IDEM CLUB

whitepaper

Revolutionizing Customer Loyalty Programs
through Blockchain Technology

www.idem-club.com

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2. Introduction

Welcome to the IDEM Club Inc Whitepaper, which outlines our vision for revolutionizing the travel industry by creating an ecosystem that connects consumers, agents, and suppliers through a blockchain-powered platform. IDEM Club Inc is a private company operating out of Wyoming that manages both the IDEM ecosystem and the IDEM Token economy. Our founders have a wealth of experience in banking, international payments, marketing, and travel industries – including rewards and Loyalty.

This document is designed to provide a complete, in-depth overview of the IDEM ecosystem, including its technology, business model, and Token economics. It is intended for investors, partners, and travel industry members interested in learning more about IDEM Club Inc and its mission to redefine the world of payments and rewards.

Through our innovative Loyalty program, we aim to provide customers with a unique and exciting experience while ensuring their security and privacy. Our mission is to aggregate discounts, rewards, incentives, and travel cash back worldwide through partnerships with many providers, creating a seamless, efficient, and truly rewarding ecosystem that enhances the travel experience, improves Loyalty and rewards programs, and promotes transparency and transparency security in transactions.

In the following pages, we will provide an overview of our vision, the technology behind our platform, the revenue model, and the Token economics of our IDEM and IDEML Loyalty Tokens.

We hope this document will provide a comprehensive understanding of the IDEM Club Inc ecosystem and inspire you to join us in revolutionizing the travel industry.

Sincere,

IDEM Club Team

3. Background: The Travel Industry

A recent report by Allied Market Research projects the Discounts, Rewards, Cash Back, and global online travel market to have reached $1,091 billion by 2022, with Asia-Pacific witnessing the highest growth. Direct travel suppliers dominate the market, but Online Travel Agencies (OTAs) are expected to experience substantial growth in the next 5-6 years.

The hospitality sector, including hotels, airlines, car rental companies, train operators, and tourism attraction operators, seeks solutions to reduce operational costs, increase customer Loyalty, and establish direct connections with customers. Technology companies have disrupted the hospitality sector, prompting it to seek partnerships with technology organizations that work to lower costs and improve efficiencies.

IDEM CLUB INC, a Wyoming-based company, aims to become the hospitality sector's preferred technology partner. Its goal is to improve the travel payment and settlement ecosystem by implementing Distributed Ledger Technology and introducing a global settlement Token, the IDEM Token.

OTAs currently charge commissions to airlines and hotels, using Virtual Visa/MasterCard for payments, which have a 3% transaction cost. By 2022, this resulted in over $32 billion in merchant fees. The IDEM Token aims to address this cost and accelerate the value exchange.

Airline Loyalty programs have been successful, but hotels struggle to replicate the same success. Loyalty points are often lost or trapped, which IDEM CLUB INC aims to address by creating a new Utility Token for the hospitality sector.

The IDEM ecosystem will replace the Virtual Credit Card payment system between distributors and suppliers, significantly reducing costs for travel agents, hotels, airlines, and rental car companies. It will remove unproductive financial intermediaries and accelerate settlement times.

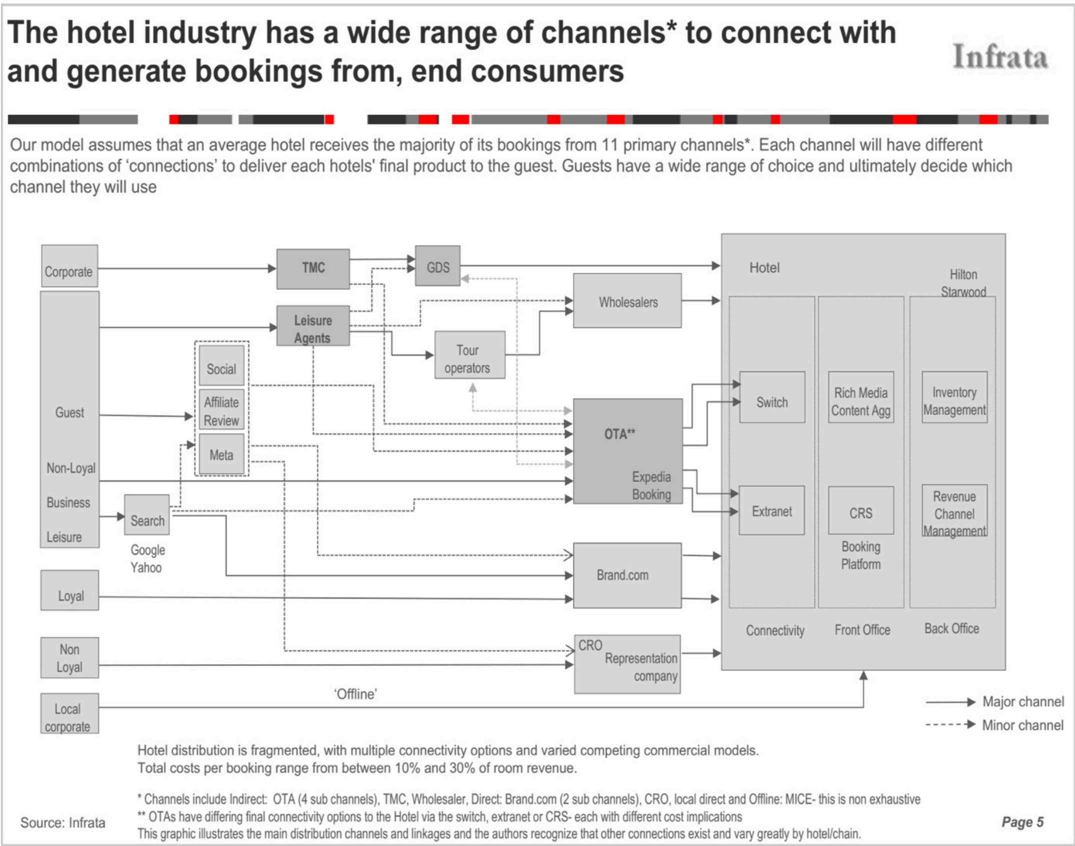
IDEM CLUB INC will also introduce IDEM Rewards Tokens, allowing consumers to earn and redeem Tokens when shopping at retail locations, food outlets, booking flights, or staying at participating hotels. The Tokens can be converted into IDEM Tokens within the IDEM ecosystem Loyalty program, creating a global Loyalty scheme across multiple organizations in the hospitality sector.

