SavAct

- Independent buyer protection in online commerce.
- Funding content creators via votes and a global chat.
- Independent comment section on every article on the Internet.
- Decentralized websites and NFTs with real value.
- Tokensales with decentralized regulated marketing methods and compatibility with all major crypto exchanges.

WHITE PAPER

V.0.97

This white paper introduces SavAct which opens up new application areas for cryptocurrencies and solves known issues:

Payments

SavAct enables independent protection against online payment fraud. This **protection** is based on an integrated mechanism that works without additional fees and does not require a central authority. The mechanism has been submitted for a patent to prevent copies from flooding the market in an open-source environment.

Votes

With SavAct, **content creators** gain additional revenue opportunities. The content creator is able to have their own chat, allowing them to make **micropayments** across platforms. In addition, SavAct's **voting system** can be used to generate further revenue. One obligation for content creators is that they have to stick to the voting result in order to keep the revenue. This offers a more user-friendly financing option as compared to alternatives, for example running ads.

NFT Websites

SavAct enables **decentralized websites** that are saved on blockchains to protect against attacks and censorship and can be accessed through any modern web browser. The files are also **non-fungible tokens (NFT)**. Additional incentives are integrated to adequately compensate artists and authors.

Smart Contract

Decentralized websites can be beneficial for specific use cases for example to display a **decentralized app (DApp)** such as a **crypto exchange** or to hold a **token sale**. For the latter, SavAct itself provides a decentralized website as well as an associated smart contract that enables a built-in linear price increase and affiliate marketing.

Global Chat

Free speech is an important measure against scam websites and fake-news. Therefore, the **SavAct browser** provides a censorship-free comment section for any web page and its sub-pages. Web pages can be awarded with "likes" to generate additional income for the site owner.

SavAct aims to support as many cryptocurrencies as possible, starting with the most **environmentally friendly** as well as the most **user-friendly** cryptocurrencies. Potential profits generated by using the system are managed decentrally and are automatically distributed to token owners.

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1. Fraud protection in online trading

The lack of buyer protection in cryptocurrencies

Cryptocurrencies have several advantages compared to centralized systems. Usually, they are independent and offer a certain degree of anonymity. However, these benefits may become disadvantages. For example, once a transaction is carried out to acquire a service or to buy goods, the sender of the transaction does no longer have any influence on the receiver. This becomes a problem when the receiver isn't committed to carry out the service or deliver the goods. The potential anonymity within a decentralized network makes it more difficult for the sender to demand the acquired service. If the victim nevertheless succeeds in reporting the receiver of the transaction to a higher authority, then the legal costs, the possible lack of neutrality of the authority, and the land borders still hinder the legal process. In addition, the legal process requires the victim to give up his anonymity.
Therefore, cryptocurrencies lack any buyer protection. As the paper of Bitcoin already stated, a higher authority or a trustee is necessary to ensure buyer protection.

SavAct introduces a patent-submitted mechanism that maintains the benefits of cryptocurrency and provides fraud protection. In a problem case, the harmed party does not have to disclose their personal data to prove their loss. Nevertheless, fraud becomes unprofitable for both parties. The retailer does not have to pay any fees for a payment service provider while still increasing the trust of his customers.
This can increase sales compared to competitors and reduce the selling price.

Integration of the buyer protection and the risk of shady trustees

If online shops offer buyer protection, they usually employ trustees. This protection bears the required disadvantage of the identification of the people involved and has to be embedded into the platform. Furthermore, many platforms do not offer such protection when using cryptocurrencies. However, untrustworthy trustees may harm buyers and sellers, or trustee and seller might cooperate to scam the buyer. Usually, the buyer has to bear the loss. The same applies to multi-signatures by including a mediator.

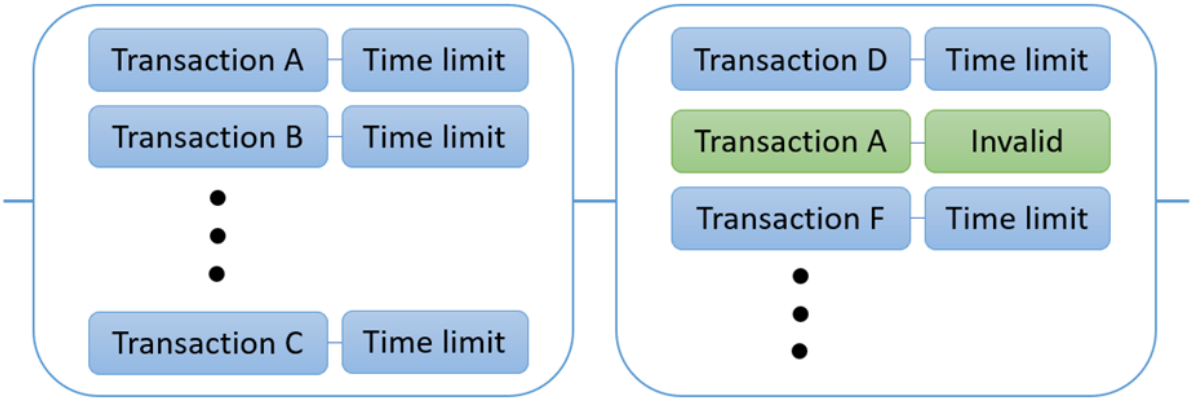
SavAct's system operates in a decentralized manner, meaning without the involvement of a third party such as a central escrow service or a mediator. Payments are done exclusively between the sender and the recipient. This way, SavAct combines the advantages of direct payments as well as trustee services without having the respective disadvantages, see chapter 1.2.

1.1 Functionality

Ensuring through invalidation

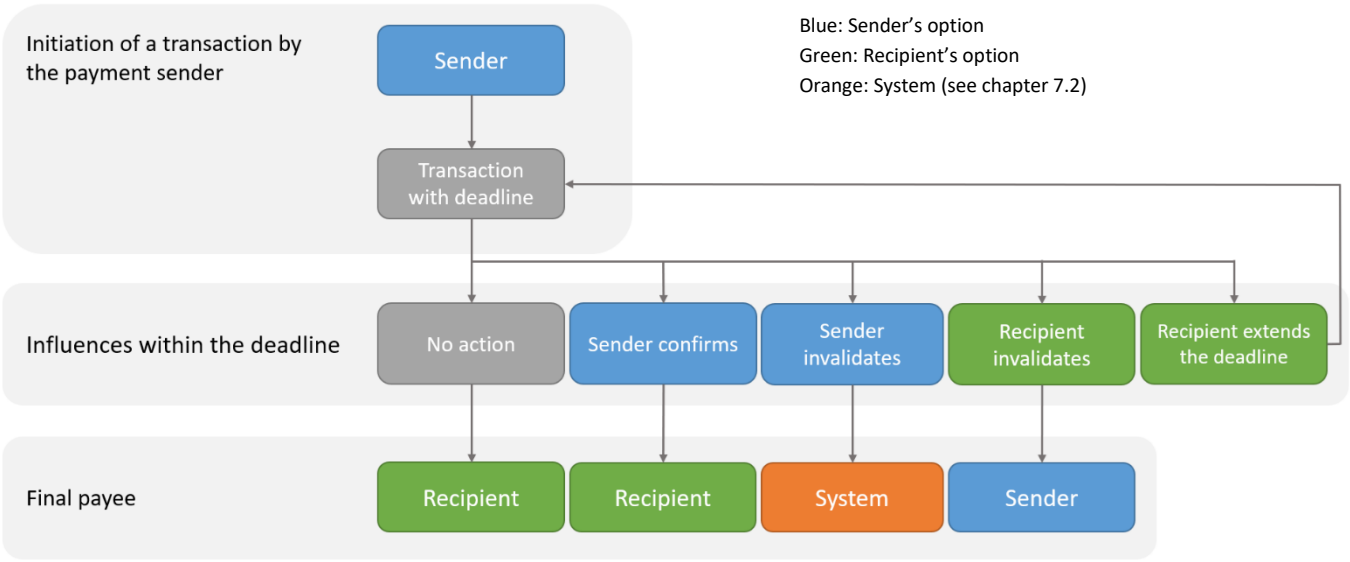
SavAct gives the opportunity to bind payments of purchased services or commodities to a time limit and thus demand its delivery within that period. This works independently and decentralized without the involvement of a trustee.

