



STERN

Whitepaper  
[www.STERN.network](http://www.STERN.network)

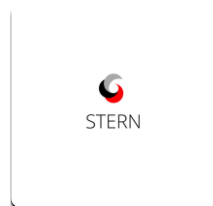
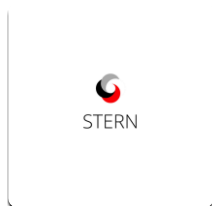
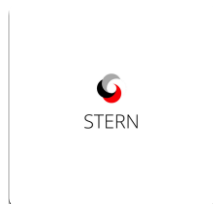


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## **NOTICE**

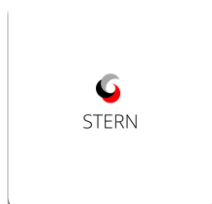
If you are not sure about joining into the following Initial Token Offering (ICO), please consult with professional advisers in the fields of legal, tax and financial.

### **Legal disclaimer**

#### **Purpose**

The purpose of this White Paper is to present STERN and the STERN token to potential token holders in connection with the proposed ICO. The information set forth below may not be exhaustive and does not imply any elements of a contractual relationship. Its sole purpose is to provide relevant and reasonable information to potential token holders in order for them to determine whether to undertake a thorough analysis of the company with the intent of acquiring STERN Tokens. Nothing in this White Paper shall be deemed to constitute a prospectus of any sort or a solicitation for investment, nor does it in any way pertain to an offering or a solicitation of an offer to buy any securities in any jurisdiction.

This document is not composed in accordance with, and is not subject to, laws or regulations of any jurisdiction, which are designed to protect investors. The product token is not a digital currency, security, commodity, or any other kind of financial instrument and has not been registered under the Securities Act, the securities laws of any state of the United States or the securities laws of any other country, including the securities laws of any jurisdiction in which a potential token holder is a resident. This English language White Paper is the primary official source of information about STERN and STERN Tokens. The information contained herein may from time to time be translated into other languages or used in the course of written or verbal communications with existing and prospective cus-

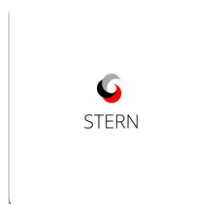


tomers, partners etc. In the course of such translation or communication some of the information contained herein may be lost, corrupted, or misrepresented. The accuracy of such alternative communications cannot be guaranteed. In the event of any conflicts or inconsistencies between such translations and communications and this official English language White Paper, the provisions of this English language original document shall prevail.

### **No offer of securities**

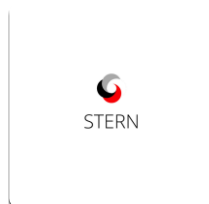
STERN tokens cannot be used for any purposes other than as provided in this White Paper, including but not limited to, any investment, speculative or other financial purposes. STERN Tokens confer no other rights in any form, including but not limited to any ownership, distribution (including, but not 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. STERN tokens confer no rights in the company and do not represent participation in the company. STERN tokens are sold as a functional utility.

According to the professional opinion of our legal advisors, based on the Howey Test our STERN tokens (STERN) should not be deemed as securities and do not need to be registered as a security. STERN tokens are not securities. The user acknowledges, understands, and agrees that STERN tokens are not securities and are not registered with any government entity as a security, and shall not be considered as such. The User acknowledges, understands, and agrees that ownership of STERN. STERN token does not grant the User the right to receive profits, income, or other payments or returns arising from the acquisition, holding, management or disposal of, the exercise of, the redemption of, or the expiry of, any right, interest, title or benefit in the STERN or STERN platform or any other STERN property, whole or in part. STERN tokens are not official or legally binding investments of any kind.