The IDEM Token will serve as an industry reward structure for agents and suppliers, with agents earning IDEM Rewards Tokens from bookings with participating suppliers. The hospitality sector is expected to adopt IDEM Tokens as a preferred mechanism, allowing agents to earn and redeem Tokens within the IDEM ecosystem.

IDEM CLUB INC plans to establish an exchange network through partnerships, facilitating the liquidity and purchase of additional IDEM Tokens while maintaining a viable economic environment for the hospitality sector. However, minor restrictions on liquidation will ensure no party can depress the market value of the IDEM Token to the detriment of other Token owners.

The global hospitality sector, encompassing travel, hotel, and tourism attraction providers, seeks solutions to reduce operational costs, enhance customer Loyalty, and establish direct connections with their consumers. Frances Coppola, in an article titled “Pros and Cons of Bitcoin for International Payments,” published on an AMEX website, explored the potential benefits of utilizing Bitcoin for settlements, such as cost reduction and faster financial settlement. However, drawbacks like price risk, volatile fluctuations in Bitcoin’s value, complex fiat/Bitcoin exchange mechanisms, legal issues, and interference with credit transactions hinder its usage.

IDEM has identified strategies to help the hospitality sector achieve its goals of lowering costs, increasing customer Loyalty, and nurturing direct customer relationships. The European Travel Technology Services Association (ETTSA) recently commissioned Infrata to study the effects of movement across various channels.



This diagram illustrates multiple types of purchasers and, importantly, many different supply channels with distinct cost structures. In the hospitality sector, three primary parties are involved: Agent, Customer, and Supplier.

Payment Risk and Costs

<u>Typical transactions include:</u>

- Cash-in-Advance before service delivery (funds sent directly to a Supplier via credit card or SWIFT/Bank Transfer)

- Agent Collection (Customer sends funds to an Agent through card payment or SWIFT/Bank Transfer)

- Open Account (agreement for payment terms either pre- or post-supply, potentially including pre-authorization on a payment card)

- End-of-Stay (payment made at the end of service delivery via credit card, SWIFT/bank Transfer, or cash)

It is essential to note that all payments involve the participation of either a credit card company or a financial sector institution like a bank. These entities validate the transaction's payment aspect and charge a pass-through fee, reaching up to 3% of the transaction value. Consequently, the hospitality sector incurs over $32 billion in annual costs, with a likelihood of yearly increases.

Moreover, the Internet has transformed the hospitality sector into a 24/7 global infrastructure. As a result, the sector relies on international payments, which introduce various risks, creating uncertainty regarding payment timing between the Supplier and the Consumer.

To thrive in today's global market and secure sales against foreign competitors, Suppliers must offer appealing sales terms supported by suitable payment methods. Each payment method should be carefully chosen to minimize payment risk while accommodating Consumer needs.

IDEM CLUB believes that distributed ledger technology (DLT) can resolve several significant risks associated with payment in the hospitality sector. DLT offers specific advantages that traditional SQL data repositories lacked, enabling financial transactions without financial sector involvement. This eliminates unnecessary friction costs and accelerates financial settlement. It can also eliminate the cost of foreign exchange insurance, improving the financial bottom line for both Agents and Suppliers.

4. Background: Problem Statement

The travel and hospitality industry is one of the largest and fastest-growing sectors globally, contributing significantly to the world economy. As stated before, despite its immense potential, the industry faces several challenges that hinder its growth and negatively impact stakeholders, including consumers, merchants, and service providers alike.

Here are the main problems currently plaguing the travel industry:

<u>Fragmented Loyalty Programs</u>
Travelers often struggle to manage multiple Loyalty programs from various airlines, hotels, and other service providers. The lack of interoperability between these programs makes it difficult for consumers to consolidate and redeem their rewards efficiently. This results in a poor user experience and often leads to unredeemed rewards, reducing customer engagement and Loyalty.

<u>High Transaction Fees</u>
The traditional payment process in the travel industry involves multiple intermediaries, such as banks and credit card companies, which charge significant fees for their services. These fees are ultimately borne by the consumer, making travel more expensive and less accessible for many.

<u>Slow and Inefficient Payment Processes</u>
Due to the involvement of multiple intermediaries, payment processing in the travel industry is often slow and cumbersome. This inefficiency can lead to delays in booking confirmations and other travel-related services, negatively impacting customer satisfaction.

<u>Limited Access to Discounts and Exclusive Offers</u>
Travelers often find it challenging to access exclusive discounts and offers due to the lack of a unified platform aggregating these benefits. This fragmentation results in missed opportunities for both consumers and merchants to capitalize on potential savings and increased sales.

<u>Security and Fraud Concerns</u>
The travel industry is particularly susceptible to fraud and security breaches due to the vast amount of sensitive information exchanged between consumers and service providers. Ensuring the security and privacy of customer data is paramount, but traditional systems often fall short of providing the necessary protections.

IDEM Club Inc aims to tackle these issues by developing a comprehensive, blockchain-based platform that simplifies the payment process, unifies Loyalty programs, and offers exclusive discounts and rewards to its users. By leveraging the power of blockchain technology and strategic partnerships, IDEM Club Inc aspires to create an ecosystem that benefits all stakeholders in the travel industry.

