

ADVERTISING IS BROKEN. LET'S FIX IT.

Uncovering the world's secret
killer robot problem.

56% of all website
traffic is bots. They're
fuelling fraud, robbing
advertisers blind, and
killing the publishing
industry.

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THIS IS **NOT A PROSPECTUS OF ANY SORT.**

This document does not constitute a prospectus of any kind. It is not a solicitation for investment and does not in any way pertain to an offering of securities in either Canada or the United States. Canadian and United States residents are excluded from purchasing Adbank tokens. This document constitutes a description of the Adbank platform and the functionality of Adbank tokens.

Abstract

**“Advertising
is broken.
Let’s fix it.”**

This document outlines technical innovations both in the blockchain and patent pending-pending AI anti-fraud. The white paper and patent pendings describe artificial intelligence (AI) advancements that the Adbank platform’s owners will leverage to disrupt middlemen in the digital advertising space. In addition to Adbank’s technical innovations, this document will outline how Adbank business plan is different from existing strategies and will show how the company plans to disrupt the digital advertising ecosystem, through a strategy of acquiring existing ad networks.

Experts agree that Blockchain technology has the potential to address many of the major problems currently plaguing the digital advertising industry.

In 2017, an estimated \$223.74 billion will be spent worldwide on digital advertising, with middlemen taking up to 75% of the investment, and advertisers losing another \$16.4 billion to ad fraud.

“Just 25% of chief marketing officers’ (CMO) digital media investment reaches target audiences,” stated Association of National Advertisers (ANA) CEO Bob Liodice during his opening remarks at the ANA’s Masters of Marketing conference in October 2017. “This atrocity represents more than \$20 billion of marketing waste, inefficiency, and ineffectiveness.”

If Liodice’s estimate is correct, \$167.805 billion (75%) of the estimated \$223.74 billion that will be spent on digital advertising in 2017 will go to middlemen, not advertisers or publishers. When fraud is added to that amount, the amount of investment not going to advertisers and publishers is \$184.205 billion.

Technical Overview

Adbank's application of blockchain technology, the patent pending-pending AI anti-fraud technology, and the Adbank token will create a transparent ecosystem, which will allow payments from advertisers to publishers to be traced.

Adbank has created and submitted patent pendings on new forms of fraud detection based on artificial intelligence and the blockchain. Whereas traditional fraud detection systems are constructed to run within whatever advertising network they were designed for, Adbank's anti-fraud system will have full access to the entire platform, which includes blockchain. These additional sources of information allow the AI to find connections between information in the advertising system and on the blockchain that other systems can't leverage. This means that Adbank's anti-fraud AI can succeed where others fail by being built into the very fabric of the Adbank platform.

Adbank's patent pendings cover a wide range of anti-fraud techniques. Through accessing advertising databases, user logs, ad images, rendering of web pages, blockchain transactions, and the latest in supervised and unsupervised artificial intelligence learning, Adbank's anti-fraud system can detect many types of fraud. Some examples include finding transactional blockchain activity coupled with web pages that fail to render all expected ads to detect a predatory publisher on the system, catching unexpected and typical shifts in website visitors along with many frequently and atypical mass selling of tokens to other currency on the blockchain to indicate a publisher that's buying traffic, and selling the profits as quickly as possible to avoid detection. In another example, Adbank is working to develop a comprehensive collection of tools to catch mobile application based fraud, whereby a malicious app intercepts clicks and emits false app installation notifications that earn fraudulent publishers huge payouts for faking the process of ads that drive app installations. The Adbank app will detect this activity and send this data back to the Adbank anti-fraud AI, which will leverage this information, as well as other sources of fraud-detection information to catch and ban these criminals.

It can be seen with these few examples that Adbank provides an unmatched ecosystem built to make an advertising landscape conducive to detecting and eliminating the fraudulent behavior.

Leveraging blockchain technology to disrupt digital advertising is a clear opportunity that others have identified as well. What makes Adbank's technical approach unique is an appropriate application of blockchain technology to introduce transparency into payments, with anti-fraud AIs monitoring the entire process both on-chain and off-chain.

Business Model Innovation:

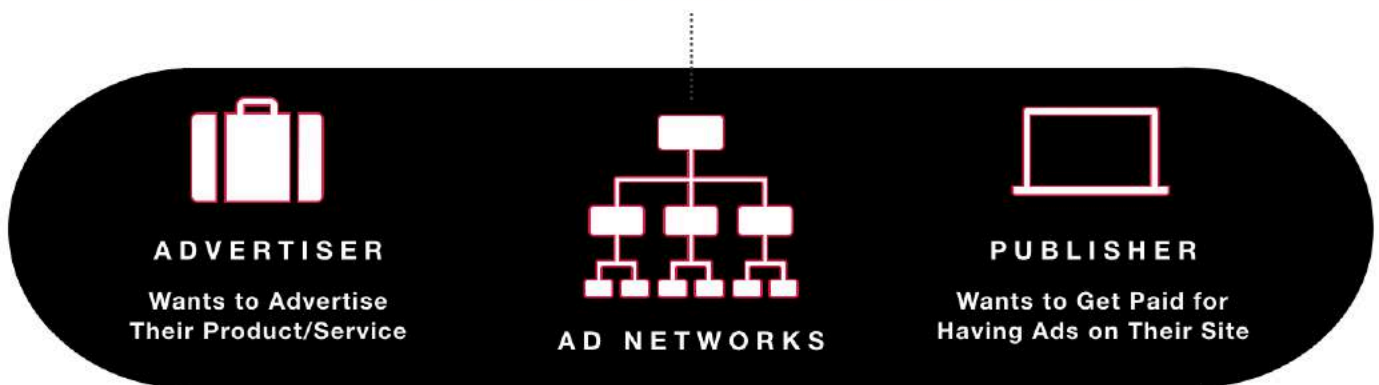
Adbank is unique in its' business plan, where its path to disruption includes a roll-up strategy to acquire existing ad-networks and convert them to the use of Adbank tokens. This acquisition and conversion of an existing networks strategy is unique to both Adbanks core services platform and Adbanks business plan.

