

Mobilink.io Whitepaper



Mobilink White Paper

Prepared by: Mobilink Team

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## Updated Disclaimer

Please note that this white paper is a work in progress and will be updated with more details as time goes by. Due to massive interest in our ICO, we are making this white paper public for investor evaluation. We will add more details about our ad platform and token usage in a series of updates which will be noted on our website available at <http://www.Mobilink.io>

As we add more information, we would like to let any interested parties know that there will be no changes to our core offering, token structure, token distribution, and use of funds.

## Legal Disclaimer

This document (the “Document”) and the information available in this Document should be regarded as an informative document describing the technical and business aspects of the Mobilink tokens and the ICO, a brief overview of the Mobilink Network, as well as information about Mobilink (the “Company”).

The sole purpose of this Document is to provide the recipient with preliminary information regarding the token issue to assist the recipient in deciding whether they wish to buy the tokens issued by the Company and to express their respective interest to the Company in order for the Company to be able to determine the final conditions of the token issue. The tokens that are mentioned in this document will have their own particular terms and conditions, which should be read and consulted before entering into any transaction. A purchaser contemplating making an investment into the token issue should not make an investment decision relying solely upon this briefing document.

All statements of opinion and all projections, forecasts, or statements relating to expectations regarding future events or the possible future performance represent the Company’s own assessment and interpretation of information available to it currently.

This Document does not qualify as a prospectus. For the avoidance of doubt, the tokens do not qualify as securities and the issuance of the tokens does not qualify as issuance of securities within any jurisdiction.

This Document does not constitute an offer to sell or a solicitation of an offer to purchase the tokens in any jurisdiction in which such offer or solicitation is not authorized or to any person to whom it is unlawful to make such offer or solicitation. Each violation of such restrictions may constitute a violation of applicable laws of such countries. The Company reserves the right to approve each purchaser and refund any purchase of tokens should a previously unknown issue become apparent.

The purchasers shall conduct their own investigation as to the potential legal risks and tax consequences related to the issue of and purchase of the tokens. Nothing in this Document shall be construed as the giving of investment advice by the Company or any other person. If you are in any doubt as to whether to purchase the tokens proposed to be offered by the Company and described herein, you should consult an independent financial adviser or legal representative who is qualified to advise on investments of this nature.

Language disclaimer:

This white paper was conceived, designed and written in the English language. The Mobilink team is currently working with multiple entitles to translate this document to other languages. In any case where there may be conflicting information between the English language document and another language, the English language document will be considered the most correct.

## Executive summary

Technology moves at an incredible pace. Twenty years ago, barely any of us could imagine the world we live in today. But some visionaries eventually saw the world using the Internet for buying products and interacting with others. The skeptics, however, predicted that the Internet was too complex, was for scientists and geeks.

An oft-overlooked catalyst in the technological work we live in today is the smartphone. The advent of the smartphone changed everything: we walk around with small super-computers in our pockets, with access to all of human knowledge at our fingertips. We can book a vacation, make free voice and video calls over data, order a pizza, get a professional consultation, and everything in between.

Technological leaps of this magnitude come in various ways and only arise every decade or so. If the World Wide Web was the '90s, then the 2000s were shaped by the advent of the smartphone and slowly moving from a web economy to an app economy. The blockchain is the next disrupter, perhaps as disruptive as the smartphone was more than ten years ago—and it is in the process of disrupting everything from food safety to banking to voting systems. With the blockchain, organizations are either excited by the infinite potential, or worried about their market share. We are happy to be in the former camp, looking ahead at this technology's amazing potential to reshape our world.

Mobilink is set to disrupt both the mobile advertising and telecommunications industries by using blockchain technology, allowing consumers to use their phones and roam seamlessly around the world at no cost, while offering advertisers an opportunity to get a better return-on-investment for their dollars.

## Current State of the Telecom industry

The telecom industry has been consistently growing over the last decade while trying to cope with the explosion of data usage. Users in the US are looking at their mobile phones more than 9 billion times a day. Smartphone penetration is growing faster than ever, even with the older age groups which have been slow to adopt the technology.

However, the need for better, more reliable services puts a huge strain on capital expenditures as most processes are still performed manually and setting up new infrastructure is extremely expensive. Blockchain technologies bring many solutions to the table:

### Identity management and fraud detection

Fraud detection is important in most industries and global telecommunications is no exception. The current annual cost for fraud in the industry is \$38 billion and it is top of mind for telecommunications providers to find reliable solutions to establish identity. Roaming fraud occurs because there are inefficiencies in the systems interlinking the providers. With the blockchain, a simple smart contract deployment can help establish a trust relationship between the user and the network, instantly validating their roaming rights and ensuring the provider gets paid.

### Cost reduction through automation

Roaming consists of using a mobile phone on a different carrier than the one the user is registered with, usually in a different country. Once the identity of the user is confirmed, roaming goes through a validation process between different carriers, usually involving multiple third-parties. With the blockchain, carriers may be able to automate and simplify functions like roaming, without involving multiple third parties to verify identity and validate roaming rights. This allows the provider to offer a faster, more reliable service to the user while reducing costs.