5. Market Analysis

Market Size and Growth
The travel and hospitality industry has witnessed significant growth over the past decade, driven by increasing disposable incomes, urbanization, and the rise of the middle class in developing countries. According to the World Travel & Tourism Council, the industry contributed $8.8 trillion to the global economy in 2019, accounting for 10.3% of the global GDP. Although the COVID-19 pandemic led to a temporary slowdown in the sector, the industry is expected to recover and continue its growth trajectory in the coming years.

Shift Towards Digitalization
The advent of digital technology has revolutionized the travel industry, with consumers increasingly relying on online platforms for booking flights, accommodations, and other travel-related services. The rise of mobile applications, artificial intelligence, and virtual reality has further enhanced the customer experience and presented new opportunities for businesses to engage with their audience like never before. This shift towards digitalization highlights the need for innovative solutions that address the unique challenges of the travel industry while leveraging the latest technology.

Growing Importance of Personalization and Customer Experience
As the travel industry becomes more competitive, businesses focus on providing personalized experiences to differentiate themselves from their rivals. This has led to an increased emphasis on data analytics, customer feedback, and tailored marketing strategies to cater to individual preferences and requirements. A solution enabling businesses to deliver a seamless and customized customer experience will be highly valuable in this market landscape.

Sustainability and Responsible Tourism
The growing awareness of environmental issues and social responsibility has made sustainability a key concern for travelers and businesses alike. The travel industry is increasingly adopting eco-friendly practices and promoting responsible tourism to minimize its impact on the environment and local communities. A platform incorporating sustainability principles and encouraging responsible behavior among its users can quickly attract a significant market share.

Competitive Landscape
The travel and hospitality industry is characterized by intense competition, with numerous players vying for customer attention and market share. The market comprises a mix of well-established companies, innovative startups, and technology giants that offer a diverse range of products and services. To succeed in this competitive environment, IDEM Club Inc must differentiate itself by offering a unique value proposition that addresses the pain points of both consumers and merchants in the travel industry.

The market analysis indicates a favorable environment for IDEM Club Inc to introduce its blockchain-based platform as the travel industry grows and embraces digitalization. By focusing on personalization, customer experience, sustainability, and addressing the challenges faced by stakeholders, IDEM Club Inc can establish a strong presence in the competitive travel and hospitality sector.

6. Competitive Analysis

Let's identify the key players in the travel and hospitality industry and evaluate their strengths and weaknesses. By understanding the competitive landscape, IDEM Club Inc can develop a unique value proposition and effectively position itself in the market:

Online Travel Agencies (OTAs)
OTAs, such as Expedia, Booking.com, and Priceline, are well-established players in the industry, offering customers a one-stop solution for booking flights, accommodations, and other travel services. Their extensive inventory, user-friendly platforms, and competitive pricing have made them popular choices for travelers. However, they often charge high commission fees to service providers, increasing business costs and potentially affecting their competitiveness.

Hotel Loyalty Programs
Major hotel chains, including Marriott, Hilton, and Hyatt, offer Loyalty programs to incentivize repeat bookings and customer Loyalty. These programs provide members exclusive benefits, such as room upgrades, free stays, and priority check-in. While hotel Loyalty programs can appeal to frequent travelers, they tend to be limited in scope, focusing primarily on a single brand or group of hotels.

Travel Reward Credit Cards
Travel reward credit cards, such as American Express, Chase Sapphire, and Capital One Venture, offer users rewards points for their spending, which can be redeemed for travel-related expenses, including flights and hotel stays. These cards often include additional benefits, like travel insurance, airport lounge access, and waived foreign transaction fees. However, they may have high annual fees and interest rates, making them less attractive to budget-conscious travelers.

Blockchain-based Travel Platforms
A number of startups have entered the market with blockchain-based solutions for the travel industry, such as Winding Tree, Travala, and LockTrip. These platforms aim to leverage the transparency, security, and efficiency of blockchain technology to reduce costs, streamline transactions, and improve the overall travel experience. While these companies show promise, they are still relatively new and face challenges in adoption, scalability, and regulatory compliance.

In light of the competitive landscape, IDEM Club Inc has the opportunity to differentiate itself by offering a comprehensive, blockchain-based solution that addresses the pain points of both consumers and merchants in the travel industry. By reducing commission fees, enhancing personalization, and promoting sustainability, IDEM Club Inc can attract a diverse range of stakeholders and establish a strong position in the market.

Key success factors for IDEM Club Inc include forging strategic partnerships with travel service providers, effectively communicating its unique value proposition to consumers, and ensuring seamless integration with existing platforms and technologies.

7. Why Blockchain?

The advent of Bitcoin has established that it is possible to implement a financial transaction without the involvement of a third party. Before the introduction of Bitcoin, all financial transactions carried out over the Internet required the involvement of some member of the finance sector, such as a credit card company or a bank, or some other third party (like PayPal.) The structure of Bitcoin has removed much of the friction costs involved in non-face-to-face financial transactions.

The underlying technology supporting Bitcoin is blockchain or distributive ledger technology. The benefit of this technology is that it is now possible to carry out a financial transaction in a non-face-to-face environment (such as the Internet) without even knowing who the other party is. The crucial position is that the financial aspect of the transaction will be completed in full without even having to trust the other party because the technology manages the trust element of being paid without needing a third-party verifier.

It is this technology that IDEM CLUB intends to take advantage of in the development of its hospitality sector solution.

Question:

Question: What is Distributive Ledger Technology/Blockchain?

A blockchain is basically a distributed ledger (multiple copies of the same thing) that has the following characteristics:

Once a transaction is recorded in the blockchain, it is substantially difficult to delete or edit the transaction without leaving any trace of such deletion or alteration. The record becomes, in effect, a permanent transparent record for eternity. Any attempted changes to the record will automatically be identified, which will cause all parties to investigate what has gone wrong. In essence, the blockchain becomes a tamper-evident transparent record of transactions (immutable).