Adbank's plans to deploy \$10 million USD in acquisitions may result in the ADB token having a token-transactional volume of \$20 million USD a month. This figure does not include the growth expected and the advanced AI technology and improved economics to generate by lowering advertisers' costs.

Adbank does not intend to be the biggest network but instead provide the tools to allow other ad networks to convert to the ADB token and realize the same benefits of transparency and AI anti-fraud the blockchain provides.

The Adbank team is located in Canada and brings together a team of industry insiders. Those veterans include the Co-Founder/CTO, Chiron Bramberger, who was a founding member of an Ad Network that was sold to Google for \$23 million and Co-Founder/CEO, Jon Gillham, who operated a private-equity company dedicated to rolling up digital assets.

**The current online advertising system is murky,
inefficient and choked with middle-men
who take 20%-50% of the total \$220B Ad Spend**



The Opportunity

The Ad Fraud Problem

Digital advertising has become one of the fastest-growing and most lucrative industries in the world today. However, online advertising is a broken industry with a highly-inefficient business model that is prone to **fraud and abuse**.

The revenues that can be made from advertising are **absolutely incredible**.

Marketers spent \$19.6 billion on digital ads in first quarter 2017 alone, The Interactive Advertising Bureau (IAB) reported.

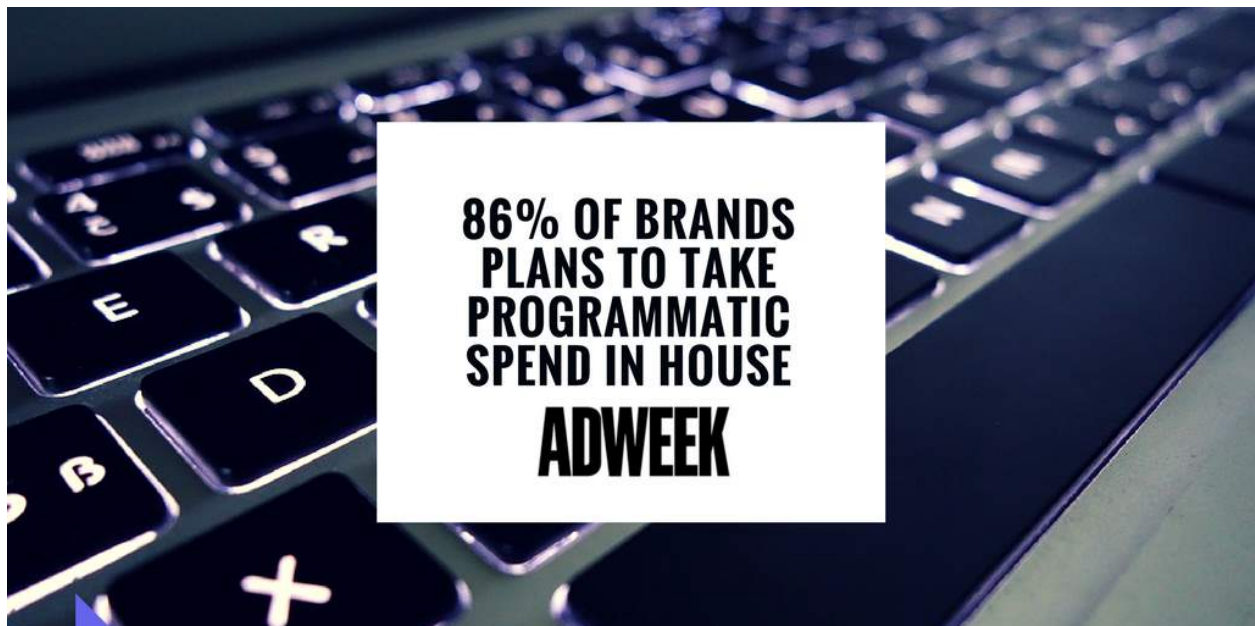
Digital ad spending is also growing dramatically increasing by 23% or \$3.7 billion between third quarter 2016 and the first three months of 2017.

Size of the Digital Advertising Market

The value of all digital advertising revenues for 2017 was projected to reach \$223.7 billion according to the research firm eMarketer.

The largest segment of digital marketing, mobile ads, is projected to undergo dramatic growth in the next two years. Alphabet is expected to generate \$49.72 billion revenue from mobile ads in 2017. That figure is expected to grow to \$61.26 billion in 2018 and \$73.30 billion in 2019, Recode reported.

Buyers are currently divided into more traditional style media buys directly with the publisher's sales team, or run using a programmatic system (ie. Google adwords, Facebook, etc.).