### Enabling micro-transactions for digital assets

Perhaps the most audacious and most disruptive thing that blockchain can bring to the telecom world is to help enable micro-transactions for the purchase of digital assets. The blockchain and crypto-currencies allow for almost instantaneous payments of any size with very low or no transactional fees. This would cut out another middle man (banks and credit card processors) while allowing users to benefit from a global economy for digital assets like video games, rewards points, music and movies.

### Current state of mobile & digital advertising

Digital advertising is a \$220 billion global industry with relatively few players. More specifically, mobile advertising is controlled by Facebook and Google as they own more than 50% of the market (according to the most conservative estimates). This leaves little room for smaller competing advertising firms, and allows the two large players to dictate the pricing.

The blockchain has already started disrupting the advertising market as it helps solve a multitude of problems and opens new possibilities at the same time. Currently, advertisers collect money from those who want to advertise and send ads to the eventual consumer. This has been the only viable option, but it comes with a host of issues that need to be solved:

### Simplifying the process

The current process is too complex and companies do not always get what they pay for. Some organizations have started to cut out the middleman to directly build their own advertising exchanges. The blockchain will help enhance this process, adding more transparency and eventually eliminating the ad buying process all together—allowing the advertiser to pay the end-user directly to view ads.

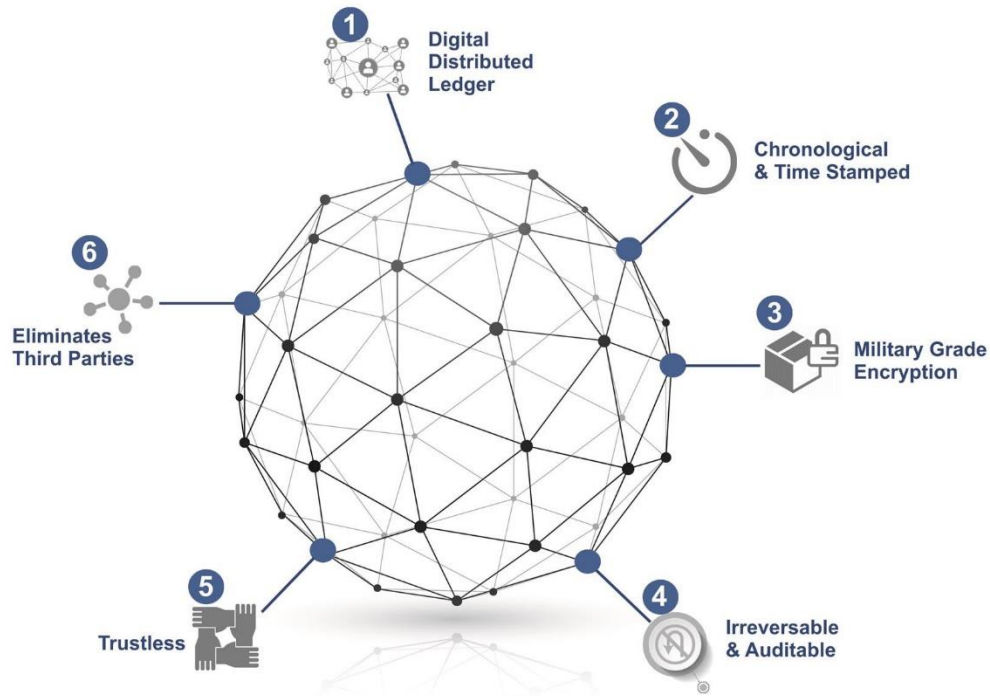
### Trust, Trust, Trust

Once data enters the blockchain, it can never be changed, and since there is no central entity controlling the blockchain, immutability is guaranteed. The advertising industry is plagued by fake profiles, artificial impressions, fake clicks and fake followers on Instagram and Twitter. Advertising fraud is set to cost the industry almost \$20 billion in 2018. With the blockchain, companies can make sure a real user is looking at their ad, and the data can never be manipulated by hackers and fraudsters.

### Allowing the user to benefit

Once trust is established, the blockchain may end up disrupting the system completely—allowing the consumer to verify their identity directly to the product being advertised and setting their own advertising preferences. This completely removes the need for a middle man, and allows the user to benefit by either being directly paid to view ads, or to use the advertising revenue they generate to pay for a service.

## Blockchain Technologies for Telecom and Advertising



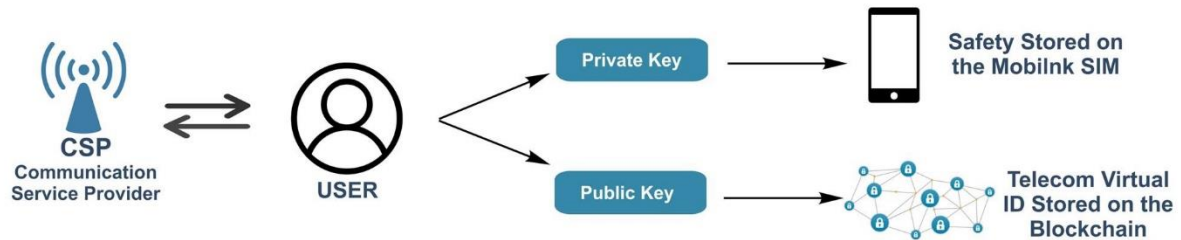
Advertisers and Telecom providers spend very large amounts of money to establish trust and identification – usually with the help of more than one third party. Global roaming agreements are an example of such a process. With a digital distributed ledger and a trustless structure, the Blockchain can help eliminate most, if not all third parties.

