn Fleet fleet management platform to generate the first cryptomiles for professional drivers.

Product: Start of product evolution for DriveFi 2.0. Follow-up and improvement of DriveOn Fleet. Development of the DriveOn Academy, to teach professional drivers about cryptoeconomics with Distance Education courses

### **DriveFi 1.0 Starter Business Model**

To generate the company's initial monetization, Driveon's focus will be on using the engagement application through DriveOn's own fleet management platform. DriveOn offers the fleet management service for the company and charges a monthly fee per registered driver. In parallel, DriveOn tracks the driver through the app and rewards him every month based on his driving behavior score. This reward will be 20% of the amount the company pays for fleet management. And that 20% goes into the driver's license in the form of cryptomiles tokens. DriveOn will hold workshops for participating drivers to learn how to use the tokens in the best possible way. In parallel, as drivers give up mobility data in exchange for rewards in cryptomiles, we are building a mass of data to be traded with companies and increase the monetization of the owners of the data produced.

After monetization via the Fleet Management platform, we will act on monetization through driver applications, creating a differentiated model where application professionals will pay for use through the generated cryptomiles. And the application, for both the driver and the passenger, will be an insurance sales channel.

In parallel, DriveOn has integrated, in its platform, refresher courses for professional drivers, where the driver automatically regularizes his license with the transit institutions in Brazil. And 10% of this amount will enter as liquidity for Cryptomiles.

### **DriveFi 2.0**

For version 2.0, the entry of B2C is planned. The entry of this class of driver will be through the purchase of 1 dNFT (dynamic non-fungible token) that will represent him and undergo constant data updates. As if it were a dynamic identity of direction. Professional drivers will also be able to choose to purchase their dNFT. This purchase will be through the app itself. The driver will need to have a metamask wallet to connect to the app, and buy dNFT through BNB initially.

After purchasing the dNFT, the driver begins to generate mobility data and convert these data into Cryptomiles, participating in this ecosystem. With Cryptomiles, the driver will be able to purchase DriveOn collectible NFTs, upgrade the private card (dNFT) to increase their status, use as a discount for partner services, or exchange for other cryptos, or fiat currency, on partner exchanges.

DriveOn will create a second token, called GovMiles. It will be DriveOn's governance token. You will only be able to buy the governance dNFT card or upgrade the personal card to the governance card with these governance tokens. Regarding the two ways to get the governance card:

- Directly buy the governance card: the governance card is a dNFT where the status increases as the purchase continues with the governance token. The purchase of the governance dNFT will start at 30,000 GovMiles;
- Upgrade the card to the governance card – Those who already have the entry card can upgrade to the governance card when they reach a status score of 1000 and have at least 50,000 cryptomiles in stake.

The advantage of getting the governance card is being able to participate in the DriveOn dividends. The evolutionary status of the governance card is what determines the dividend share percentage. You will also be able to vote on the company's strategic decisions regarding market opportunities.

[Token dynamics on the DriveOn platform and value for the entire automotive chain](#)



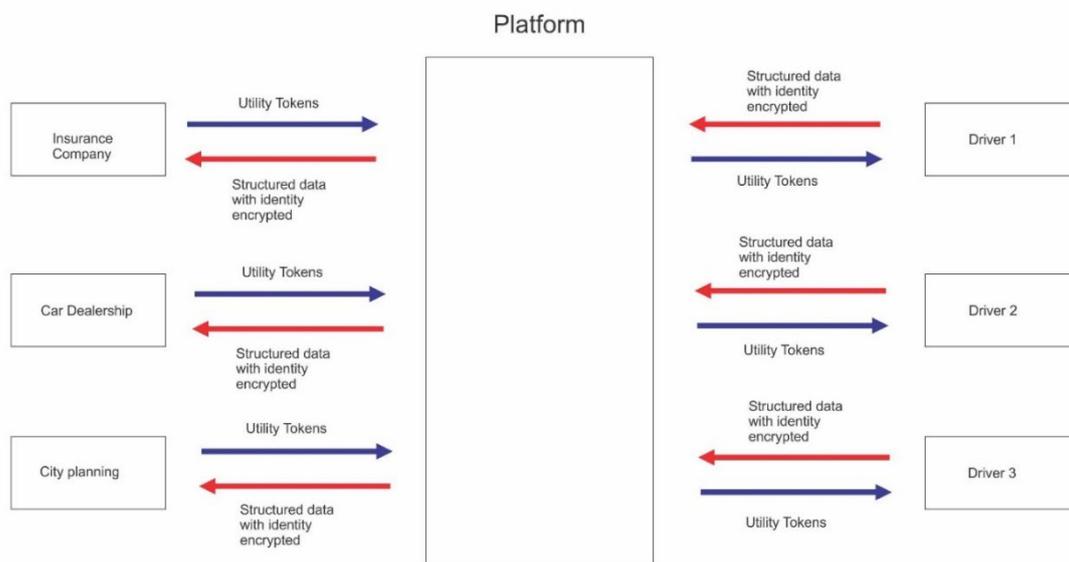
Let's do a simulation to understand the token dynamics. Remembering that the numbers described are parameters based on our first drivers, however, the final values will only be defined when the platform has all the implementations and a significant volume of connected cars.