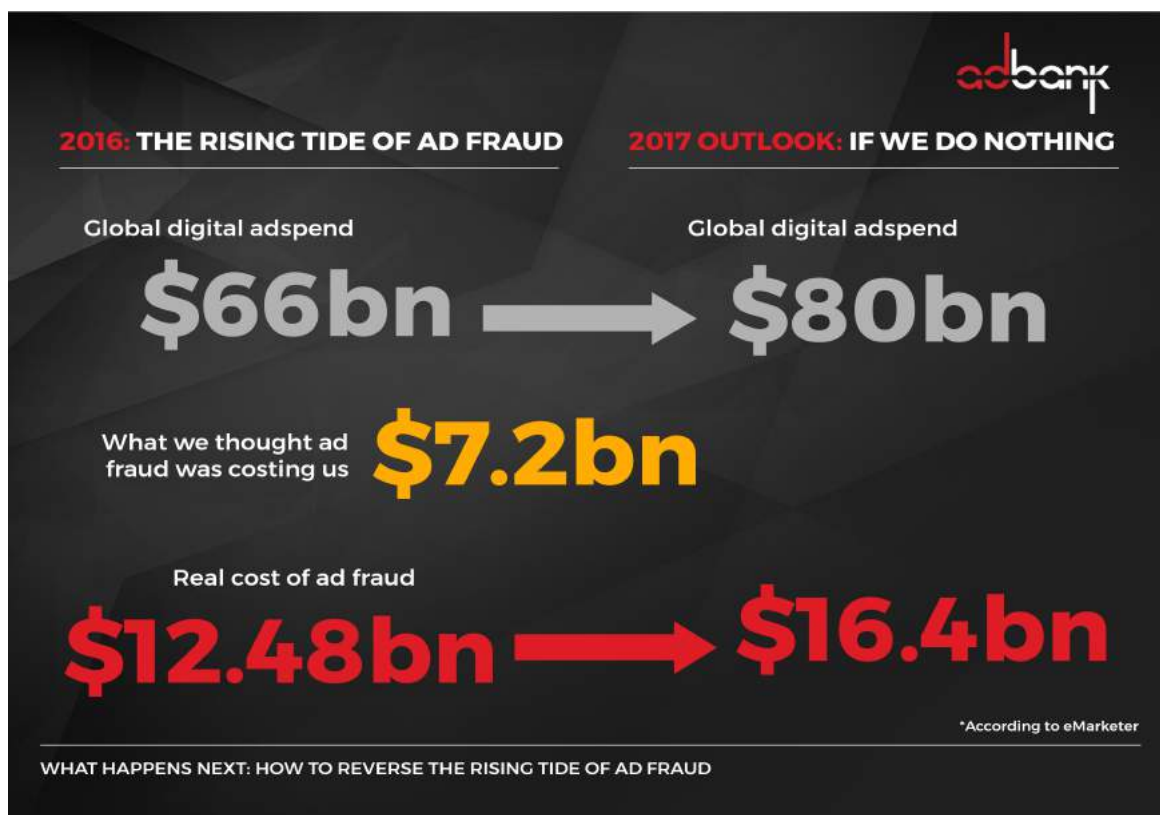
Who Profits from Digital Advertising?

Despite the vast profits, digital advertising is a deeply flawed industry because the people who actually create the content and sites—the advertisers and publishers—may be getting less than half of the revenue.

Middlemen are taking between 20% and 50% of the \$223.7 billion spent on digital advertising annually, data compiled for Adbank indicated. Other estimates have the percentage taken by middlemen as high as 75%. Those middlemen take many forms including search engines, ad networks, ad agencies, brokerages, affiliate programs, and media conglomerates.

This layer of middlemen exists because the advertising market is severely fragmented. Even in today's world, publishers often have no direct method of connecting with advertisers. That means participants turn to an ad network or other middleman who requires them to pay for the privilege of placing ads on networks.

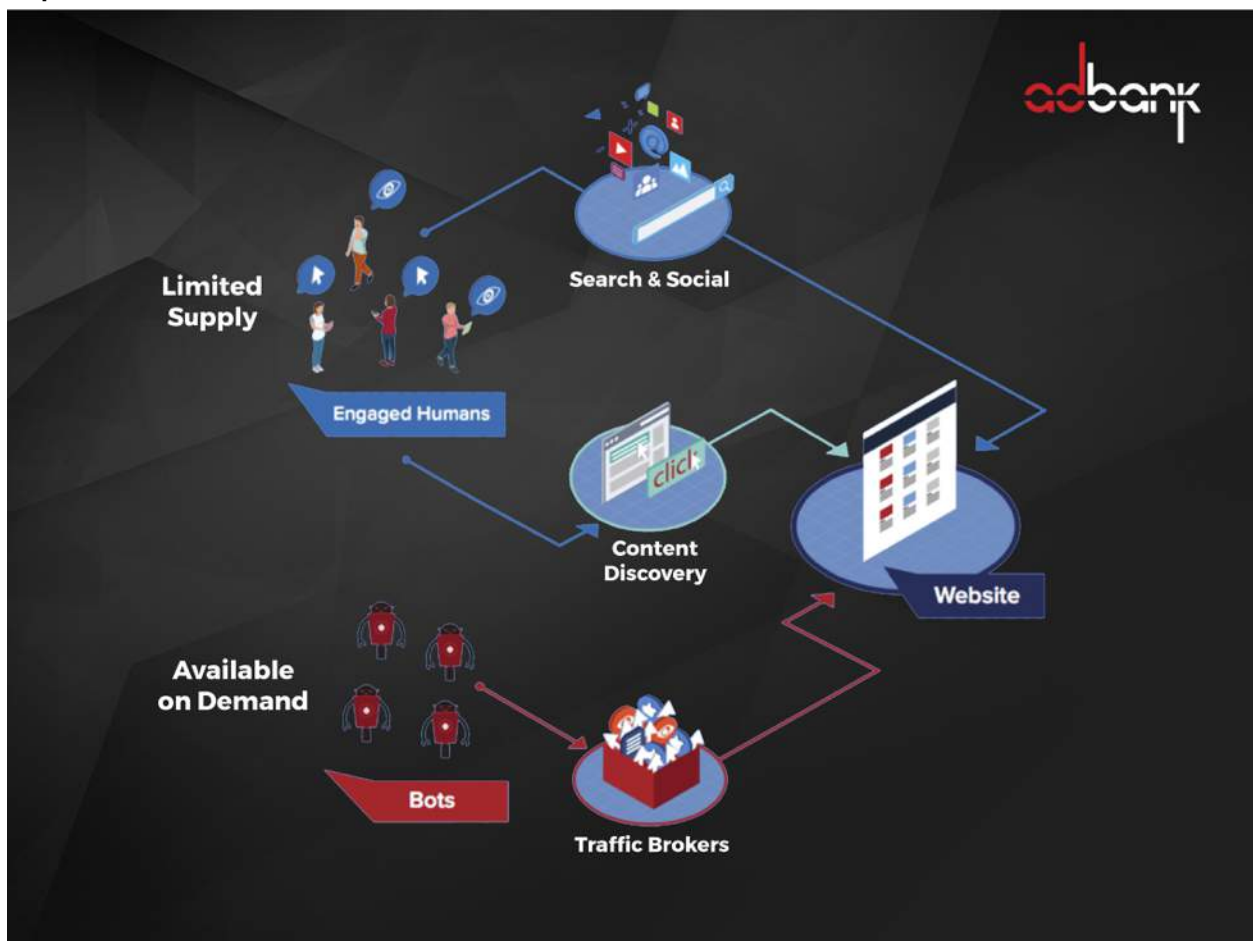
The flaws in this system are numerous, but the greatest problem is that publishers and advertisers have no leverage over the middlemen. There is little transparency and often no means of validating advertising views. Not surprisingly, such an environment lends itself to fraud.