And as it is irreversible and auditable, the Blockchain provides advertisers what they have been looking for: a simple inexpensive way to make sure that they are interacting with a person on the other side, and not an advanced program building fake profiles and getting fake impressions.

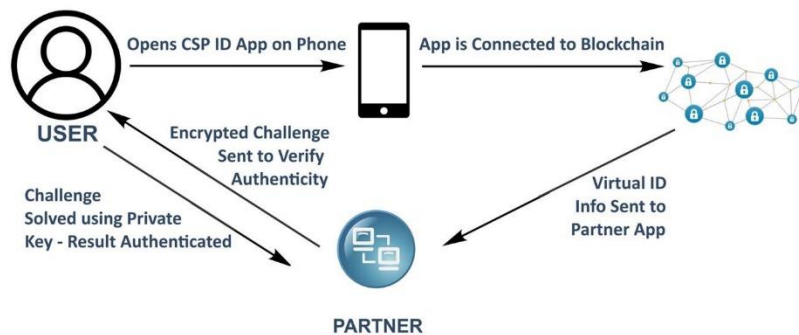
## Using the blockchain in a telecom environment for creating an ID and performing authentication:

**Mobilink Securing identity for mobilink SIM user – uses smart contract and IMEI with E WALLET**

### ID Creation



### ID Authentication



## Introduction to Mobilink

The blockchain is set to disrupt the telecom and advertising industries significantly. As discussed above, many blockchain technologies will give the user more power, either by selecting the ads they view or by paying them to view ads as part of a digital economy based on cryptocurrency.

Mobilink wants to bring back power to the consumer and cut out the many middle-men in advertising and telecom at the same time. Our goal is to create a digital economy of Mobilink tokens which will be earned by viewing ads, and will in turn be used to pay for mobile services. Global mobile users are currently paying tens of billions of dollars per month in subscription fees, while advertising giants like Google and Facebook make billions of dollars by monopolizing the advertising market and controlling the ads users see on their phones.

Mobilink is already a telecom service provider with roaming contracts in over 170 countries. We have roaming contracts with the largest telecom providers in the world and have tested the Mobilink SIM card in a dozen countries worldwide. Since Mobilink works on the service provider level, we will be able to insert advertising without disrupting the user or adding any software to their smartphone.



The end result? Our users will have a smartphone that works on a global scale without having to pay a bill for voice or data. Enabled by the blockchain and our global network, we will be able to generate ad revenues from user cell phone usage, and use those funds to pay for cell phone coverage for our users. Since our users will always be verified by the

blockchain and allow direct interaction with products and services being advertised, we can generate much more revenue per user.

As our platform gains more users and more advertising partners, we expect our ad revenues to overtake our mobile network operating costs. As we gradually become more profitable, we will share Mobilink tokens with our users, creating a fully useable utility token and an economy for micro-transactions.

## Mission Statement and Vision

To create and operate the first decentralized mobile service provider that will disrupt and thrive within the current telecommunication industry, offering users a global voice and data services at no cost and without borders. Fueled by blockchain technology, the revenues that our ad platform will generate will pay for our global network. As our advertising operations grow, we will share extra advertising revenues with our users through the issuance of Mobilink tokens directly to user wallets.

Our vision is to change [[to avoid the repetition of 'change', I suggest another word here: revolutionize, advance, or similar]] how telecommunications and advertising are used today and be a catalyst for positive change for consumers and service providers. We intend to accomplish this by becoming a world class service provider with a six percent global market share by mid-2020.

## Key offering details



Every token holder will receive a SIM card that will work with any unlocked smartphone. Using blockchain technology, Mobilink will be able to send targeted ads to user smartphones, generating ad revenues which will pay for voice and data services for the user. With our offering users will not get any monthly bills!



As Mobilink has global roaming contracts in place, we will be able to offer truly borderless connectivity for our token holders—no more data and voice roaming charges for travelers! 170+ countries supported!