The transactions are permanently recorded in individual blocks of the blockchain and provided with an additional time limit. This deadline defines the period in which a transaction can be invalidated. Invalidations of transactions are also recorded in the blockchain, if executed before expiration of the given time limit. This procedure allows a transaction to be invalidated for a limited time, even though the old blocks of the blockchain are effectively unchangeable. A general consensus in the network is still maintained.



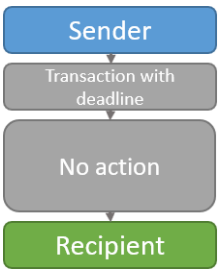
Schematic representation of two sequential blocks in the blockchain

The exact procedure and the possible actions within the time limit are explained below.



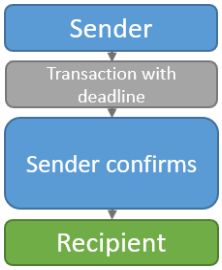
Possible actions of all parties on SavAct transactions.

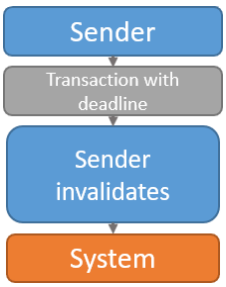
Each SavAct transaction has a deadline which can be specified by the recipient, but is finally determined by the sender of the payment.



The payment addressee receives the coins if no party acts until the deadline expires.

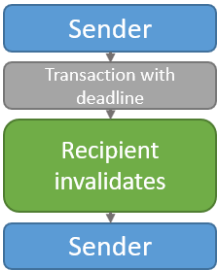
If the sender of the payment confirms the receipt of the goods before the deadline expires, the payment addressee receives the coins immediately.

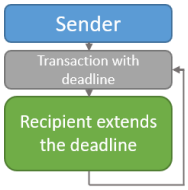




If the sender of the payment declares the transaction invalid, the coins flow into the system. By distributing them to a large number of independents instead of destroying them, a hyper deflation is avoided, see chapter 7.2.

If the payment addressee invalidates the transaction, the sender of the payment receives the coins back.





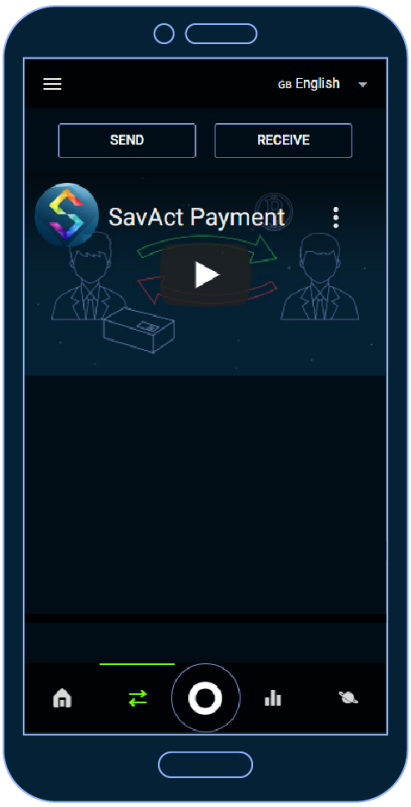
The payment addressee has the option of extending the deadline, in this case the options for action of both parties are retained. The sender of the payment can still declare the transaction for invalid, for example, if he does not agree with the further waiting period and no other solution is suitable.

Example 1: The use of SavAct in online trading

A customer orders a product abroad by using a seemingly trustworthy website. Let the product be a gamepad that costs 30 coins. The online retailer states that the product will be delivered within four weeks. The retailer generates a code which can be scanned with the customer's SavAct Wallet.

This code contains the seller's recipient address, the product name ("Gamepad"), the preset deadline of four weeks and the amount of pending payment.

>>Click here for the alpha version of the SavAct Wallet <<



After scanning the code, the wallet shows the recipient's address, the product name "Gamepad", the deadline of four weeks and the amount of 30 coins.
The customer could optionally change the deadline before sending the payment, but he leaves it at the preset time and sends the transaction.

By using SavAct the following cases can occur:
Case 1.: The purchased goods were delivered within the deadline. The seller and the customer are satisfied. The payment with SavAct is considered successful and completed after the deadline.
Case 2.: The buyer receives the goods, is satisfied and terminates the deadline early in favor of the seller.
Case 3.: The purchased goods were not delivered within the deadline or were not delivered at all. The customer is dissatisfied and declares the transaction invalid. The seller

does not receive the payment and the invalidated transaction flows into the system.
Case 4.: The goods were delivered within the deadline. The customer should be satisfied, but still declares the transaction as invalid. The seller is therefore wrongly harmed. But the customer has no advantage to wrongly harm the seller, because invalidated transactions flow into the system, rather than back to the sender.

Further cases are possible for problem cases where no party tries to scam:
Case 5: The seller can no longer deliver the goods. As he may not keep the funds paid in case of resentment of the seller anyways, he denotes the transaction as invalid and the customer receives his payment back.
Case 6: The seller cannot deliver the goods in time, asks for understanding and extends the deadline.

