



Refereum

Referrals on the blockchain

White Paper

January 25th, 2018

White Paper

Refereum provides referrals on the blockchain, built for the game industry.

Refereum is the first referral marketplace for games. The RFR token rewards gamers for their engagement and purchases with full transparency. Over 150,000 gamers have joined the platform in the two months since launch, and the number of gamers continues to grow exponentially.

The Refereum solution can be extended easily into other verticals. Our team is made up of veteran game industry experts and world-renowned blockchain specialists.

Executive Summary

The Problem

Referral marketing is the most effective conversion tool to acquire new customers, but untrustworthy actors and expensive micro-payments have blocked its ability to scale. This is nowhere more apparent than in the gaming industry.

The video games industry is \$109B and growing at 6% annually.

In recent years, the number of gamers has exploded -- today, 2.2B people play games, making it the single most popular digital entertainment content on any device.¹²

Inevitably, social platforms like YouTube and Twitch have created strong gaming communities, and influencers and streamers now command promotional power and unprecedented reach. The top 10 influencers have an audience of 242m, double that of the recent Superbowl audience.

Gaming is now a booming professional sport (i.e. “eSports”) with the highest growth in the industry. International “supergamer” competitions can fill stadiums that rival those that host traditional premier sporting events. The 2016 International Dota 2 Championship, the richest eSports tournament had a prize of \$21m, double that of The Masters. Professional gamers are fundamentally changing the market dynamics by bridging the private gaming world and the public sporting arena.

Marketing is critical to drive customer acquisition and usage, but costs are skyrocketing.

The gaming industry spends approximately \$20B in advertising and marketing ⁴ and these costs are increasing fast.

Competition among game developers is intense. Blockbuster game developers now spend 2-3x the development cost for marketing and advertising through traditional channels to create “buzz” for their games. ⁵ At the same time, online customer acquisition costs are also rising.

A few dominant platforms capture the majority of advertising dollars and broadly, an average of 30% of developer revenues in distribution fees.

Referral marketing, a way to promote products through word-of-mouth, is a powerful channel and the most effective conversion tool.

Compared to other marketing channels, referred consumers have the best conversion to purchase, longer retention, and a higher lifetime value.

Referral through friends is the single most trusted form of advertising, ⁶ people are 4x more likely to buy when referred by a friend, ⁷ and the Lifetime Value of new customers via referrals is 16% higher than those that are not referred. ⁸ Gamers, more than in any other entertainment medium, place an even higher trust on referrals, as the community is especially tight-knit and highly opinionated.

Despite proven effectiveness, referral programs are difficult to track and compensate.

These campaigns suffer from fraud (e.g. fake influencer accounts, clickbots), reporting disparities between developers and platforms, leading to a loss of revenue for influencers, and many expensive intermediaries.

While industry giants can amplify a brand's message through sharing, even they lack a mechanism to track the conversion funnel fully, from initial awareness all the way to a purchase.

Influencers are powerful agents of referral marketing. But again, no technical mechanism exists to track and pay an individual conversion for each view, like, share, or recommendation into a direct sale. The current approach requires developers to identify influencers manually, cold-contact them one by one, and negotiate unique deal terms, generally in the form of sponsorships.

The process is time-consuming, costly, nebulous, and lacks measurable goals. Moreover, it is nearly impossible to reward players with fiat currency because of cross-border banking complexities and geopolitical restrictions. As a result, influencers and engaged fans are not compensated accordingly.

Refereum Solution

Refereum resolves these problems around referral marketing in the video game industry.

Smart contracts established directly between developers and gamers create a decentralized, secure, and transparent marketplace with a record of purchases and referrals written into the Blockchain.

Our solution eliminates fraud, layers of middlemen, various onerous fees, and redistributes marketing budgets to gamers and influencers instead. Our solution transfers value from ad agencies and other intermediaries to influencers and gamers directly.

Game developers can purchase RFR tokens to reward influencers and players for specific actions; in turn, gamers can buy or earn tokens for their actions (e.g. streaming a new game), which can then be used to purchase more games or converted to cash. This active engagement between developers and gamers enables a continuous feedback loop, driving network effects and exponential growth.

Refereum allows anyone to participate without requiring a bank account. We are also an official partner of the Connex API, which allows average consumers to purchase RFR tokens securely with conventional payment methods like credit cards.

