Revolutionizing the Online User Experience with 3D Web Browser Technology

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EXECUTIVE SUMMARY

Creative 3D Web has identified a unique and pervasive issue with today's internet technologies. *Modern day web browsers limit the user experience.* While Web 2.0 provided a leap from static, one-way communication to social interaction, users, businesses, participants and developers agree that these limitations prevent them from taking the next giant step into an interactive and engaging user experience.

Creative 3D Web offers a unique solution, **the Virtual 3D Web Browser**. This browser will allow users to initiate and create experiences through the use of an Avatar who explores the 3D Virtual Universe, interacting with other Avatars and engaging in web spaces, including in the near future spaces built by other participants. These web spaces are the equivalent of today's websites. With developer tools and training, entirely new websites will be launched as 3D web spaces within the new environment to be used by businesses, service providers, and information resources. Developers play a key role in this virtual universe by using C3DW's tools, technology and experience to build these web spaces and create the universe in which the Avatars explore, shop, engage in games, socialize, learn and much more.

The virtual universe is built using advanced blockchain technology which offers the secure yet transparent foundation for all participants. It has the advantage of building user trust by protecting personal information, allowing for leading-edge processing capabilities for web space providers, and the advanced tools that developers require.

The Avatz token is the utility token currency of the Virtual 3D Web and will be used to support all transactions in the Virtual 3D Web ecosystem. Within the Virtual 3D Web economy, users will buy from and sell to one another directly, using the Avatz, which is a closed-loop utility token used within the Virtual 3D Web browser platform. Users can buy and sell real world services and products to one another which will cause a consistent circulation and demand for token use throughout the ecosystem.

The Virtual 3D Web Ecosystem offers two innovative and disruptive features. First, it creates a brand new *Information Channel* that engages users by allowing them to share information in real time, enhancing engagement across multiple sectors including education, lifestyle, remote services, and other offerings across the globe. Through our first use case, Habet, an addiction healthcare platform, we have proven that we can make significant advances for recovery patients by utilizing 3D interactive communication channels

Secondly, the 3D Web Universe offers a unique, untapped *Distribution Channel* for goods and services. By offering interactive web spaces where users can virtually experience goods and services before they buy, they have a real-time shopping experience that expands opportunities for users and businesses alike. Our use case, *Visit 3D Vegas*, showed the untapped potential of this channel by providing a web space for visitors to host a gathering, visit exciting new places, play in the many themed gaming areas as well as access exclusive themed clubs, 3D stores, boutiques or cafes.

Virtual world game developers will be able to create fully decentralized, autonomous environments where users can expect 100% uptime and have demonstrable, fair in-world interactions and in-world gameplay with true ownership of their virtual and digital asset items. Creative 3D Web's developers have a depth of experience in this exciting field and have overcome challenges in and around scaling by

using world-leading breakthroughs and advancements in game design technologies pioneered by existing industry giants.

While this is a new frontier for blockchain and virtual world design, the team that has been assembled for this project, has the experience, insight, and has laid the groundwork necessary to readily solve the challenges ahead. This will herald a new era of never seen before 3D virtual world web browser technology and a ground-breaking virtual world ecosystem.

COMPANY OVERVIEW

Creative 3D Web, Plc (C3DW), was founded and incorporated in 2016 in the Isle of Man. Its business focus at that time was as an e-learning and courseware development company in the Life Sciences vertical market. In 2018, after recognizing certain important industry demands, the company shifted its development strategy and began developing a software platform to deliver content-rich collaboration activities within a socially-engaging and highly immersive on-line avatar based virtual environments.

The current project, and the subject of this paper, will build upon the significant experience of the principals and team members, which is supported by over 10 years of research and development of 3D virtual environments and their applications. This will provide the company with a broad range of new products and services that will use immersive virtual world technology for communication, entertainment, and engagement.

Recently, Dion Croom, CEO, sought from the Isle of Man FSA and was granted the registration of Creative 3D Web Plc as a designated business for oversight of compliance of the DBRO and Anti-Money Laundering and Countering the Financing of Terrorism Code 2015 (the "Code"), as amended.

C3DW is also registered with the U.S. Securities and Exchange Commission (SEC) under 506(c) of Regulation D and is fully SEC compliant.   We are able to accept U.S. Accredited Investors.

OUR VISION – THE EDGE OF FREEDOM
 "Decentralized Autonomous Virtual World Universe"

C3DW has a vision to build a link between the physical and virtual world, launching an entirely new type of website with newly developed web spaces to establish a Virtual 3D Web Internet browser technology mixing advanced game design technology within a public and private blockchain architecture. This new browser will create an innovative immersive Internet where people can interact and are relieved of their real-world constraints, whether those are of a physical, geographical, social or educational nature, to create a truly unique and unfettered environment. The Virtual 3D Web will enhance the user's Internet web journey by providing engaging and rewarding online experiences in the fields of entertainment, travel, education, shopping and business opportunities, as well as social welfare through addiction recovery participation. Given the scope and scalability of the web browser platform, these services can be delivered to the even the most disadvantaged users anywhere in the world.

Imagine countless millions of users, where C2B, B2C and B2B interactions are taking place and people are cooperating in decentralized virtual worlds that are not server dependent and therefore are seamless and unstoppable. In demonstrably fair environments, users will use their skills, abilities and intelligence to interact in real-time while using in-world resources and acquiring rare virtual items that may effortlessly hold significant real-world value.

THE PROBLEM

Modern day internet browsers have a simple problem: *they limit the user's experience.*

In a world where we are focused on the buyer's journey, increasing customer engagement, and catering to the needs of the individuals, today's browsers are limited by the depth and general nature of experience they offer.

THE PROBLEM
"Modern Day Web Browser Technology
Limits the User Experience & Journey"

Web 2.0 "revolutionized" the internet by moving from static website pages to social engagement, which was a far leap from the internet's early beginnings. While there is no concrete definition of Web 3.0, we argue that you can only *incrementally improve* upon a limiting experience, not disrupt it.

Because of the current limitations of today's internet technology and existing browsers, both businesses and users experience multiple constraints that include, but are not limited to:

1. **2D Experience.** The vast majority of all web experiences are currently in 2D, which significantly limits user, developer, business, society and other participants to realize the full potential of the web.
2. **Provider defined experience.** Currently, consumers and web users are constrained by what is offered to them, instead of experiencing expanded user-defined options.
3. **Security**. Current web browser technology does not thoroughly address securing personal data, theft and misuse of user data.
4. **Scalability**. Current technology prevents growing industries from experiencing dramatic product and business growth. For instance, the gaming industry, including virtual world development, is constrained by lack of ability to scale even though they must instantly respond to enormous numbers of players, 24/7, in a virtual environment.
5. **Currency Barriers.** Limitations of existing currencies restrict e-commerce on a global scale for gaming, commerce, and social services for both and large and small-scale organizations.
6. **Hardware constraints**. Browser technologies are server based, requiring significant investment from corporations in server farms and expensive hardware to reach their target audiences.
7. **Sustainability**. The current network of disparate systems, servers, and currencies fails to offer a connected experience for the user's long-term needs.

At Creative 3D Web, we set out to leave Web 1.0, 2.0, and 3.0 behind to create a new experience that truly engages the user and removes the limits on information, products and services that can be shared across the globe.

OUR SOLUTION

The Virtual 3D Web

The Virtual 3D Web is a next generation adaption of a World Wide Web. It is made up of a network of interconnected 3D platforms and environments navigated through the use of Avatars.
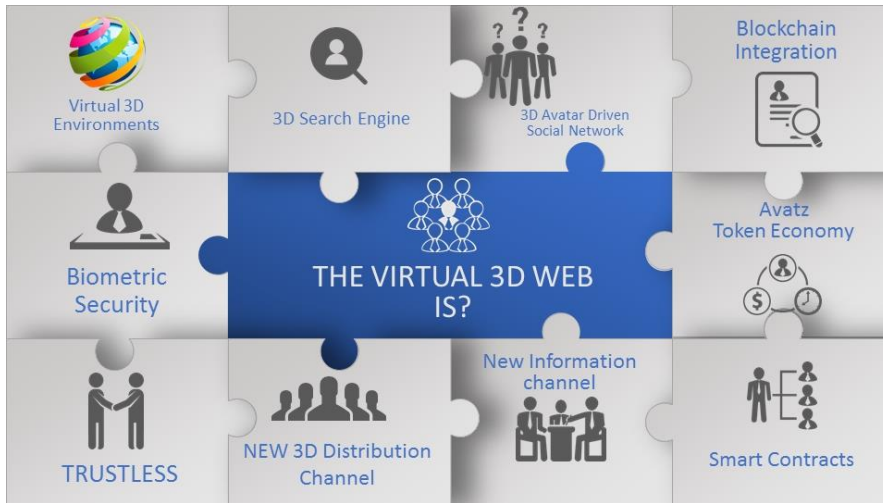
C3DW will develop the initial 5 environments, as described in more detail in subsequent sections and provide a wealth of tools and infrastructure that will allow developers, users and e-business to build additional new immersive virtual environments, with enhanced freedoms and within a secure private blockchain infrastructure.

Collaborative Environment Web Space is a term we have ascribed to a Virtual 3D Web user's ability to engage and immerse oneself in direct dialogue with another avatar user inside of a 3-dimensional web space, allowing users to interact in new and engaging environments.

The Virtual 3D Web Browser Platform

The Virtual 3D Web Browser is the platform upon which the Virtual 3D Web is built and provides the interface through which the Virtual 3D Web is accessed and experienced. Creative 3D Web offers a solution that will be the foundation for the future of the internet. We envision an interconnected 3D ecosystem where users *immerse* themselves within *web spaces*, not just visit websites.   We provide the link between the user's physical and virtual worlds.

The new 3D oriented web architecture combined with its new browsing technology, address the problems identified above as follows:

✓ **User Experience Driven** – We place the User Experience as the driver of this technology. Virtual 3D Web Browser users initiate the type of experience they want to create and how they want to interact with other participants in the ecosystem by using 3D technology to interact in depth with other participants.

✓ **Innovative Information Channel** – Our browser technology creates a *new, disruptive Information Channel* that allows users to interact more freely with those who offer information, resources, and services. Instead of accessing information on Web 2.0, users walk through a live interaction with people or organizations who offer resources. This approach not only allows a more in-depth experience for the user but allows resources and services to be offered in a more engaging way than previously experienced.

✓ **Disruptive Distribution Channel** – Never before has a user been able to interact with their vendor, in the way *they* desire, while shopping on the web. Our 3D Web Browser creates a *new, disruptive Distribution Channel* that allows the user to experience products and services in a life-like way before they buy. In turn, vendors, who interact through 3D web spaces, can offer product alternatives in real-time, to extend the customer experience and potentially increase resulting sales.

✓ **Blockchain Foundation** – In a more engaged, interactive world, security and privacy needs are heightened to build trust and encourage the user to participate in this new 3D world. In addition to biometric authentication to use the web browser, our solution is built on a blockchain foundation to allow for increased security, transparency, and decentralized information.

✓ **Biometric Security Authentication -** The platform will incorporate a state-of-the-art fingerprint-based authentication system administered through a fingerprint scanner device, which seamlessly and securely manages a user's access to their private information, including their crypto wallets, in-world transactions and digital assets.

✓ **Avatz Token** – By using the Avatz token for payment, incentives, or rewards, the user has more freedom to move throughout the 3D Web Ecosystem. Through ease of trading of tokens, more services can become available to "unbanked populations", increasing access to goods and services without encountering typical barriers that currency, credit, or third-party payments present.

The Virtual 3D Web Avatar

Users are represented on the Virtual 3D Web by personalized avatars. These avatars can be used to navigate and engage in any world or environment within the Virtual 3D Web. Avatars are designed to be extremely lifelike and realistic in terms of body composition and movement and afford users an extensive level of customization. Users can choose their avatar's ethnicity, gender, skin color and

physical features as well as select clothes and accessories to portray their own personal style or the style of anyone they aspire to be. The use of avatars provides a sense of presence and identity, which in turn provides for a comfortable, and more engaging, familiar learning or collaboration experience.

People can feel as though they are in the same space, working or interacting together virtually, even though their family, friends and colleagues may in fact be on the opposite side of the world. Avatars can even communicate with one another verbally, from inside the various worlds and environments, with the platform's proprietary Voice Over IP ("VOIP") system.

Avatar Brand Marketing

The real-world marketing potential of the Virtual 3D Web is an important aspect of the platform for vendors participating in the space. The use of avatars creates a unique marketing opportunity and provides an excellent tool for vendors to learn about their customers and target their marketing efforts with more accuracy. The Virtual 3D World will disrupt the current affiliate marketing business model by employing certain avatar brand marketing principles to capture the online user's journey, through interactions and transactions with our retail partners' custom branded 3D web spaces. Neither C3DW nor the platform will collect or control user data or share users' personal information. However, individual vendors, with virtual locations on the Virtual 3D Web will be able to learn more about their visitors and customer by Users are represented on the Virtual 3D Web by personalized avatars. These avatars can be used to navigate and engage in any world or environment within the Virtual 3D Web.