Blockchains can be designed as permission-based blockchains or as permissionless blockchains. Permission-based blockchains will only allow authorized persons the right to add to the blockchain, though, in many instances, the read capability is open to all.

Advantages of a Blockchain
A deployed blockchain has a few advantages which IDEM CLUB intends to use, namely

- Reliability and availability to all participants.
- Transparency as all participants have read access.
- Immutable integrity is guaranteed.
- Can ensure that no double transference of value can occur (this is also known as the 'no double spend' rule).
- Deployed in non-face-to-face transactions.
- Time reduction between the transaction start and settlement.
- Covers any type of asset (intangible and tangible), not just bitcoin, but any representative value that can be stored in a digital manner.
- Reduces friction costs by disintermediating unnecessary third-party involvement.

8. Executive Summary

By introducing the IDEM Utility Token and the IDEML Loyalty Token, Idem Club Inc seeks to create a seamless, secure, and efficient Loyalty ecosystem that benefits customers and merchants.

Collaboration with leaders in their field ensures a solid, smooth, and secure transaction process for all parties involved giving our investors the strong foundation they deserve.

Customers who wish to access discounts, rewards, travel cash back, or make purchases from private participating merchants need to become members of the Idem Club. By purchasing and using the IDEM Utility Tokens, members can easily access the many benefits offered by the platform. The Tokens have a fixed value of 1$ or 1€, depending on the user's location.

IDEM Club Inc's mission is to redefine the world of payments and rewards while providing customers a unique and exciting experience, ensuring their security and privacy. The company is committed to aggregating discounts, rewards, incentives, and travel cash back worldwide through partnerships with many providers.

Our company's revenue model includes a small transaction fee for each payment made on the platform and a percentage of profits from IDEM Tokens spent on memberships. We plan to expand into new markets and establish partnerships with more merchants to become the go-to direct payment method for the travel industry.

IDEM Club Inc prioritizes compliance with legal requirements and has taken steps to ensure regulatory compliance, committing to sustainable practices and implementing the measures needed to reduce our environmental impact.

We own several intellectual property and technology assets, including the Utility Token, IDEM, and the blockchain-based platform used for transactions. We have strong partnerships with Smart Processing Inc and DCX Technology to support our operations.

Looking to the future, IDEM Club Inc plans to continue expanding its partnerships and product features, including the launch of an app and further Token sales. We also seek to create a thriving community of users and promote innovation, customer satisfaction, and sustainable growth.

9. Our Vision

Our vision is to revolutionize the world of customer Loyalty and e-commerce through the innovative use of blockchain technology. By leveraging the power of our IDEM Utility Token, merchants and consumers can now enjoy a truly seamless, secure payment experience that transcends the limitations of traditional payment methods.

We envision a future where IDEM Tokens are widely accepted by merchants and consumers alike globally, facilitating frictionless transactions and fostering a sense of community and Loyalty among all participants in the IDEM ecosystem. Our Loyalty reward program, powered by the IDEML Token, will offer customers unparalleled incentives and rewards for their participation, driving long-term engagement and growth for all parties involved.

We are committed to providing a high-quality user experience for both sides of the spectrum, ensuring the security and privacy of all participants, and being the driving force in redefining the meaning of e-commerce and Loyalty rewards. Our vision is to empower individuals and businesses to transact in a new and exciting way, transforming the world of commerce as we know it for good.

10. Manifesto

Are you tired of the same old Loyalty programs that don't offer anything exciting or unique? Do you want to be part of something that uses the word 'revolutionary' in a way that actually makes sense in the world of Loyalty payments and rewards?

Introducing IDEM Club, E-Commerce, Reinvented.

As a member of IDEM Club, you'll have direct access to numerous discounts, rewards, and travel cash back. To access all these benefits, you'll need to purchase and use our IDEM Utility Tokens. IDEM Tokens have a fixed value and can be purchased directly from our website or any participating merchant in the IDEM Network.
Our companion Loyalty program, IDEML, is a true game-changer in the world of rewards. Customers can earn Loyalty points when they make their purchases from any participating merchant, refer someone to join the IDEM Club, or get cash back from travel or hotel purchases. These Loyalty points can be redeemed for products, services, gift cards, or even more IDEM Utility Tokens.

To provide our members with the best possible experience, we've partnered with different providers worldwide to aggregate:

- Discounts
- Rewards
- Incentives
- Travel cash back
- Restaurant deals

We also have a network of participating merchants ready and willing to accept IDEM Utility Tokens as a payment medium.
Our ultimate goal is to make IDEM and IDEML Tokens a direct method of payment for the entire travel industry, and we're always exploring new options and ways to improve our services, including a possible Utility Token Offering to the public in the future.
We're committed to providing the most exciting and rewarding experience possible. Join us today and discover this new world of payments and rewards.

11. Mission

Our mission is to revolutionize the world of payments and rewards by creating a unique and secure Loyalty program that offers customers exciting experiences. We are dedicated to aggregating discounts, rewards, incentives, and travel cashback worldwide through strategic partnerships with various providers.

Our goal is to establish a network of participating merchants eager to accept IDEM Tokens as a payment method, transforming the travel industry through a seamless, efficient, and rewarding blockchain-powered platform connecting consumers, agents, and suppliers. We aim to enhance the travel experience, improve Loyalty and rewards programs, and foster transaction transparency and security.

Our values of innovation, customer satisfaction, and sustainable growth are demonstrated through our commitment to developing cutting-edge solutions and nurturing a vibrant community of users actively engaged in the IDEM ecosystem. By prioritizing the needs of our users and constantly seeking improvement, IDEM Club Inc aspires to reshape the travel landscape and generate lasting value for all stakeholders involved.