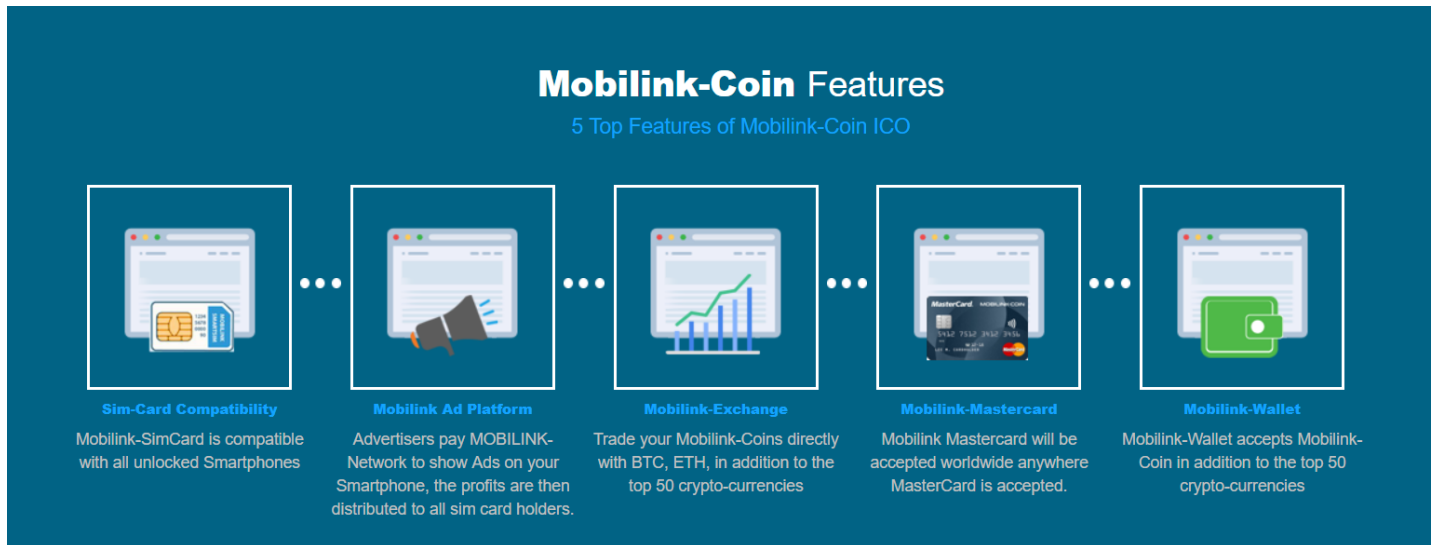


Through the use of the blockchain and smart contracts, Mobilink will be able to calculate every user's daily earnings and make a payout daily in the form of Mobilink coins (MBX).



The MBX token will be a truly useable token held by a large number of users. Token holders will be able to convert their MBX tokens to other cryptocurrencies on public exchanges or on their Mobilink Wallet application.

## Main features



1. Mobilink Network has interconnections with large global mobile carriers, allowing Mobilink-SIM users to use voice and data services at no cost. It works with any unlocked Smartphone (IOS and Android).

2. The Mobilink Ad-Platform will deliver ads to your phone, allowing Mobilink to initially pay for network usage costs and share the ad revenue profits in the near future.

3. Mobilink will build an Android and iOS Wallet Application,

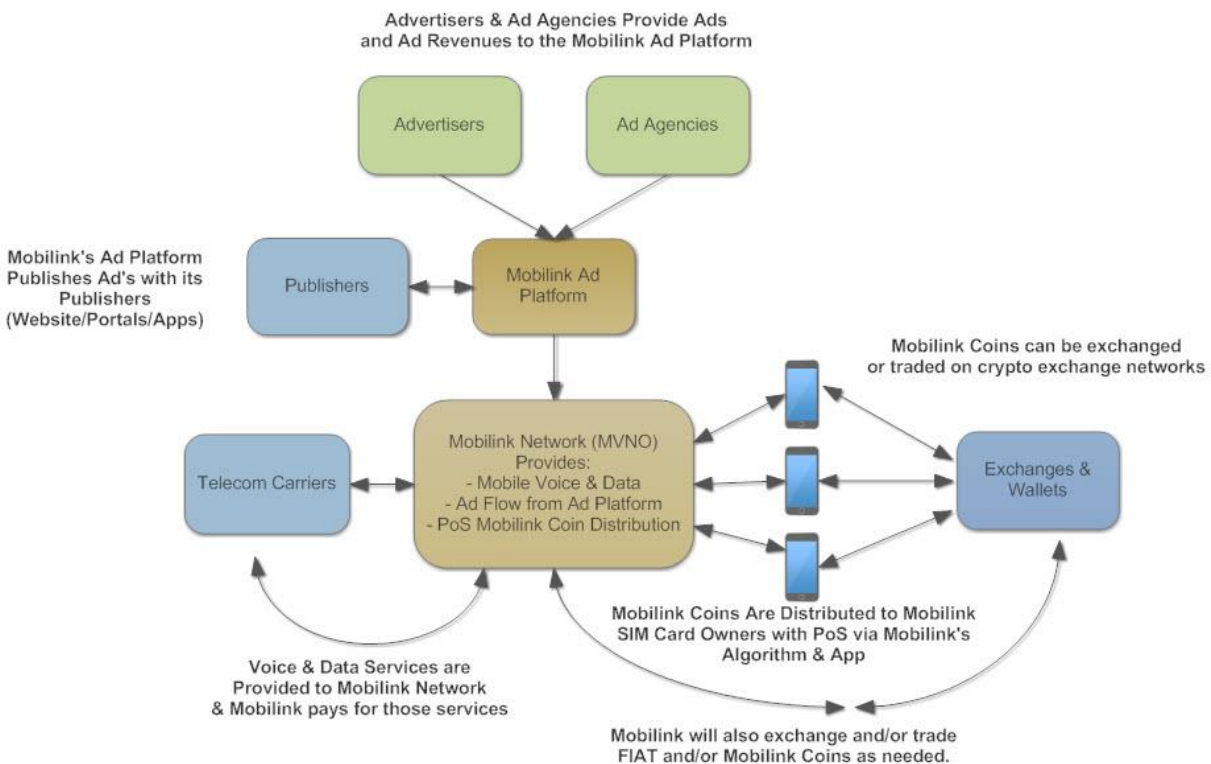
4. The Mobilink Application will have a built-in crypto-exchange where token holders can exchange tokens for other cryptp-currencies and fiat currency.

5. Mobilink will also issue a Mobilink prepaid Credit card to its MOBILINK-COIN holders which will be linked to the Mobilink Wallet and Exchange application.