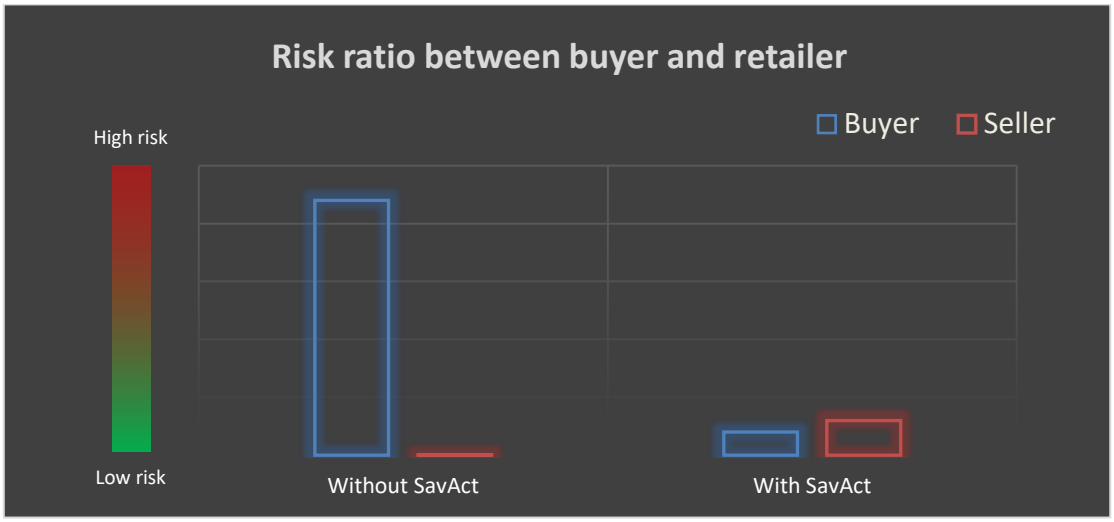
- The buyer agrees and continues to wait, all cases remain possible.
- The buyer does not agree and acts according to case 3.

Explanation to cases 3 and 4:

Basically, in an independent process, one of the two parties have to carry a higher risk. In the case of the previous cryptocurrencies, these were the senders of a transaction, e.g. the buyers. They have to hope to receive the paid product or service. Because of that, the risk ratio of the parties is in favor of the seller.

Reduction of the risk ratio to a balanced level

In example 1, the severely unbalanced risk ratio was reduced by using SavAct. The buyer has the possibility to punish the retailer and therefore impact his reliability.

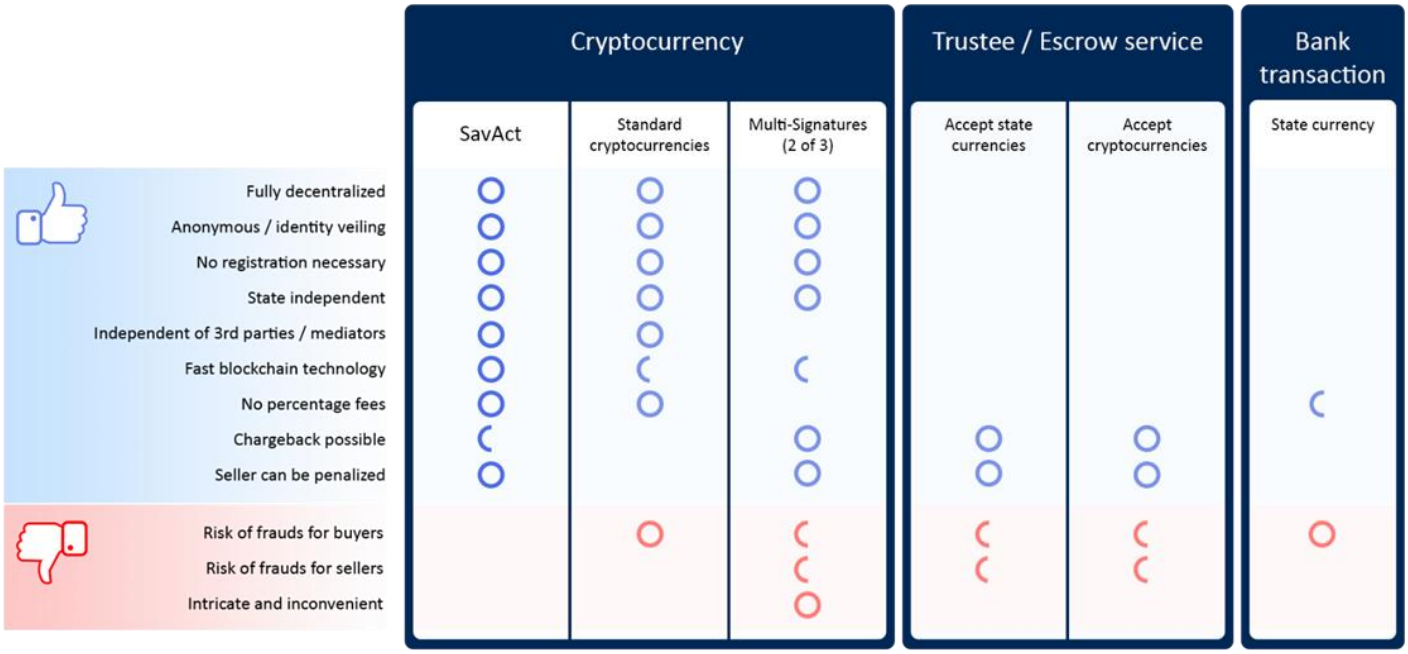


By using SavAct, the retailer can increase the level of trust among his customers, which may also have positive effects on the sales.
Invalid declared transactions do not flow back to the sender but into the system of SavAct. This ensures that senders do not exploit the process and only invalidate those transactions where they feel betrayed by the recipient. Recipients are therefore obliged to satisfy the senders.

The expected frequency of punishments was statistically determined in a “proof of concept”. The resulting costs are lower than the fees of the already established trustee systems, more details can be found in chapter 1.2.

1.2 Comparison to other payment methods

SavAct combines the utility of cryptocurrencies and trustee systems to provide a passive buyer protection without having the disadvantages of trustees or multi-signatures.



SavAct retains the advantages of the current cryptocurrencies and adopts the advantage of trustee systems to prosecute sellers in problem cases.

Cryptocurrencies, besides the speculative markets, are often used to maintain a certain anonymity. However, due to a lack of buyer protection in direct payments it is easy to deceive the buyer.

Trustee systems decide in problem cases which party is in the right and receives the funds. These are central parties that usually charge a percentage fee for their services and are subject to state regulations. If a trustee system uses a cryptocurrency, the cryptocurrency loses its advantages over state currencies.

Multi-Signatures (2 of 3) offer the possibility to incorporate a third party ("mediator"), who decides on the paid funds in case of a dispute. If the mediator is anonymous, he may disregard state regulations. However, due to its similarity to trustee systems, this procedure has the same disadvantages. If the mediator cooperates with one of the two business partners or even is the same person or organization, they alone can dispose of the funds. This means that one of the parties involved can always be deceived.

In addition, setting up multi-signatures is relatively complicated and time-consuming. The setup must be repeated for each new merchant-customer-mediator relationship between the three parties. This seems to hinder the spread of multi-signatures.

SavAct's mechanism is based on making fraud unprofitable for all parties. This is independent of whether the buyer or seller manages to convince the mediator or trustee. If the seller does

not deliver the goods, he is also denied the funds. A buyer, on the other hand, cannot damage the seller at all without losing the funds invested. Thus, he has no advantage in wrongfully damaging the seller. The FAQ describes why it is not profitable for a competitor to harm someone for competitive reasons and how to protect against this.

