

**GET READY  
TO  
THE NEW CRYPTO FUNDING PLATFORM**



**The Accredited Coin Offering (ACCO)** makes use of a pioneering new economic model that enhances the accredited process to ensure successful fundraise.

**ACO  
Platform  
Foundation**

## **Rescuing the ICO Industry**

ICOs have been transformational for the startup ecosystem. Today it's much easier and quicker for a good team with a good idea to raise the funds they need to build out their project. Today funds raised through ICOs are measured in the billions of dollars - rivaling seed funding raised through traditional venture capital.

This ease and the speed at which projects have been raising funds has attracted low-quality projects as well as scammers to prey on ordinary investors. It's been estimated that over 80% of ICOs today are scams - projects with poor business models, and teams with no intention of delivering on their promises.

This creates a highly risky environment for investors, and also deprives sincere teams of the credibility they need to raise funds for legitimate, promising projects.

To address this concern, we're announcing the Accredited Coin Offering Platform (ACO Platform). Rather the completely unregulated environment today, startups on the ACO Platform will receive due diligence accreditation from our institutional banking, accounting and financial partners.

Startups that pass our accreditation process will receive a credit rating giving them not just credibility, but allowing them to receive insurance from our banking partners. Investors in turn will be protected with institutional-level underwriting.

The market needs better due diligence and oversight, as well as better investor protection. The ACO Platform allows the market to self-regulate token offerings, ridding the market of fraud and unethical deals, improving the health and credibility of the token industry, and allowing true entrepreneurship to flourish.



**CEO/  
Arthur  
Yao**



**COO/  
Lilyana  
Abdul  
Latiff**



**CFO/  
Jack  
Lin**



**Board  
Advisor/  
Ted  
Huang**

# Why Invest



Creating a sustainable crypto world

Experienced and connected global team

Long term business with commitments from  
startups and investment institutions team

# Why ACO Platform?

ACO's accreditation process incorporates institutional banking, insurance and escrow account services to process due diligence. It is the use of these facilities that allows the market to self-regulate. Coin minting through ACO platform will automatically be covered under **ACO umbrella insurance coverage**.

# ACO

# QUICK FACT

## About ACO

The only market accredited platform for fundraising

Smart Escrow Contract ensure a transparent secure environment.

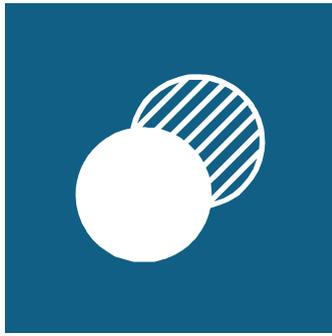
A continuous line service from project reviewing to token minting.

# Accredited



## Trust

Certified credits rating.



## Transparency

With Smart Escrow  
Contract



## Engagement

An integrated platform for startups  
and institutional partners.



## Professional

Supported by finance institution

# We Are Here To Guide You!



01

## Application

Register an account on ACO platform and submit files for credits rating.



02

## Accredited Rating Report

Receive a rating report from institutional underwriters to support your project.



03

## Smart Escrow Contract

Use Smart Escrow Contract to ensure investors confidence.



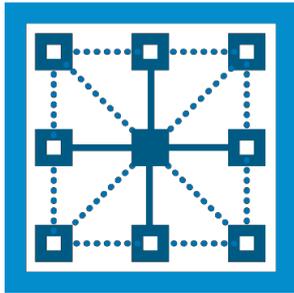
04

## Token Minting

Now, you can have your token ready to release.

ACO

**A LEADING**  
CRYPTO FUNDING  
**PLATFORM**



# ACO

**Accredited Coin Offering Platform**

The Accredited Coin Offering (ACO) makes use of a pioneering new economic model that enhances the accredited process to ensure successful fundraising.

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## LEGAL DISCLAIMER

The intent of this document is to provide information about the Accredited Coin Offering (ACO) platform and ACO tokens to potential token holders for the proposed initial coin offering. The information outlined is not exhaustive and does not imply any elements of a contractual relationship. Its only purpose is to present relevant and practical information to prospective token holders, thereby empowering them to decide whether to begin a thorough analysis of the company for the purpose of obtaining ACO tokens.

No part of this document or its contents will be assumed to be a prospectus of any description or a solicitation for investment, nor does the document in any way equate to an offering or a solicitation of an offer to buy any securities in any jurisdiction. This document is not compiled according to or subject to laws or regulations intended to protect investors in any region.