The Incredible Extent of Digital Advertising Fraud

The problem of digital-advertising fraud is far greater than most marketing professionals and entrepreneurs realize. The volume of ad fraud, sometimes known as “bot fraud,” is now so large that it threatens the future of advertising itself.

Advertisers are projected to lose \$6.5 billion to advertising fraudsters in 2017, the Association of National Advertisers (ANA) and the White Ops analyst firm reported.



Unfortunately, fraud in some segments of the industry is still growing. Highlights of fraud detailed in an ANA and White Ops report show that the problem is still out of control. Data from the same report indicate that fraud now threatens the profitability of some segments of digital advertising.

Disturbingly, another report from the ad verification company AdBox indicates the problem might be far worse. AdBox's estimate of the cost of fraud in 2017 was higher than the numbers White Ops and ANA provided.

The estimates from these reports expose the extent of digital fraud and the threat it poses to advertisers and publishers. Highlights of the ad fraud problem include:

- Digital fraud cost advertisers \$12.5 billion 2016, the ad-verification company AdBox estimated in February 2017. This was nearly \$5 billion more than the number White Ops calculated.
- Around 20% of all money spent by advertisers in 2016 was lost to fraudsters, AdBox estimated.
- The cost of ad fraud will increase to \$16.4 billion in 2017, AdBox predicted. That would be an increase of \$4.1 billion in just 12 months.
- Estimates of bot fraud vary widely, which indicates how hard it is to detect and analyze.
- Around 29% of the \$27 billion spent on programmatic or automated, digital advertising in 2016 was lost to fraudulent or invalid traffic, an ad industry group called The&Partnership reported.
- An estimated 22% of all funds spent on online video advertising in 2017 will be lost to fraud, ANA and White Ops revealed.
- Around 9% of money spent on online display advertising in 2017 will be lost to fraud, ANA and White Ops estimated.
- 20% of all web domains were identified as fraudulent or "cash-out" sites, by ANA and White Ops.

- The amount of fraud from sourced traffic, sites, or ads designed to drive traffic to other sites was 3.6 times higher than that come from non-sourced traffic, according to ANA and White Ops.
- The high levels of fraud occurred even though 80% of advertisers surveyed by ANA and White Ops deployed antifraud measures.
- Fraudulent advertising has become very hard to identify. Only around \$3 billion or less than one half of the \$7.83 billion worth of fraudulent programmatic advertising in 2016 was under review by major advertisers' marketing departments, The World Federation of Advertisers reported.

These figures are high because the middlemen have little incentive to combat ad fraud. The typical digital advertising middleman makes the same amount for fraudulent advertising as real advertising. This gives unscrupulous middlemen a strong incentive to ignore high volumes of fraud in some segments such as video advertising.

The World's Largest Digital Advertiser Mandates 4 Rules for Digital Advertising Or Will Pull Its Advertising Money



Validate ad viewability standards

Standardizing contracts for what counts as an ad-view would allow for better measurement of effective advertising.



Prevent ad fraud

P&G insists that any entity touching digital media must become certified to help ensure that it is free from fraud.



Transparent agency contracts

The current ecosystem is ripe with rebates and other undesirable activities.



Third party measurement verification

Ability to audit the full media buying process from advertiser to publisher is currently not possible.

Is Social Media Built for Advertising Fraud?

Some observers think the ad fraud problem is vast because the present system is setup to profit from it. Daily Beast writers Alexander Heffner and Liam Dalton even accused Facebook and its CEO, Mark Zuckerberg, of “monetizing ad fraud.”

“The new media conglomerate is the Wild West: unknown, unregulated, unlawful,” Heffner and Dalton wrote of Facebook. They extended their criticism to another social media operator: Twitter.

They stated that Facebook’s system was set up to give advertisers the benefit of the doubt. The two also make the damning allegation that Facebook is making no serious efforts to control ad fraud.

This should concern publishers and advertisers because **Facebook is currently the world’s largest social media company.** One Facebook product, the messaging solution WhatsApp, had 1.3 billion users worldwide in July 2017, Statista estimated. In addition to Facebook itself, which had an estimated two billion users in June 2017, the company also operates Facebook Messenger which had 1.2 billion users in June 2017 and Instagram which had 700 million users in June 2017, Tech Crunch reported.



How and Why Fraud Occurs

Most of the fraud occurs because of the standard method of website promotion and finance—paid traffic acquisition or traffic sourcing.

Paid-traffic acquisition exists because smaller publishers lack the resources or content to attract views on their own. They turn to paid traffic brokers and often choose the ones that provide the highest volumes of traffic.

Those brokers often use bots or algorithms that fool websites into identifying them as human visitors. Bots can create the illusion of high levels of traffic, which brokers use to charge higher rates. Such “sourced traffic” is problematic because it is 3.6 times as likely to be fraudulent as natural organic internet traffic, ANA and White Ops determined.

To make matters worse it is often impossible to track fraud because levels of it can fluctuate. It is also very pervasive according to the available data.

“Levels of fraud are not constant throughout the year,” according to *Bot Baseline 2016-2017: Fraud in Advertising ANA and White Ops*. “Fraud is invited whenever and wherever digital advertising demand outstrips supply.”