Refereum benefits all participants in the ecosystem:

- **Developers can improve their marketing campaigns.** They no longer have to pay huge upfront fees for campaigns that do not provide strong ROIs. They can reward individuals directly, after a successful purchase. The blockchain solution removes fraud and legal paperwork to reward not only for the purchase, but also a variety of call-to-actions. It enables microtransactions of \$0.0001 for completing a tutorial to \$1m for winning an eSports tournament.
- **Influencers can monetize their following.** Any streamer or influencer, regardless of the size of their following, no longer has to wait to be approached by ad agencies for campaigns, and instead, can choose relevant and monetizable content for their followers. Influencers with niche yet active audiences who may not have been sponsorship material previously, can now potentially earn a living.
- **Even the average gamer can share in the token economy just for doing what they love.** Simply by sharing links or moving up a gaming level, anyone can earn RFR tokens. The blockchain referral ecosystem will now allow the 99% of gamers that actually make up the vibrant community to participate economically as well.

Company Momentum

We launched our service in November 2017 and have grown to over 150,000 gaming enthusiasts; we expect to see continued exponential growth. We are integrated into the Twitch API, the leading video game streaming service, and offer tools by Unity, the most prominent game development platform. Both are excited by and support Refereum's vision and project.

Beyond gaming, the global marketing and ecommerce industry is ripe for disruption by smarter decentralized technology. A portion of the \$558B typically spent on advertising can instead be redistributed to individual consumers. We plan to move into other verticals where influencers command a powerful voice, such as entertainment, retail, fitness, beauty, travel, and more.

Team

Our team is comprised of games industry veterans (from Unity, EA, IGN, Zynga, Ubisoft, Google) and world-renowned white hat cryptographers (Chronobank, Polybius). Our advisors are leaders of Facebook's user acquisition teams.

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Industry Dynamics

Game Developer

Video games is a busy industry with many developers but few distributors.

With lower barriers to entry, the number of game creators has increased significantly. A few key players dominate digital distribution and capture the majority of the games advertising revenues. In addition, all top platforms charge 30% of revenue to simply distribute digital products, further increasing their grip with game developers.

Developers have to spend more and more on conventional advertising

A scalable solution to directly involve or engage players does not exist

channels to reach gamers. Targeting specific players can be exasperating: developers often have no choice but to pay major digital distributors for in-stream advertising or sponsored content in social media. A scalable marketing solution to directly involve or engage players does not exist.

Advertising algorithms and policies are opaque

While ad networks have improved immensely on their ability to target, there are still problems with transparency. Dominant channels impose rules that can easily change at any moment without consultation from game developers or the wider community. That means that developers are left rather powerless when it comes to marketing their games.

There have also been several instances where ad platforms have indicated flaws in the metrics they have reported to advertisers, such as overstating app referrals, and inflating the amount of time consumers had watched video ads. At other times, ad platforms have changed policies that demonetized content, leaving content creators demotivated and sometimes terrified at the sudden loss of revenues. This reflects an opaque system in which the key players define the metrics, exercise full rights over how their ad algorithms can be managed, and have minimal external oversight or audit controls.

Referral Marketing

Since the start of society, decision-making and purchasing behavior have revolved around social influence. Referral marketing is considered the key factor in countless success stories, such as Amazon, Dropbox, Uber, Airbnb, and Tesla. Social relevance provides a stronger backbone, particularly in game-playing communities where multiplayer engagement is driven by groups and trends online.

Offers with recommendation by referral are accessible, relatable, targeted and trustworthy.

Referral success is well documented as the most effective strategy. Offers with recommendation by referral are accessible, relatable, targeted, and trustworthy. Developers who design referrals on social media platforms like Facebook have created some of the highest grossing games ever. In just one year, game companies that used referrals saw growth from 3 million to 40 million average daily users.