The ACO token is not a financial instrument; neither is it registered under the Securities Act or the securities laws of either the U.S. or any other country. This applies equally to the jurisdiction in which potential owners reside. Tokens are not a digital currency, commodity or security and cannot be used for any other purpose than that outlined in this document. Restrictions, therefore, include investing, speculation or other financial activities.

Ownership of ACO tokens does not entitle the holder to any other rights, including ownership, distribution, profitability, redemption, liquidation, property (including intellectual property), or any other financial or legal rights with the exception of those listed below.

This English-language document is the official source of information available on ACO tokens. While this document may be translated into other languages or used during written and verbal communications between customers, prospects and partners, some information may be lost or misrepresented during such activities. Should this result in conflicts or inconsistencies, the content of the original English document will supersede all others.

This document contains certain forward-looking statements and estimates that are predictive in nature. We declare that such statements comprise both known and unknown risks and uncertainties which may cause results to differ significantly from the estimates or considerations expressed in the document. The project end date will be determined by the funds raised through the initial coin offering project of ACO tokens.

## EXECUTIVE SUMMARY

### *Problem*

Cryptocurrencies and smart contract platforms like Ethereum have led to the rise of fundraising through Initial Coin Offerings (ICOs). ICOs have been a tremendously successful way for startups to raise funding, and over \$2 billion was raised through ICOs in 2017. However the current ICO environment is fraught with risks for both startups and potential investors.

- Lack of objective and reliable information about ICO project details.
- No independent rating agency to perform due diligence on potential and ongoing operations of a project.
- No early-stage market making function for tokens after issuance.
- Lack of regulation, resulting in insecure coins and scams flooding the market.

### *ACO Platform*

The Accredited Coin Offering Platform will be the first market accredited crypto fundraising platform available. Major institutional banking and insurance companies will be affiliated with the Accredited Coin Offering Platform. Startups using the ACO platform can simply submit an application with their project details. The application process will ask for the required information necessary for institutional banks, insurance and escrow service providers to bid for the lowest service fee.

The platform will provide an end-to-end process for creating ICOs on an easy to use platform. ACOs will enjoy access to underwriting services previously only available to ICOs, while investors will be able to access projects approved by professional institutions.

### *Benefits*

- Due Diligence
- Insurance Underwriting
- Institutional Certification and Approval
- Smart Escrow Contracts
- Token Minting

## *Summary*

In summary, the ACO platform provides a better option. It provides easy access to funds for both startup companies and protection for investors. Complex blockchain token and transaction issues are simplified on the platform and ensured by smart escrow contracts. The entire process is ensured by those services affiliated with the ACO platform. The cost to startups is only 3% of each token sale, and this rate is only charged after the sale is complete.

## BACKGROUND

An initial coin offering is a process that combines technology and finance. When a startup wants to raise funding through an initial coin offering, it creates a white paper addressing what the project is about, what it will fulfill upon completion, how much funding it needs to execute, what type of payment method is accepted, and the length of time for which the token sale will run. During the promotion, investors and supporters of the firm's initiative buy into some of the distributed tokens using cryptocurrency, or fiat. If the funds raised from token sale do not meet the minimum target required by the firm, the money is returned to the investors and the project is deemed to have failed. If however, the target is met within the specified time frame, the funds are used to either initiate the new scheme or to complete it.

Since Bitcoin emerged in 2009, the international cryptocurrency market has exploded, with more than \$2.3 billion accumulated through initial coin offering projects. Over 80% of this value has been raised since January 2017, according to cryptocurrency-analysis website CryptoCompare.com. By July 2017, the market cap had increased from \$7 billion to \$110 billion.

The smart contract designed by Ethereum enhances the security and transparency on blockchain. The advantage of placing the smart contract on the blockchain is that the contract will not be altered or interrupted by any intervention. The agreed movement need not be transmitted through people, but executed directly through computers, which avoids individual disputes and will prove more efficient overall. With its wide adoption and variety, cryptocurrency has become the mainstream in trading.

However, as initial coin offerings and cryptocurrency grow rapidly, they need to be controlled and regulated. Companies who use this technology are concerned about the safety and protection of their investments, and everyone involved in the cryptocurrency era agrees that regulation is necessary to attract investors and comply with various government regulations.

## ADDRESSING THE CHALLENGES

The current initial coin offering environment carries high risks for investors and issuers, who currently have limited guidance to rely on. This makes it tougher for startups to achieve success. Investors and startups will both benefit from a potential regulation solution.