The following table shows which possibilities occur in problem cases for the respective payment methods. A problem case occurs when the buyer complains about faulty or not received goods and the seller is not insightful. If no agreement can be reached, different results may be obtained for the respective payment methods. The possibilities underlined in red show a successful fraud. As already mentioned, SavAct cannot result in a profitable fraud for either party, so that even the attempt to commit fraud is a pointless and unnecessary effort.

Buyer's complaint is justified (seller is deceiving)

	SavAct		**Trustee / Mediator**		**Direct payment**	
	Seller	Buyer	Seller	Buyer	Seller	Buyer
The buyer receives right	*No profit*	*No refund*	*No profit*	*Refund*	*Profit through fraud*	*No refund*
The seller receives right			*Profit through fraud*	*No refund*		

Buyer complaint is unjustified (buyer is deceiving)

	SavAct		**Trustee / Mediator**		**Direct payment**	
	Seller	Buyer	Seller	Buyer	Seller	Buyer
The buyer receives right	*No profit*	*No refund*	*No profit*	*Refund by fraud*	*Profit*	*No refund*
The seller receives right			*Profit*	*No refund*		

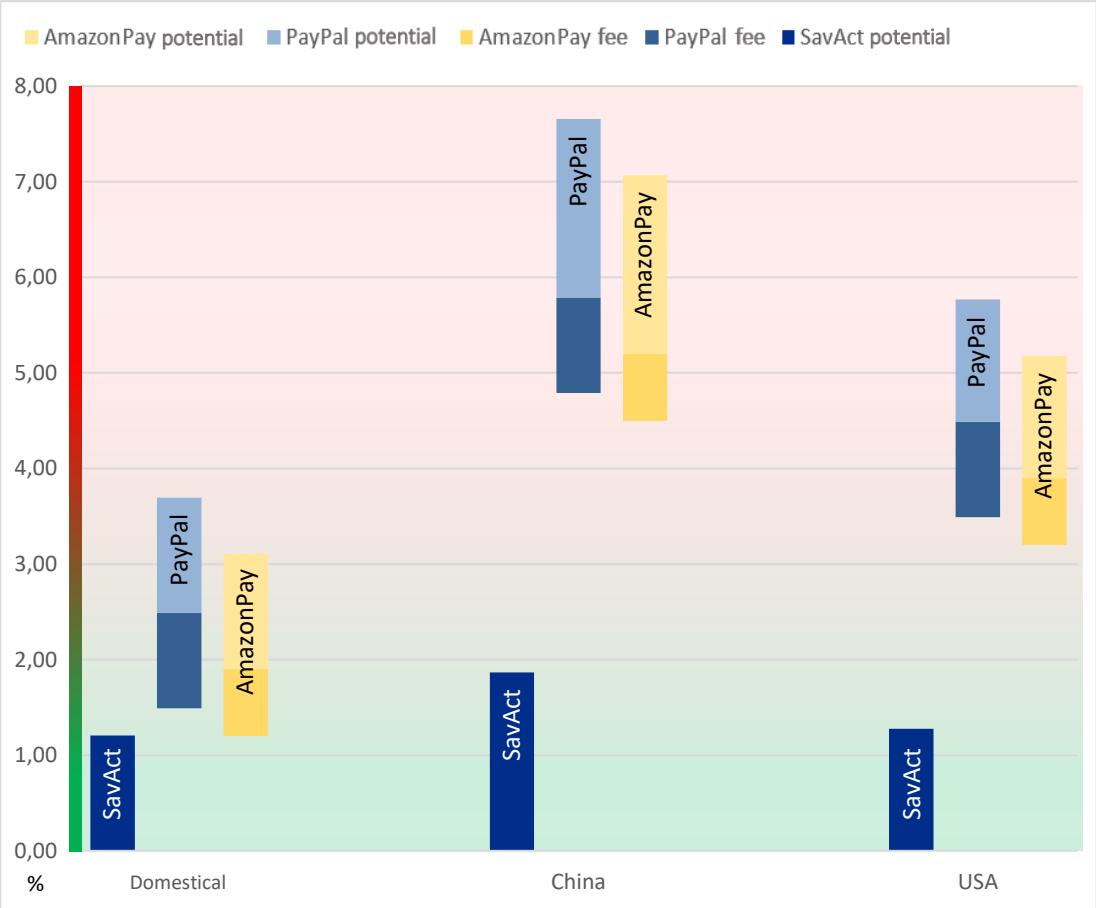
Fraud possibilities in comparison if no agreement can be found. Successful fraud is marked using red underlined font.

The potential of decentralized buyer protection in the anonymous domain is comparable to the potential that trustee systems such as PayPal once had in the state-regulated domain.

Cost comparison

Trustworthy trustee systems only compete with SavAct in the state-regulated domain. In this domain decisive advantages of crypto currencies are not used or necessarily needed. The established trustee systems have high fees, which are usually carried by the seller. SavAct, on the other hand, does not charge the high fees of trustee systems. The savings are direct profit for the seller or reduce the selling price. Therefore, SavAct offers a serious alternative in the public and state-regulated domain.

The study "Proof of Concept - The Punishment Mechanism of SavAct" calculated the savings potential when using SavAct and the range of the frequency of sellers punishments.



Resulting costs of the respective systems of vendors who ship from the largest export nations (China, the USA, and Germany to Germany).

Since SavAct has no fees, the costs for the seller are only affected by the frequency of penalties. Assuming the least favorable case, the average frequency with which domestic sellers are penalized is 1.21%. In the case of cross-border transactions, the average is 1.28% for the USA and 1.87% for China. Lower values are likely to be expected, but even the resulting costs are lower than the fees charged by the established trustee systems. Cost savings of up to 77.8 % are possible if the potential frequency with which sellers are denied their funds is also taken into account for the established trustee systems.

>>Click here to access the full study, all data for tracking can be found in the appendix of the study <<

2. Votings with financial binding

Crowdfunding or Initial Coin Offerings (ICO) represent earmarked fundings. People or groups that use those fundings for their project are, in most cases, not bound to any commitments. Therefore, a creditor has no influence on the further course of the project after the funding. Even virtual contracts, which are incorporated into decentralized systems, cannot provide unrestricted security due to the lack of a legal basis.
The same holds for votings. After a voting has been made and a result was determined, the result does not necessarily have to be implemented. Even within decentralized voting systems, where the result can be conclusively controlled due to the blockchain, there is no obligation to stick to the result.

SavAct binds a payee to their promised service. The same applies to the voting system. Votes executed by SavAct are financially tied to the voting result. The holder of the voting can be financially penalized if they do not comply with the result. On the other hand, if they comply with the voting result additional revenue can be generated.

Funding content creators through advertisement and donations

Content creators on social media or streaming platforms fund their content through advertisements and donations. The resulting dependency may negatively influence their content if they, for example, focus on advertising instead. The followers have little influence on the content and are forced to consume the advertisements or to donate to receive further content.