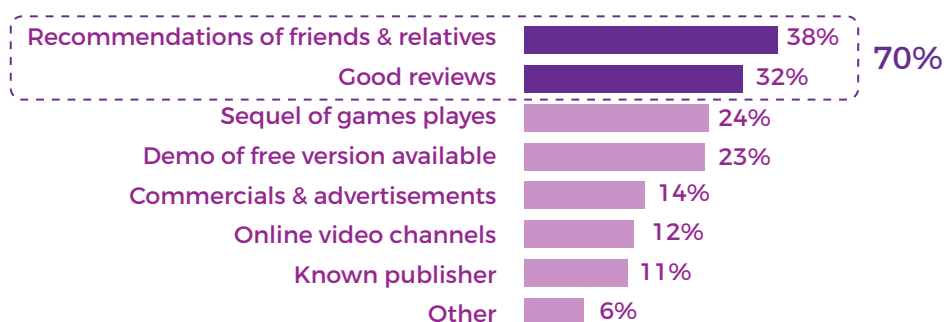
Attracting the right influencers is crucial to a successful referral marketing strategy.

Agencies (e.g. Speakr, Instabrand) have emerged to try to match brands to influencers. But the process is just time-consuming, costly, often nebulous, with disputable tracking, and lacking measurable goals, e.g. converting and paying each view, like, share, comment, thumbs up into a direct sale is complex and unaffordable.

While referral marketing could be a powerful tool, current technologies do not allow to capture its full potential

Influencers can be powerful partners to work with...

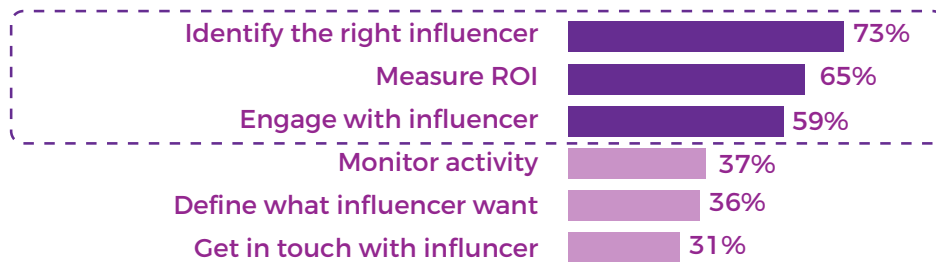
What drives a consumer to start playing a mobile game?



Source: Newzoo

... But it's hard to identify & work with the right ones

What is the biggest challenge in working with influencers?



Source: eConsultancy, "The Rise of Influencers." Feb 16

As an example, in 2016, companies spent \$570m on sponsored posts on Instagram. Many such posts fail to reach their audience as algorithms filter out much of the content, reaching only 8-18% of the intended audience.^{12 13} In addition, most brands still emphasize reach (i.e. number of followers) over true engagement. Influencers therefore can feel pressure to 'buy' likes and followers as a way to increase their own prominence.

This further adds to the charts above indicates that 70% of an individual's motivation to play a mobile game is based on recommendations by friends; at the same time, marketers say that the biggest challenges in working with influencers is identifying them (73%), measuring ROI (65%) and engaging with the influencer (59%).

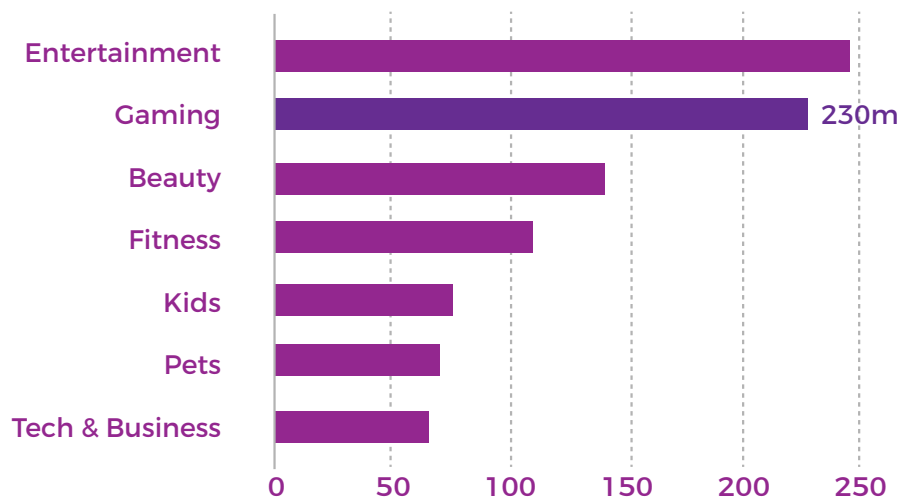
So, while referral marketing can be a very powerful tool for developers, current technologies are not able to capture its full potential.