### *For Investors*

Current difficulties faced by investors include the absence of standards to follow, and a lack of legal and reliable sources of information which advise on choosing projects for investment. Consequently, investors compare the current process to early Initial Public Offerings (IPOs), venture capital funding and crowd-funding options (e.g. Kickstarter). While these opportunities offer more extensive regulation and standards than the initial coin offering, they also exclude important market elements such as price discovery, liquidity/tradability, and the advantages of investing in a successful project.

The initial coin offering option is therefore largely viewed by investors as an unregulated environment, based on issues such as:

- Lack of a transparent sources and information.
- No market-making function for pre-sales/early issues.
- Absence of an independent, expert rating agency to evaluate the potential and ongoing operations of projects.
- Lack of control, resulting in unverifiable and insecure coins being offered to investors and traders.

These challenges have led to the development of the unique Accredited Coin Offering (ACO) Platform. By addressing these challenges, ACO intends to open up the market to more investors and increase capital inflow to initial coin offerings. ACO's accreditation process incorporates current financial tools and sectors (such as institutional banks, insurance and escrow account services) to process due diligence, which builds a secure yet transparent marketplace and allows the market to self-regulate.

### *For Issuers*

Issuers also face significant challenges, such as technological overheads, minting of blockchain tokens, and the setting up of smart contracts. Issuing teams end up spending more time dealing with these issues, rather than focusing on the core project being presented to the market.

Issuers will, therefore, benefit from the development of a new platform that can:

- Free them from the need to stay updated on blockchain technology.
- Enable them to mint reliable coins, produce smart contracts and conduct

exchanges on one platform.

- Enable issuers all over the world to openly discuss projects with investors and others.
- Connect with other issuers and share ideas and progress results.

The ACO platform will provide a resolution to the difficulties experienced by both investors and issuers, resulting in improved performance and the reduction of risk for all parties.

## THE ACCREDITED COIN OFFERING (ACO) PLATFORM

The Accredited Coin Offering (ACO) platform makes use of a pioneering new economic model, where the value of ACO tokens will be linked to the platform's profitable operations.

The new platform will improve verification and security by merging vital elements into a single operational base:

- By combining institutional underwriters, the ACO platform will provide reassurance of the offering's credibility to investors.
- The accredited rating system will require detailed information on any projects submitted, which will ensure a transparent environment.

The ACO platform will include tools and services to mint tokens and develop smart escrow contracts, which are both essential elements of the process.

The platform will be operated by the New Entrepreneurs Foundation (myNEF) of Malaysia, a non-profit organization established in 2012. Major institutional banks and insurance companies within Malaysia will also be affiliated with the ACO platform. myNEF is an integral component of the ACO platform, supporting ACO and providing linkages with relevant government agencies. This support from myNEF provides investors with security in the knowledge that they are involved with a reputable company.

### *Value in ACO Platform*

- End to End flow between underwriters, investors and issuers.
- Provide single platform for initial coin offering.
- Smart Escrow white paper safeguard for investor.
- Delivering accredited services for issuers, which facilitates the initial coin offering process.
- Enhance coin minting with Accredited Token
- Coin minted in ACO Platform be automatic listed to exchange house, which in turn provide immediate liquidity to the investor.

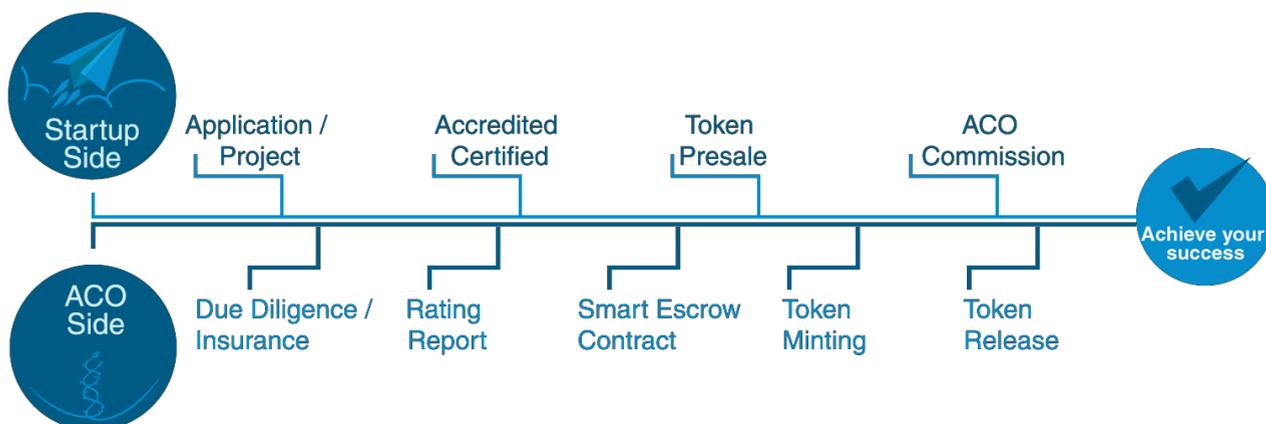
## HOW IT WORKS

The ACO platform adopts a holistic approach to the initial coin offering process, which is intended to benefit all stakeholders. The methodology adds value through:

- Close collaboration with underwriters, which facilitates the information flow between underwriters, investors and issuers.
- Using the ACO naming convention "Accredited Coins" or "Accredited Tokens" to refer to tokens generated by Accredited Coin Offering (ACO).
- Evaluation and rating of all offerings by expert teams.
- Delivering accredited services for issuers, which facilitates the initial coin offering process.
- Providing an integrated platform for startups and investors to efficiently update new offerings.

These tactics ensure a more structured market system, while at the same time recognizing and rewarding both risk and innovation.

The ACO generates revenue by delivering services to startups at each stage of the pledge process. These services in turn provide investors with assurance that information about the projects they are considering is readily available. The diagram below depicts the pledge process and the services offered by the ACO.



### *Application/Project*

To get started, all that startups need to do is submit an application to the ACO platform. The ACO requests that startups submit white papers and other documentation that provides the information necessary for institutional banks, insurance and escrow account service providers to bid for the lowest service fee. Startups can then choose the best plan to credit their projects.

### *Due Diligence/Insurance*

Due Diligence ensures every project is examined by various sectors of the financial field, and based on it provides accurate ratings.

In cases where the project gets high ratings, this would indicate less risk for the investor himself, which is ultimately a crucial aspect to bear in mind.

The ACO Platform will use a funding reserve system, through which it can host an umbrella of protection.

ACO Platform will reserve a minimal amount from the token sales of each project. The amount reserved will be calculated in accordance with the Due Diligence initial rating report.

The funds will serve as an exit plan for failed projects and buy back orphan tokens from the market.

Ultimately, this method will provide a stable market and more quality projects in the future.

### *Accredited Certification/Rating Report*

Any issuer submitting a project will first need to upload full details of their project, including reference materials, as well as documents that prove the issuer's ability to execute the project, such as asset proof or certificate of incorporation. Only with a high rating will a project be likely to reach its pledge target.

All submitted documents will be reviewed and evaluated by our institutional partners, including accounting firms, insurance companies, banks and attorneys. Our institutional partners will release a rating report with rating scores. Startups can then choose the suitable offer to get ratings, either from the one with the highest rating score or from different institutions for multiple ratings.

### *Smart Escrow Contracts*

Smart escrow contracts work to secure a transparent, public and beneficial trading environment for both investors and startups. Upon completing the rating process, the ACO system will automatically generate a smart escrow contract, which includes project information, startup background and, of course, the rating for the project. The token distribution plan will also be defined on the smart escrow contract; when the pledge closes, the system will distribute the tokens to token holders according to the conditions defined in the smart escrow contract.

### *Token Pre-Sale/Token Minting*

To invest in a project on the ACO platform, investors need to trade ACO tokens.

ACO tokens can be purchased through any major crypto-exchange site, and it's the only token available on the platform. After the presale stage, the new tokens will start minting. All project coin minted on the ACO platform will be covered under ACO's insurance coverage.

### *ACO Commission/Token Release*

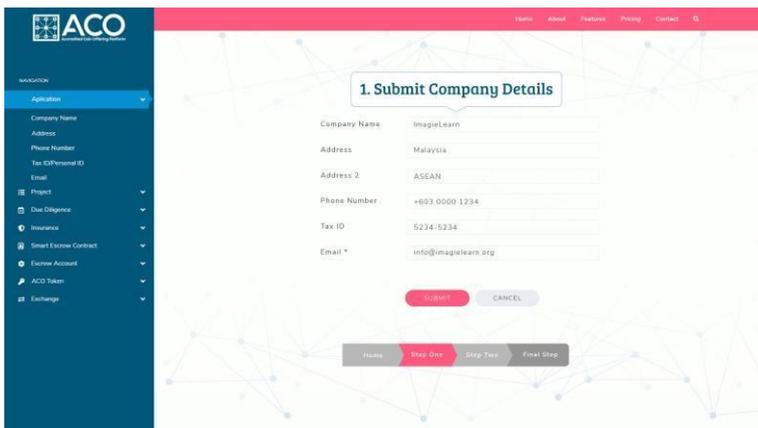
Setting up projects for startups is a free service; however, the ACO platform will charge a flat rate of 3% for each ACO token sale. This rate is only charged after the token sale is complete.