That said, in a foreground, drivers will be rewarded with tokens for the information they make available on the platform. The information will be validated, encrypted and recorded on the blockchain. Let's assume that the Cryptomiles token reaches the value of USD 0.20 in the next 6 months. Every 100 km driven by the driver (with information validated by our Artificial Intelligence) will generate 1 Cryptomiles token. On average, a driver drives 12,000 km per year, equivalent to 33 km per day. In summary, an average driver will be able to generate 10 tokens per month. The monthly number of tokens received may reduce, depending on the driving behavior and vehicle health score, which will act as a filter for the reward in Cryptomiles.

For the driver to participate in Cryptomiles mining and have the protection of their mobility data through the blockchain, as well as having access to exclusive discounts from DriveOn partners, they will pay a monthly fee to the platform. But this payment is made with the generated Cryptomiles, that is, to benefit from the use of the platform, the driver will provide 10% of what he generated to return to the platform. This helps the platform to continually have bonuses for more drivers to join the base. The driver will also be able to authorize the release of their information on the platform for the purchase of third parties, defining which information

they want to make available for transaction in tokens. In this case, drivers authorize DriveOn to trade the tokens from their wallets, sending the tokens to the platform that will be in DriveOn's custody. Partners will buy these tokens from drivers to access information from the platform, and the platform becomes the secure medium for transacting mobility data. For this service, the platform will charge a fee of 1% of the transaction performed.

And so we will start a mobility data market where everyone wins! Below we will put a simple example of how the transaction takes place on our platform.