The features offered by SavAct allow content creators to fund their platform or channel without advertisements. The content creator generates revenue through donations, see chapter 5, or through self-provided votes. It is not necessary to integrate SavAct into a platform to host votes. Cutting ties to advertising revenue allows for more independent content and a more enjoyable user experience.

Decentralized cryptocurrencies can be an alternative to facilitate independent fundings for content creators. So far, attempts to establish cryptocurrencies on the major social media and streaming platforms were unsuccessful. Apparently, current cryptocurrencies do not offer enough advantages to many content creators or are too complicated to use. The potential to enhance and finance this field by means of independent and easy-to-use technologies is huge and could benefit millions of users.

SavAct believes that the application of cryptocurrencies should not be more complicated than the existing service providers and develops appropriate tools for this purpose. The focus lies on the end-user.

2.1 Functionality

Funding of content creators

The content creators decide whether the votings are displayed in a text, a comment block on a website or as a mask in a video stream. The votes are meant to be made with small amounts of coins and sum up to larger amounts for the host.

Example 2: Use of SavAct to fund a content creator

A content creator on a video platform starts a live stream. Using the SavAct app, he creates a voting that is directly integrated as a mask within the stream. He offers his viewers the opportunity to determine the further course of the stream. The direct participation of the audience may increase the attention of his stream. The viewer has the choice between two codes and may vote now.

>>Click here for the alpha-version of the SavAct-Wallet and scan the code<<

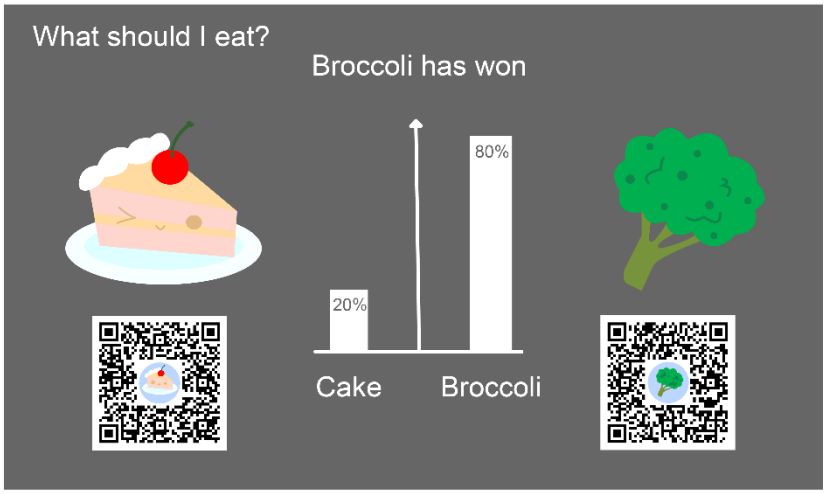
Code 1:
Content creator should eat a delicious piece of cake.

Time to execute: 10 min
Amount: 10 coins

Code 2:
Content creator should eat a whole plate of broccoli.

Time to execute: 10 min
Amount: 10

By using the SavAct Wallet, the viewer can scan the selected code and send an appropriate amount to the content creator. The accumulated SavActs of the viewer's make up a majority for the plate of broccoli. To make the decision easier for the content creator, the viewer's deposited their vote with a larger amount of SavActs.



Nevertheless, the choice lies with the content creator. Depending on how the creator decides, the viewers react and declare the vote as valid or invalid. The content creator automatically receives the amount of validated SavAct votes after the time limit expires. As already mentioned in example 1, votes that are invalidated within the time limit flow into the system of SavAct. This ensures that invalidating a vote does not have advantages for the voter and he only does so if the streamer does not fulfill his task.

Funded votes can be used in almost every area of social media or streaming platforms. The potential of funding through independent and easy-to-use technologies may benefit millions of users.

2.2 Comparison to other voting options

SavAct's voting system is mainly used to finance content creators, see example 2 in chapter 2.1. It is possible to implement such votings in other cryptocurrencies or payment methods, but the participants do not have the possibility to bind the holder of the vote financially if he does not stick to the voting when using direct payments.

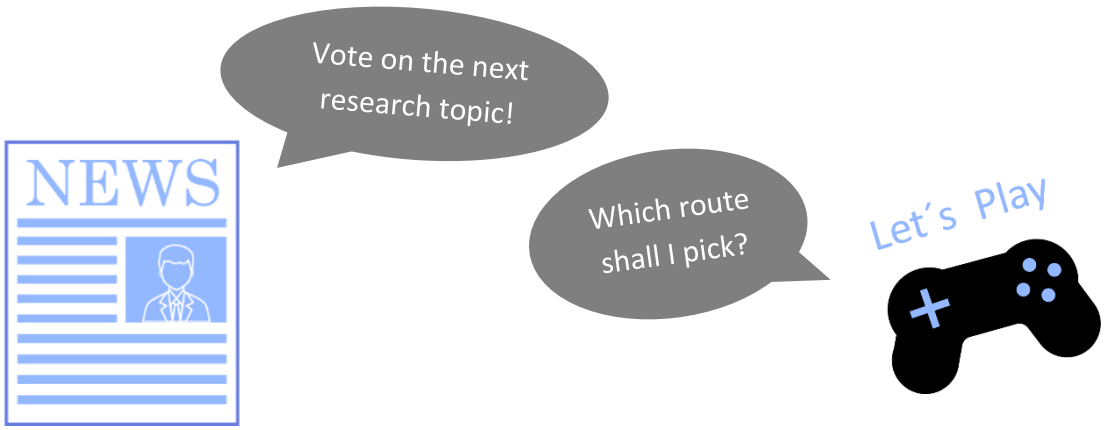
As mentioned in chapter 1, the involvement of a trustee or mediator, who watches over the funds and monitors what is happening, would jeopardize anonymity and independence. The cost of judging each vote cast would be high. The effort and resulting costs would be disproportionately high for a third party if the individual participants send only very small amounts.

SavAct manages to trustworthily, anonymously and independently bind the holder of a vote financially to the participants satisfaction. Even very small amounts can be sent, so that the individual participant hardly spends any money. However, the sum of all participants could be considerable for the holder of the vote.

2.3 Potential of SavAct votes

With SavAct, content creators can be financed by trustworthy votings. This can replace financing with annoying advertising, while at the same time giving viewers or readers more control over the content. This win-win situation enables a rapid spread of SavAct to the social media sector.

The given anonymity and quick handling, could encourage people to spontaneously finance themselves through creative or stimulating votings. It is to be expected that sectors outside of social media will also be reached. Publishers or free media could also include votings and thus avoid advertising and appeals for donations. For example, one could vote about what to research or report about next. If the research is dissatisfying, the authors could be punished financially.