The initial coin offering project for the ACO platform intends to attract the funding required to deliver on our vision. The company will participate in the exact processes required for an initial coin offering, including regulatory, technological, legal, rating and marketing.

The ACO platform will be launched at <https://www.acoplatform.com>.

All marketing efforts, recruitment of experts and regulatory partnerships will continue, and we will create detailed plans for the future.

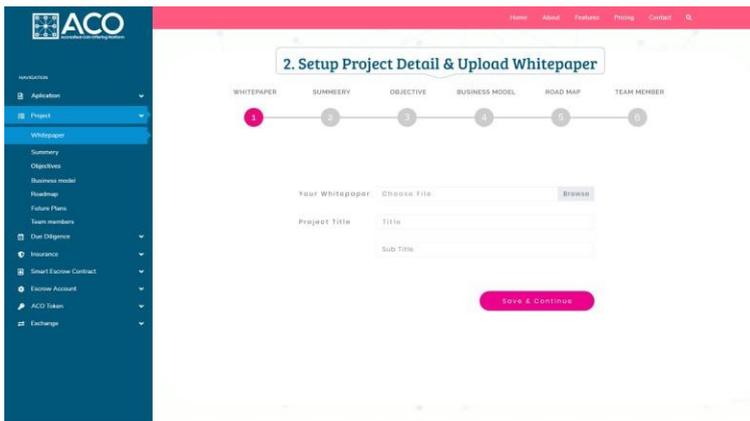
ACO Platform provides a rather simple way for startups to start their projects. On platform, startups will be guided to complete their projects by steps, from whitepaper write up, token minted, to the final stage, fund raising. Following are instructions when startups begin their applications.



The screenshot shows the ACO platform's user interface. On the left is a dark blue sidebar with a navigation menu containing items like 'Application', 'Project', 'Due Diligence', 'Insurance', 'Smart Expense Contract', 'Former Account', 'ACO Token', and 'Exchange'. The main content area is white with a pink header. The title '1. Submit Company Details' is centered at the top of the form. The form fields are: Company Name (imgreLearn), Address (Malaysia), Address 2 (ASEAN), Phone Number (+603 0000 1234), Tax ID (5234-5234), and Email (\* info@imgrelearn.org). Below the fields are 'SUBMIT' and 'CANCEL' buttons. At the bottom, a progress bar shows 'Home', 'Step One' (highlighted in red), 'Step Two', and 'Final Step'.

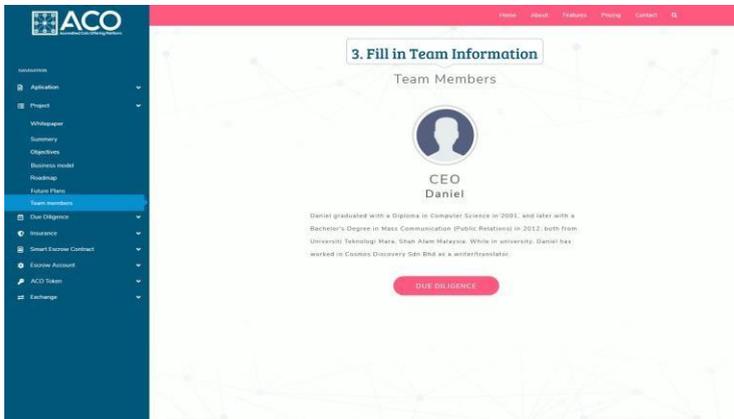
#### 1. Submit company details

Startup will need to fill out its company information at the first stage, such as name, address, number, and contact methods.



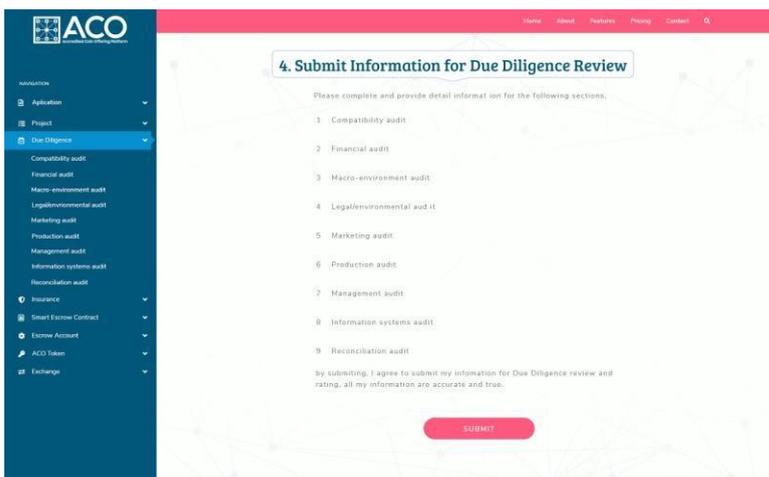
## 2. Setup project details and upload whitepaper

ACO platform lists out the critical sections needed so that startups can have a clear idea to review their whitepaper.