Analyzing such information as how much time a customer spent in their virtual store, which products they interacted with and how much time they spend interacting with those product. Vendors will also have the ability to gather and measure very specific data obtained from live conversations with sales people or vendor representatives which provides a powerful tool for marketers. They can use real-time interaction to increase conversions (i.e. online sales, lead-generation, event registration, new product promotion, enhanced personal experiences, branded buildings, etc.). Our data capture model delivers advanced market and user behavior intelligence. We essentially have two market audiences. For the B2B market we primarily interact on a corporate level with the education, sports, travel and entertainment industries. The demographic and psychographic profiles of the B2C target audiences for our retail offering are wide ranging, but we anticipate initially a male skew (as per gaming industry norms) with ages between 18 and 45.
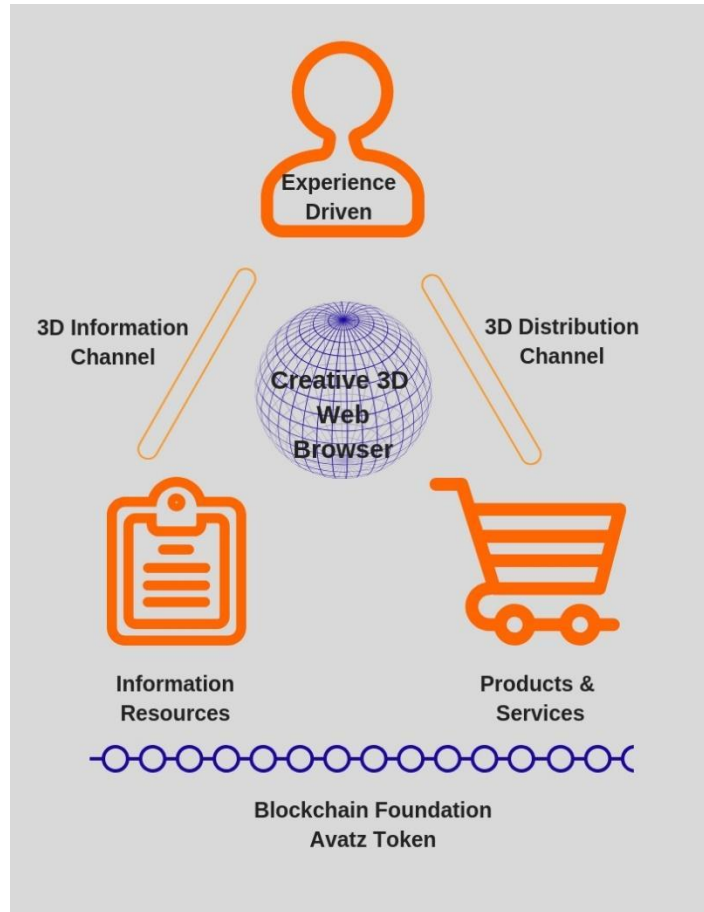
PARTICIPANTS IN THE 3D WEB BROWSER UNIVERSE

To better understand the user experience within the 3D Web Browser Universe, we must first address how each participant will interact within this ecosystem.

First, *Users* will experience their uniquely designed Avatar, which will allow them to "walk through the web" to experience resources, goods, and services. We envision Users will be individuals who are ready to explore the 3D world or are incentivized to participate by other participants in the Universe.

Second, *e-Businesses and e-Organizations* will create web spaces to allow Users to explore and interact with them. We envision these organizations to range from e-commerce businesses and gaming to libraries and social services.

Third, *Developers* will be critical to developing web spaces that allow Users to more freely explore the Virtual Universe. CD3W will provide a wealth of infrastructure, tools, and technology to support expansion of the 3D universe for the benefit of all participants. In addition, C3DW is in discussions with the University of Central Florida to provide formalized expanded educational curriculum for strategies and use of tools required to develop the ecosystem.

Finally, *C3DW* will provide the knowledge, technology, and secure public and private blockchain infrastructure that allows all players to expand the Universe and its offerings within the Virtual world. C3DW will also develop the initial 5 environments, as described in more detail in our *Use Case* section, that showcase avatars, web spaces, and technical features in actual use.

The "Virtual 3D Web Browser" Platform advantages

Because the focus of the virtual 3D web is quite different from that of Web 2.0, this next generation of online platform deserves its own name, which we have coined the term "Virtual 3D Web" browser. The Virtual 3D Web browser will transform the way we, as web users, interact and engage with the World Wide Web.

The Virtual 3D Web Browser is the platform upon which the Virtual 3D Web is built. The browser provides the interface through which the Virtual 3D Web is accessed and experienced. The new 3D oriented web architecture combined with its new browsing technology represents a shift from *websites* to *web spaces* providing for a fully immersive and interactive web browsing experience. Users walk through a network of virtual environments to communicate, interact and collaborate with others in a realistic and natural way. They experience content from a panoramic perspective, rather than simply clicking and scrolling through dimensionless websites.

Current advantages of the Virtual 3D Web Browser include:

1. **Seamless, rich User Experience**. Our new browser will transform the web from a network of separately siloed applications and content repositories to a new browser platform that is rich in 3D enabled graphic content, seamless and interoperable that does not require a 3D apparatus.

2. **"Web Spaces" provide enhanced experience.** Using proprietary developer tools and education, the ecosystem is made richer through the use of web spaces, which replace today's websites. Web spaces provide the unique environment in which avatars engage with products, services, and richer experiences.

3. **Blockchain Advantages**. The browser will be built on a hybrid of public and private blockchain technologies which will support the enhanced performance required for this project.

   - Blockchain provides a secure, decentralized, autonomous, and flexible new web browsing technology where worlds, environments and virtual e-business solutions will be interconnected by a *single browser-based* universe.
   - All transactions will be transparent, and users will be able to participate in a demonstrably fair environment and have full control and ownership of their own data.
   - Blockchain provides an infrastructure that supports scalability, reduced downtime, and a sustainable interactive experience for the user.

4. **Avatz Token Offering.** Tokens offer the perfect solution to overcome currency barriers and provide for people, services, and businesses to connect across geographic or institutional

barriers. In addition, users are incentivized to participate in the Virtual World through the offering of tokens, especially to those who are in need of services but may lack traditional funding.

VALUE PROPOSITION FOR A 3D ECOSYSTEM

The Virtual 3D Web Browser is based on the premise that the 3D experience offers an engaging, positive impact on human behavior. In support of this premise, we offer the recent studies, books, and articles showing the breadth and successful application of the application of similar technologies.

Alcohol and Cigarette Recovery. In a 2018 study, users found that games assisted in the addiction recovery process. "On average, reported substance use decreased for participants during the intervention period. Participants in recovery for alcohol use saw more benefit than those in recovery for tobacco use, with a statistically significant increase in self-efficacy, attitude, and behavior during the intervention." Source: Journal of Medical Internet Research (JMIR), April 2018

Stroke Rehabilitation. "Rehabilitation games show a potential to provide motivating, challenging, interesting, easy-to-use, and easy-to-understand rehabilitation activity that many people with stroke are willing to try." *Source: Journal of Rehabilitation Research & Development, March 2016*

Military Training. The program's scraping of publicly available online sources to recreate the terrain and built environment of San Francisco, California, New York City, and Las Vegas, Nevada is described, and the application of computer and video gaming technology to military training is examined." *Source: New Scientist magazine, 4/28/18.*

VALUE PROPOSITION AND KEY BENEFITS OF THE VIRTUAL 3D WEB BROWSER

The Virtual 3D Web is a network of interconnected 3D virtual environments. The Virtual 3D Web offers new opportunities for people to meet, play, work and engage together regardless of their physical location. Users can explore this rich and diverse virtual network through their customizable Avatar.

The Virtual 3D Web combines advanced browser technologies, social networking features and search engine utility and infuses them with 3D capabilities and blockchain technology to create a *single* layered platform.   This platform will provide immersive, engaging and advanced learning, meeting, training, entertainment, education and marketing infrastructure for social interaction, e-commerce and entertainment anytime, anywhere.

Key Benefits for Consumer Platform Users

All Users

- **Free**. It's free to users and does not require any special hardware or plugins.

- **Engaging**. All content will be displayed in 3D making it visually engaging.

- **Secure**. User data will be highly secure because of the use of state-of-the-art fingerprint authentication.

- **Social Interaction**. Meaningful social interaction can be achieved through dialogue and collaboration, regardless of nationality, disability, or other demographics.

- **Global**. Removes all geographical boundaries so users can connect to a wider world of peers, experts, and businesses.

- **Translation**. Interact via VOIP voice calls with language translators will be available.

- **Anonymity**. Users can protect their identity by remaining anonymous.

Gaming and Developer Users

- **Accessible Tools**. CD3W provides tools and expertise to allow gamers to rapidly scale their individual platforms. Ultimately, Developers will be using the tools to create the content for Virtual 3D web, leveraging our knowledge for everyone's benefit.

- **Protected IP.** Content is highly adaptable and will include user created content where users retain the intellectual property to their creations.

Recovery Treatment Users

- **Credible Providers.** Easily access proven addiction recovery services offered by authorized and credible providers.
- **Accessible**. Gain immediate access to designated or sponsored recovery programs.
- **Democratized Access**. Use alternative to insurance-carrier or out-of-pocket payments through use of tokens.

Ecommerce Shoppers

- **Unique**. Personalize shopping experience with Avatar and vendors of your choice.

- **Secure**. Entire platform is integrated with blockchain technology making transactions transparent and data immutable and secure.

Key Benefits for Vendor Partners

- **Interactive Buyer's Journey**. Collect real-time, personalized consumer spending behavior that is specific to each vendor, yet not shared with other merchants.
- **Increased Sales.** Increase conversion rates, sales, and profits
- **Metrics.** Track and analyses shopping patterns for target marketing
- **Multi-channel communications.** Provide an array of voice, video, and graphic communication tools.
- **New Distribution Channel.** Leverage virtual environment as additional customer base to current brick-and-mortar, physical location or online business.

Key Benefits for Investors

- **First Adopter.** Become a "first adopter" of proven wave of the future of 3D, personalized, web experience.
- **Avatz Token**. Purchase tokens to use within the 3D Web Universe or incentivize others to join.

MARKET OVERVIEW

Virtual Worlds

- Entertainment, education and social networking represent by far the most lucrative applications for the company's virtual world browser technology in terms of potential numbers of users and market volume. More than 70% of current virtual world users are participating in worlds mainly dedicated to entertainment or social networking. Second Life had an estimated GDP of $500,000,000 (500 million US dollar) in 2015[1], higher than some small countries. The projected growth rate of the Massively Multiplayer Online Game (MMOG) market is impressive and robust. According to a recent study[2], in 2016, the global MMOG market was USD 26.9 billion and is estimated to reach USD 44.6 billion by 2022.

- Participants in virtual worlds can spend many hours interacting in these environments. As virtual worlds and 3D technology continues to evolve, and content becomes more engaging, virtual world play could become more popular than other more traditional forms of entertainment. However, unlike more traditional mediums where users simply watch a story the way someone else tells it, in a virtual world like the Virtual 3D Web, users can take control of their own content and if desired live out their own narrative.

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[1] https://motherboard.vice.com/en_us/article/z43mwj/why-is-second-life-still-a-thing-gaming-virtual-reality

[2] https://www.researchandmarkets.com/research/k9ngbb/global_massively

Collaborative Environment Web Space

"Enhancing collaboration between employees, customers and business partners, delivers value to the enterprise. Looking beyond traditional approaches — perhaps even into virtual environments — may provide better security, better interactions and better outcomes than on-premises".

Gartner - Cool Vendors in the High-Performance Workplace, April 15, 2016

Collaborative Environment Web Space is a term we have ascribed to in Virtual 3D Web user's ability to engage and immerse oneself in direct dialogue with another avatar user inside of a 3-dimensional web space.

Effective knowledge transfer and knowledge sharing are essential to the product life cycle of most enterprises and the importance of developing effective tools for the collaborative work space [market], should not be underestimated. Researchers, scientists and engineers need to collaborate on projects at development centers located around the world. Marketing and product managers need to launch new offerings and communicate features and functionality to remotely located sales teams while also finding ways to survey customers for product improvements. Customer care and support teams are responsible for delivering training content to internal employees as well as external-facing customers and business partners.

Businesses with active product life cycles are under pressure to carry out effective knowledge transfer and knowledge sharing collaborations despite the increasing expense and productivity losses related to physical travel. As referenced in sociabble.com "Recently, Gatehouse released the tenth addition to their annual "State of the Sector" report, which measures internal communications practices and trends from across the globe. The largest survey of internal communications professionals, this year's report covered over 650 organizations, from 25 countries". The study goes on to note that "54% of respondents stated technology as a top barrier for internal communications" [3], And, while Web 2.0 based screen-sharing like Webex and GoToMeeting as well as video-conferencing point products have proven useful at basic virtual meetings, the current set of tools lack the sense of presence, security, immersion and interaction that make for truly effective learning and collaboration activities. In addition,

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[3] https://www.sociabble.com/blog/5-stats-internal-communications/

according to the study, "53% of respondents stated that a top priority was to improve digital channels within the upcoming year". The Virtual 3D Web is the asset that fills this void connecting and providing the tools to easily connect team members in geographically distant locations.

COMPETITIVE ANALYSIS

Creative 3D Web: First to Market in Interactive Connective Environments

Creative 3D Web offers a full range of experience and technology in the 3D virtual world environment. **Never before has a combination of 3D technology, blockchain, and biometrics been included into a single platform.** Our use of brand avatar technology, Time Event Marketing Model, and agnostic use of technology separates us from competitors in this space.

Competitor Analysis Comparison

Creative 3D Web Competitor Analysis

	Creative 3D Web	Firefox Reality	Google VR	Supermedium Virtual Reality Browser	Second Life
Tokenization	✓	N/A	N/A	N/A	N/A
Blockchain architecture	✓	✗	✗	✗	✗
Unique 3D Avatars	✓	✗	✗	✗	✓
Finger Print Authentication	✓	✗	✗	✗	✗

Creative 3D Web separates itself from competitors in a few different ways. While the competitors below do not offer the full range of technology, tools, and expertise of Creative 3D Web, their focus does overlap in areas with the full spectrum of offerings as noted below.