## **Risks and uncertainties**

The STERN platform is not yet developed and is subject to further changes, updates, and adjustments prior to its launch. Such changes may result in unexpected and unforeseen effects on its projected appeal to users, possibly due to the failure to meet users' preconceived expectations based on this White Paper, and hence, impact its success. For the foregoing or any other reason, the development of the STERN platform and launch of STERN future business lines may not be completed and there is no assurance that it will be launched at all. Additionally, in a down-cycle economic environment, STERN may experience the negative effects of a slowdown in trading and usage of the STERN platform and may delay or cancel altogether the structuring and launch of the anticipated STERN future business lines. Further, should the costs, financial or otherwise, of complying with any newly implemented regulations exceed a certain threshold, bearing in mind the fact that it is difficult to predict how or whether governments or regulatory authorities may implement any changes to laws and regulations affecting future business lines, maintaining the STERN platform and structuring and launching STERN future business lines may no longer be commercially viable, and the Company may opt to discontinue the development and operation of STERN platform. We may not be able to pay any anticipated rewards in the future. There is no assurance that there will be sufficient engagement in the STERN platform and that you will receive any rewards/discounts. The ability of the Company to pay any reward to you will depend on the future results of operations and the future business and financial condition of the Company. In the case of unforeseen circumstances, the objectives stated in this document may be changed. Even though we intend to reach all goals described in this document, all parties involved in the purchase of STERN tokens do so at their own risk. The funds raised in the ICO are exposed to risks of theft. The Company will make every effort to ensure that the funds will be securely held in blockchain



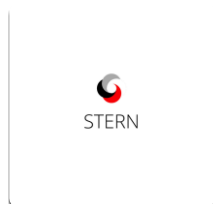
wallets. Notwithstanding such security measures, there is no assurance that there will be no theft of the cryptocurrencies as a result of hacks, sophisticated cyber-attacks, distributed denials of service or errors, in the smart contract(s) on the Ethereum or any other blockchain, or otherwise. In such event, even if the ICO is completed, the Company may not be able to receive the cryptocurrencies raised and STERN may not be able to use such funds for the development of the STERN platform. In such case, the launch of the STERN platform might be temporarily or permanently curtailed.

### **No Cancellation and No Refund**

Stern token orders are deemed firm and final. The Client acknowledges that they are fully aware that they will not be entitled to claim any full or partial reimbursement under any circumstances whatsoever. As the sale of the proposed tokens is strictly reserved for experienced professional clientele, the Client may not claim any right of return against STERN.

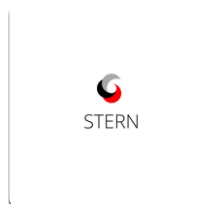
### **No guarantee on trading**

The Company will use reasonable endeavors to seek the approval for availability of the STERN tokens for trading on a cryptocurrency exchange. Furthermore, even if such approval is granted by a cryptocurrency exchange, there is no assurance that an active or liquid trading market for the STERN tokens will develop, or if developed, will be sustained after the STERN Tokens have been made available for trading on such cryptocurrency exchange. The Company is not responsible for, nor does it pursue, the circulation and trading of STERN Tokens on the market. Trading of STERN tokens will merely depend on the consensus on its value between the relevant market participants.



## **Note on forward-looking statements**

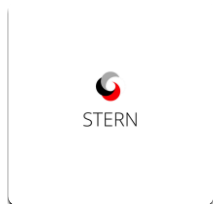
All claims and statements made in this STERN white paper, STERN website, press releases made by STERN, also any oral statements made by STERN team members or agents acting on behalf of STERN that are not an accomplished fact may represent so called forward-looking statements. All statements that include, but are not limited to any financial projections, estimates, plans or possible trends, risks, as well as future prospects of cryptocurrencies should be considered as forward-looking statements as well. These forward-looking statements are not yet accomplished facts and STERN does not take responsibility and cannot guarantee that the future results will correspond with above mentioned forward-looking statements. These forward-looking statements are also provided as-is and STERN takes no responsibility for updating these forward-looking statements, should any information relevant to the pertaining forward-looking statements become available in the future. No information contained in this white paper should be considered as a promise, representation of commitment or undertaking as to the future performance of the STERN platform, STERN token or any other component of the STERN ecosystem.





Note: United States of America citizens, residents (tax or otherwise) or green card holders are not eligible to participate in the STERN ICO. The United States of America include Puerto Rico, the U.S. Virgin Islands, and any other possessions of the United States.

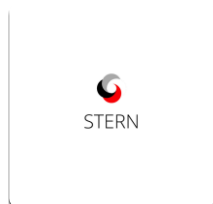
Residents of a country where American embargoes and sanctions are in force, namely Iran, North Korea, Syria, Sudan, or Cuba are not eligible to participate in the STERN ICO



## Introduction:

We are living in times of digital transformation. The impact of this transformation is clearly seen in how we share information and communicate. There are attempts to digitize many aspects of our lives, especially in the world of finance and banking. Most notably, the advent of Blockchain technology has enabled us to digitize money via cryptocurrencies such as Bitcoin. There are many attempts on foot to apply Blockchain technology to revolutionize other areas of finance. However, most researchers focus on transforming only one financial service or product (e.g. remittances or lending). This trend has emerged because new participants have been nimbler in adopting emerging technologies compared to incumbents who are hampered by legacy systems. However, this competitive advantage that new entrants enjoy is likely to be a short-lived one as existing banks will use their considerable resources to build the same services to remain competitive or acquire emerging FinTech's.