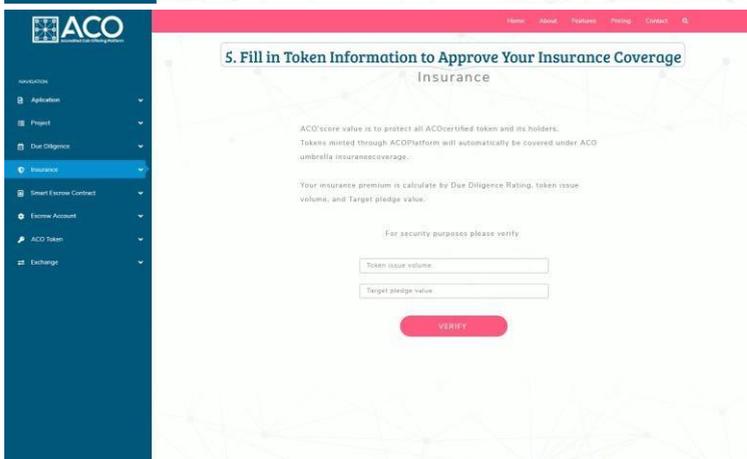
## 3. Fill in team information

Member information is one of the most critical elements on the whitepaper. Transparent member information will increase the credit and reliability on the project.



## 4. Submit information for due diligence review

Due diligence is the exclusive function on ACO Platform. To receive higher accreditation remark, startups will need to upload related documentation for institutional partners to review.



## 5. Fill in token information to approve insurance coverage.

ACO Platform will take a certain portion of fund for insurance purpose in order to ensure the progress moving smoothly and to protect the right of the investors.

**6. Token Details are Automatically Generated**

- A total 200,000,000 Neurons (NEU) will be generated.
- 60% of Neuron (NEU) tokens will be swapped for ETH or BTC to fund the development operations and marketing.
- 30% of Neuron (NEU) tokens will be held by our ICO advisors.
- 10% of Neuron (NEU) tokens will be held by the project team members and founders.
- 10% of Neuron (NEU) tokens will be held by ambassadors and advisory panel.
- 10% of Neuron (NEU) tokens will be reserved for future marketing use.
- All tokens held by founders, project team and ICO advisors will be reverse vested over 12 months with monthly vesting windows.
- While tokens held by advisory panel and ambassadors will be reverse vested over 12 months with monthly vesting windows.

**Token Allocation**

Category	Percentage
Token Allocation	60%
ICO Advisors	30%
Team Members	10%
Ambassadors	10%
Future Use	10%

Navigation: Home | About | Features | Pricing | Contact | EN

Progress: Home | **Step One** | Step Two | Final Step

## 6. Token details are automatically generated

According to the token information input and the condition written on contract, the system will automatically generate a token distribution report.

**7. Setup Escrow Account to Ensure Your Fund**

Escrow service will transfer funds to a multiSig wallet, your smart contract will release funds according to your milestones reached.

**SETUP**

Navigation: Home | About | Features | Pricing | Contact | EN

Progress: Home | Step One | **Step Two** | Final Step

## 7. Setup escrow account to ensure your fund

ACO Platform requests startup to set up an escrow account to secure the funding. Only when conditions are satisfied will the system release the fund to the startups.

**8. Check The Latest Token Status**

**Token Status**

Navigation: Home | About | Features | Pricing | Contact | EN

Progress: Home | Step One | Step Two | **Final Step**

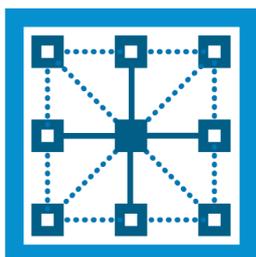
## 8. Check the latest token status

Startups can always log in to the system to check current token status.