Influencer

Influencers are a growing phenomenon in gaming

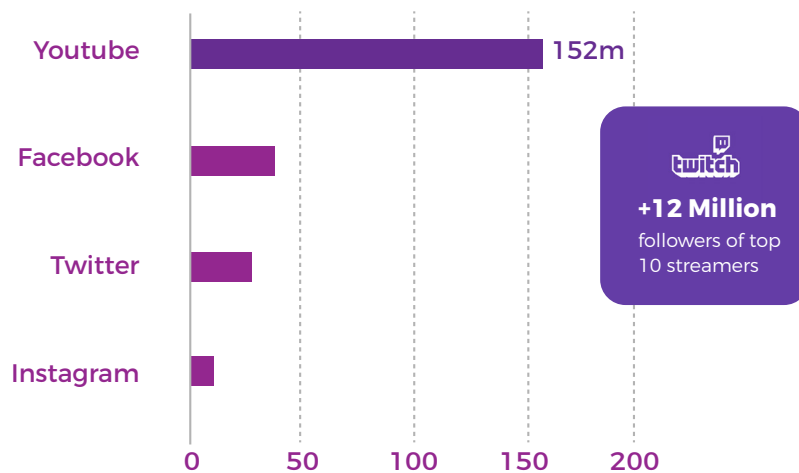
They have an impassioned and loyal fanbase that was previously only possible for high-profile entertainers and political figures. Gaming effectively has the largest reach of any vertical in social media, where the top 10 influencers gather an audience of 242 million.¹⁴ These gamers leave reviews, recommend games to each other, share their gameplay and interact with fans in real time (e.g. via chats) on key gaming platforms. Games like Dota 2 surpass 32m viewers compared to just 20m for Sunday Night Football.

Reach of Top 10 Influencers (in million followers)



Source: Forbes, MediaKix

Top Social Media Platforms for Gaming (in million followers)



Source: Forbes, MediaKix

By sharing their gameplay and interacting with fans in real time, Twitch and YouTube influencers draw massive attention to the games they play. Gamers making videos and streaming games have become a billion-dollar industry in themselves.

Influencers are not properly compensated relative to their efforts

In the current ecosystem, most gamers and influencers are rarely rewarded with the monetary potential of their fanbase. A few elite influencers (e.g. PewDiePie with 59m subs or Markiplier with 8m subs) have created their own mini-media empires

that are more professionally run, earning money via YouTube ads, sponsorships, and licensing deals. But the vast majority of influencers are limited in how they can generate income. While a new generation dreams of becoming full-time streamers, barriers to entry are high and they face the constant challenge of sustaining an income.

In the current ecosystem, most gamers and influencers are rarely rewarded with the monetary potential of their fanbase.

Current compensation methods have fallen prey to numerous examples of large centralized platforms changing policies to the detriment of individuals. Currently, streamers deploy dozens of complicated techniques, from disruptive banner ads to unrelated endorsements in a largely unsuccessful attempt to monetize content.

While streamers waiting for donations is the normalized status quo, it's not capitalizing on their potential in the industry.

Architecture and Implementation

Refereum is based on referrals and is built on Blockchain technology. It allows developers to promote their games by buying RFR tokens which can then be distributed to influencers and gamers for engaging in a variety of activities, e.g. referring, buying, and playing games.

The platform fundamentally incentivizes users to engage with each other beyond initial purchases (e.g. chatting on Discord).

Blockchain Introduction

Blockchain has the potential to change fundamentally how we conduct business. One of the most profound impacts will come in the way we interact at a peer-to-peer level and how wealth can be distributed intelligently based on smart contracts, rather than controlled by a few dominant firms.

The blockchain is a new ecosystem, and its philosophy revolves around decentralization. It has transparency and an inherent freedom from geographical constraints, legacy payment systems, censorship, and middlemen. Today, this economy surpasses \$550B.

The value of a cryptocurrency (i.e. a token) lies in the fundamental value it offers as a tool. An Ethereum (ERC20) token is programmed with the information of a contract between two parties, the wallets of potential recipients, and a way of determining the outcome objectively. As an example, imagine a game of heads or tails. Two people can write a contract to bet money on the outcome of a coin toss. What if the contract was written on — or rather, in — the flipped coin? This is a smart contract which is programmed into the token.