Competitor 1: Firefox Reality (Mixed Reality)

Analysis: Created by the Mozilla organization, Firefox Reality is implementing Augmented Reality technologies and virtual reality technologies by way of its WebXR Device standard. The current plan is to add support to Firefox 55 browser across major platforms such as macOS and Windows in a decentralized manner.

Competitor 2: Google VR (Google Chrome & Google DayDream)

Analysis: Google Chrome has created a virtual reality portal via its Chrome web browser and Cardboard system to allow for virtual reality portals to be accessed via a person's smartphone. Google's Daydream VR system allows for its Chrome browser to play back videos in VR and supports WebVR apps.

Competitor 3: Supermedium Virtual Reality Browser

Analysis: Supermedium is a web browser that allows for the viewing and interaction of virtual reality-based websites that used standardized web technologies for viewing.

Competitor 4: Second Life

Analysis: Online virtual world that allows for people to create avatars and interact with places, objects and other avatars in a virtual environment.

TARGET MARKET FOR VIRTUAL 3D WEB USERS

Although applicable to many markets, we have segmented our primary users into 5 categories, with "1st Adopters" (those who are already using or most likely to use the 3D web platform) and those sub-segments which hold strong future potential.

1. **Institutional**
   o 1st Adopters: Addiction recovery
   o Future Potential: Hospitals (augment tele-medicine), non-profits, public service
2. **Business**
   o 1st Adopters: Large scale/global Gaming corporations
      ▪ Reaching new users
      ▪ Supporting addiction/self opt-out users
   o Use Case: 3D Vegas incorporates the e-Commerce capabilities of the platform
3. **Educational**
   o 1st Adopters:
   o Use Case: CultureNet 3D will be built for this purpose
4. **Developers**
   o 1st Adopters: Gaming industry
   o Use Case: TrooRoom used as social networking use case
5. **Consumers**
   o 1st Adopters: Addiction Recovery, Gaming, Virtual e-commerce personal goods shoppers, and travelers.
   o Future Potential: Household and hard goods, real estate

There are multiple industries that can apply this technology:

● Socialisation and Community
● Commercialisation and Marketing
● Education and Training
● Healthcare

- Travel and Entertainment
- Conferencing and Conventions

USE CASES
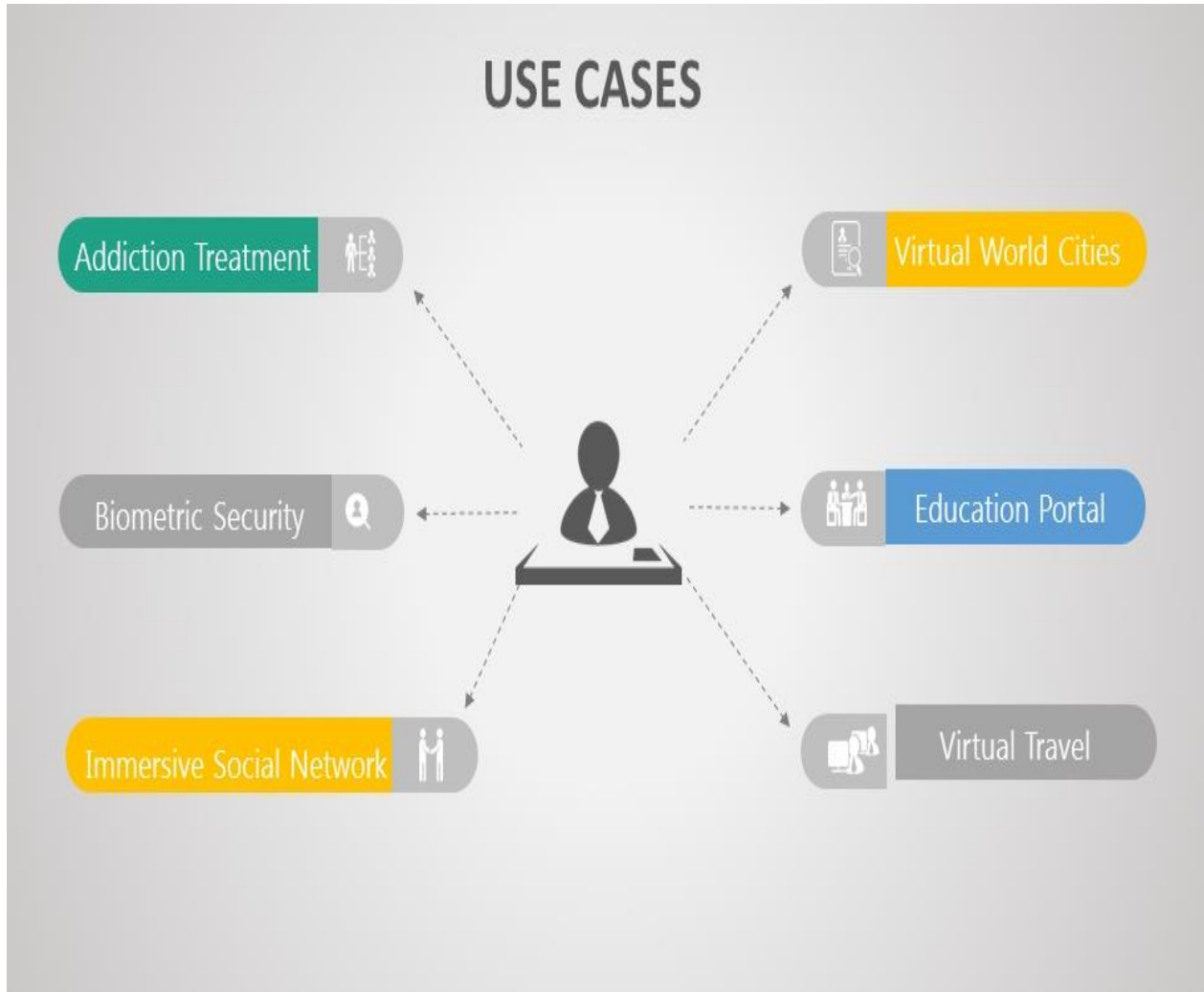
There are multiple use cases and applications for the Virtual 3D Web spanning across many industries, genres and virtual world environments. C3DW is in various stages of development on five different environments that will become part of the Virtual 3D Web and provide the initial content for users to enjoy. Each provides for fully decentralized and demonstrably fair in-world gamification possibilities including certain monetization potential for developers. These five environments are described in more detail below:

1. Habet – Addiction Healthcare Solutions

The Habet vision is the democratization of addiction healthcare diagnosis, information distribution and treatment, creating freedom for sufferers to choose, despite geographic and psychological boundaries, to stay aligned to proper diagnosis and treatment. The Habet concept was initially designed to address a major societal healthcare related problem: the 'meteoric rise of gambling and gaming addiction as identified by the World Health Organization; however, the platform also has many applications relevant to all types of addiction pathologies.

Addiction healthcare issues are amongst the most challenging issues being faced in the modern world. Constant technological changes in the Internet of Things (IOT) can also account for ever increasing addictive behavior some of which addictions can prove harmful. Debate concerning funding and who should underwrite it creates inaction. However, the problem is more serious as money cannot guarantee quality diagnosis and treatment, as is the case of gambling. The current reality is that approximately 5% of gamblers struggle with gambling problems. Gambling addiction statistics also show people between the ages 20 and 30 have the highest rates of problem gambling[4]. This is coincidentally the same demographic as the majority of Internet users which would suggest that Internet diagnosis and treatment would have a better chance of success. Unfortunately, to date there has been no holistic attempt by industry stakeholders to engage with the "forgotten 5%".

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[4] https://www.addictions.com/gambling/5-alarming-gambling-addiction-statistics/

We have created an incentive-driven ecosystem where all sufferers are treated equally and incentivized to continue to be treated and supported and a system that is focused on rapid identification, management, prevention support and reward rather than episodic and transaction-based treatments. Our goal is to improve clinical effectiveness by lowering costs, sharing accountability, increasing access to quality addiction healthcare globally, and empowering our users to become engaged in their holistic health.

The current Habet platform, which has already been developed by C3DW, includes a client-facing, browser-based app for managing addiction healthcare, interacting with therapists or sufferers, scheduling appointments, and attending the many seminars that will take place within Habet.

The existing platform will be enhanced by leveraging custom blockchain architecture and includes the addition of our Avatz token crypto-currency, Therapeutic outcomes—based on accuracy will be peer-reviewed and stored on the blockchain for an immutable record of performance and will further lead to trust and positive outcomes. The use of this technology provides a decentralized platform for addiction healthcare providers and sufferers to interact together, render payment obtain peer reviews and gain access to electronic medical records (EMRs) while still complying with global privacy and safety requirements.

Our global expansion will mean greater access for those living in areas that lack quality addictive healthcare, as well as lower cost through the transparency and accessibility of our network.

Regulation in the Gaming Industry:

Regulation and the associated fines for non-compliance are very real concerns for gambling and e-gaming companies. As an example, betting firm William Hill incurred an $8 million penalty package in 2017 for breaching anti-money-laundering and social responsibility regulations. According to *theguaridan.com*[5] other e-gaming companies in the UK are at risk of losing their gaming licenses for failure to implement the necessary controls to prevent illegal financing activities. The UK's Gambling commission's former chief executive, Sarah Harrison, said: "It is vital that the gambling industry takes its duty to protect consumers and keep crime out of gambling seriously. Furthermore, the commission claims "Online casinos are also failing in their duty to intervene when customers were showing signs of problem gambling".

Supporting initiatives like Habet are an excellent way for companies in the gaming industry to meet a standard of corporate social responsibility and support the regulators' agenda.   CD3W is in the process of negotiating a partnership with the UK charity GamCare and we are making strong in roads into partnering up with the over 5000 global e-gaming brands who are highly incentivized to take part in our

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[5] https://www.theguardian.com/society/2018/jan/05/five-of-uk-online-casinos-may-lose-licence-over-money-laundering-fears

social responsibility project by funding its activities through yearly donations and active participation sponsor projects. Average yearly contributions are targeted at $36,000 per year for each brand (that is a potential $180 million revenue stream for Habet addiction healthcare). Participation may become a way to stave off criticism but more importantly to gather proper data about addiction to create more embedded prevention tools within operators' product offerings. The alternatives for gambling companies are bleak with the fines set to become punitive and the potential for loss of licenses and reputational damage.

2. TrooRoom - 3D Social Network

TrooRoom is an avatar-driven 3D social networking platform that provides the user with a personal 3D environment that is completely customizable. It is designed for casual users with most features accessible through graphical UI Scripting for programmers on this platform, users can:

- Customize and create a humanlike avatar that represents the "troo" you.
- Create a personalized 3D environment called a TrooRoom, tailor-made with the selection of furniture, decor, graphics, music and more
- Share their TrooRoom with others using a private URL address
- Browse their TrooRooms and those of other users and engage in meaningful social interaction.

3. Visit 3D Vegas – A Virtual World City

We recognize that the majority of people who like to gamble do not have issues, but we are committed to helping those people who have a problem while enhancing the experience for those who want to play without causing themselves or others harm. Visit 3D Vegas is the next generation of virtual world browsing and social media online experiences. We will unveil a new online 3D gaming and entertainment experience, which allows users to have creative control over their personal 3D surfing habits and interactions.

Visit 3D Vegas is a media rich 3D virtual city and social media environment full of over 724 brands including, gaming operators and retail shops as well as other interesting locations to explore. Like other Virtual 3D web environments, users navigate though and experience this virtual 3D world via their avatars and can invite their friends to hangout and interact with them.

Visit 3D Vegas provides the perfect place to host a gathering, visit exciting new places, play in the many themed gaming areas as well as access exclusive themed clubs, 3D stores, boutiques or quirky retro cafes. For music fans, there are emo, rock and hip-hop themed spaces and for sports fans, a link to an exciting 3D Olympic village.

The following two environments will be fully developed and launched at a date following the launch of the Virtual 3D Web browser. It is projected that these environments will launch in 2020.

4. CultureNet 3D - Education

CultureNet 3D represents a powerful new medium for instruction and education that provides many opportunities for collaborative learning. The use of the Virtual 3D Web for education can give teachers the opportunity to have a greater level of student participation and immersion, leading to higher levels of interest, attention, participation, and accomplishments. It allows users to be able to carry out tasks that could be difficult in the real-world due to constraints and restrictions, such as

cost, scheduling or location. The Virtual 3D Web will have the capability to adapt and grow to different user needs, for example, classroom teachers are able to use virtual environments to further enhance the students' experience by leveraging content rich media with current curriculum source materials. It is also a great source of ongoing user feedback, another limitation of typical paper based resources.

Instructors can completely customize easily-accessible virtual environments to conduct any type of online training session most effectively; from a standard corporate classroom designed to provide soft skills or software training, to a highly-realistic manufacturing facility used to educate technical teams about critical operations and repair procedures. With the Virtual 3D Web, educators can create credible life-like virtual environments and training facilities that anyone can access with just an Internet connection. This alleviates system, IT, or security system issues.

CultureNet 3D provides scale for standardized training across remote locations, reduces travel costs and eliminates land-based facility costs, Educational institutions and businesses can train more people without inundating resources and allow remote team-members and students to feel connected to one another and their instructors.

The platform has many powerful features including integrated messaging and VOIP, simultaneous multi-desktop and multi- application sharing of content, meeting schedulers and functional laser pointers.