12. Partners & Collaborators

Our unique approach involves integrating multiple parties, including

- Idem Club as the Token issuer
  www.idem.one

- AWS as our cloud computing platform
  aws.amazon.com

- PayShield Technologies limits fraud and chargebacks for Token sales to customers, facilitating the acceptance of the Token on the merchant's side, in the store, or online
  payshield.ai

- Smart Mind Inc as the payment gateway provider
  www.easyprocess.ai

- Fenex Technology provides IT to process the Token on the blockchain
  www.fenex.io

- DCX Technology is the licensed crypto exchange company responsible for exchanging IDEM
  www.dxc.direct

- Kaleido is the platform for deploying and managing our blockchain networks on a quorum private blockchain
  www.kaleido.io

13. Process

Token Pre-Sale

Launch date and time	: September 1st, 2023
Minimum Participation Amount	: $19 up to $990 USD
Exchange Rate	: by negotiation
Token contract address	: TBD
Maximum Pre-Sale	: 100% of the Cap is to be raised during the pre-sale
Token Pre-Sale Launch Completion	:Ends when the Cap of 10,000,000 IDEM is sold or the expiration of the 45-day period (whichever occurs later)

Token Sale

Launch date	: November 1, 2023
Token contract address	: TBD
Token Sale Launch Completion	: Ends when the Cap of 50,000,000 IDEM has been sold or another date determined by the promoter

14. Token Distribution

Membership and Token Purchase

Customers wanting to access discounts, rewards, travel cashback, or make purchases from private participating merchants must first become a member of the IDEM Club.

They sign up through a simple registration process, after which they can purchase IDEM Tokens. The Tokens have a fixed value of 1$ or 1€, depending on the location of use. Initially, only USD$ IDEM Utility Tokens will be launched.

Token Acquisition

Customers can purchase IDEM Tokens on the IDEM website or directly from a participating merchant at the time of payment. To do so, they need to register and become a member of the IDEM Club, providing their first and last name, address, email, and cellphone for a light KYC check. A second level of authentication may be requested with a Governmental ID, selfie, and proof of address.

Token Purchase Limits

Customers can purchase up to 500 IDEM Utility Tokens at one time (equivalent to $500) and a maximum of 990 IDEM Utility Tokens per day (equivalent to $990). These limits also apply when purchasing Tokens directly from a merchant's website.

Token Usage

IDEM Club Inc. sells IDEM Tokens. Participating merchants accept these Tokens through the Smart Payment Gateway, which charges a processing fee per transaction but does not sell or exchange the Tokens.

Token Exchange

Merchants exchange their Tokens using DCX Exchange services, which are paying the merchants. DCX redeems the Tokens with IDEM Club Inc., which burns the Tokens.

By following this process, customers can participate in the IDEM ecosystem and access various benefits and rewards offered by the IDEM Club and its participating merchants.

15. The Token

Blockchain has completely revolutionized how we transact, but it has also given rise to the debate between asset-based and Utility Tokens. Our IDEM Token provides a unique solution that bridges the gap between these two categories: it is a revolutionary blockchain Token with real-world value and serves as a Utility Token offering access to a wide range of services through the IDEM CLUB membership service.

The rise of the metaverse has opened up many new opportunities for Blockchain actors, with IDEM Token at the forefront of this trend. Users can play games, earn rewards, buy in-game items, and withdraw their earnings in IDEM Tokens. Moreover, these Tokens can be used to make real-life purchases at participating merchants, offering a revolutionary new way to shop and earn rewards and discounts. IDEM Tokens aim to provide complete freedom, security, and control over your money, whether shopping online or in a physical store. IDEM can even be used in vending machines (!) and other physical locations starting in 2024.

For E-Commerce merchants, IDEM offers a seamless and secure payment processing solution as well. When customers pay with IDEM, they can enjoy exclusive discounts and rewards as members of IDEM CLUB, while merchants can benefit from the convenience of a secure payment solution.

IDEM Token is not just a payment solution; it's basically a gateway solution to a world of opportunities for customers and merchants.

IDEM Club Inc's Utility Token aims to facilitate transactions within the IDEM ecosystem, focusing on the hospitality and travel industry. The Token offers various features and benefits for its users:

The total IDEM Token supply will depend on the number of Purchased Tokens sold during the Token Sale and the Growth Tokens and Team Tokens allocated. The initial number of Tokens to be generated is 1,000,000,000 IDEM Tokens. 5% of IDEM Tokens (50,000,000) will be available during the Token Sale. Growth Tokens, by a tranche of 5% of IDEM Tokens (50,000,000), will provide liquidity and incentive desired behaviors within the ecosystem.

The primary use of IDEM Tokens is to participate in the IDEM Club's ecosystem, enabling Token holders to

- Obtain membership in the IDEM Club
- Access discounts, rewards, and other benefits from participating merchants
- Settle transactions between Agents, Consumers, and Suppliers in the global hospitality industry
- Facilitate the development of custom configurable smart contracts, wallet upgrades, and future ecosystem expansion
- Participate in the future development of the IDEM ecosystem through additional funding events like ICO2 and ICO3

Overall, IDEM Club Inc's Utility Token aims to streamline transactions within the hospitality and travel industry while incentivizing users to participate in the rewards and Loyalty program and contribute to the development of the IDEM ecosystem.

16. The Loyalty Token

The IDEML Token is a Loyalty Token within the IDEM ecosystem, designed to reward customers for their purchases and participation in the IDEM Club membership program. Here are some key details and benefits of the IDEML Token:

Token Type
The IDEML Token is an ERC-20 Token built on the Kaleido platform and issued by Idem Club Inc. It shares the same private blockchain and platform as the IDEM Utility Token but has no currency or monetary value.