Therefore, fraud occurs and is profitable because the supply of viewers for digital advertising is limited. The demand from digital advertisers always exceeds the available volume of viewers, which encourages fraud. Advertisers can charge more for limited numbers of viewers so they have a strong incentive to pad the figures.

Levels of fraud vary dramatically, which makes it harder to detect. ANA and White Ops noted that fraud levels were far higher on busy shopping days such as Cyber Monday and Black Friday. It also found spikes of fraud during holidays when advertising spending is higher.

Despite that, some advertisers and publishers are getting better at fraud detection. Large-volume programmatic buyers of ads, such as the consumer products giant Procter & Gamble, are now capable of weeding out much of the fraud. They are also learning how to identify sources of fraud-prone advertising and cutting them off.

How Digital Advertising Works for Middlemen and Nobody Else

The roots of digital ad fraud lie in the basic process that most publishers and advertisers are forced to utilize.

Ideally, a website publisher should be able to use services, such as Google AdSense or MediaNet, to generate enough advertising revenue to pay the bills. Unfortunately, this rarely occurs because that publisher is competing against tens of thousands or hundreds of thousands of other bloggers.

AdSense and MediaNet payments are based on the number of viewers a site receives. That process works great for popular websites like The Drudge Report, which attracted 1.47 billion views in July 2016 alone, according to Similar Web's top U.S. Media Publisher rankings. The Report's owner and operator, Matt Drudge, is now a very rich man because he has a large audience and lots of ad revenue pouring in.

It works poorly for your typical website operator, such as a blogger who writes about a specialized topic like comic books, auto racing, or cryptocurrency. Such a blogger, whose site might receive a few hundred or a few thousand hits each day, may earn only a few pennies a day from the giants like Google.

To get more revenue many publishers turn to ad brokers and other middlemen. This can lead to a higher rate of views, but it rarely generates a higher income because the broker often takes 20% to 75% of the ad revenue. Brokers make money by selling space to advertisers.

Understanding the Depth of the Problem



HOW DOES FRAUD GET INTO MEDIA?



An ad is affected by bot fraud if a supplier between the advertiser and the web site showing ads is sourcing bots or is the victim of someone else who is trying to game the system by making the audience appear larger than it actually is.

AUDIENCE TARGETING MECHANISMS	BOGUS SITES ON NETWORKS AND EXCHANGES	REAL SITES WITH BOT VISITORS
<p>Ads are served to bots that use stolen or spoofed cookies or user IDs to exploit</p> <hr/> <p>Look-alike models</p> <p>Cross-device targeting</p> <p>Re-targeting</p>	<p>Ads are served through sourced traffic to bots on bogus sites in long-tail, run of network (RON), and programmatic buys on:</p> <hr/> <p>Exchanges</p> <p>Networks</p> <p>Aggregation platforms</p>	<p>Ads are served to bots when publishers pay for visitors from a “botty” source, or if they partner with anyone doing so:</p> <hr/> <p>Traffic Sourcing (pay-per-click/visit)</p> <p>Audience extension (usually a revenue share)</p>

A Complete Lack of Transparency

Such middlemen have limited incentive to detect or combat bot fraud because it helps them make more money. The middleman's pay is based solely on the number of views; the more views the ad brings in, the more money the broker makes.

This explains why 12% of the world's major advertisers are now buying digital space directly from publishers and bypassing the middleman, CNBC reported in February 2017. That method works well for giant corporations like Ford or Procter & Gamble, which can afford to hire professional staff to contact publishers directly. It is also a great deal for major website publishers like Matt Drudge because the major advertisers will call them and pay them directly.

Unfortunately, it fails miserably for most web publishers such as a mother who blogs about child rearing. Major advertisers such as Toyota or Amazon will have no incentive to work with them directly. Worse, they simply lack the money and resources to review all the views they receive for fraud.

This situation creates an advertising market in which there is a complete lack of transparency. Only giant corporations can afford the resources necessary to attempt to verify the authenticity of views. Almost every other publisher and advertiser is at the mercy of middlemen and fraudsters.

These publishers have no choice but to trust the middlemen, yet they have no way of ascertaining if the traffic provided is legitimate. The bind the advertisers are put in is so terrible, they have no choice but to buy a product and no means of telling if that product is real.

Nobody Likes the Current Digital Advertising Ecosystem

The obvious reality is that nobody likes the current status quo in digital advertising, except, perhaps, Alphabet stockholders and fraudsters. Large advertisers seem to be just as dissatisfied with digital ads as the smaller players.

Even some of the biggest consumers of advertising such as Chief Brand Officer Marc S. Pritchard—the man in charge of Procter & Gamble’s (P&G) \$7.2 billion a year advertising budget—are disgusted by it. Pritchard, whose company is a major consumer of all kinds of advertising, delivered one of the most scathing attacks on the status quo in January 2017.

“We serve ads to consumers through a non-transparent media supply chain with spotty compliance to common standards, unreliable measurement, hidden rebates, and new inventions like bot and methbot fraud,” Pritchard said. That was just one of many public attacks Pritchard has made on digital advertising.

Back in January, Pritchard laid down the law to digital advertisers at the Interactive Advertising Bureau’s Annual Leadership Meeting. He told digital advertisers that P&G does not "want to waste time and money on a crappy media supply chain," Ad Age reported. His full speech can be seen on [YouTube](#).

Why Procter & Gamble Is Abandoning Digital Advertising

Marc Pritchard is making good on his threats by putting his company's money where his mouth is. P&G cut its spending on digital advertising by \$140 million during second quarter 2017, Ad Age reported in July.



"We serve ads to consumers through a non-transparent media supply chain with spotty compliance to common standards, unreliable measurement, hidden rebates and new inventions like bot and methbot fraud."

Marc Pritchard
P&G Chief Brand Officer
\$7.2B/yr Ad Budget

The rationale P&G gave for the cut was to "temporarily restrict spending in digital forums where our ads were not being placed according to our standards and specifications." This was only the latest example of Pritchard's war on digital ad fraud, P&G pulled out of Alphabet's YouTube, the largest video-advertising digital, in March 2017 because of a lack of results.