We offer a service that connects the two worlds



# What is STERN

## 1 Platform:

### 1.1 Marketplace

We will offer a marketplace where you can buy and sell items and services with cryptocurrencies. The seller can specify which cryptocurrencies he accepts

The articles are divided into categories and countries for a better overview. The sellers will pay a small fee, which can be paid with our tokens or other cryptocurrencies. Our marketplace accepts commercial and private sellers.

Before you list an item you have to confirm your email address.



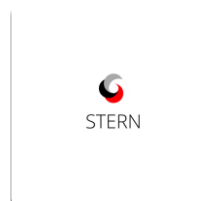
BMW 650i  
2013  
Excellent condition  
Germany, Frankfurt  
Payment  
[More](#)



Modern house with garden and swimmingpool  
2014  
Swiss, Bern  
Payment  
[more](#)



Omega  
Aqua Terre Automatic  
38mm  
Stainless Steel  
Singapur  
[more](#)



## Professional Processing Service:

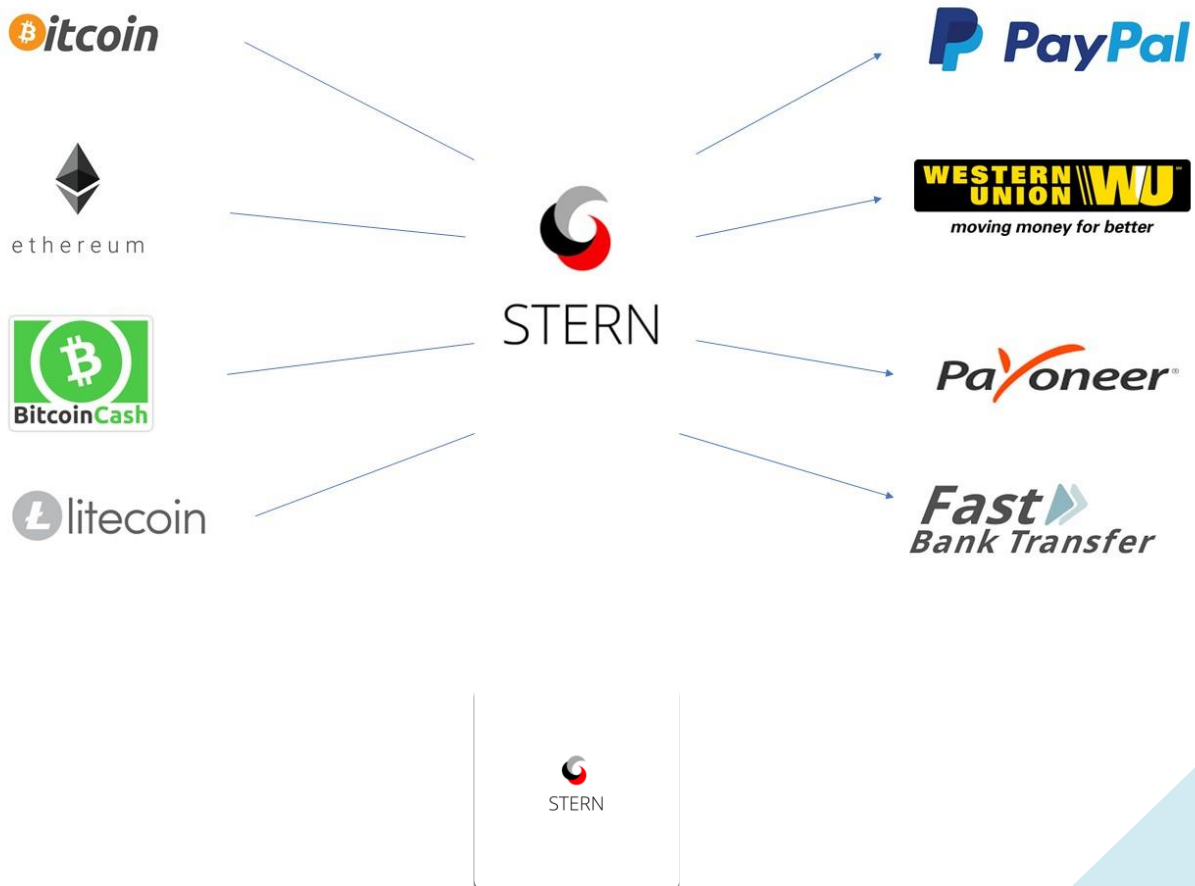
### Transfer:

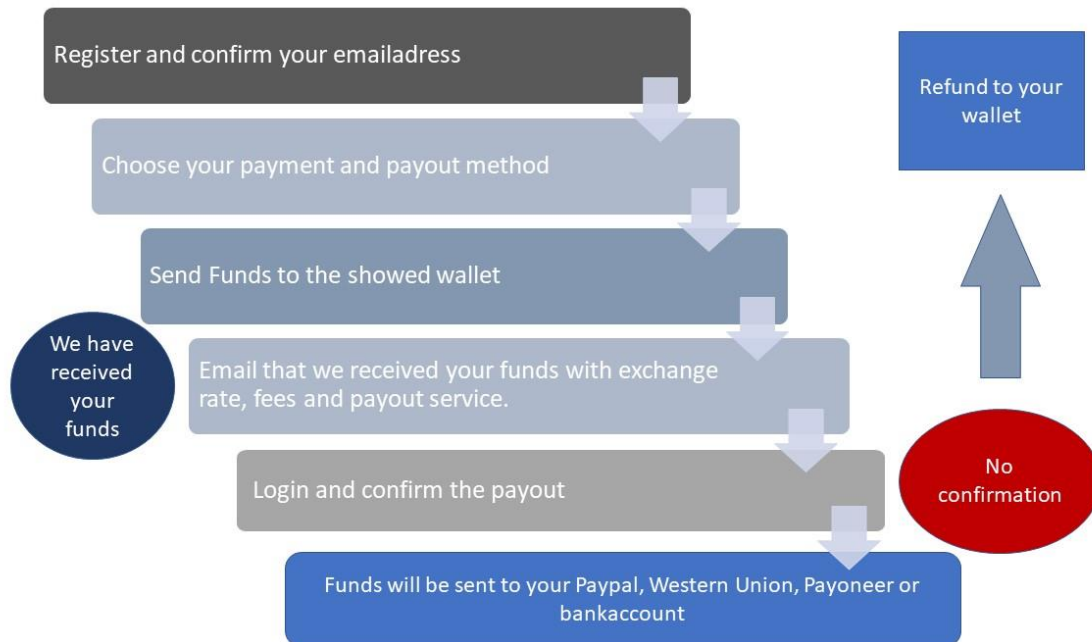
Transferservice means: you send cryptocurrencies to us and we transfer them to your Paypal, Western Union, Payoneer or bank account.

This will happen within 10-30 minutes after we get the first confirmation. The payments will not be crypto-related to avoid potential problems.

In the beginning we will only accept high quality cryptocurrencies. These are established and less volatile

The selection will be expanded and updated.



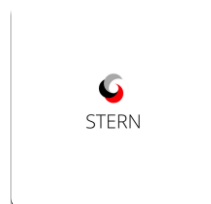


## Paymentservice

We can handle the payment of received invoices or your rent. We can also send funds to your business partners or other institutions. We can even do online shopping and other purchases for you - just tell us your address. For other individual requests just let us know.

## Escrowservice

Buyers are protected if the seller turns out to be a scammer and doesn't deliver the goods. In the event of such a dispute, the escrow service will act as the arbitrator and determine who should ultimately receive the funds.



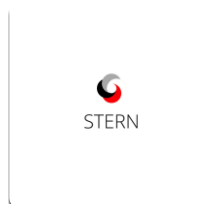
### **3 Online customer support**

The Stern customer support team will be ready to deal with any inquiries. All issues and inconveniences are handled by our team of dedicated professionals. Support will be accessible online and via mobile, ensuring the necessary communication channels are on offer when required. We understand that continuous, high-quality support is the key to success, which is why we prioritize providing the very highest level of client support. Every user spreads the word about their product experience, and we want this word-of-mouth communication to be positive, encouraging more customers to join our community. We will dedicate all the necessary tools, resources and people to make this happen.