Issuance Loyalty Value
For every IDEM spent at participating merchants, customers will receive 1 IDEML Token. IDEML Tokens are also awarded for successful referrals, cashback from travel or hotel purchases, and participation in Club events.

Redemption Value
200 IDEML Tokens can be redeemed for $1.00 worth of value.

Token Transferability
IDEML Tokens can be transferred between IDEM Club members.

Uses
The IDEML Token can be utilized in various ways, such as:

- Redeeming Tokens for products, services, gift cards, or IDEM Utility Tokens.
- Paying for membership fees, accessing private deals and offers, or getting additional discounts.
- Participating in Club events.
- Exchanging Tokens through cross-boarding platforms and Loyalty programs (e.g., exchanging for miles or other points from different programs).

Benefits
By participating in the IDEM Club and earning IDEML Tokens, customers can enjoy several exclusive benefits and incentives, including

- Access to discounts at over 50,000+ restaurants.
- Access to incentives, cash backs, and deals from more than 150,000 retailers.
- Exclusive cashback offers on over 850,000 travel providers and hotels worldwide.

Token Activation
The initial supply of IDEML Tokens is non-active and has 0 value until activated upon purchase.

The IDEML Token plays a crucial role in the IDEM ecosystem, encouraging customer Loyalty and engagement with the platform while providing users various opportunities to save money and enjoy exclusive benefits through the IDEM Club membership.

17. Business Model

IDEM Club Inc has devised a robust revenue model that combines various streams to generate income while providing value to its users. The key components of the revenue model are as follows:

Transaction fees: As a payment facilitator, IDEM Club Inc charges a nominal fee for each transaction processed within its ecosystem. These fees contribute to our company's primary source of income.

Merchant fees: Merchants who choose to participate in the IDEM Club Inc Loyalty program pay a fee to access the platform, which enables them to offer discounts, rewards, and incentives to customers using IDEM Tokens.

Integration and API fees: IDEM Club Inc offers APIs for third-party platforms and industry players to integrate with its ecosystem generating revenue by charging for access to these APIs.

Premium services and subscriptions: IDEM Club Inc may offer premium services, such as advanced analytics or marketing tools, which users can subscribe to for an additional fee.

The company's partnership approach revolves around aggregating discounts, rewards, incentives, and travel cash back on a global level. To achieve this, IDEM Club Inc pursues strategic alliances with various stakeholders in the travel and hospitality industries. Key partnership areas include:

<u>Travel and hospitality providers</u>
By partnering with airlines, hotels, car rental companies, and other travel-related businesses, IDEM Club Inc can offer its users a wide range of exclusive discounts and deals, thus incentivizing using IDEM Tokens within the ecosystem.

<u>Payment processors and gateways</u>
Collaborating with payment processors and gateways enable IDEM Club Inc to facilitate seamless and secure transactions within its platform, further driving the rate by which IDEM Utility Tokens are adopted.

<u>Third-party Loyalty programs</u>
IDEM Club Inc aims to establish partnerships with existing Loyalty programs, allowing users to convert their points or rewards from other schemes into IDEM Utility Tokens. This feature will increase the Utility and value of IDEM Utility Tokens and attract new users to the platform.

<u>Technology partners</u>
IDEM Club Inc can enhance its offerings with cutting-edge solutions by joining forces with technology companies and platforms, ensuring the platform remains innovative and competitive.

By adopting this partnership approach, IDEM Club Inc can aggregate discounts, rewards, incentives, and travel cash back globally. This creates a compelling and valuable ecosystem that benefits all stakeholders, from consumers and merchants to agents and suppliers.benefits all stakeholders, from consumers and merchants to agents and suppliers.

18. Step-by-Step Guide to Merchant and Consumer Onboarding

The onboarding process for merchants and consumers is a crucial aspect of our IDEM Loyalty program, as it directly affects the adoption and success of the program. Therefore, we have designed a simple, user-friendly onboarding process for both merchants and consumers.

MERCHANT ONBOARDING PROCESS:

Merchant Registration
Merchants will need to register their business with our platform. This can be done by filling out a simple form on our website or through our mobile application.

KYC Verification
Once the registration process is complete, merchants will be required to complete a Know Your Customer (KYC) verification process to ensure their identity and legitimacy. This process can be completed by submitting relevant documents online or through our mobile application.

Merchant Dashboard
After successful KYC verification, merchants will be granted access to their dashboard, where they can view their transaction history, track their Loyalty program earnings, and manage their accounts.

Integration To start accepting Loyalty Tokens as a form of payment, merchants can easily integrate our system with their existing Point of Sale (POS) systems. We provide an API that can be easily integrated with most major POS systems.

CONSUMER ONBOARDING PROCESS:

User Registration
Consumers can register for our Loyalty program through our website or mobile application by providing basic information such as their name, email address, and phone number.

KYC Verification
Similar to the merchant onboarding process, consumers will be required to complete a KYC verification process to ensure their identity and legitimacy. This process can be completed by submitting relevant documents online or through our mobile application.

Wallet Creation
After successful KYC verification, consumers will be granted access to their digital wallet provided by DCX technology, where they can view their Loyalty Tokens and manage their accounts.

Loyalty Program Participation
Consumers can start earning Loyalty Tokens by making purchases at participating merchants.

Loyalty Tokens earned through transactions will be automatically deposited into the consumer's **digital wallet.**

By following this simple and straightforward onboarding process, we aim to provide merchants and consumers with a hassle-free experience, making it easier for them to participate in our Loyalty program. Our platform is designed to seamlessly integrate with existing systems, reducing the need for major changes in infrastructure or business processes.

19. Future Outlook

One of the main goals of IDEM Club Inc is to become a direct method of payment for the entire travel industry across the entire milky way. By offering a blockchain-powered payment system, IDEM aims to simplify the payment process for all parties involved in a transaction, including consumers, agents, and suppliers. This will eliminate the need for intermediaries, such as banks and credit card companies, drastically reducing transaction fees and increasing efficiency.