Pritchard is not the only P&G executive who is souring on digital advertising. Chief Financial Officer Jon Moeller shares Pritchard's disgust with online ads, AdWeek reported.

"Clearly, we don't need to be spending money that is seen by a bot and not a person," Moeller stated. "Clearly, we don't need to be spending money on ads that are placed in inappropriate places and that's why you see a significant reduction.

The Biggest Advertising Fraud Ever

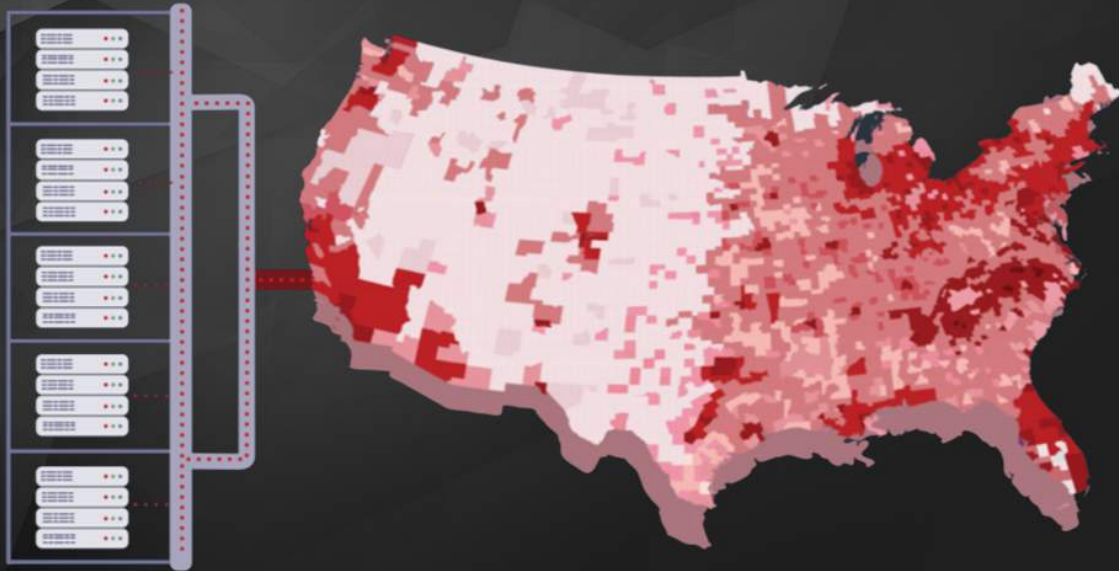
The reason that Procter & Gamble left YouTube might be due to something called a methbot, which Pritchard mentioned specifically in his video attack. Methbots were involved in what Fast Company called the “largest known advertising fraud scheme ever.”

A ring of Russian hackers called Ad Fraud Komanda, or "AFK13," was able to rake in \$3 million to \$5 million a day using methbots to create fake video views, White Ops estimated. The extent of AFK13's operation was vast. It created more than 6,000 fake domains and 250,267 phony URLs, according to Fortune. This enabled AFK13 to fool some major publishers including Vogue and ESPN.

AFK13 also operated a gigantic “farm” that used up to 570,000 bots to fool advertisers. Those bots watched as many as 300 million video ads a day. The methbots were even able to fool publishers into thinking that they were average American families watching a video at home in the heartland, White Ops concluded.

A methbot is an advanced ad bot that uses modified code to mimic human behavior. The bot's creators gave it the nickname “meth” because it is highly addictive—just like the notorious street drug methamphetamines. Methbots also give websites and advertisers a jolt of false viewership, much like “meth” gives addicts a jolt of false energy that leads to erratic and often destructive behavior.