## How does it work?

The Mobilink project is about creating an ecosystem of services that use and drive demand for the MBX token, providing enough revenues for the network to operate at no cost to the user, and eventually generating enough revenues to start sharing with token holders.

**The figure below illustrates how our network will function:**



**Mobilink-Network:** Global network operated out of Canada and the Philippines, responsible for the build-out, management and operations of the Telecom Network. Also responsible for the build-out and management of the Mobilink ad platform.

**Mobilink SIM:** a SIM card provided to token holders after close of ICO for use in any standard smartphone (Android and IOS).

**Mobilink SIM user:** Any user who owns a Mobilink SIM used in an unlocked smartphone.

**MBX Token Holder:** After the completion of the ICO, this is any user that is a token holder either through purchase from an exchange or earned from shared ad revenue through the Mobilink-Network.

**Advertisers:** Organizations who wish to advertise to their customers in innovative ways, with interactions and identity enabled by blockchain technologies.

## Ads and Revenue Sharing

Users will earn MBX tokens based on ads that will be shown on selected apps selected through Mobilink's complex algorithm that calculates user usage.

As we build out an advertising platform that is enabled and empowered by Blockchain technology, we plan to help solve many of advertising's pitfalls, including fake accounts, fake followers and fake impressions.

Mobilink will strive to generate as much revenue as possible through advertising agreements and to share with our users. An example of the revenue distribution is below:

\$100 Revenue would be split up as follows:

- \$30 Telecom Services
- \$20 Operating Costs
- \$15 Mobilink Share
- \$35 Users Share

After our operational costs we will only keep 30% of the revenue, and share the remaining 70% with our users.

## Wallet & Exchange Platform

Mobilink Network will provide users with a smart phone application for Android and iOS. With the exchange app, you will be able to exchange all of the top 50 crypto currencies.

## Our Network and Roaming agreements

Mobilink operates as an MVNO (mobile service network operator). In a nutshell, Mobilink has business agreements with global mobile service providers to offer voice and data services to users connected to the Mobilink-network.

Our Worldwide Partners include Vodafone, 02, T-Mobile, Tata, Bezeq, Smart, Globe, Orange, Cellcom, TIM, Docomo, Airtel, Telia, Reliance NetConnect and more.



### Will it work in my country?

A detailed list of supported countries is available on our website and is updated when we make any changes:

<https://mobilink.io/countries.php>

### Porting numbers

Mobilink-SIM users have the ability of porting their numbers to our network globally through the use of an MVNO (mobile virtual network operator). We understand the importance of keeping numbers for our users, and this feature will be implemented in our network before the SIM cards are shipped out. The feature is currently slated for June 2018, part of our Interconnection agreement expansion.

## ICO Details

The MBX token is Ethereum based (ERC 20) and will give the token holder the right to:

- Receive one international SIM card for each \$300 invested.
- Receive free voice and data services as long as the Mobilink network is operational.
- Be part of the Mobilink token ecosystem and earn tokens by using their phone and interacting with advertisers.
- Be able to exchange their earned tokens directly on their phones for other crypto-currencies and fiat currencies.

## Investor Restrictions

We believe that the Mobilink project has global appeal and will enable us to disrupt multiple industries at the same time. However, crypto-currency and ICO laws are changing daily on a global scale and it is almost impossible to determine the legality of our project in all jurisdictions.

Our ICO is currently closed to US and Canadian residents. This includes:

- Individuals who have a US residence
- Individuals who hold a US passport
- Individuals who hold a green card
- Any individual buying on behalf of a US resident
- Individuals who hold a Canadian passport
- Individuals who are Canadian residents

We are working diligently with our legal team to understand our options in the US and Canadian markets, and may be able to offer US and Canada based individuals access to the phone services without tokens in the near future. Please register on our website for updates.

## Token Information

Token description: Mobilink

Token Name: MBX

Technology: ERC 20

Total Token Supply: 9,000,000 (9 Billion)

Token issue price: 0.10 USD

Soft Cap: \$20M USD

Hard Cap: \$240M USD

Website: [www.mobilink.io](http://www.mobilink.io)

Accepted payments: BTC, ETH, XRP, LTC, BCH, DASH

Minimum Payment: \$300 (USD)