We are working to expand our network of merchants and partners to provide more benefits to its users. This includes aggregating discounts, rewards, incentives, and travel cashback worldwide through partnerships with many providers.

We plan to develop and integrate machine learning technology to provide valuable insights and intelligence metrics for fraud management. This, in turn, will further enhance the security and transparency of the IDEM ecosystem.

Another goal of IDEM Club Inc is to establish hubs directly or via associated parties in six countries and demonstrate intercountry settlement with next-day fiat settlement and FX price hedging, helping to expand reach in the travel industry further.

20. Regulatory Compliance

We recognize the importance of regulatory compliance and take measures to ensure that any of our operations fully comply with any relevant legal requirements. To achieve this, we maintain a close relationship with regulatory bodies, engage with external legal experts, and implement internal compliance policies.

One of the key regulatory compliance measures taken by IDEM Club Inc is to comply with the industry standard by conducting thorough due diligence on all customers and partners to ensure compliance with the latest regulations at all times. This involves verifying the identity of customers and conducting risk assessments on potential partners.

IDEM Club Inc also adheres to data privacy regulations, ensuring the protection of our customer's data and implementing measures to prevent unauthorized access to sensitive information. We fully comply with the General Data Protection Regulation (GDPR) and other relevant protection laws to protect customer data.

We are also committed to complying with all tax laws and regulations, including reporting requirements for foreign accounts and transactions, seeking to ensure full compliance with all tax obligations in all jurisdictions where it operates.

Furthermore, we strive to maintain a close relationship with regulatory bodies, engage external legal experts, and implement internal compliance policies to ensure continued compliance today and tomorrow.

21. KYC Compliance through Efficient Identity Verification Procedurese

One of the key challenges in any Loyalty program is ensuring the security and integrity of the customer's data. The process of full KYC compliance is an essential step in protecting against fraud and maintaining regulatory compliance. Our Loyalty program will utilize efficient identity verification procedures to ensure the highest levels of security and compliance. It is important to note that current guidelines and requirements for KYC verification are subject to change or amendment at any time based on revised laws or statutes that may be required by the jurisdictions in which we operate.

Restricted Jurisdictions
Idem Club Inc does not provide service to individuals or institutions ("Applicants") residing in specific countries/regions, including Afghanistan, Russia, Congo, Cuba, North Korea, Libya, Yemen, Syria, Iran, Belarus, China (Mainland), every OFAC and black listed countries, and any countries where providing our services may be problematic.

ID Verification Documents
When needed to access a higher level of use (over $2,500 purchase value of IDEM Token per month), IDEM Club accepts most government-issued identification documents, including photo ID, Passport, Resident Identity Card, or Driver's License.

Account Registration Limits
For individual users, only one person, and one identification document can be associated with one membership account (MUID). For Merchants, only one entity can be associated with each merchant account. If you own multiple entities, you can register for the corresponding merchant accounts by submitting the required documentation for each one.

Our platform will require users to complete a comprehensive KYC process during the onboarding process, which will be designed to be as user-friendly as possible, while also meeting strict regulatory requirements at the same time. We will utilize advanced technologies such as biometric authentication and facial recognition to ensure the highest level of security and accuracy in the identity verification process.

We will also incorporate ongoing KYC compliance checks, including regular reviews of user accounts and automated alerts for any suspicious activity. Additionally, our Loyalty program will prioritize user privacy and data protection, adhering to all relevant data protection regulations such as GDPR and CCPA and implementing strict access controls and encryption methods.

By utilizing advanced technologies and efficient procedures, our platform will prioritize the highest levels of security and compliance in the KYC process, ensuring user data remains secure and accurate throughout the Loyalty program.

22. Marketing and Communication Strategies

We prioritize building strong relationships with our customers through effective marketing and communication strategies. Our approach is centered around providing a unique and exciting experience for our customers, and we aim to achieve this through the following strategies:

Personalized Marketing
We tailor our marketing efforts to the individual needs and preferences of each customer, using customer data to create personalized marketing campaigns that resonate with our target audience and drive engagement.

Social Media Marketing
Our social media channels provide a platform for us to communicate with customers in real-time and share updates on any of our (upcoming) products and services. We also leverage social media influencers to help spread the word about IDEM Club and engage with a wider audience.

Referral Programs
We believe that word-of-mouth marketing, one of the oldest and most effective forms of marketing, is a powerful tool for brand awareness, and we incentivize our customers to refer their friends and family to IDEM Club through our referral programs.

Email Marketing
We use attractive newsletters to keep our customers informed about the latest updates, promotions, and rewards available on the platform.

Community Engagement
We prioritize engaging with our community of users through various channels, including social media, forums, and customer support, with the goal of fostering a thriving community of users who will continue to engage actively with our platform and provide feedback to help us improve our services.

By employing these strategies, we aim to acquire and retain customers for IDEM Club, building a loyal customer base that is excited to participate in our rewards and Loyalty program. Our focus on customer satisfaction and engagement is key to our long-term success, and we are committed to continuously improving our marketing and communication efforts to serve our customers better.

23. Technology and Infrastructure

We utilize advanced technology and infrastructure to ensure the security and privacy of all our customers' information and transactions. The IDEM platform operates on a decentralized blockchain network, which provides an immutable and tamper-proof ledger that enables secure and transparent transactions. This ensures that transactions cannot be altered or manipulated by any party, providing trust and security to customers. The platform incorporates multi-factor authentication and biometric identification to ensure that only authorized individuals can access their accounts.

To further enhance security, IDEM Club Inc employs a comprehensive approach to risk management and compliance. The platform adheres to strict security standards and protocols and undergoes regular security assessments and audits to meet industry's best practices and regulatory requirements.