## ACO TOKENS

Every ACO token purchased provides the holder with the following rights:

### *Use of ACO Tokens*



ACO Token

1. To invest in a project on the ACO platform, investors need to purchase ACO tokens. ACO tokens can be traded through any major crypto-exchange site, and it's the only token available on the platform.
2. ACO tokens can also be converted into other tokens obtainable on the ACO platform.

Tokens are created and distributed to the public through different stages, which are private sale, priority sale, pre-sale and then moving to public pledge. Investors will have the better offer when they enter at the first stage. ACO Token is the only utility method applied on ACO platform. The using of unified token makes the projects go more smoothly and effectively both from investor's side and startups side.

### *Tokens Status*

<b>Token Sale Volume</b>	125 million
<b>Token Issue Volume</b>	500 million
<b>Website Link</b>	<a href="https://www.acoplatform.com">https://www.acoplatform.com</a>
<b>Accepted Forms of Payment</b>	ETH
<b>Start Date</b>	Private Sale: March 15 <sup>th</sup> - March 31 <sup>st</sup> Priority Sale: April 2 <sup>nd</sup> – April 30 <sup>th</sup> Pre-Sale: May 1 <sup>st</sup> – June 15 <sup>th</sup> Public Pledge: June 16 <sup>st</sup> – June 30 <sup>th</sup>
<b>Token Issue Date</b>	30 days after public pledge ends

## SALE OF TOKENS

Only 125 million ACO tokens will be available for sale during this project.

The target pledge for the ACO platform is 15,000 ETH.

All proceeds from the ACO token sale will be held in an escrow account; via smart escrow contract, ACO tokens will be issued and transferred to token buyers. The funds will be released from the escrow account in order to execute the vision of building the project.

Once the ACO token sale ends, no further ACO tokens are available for purchase. Any transaction after the end of ACO token sale will be rejected. ACO tokens will be issued within 30 days after the public sale closes.

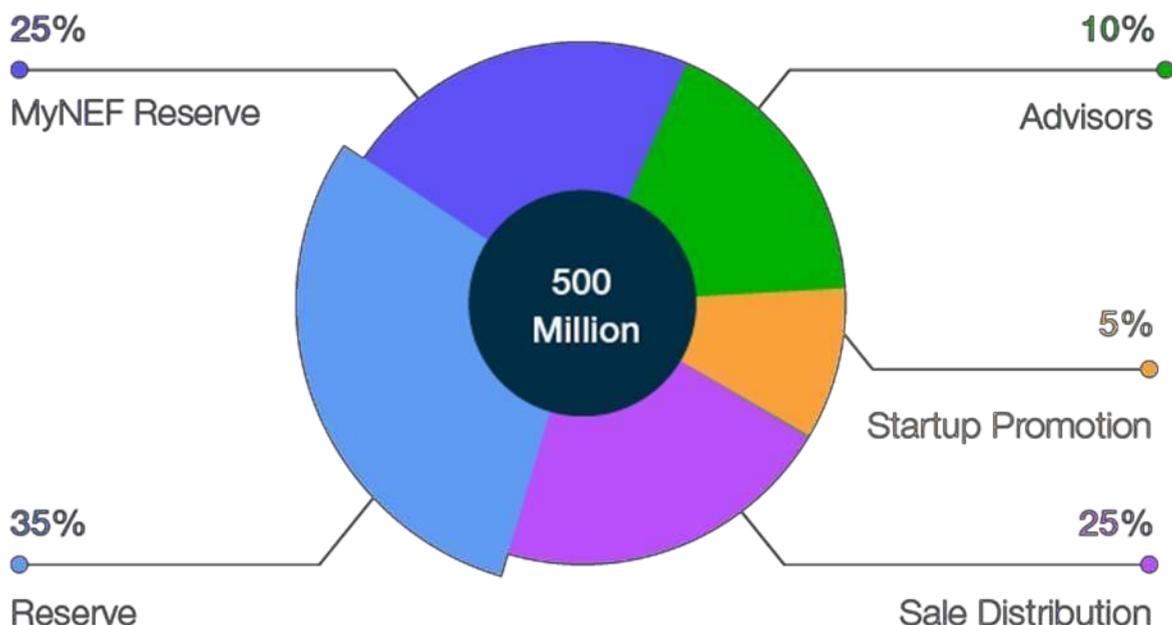
There will be a total of 500 million ACO tokens. 125 million (25%) will be sold during the pledge. Additional ACO tokens will be issued in the following amounts:

175 Million Tokens (35%) – reserve for future use

50 Million Tokens (10%) – distributed to the advisory

125 Million Tokens (25%) – distributed to platform operator

25 Million Tokens (5%) – distributed for startups promotion



Total Token Supply 500 Million Token  
Public Sale Target USD\$ 15M

## PROJECTED TIMELINE

**Q4 2017:** Build alliances

**Q1 2018:** Project implementation

**Q2 2018:** Pre-sale and public pledge of ACO tokens; marketing and acquisitions

**Q3 2018:** ACO token release

**Q4 2018:** Platform beta launch

The project end date will be determined by the funds raised through the initial coin offering of ACO tokens. All net proceeds from the sale of tokens will go towards providing the ACO the tools needed for promising crowd-selling projects. This arrangement will continue while the funds raised through sale last.