ICO Start Date: March 15, 2018

ICO End Date: April 15, 2018

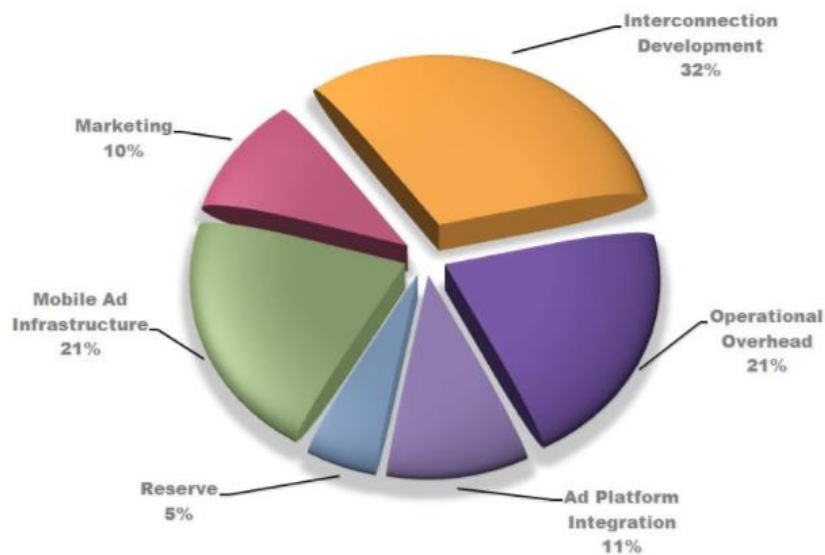
## Token Distribution & Use of Funds

### Token Distribution



The Mobilink team has allocated the token distribution in such a way that it would allow us to build a global network. We have reserved 15% of the tokens for our team and advisers. The rest of the tokens will be reserved for token holders, building out the network and the network reserve. The reserve will be used by the network to pay out Mobilink tokens as part of our ad revenue distribution model. Unsold tokens in the public sale will be added to the network reserve.

### Use of proceeds:



In the event that the ICO crowd sale does not hit the soft cap, all token holders will be have their payments reimbursed.

**Interconnection development (32%)**

Mobilink has global roaming agreements set up in more than 170 countries. As we start offering global voice and data services to potentially millions of users, we will spend over 30% of our budget on building more robust contracts and infrastructure. This will in turn allow us to provide better services to users while reducing our costs, which will mean more funds to share with our users.

**Operational overhead (21%)**

This portion of the proceeds will be used to fund the operations of the Mobilink network worldwide. These funds will be used for, but are not limited to, mobile network infrastructure, mobile network operations team, customer operations, logistics and support.

**Mobile ad infrastructure (21%)**

As we are attempting to disrupt the mobile advertising industry, we will dedicate a large portion of the funds raised to build our mobile ad infrastructure which will include: Android and IOS wallet application development, ad exchange platform to work with external advertisers and the revenue distribution platform to distribute tokens.

**Ad platform integration (11%)**

This is a critical part of Mobilink as it will play the role of linking our mobile ad infrastructure to the smartphones of our users. Most of the funds will be used for custom application development on Android and IOS.

**Reserve, Administration, Marketing, Legal and General Expenses (15%)**

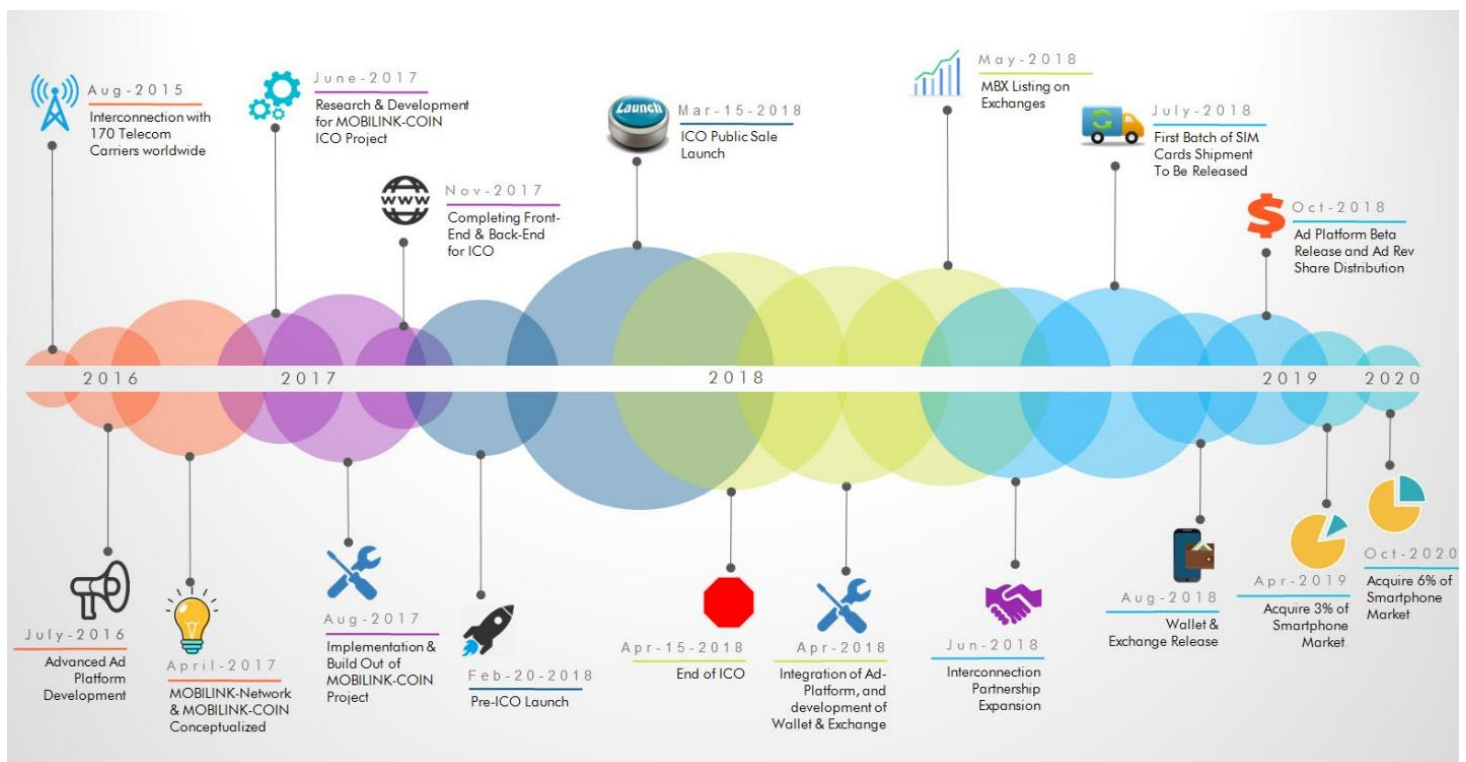
These funds are put aside for standard business expenses.