The Methbot Bot Farm

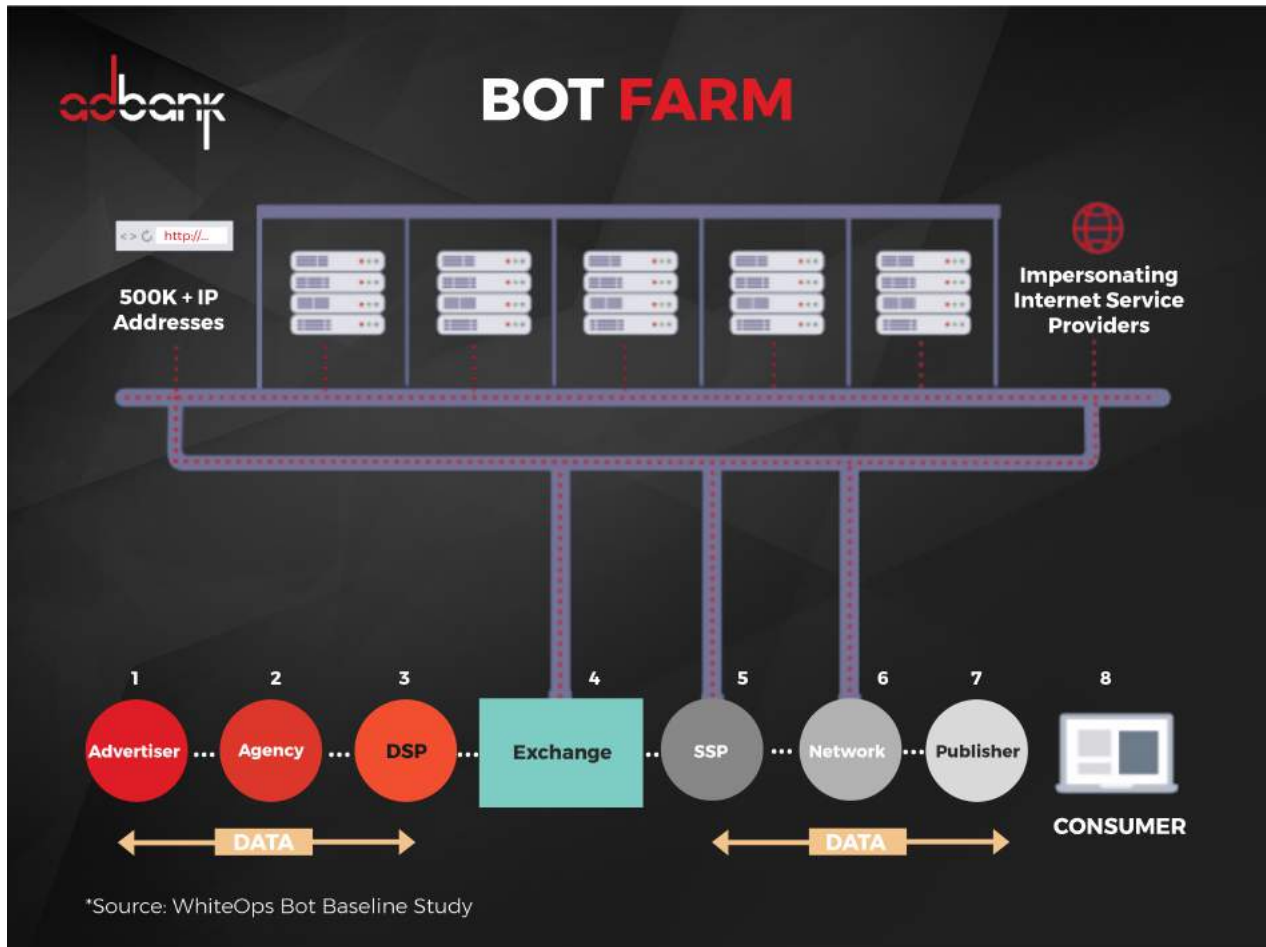


*Source: WhiteOps Bot Baseline Study

The hackers at AFK13 were so sophisticated that they were able to reverse engineer the quality verification processes publishers used to detect phony ads. They also obtained hundreds of thousands of IP addresses associated with US Internet customers and providers to make their methbot traffic look real.

The biggest losers from the methbot operation were advertisers whose losses are still unknown. One obvious casualty of the methbot offensive was Proctor & Gamble, White Ops exposed AFK13 in December 2016. Less than three months later, in March 2017, P&G pulled out of YouTube completely.

The other damage done by the methbots is unknown but it might be vast. It is unknown if the methbots are still in operation, but White Ops experts believe they have become pervasive in the advertising ecosystem.



"At this point, the methbot operation has become so embedded in the layers of the advertising ecosystem, the only way to shut it down is to make the details public to help affected parties take action,"

- a White Ops white paper concluded.

What We Know About Digital Advertising and Fraud

These revelations provide a bothersome picture of the digital advertising business that highlights potential moneymaking opportunities. Important revelations about digital advertising that all investors and publishers need to understand include:

1. Digital advertising has become one of the largest, most profitable, and fastest growing businesses in the world.
2. Today's digital advertisers have no good defense against fraud. Even large, well-funded organizations like Procter & Gamble, which undoubtedly have access to the latest security technology, are unable to cope with a high level of bot fraud.
3. The level of advertising fraud is rising, despite the advertising industry's claims to have the problem under control. If bot fraud was under control, Procter & Gamble would not be cutting its digital advertising buys.
4. Advertising fraud is a sophisticated and well-organized criminal enterprise—as demonstrated by AFK13.
5. Bot fraudsters are getting more sophisticated and improving their means of tricking advertisers and publishers all the time.
6. There might be other bot fraud rings that are as large, as well organized, and as well financed as AFK13 out there.
7. Some of those advertising fraud organizations might have the backing or, at least, the tolerance of governments in nations such as Russia. A simple way such fraudsters can get government support is to simply bribe

politicians and officials. If White Ops' revelations about AFK13's moneymaking capabilities are true, such criminals certainly have the means to buy protection—even from heads of state or government.

8. Advertising fraud might be impossible to stop or control in the current, legal, political, technological, and regulatory environment.

9. There appears to be an almost complete lack of transparency in some segments of the digital advertising market such as video.

10. Even some of the largest middlemen in the advertising market such as Google and Facebook, have little or no incentive to control or prevent advertising fraud.

11. Current technologies and strategies for combating advertising fraud are not working.

12. New technologies and strategies for combating digital advertising fraud are desperately needed.

13. Many advertisers including giant corporations such as Proctor & Gamble, are no longer tolerant of advertising fraud.

14. An increasing number of advertisers will simply stop buying specific varieties of advertising rather than pay money to fraudsters.

15. A large percentage of advertisers are likely to move their spending to mediums that are perceived to be less vulnerable to fraud such as mobile.

16. Fraudsters will simply adjust their bots and strategies to target those areas of advertising, repeating the catastrophe in video.

17. The volume of advertising fraud is now so large that it threatens the survival of entire segments of advertising such as video.

There Is No Alternative to Digital Advertising

These revelations should be kept in mind because even gigantic advertisers such as Procter & Gamble and Walmart have no choice but to use digital advertising. People are not going to go back to reading newspapers, listening to the radio, or watching broadcast television in the same way again.

Digital entertainment, news, and information are the future for all but the very poor, the very old, and minority groups such as the Amish and Hasidic Jews. Everybody else gets most of their news—and much of their entertainment—from the Internet or mobile sources in today's world.

Any advertiser that wants to reach a significant number of viewers will have to utilize digital mediums. This reality puts those advertisers in a terrible bind. The market dictates that they utilize digital advertising, yet they know they will lose a significant amount of their investment in that medium to fraud.

Some advertisers will be able to avoid this pitfall on a short-term basis by confining advertising purchases to specific segments of the market. For example, they might limit exposure to fraud by purchasing only mobile ads.