5. TravelNet 3D

Travel represents experiencing new places and things. The Virtual 3D Web allows users to interact with environments and experience surroundings in a visual and spatially accurate way. This makes it an excellent tool, with multiple application uses for all sectors of the travel industry. Thus, we have created the TravelNet 3D brand and platform, which we believe will disrupt the booming online and serviced and non-serviced travel booking market. Benefits to industry stakeholders and their customers include:

o **Airlines/rail**: demonstrate their business lounges and allow customers to virtually experience onboard seat configurations and services.
o **Hotels/booking exchanges (ex: Airbnb):** showcase to potential travelers all types of rooms, views and amenities with spatial accuracy.
o **Airports**: demonstrate the whole passenger journey through the airport including information desks, check-in, security, shops, lounges, gates, boarding, transfers.
o **Destinations (DMOs):** see monuments and virtually experience natural wonders.
o **Car rentals**: browse types of vehicles available and experience the check in process.
o **Restaurants**: view dishes, see behind the scenes in the kitchen and visualize table size and location before making a reservation.
o **Entertainment venues**: View seating at theatres, concert halls, and sports stadiums to visualize vantage points and select the best seats.

BUSINESS AND REVENUE MODEL

Virtual 3D Web Ecosystem for Growth and Revenue

In order to maintain ongoing, long-term support for the Virtual 3D Web project, we will need to develop a flourishing ecosystem with multiple revenue streams. The Virtual 3D Web revenue model borrows much from traditional businesses but differs and extends revenue potential such that the average revenue per user (ARPU) grows over time as the Virtual 3D Web ecosystem grows. Instead of approaching different aspects of the virtual world ecosystem separately, the Virtual 3D Web embraces a holistic approach that incorporates all aspects of human behavior.

Sources of Revenue

C3DW is currently assessing potential new use cases for the introduction of the Virtual 3D Web technology. We have applied our business model to 5 different segments, which are outlined in our *Use Case* section of this document.

Our biggest success to date is with two projects: Habet and 3D Vegas, which are highlighted below.

Habet Addiction Healthcare

We believe that it is essential that individuals seeking treatment are not charged a fee to join the service. The payment for the service would come through a direct charge on key stakeholders such as e-gaming companies, health service providers and related institutions connected with addiction services. We assume that the charge would not be compulsory at the outset, but with current pressure being applied to the gaming industry, regulators could be satisfied that an operator's social responsibility financial contributions could be satisfied by a contribution to Habet. The companies involved would be able to promote the fact that they have an ethical policy on gambling and actively support, and pay for, free treatment for their users through Habet and also bring it to the early attention about the program to their customer database. We also envision that companies may contribute above required levels to meet expanding regulations.

3D VEGAS

To date C3DW has registered 238 Affiliate Program Contracts with e-gaming companies. These companies have expressed an interest in taking commercial space within 3D Vegas (i.e., they would have a store or location accessible via the 3D Vegas platform).   C3DW generates revenue, similar to the way in which a landlord would charge a tenant rent, with respect to these affiliations. Rent is based three revenue models that include Cost per Acquisition (CPA), a one-time fee; Revenue Sharing (REV) percentage of spend by a newly registered player introduced after immersion within an e-gaming company's 3DVegas location and subsequently other locations; and Mixed Model (HYBRID) that includes both an initiation fee and residual income.

Of the 238 Affiliates already signed, all are currently in the gaming space. Our design team will build an initial basic 3DVegas environment for each gaming company and that company would become a "Tenant" of 3DVegas.

This would all be done pursuant to a standard contract which also requires companies to pay a monthly rental for each location to maintain their presence within 3D Vegas and take part in any in-world traffic generating campaigns. Monies paid will be offset against future CPA/REV share earnings. Currently, 6 operator contracts are at the advanced conversation stage and a further 38 are in initial discussions. To date, C3WD has not completed any environment for tenants.

Additional Revenue Streams

In addition to the two environment specific sources of revenue detailed above, C3DW will also generate revenue from various types of in-world advertising and marketing opportunities available for vendors, the sale of virtual real estate and virtual items and user account upgrades. Additionally, as the other environments described in the Use Case section of this paper are developed, there will additional sources of revenue generated.

For additional revenue projections, we encourage you to review our *Financial Model document* which goes into further detail regarding our revenue sources, expenditures, and long-term growth model.

AVATZ TOKEN ECONOMY

The Virtual 3D Web will have its own economy and a virtual token referred to as the Avatz Token. The Avatz is the utility token currency of the Virtual 3D Web and will be used to support all transactions in the Virtual 3D Web ecosystem. Within the Virtual 3D Web economy, users can buy and sell to one another directly, using the Avatz, which is a closed-loop utility token used within the Virtual 3D Web browser platform.

Avatz Tokens have no monetary value and are not redeemable for monetary value from C3DW. A user with a surplus of Avatz tokens purchased or earned via shopping activities within a 3D Web enabled business or through in-world player activity will be able to trade their excess tokens via a token exchange platform to be introduced via an app extension in due course.

The basis of this economy is that users can buy and sell real world services and products to one another which will cause a consistent circulation and demand for token use throughout the ecosystem. They can also use Avatz tokens to purchase from retailers and service providers with space on the platform (such as virtual stores in 3DVegas), similar to the way in which they would make purchases from online retailers today.   Users can also buy and sell virtual goods to and from other platform users, in a free market exchange. Services include working in stores, custom content creation, and other services. Virtual goods include buildings, vehicles, devices of all kinds, animations, clothing, hairstyles, jewellery, works of art, etc.

Because of the existence of virtual environments (v*irtual land)*, there will also be a growing demand for a *virtual real estate* marketplace. At the platform launch all virtual land is owned by C3DW (which is part of the pricing and a revenue stream for the company), but after that, it is bought and sold much like real-life real estate. We envision a high level of entrepreneurial activity to take place on the virtual 3D web where certain users can create virtual objects and other content. Users will retain all the rights to the items they create which means they can use, distribute, trade and sell their creations in our online marketplace to acquire Avatz. As the user base in the Virtual 3D world grows, so too will the economy which will increase circulation and demand for the Avatz token.
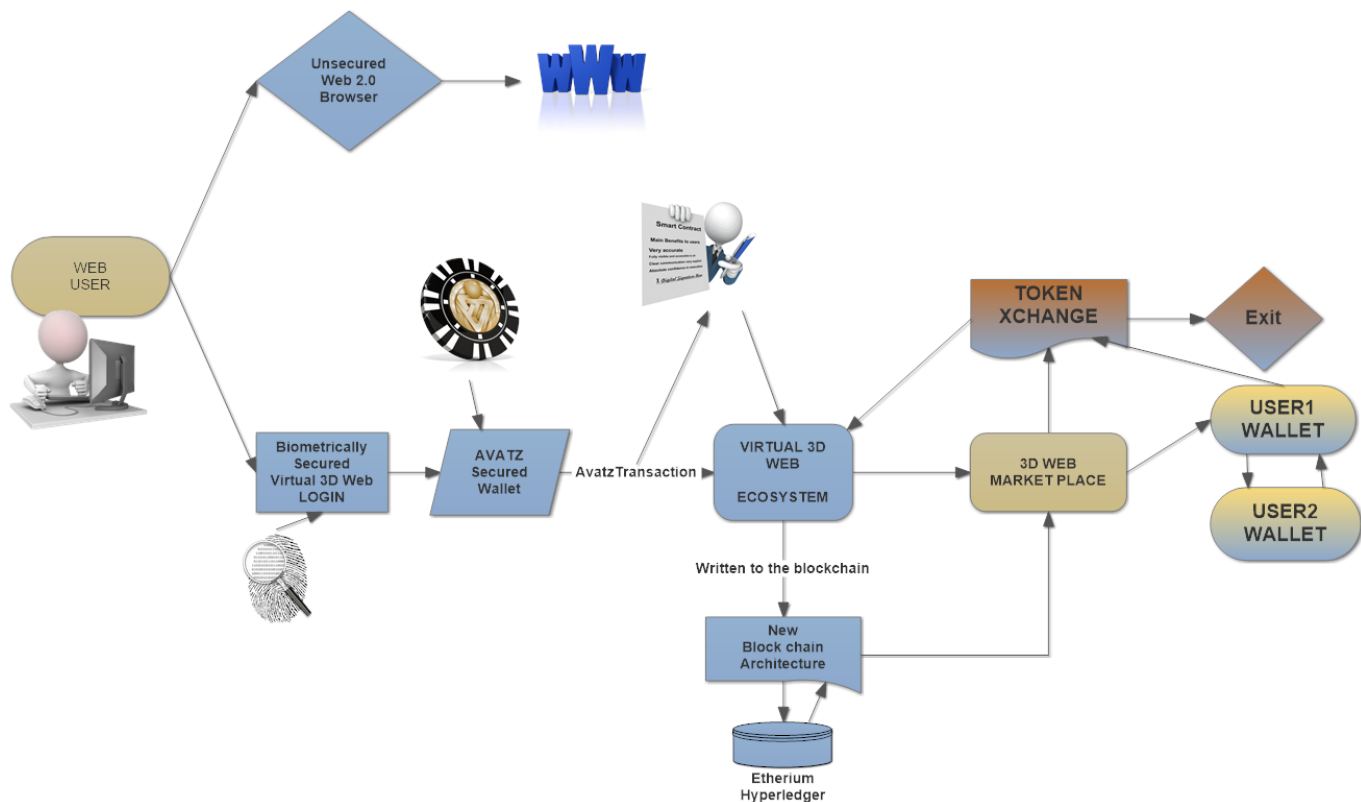
Gamification and Token Rewards

Each time a user reaches a new level, participates in the advancement of the platform or takes part in any in-world enhancement we will seek to incentivize those users through the distribution of tokens from the Rewards Token Pool (as addressed later in the Token Offer section of this paper, 25% of the Avatz tokens created will be allocated to this Rewards Token Pool). The idea of this pool is to establish a mechanism that will promote the development and wider usage of the Virtual 3D Web and provide an impetus for users to interact with the platform on a regular basis.

One type of event that will trigger token release from this pool to reward a user who reaches a certain level of platform usage based on the amount of time they are online and engaged with the platform content. Additional reward mechanisms include attendance at community based or "town hall" meetings or participation in important research initiatives or product/brand focus groups. Rewards can also be given to users for certain gaming achievements such as leveling up or unlocking content.

USER ACQUISTION AND GROWTH STRATEGY

Growing a customer user database can be a challenge for any new platform, product or business. The C3DW team will implement some key marketing strategies to acquire new users, grow our user base and

ensure that existing users engage with the platform on a regular basis. Below we describe two customer acquisition methods we have explored to date.

Acquisition Method #1: Time Event Marketing

Virtual in-world marketing campaigns will offer brands attractive opportunities for targeted advertising/marketing. To take full advantage of the marketing opportunities, we have coined a new term "**Time Event Marketing**" which is specific to the Virtual 3D Web. It represents a fusion marketing approach using non-traditional marketing tactics to engage consumers.

● *Time*: Setting specific days or times of day for specific activities to create exclusivity and scarcity.
● *Event Marketing*: Strategic marketing and communication, used by companies of every size. Companies can benefit from promotional events to communicate with current and potential customers. For instance, advertising-focused events can occur as press conferences or promotional events designed to drive traffic and generate buzz for new products and services. An example of the use of Time Event Marketing is our 3D Treasure Hunt described more fully below.

Time Event Marketing Example: 3D Treasure Hunt Traffic Generation Campaign

Initially, this dynamic time-event-marketing campaign was designed exclusively to drive traffic to *Visit 3D Vegas*. Due to its success, we positioned it as a stand-alone product that can be sub-branded and employed in other marketing scenarios. The *$120 Million Treasure Hunt* is free to enter; therefore, there is no need for the game to be regulated under any gambling regulatory structures worldwide. The funds for the $120 million will come from various brand partners with space on the Virtual 3D Web, who have an economic interest as a sponsor.

The goal of this marketing model is to capture high quality customer data. We are then able to employ brand avatar marketing strategies to create consumer tribes with compatible or similar profiles to align potential product brand alignments and predict buying patterns. We can also target this database to stimulate a viral campaign to drive sign-ups through their social networks, both on- and off-line. As this model is used to increase traffic throughput into *Visit 3D Vegas* and other Virtual 3D Web environments, it will provide a new user measure - "virtual footfall" - to our brand partners who rent space and offer affiliation revenue in our virtual city.

The *Treasure Hunt* will be filled with cryptic clues, observation questions and other captivating puzzles. Each of our top prizes is located in 10 category environments within 3D Vegas. Each category prize is sponsored by a Gold participating partner and will require a different ticket to enter. A user picks which treasure trail they want to take as clues will be planted in secret locations though out 3D Vegas, in partner vendor locations. A user must collect 7 special items to receive a chance at winning their chosen prize. To understand the scope of engagement potential, we offer the example of the *Pokeman Go* craze, an app that began as an April Fool's joke had become a worldwide phenomenon, taking gamers out of the living room and on to the streets as they competed to capture, train and battle Pokémon characters using their mobile phones.

Acquisition Method #2: Creative 3D Web - Citizenship Campaign

The purpose of the *Citizenship Campaign* is to serve as the primary driver to generate Virtual 3D Web early adopters and community builders. The intention is to target an acquired email database of approximately 200 million opted-in eGamers gathered from industry partners. This database will undergo GDPR compliant filtering to further optimize the list. We will target 200,000 early adopters who will act as power users and community builders and thought leaders for the Virtual 3D Web at a cost of $150 each. We refer to these users as "Residents", giving them citizenship of the Virtual 3D web. The fees generated from this campaign are projected to yield $30 million in net profit, which makes this type of user acquisition a key revenue generator for the company.

Residents will receive the following perks and rewards:

- *A virtual engraved commemorative medallion* which will be certified, numbered and designed to be a collectible item that can be traded for value in the future.

- *A digital passport* designed to be an exclusive membership card that provides the owner with a variety of special discounted offers and in-world reward programs.

- *A custom-designed 3D digital duplex apartment and 3D social networking personal web space* in the TrooRoom 3D social network, offered as an upgrade to the space.