The blockchain can be used to resolve the specific issues of referral marketing in the video game industry. It has been impossible to reward players with fiat currency because of complex legislative and geopolitical restrictions, but the Refereum solution removes such barriers.

For an economic system to maintain or grow, there needs to be an ecology of needs, suppliers, and innovators. The Refereum economy is primed with developers, gamers, and influencers.

RFR Token

To revolutionize the game industry, we are building on the foundation of the Ethereum Blockchain to create a platform that, until now, has been impossible. The architecture of the RFR token is core to the technology and complies with the ERC20 standard.¹⁵

Participating parties can already interact with the system using a wide variety of Ethereum clients. Refereum is featured as an official partner of the Connex API to allow the purchase of RFR securely with conventional payment methods like credits cards for average consumers.

By utilizing the Ethereum blockchain, Refereum provides a secure, reliable, and auditable way for game developers, influencers, and gamers to come together and be rewarded. While the Refereum platform provides tools to simplify and encourage engagement between these groups, the RFR token will be able to transfer from any user to any other user without interacting with the Refereum platform. This shifts further control of the decentralized virtual currency to the community.

Mechanism to purchase RFR Token

Purchasing a game with Refereum tokens on Refereum.com is one of the quickest and easiest ways to get value from the blockchain. With the widely adopted MetaMask Chrome plugin, users can buy games with just 2-clicks directly in their browser. Additionally, we allow users to sign their own blockchain transaction and make a purchase manually by calling the `TransferToIcap()` function of our smart contract.

Users can chose ease of use or full control, whichever they prefer. Once a transaction in the Refereum ICAP address space is confirmed, the game key is automatically shown in the users web account and a receipt of the transaction, in the form of an Ethereum transaction, is stored on the blockchain forever. The transaction record specifies which game was purchased by which user, and this is auditable by players and developers alike without the need for Refereum's interaction without linking addresses to accounts.

Mechanism to reward RFR Token

We believe in the open source approach for security, developer ease of use, and further adoption of the platform. Usage of the open source blockchain rejects centralization of control and mandates transparency. We have already created an open source example of earning (testnet) Refereum inside a game for anyone to see on Refereum.com and help them model their own games. As developers contact us to implement further rewards for influencers, they might look toward other applications of Refereum for best practices. Simple or widely useful

implementations will be stored in a public and easily accessible repository with detailed documentation.

ICAP

ICAP, the Inter exchange Client Address Protocol, is a feature of the Ethereum blockchain that allows transfer of funds between 3rd party accounts. By utilizing this technology the Refereum platform can securely track the source of an Ethereum transaction without the user needing to supply any of their private information. A unique ICAP address is generated for any user that specifies which game they are purchasing. By utilizing MetaMask, users are freed from needing to enter their ICAP address as Refereum automatically generates the transaction for the user to simply review before submitting onto the blockchain.

RFR Smart Contract

```
Contract ERC20 {  
    function totalSupply() constant returns (uint totalSupply);  
    function balanceOf(address _owner) constant returns (uint balance);  
    function transfer(address _to, uint _value) returns (bool success);  
    function transferFrom(address _from, address _to, uint _value) returns (bool success);  
    function approve(address _spender, uint _value) returns (bool success);  
    function allowance(address _owner, address _spender) constant returns (uint remaining);  
    event Transfer(address indexed _from, address indexed _to, uint _value);  
    event Approval(address indexed _owner, address indexed _spender, uint _value); }
```

Use Cases / Utility Today

We invite you to watch the video walkthrough of how easy it is to use RFR tokens today on Refereum.com.

The top 3 virtual currency utility uses of RFR tokens today are:

1. Anyone can buy games on Refereum.com using RFR tokens and view their receipt on the blockchain
2. Game developers can pay RFR tokens to feature their game and sponsor additional engagement on Refereum.com
3. Sellers of digital goods can pay to list their products for distribution by paying RFR token

Developer

Radical Studios have spent their savings creating an awesome new game. Before, the studio had to spend money on ineffective Facebook ads – or hire an expensive marketing agency that ended up providing mixed results.

With Refereum, Radical Studios adds their game to the Refereum platform and offers a high referral bonus for anyone who refers purchases of their game. Instead of paying 30% to traditional distribution platforms, they can choose to share 10% of profits with streamers who help sell their game via referrals and create content for it.