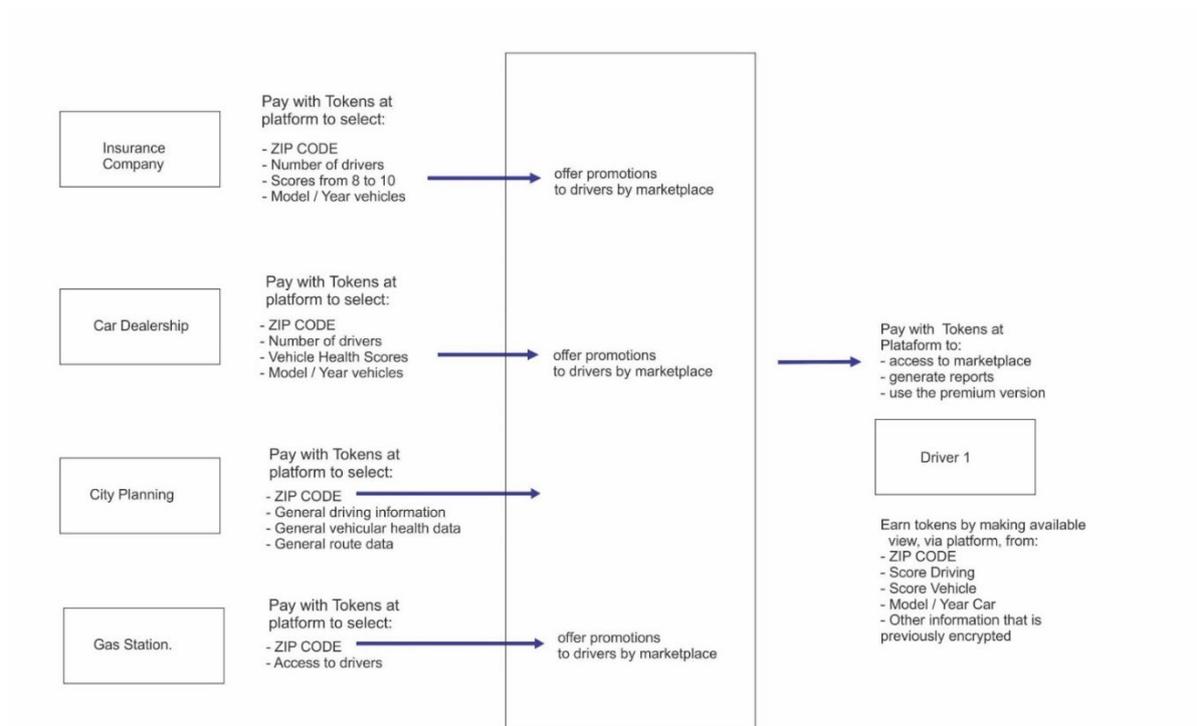


As shown in the graphic above, driver 1 kept his identity encrypted, but made his driver score and vehicle health score available. As the information goes up to the collector, our Artificial Intelligence will generate the score, send it to the Blockchain, calculate the number of tokens (based on the volume of generated information and authorized information) and automatically transfer, via smart contract, to the driver's license. At the other end of the platform are companies interested in driver information 1. The company will buy tokens on the platform and define what types of information it wants to have access to. When defining the volume of information, the platform will say how many tokens are worth for the company to have the search result. An insurance company, for example, is interested in the driver's score in order to be able to offer a special insurance policy price based on that score. A repair shop, in turn, is

interested in low battery information from drivers who are close to the repair shop so that it can offer a battery purchase promotion.

As companies buy tokens to access this information, the Law of Supply and Demand naturally happens. That is, drivers, producers and token holders will have an economic asset at hand. Nothing more fair, right?

Let's now detail the dynamics based on this second graph:



Driver 1 won, in 3 months, 30 tokens for having sent his information and authorized the CEP information, Driving Score, Vehicle Health Score and vehicle model/year for transaction. Only your personal information was encrypted. With some of his 30 tokens, driver 1 will be able to access the platform and see which partners in the automotive chain are offering promotions in exchange for tokens (for example, a gas station can offer 5 liters of gasoline in exchange for 30 tokens). Driver 1 will also be able to generate a vehicle health score report that will help him in negotiating with a dealership, as he intends to sell his vehicle at a fair price. Another option is for driver 1 to sell those 30 tokens on the partner exchange offering the best value.

Insurer X, in turn, is interested in drivers with a driving score of 9 or more. It buys 5,000 tokens (either on the DriveOn platform or on partner Exchanges), goes to the platform and selects the region of São Paulo with a range of at least 500 drivers with a minimum score of 9 and who have vehicles manufactured between 2017 and 2018. This survey will generate a preview of 3,000 tokens. The insurer will use its tokens to send a targeted offer of Auto Insurance policy to all drivers on the platform that match this profile. In case the Insurer wants to buy the tokens through the DriveOn platform, this purchase will take place with the tokens in custody, automatically generating the payment in fiat currency for the driver.

### Cryptomiles Post ICO

After downloading the DriveOn app, or using Pebble, or even installing OBD II, and starting to transmit data to our platform, you automatically start accumulating Cryptomiles tokens that will give you access to all the benefits of the platform. In addition, the project is part of aligning the use of tokens with several DriveOn partners. As partnerships are closed, discounts will automatically appear in the DriveOn app. There are numerous mobility services that could be part of the Cryptomiles ecosystem. Meet just a few of the many that are on the Cryptomiles project roadmap:

- Dealers: You will be able to pay for part or all of your review, with the tokens accumulated with the partner dealerships of the DriveOn platform;
- Charitable donations: Social projects can benefit from their tokens through a simple transfer via the app;
- Gas stations: The tokens can be converted into fuel and you can fill up at authorized stations;
- Insurance companies: In addition to discounts for your good behavior at the wheel, you can further increase the amortization of the policy by using the accumulated tokens;
- Car Dealers: When it's time to sell your car, sell it for the right price. Use your tokens to generate a reliable report of your vehicle usage.