TECHNICAL OVERVIEW

Our Virtual 3D Web Browser is a unique platform that consists of three interconnected architectural layers: Browser, Blockchain, and Security. Each of these layers are described below.

Browser Layer – Game Engine Design

The chosen game engine will be Unity 3D for the client-side interface. Unity is used widely by many game developers and allows us to publish the content on multiple platforms with minimal adaptations. The engine is stable and gives us the power to optimize the code to deliver good experience on low-end machines/devices. Unity is also a proven solution to maximize the collaboration between artists and developers. We can export for mobile (native apps) and desktop (web) for osx/win.

For the multi-user server, we plan to use the Photon Multi User Server which provides a good foundation for an MMO experience and is fully extensible. Photon Server provides tools that helps to optimize transactions between players such as region-based interest management, items spawning and destruction, optimized movements update for players and culling for remote events based on player current position.

For Character Creation, we use state of the art 3D animation software, we are able to animate 3D characters in real-time that are especially suitable for game development and animated movies. Motion

capture data can be retargeted with a large array of tools that allow for fine-tuning the minutest of details in the character's movements quickly and consistently.

Blockchain Layer: Blockchain Architecture

The capacity, usefulness and sustainability of the Virtual 3D Web is very much dependent on its robust and expandable IT infrastructure. C3DW has chosen to use blockchain technologies as part of its IT infrastructure needs. A new blockchain architecture offers the Virtual 3D Web unique capabilities and advantages compared to current browser technology.

On top of the technical details that were described above, C3DW will implement a new blockchain architecture with Ethereum as the platform for the token release and token interaction with the platform.

For our base layer blockchain, C3DW will use Hyperledger project. Hyperledger is improving continuously with capability and functionality and provides maximum performance for users. The Virtual 3D Web system is a distributed peer-to-peer network without a central authority and for that reason, it is suitable for blockchain technology. The purpose of having a decentralized system with blockchain is to create a next-generation web browser where everything is secure and transparent.

The system architecture consists of the following elements:

- **Public Ethereum platform** – used for the token economy within our system

- **Solidity** – used to implement our business logic by means of smart contracts

- **Quorum** – (JP Morgan's fork of Ethereum) used for encrypting transaction payloads

- **Hyperledger Sawtooth** – used for simulating a Trusted Execution Environment (TEE) for validation, approvals and auditability within our system

- **Self-Sovereign Identity (SSI)** – used to create our Virtual 3D Web Self-Sovereign Decentralized IDs for registering identity tokens and creating a permissioned and public identity chain (for secure verifiable claims)

- **Microsoft Azure** – used for applications and cloud deployment

The Virtual 3D Web solution illustrates how different blockchains can handle separate tasks while still working together within a larger system. The Virtual 3D Web solution works with several blockchain technology stacks to provide secure identity and access control management of users, devices and data on blockchains. This solution uses multiple blockchains in an auditable and verifiable way within the Virtual 3D Web with identity protection and privacy preservation. The Virtual 3D Web uses four blockchain technologies: Ethereum, Quorum, Hyperledger Indy, and Hyperledger Sawtooth.

The solution uses Ethereum for payments, Quorum for smart contracts, Hyperledger Indy for identity management, and Hyperledger Sawtooth for auditable computing. In addition, the project uses three instances of Microsoft Azure. Each of the architectural elements have different responsibilities in our system. The main advantage of this architecture is the way in which different types of responsibilities are completely separated and isolated from one and other within the Virtual 3D Web. Customers can engage in any kind of interaction or transaction in a completely anonymous way from the platform because the Virtual 3D Web will not have access to their respective Ethereum accounts. Anyone can know who the users are in the interaction without having to know how the interaction was made because one element of the system has the play-by-play interaction trail, while another element of the system only knows the outcome. On top of everything, there is our unique fingerprint-based authentication that adds layer of security, that is described in more detail in the following section. It protects users' personal data and allows secure authentication.

Within our Virtual 3D Web platform, users will, amongst other things, come together to exchange goods and services. Behind the scenes of these transactions, the system executes a series of tasks to verify certain information and record it to a blockchain.

Security Layer: Fingerprint-based Authentication

Privacy protection and security of confidential information of our users are all extremely important to us. At the same time, we also believe that our user experience should be seamless and not affected by an assortment of security-related preventives, such as imposing complex password requirements, multi-modal authentication and similar.

To achieve these goals, we resort to the use of biometrics-based authentication within our Virtual 3D Web platform.

Biometrics-based authentication has many advantages over password-based or token-based (e.g. card) forms of authentication. For one, it cannot be lost, stolen or forgotten. In addition, the number of random password bits it provides far surpasses both the ability of human memory when compared to password-based systems, and the minimum bits required for the guaranteed underlying cryptosystem security. Even the best human memoizable passwords are weak in comparison. For example, from a fingerprint, one can extract much more than the 128 bits of randomness which is what is needed for the underlying 128-bit AES encryption. On the other hand, a password of random 128 bits is nearly impossible to memorize by humans.

There are many types of biometric identifiers used today: fingerprint, palm print, iris scan, face, hand vain pattern, and many more. However, the most common and most popular is the fingerprint identifier. Also, the fingerprint sensor is by far the cheapest biometrics hardware today due to its simplistic design, materials, size, and its widespread use.

Our Virtual 3D Web platform will be designed with a state-of-the-art fingerprint-based authentication technology that utilizes a fingerprint scanner to authenticate users and is implemented on a blockchain. which will allow for a seamless and secure handling of user's private information, including their crypto wallets and transactions inside of a 3D Virtual Web world.

Scalability and Creative Learning Program

C3DW has developed and established the Creative Skills Learning Academy Program (CSLA). The CSLA is a transformative community initiative designed to utilize the resources that are readily available within disadvantaged communities to provide individuals with working creative skills to ensure career development and education on a global scale.

The program allows C3DW to address the scalability issue of building and continuing to expand the Virtual 3D Web through education and training programs that specialize in the particular technologies that are critical to the platform. This will create a large pool of highly skilled developers and will help ensure that the possibilities of this new virtual world will be endless.

The main objectives of the CSLA are to help the disenfranchised in local communities become a part of meaningful economic participation, provide a solution to the global creative skills shortage and provide a path for community members to become job creators. CSLA's training programs will be robust and target the needs of each community at its epi-center. The program will be working with local churches, mosques, synagogues and other community centers through the use of the Virtual 3D Web network. All training will be in accordance with national systems of standards, quality assurance, accreditation of providers, and developing curriculum, courses and materials. These exercises will be undertaken with a number of different groups including heads of curriculum areas and or members of curriculum teams, senior managers, and other corporation members. Students of the academy receive commercial creative skills training leading to employment opportunities with C3DW and other creative skills employers globally. Courses will encompass on a complete range of basic through advanced skill levels - from graphics and game design to complex concepts such as virtual world building, avatar development, blockchain technology and scene production.

A more detailed description of this training program, including its implementation and initiatives, is available on our website.

TOKEN OFFER

Cryptocurrency capitalization is, at the time of the writing of this document, circa $140 billion with trades and transaction volumes accounting for billions (USD) each day. Cryptocurrencies are becoming more accepted globally, although there are still barriers faced by their proponents. These include regulation and usability. The underpinning 'blockchain' technology behind Bitcoin and the alternatives ('altcoins') is being proposed for a range of applications in banking, defense, and other sectors.

Successful cryptocurrencies bring new technologies and innovative solutions to the market, such as how Zcash and Monero have enjoyed great popularity due to their strong privacy features. Microsoft is currently using the Ethereum blockchain technology as part of a 'blockchain as a service' model.

Beyond the utility question, cryptocurrencies largely derive their value from the number of users they have and how much they are used. That is, with many users and a high "velocity of money", currency values go up. The Virtual 3D Web, in addition to being a virtual environment, is essentially a blockchain-based gaming and virtual item trading platform. Consequently, the size of the Virtual 3D Web economy will increase as more developers, gamers and users adopt and use the platform. Given the time to market and cost saving potential of the Virtual 3D Web, the team anticipates rapid adoption by a significant number of developers trying to get their visions to market quickly and affordably. As pioneers in the blockchain gaming sector, the Virtual 3D Web will essentially democratize gaming development.

The development of the Virtual 3D Web browser platform described in this paper and the various worlds that will make up the Virtual 3D Web, most notably, the building of the blockchain architecture, is a laborious and expensive process that requires a highly skilled team. In order to develop and effectively market and launch the platform, C3WD requires significant funding and will pursue such finding via a token sale as described below.

General Terms

- Avatz Token
- 500M total token supply
- 250M tokens distributed in token sale or $22,000,000 USD hard cap
- Soft cap is $5,000,000 USD
- 250M tokens will remain with the organization and to be used for the Reserve Pool and Rewards Pool program
- 1 Avatz token price is $0.15 USD
- Minimal purchase is $40 USD
- Minimum Ethereum purchase is 0.1 ETH
- Avatz implements Ethereum Token Standard (ERC20)
- Accepted payment options include ETH and FIAT
- USD to cryptocurrency rate will be in real-time at the point of purchase
- KYC and AML procesess will be implemented to comply with multi-jurisdictional compliance

Token Sale Schedule

- The Pre-Sale will officially run from August 27th 2018 to November 15th, 2018
- The Public Sale will officially run from November 15th, 2018 to January 15th, 2019

Allocation of Avatz Tokens

500 Million Avatz Tokens will be created. These will be issued once the crowd sale is completed. Discounts will be available for pre-sale. Avatz Tokens can be purchased with ETH and FIAT with real-time conversion pricing taking place

All funds will be received by C3DW in escrow with token distribution information being distributed shortly thereafter for purchasers and participants.

Distribution of Avatz Tokens

Total of 500 Million Avatz tokens will be created and allocated as follows:

- o   50% will be for token sale participants.

- o   25% will be retained by C3DW and held in reserve for marketing, platform partnerships, employee expansion, and future development over the next 5 years. These tokens will be held in an ETH wallet. This Reserve Pool will be locked for 1 year.

- o   25% will be for our Rewards Pool system.

Avatz Tokens

■ Token Sale   ■ Reserve Pool   ■ Rewards Pool

25%

50%

25%
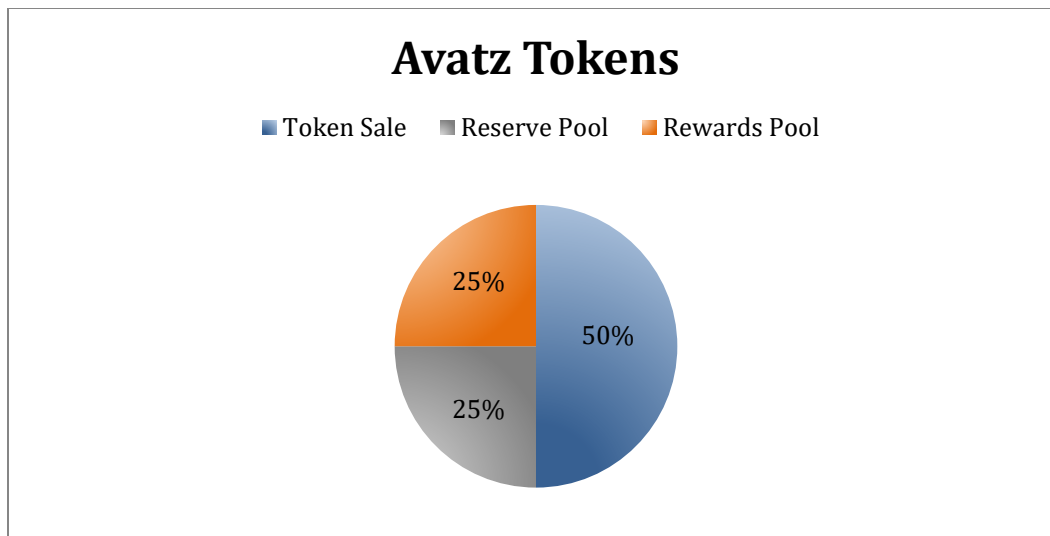
Technical Aspects of Issuance

The Avatz Token will be issued on the Ethereum platform. The Avatz token is a utility token (Ethereum standard) that will underpin the Virtual 3D Web.

- All unsold tokens will be destroyed.
- 500 Million tokens will be created, of which 250 Million will be for the token sale.
- Team member and advisory tokens will be on a vesting schedule to be distributed at a rate of 25% on a quarterly basis over a period of one year.
- Bounty Program participants will receive their tokens at the same time as public sale purchasers pending their jurisdictional restrictions and requirements.
- 250 Million tokens will be distributed in order:
  1. 85% - Token Sale
  2. 10% - Advisors, partnerships & bounty program

3. 5% - Team

Token Issuance

■ Token Sale   **■** Advisors, partnerships & bounty   **■** Team

5%

10%

85%
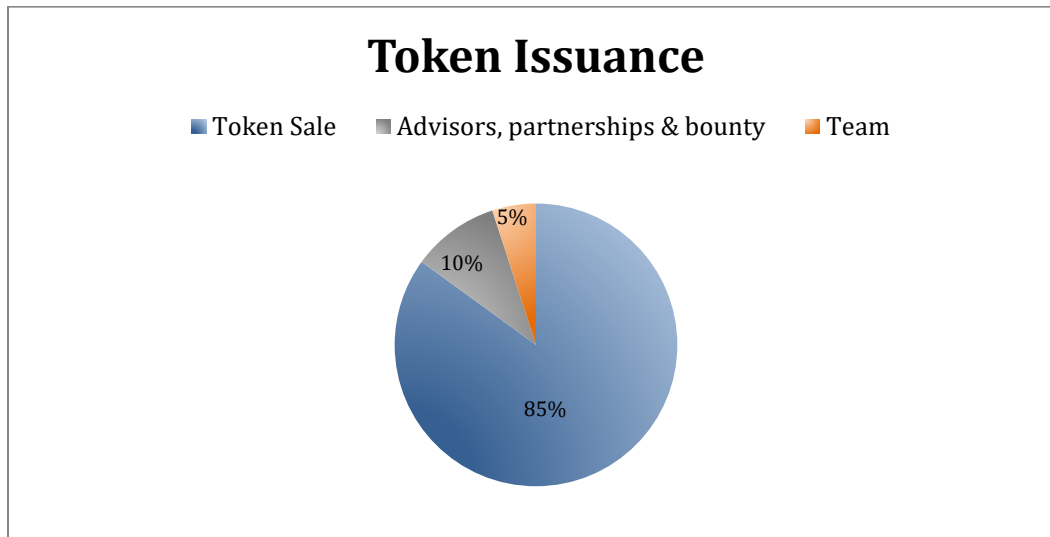
Avatz token has a fixed supply of 500 million tokens, with the full supply created on the Ethereum blockchain. Tokens purchased will be released to users' wallets on the Ethereum blockchain.