### **4. Knowing your customer and anti money laundering**

(Depending on the country)

Anonymous and pseudonymous use for Higher Amounts will not be possible. It will be requested to provide satisfactory identification, proof of residence and/or other documents necessary to meet all legal requirements. AML modules will be integrated into the payment infrastructure offered by STERN. That said, these measures are not intended to make users' lives difficult. The goal here is to systematically improve the credibility of cryptocurrencies as fair and legal means of payment. STERN is entitled to bring top level Know Your Customer standards to its business operations. What's also important to note is that the authentication process we have designed is intended to avoid the shortcomings of similar processes used by the traditional banking institutions, where long forms need to be filled in and then checked and corrected multiple of times. <sup>24</sup> This authentication service will offer maximum convenience, and the verification of user information should take no longer than 24 hours.



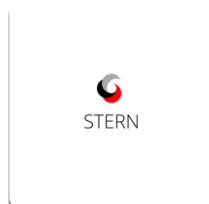
## 5. Security

We will use independent security audits of a narrower scope throughout our product development lifecycle. Our security philosophy is based on two main principles:

- Creating a reliable technology platform that has sufficient protection from external threats by design.
- Protection from the human factor through adherence to widely accepted best practices.

## 6 Conclusion

STERN is a project that aims to bring Bitcoin and other popular cryptocurrencies into your everyday life. At present, the growing number of people who wish to integrate cryptocurrencies into their daily economic transactions still face too many obstacles. Our solution is simple: to combine all the essential blockchain products and services. This is much more than an attempt merely to couple together different elements of the crypto economy. It takes cryptocurrency usage to the next level by bringing it into the financial transactions we make every day. We believe that currently the crypto economy remains too isolated from traditional economic structures. This is a major contributing factor to the volatility currently seen in Bitcoin and other cryptocurrencies. While we don't want to pass judgement on the benefits and shortcomings that stem from the frenzy of speculation which currently surrounds the crypto economy, we do believe that cryptocurrencies are bringing incredible opportunities to replace the outdated banking system, and the potential benefits they offer in this way greatly outweigh those offered when cryptocurrencies are treated purely as tools for speculation. We believe the key step forward needed is to bridge the gap and remove the barriers between the crypto economy and traditional money, as this will bring major benefits to cryptocurrencies. It will increase their usefulness for everyday consumers.



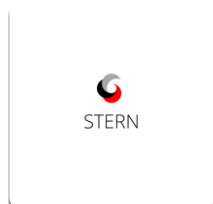
## **ICO Details**

This Whitepaper highlights the key stages and features of the STERN Ecosystem and the future trajectories in which all products and services will be developed.

Further details of the ICO and the potential benefits of an STERN ownership are provided in this Whitepaper.

STERN ICO will be made available at: [www.STERN.network](http://www.STERN.network)

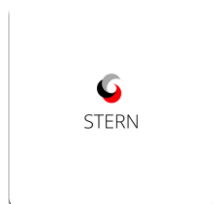
Stern tokens sold during the ICO will be distributed to the provided address 14 days after the ICO.





## Details about Stern

Token name:	Stern Token
Ticker Symbol	Stern
Blockchain Platform	Ethereum
Token Standard	ERC-20
Currency Symbol Image	
Starting Price Pre-ICO (50% BONUS)	1 Stern for 0,05USD
Starting Price ICO	1 Stern for 0,1USD
Maximum stern produced	1 billion
Maximum STERN for Sale	600 million (60% of total tokens)
Fundraising Goal USD	10 million
Methods of STERN purchase:	BTC, BCH, LTC; ETH



Purchased STERN will be distributed after the end of the ICO. However, the transfer of the STERN requires that the purchaser has submitted the address of his wallet. If the HARDCAP will not be reached during ICO, the remaining tokens will be distributed to pre-ICO and ICO participants pro-rata.

**Bonus System Pre-ICO**

Depending on the day of purchase during the Pre-ICO period, a bonus will be granted. The bonus will be paid in the form of the transfer of additional STERN. In case the calculation of the bonus results in a split of an STERN, the STERN will be rounded up. The bonus will be granted as follows:

Event	Week/Date	Bonus
Pre - ICO	1st week	40%
Pre - ICO	2nd week	30%
Pre - ICO	3rd week	20%
Pre - ICO	4th week	10%



**Bonus System ICO**

Depending on the amount of purchase during the ICO period, a bonus will be granted. The bonus will be paid in the form of the transfer of additional STERN. In case that the calculation of the bonus results in a split of an STERN, the STERN will be rounded up. The bonus will be granted as follows:

Event	Amount	Bonus
ICO	Over 50.000USD	10%
ICO	Over 10.000USD	5%

**Stern token**

Stern tokens can be used to pay for our services as well as to pay for the publication of a listing. The tokens are burned after use and removed from the circulation to prevent inflation. Our tokens will also be tradable on normal exchanges.