## ROADMAP

The Mobilink team has already completed substantial work launching the crowd sale. Unlike other projects, we actually have a working product in the telecom space along with global roaming contracts with working services. The ICO allows us to crowd fund the network build-out and complete the ad platform and mobile apps.

We expect to ship the first batch of SIM cards less than 3 months after the ICO ends, starting in the nations with the most number of token purchasers. We intend to deliver working SIM cards to all global users within 5 months of the ICO close. Investors will be able exchange our tokens on public exchanges within 30 days of the ICO close.



## TEAM

MOBILINK-Network is jointly founded by two teams: one in the Toronto, Canada area and the other in the Philippines. We are happy to have gathered a group of highly creative and dedicated people to provide an innovative and disruptive service.



**Rob Solidium: CEO, Mobilink Network Inc.**

Rob has 18 years of experience in the Telecommunication Industry which includes VOIP/Roaming Provider and Aggregator of telecommunication systems on both voice and data traffic. Rob is an expert on telecom bilateral and unilateral agreements. Currently interconnected with some of the largest telecom carriers worldwide.



**Steven Dennis: CTO, Technical Strategist, Research & Development**

Steve is a multidisciplinary specialist in Technology Management, Software Architecture, Requirements Engineering, Quality Assurance and Project Management. 10+ years of leadership and management experience.



**Conrado Vasquez: Asia Pacific Telecom Interconnection Manager**

Conrad is currently connected with Asia Pacific Network both for VOIP Telecommunications and Systems Integration Markets. Consults with top foreign and local companies for business development and strategies.



**Brian Thompson: Technology Manager, Crypto Investor and Analyst**

Brian is an IT consultant passionate about all things tech and cryptocurrency. Brian believes everyone should use technology and enjoys bridging the gap between hyper technical and the everyday user. Brian started Techmi, LLC where he consults, researches and teaches technology. Brian holds a degree in computer programming and database administration.



**James Marcus: VP Strategy, Entrepreneur, Wireless & Telecom**

James is an experienced builder of companies, innovator and lover of technology. With over 30 years of starting businesses that sustained steady growth and profitability. Recently focusing on the development and innovation of cryptocurrency in the global commerce industries.



**Owen Samuelson: Finance Manager, Logistics Integrator**

Owen is a Strategic financial manager and responsible for planning, implementing, managing, and controlling all financial-related activities of a company. Exceptional business acumen and ability to drive partnership, alignment and communication across functional, business and geographic lines.



**Nicole Pottinger: Administration, Operations Manager**

Nicole has over 10 years' experience Building, leading, managing and inspiring multiple sales and admin teams. Developed and implemented annual budgets and long-term business plans to achieve maximum profitability.



**Joan Bonifacio: Software Developer**

Joan has a strong knowledge and theory of systems development life cycle and analysis techniques. Designs, develops, implements and maintains existing and newly created digital infrastructure.



**Kevin Labedesos: IT Analyst**

Kevin is a Network Specialist with detailed knowledge of Cisco products and routing platforms. Experienced in planning, designing, building and implementing network systems LAN/WAN.



**Ernesto M. Barro Jr: Telecom Manager, Senior Adviser**

Ernesto has more than 30 years of experience in the Telecoms Industry, CEO Event Mobile Telecom, to date half of it leads to exposure in the Carrier Voice Business, Roaming, SMS and Data Services, Traffic/Calls Destinations Management concerning Local and International Interconnection, lead and plan a roadmap for the business team to enhance the current business.



**Karlene Wright: Manager Information Security, Systems & Database**

Karlene is experienced in developing and evaluating security documentation for information systems, and industrial control systems, in a commercial or governmental organization with detailed processes for managing and controlling information systems security risks.



**Jonathan Paulo: IT Analyst**

Jonathan has more than 10 years of I.T. Bachelor's in Information & Technology. Experienced in several different environments, pre-sales, post sales and admin support. In addition he is exposed to different hardware platforms, knowledgeable in virtualization applications and other production tools. He holds several IT certificates from HP, Cisco, Microsoft and IBM.



**JC Magbiro: IT Analyst**

JC develops, tests, installs, configures and troubleshoots computer hardware and software. Identified and investigated risks using a variety of applications and processes. Knowledge of security controls, concepts and security management practices, security architecture, security operations, and security modelling.



**William Li: Lead Telecom Engineer**

William has a Masters in Electronic Engineering, Datacenter Project Manager, Computer and Technical Engineer, Over 15 years' experience in Data Center Infrastructure Management and Control. Over 10 years experienced in Both Voice, Data traffic and interconnections with worldwide telecom carriers.