Pre-sale and Main Token Sale

The Token Sale will be preceded by a private pre-sale round followed by a Main Token Sale.

Stage 1: Token Pre-sale - Starting August 21th, 2018

When the token pre-sale event cap is reached the pre-sale will be considered closed immediately. We will offer a discount for pre-sale tokens up to a maximum of 30% of the main token sales price.

We reserve the right to end the pre-sale at any time.

Stage 1 funds will be used as follows:

- Main token sale marketing and preparation

- Staffing of organizational positions

- Web and blockchain development

- Legal council

- Miscellaneous fees and costs

Stage 2: Main Token Sale - Starting November 15th, 2018

The number of Avatz tokens available will be 212,500,000 (*less any tokens sold during the presale*)

Contributable cryptocurrencies: ETH and FIAT

Duration: November 15th, 2018 to January 15th 2019

We reserve the right to end the sale at any time.

Distribution of funds

Funds generated from the token sale will be distributed as follows:

- o 60% of funds will be used for platform development. This includes recruitment and training of developers and the building of the Virtual 3D Web browser platform including development of the blockchain and biometric authentication layers and the creation of the initial 3D environments outlined in this paper.

- o 20% of funds will be allocated to the marketing. This broadly includes all marketing efforts, as well as online marketing and attendance at strategically important trade shows. Marketing funds will also be used for various user acquisition programs and initiatives.

- o 20% of funds will be retained for business development, operational costs, legal counsel and future development and expansion efforts.

Distribution of Funds

Development | Marketing | Operations

20% | 20% | 60%
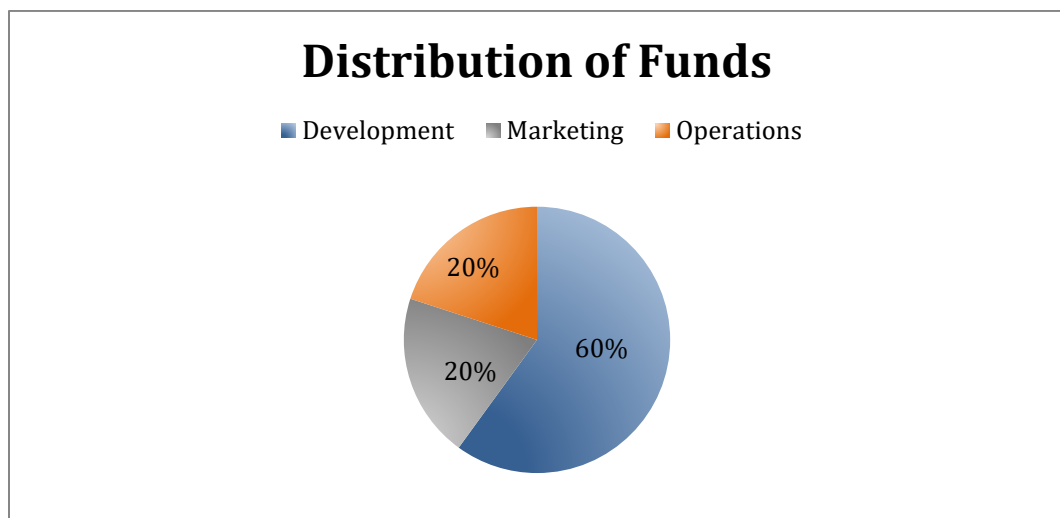
ROADMAP AND PRODUCT DEVELOPMENT TIMELINE

Initial Development Efforts

Development of the Virtual 3D Web dates back to 2008 when C3DW,'s founder, Dion Croom, was exploring the virtual world marketplace to find a suitable platform to start development work for the Virtual 3D Web. In 2011, Dion and his team completed their first virtual casino prototype for Gala Casino in the UK and introduced the product to key players in the e-gaming space, and the concept of building a 3D Vegas virtual city was conceived.

As of Q3 2018, we created a minimum viable product ("MVP") of the platform's first virtual environment under the new Virtual 3D Web project, *Habet Immersive Addiction Treatment Clinic.* The MVP is currently under internal testing and will be released to a wider audience, after the token sale is concluded. The full product is projected to be released in Q4 2018.
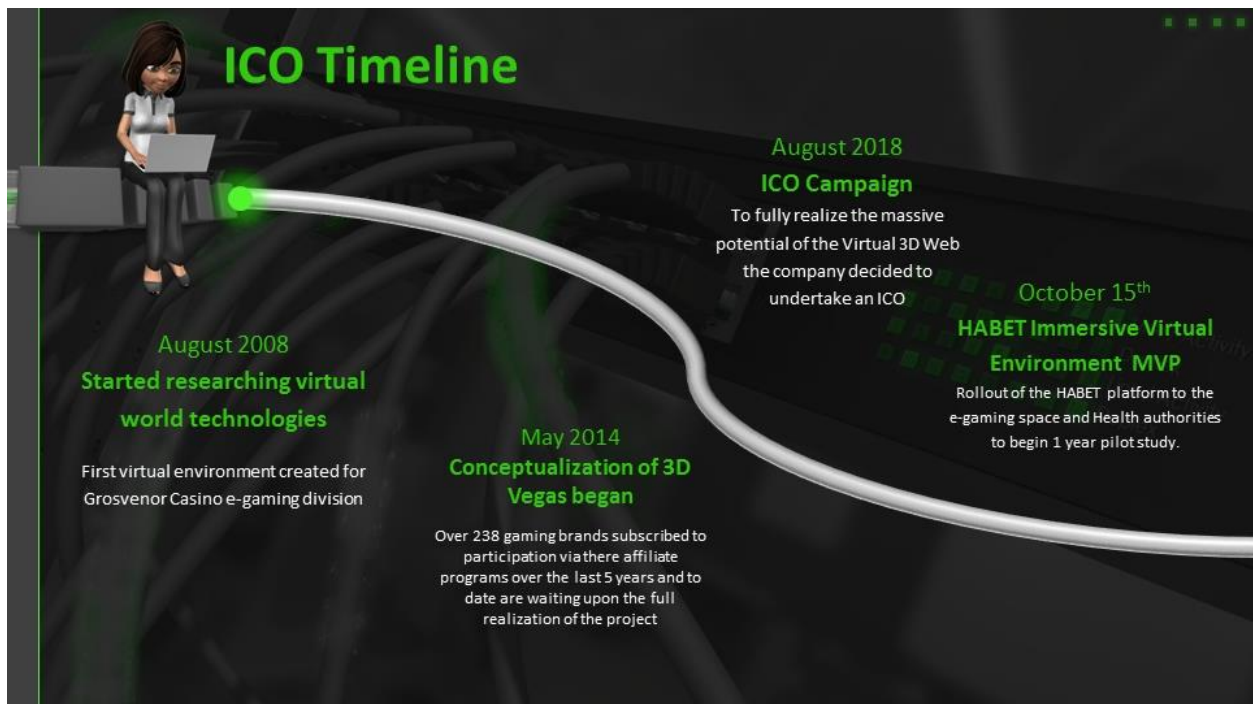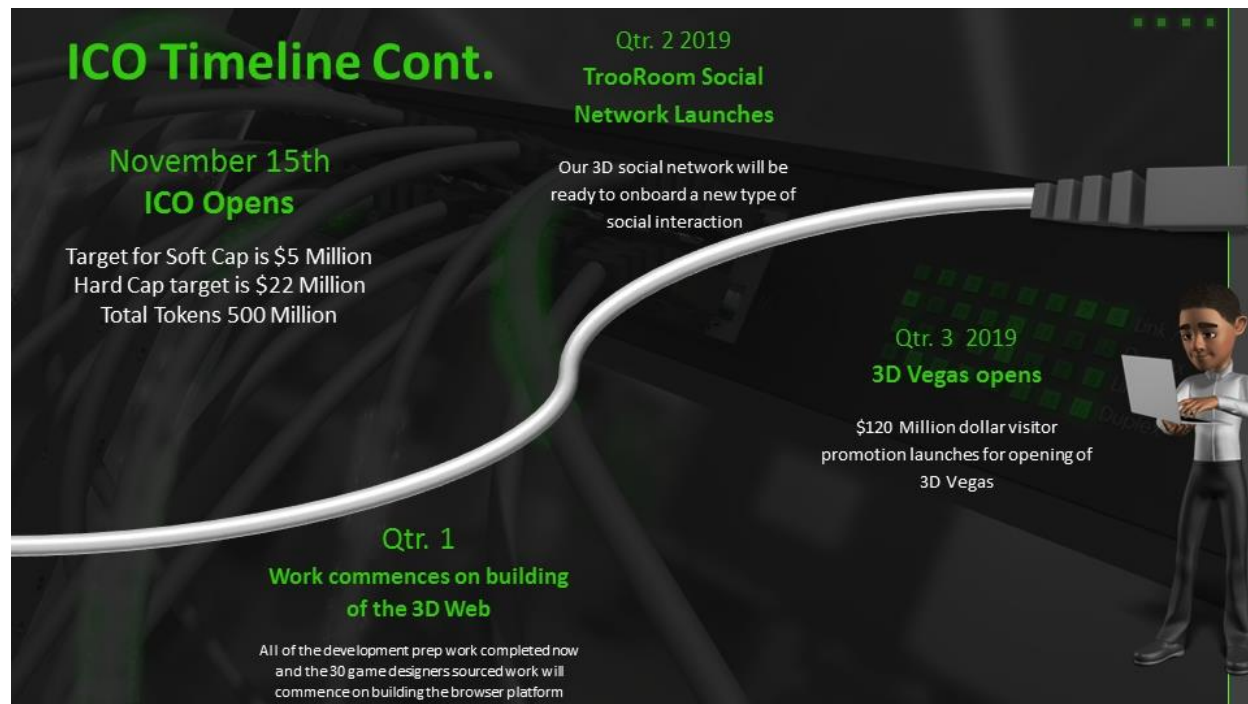
Platform Evolution

Virtual 3D Web's evolution will initially depend on user growth generation. The platform is designed to scale rapidly under the influence of demand-side growth economics. We intend to utilize the scaling potential and increasing volume of revenue generating transactions to further develop features to enhance the user's experience. Moreover, we aim to expand our business model in terms of targeted customer segmentation and offer individual customers an option to execute transactions among themselves, (a peer-to-peer approach).

Rollout Sequence

August 10th 2008	● Started researching virtual world technologies ● First virtual environment created for Grosvenor Casino e-gaming division
May 2014 -	● Conceptualization of 3D Vegas began ● Entered into 238 affiliate program contracts with e-gaming brands

August 21th 2018	● Start of token pre-sale
October 15th 2018	● Launch of MVP Habet Immersive Virtual Environment ● Beta Developer Hub ● Virtual World Templates
November 15, 2018	● Start of main token sale
Q1 2019	● Work commences on building of the Virtual 3D Web Browser
Q2 2019	● Launch of TrooRoom 3D Social Network
Q3 2019	● Launch of 3D Vegas virtual city project ● $120 Million-dollar visitor promotion launches for the opening of 3D Vegas

MEET THE EXPERIENCED TEAM

Introduction

The depth of knowledge within the C3DW team is shown through their 10 years of innovation and dedication to bringing this concept to market. Through tireless efforts in using advanced 3D technology and connecting with global experts, the team brings the knowledge and experience to bring the next generation of web technology to the world.

Core Team

Dion Croom

Founder/Mayor/CEO:

Dion, the founder and CEO of Creative 3D Web, PLC an IOM company specializing in virtual world technologies, is acknowledged as a Social Entrepreneur and virtual world pioneer in avatar digital media and its use in translating virtual world branding into real world success within society at large. Bridging the digital divide, games-based intervention strategies, emergent in-action/on-action models, industry companies, commercial products, and patented communication method and apparatus have evolved from his research. targets projects with a profound societal impact that will benefit future generations, businesses, non-profits, and service industries through applied ICT and motivation of use through inclusive intervention strategies.

Dion originates from Brooklyn, New York. He was key in launching the initial community ICT strategy in the late 1990's. Dion was instrumental in applying ICT in disadvantaged communities to increase access to needed services. He is now the current Mayor of Visit 3D Vegas, one of the key five environments developed by Creative 3D Web.

Jean-Pierre Houareau

Chief Financial Officer:

Jean-Pierre joined Creative 3d Web in April 2017. From August 2014 until March 2017, Jean-Pierre was CEO and key official of PT Entertainment Antigua ("PTE") (A Playtech Plc subsidiary) where he oversaw the activity of Winner and TitanBet in the UK market. His role included managing the relationships with regulators in the UK and Antigua, liaising with HMRC and dealing with player complaints. Jean-Pierre had full P&L responsibility. During the same period, Jean-Pierre ran two companies in Malta – PT Games (a hosting business solely for Playtech customers) and PT Entertainment Malta (a B2C gaming business) boasting brands such as

Europaplay, IronBet, IronPoker and Luck,

Jean-Pierre acted as CEO and key official in both companies; his role included working with the regulator in Malta. From June 2006 until August 2014, Jean-Pierre was Chief Financial Officer at PKR, a privately-owned online gaming developer and operator of a virtual poker platform where he oversaw all aspects of finance, administration, compliance, payment processing and personnel.