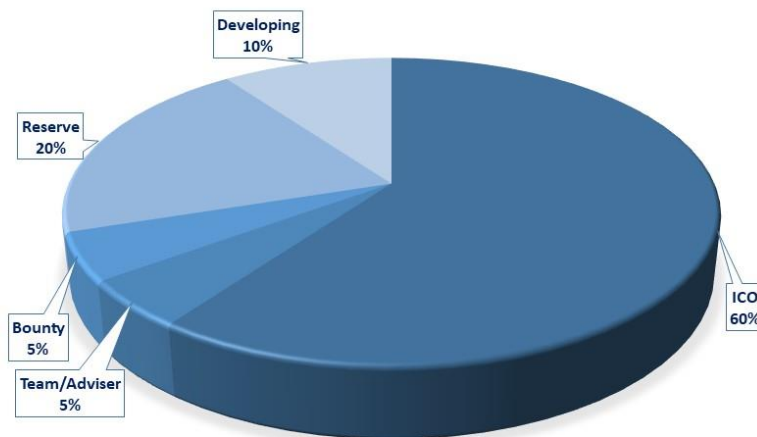


## Distribution of Stern

600 million STERN, which represent 60% of all generated STERN, will be offered during the pre-ICO and the ICO.

The remaining STERN will partially be distributed among advisors, the team and bounties. The major part of the remaining STERN will be blocked and kept as a reserve. The following graphic shows the planned distribution of the tokens, however deviations are possible.

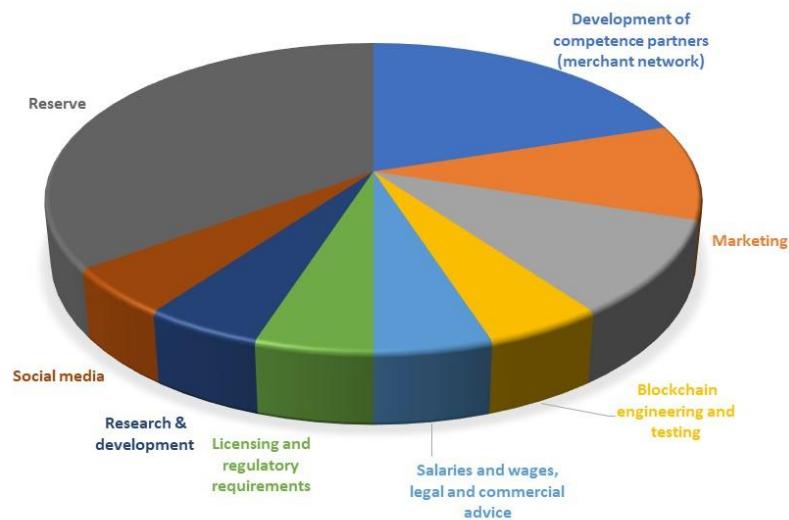
- 60% of the total STERN are for sale during Pre-ICO and ICO
- 20% shall be retained as a reserve that can be used at the discretion of the management for incentives, campaigns, etc.
- 5% of the total number of STERN are assigned as a reward for bounty
- 5% shall be assigned to the team and advisers
- 10% shall be for developing



## Usage of generated funds

The funds raised during the Pre-ICO and the ICO shall be used as follows:

- 20% IT development and implementation
- 10% Marketing
- 10% Development of competence partners (merchant network)
- 5% Blockchain engineering and testing
- 5% Licensing and regulatory requirements
- 5% Salaries and wages, legal and commercial advice
- 5% Research & development
- 5% Social media
- 35% Reserve



## **REGULATORY, REPORTING & RISK FACTORS**

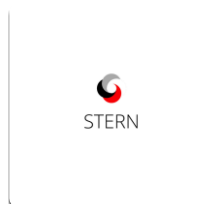
### **Regulatory**

Stern comprise a large set of activities that may be subject to regulatory scrutiny in various territories. To the extent required by the respective applicable laws, activities undertaken, and services performed shall be regulated. However, it cannot be excluded that the need of a regulation will not be recognized for several reasons.