Influencer

Rachel is trying to make it as a full-time streamer on Twitch. She has a following, but she's certainly not in the top 1% of streamers. Before, Rachel had to wait and hope that strangers would donate to her stream.

Now, Rachel can use Refereum.com and find relevant games for her fans. Rachel and her fans have access to cheaper games and cash rewards for any purchases made through her referral link. She can trade her tokens to finance her career or buy more games to stream

Gamers

Rod enjoys watching streams of video games but is starting to wonder if there's more productive use of his time.

With Refereum, developers attract gamers like Rod to new games, so Rod is now paid for engaging (by watching or playing) with new games. Rod can use this same virtual currency to buy more games.

Open Initiatives

We believe in the open source approach for security, developer ease of use and further adoption of the platform. Usage of the open source blockchain rejects centralization of control and mandates transparency. We have already created an open source example of earning (testnet) Refereum inside a game for anyone to see on Refereum.com and help them model their own games. As developers contact us to implement further rewards for influencers, they might look toward other applications of Refereum for best practices. Simple or widely useful implementations will be stored in a public and easily accessible repository with detailed documentation.

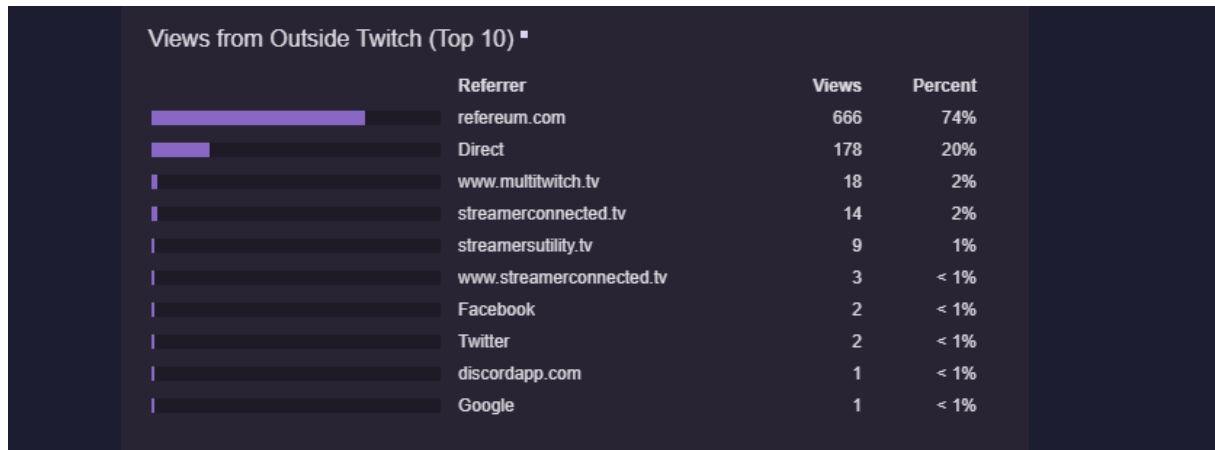
We have created a solid foundation and look forward to working closely with the open source community to provide the best technical solutions.

All transactions of the Refereum utility token are tracked on the Ethereum blockchain. This allows developers to see exactly how many copies of their game are selling and influencers to track how many people are buying games from their recommendation.

Company Results

Streamers

Refereum streamers are constantly sending us screenshots of their great results with the platform as seen below. Below, a screenshot from 'DownToQuest' is featured:



Customers

Some of the largest and most well known companies in the game industry are already using the Refereum platform today. For instance, Epic Games (Unreal tournament, Gears of War, etc) have sponsored Refereum with their top Twitch game 'Fortnite' to attract more streamers and downloads. The platform has provided tens of thousands of downloads and other game purchases.



- **Influencers**

Refer others to buy games on [Refereum.com](https://refereum.com)

- **Players**

Earn Refereum to cash out or buy Refereum for content

- **Developers**

Buy Refereum to get better traffic

Industry Support

Platform adoption has been accelerated by Refereum's integration with Twitch, the most popular and established game streaming platform; and Discord, the communication tool popular with gamers. Both Twitch and Unity, the world's most popular game engine, have voiced support for the Refereum solution to see on Refereum.com. In addition, any of the users who gain access to tokens can use them on Refereum.com for redeemable game keys on existing distribution platforms. Developers can already add their games to sell, or incentivize influencer traffic with Refereum tokens. With open source code for this technology, the Refereum team has created a strong foundation for this Blockchain technology platform.