As an integral part of the management team and board, Jean-Pierre managed the investor relationships as well as all the advisors (audit, legal, taxation). During that time, Jean-Pierre was key in securing licenses in Alderney, France, Denmark and Italy, also managing the regulator relationships.

He has over 12 years of experience in online gaming having joined WagerWorks (now IGT) where he prepared the company for an AIM listed IPO.

Jean-Pierre has a master's degree in econometrics and has earned his CPA (Certified Public Accountant) designation in the US.

Daniel Socek, Ph.D.

Chief Technical Officer Blockchain Development

As an IT professional with a M.Sc. degree in Mathematics and a Ph.D. degree in Computer Science and 20+ years of research and development experience with focus in cryptography, data security and multimedia systems, Daniel has been involved in long term projects for the US Navy, Intel, RealNetworks, and various other high-tech companies. Throughout his career he has developed a number of innovative solutions and pioneering technologies in the field of data security, with a notable impact on both the academic and industrial research community. He has written several books and book chapters on cryptography and published over 25 peer reviewed journal publications and conference proceedings on various topics in data security. He also jointly holds close to 20 patents with Intel and Real Networks. Over the last few years, he has been involved with several blockchain-based projects, focusing on technical planning and development as well as management of the blockchain-based platform production cycles.

Terry van Rhynn

Chief Marketing Executive

Terry is a successful global brand strategist with proven ability to launch and build international brands, develop integrated campaigns and grow revenues and market share for USA & diverse international clients. He has proven business acumen, and is experienced in new business development, market research/analysis & key account management. His collaborative communication style inspires confidence and sustains effective client relationships. Terry has a track record of strategic positioning, linking creative solutions to marketing and sales objectives. As an Chief Marketing Executive, he brings his proven track record in B2B and B2C brand marketing, entrepreneurial minded marketing vision with strong result orientated sales foundation, specializing in strategic brand development and creative direction. Terry's wealth of knowledge and experience is highly welcomed by the Virtual 3D Web team.

Guillaume Catteau

Game design / UI & UX designer.

Guillaume joined the Digital Art section of the **Academy of Fine Arts from Tournai** in September 2000. He learned the basics of creative tools and methods used in computer animation. Having chosen a 3D specialization, Guillaume practised Modeling, Texturing, Lightning, Rendering and animation of 3D elements. During the last two years of his studies, he co-directed and presented as his final year project a short-film titled *Yoghana*, and in June 2005, he obtained his master's Degree in digital arts.

In March 2006, Guillaume was hired as a 3D artist by TAATU S.A., a company that specialized in virtual worlds. Its main product, *TAATU World*, was a web integrated 2.5D environment where users could create, furnish and decorate their own room and participate in in-world media events. During that period, he specialized in Pixel Art (2D post-treatment re-enforcing pixel's visibility) and isometric. He has been responsible for the design, 3D production, Pixel-Art treatment and Flash integration of the majority of the virtual objects available in the catalogue and several public rooms on which he also worked as Level designer.

In 2011, the company released its very last product, *Portal Places*, a 2.5D social game for Facebook based on the TAATU World's engine. In parallel to his commitment as an employee for TAATU Studio, he worked on several personal games projects and progressively got involved in the Game design, analysis and documentation for Creative 3D Web, Plc.

Oliver Harris

Director Creative 3D Web Plc

Oliver is the founder of Montreux, a Director of the Fund's Operating Company, and the CEO of the Fund's Advisor: MCM UK. He previously worked in the investment Advisory division of a large investment bank before moving to Switzerland to work for a private wealth manager. He sat on the Board of the Regard Group, one of the largest specialist care providers in the UK, advising on its acquisition, growth, and later its successful disposal. Oliver now sits on the Board of Active Assistance and has been involved in several entrepreneurial ventures in the UK Healthcare sector. Oliver graduated from the University of Surrey with a degree in Finance and Economics.

Gary Mullen

Director Creative 3D Web Plc

Gary is responsible for many of Montreux's strategic relationships. He has an extensive background in building and insurance brokering. Gary sits on the Boards of companies within Healthcare, Tech, Construction, and Financial Services. He sat on the Board of the Regard Group, one of the largest specialist Care providers in the UK, advising on its acquisition, its growth, and later successful disposal. Gary has a large network of contacts from his many years working in commercial property

Barry Monks

Operation Director Creative 3D Web Plc

Barry is an independent non-executive Director of the Montreux Healthcare Fund which recently sold The Regard Group, one of the largest specialist care Groups in the UK before acquiring Active Assistance. Barry held several roles in his 20 years at the Central Bank of Ireland before being headhunted by Bank of Montreal where he was Head of Alternatives, Financial Controller, and finally CEO of their alternative investment arm. Barry went on to become CFO of Hanover Investors Management LLP before becoming Managing Director of Apex Fund Services (IOM). He is a representative of the Isle of Man government and is a prominent member of the Isle of Man Wealth & Fund Services Association. Barry is a certified accountant, a member of Mensa, and graduated from University College Dublin with a degree in Commerce.

Dame Philippa Russell

Habet Board Member

Dame Philippa is Chair of the Government's Standing Commission on Carers; a member of the Cross Government Programme Board for the Carers Strategy and of the Ministerial Advisory Group on Mental Health. She is currently working with the Department for Health and other Government Departments on the development of statutory guidance and regulations for the Care Act.

Her awards include the Rose Fitzgerald Kennedy international Award for women who have contributed to the field of learning disability. She is an Honorary Fellow of the Royal College of Pediatrics and Child Health. She has a number of honorary doctorates. She was appointed an OBE, later upgraded to a CBE, and in 2009 she was appointed a Dame Commander of the Most Excellent Order of the British Empire. She has been given Lifetime Achievement Awards for her work in furthering the civil and human rights of disabled people.

Philippa is also a member of the Think Local, Act Personal Partnership (TLAP) National Co-production Advisory Group and the NHS Equality and Diversity Council.

Professor Barry Carpenter

Habet Board Member / Research and Development

Professor Barry Carpenter has been made a Commander of the British Empire (CBE) for his services to special educational needs. Barry has been awarded Fellowships of the Royal Societies of Arts and Medicine. In 2016 he was awarded a CBE by the Queen for his work in the field of Special Educational Needs. Barry has been awarded Fellowships of the Royal Societies of Arts and Medicine.

In 2016 he was awarded a CBE by the Queen for his work in the field of Special Educational Needs. He was given an OBE in 2001 for services to children with Special Needs. He holds honorary chairs at the Universities of Worcestershire, Limerick, Hamburg, and Flinders in Australia and is an international expert in caring for people with learning disabilities. During his academic career Prof Carpenter has published more than 100 academic articles and ten books on special needs, and lectures around the world on supporting people with complex needs develop a full and rich life in their community.

Advisory Board

Stefan Dejanovic

Blockchain Development Lead

Stefan is co-founder & CEO of OCTA IT, a fast adaptive, project orientated software engineering company with a unique model of flexible internal organization. His main involvement is in product development for Blockchain solutions and ICOs.

Graduated from Faculty of Technical Sciences, University of Novi Sad, he continued his academic studies as a PhD student at the University of Novi Sad, Faculty of Technical Sciences where his main research topic is security, cryptography and blockchain.

He is also an ICO Product/Blockchain advisor, currently on the advisory board for two ICOs. His recent research and published paper was *Benefit analysis of blockchain technology on Hyperledger and Ethereum platform* where the two platforms are analyzed for performance and scalability.

Sandirose Magder

Lead Business Development Executive

Sandi is a business consultant and forensic accountant specializing in operations management and financial advisory services for distressed companies. She has almost 20 years of experience and has provided management services for over 50 businesses across a vast array of industries and has been instrumental in effectuating numerous successful business turnarounds.

She provides guidance on multiple ICO projects on topics such as revenue modeling and budgeting, strategic planning and feasibility analysis of the underlying business plans to ensure the long-term viability of the enterprise, after the fundraising is complete.

She holds a Bachelor of Commerce from Queens University (Canada) and Master of Accounting (Concentration in Forensic Accounting) from Florida Atlantic University and is the owner of Analytic Consulting Group, located in Miami, Florida.

Mark Piccini

Project Manager & Advisor

Managing Partner at Blockchain Agility, 20 years of experience in business operations and processes. Works in the Blockchain, Gaming and Defense industries. Entrepreneur who has started 5 companies since 2003, BS in Business Administration (BGSU).

Patrick Murphy

Family Office Outreach & Advisor

Founder of Blockchain Agility, experienced in consulting, advising and recruiting top-talented c-level executives, developers and advisors in the blockchain space. High level knowledge of how to build teams to successfully harness emerging and leading-edge technologies.

Rick Tapia

Marketing Director & Advisor

Industry expert and leader in the Marketing & Business Analysis of Blockchain platforms and their subsequent infrastructures. Brings a wealth of experience and knowledge in the areas of strategy, metrics, start-to-finish processes, implementation, marketing and public relations along with the proper formation of corporate structure for Blockchain-based projects. BS in Business Management.

IMPORTANT NOTICE AND GENERAL STATEMENTS OF DISCLAIMER

PLEASE READ THIS ENTIRE SECTION CAREFULLY. IF YOU HAVE ANY DOUBT PLEASE CONSULT YOUR LEGAL, FINANCIAL, ACCOUNTING, TAX OR OTHER PROFESSIONAL ADVISOR(S). No part of this Whitepaper is to be reproduced, distributed or disseminated without including this section "Disclaimer of Liability".

The information set out below may not be exhaustive and doesn't imply any elements of a contractual relationship or obligations. The sole purpose of this Whitepaper is to present the Virtual 3D Web platform of Creative 3D Web Plc. and Avatz tokens to potential token holders in connection with the proposed token sale. Despite the fact that we make every effort to ensure the accuracy, up to date and relevance of any material in this Whitepaper, this document and materials contained herein are not professional advice and in no way constitutes the provision of professional advice of any kind.

To the maximum extent permitted by any applicable laws, regulations and rules, Creative 3D Web Plc. doesn't guarantee and doesn't accept legal responsibility of any nature, for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising from or related to the accuracy, reliability, relevance or completeness of any material contained in this Whitepaper. Further, Creative 3D Web Plc. hereby disclaims, any representation, warranty or undertaking in any form what so ever to any entity person or authority, including any representation, warranty or undertaking in relation to the truth, accuracy and completeness of any of the information set out in this Whitepaper. You should contact relevant independent professional advisors before relying or making any commitments or transactions based on the material published in this Whitepaper.

You don't have the right and shouldn't buy Avatz tokens if you are a citizen or resident (tax or otherwise) of any country or territory where transactions with digital tokens and/or digital currencies are prohibited or in any other manner restricted by applicable laws.

Residents or citizens of Singapore, Malaysia, China or a resident, citizens or green card holder of the United States of America may be ineligible and may be prohibited in purchasing the Avatz tokens (Only "Accredited" US Investors will be eligible to participate in the ICO). Therefore, please check your eligibility to purchase the Avatz tokens with your professional advisers. Purchased Avatz tokens cannot be offered or distributed as well as cannot be resold or otherwise alienated by their holders to mentioned persons. It is your sole responsibility to establish, by consulting (if necessary) your legal, tax, accounting or other professional advisors, what limitations, if any, apply to your particular jurisdiction and situation, and ensure that you have observed and complied with all such restrictions, at your own expense and without liability to Creative 3D Web Plc.

Avatz tokens are not and will not be intended to constitute securities, digital currency, commodity, or any other kind of financial instrument and have not been registered under relevant securities regulations, including the securities laws of any jurisdiction in which a potential token holder is a resident. This Whitepaper shall not and cannot be considered as an invitation to enter into investment and is not intended to serve as a prospectus or some other similar document. This Whitepaper does not include or contain any information or indication that might be considered as a recommendation or that might be used as a basis for any investment decision. The offering of Avatz tokens on Virtual 3D Web

platform is done in order to allow the token holders to use these tokens on the platform and not for the speculative purposes. Thereafter, the offering of the Avatz tokens on a trading platform does not change the legal qualification of the tokens, which remain a simple means for the use of the Virtual 3D Web platform.

However, in spite of the above, legislation of certain jurisdictions may, now or in future, recognize Avatz tokens as securities. Creative 3D Web Plc. does not accept any liability for such recognition and/or any legal and other consequences of such recognition for potential owners of Avatz tokens, nor provide any opinions or advice regarding the acquisition, sale or other operations with Avatz tokens, and the fact of the provision of this Whitepaper doesn't form the basis or should not be relied upon in matters related to the conclusion of contracts or acceptance investment decisions. This Whitepaper doesn't oblige anyone to enter into any contract, to take legal obligations with respect to the sale or purchase of Avatz tokens, and to accept any crypto currency or other form of payment. Potential owners of Avatz tokens are advised to contact relevant independent professional advisors, on the above matters.

Certain statements, estimates and financial information contained herein constitute forward-looking statements or information. These statements include, among other things, discussions of Creative 3D Web Plc. business strategy and expectations concerning its position in the economy, future operations, profitability, liquidity, capital resources and financial position. Such forward-looking statements or information involve known and unknown risks and uncertainties, which may cause actual events or results to differ materially from the estimates or the results implied or expressed in such forward-looking statements. Further, all examples of calculation of income and profits used in this paper were provided only for demonstration purposes or for demonstrating the industry's averages. For avoidance of doubt, nothing contained in this Whitepaper is or may be relied upon as a guarantee, promise, representation or undertaking as to the future performance of Creative 3D Web Plc. and/or Avatz token, and/or promise or guarantee of future profit resulting from purchase of Avatz token.