**Mazen Ghattas: IT Manager, Computer Systems and Processes**

Mazen is an IT Manager with extensive experience in the banking and financial industry. Mazen brings in depth knowledge of financial and computer systems, processes and regulation. Working for one of the largest companies in Canada, he also understands corporate IT governance and standards. Furthermore, Mazen brings strong relationship and partner management skills to the team.



**Olga Szyncel: Sales and Marketing**

Olga is an experienced sales and marketing specialist with expertise in multiple industries including telecommunications and various forms of advertising. She has also worked with large corporate accounts in the logistics and shipping industry. Speaking English, French, Polish and Italian allows Olga to communicate with ease and professionalism with clients internationally.



**Rini Souliga: Sales and Marketing**

Rini is a network marketing expert with cross industry expertise in cosmetics, pharmaceuticals and telecommunications. Over the years she has used her expertise to build multiple network marketing companies and has helped them grow their sales.



**Brandon Itzkovitz: Sales and Marketing**

Brandon holds two degrees in cell biology and experimental medicine but has a passion for technology and sales. He currently works at a Fortune 500 IT Solution provider as a sales executive supporting large enterprise accounts in North America, Europe, Asia and Australia. Brandon is a blockchain enthusiast and has been involved in the community since 2011.



**Taranjit Kaur: Web Developer & Programmer**

Taranjit is a Senior Web Developer skilled in PHP, MYSQL, javascript, jquery, ajax, codeigniter, cakephp, web services & payment gateways.



**Justine Glenn Felix-Philippines: Marketing**

Justine is the Bounty Manager and Social Media Marketing Professional. He formulates new innovative ways to grow online communities and followers.

## Advisers

In addition to our core team the Mobilink team is working with Advisers to make our project a success.



**James Tambas: Adviser, Strategic Marketing & Investment**

James is a global entrepreneur with over 25 years of experience across various industries ranging from the internet to logistics to marketing and advertising. James has built teams of the best and brightest with a special eye for unconventional minds. His unique experience and skill set make him an invaluable asset in global deal making. James is also exceptional at unconventional risk analysis, helping teams and organizations quickly understand their needs, goals, obstacles and action plans.



**Inbal Vackshi: Adviser, Telecom International Interconnection, CEO BTel**

Inbal has over 14 years' experience as telecom carrier and operator, with thousands of clients worldwide, and providing millions of international voice and data transmission minutes monthly to worldwide carriers.



**Tareq Rajabi: Senior Adviser, Technology and Strategy**

Tareq is a Solution Architect with over 15 years of experience in the IT industry. He has helped many large enterprise organizations evaluate and select the right technologies to enable and bring value to their business. Tareq also holds more than 20 technical certifications in various technology stacks, including networking, server technologies, virtualization, storage and cloud services.



**Audrey Nesbitt: Strategic Marketing**

Audrey is a senior leader with 20 years' experience in directing day-to-day operations management and marketing. Successfully nurtured large teams, executed cross platform marketing solutions, specializing in B2B & B2C strategy development.



**Viktor Petrov: CEO Tokenget, Blockchain Development**

Viktor has spent the last 7 years studying freemium business model in games. He loves gaming KPIs. Victor also runs a Blockchain consulting organization.



**Daniel Muzskat: Telecom Adviser**

Senior Manager at one of the largest telecom carrier corporation in the world, Tata Communications, Manages medium to large scale interconnection telecom carriers worldwide.



**Kosta Kostic: Corporate Attorney in Private Equity, Securities & Exchange**

Partner and member of McMillan LLP's National Capital Markets and M&A Group, Kosta's practice is predominantly focused on corporate finance, securities and mergers and acquisitions matters. Mr. Kostic has a broad range of experience providing advice to both private and public companies with respect to their ongoing corporate and securities law obligations.



**Charles Chevette: National Co-Chair, Private Equity**

Charles Chevette is the Office Management Partner of McMillan's and practices business law. Mr. Chevette is a market leader in private equity, venture capital, mergers and acquisitions, as well as in sophisticated cross-border transactions. Active in technology-related investments and M&As (including IT and telecom) and in the financial services sector.

## Glossary

### **ICO**

An initial coin offering (ICO) is a means of crowdfunding centered around cryptocurrency, which can be a source of capital for startup companies. In an ICO, some quantity of the crowdfunded cryptocurrency is pre-allocated to investors in the form of "tokens," in exchange for legal tender or other cryptocurrencies such as Bitcoin or Ethereum. These tokens become functional units of currency if or when the ICO's funding goal is met and the project launches.

ICOs provide a means by which start-up companies can avoid burdensome costs of regulatory compliance and intermediary financial organizations.

### **Roaming**

In technical terms, roaming refers to the ability for a cellular customer to automatically make and receive voice calls, send and receive data, or access other services, including home data services, when travelling outside the geographical coverage area of the home network, by means of using a visited network. For example: should a subscriber travel beyond their cell phone company's transmitter range, their cell phone would automatically hop onto another phone company's service, if available.

The process is supported by the Telecommunication processes of mobility management, authentication, authorization and accounting billing procedures.

### **MVNO**

A mobile virtual network operator (MVNO) is a wireless communications services provider that does not own the wireless network infrastructure over which it provides services to its customers. An MVNO enters into a business agreement with a mobile network operator to obtain bulk access to network services at wholesale rates, then sets retail prices independently.