The legal structure set up for the ICO and the post ICO area has been and will be constantly reviewed and approved by the legal advisors of the STERN Corporation to ensure that they are compliant with the existing laws and regulations. As far as the STERN Corporation or its advisors will encounter legal uncertainties, these will be resolved with the responsible regulatory bodies involved to the extent legally possible and practicable. By sorting out any legal or regulatory exposures from the very beginning, the group is aiming for full transparency towards investors as well as regulators to achieve the highest level of investor confidence as well as legal and regulatory compliance possible.

### **Reporting**

Stern will provide a reporting structure that gives the holders of STERN appropriate transparency on what has been achieved with the proceeds from the ICO, as well as the status of the projects. Stern will provide token holders with most current information, which will be made accessible on its website.



## **Risk Factors**

The purchase of the Stern involves a high degree of risk, including but not limited to the risks described below.

Before acquiring the Stern it is recommended that each participant carefully weighs all the information and risks detailed in this Whitepaper, and, specifically, the following risk factors. Please further note that the Stern Ecosystem may be subject to other risks not foreseen.

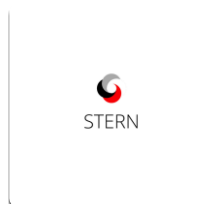
### **Dependence on Computer Infrastructure**

The Stern Ecosystem depends on the functioning of the software applications, computer hardware, and the internet.

This implies that no assurances can be given that a system failure would not adversely affect the use of the Stern.

Despite the intended implementation of all reasonable network security measures, the processing center servers are

vulnerable to computer viruses, physical or electronic break-ins or other disruptions of a similar nature. Computer viruses, break-ins or other disruptions caused by third parties may result in interruption, delay or suspension of services, which would limit the use of the Stern.



## **Smart Contract Limitations**

Smart contract technology is still in its pilot stage of development, and its application is of experimental nature.

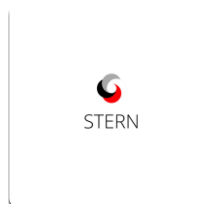
This may carry significant operational, technological, regulatory, financial and reputation risks. Consequently, it cannot be ensured that smart contracts to the extent used will properly work, or that they contain no flaws, vulnerabilities or issues which could cause technical problems and, thereby, cause damages.

## **Regulatory Risks**

Blockchain technology, including but not limited to the issuing of tokens, may be a new concept in some jurisdictions, which may then apply existing laws or introduce new regulations regarding Blockchain technology-based applications. Such regulations may conflict with the current Stern and Stern Ecosystem concept. This may result in the need to make substantial modifications, and the suspension or termination of all Stern functions. It cannot be ruled out that services and projects described in this document will have to be adjusted or modified in certain countries because of the regulatory environment. It also cannot be ruled out that some services will be impossible to provide in certain jurisdictions.

## **Taxes**

Holders of the Stern may be required to pay taxes associated with the transactions contemplated herein. It will be the sole responsibility of Stern holders to comply with the tax laws of the jurisdictions applicable to them and pay all relevant taxes.





## **Force Majeure**

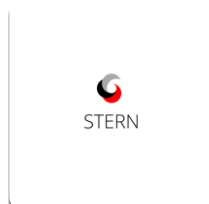
The performances under the Stern Ecosystem may be interrupted, suspended or delayed due to force majeure circumstances. For the purposes of this Whitepaper, force majeure shall mean extraordinary events and circumstances which could not be prevented and shall include acts of nature, wars, armed conflicts, mass civil disorders, industrial actions, epidemics, lockouts, slowdowns, prolonged shortage or other failures of energy supplies or communication service, acts of municipal, state or federal governmental agencies, other circumstances beyond Sterns control, which were not in existence at the time of Whitepaper release.

## **Disclosure of Information**

Personal information received from holders of the Stern, the information about the number of tokens owned, the wallet addresses used, and any other relevant information may be disclosed to law enforcement, government officials, and other third parties when Stern is required to disclose such information by law, subpoena, or court order. The Stern shall at no time be held responsible for such information disclosure.

## **Value of the Stern**

Once purchased, the value of the Stern may significantly fluctuate due to various reasons. The purchase of Stern can even lead to a total loss. There is no guarantee that users can acquire sufficient Stern for their usage within the Stern Ecosystem and external platforms and neither is there a guarantee that users can cash out their Stern via external platforms. Furthermore, every Stern holder naturally carries the risk of volatile exchange rate fluctuations of the Stern towards both other cryptocurrencies and Fiat money exchange rates.