“ We strive to help streamers and game developers. We know Refereum shares these goals, and we plan to keep collaborating on the future of game streaming.”

— Ernest Le, Director of Publisher & Developer Partnerships at Twitch

Influencers' streams are well on the way to replacing TV. ^{16 17} When Amazon purchased Twitch for nearly \$1 billion, some were surprised that a website dedicated to watching people play games could be worth so much.

A closer look at its user base, user engagement, and user retention statistics shows why Twitch is so valuable. Twitch has over 1 million unique broadcasters creating 6 million videos a month. These videos attract 45 million unique gamers a month, each of whom watch this content for an average of 1.5+ hours a day. ¹⁸

Reaching out to all these individuals separately is an impossible task, but offering systematic incentives is easy on the Refereum platform. In this latter scenario, campaigns do not have to be hand-targeted towards specific individuals; instead, engagement is driven by influencers themselves checking the platform. The content they create is already an ad for the game itself, and Refereum capitalizes on this.

Additionally, Refereum works across country borders with other top streaming platforms like Korea's Afreeca and China's Huya and Douya with simple referral links. Before Refereum, there were no marketing solutions that thrived in these intimate and real-time relationships between influencers and their fans. These incentives provide the perfect foundation for growth on a viral curve, as it offers the easiest and most effective way for influencers to monetize their passion.



“We plan to support Refereum tools and assets to help developers keep being successful with Unity.”

— Ian Dunlap, Asset Store Manager at Unity

Unity is the most used game engine ever. It has the largest market share of developer use and it deploys to every gaming platform — from mobile to VR. Unity games have been downloaded 5 billion times ¹⁹ by players on over 2.4 billion unique devices. ²⁰ From their asset store, Unity will provide an asset that offers one-click implementation of Refereum tools for any developer in its immense ecosystem.

Further integration of Refereum is an especially easy implementation for the majority of game genres that already rely on any virtual currency to progress or use Unity. Such tool allows developers to implement Refereum into any current or future game with ease.

With trivial deeper implementation in response to the community for any game engine (including Unreal, Crysis, Lumberyard, custom engines, and more), Refereum removes barriers for developers using blockchain technology.

Growth Prospects

Referral marketing done well is a very powerful strategy to drive business. Refereum has purposely focused on gaming industry because it is where our heart is, but also because it is the best testing ground for this revolutionary technology. But in practice Refereum is totally industry agnostic. Smart contracts can be created for anyone eager to leverage the power of referral marketing to achieve a certain goal.

2018 will be a very busy year for the team, and our sole focus will be on becoming the go-to platform for gaming. But pretty soon we will test appetite in adjacent industries such as entertainment in general, as well as other industries where influencers have proven to be a powerful voice in their respective fields. Think of fitness, beauty products, pets, kids, technology products, travel, retail, auto.

The point here is that Refereum is adopting a solid strategy. Become the best in the industry you love, then expand for others to benefit.

Roadmap (Completed)

- Open source game that demonstrates Refereum best practices on the testnet

- Streaming - Refereum.com incentivizes thousands of streamers and gamers on Twitch and Discord to play games for rewards

- Purchasing - Refereum.com accepts the RFR token to purchase games on the blockchain

- Community - Over 150,000 users on the platform and active social engagement to attract developers

- Customers - Working with top industry customers to attract influencers and new purchases of their game

- Unlocking purchases - Preparation for the Refereum token sale in coordination with legal, partners, and advisers

Team Bios

Team Leads

Our team consists of industry veterans in both the game and digital advertising space. Get more information regarding team member's blogs, social media, past work history, and more on Refereum.com. We also work with a team of top smart contract developers working for Ambisafe. Get even more details by contacting team@Refereum.com.



Dylan Jones

Founder



Dylan is well-versed in the challenges of making successful games; after helping design some of the highest-grossing Facebook and mobile titles of all time, he spreads the knowledge by working with developers at various game platforms. He founded game co-working space Gamenest, and advocates decentralized systems at conferences globally and his wide-reaching Meetups in San Francisco



Alistair Doulin

Chief Technical



Alistair is a game industry veteran who has worked on multiple high profile game and engine projects. He's a successful programmer, speaker, blogger, and dedicated Ethereum miner, while also advising on multiple creative and enterprise cryptocurrency projects.