## CHAPTER III: FOUNDERS, TEAM AND ADVISORS

### FOUNDERS

#### **EXPEDITO BELMONT - CEO**

Blockchain developer, Internet Of Things specialist from the University of California, San Diego, and Big Data expert, Expedito was a partner at Dimensional TI, developing projects for Coca-Cola, LG and Harman Kardon, and was also CTO of the Zona Franca Superintendence from Manaus - SUFRAMA, as well as IT manager of the Municipal Health Department of Amazonas - SEMSA, and led technology teams at NOKIA and Samsung.

#### **MARCIO PESSOA - COO/CMO**

Specialist in Marketing and Blockchain Business, Márcio has been a marketing manager at UniNorte Laureate International Universities, has worked at several agencies as a creative, was a partner in two advertising agencies and a business advisor at SEBRAE/PR. Since 2017, he has been dedicated to DriveOn, a blockchain driving behavior score startup, and Btracer, a food chain traceability startup with blockchain registration. As a blockchain technology enthusiast, he is also dedicated to market education.

### TEAM

#### **PAULA OLIVEIRA – CFO & Governance**

Technologist in Data Processing at the University of the State of Amazonas, researcher at the Institute of Innovation, Research and Scientific and Technological Development of Amazonas - IPDEC, and at the Oswaldo Cruz Foundation. She has experience in Corporate Governance and participated in the acceleration of the federal startup program InovAtiva Brasil.

#### **RODRIGO BEZERRA - CTO**

Software Engineer by Universidade Federal do Amazonas, Software Developer with extensive experience, enthusiast and Blockchain developer with solid knowledge in Solidity, Rodrigo is also Computer Forensic Researcher and technical coordinator of SIDIA-Samsung

Instituto de R&D da Amazônia. He worked with teams developing international projects at BENQ, Nokia, Samsung and Intera (western Digital).

#### **MARCELO ALMEIDA – SOFTWARE ENGINEER**

Blockchain Developer. Software Engineer at Harman Kardon Brasil, Marcelo has more than 12 years of experience in technology projects, acting as project leader at Transire, Ramo Sistemas, Tryad System Institute, Sony, LG and Samsung SDI. He has expertise in Artificial Intelligence, working at DriveOn's Machine Learning.

#### **TIAGO MOURA – HARDWARE ENGINEER**

Doctor in Microelectronics and Microsystems from the Federal University of Minas Gerais - UFMG, he was an innovation specialist at SENAI - Institute of Innovation in Microelectronics, worked as a systems engineer, and currently works as a product specialist at BESI Semiconductors, in Singapore

#### **CARLOS JUNIOR – HARDWARE ENGINEER**

Doctor in Informatics from the Federal University of Amazonas - UFAM and Master in Electrical Engineering from the Federal University of Minas Gerais - UFMG. He works as an Innovation Analyst at the SENAI Institute of Innovation in Microelectronics. He has consensus expertise in multi-agent systems for robotic vehicle applications.

#### **LUIS RIBEIRO – BLOCKCHAIN BUSINESS**

Post graduate in Communication & Marketing and in Horizontal Management & Entrepreneurship. He worked at Banco Mercantil do Brasil for 5 years. He has 4 years of experience in blockchain, working on EzDefi and Nexty Platform where he was responsible for the development of the investor community in the country and for the search and development of new partnerships and solutions for payments, financial transactions and blockchain.

#### **MARK DUCK – HEAD OF DESIGN**

Industrial Designer (Design) with specialization in Visual Programming, graduated from the Pontifical Catholic University of Paraná, with 15 years of experience in: Branding, Promotional Design, Packaging Design, Web Design and Mobile Design Interfaces. Director of

Duck Design with experience at agencies such as Brainbrands, SAAC, Servopa and Stuff and Design projects for DigiData, Buscatech and Pollysoft.

#### **SERGIO SUZUKI – COMMERCIAL**

Commercial manager at SafeCar and with nearly 25 years of experience in the automotive segment, he worked for automotive accessories companies such as ALPINE do Brasil, ATW Motorsport, HURRICANE, GARMIN Brasil and Ten11 Technology, being responsible for OEM accounts for companies such as Mercedes Benz, BMW , Subaru, Mitsubishi, Nissan, Volvo, Land Rover, VW, FIAT, Renault and Jaguar

#### **ABEL DIAS - ACTUARIAL**

Executive with over 17 years of professional experience in Insurance, Reinsurance and Risk Management, Managing Partner at O2O Bots, he was Insurance and Risk Manager at LATAM Airlines, Reinsurance and Coinsurance Manager at Swiss Re and Mitsui Sumitomo, as well as Reinsurance Manager at MAPFRE. He also worked at Yasuda Seguros and Unibanco as an Actuary.