## **Bitcoin and Ethereum Volatility**

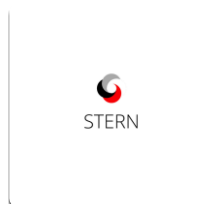
The Stern tokens may be significantly influenced by digital currency market trends and the Stern value may be severely depreciated due to non-Stern related events in the digital currency markets. Cryptocurrencies exchange rate volatility may impact the company's ability to provide services at the indicated prices. Assumptions with respect to the foregoing involve, among other things, judgments about the future economic, competitive and market conditions and business decisions, most of which are beyond the control of the Stern team and are therefore difficult or impossible to accurately predict.

## **Lack of Funds from ICO Proceeds**

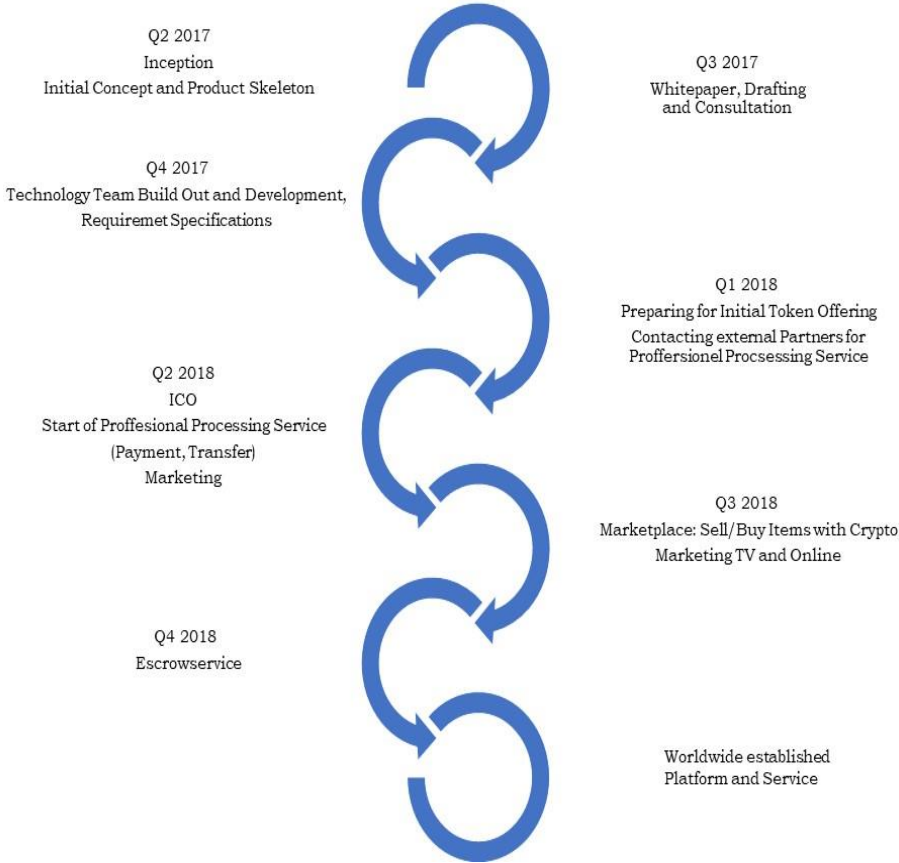
The Stern Corporation may not reach the target sale amount and may not have sufficient funds to execute its business plan. Furthermore, the Stern Corporation may not succeed in creating the necessary momentum and acceptance for the Stern, which may result in low liquidity and depletion of trades. The positions and plans outlined in this Whitepaper may be altered as the project progresses.

## **Delayed Projects & Competition**

Although the Stern team believes that its assumptions underlying its forward-looking statements are reasonable, any of these may prove to be inaccurate. As a result, the Stern team can offer no assurances that the forward-looking statements contained in this Whitepaper will prove to be accurate. Considering the significant uncertainties inherent in the forward-looking statements contained herein, the inclusion of such information may not be interpreted as a warranty on the part of the Stern Corporation or any other entity belonging to the Stern Ecosystem that the objectives and plans of the Stern project will be successfully achieved. Competition may introduce the same or better prediction market solutions and cause the Stern market share and eventually fail to deliver on its business goals.



# Roadmap



## Why Ico?

There are many arguments why we have chosen to do initial token offering instead of alternatives ways to raise money. First, an initial token offer not only allows us to onboard participants from different regions but also to incentivize them to promote STERN's products via affiliate commission. Second, tokens provide liquidity since they can be traded on various exchanges after the ICO. Participants can liquidate their position like holding shares in a publicly listed company