3. Decentralized websites

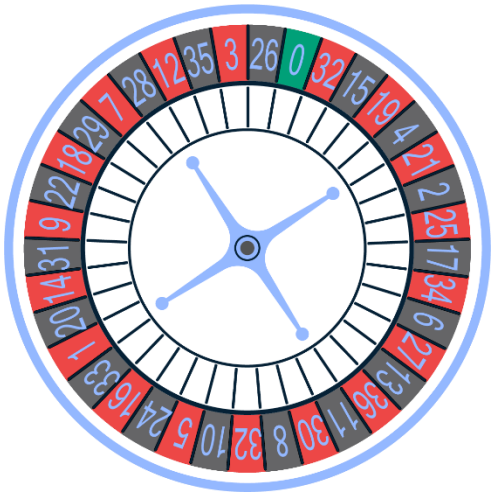
Centralized websites are hosted on one or just a few servers, which are provided by centralized third parties and therefore can be manipulated. These websites may be subject to DDOS attacks, causing them to shut down. Another constantly emerging threat are undemocratic governments and large corporations that use their influence to censor unwanted Internet presences.

SavAct provides Internet sites that are protected from such attacks. The web pages and their files are stored on blockchains which ensures the integrity of the uploaded data.

The InterPlanetary-Filesystem (IPFS) provides the possibility to host files on several independent servers. However, the permanent availability of the data has flaws. One would have to rent sufficient servers in order to withstand DDOS attacks which can result in high running costs.

With SavAct, the data is uploaded to blockchains and thus has high availability. Thereby saved data do not cause any running costs. Nevertheless, is the IPFS a future-oriented technology that can be used in conjunction with SavAct. Whether to rely more on SavAct or on the IPFS is dependent on the respective use case.

If the backend of an application is managed decentrally (DApp), it makes sense to provide the frontend through a decentralized page which is now made possible with SavAct.



4. Non-Fungible-Token (NFT)

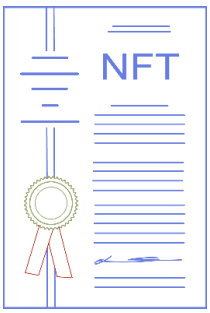
Copyrights are intended to protect the works of artists and authors. Some artists are forced to enter into contracts with major labels in order to generate an income. Corporations, cease and desist companies in particular, earn their money by securing the corresponding rights. The actual artists and authors often receive a very small share of the revenue. Non-fungible tokens (NFTs) are one way to counter that. With an NFT, rights to files can be traded in a decentralized manner and authors can automatically receive a share in the event of a resale.

Access to these files is usually made publicly available by the originator through central servers or the IPFS. Through speculation, some NFTs have fetched exorbitant prices in the past, even though the data is often publicly available and can be copied by anyone.

The files uploaded by SavAct are stored on blockchains and are thus permanently available as well as tamper-proof. These files, or even whole web pages, are NFTs at the same time.

If a user visits a decentralized web page that uses a file of which they do not own the NFT, a warning will be issued. This creates an incentive for the operator to acquire the NFT. In doing so, the NFT is worth at least as much as it costs to re-upload the files to a blockchain. Thus, NFTs at SavAct have a value even without speculation.

Ultimately, with SavAct, authors do not have to worry about making their work available and will always receive a share in the resale of their works.



5. Comments sections

One chat for all platforms

Influencers, streamers, and other content creators can use SavAct's voting system to create a new revenue stream, see Chapter 2 for more information. In addition, SavAct offers further revenue opportunities, replacing old technologies:

Some content creators are using platforms such as YouTube, Twitch, Twitter and Instagram. Each has their own comment or chat section. On some platforms it is possible to add a small donation to comments or messages. Large parts of the donation will be taken by the platforms and the payment service providers. If the content is against the terms of service (ToS) or is wrongly flagged as a rule violation, the content creators' revenue can be blocked.

SavAct creates a cross-platform comments section that requires less administration and cannot be blocked by platforms.

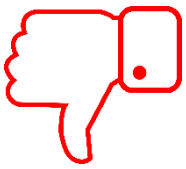
Payments with very small amounts (micropayments) are also made possible. This allows the content creator to receive the full amount of donations from such comments.

Privacy is particularly important to some content creators. Obvious examples are freelancing journalists who are being politically persecuted or models on live sex platforms. These content creators often do not want to share their private information with a corporation. The same applies to viewers and readers who pay for the services or send donations. The freedom and dignity of users are at risk if private data would be stolen by an undemocratic state or a cyberattack.

When using SavAct, no user or content creator needs to register on a platform or provide their private data or a bank account.

Many platforms offer content ratings with positive or negative votes (likes and dislikes). These votes can be bumped up by bots and thus manipulate the public image.

With SavAct, likes and dislikes are expressed with a small donation. Thus, the use of bots becomes traceable on the blockchain as well as expensive. Dislikes are not meant to support the content creator, which is why their donation amount flows into the system.



Comments on each entry of the Internet

> Censorship by corporations and undemocratic states is steadily increasing. Comments are being deleted to manipulate the image of the public opinion. In particular affected are critical statements against deficient products, fake news or undemocratic states.

Following the philosophy of the enlightenment [1], SavAct enables a comment section for each website and its sub-pages. This comment section is censorship-free and does not require any integration by the site operator. However, a site operator can also initiate the comment section themself in order to raise donations through it, allowing likes and dislikes for content creators just like in cross-platform chats.

Comments can also be marked and their statements can be contradicted, so that an exchange of discussion can take place and possible smear campaigns can be uncovered. In the end, every person has the right to review all opinions and to have the courage to use their own reason[2].

[1] *Philosophie of the Age of Enlightenment, https://en.wikipedia.org/wiki/Age_of_Enlightenment*
[2] *Immanuel Kant's answer to the Question: What is Enlightenment? Berlinische Monatsschrift, 1784, 2, S. 481–494*

6. Tokensale

The decentralized websites presented in Chapter 3 are particularly interesting for applications that operate transparently, securely and independently. Security refers especially to high integrity and availability of data.

ICOs or token sales are a prime example; they are used to finance start-ups in the blockchain sector. To participate, a website is provided that has to cope with a sudden influx of users at the start of a sale. These sites are often targeted by hackers and DDOS attacks, which makes these websites unavailable at crucial moments.

Decentralized websites provided by SavAct offer an optimal solution for this purpose. SavAct provides a smart contract for Tokensales with a matching web page, which has a simple step-by-step user guide. The smart contract regulates the participation in the sale and determines the token price by using a linear function based on the remaining available tokens. The earlier you participate in the sale, the cheaper the token is.

The smart contract offers the possibility to invest directly from the established crypto exchanges in order to allow as many interested parties as possible to invest with just a few steps.


Promoting a token sale can prove to be very expensive. Influencers, news platforms and other content creators often charge high amounts to promote a product. Affiliate links have been established to determine the actual quantity of products distributed by individual content creators. With these, content creators receive shares of the revenue and customers receive a discount on the product in return. This method is currently lacking in independent and fully decentralized products.