We closely collaborate with industry-leading technology partners ensuring the highest level of security for our customers. Partner companies such as Smart Mind Inc and DCX Technology leverage their expertise and cutting-edge technologies to provide our customers with the highest level of security and privacy.

It goes without saying we are committed to providing a secure and private environment for users' transactions and information leveraging advanced technology, strict compliance measures, and partnerships with industry-leading technology providers to deliver only the highest level of security and trust to its customers.

24. Future Developments and Opportunities

The potential for future developments and opportunities within the travel industry as well as the broader fintech landscape is immense. . We aim to leverage emerging technologies and market trends to continuously innovate and improve our products and services, ensuring the best possible experience for our customers over the long haul.

One area of focus for IDEM Club Inc is expanding our network of partnerships with other industry players, including airlines, hotels, car rental agencies, and travel agencies. By collaborating with these partners, we can provide even more value and rewards to our customers while expanding our reach and influence in the travel ecosystem.

In addition to expanding our partnerships, we plan to continuously enhance our product features and offerings, leveraging blockchain technology and smart contracts to provide more transparency, security, and transaction efficiency. This includes exploring new applications for the IDEM Utility Token, such as enabling micropayments, facilitating cross-border transactions, and providing access to exclusive travel experiences and events.

Another area of opportunity for IDEM Club Inc is the potential for expansion into new markets, both geographically and in terms of new customer segments. We believe that there is significant potential for our Loyalty and rewards program in emerging markets, where access to traditional banking and rewards systems may be limited. We also see the potential to expand our customer base to include younger demographics, prioritizing experiences and travel over material possessions.

Ultimately, IDEM Club Inc is committed to remaining at the forefront of innovation in the travel and fintech industries by continuously adapting and improving our products and services to meet our customers' evolving needs and expectations.

25. Social and Environmental Impact

IDEM Club Inc is committed to promoting sustainable practices and social impact in all aspects of our operations, recognizing that the travel industry is one of the largest contributors to greenhouse gas emissions. IDEM Club Inc is taking steps to reduce its environmental footprint through initiatives such as promoting eco-friendly travel options and partnering with environmentally conscious suppliers. Through our Loyalty and rewards programs, we are looking to incentivize customers to make donations to various social causes, including education, healthcare, and poverty alleviation.

In addition, IDEM Club Inc is also committed to ethical business practices, including responsible data handling and transparent communication with our stakeholders. We recognize the importance of privacy and security to our customers, and IDEM Club Inc is taking measures to ensure that all personal and financial information is protected.

26. Intellectual Property and Technology Assets

IDEM Club Inc owns several intellectual property and technology assets that underpin our operations and business model. These include the IDEM trademark, the proprietary IDEM protocol, and the IDEM Utility Tokens.

The IDEM protocol is a proprietary blockchain-based technology that powers the IDEM ecosystem and enables secure and transparent transactions between consumers, agents,

and suppliers. It includes features such as smart contracts, decentralized storage, and consensus mechanisms that ensure the integrity of the platform and the transactions carried out on it.

In addition to the IDEM protocol, IDEM Club Inc has developed several other technology assets supporting its operations, such as the IDEM mobile app and the IDEM website. These platforms enable customers to access IDEM's Loyalty program, view their rewards and discounts, and make payments using the IDEM Utility Token.

27. Roadmap and Milestones

5-Stage Customer Acquisition Plan

Stage 1

Merchant Onboarding and Initial Customer Acquisition

- Identify and onboard an initial group of merchants willing to accept IDEM Utility Token as a payment method.

- Provide promotional materials and tools to these merchants to spread awareness about the IDEM Club membership and its benefits to their customers.

- Leverage these merchants to bring the first customers to Idem Club.

Stage 2

Direct Communication and Marketing to Customers

- Launch targeted marketing campaigns to attract more customers to join the IDEM Club and purchase IDEM Utility Tokens.

- Utilize social media, email marketing, and online advertisements to reach potential customers.

- Offer incentives such as bonus IDEML Tokens or limited-time discounts for early adopters of the IDEM Club membership.

Stage 3

Expansion to Traditional Merchants and Retail Channels

- Target traditional merchants and retail channels to increase the number of merchants accepting IDEM Utility Token

- Develop partnerships with popular retail chains and platforms to promote the adoption of IDEM Utility Token as a payment method and attract more customers.

Stage 4

Parallel Marketing to Merchants and Customers

- Continue to expand the network of participating merchants by promoting the benefits of IDEM Utility Token's acceptance and IDEM Club membership.

- Implement targeted marketing campaigns to increase customer numbers and foster Loyalty within the existing customer base.

- Offer exclusive deals, rewards, and incentives to existing members for referrals, encouraging word-of-mouth marketing and organic growth.

Stage 5

Deployment of IDEM and IDEML Tokens in the Travel Industry

- Integrate IDEM and IDEML Tokens as direct payment methods within the travel industry, targeting airlines, hotels, and other travel service providers as planned in the white paper.

- Develop strategic partnerships with travel platforms and providers to promote IDEM and IDEML Tokens as convenient and rewarding payment methods for travel bookings.

- Launch marketing campaigns to inform existing and potential IDEM Club members about the benefits and opportunities of using IDEM and IDEML Tokens in the travel industry.

28. Roadmap and Milestones

– Timeframes –

Q2 2023

Launch of the IDEM mobile app and website, allowing customers to access the IDEM Loyalty program and make payments using the IDEM Token.

Q3 2023

Expansion of strategic partnerships with travel and hospitality providers, enhancing the range of rewards and discounts available to customers.

Q4 2023

Implementation of machine learning technology for fraud management, further enhancing the security and transparency of the IDEM ecosystem.

2024

Establishment of hubs in six countries, covering all continents and offering intercountry settlement with next-day settlement to merchants and FX price hedging.

IDEM CLUB

www.idem-club.com