#### **ROBERTO LAGO – ACTUARIAL**

With an MBA in Business Management from Fundação Getúlio Vargas - FGV, an MBE in Actuarial and Financial Management from FIPECAFI USP, and more than 25 years of experience in Product Development and Risk Management, he was Technical Director at the insurance company MAPFRE Brasil and is currently manager of actuarial consultant at Lake Consultoria Actuarial e Negócios.

#### **ADVISORS**

##### **FLAVIO SAKAI – MOBILITY**

An engineer with extensive experience in the automotive segment, he is Marketing and Sales Director at Harman do Brasil, with expertise in connected cars and infotainment with connected services. He was National Manager for Continental Automotive Systems

##### **MARCOS BUSON – TELEMETRY**

Master in Eng. Industrial with a Doctorate started in the area of Sustainable Business Models for startups. A serial entrepreneur, he founded more than a dozen companies, including Lamparina, Lectron, Prax and Pinmynet, the latter accelerated by 500 Startups and currently Director of New Business at Darwin Startups. He has extensive experience in traceability, developing more than 100 products for large companies, including Parks, Ztec, Audaces and Autotrac.

#### **FELIPE MATOS - BUSINESS**

National and international reference in technological entrepreneurship and startups. The initiatives he founded and led have already supported over 10,000 startups and attracted over R\$600 million in investments. He founded Startup Farm, was COO of Start-Up Brasil and co-founder of Instituto Inovação, Inventta and Inseed Investimentos. He is currently VP of Dynamo and Head of 10k Startups.

#### **JOSÉ PRADO – INSURTECH**

CEO of Insurtech Brasil, founder of Conexão Fintech, director of ABFintech (Brazilian Association of Fintech) and content curator of Agenda Fintech, José Prado has been an activist in the Brazilian scenario with a clear objective of strengthening the Fintechs and Insurtechs ecosystem. He has promoted the main events of these two segments in the country.

#### **MARCOS MULLER - GOVERNANCE**

CEO of Darwin Starter, he was once a business developer at CVentures and regional manager at Endeavor. He was also a Business Analyst at Fundação CERTI, working at Spaiens Parque S/A. His trajectory has always had the objective of enhancing the innovation and entrepreneurship ecosystem in Florianópolis, helping the development of several startups.

#### **CARDINAL LUCAS - BLOCKCHAIN**

Entrepreneur for over 10 years, passionate about technology, design and architecture, evangelist of cryptocurrencies and Blockchain technology. Founder of Lunes Plataforma, seeks to use block technology to solve people's problems

#### **ALTIGRAN SILVA - BIG DATA**

Doctor in Computer Science, he is a researcher and professor with expertise in Data Management, Data Mining and Information Retrieval, with an emphasis on the Web environment and Social Media. He is a co-founder of Akwan Information Technologies, acquired by Google Inc. in 2005, and Neemu.com, a leading company in information technologies for electronic commerce in Brazil, acquired in 2015 by Linx Sistemas. In 2015, he won the “Google Research Awards in Latin America”.

### **EDILENO MOURA – BIG DATA**

Doctor in Computer Science, he co-founded Akwan with Altigran, a company transformed into a Google research center in Brazil. He also founded Zunnit, which develops recommender systems, and Neemu, the largest processor of e-commerce queries in Brazil. Member of the Brazilian Academy of Sciences (ABC) and worked with CNPq, Startup Brasil and the World Wide Web Conference.

### **MARCELLO MAGALHÃES**

Master in Design and Innovation from Illinois Institute of Technology and Master in Communication from USP, he was CSO at Leo Burnett, VP of Planning at Leo Burnett Tailor Made, Head of Planning at Ogilvy, as well as at FCB Brasil, He was also Planning Director at BBH Group. He had stints with Y&R Brands and Lowe Lintas. As a teacher for over 15 years, he has educated over 600 young strategists, many of whom are solid professionals in the market today. Marcello is currently Founder and Chief Design Officer at Speakeasy — Knowledge Brokers

## **PARTNERS**

### **ALGAR TELECOM**

Algar Telecom is a Brazilian telecommunications company that is present in more than 350 cities in the states of Alagoas, Ceará, Espírito Santo, Goiás, Mato Grosso do Sul, Minas Gerais, Paraíba, Paraná, Pernambuco, Bahia, Rio de Janeiro, Rio Grande do Norte, Rio Grande do Sul, Santa Catarina, São Paulo and Sergipe, in addition to the Federal District. The company is the only operator to remain private, even after the creation of Telebrás in the military regime, and is characterized as the fifth largest in the telecommunications segment. It serves one million

three hundred thousand customers, from individuals, micro and small companies, to corporate customers and operators.