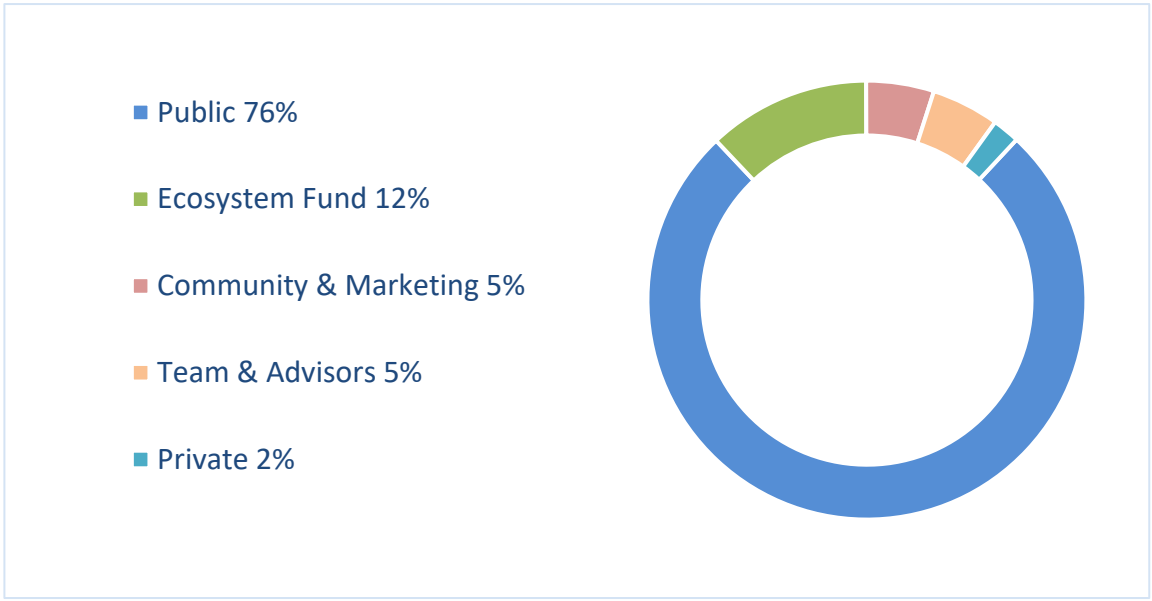
The SavAct token sale enables affiliate links provided by a decentralized website and is regulated by a smart contract. Content creators can become affiliate partners without registering at any central authority. The compensation depends on the reach of the content creator. This effective marketing strategy will increase the success of the token sale.

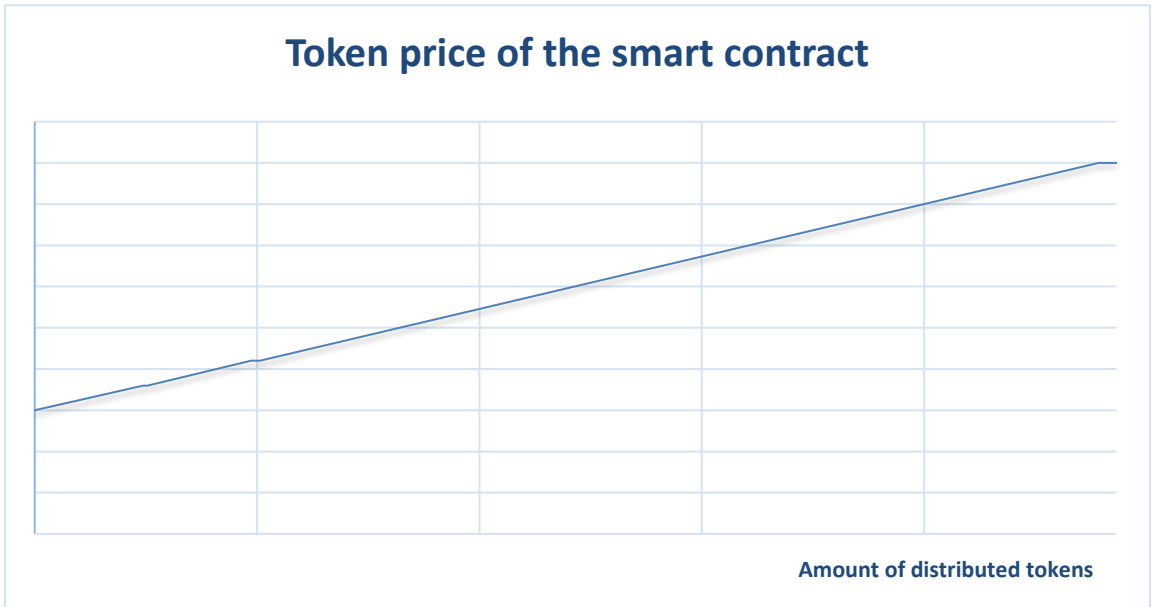
As an additional feature, the token sale can specify different purposes for making deposits. These can be different areas of a start-up, so participants can take part in determining how quickly a particular area is implemented.

>>Click here to visit the source code of the SavAct Tokensale contract and the Tokensale website.<<

Distribution

The token sale contract has default settings that can be adjusted until the start of the sale. In the settings the token amount is limited to 320.000.000. Tokens can be reserved before the sale. These can be used to establish a charitable foundation, fund the development team, PreSale participants and future projects. Future projects include those that use the token, enable additional features, and thus contribute to their distribution. The exact distribution can be transparently tracked on the blockchain. As soon as all tokens are sold, the sale ends.





7. Planning and forecasts

7.1 User inclusion

SavAct aims to support as many cryptocurrencies as possible. An initial test version for Antelope blockchains has been implemented for fast and free transactions. For everyday use, an integration on the Solana blockchain is forthcoming. Ultimately, which blockchain and cryptocurrency a user wants to use should be up to him. Work is therefore being done on compatibility with other blockchain technologies, such as Bitcoin, Ethereum and Solana.

The non-profit company behind SavAct is planning to found the company in Liechtenstein and is pushing steady development and marketing. Potential profits are automatically distributed to the system, which is represented by the token owners, see chapter 7.2. Using smart contracts, this is regulated transparently and independently on the blockchain.

7.2 Distribution of coins

Across SavAct's areas, coins from different blockchains are used and partially forwarded to the system. The system is represented by an independent group, the token holders. This enables a decentralized distribution of coins to bring them back into circulation and prevent hyperdeflation of the respective coin.

Furthermore, the token separates investors from users. The users of the coins have no advantage from wrongfully invalidated transactions, and the investors are particularly interested in keeping the system stable.

A small portion of the tokens is retained according to the graph shown above and serves for the continuous development of SavAct. This achieves lasting market dominance. Additionally, the patent protects against potential competition (see Chapter 7.3.).

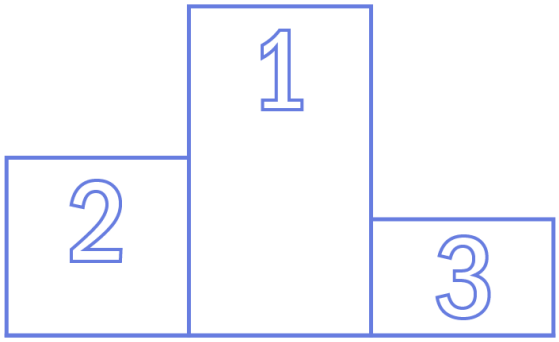
The percentages can be adjusted as needed to balance profitability. Depending on the blockchain, the term coins also includes blockchain-specific tokens.