Sloane Earl

Business Development



CONCEPT ART HOUSE



Sloane started her career in the game industry as a traditional and digital concept artist, with her industry knowledge and charisma soon leading her into a role as Business Development Manager at game animation studio Plastic Wax. She now travels internationally, visiting studios and conventions in search of the industry's best talent and most exciting projects.



Nick Klingsmith

Tools Developer



Nick single-handedly created some of Unity's most downloaded tools on the asset store. He also spent four years at Zynga as a tools programmer. When he's not helping developers make their games better, he's maintaining his Ethereum nodes.



Mark Maratea

Engine Developer



Mark is a game industry veteran with over 15 years of experience. Having created key architecture for a variety of games at EA, there's nobody better to help others with the implementation of Refereum.



Katie Williams

Communications



Katie has been writing about games for a decade; she is primarily known for her journalism work for online and print outlets including IGN, PC Gamer, GameSpy, PC PowerPlay, and more. She is now an editor at Google Play, where she shapes the editorial vision of Google Play's new Editors' Choice for games.



Matt Thornhill

Web Design

Matt has been designing digital products for over 20 years. The last start up he co-founded grew to 25m users, in over 190 countries. He is passionate about designing beautiful, yet functional products, that are a delight to use.



Rob Watson

Web Front-end

Robert wrote his first line of code at just 5 years old. During the .com boom he was a founder of a .com which was sold for £10m. Co-founded DataArt UK in 2000 with 2 others where he was CTO for 12 years until selling out. During this time he worked on literally hundreds of different software projects from gambling to social networks. He has expertise in both Unity and Unreal game engines.



Calley Nye

Community Growth

Calley has worked as a UX designer, a UI engineer, and a product manager. She blends all this experience into a unique, product-focused approach to growth and user acquisition. She is the founder and CEO of Syren.io (a blockchain services agency), Naughty Gits (a clothing line for women in tech), and a co-founder of Popularium (a story-focused media company). In her spare time, she manages a community of women that invest in blockchain/cryptocurrencies and advises several blockchain startups.



Lauren Biedenharn

Social Media

Lauren Biedenharn's background in branding and interactive design give her a unique outlook on community development and culture strategy in this ever-growing crypto space. Her strengths in crypto community and culture have made her a vital part of the online support network as well as a useful connection between crypto or traditional markets. Lauren focuses on strategic community support to provide a loyal and enthusiastic environment.

Advisors

Below are our featured Advisors.



Koh Kim

Koh currently advises game startups on marketing and business development strategy. During her Google tenure, Koh helped launched and grow multiple Google products in business development and marketing roles. She was also an early member of the Google Play Games Business Development team where she led international market expansion with industry influencers.



Oleksii Matiiasevych

Oleskii saved and returned millions of dollars of Ethereum in July's multi-sig exploit and mentors others to mature blockchain security. He writes Refereum's smart contracts.



David Park

David Park has over 20 years of experience as a product leader and management consultant for leading companies and firms including Facebook, Nextdoor and McKinsey & Company. Most recently, David worked as a product manager at Facebook, where he led the product team for Facebook's Mobile App Install Ads, the world's largest user acquisition channel for mobile apps with annual revenue in the billions of dollars.



Miko Matsumura

Miko Matsumura has spent 25 years in silicon valley principally in executive marketing roles focused on open source and developer companies. He is a cofounder at the Evercoin Cryptocurrency exchange. He worked at LimeLight CRM, a \$3B affiliate driven ecommerce network and is an advisor to over a dozen ICOs.

Token Details

Tokens can be purchased on Refereum.com. Tokens are required for the main value proposition of the platform. Tokens are inherently functional in both their utility for the value propositions listed above.

Currency Code	RFR
Type	Utility Token
Decimal places	4
Total token premine amount	5,000,000,000
ICAP currency code	RFR
ICAP organization code	RFRM

Distribution

Since tokens are completely functional for their purpose at time of purchase, they will be sent promptly. Please allow for some shipping and handling delays as we aim to enforce strict potential compliance regulations regarding KYC and AML laws.

Citations

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- 3 Forbes “Top Influencers,” September 2017; Traackr.
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