### **B3**

B3 is one of the leading financial market infrastructure companies in the world. B3 has Foresee, B3's program aimed at market innovation. She believes in great ideas that drive companies and entrepreneurs forward, moving the market towards the future and bringing the future closer to everyone.

### **CERTI**

The CERTI Foundation is a research, development and technological services organization that develops products, systems and processes through its Reference Centers for Innovative Technologies, working in synergy and cooperation with partner entities in the country and abroad.

### **CNSEG PAR**

CNseg (National Confederation of General Insurance, Private Pension and Life, Supplementary Health and Capitalization Insurance Companies) and the associated Federations (FenSeg, FenaPrevi, FenaSaúde and FenaCap) created the holding company CNsegPar with the objective of supporting companies that can bring original products in order to offer increasingly innovative and personalized products to the Insurance market.

### **DARWIN STARTUPS**

Darwin Startups is a Brazilian accelerator, elected for 3 consecutive times as the best accelerator in the country. Formed by a team of high-level professionals, companies and mentors, Darwin Startups seeks companies in the initial stage and enhances their journey through agile methodologies, networking with large corporations, mentorships with great entrepreneurs and C-Levels professionals and a unique mindset. , which aligns the spirit of innovation with the entrepreneurial spirit.

### **OSTEN GROUP**

In August 2001, Osten Group started its activities in the automotive market with the first BMW dealership in the East Zone of São Paulo. The origin of the name “Osten” is German and means “east”, a name adopted by the company due to the geographical location of this first unit.

Having acted with a focus on excellence in customer service, Osten has achieved prominence in its operations and is currently among the largest premium dealership groups in Brazil, with units in São Paulo, São José dos Campos and Santos.

## **HARMAN BRAZIL**

DriveOn is working in partnership with HARMAN BRASIL, adding blockchain to HARMAN customers and allowing them, in addition to the traceability recorded in the blockchain, the opportunity to generate Cryptomiles tokens through the hardware embedded in the vehicles of some of the largest automakers in the country. Harman is a market leader in connected car solutions for vehicle manufacturers worldwide. Harman's innovative and highly integrated infotainment technologies offer vehicle manufacturers the most complete range of solutions for device connectivity and other technologies that deliver a dynamic transportation experience for an increasingly connected world.

## **IOTEX**

IoTex's mission is to enable a borderless ecosystem where humans and machines can interact with assured trust, free will and privacy. We envision a future where users, not institutions, have full control of their devices and data. No intrusive ads or surveillance, just privacy and peace of mind. We call this vision the Internet of Trusted Things. Powered by the IoTex platform, the Internet of Trusted Things is the first open, secure, human-centric ecosystem of self-sovereign devices and users. With the Internet of Trusted Things, we can finally rest easy knowing that our data, identity and privacy are owned by us, not institutions.

## **DAIMNLER TRUCK BRASIL (MERCEDES-BENZ TRUCKS)**

The history of Mercedes-Benz began more than a century ago in Germany and represents the first chapter of vehicular powertrain in the world. The protagonists, Gottlieb Daimler and Carl Benz, built the world's first motorized automobiles in parallel. The pioneering spirit of these men made them collect other achievements such as the construction of the first bus, the first gasoline

engine truck and the first diesel truck in the world. Evolution doesn't stop. From light to extra-heavy, Mercedes-Benz offers the most complete line of commercial vehicles to the market. In Brazil and in the world, the truck is established as the means of cargo transport par excellence. Versatile, they easily adapt to the peculiar characteristics of urban transport, enabling door-to-door delivery services; on long journeys, meets expectations in terms of speed. Above all, do not choose destiny. Acting many times as the extensive branch of commerce, it reaches distant points of the country. Or the planet. A long future awaits the truck as we know it.