## SUMMARY

The proposed arrangement empowers potential initial coin offering project owners to perform coin offerings in an integrated, transparent and comprehensive way. ACO token holders will enjoy returns from profitable operations that enable new initial coin offerings to reach the market effectively. The market in turn will enjoy the addition of multiple great projects, which are accredited by institution professionals, finance experts and authorized rating escrow account services rolled out under the ACO's guidance. The ACO platform is easy to access and simple for startups to begin the application process. The rest of the procedure is undertaken by those services affiliated with the ACO platform. The cost of each token sale is only 3%, and this rate is charged only after the sale is complete.

## ABOUT ACO FOUNDATION

Founded in 2018, the ACO foundation is dedicated to improving the health of the ICO ecosystem through the Accredited Coin Offering (ACO) Platform. The ACO platform is an end-to-end token sale platform with government backing that allows startups to create token sales in a regulation-friendly environment, and with institutional bank backing.

## EXECUTIVE TEAM



### **Arthur Yao / CEO & Chairman**

Arthur Yao is a technology innovation executive with more than 20 years transforming global organizations. He is both a strategist and an operational executive that makes strategies happen!

As a CEO of multiple FinTech companies, he uses technology to bridge merchants with consumers and global business to China. He also has a wide range of industries including financial services, automotive, and healthcare. He has been an executive, management consultant or service provider for more than 20+ global organizations including GE, Citi, Nissan, Union Pay, Verizon, Allianz, and Autoliv.

Arthur holds an Executive MBA from Kellogg Northwestern University

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### **Jack Lin / CFO**

US Certified Public Accountant

Master of Business Administration California State University, Sonoma.

20 years experience in auditing, tax and management consulting services

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### **Lilyana Abdul Latiff / COO**

CEO, New Entrepreneurs Foundation

Chairman, ASEAN Rice Bowl Startup Awards



**Vincent Tan Kee Kim / Board Advisor**

CEO of Tahira Air Chairman

Former CEO for Chariot Limited

Former Finance Manager of Scandinavian System

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**Ted Huang / Board Advisor**

Digital solution provider of technology industry.

Interests in Digital Mobile Strategy along with Digital Transformation, Artificial Intelligence, Big Data, and Unison.

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**Effendy Zulkifly / Board Advisor**

Co-founder and CEO, Blockchain Academy Asia

Chief Business Officer, Blockworq Consulting

Certified Blockchain Expert, The Frankfurt School Blockchain Center

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**Harald Overå / Communication & Marketing**

University of Pacific-Lutheran Business Administration Major

Investment Banking Analyst at Fubon Financial Holding Co., Ltd

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## ABOUT OUR PARTNERS



New Entrepreneurs Foundation (myNEF) is a non-profit organization established in 2012 that focuses on creating and developing sustainable entrepreneurs via strategic developmental programs.

Designed with entrepreneurs in mind to ensure they reach their business potential, myNEF signature programs include BAHTERA 2015, SUPERBXCEL, COMICXCEL, Online Business Financing (OBF) and ASEAN Rice Bowl Startup Awards.

myNEF plays an instrumental role in bridging industry players with the Government and related agencies, both locally and in the Southeast Asian region.

### STRATEGY PARTNERS



### CCOUNTRY PARTNERS & HOSTS





**ASPAC**

*COUNTRY COMMUNITY PARTNERS*

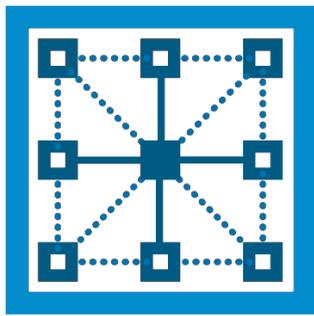


**TheJakartaPost**

seedstarsworld\*



**Inc.**  
Southeast Asia



**ACO**  
Accredited Coin Offering Platform

Architectural Blockchain Platform  
Provided by ACO Foundation



Operated by  
Malaysia New Entrepreneurs Foundation