Avatz tokens cannot be used for any purposes other than as provided in this Whitepaper, including but not limited to, any investment, speculative or other financial purposes. Avatz tokens confer no other rights in any form, including but not limited to any ownership, distribution (including, but not limited to profit), redemption, liquidation, property (including all forms of intellectual property), or other financial or legal rights, other than those specifically set forth below. While the community's opinion and feedback can be taken into account, Avatz tokens do not give any right to participate in decision-making or any direction of business related to Creative 3D Web Plc. service.

Due to the fact that regulators around the globe are closely scrutinizing business and operations around the crypto-assets and initial coin offerings, regulatory measures, investigations or actions may impact the Creative 3D Web Plc. business and even might limit or prevent it from developing its operations in the future. Furthermore, purchasers coming from other jurisdiction than Isle of Man have to be aware of the fact that their home regulator might have different approach in treating the business of issuing and buying crypto-assets and thereafter might differently treat the legal qualification of the Avatz token. However, Creative 3D Web Plc. is not to be considered liable for ensuring your personal compliance with the laws and regulations in your home country.

Any person undertaking to acquire Avatz tokens must be aware that the Creative 3D Web Plc. business model, the White paper or Terms & Conditions may change or might need to be modified due to the new regulatory requirements arising from any regulatory framework in any for the company relevant

jurisdiction. In such case purchasers and anyone undertaking to acquire Avatz tokens acknowledge and understand that neither Creative 3D Web Plc. nor any of its affiliates shall be held liable for any direct or indirect loss or damages caused by such changes.

English language of this Whitepaper is the primary official source of information about the Avatz tokens, any information contained herein may from time to time be translated into other languages or used in the course of written or oral communications with customers, contractors, partners etc. In the course of such translation or communication some of the information contained herein may be lost, corrupted or misrepresented. In the event of any conflicts or inconsistencies between such translations and communications and this English language of Whitepaper, the provision of this English language of Whitepaper as original document shall prevail.

LEGAL & COMPLIANCE

1.   General information

In order to fund the development of the Virtual 3D Web platform, Avatz tokens will be sold to the public in exchange for crypto-currencies in form of an Initial Coin Offering (ICO). The Virtual 3D Web ICO will take place within the jurisdiction of the Isle of Man where the issuer, Creative 3D Web Plc. is registered.

In the Isle of Man, the business of issuing, transmitting, transferring, administrating or managing convertible virtual assets like crypto-currencies and similar concepts like tokens, is classed as designated business activity and therefore requires mandatory registration with the Financial Services Authority (FSA) of the Isle of Man.

Thereafter, Creative 3D Web Plc. has filed the request for authorization with the FSA in accordance with the Designated Business Registration and Oversight Act 2015 and the process for authorization has been approved. Against this background, Creative 3D Web Plc. shall launch the Virtual 3D Web ICO after the positive decision of the FSA with respect to the previously mentioned authorization.

Creative 3D Web Plc is not a financial institution or financial intermediary according to the Isle of Man Law and is not acting as an FSA supervised entity for the purposes of the financial regulation of financial institutions. Therefore, Avatz tokens are to be considered as utility tokens which can be solely used on the Virtual 3D Web platform, primarily for making payments and for other specific purposes provided in the Token Economy section of this Whitepaper

2.   Anti-Money Laundering and Know Your Customer

As an entity that is required to be registered as a designated business with the FSA, Creative 3D Web Plc. is required to fulfill relevant regulatory requirements arising from the Isle of Man's legislation on anti-money laundering and combat the financing of terrorism (AML/KYC). Therefore, with respect to the Virtual 3D Web every purchaser will be required to undergo appropriate Know Your Customer (KYC) check by providing the issuer with all necessary information allowing the proper identification of the purchaser's identity.

Purchasers will provide the issuer with the necessary information in form of the pre-prepared questionnaires that contain relevant questions regarding the purchaser's identity and, depending on the jurisdiction where the purchaser comes from and his personal circumstances, additional information that might be required under the AML/CFT legislation in the Isle of Man.

Therefore, every request for the participation in the Virtual 3D Web ICO, and transfer of the subscribed amount in crypto-currency, will be accepted solely where the purchaser successfully undergoes the above described KYC check in accordance with the relevant regulatory requirements.

3.   Governing law and arbitration

Due to the fact that the Virtual 3D Web ICO will take place in the Isle of Man the governing law for this ICO will be the Law of the Isle of Man (Manx law).

In the event of any and all controversies, disputes, demands, claims, or causes of action between you and us (including the interpretation and scope of this Section and the arbitrability of the controversy, dispute, demand, claim, or cause of action) relating to Creative 3D Web Plc or this Agreement (as well as any related or prior agreement that you may have had with us) you and we agree to firstly try to resolve in amicable way through negotiations. If you and us cannot reach a settlement within a period of 30 (thirty) days as of the start of negotiations, you and we agree to resolve any such controversy, dispute, demand, claim, or cause of action through binding arbitration.

(b) The arbitration will be conducted under the Rules of the London Court for International Arbitration (2014), which Rules are deemed to be incorporated by reference into this Section. The number of arbitrators shall be 1 (one). The seat or legal place of arbitration shall be in Douglas, Isle of Man. The language to be used in the arbitral proceedings shall be English. The governing law of the Agreement shall be the substantive law of the Isle of Man.

(c) As used in this Section, "we" and "us" mean Creative 3D Web Plc. In addition, "we" and "us" include any third party providing any product, service, or benefit in connection with this Agreement (as well as any related or prior agreement that you may have had with us) if such third party is named as a co-party with us in any controversy, dispute, demand, claim, or cause of action subject to this Section.

For more information regarding the governing law and arbitration are contained in the Section 10 of the Service Agreement and Terms of Token Sale for the Virtual 3D Web ICO.

RISK FACTORS

The purchase of Avatz and participation to the Platform involves a significant degree of risk. The following risk factors are not an exhaustive list of all of the risk factors that a purchaser should carefully consider before purchasing Avatz. By purchasing Avatz, to the extent permitted by law, the Purchaser acknowledges and agrees to assume all the risks associated with the holding of Avatz and the use of blockchain technology, including but not limited to, the risk factors below.

RISKS RELATED TO BLOCKCHAIN TECHNOLOGY AND DIGITAL ASSETS

Absence of Regulatory Oversight

Initial Coin Offerings are currently not regulated globally or in USA, or the regulation is unclear and undefined.

Legal and Regulatory Environment for Digital Tokens

Digital tokens are being closely scrutinized by various regulatory bodies around the world, including by the French Financial Market Authority (Autoritédes Marches Financiers), the United Kingdom Financial Services Authority and the United States Securities and Exchange Commission. There is a substantial risk that in numerous jurisdictions, including the United States, Avatz may be deemed to be a security. Such risk of requalification would mean that securities laws applies to Avatz and require Creative 3D Web Plc. to limit the ability to hold more than certain amounts of Avatz or restrict the ability to transfer Avatz. The legal ability to provide Avatz in some jurisdictions may be restricted by future regulation or legal actions. In response to such action, Creative 3D Web Plc. may take actions that adversely impact the Purchaser, including: (a) ceasing operations or restricting access in certain jurisdictions, (b) adjusting Avatz and the Platform in a way to comply with applicable rules and regulations, or (c) cease operations entirely.

Loss of Private Keys

Avatz may be stored in a wallet or vault, which can only be accessed with a password selected by the Purchaser. The wallet will hold a private key, or a combination of private keys, required to control and dispose of Avatz stored in the Purchaser's digital wallet or vault. Any loss of requisite private key(s) associated with a digital wallet or vault storing Avatz, will result in loss of such Avatz. Any third party that gains access to the private key of a Purchaser may be able to gain access to that Purchaser's Avatz. The loss, destruction, loss of access or data loss relating to a private key used to access a Avatz, may be irreversible and could adversely affect the value of the Platform and overall Avatz. Creative 3D Web Plc. disclaims all responsibility for loss, destruction, loss of access or data loss relating to a private key or its related Avatz.

Mining Attacks

The blockchain platform, which will be used for Avatz, may be susceptible to attacks, including new forms of attack that may be created. Any successful attacks present a risk to the Platform and Avatz, including, but not limited to, accurate execution, recording of transactions involving Avatz and expected proper payment operations.

Cybersecurity Risk

Hackers, individuals, other malicious groups or organizations may attempt to interfere with Avatz in a variety of ways, including, but not limited to, malware attacks, denial of service attacks, consensus-based attacks, Sybil attacks, smurfing and spoofing. There is a risk that Avatz and technology infrastructure may include security weaknesses or bugs, which may interfere with the use, or cause the complete loss of Avatz. Advances in cryptography may present risks to cryptocurrencies, digital tokens, Avatz, and, Creative 3D Web Plc's technology infrastructure, which may result in the theft or complete loss of Avatz.

Currency Risks

Creative 3D Web Plc. intends to use the proceeds from selling Avatz to fund the maintenance and

development of the Platform. The proceeds of the sale can be converted into other cryptographic and fiat currencies. If the value of crypto-currencies fluctuates unfavorably during or after the Event, Creative 3D Web Plc. may not be able to fund development, or may not be able to develop or maintain the Platform in the manner that it intended.

Volatility Risks

Cryptographic tokens that possess value in public markets, such as ETH, BTC, have demonstrated extreme fluctuations in price over short periods of time on a regular basis. Avatz may suffer from such volatility and be subject to similar fluctuations. Such fluctuations are due to market forces and represent changes in the balance of supply and demand. As mentioned, exchanges are independent of and not operated by Creative 3D Web Plc., therefore use of exchanges is at your own risk and Creative 3D Web Plc. cannot and does not guarantee market liquidity for Avatz and therefore there may be periods of time in which Avatz are difficult to buy or sell. Avatz are Uninsured Avatz are not like bank accounts or other similar accounts. Avatz are entirely uninsured and any value they may hold at any time may decrease or be eliminated in the future.

Unforeseen Risks

Cryptographic tokens such as Avatz are a new and relatively untested technology. In addition to the risks noted above, there are other risks associated with your purchase, holding and use of Avatz including those that Creative 3D Web Plc. cannot anticipate. Such risks may further materialize as unanticipated variations or combinations of the risks set out above.

OPERATIONAL RISKS

No Operating History

Avatz will be a newly formed token with no operating history. Each Avatz should be evaluated on the basis that the Company's or any third party's assessment of the prospects of the Virtual 3D Web Platform may not prove accurate, and that the Company may not achieve its objective. Past performance of any similar token is not predictive of future results.

Loss of Capital

It is possible that Avatz may not be used by a large number of individuals, businesses, and other organizations and that there is a limited public interest in the creation and development of its functionalities. Further, the Virtual 3D Web Platform may never be completed, released or become operational. These or other unforeseen factors may significantly decrease or eliminate any value of Avatz. Creative 3D Web Plc. does not guarantee any specific value of Avatz and cautions purchasers of Avatz that there is a significant likelihood their value may decrease or that purchasers may lose their capital.

Loss of Data

As part of its business, Creative 3D Web Plc. processes, stores and transmits large amounts of electronic information, including personally identifiable information of the purchasers. Similarly, service providers of Creative 3D Web Plc., may process, store and transmit such information. However, such measures cannot provide absolute security. The techniques used to obtain unauthorized access to data, disable or degrade service, or sabotage systems change frequently and may be difficult to detect for long periods of time. Hardware or software acquired from third parties may contain defects in design or manufacture or other problems that could unexpectedly compromise information security. Network connected services provided by third parties to Creative 3D Web Plc. may be susceptible to compromise, leading to a breach of Creative 3D Web Plc's network. Creative 3D Web Plc. systems or facilities may be susceptible to employee error or malfeasance, government surveillance, or other security threats. Breach of the Creative 3D Web Plc's information systems may cause personally identifiable information of the purchasers to be lost or improperly accessed, used or disclosed.

Risk of Alternative Platforms

It is possible that alternative platforms could be established that utilize the same or similar code and protocol underlying the Platform and attempt to facilitate services that are materially similar to those intended to be delivered through the Platform. The Platform may be in competition with these alternative platforms, which could negatively impact the Platform and Avatz.

Risk of Dissolution of Creative 3D Web, Plc.

It is possible, due to any number of reasons including, but not limited to, an unfavorable fluctuation in the value of cryptographic and fiat currencies, decrease in the Platform's utility, the failure of commercial relationships, or intellectual property ownership challenges, that the Platform may no longer be viable to operate and Creative 3D Web Plc. may dissolve or be wound up or face an uncertain or changing regulatory regime.

Risks of Intellectual Property Claims

Intellectual property rights claims may adversely affect the operation of the Platform. Third parties may assert intellectual property ownership claims relating to the holding and transfer of cryptographic tokens and their source code. Regardless of the merit of any intellectual property claim or other legal action, any threatened action that reduces confidence in the Platform's long-term viability or the ability of end-users to hold and transfer Avatz may adversely affect the value of Avatz. Additionally, a meritorious intellectual property claim could prevent you from accessing the Platform holding or transferring your Avatz.

Tax Risk

There are risks and uncertainties related to the tax and accounting treatment of Avatz. Because of the shifting regulatory environment, it is uncertain what tax and accounting treatment or classification Avatz

will have in various jurisdictions. Each potential user, purchaser, and holder of Avatz is urged to consult with, and must rely solely upon the advice of, its own legal, financial and tax advisors with respect to the tax and accounting treatment of Avatz.

White paper version 9, January 2019

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