## **ORACLE**

DriveOn is part of the Oracle Scaleup Ecosystem and with that the data collected by our platform is saved in the latest solution: Oracle Cloud Autonomous Blockchain. We leverage the strongest features of Oracle's Cloud platform, distributed solutions, transparency and security. Companies like CargoSmart, Arab Jordan Investment Bank, Certified Origins, Intelipost, Indian Oil, MTO, Nigeria Customs, Neurosoft, Solar Site Design, Sofbang and TradeFin already use Oracle Blockchain Service Cloud.

## **QUANTATEC**

With more than 32 years of experience in automotive electronics and more than 23 years of leadership and innovation in the automotive tracking segment, Quantatec brings to the market the best solutions in tracking, logistical control, fleet management, accident and cost reduction. operational services for you and for companies that own fleets of vehicles of any type and size, from motorcycles to automobiles, trucks and buses. Quantatec products are constantly evolving, they work today on the modern LTE network – Long Term Evolution – 4G CAT M1 and NBIoT, being compatible with the mature GPRS network (2G), which guarantees coverage throughout Brazil and the Latin American continent for the next few years. decades, valuing and bringing longevity to your investment.

## **DISCLAIMERS AND RISKS**

This whitepaper sets forth the description of the planned driveon platform and the use of cryptomiles tokens, which is being provided for informational purposes only. This whitepaper is not a binding legal agreement or document of a similar nature. This whitepaper does not constitute an advice nor a recommendation by driveon, its directors, officers, managers, employees, agents, advisors or consultants, or any other person to any reader of this whitepaper as to the participation in the token sale. Participation in the token sale carries substantial risk and may involve special risks that could lead to a loss of all or a substantial portion of contribution. If you are in any doubt as to the action you should take, you should consult your legal, financial, tax or other professional advisor and immediately navigate away from driveon' website; do not contribute to the cryptomiles token sale in this case.

#### No potential use

As of the date of this whitepaper publication, CRYPTOMILES Token has no known potential uses outside of the DRIVEON Platform and is not permitted to be sold or otherwise traded on third-party exchanges.

#### Risk of loss

Do not participate in the Token Sale unless you are prepared to lose the entire amount you contributed for purchasing CRYPTOMILES Tokens. CRYPTOMILES Tokens should not be acquired for speculative or investment purposes with the expectation of making a profit or immediate resale. No promises of future performance or value are or will be made with respect to CRYPTOMILES Tokens, including no promise of continuing payments, no promise of inherent value and no guarantee that CRYPTOMILES Tokens will hold any particular value. Unless prospective participants fully understand and accept the nature of DRIVEON Platform and the potential risks inherent in CRYPTOMILES Tokens, they should not participate in the Token Sale.

#### Third party data

This whitepaper includes references to third party data and industry publications. DRIVEON believes that this industry data is accurate and that its estimates and assumptions are reasonable; however, there are no assurances as to the accuracy or completeness of this data. Although the data are believed to be reliable, DRIVEON has not independently verified any of the data from third party sources referred to in this whitepaper or ascertained the underlying assumptions relied upon by such sources.

## Legal uncertainty

DRIVEON is in the process of undertaking a legal and regulatory analysis of the functionality of CRYPTOMILES Tokens. Following the conclusion of this analysis, DRIVEON may decide to amend the intended functionality of CRYPTOMILES Tokens in order to ensure compliance with any legal or regulatory requirements to which it is subject. In the event that DRIVEON decides to amend the intended functionality of CRYPTOMILES Tokens, DRIVEON will update the relevant contents of this whitepaper and upload the latest version of this to its website at cryptomiles.me. CRYPTOMILES Tokens could be impacted by regulatory action, including potential restrictions on the ownership, use, or possession of such tokens, which may demand that the structure or application of CRYPTOMILES Tokens be altered, all or in part. DRIVEON may revise mechanics to comply with regulatory requirements. Nevertheless, DRIVEON believes that it has taken all commercially reasonable steps to ensure that its planned mechanics are proper and in compliance with currently considered regulations. DRIVEON' intended activities are subject to various laws and regulations in the countries where it operates or intends to operate. DRIVEON might be obliged to obtain different licenses or other permissive documents in each jurisdiction where it intends to operate its business, therefore, DRIVEON' business in such jurisdictions shall always be subject to obtaining such licenses or permissive documents, if so directed by applicable laws. There is a risk that certain activities may be deemed in violation of any such law or regulation. Penalties for any such potential violation would be unknown. Additionally, changes in applicable laws or regulations or evolving interpretations of existing law could, in certain circumstances, result in increased compliance costs or capital expenditures, which could affect DRIVEON' ability to carry on the business model and the CRYPTOMILES Tokens model proposed in this whitepaper.