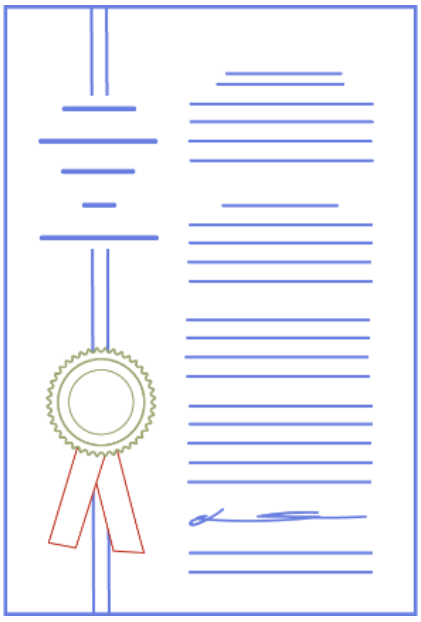
7.3 Patenting

The granting of a patent is a lengthy process and is thoroughly examined by the EUIPO for its effectiveness. The patent was submitted six years ago and was recently granted. After the registration of a non-profit organization the patent will be transferred over.

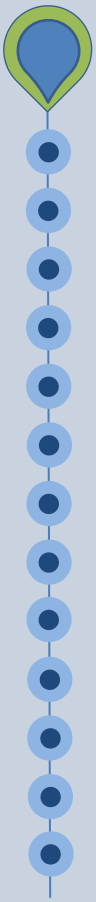
>>Click here to view the patent<<

The technologies of SavAct are open source and everyone is invited to implement their own features. The mechanism has been submitted for a patent to prevent copies from flooding the market in an open-source environment. An overflow of similar coins would hinder the usage of crypto-technologies in the established systems and discourage potential users. It is rather for interested developers to bundle their knowledge and work together to create a better and universally useful system. As pioneers, we see our market position in a good spot. The possibility of a patent enforcement further supports this.





7.4 Roadmap



2017	Development of SavAct's core concept and team formation
2018	Erste Patentanmeldung und Trademark-Registrierung
2019	Proof of concept and second patent application
2020	Surveys, market analysis and business plan development
2021	Development of decentralized websites and token sales
2022	Development of fraud protection on EOS and a Binance bridge
2023	Financing voting system and FIAT integration
2024	Capital acquisition through orders and building new networks
2025	Integration of fraud protection on the Solana blockchain
2026	Integration of additional areas on the Solana blockchain
2027	SavAct payments on the Bitcoin blockchain
2028	Development of additional tools
2029	Expansion to other emerging blockchains

The ongoing development and introduction of new tools is continuously ensured by SavAct's foundation. Depending on the community's priorities, certain milestones can be brought forward.

8. The team behind SavAct

Founder

Kevin Tuncer

- Mechanical engineer (Master of Science - RWTH Aachen)
- Development of a data logger for securing medical values in an operating room networked according to ISO/IEEE 11073 SDC using the blockchain approach
- Managing director of TuncerTec, the Open Source Project „AppSlider“ and Lecture of 3D printing
- C/C++, C#, Java, JavaScript, PHP

Fabian Kahlert

- Computer science (Master of Science - RWTH Aachen)
- Implementation of a decentralised feedback loop for emergency physicians in cooperation with Fraunhofer FIT
- C/C++, C#, Java, JavaScript, Python

Marketing

Oliver Smolka

- Project Management
- Technical Producer
- Technical QA Analyst

Deniz Tuncer

- Technical mechanical engineer
- Coordinator in energy production
- Design coordinator

Marketing

Vedran Jaksic

- Office manager
- Quality assurance
- JavaScript, PHP

Sandra Schüffler

- Business host (Bachelor of Arts – FH Südwestfalen)

Customer Support

K. Hofmann

M. El-Aichti

Legal counsel

Rüdiger Spies

Patent attorney and Industry analyst

CLLB Rechtsanwälte

- Legal advice

8.1 Disclaimer

This document is for information purposes only and does not constitute an offer, investment or securities.

Integration

This agreement is based on the accordance among the parties who recognize and agree with it.

All previous agreements, discussions, presentations, warranties and conditions are part of this document. There are no agreements, discussions, presentations, warranties, or conditions expressed or implied among the parties, except as explicitly detailed in this agreement.

The issuance of coins and tokens requires prior approval by financial market authorities. The approval is not present. A token or coin is not distributed. The company aims to provide a Software that further utilizes and eases the use of existing Coin, Token and Blockchain Projects of third parties.

Risk of mutual funds

Funds raised through fundraising are in no way insured. If they lose their value, there is no private or public insurance that buyers can claim.

Quantum computers

Technical innovations such as the development of quantum computers can endanger cryptocurrencies, including the Coin and Token used with SavAct.

The risks of using new technologies

Coin and Token are a new and relatively untested method. In addition to the risks that were mentioned beforehand, there can be further additional risks that the SavAct team cannot anticipate. These risks may occur in other forms than those described earlier in this document.

Coins and tokens are not collateral

As a user, you accept, understand and agree that SavAct does not provide collateral. You accept, understand and agree that ownership of Token, as well as the Coin, does not give the user any rights to receive any profits or any income or other payments or reimbursements from acquisition, storage, management or disposition, generation, reimbursements or expiration of any right, interest, name or benefit in SavAct or any other SavAct ownership, whether in whole or in part.

Excluded geographic areas

The acquisition of tokens is only for investors who are authorized to acquire tokens and in jurisdictions where the acquisition of tokens is legally permitted. Persons who are citizens of the United States, the People's Republic of China, the Federal Republic of Germany, the Socialist Republic of Vietnam or who are resident (for tax or other purposes) in one of these states, hold a green card for one of these states or are resident in a state in which American embargoes and sanctions apply, e.g. in Iran, North Korea, Syria, Cuba or any other geographical area where the acquisition of tokens is prohibited by applicable laws, regulations, directives, treaties or administrative acts, are not entitled to acquire coins or token.

Tokens and coin are not investments

Tokens and coins are neither official nor legally binding investments of any kind. The contents of this document can be changed in the case of unforeseeable circumstances. Despite the fact that we intend to achieve all of the mentioned goals, any person, including a legal person, involved in the purchase of tokens or coins will do so at their own risk.

Uncertainties

Blockchain techniques are part of the instruction and control of various rules and regulations wherever they exist. Token and Coin may, by itself, include one or more requirements or actions, including but not limited to, limitations on the use or possession of digital tokens or coins, which may slow down or limit the function or the repurchase of tokens and coins in the future.

Waiver of income guarantees or profits

There is no guarantee that tokens or coins will be valuable. Price development is not guaranteed, expressly included in the context of unforeseeable events or events over which the developers have no control, or due to force majeure. The confidence in the SavAct system may also weaken, as confidence in other decentralized systems, such as Bitcoin or Ethereum, diminishes, weakening the appreciation of tokens or coins.

Try the SavAct App

https://savact.app