## Forward looking statements

This Whitepaper, content of DRIVEON' website, press releases, public statements etc. may contain forward looking statements, i.e. statements related to future events. Forward looking statements often address the expected future business and financial performance of DRIVEON, the performance and effectiveness of DRIVEON Platform, often contain words such as "expect", "intend", "plan", "believe", "will", "would", "ultimately". All statements regarding DRIVEON' financial position, business strategies, plans, future functionality of the DRIVEON Platform and prospects and the future prospects of the industry which DRIVEON is in, are

forward-looking statements. Such forward looking statements by their nature address matters that are, to different degrees, uncertain. DRIVEON undertakes no obligation to update any forward-looking statement to reflect events or circumstances after the date of this whitepaper. DRIVEON cannot guarantee that any forward looking statements made by it or expected results of operation of DRIVEON Platform will correlate with the actual future facts or results. You must understand that DRIVEON Platform may not have all of the expected functionality. DRIVEON does not take any 49 responsibility in regards to the functional capabilities of DRIVEON Platform, which is provided “as is”.

#### Risk of theft

DRIVEON will make every effort to ensure that the funds received from the Token Sale are securely stored and held. Notwithstanding the aforesaid, there is no assurance that there will be no theft of the cryptocurrencies as a result of hacks, sophisticated cyber-attacks, distributed denials of service or errors, vulnerabilities or defects on the DRIVEON’ website, in the smart contract(s) on which the escrow wallet and the Token Sale rely, on the Ethereum or any other blockchain, or otherwise. Such events may include, for example, flaws in programming or source code leading to exploitation or abuse thereof. In such event, even if the Token Sale is completed, DRIVEON may not be able to receive the cryptocurrencies raised and/or use such funds for the development of the DRIVEON Platform. In such case, the development and launch of the DRIVEON Platform might be temporarily or permanently curtailed. As such, distributed CRYPTOMILES Tokens may hold little worth or value.

#### Technological risks

An open-source development comes with risks related to hacking and cyber attacks that can cause a negative impact. To mitigate that risks the team will be allocating resources in auditions and security tests, to ensure the platform's safety. Also blockchain development is relatively new and there will be a challenge requiring human resources with this specific knowledge. In addition, as DRIVEON plans to have a fully system-controlled marketplace there is a risk that robo advisor platform can't adapt to increasing business volumes and changes. To mitigate this we plan to allocate resources in server scaling and have 24/7 infra support.

#### Business risks

Having a technology-based platform might reduce the amount of clients DRIVEON can reach. Some investors are still reluctant in trusting your portfolio's investment in a robo advisor

than in a human expert. To mitigate that risk we are also implementing the possibility of human experts developing portfolio suggestions to the platform. Another risk involved is regarding investment's goal and investor's risk. Since those parameters are inside the platform that can be a misunderstanding in assets allocations according to the investor's real needs.

#### Risks related to the functioning of DRIVEON Platform

The DRIVEON Platform shall be operated by another entity from DRIVEON' group of companies, and any events or circumstances which adversely affect it or any of its successor operating entities may have a corresponding adverse effect on the DRIVEON Platform. Such adverse effects would correspondingly have an impact on CRYPTOMILES Tokens. DRIVEON Platform may experience system failures, unplanned interruptions in its network or services, hardware or software defects, security breaches or other causes that could adversely affect the DRIVEON Platform.

#### No warranty

DRIVEON does not make, or purport to make, and hereby disclaims, any representation, warranty or undertaking in any form whatsoever to any entity or person, including any representation, warranty or undertaking in relation to the truth, accuracy, and completeness of any of the information set out in this whitepaper.

#### Unanticipated risks arising from the CRYPTOMILES Tokens

Cryptographic tokens such as the CRYPTOMILES Token are a relatively new and dynamic technology. In addition to the risks included in the above, there are other risks associated with your purchase, holding and use of CRYPTOMILES Tokens, including those that DRIVEON cannot anticipate. Such risks may further appear as unanticipated variations or combinations of the risks discussed above.

**Last document change: 11/16/2022**