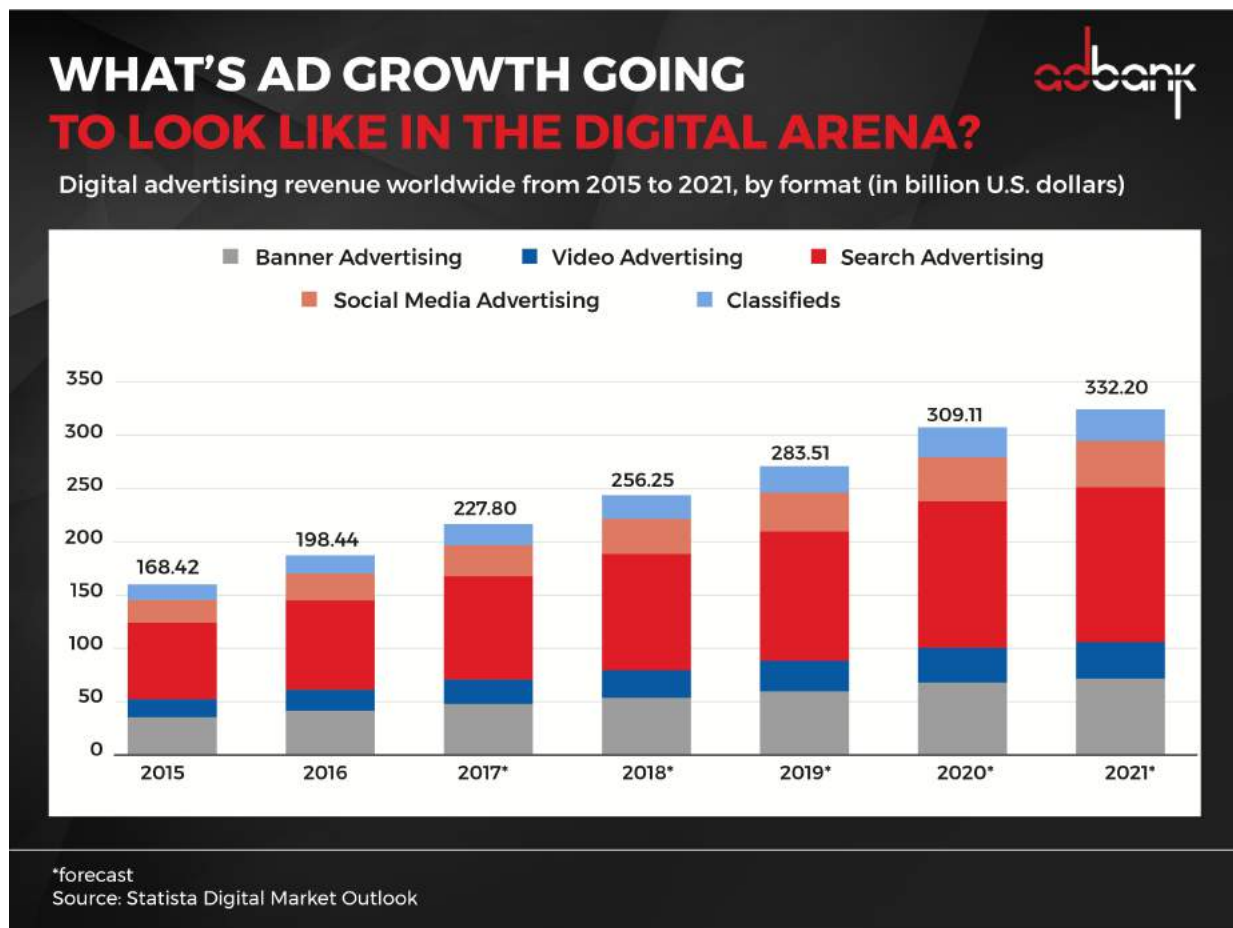
Mobile ad buys will only be a short-term fix because the fraudsters will simply shift their resources to that medium. Large, well-financed criminal organizations like AFK13 have demonstrated that they have the technology and resources to get around almost any security measure.

A related problem is the growth of social-media which appears to be more vulnerable to advertising fraud than older digital media. A major danger is social media's heavy use in developing nations, where legal, technological, and regulatory defenses against fraud are weak.

Therefore, new technological solutions will be the only real means of coping with digital advertising fraud. Such means will have to be simple, easy to implement, and provide a high level of transparency.

There Is a Massive Opportunity in Digital Advertising Technology

The most likely outcome from the advertising fraud plague is increased investment in advertising technology. Strangely enough, such investment seems to be limited.



Venture capitalists invested \$2.2 billion in 343 advertising technology startups globally in 2016, The Silicon Valley Business Journal and CBInsights reported. That figure was actually down from \$3.2 billion invested in 2015.

Observers blamed fear of Alphabet and Facebook, which dominate the digital advertising industry. The two companies control around 75% of all online advertising spending, a June 2017 report from Kleiner Perkins Caufield and Byers estimated.

Venture capitalists are afraid to invest money because they are afraid to compete with Google.

Such thinking is very short-sighted because evidence indicates that many advertisers, including some massive spenders such as Procter & Gamble, are very dissatisfied with Alphabet and Facebook. P&G's exit from YouTube demonstrates that it wants out of the Facebook and Alphabet duopoly.

There is definitely a market for new advertising technologies that can provide increased levels of transparency, accountability, and security. The ideal solution would be a solution that provides instant verification of advertising views.

Yet the situation is so bad that less than ideal solutions might suffice. Examples of less than ideal solutions include applications that keep funds in escrow until views are verified, technologies that allow users to block ads, crowd-sourced fraud detection, and platforms that automatically refund money if a view is contested.



Advertisers are Assaulted

Ad rebates hurt advertisers while the middle man profits...**billions of dollars a year.**

Media buyers can get kickbacks from ad platforms with their clients' money and pocket the difference *without anyone ever knowing.*



Publishers are Powerless

At least 50% of all **digital ad revenue is lost in the adbuying ecosystem** before it reaches the publishers.

Even though they control the audience everyone wants access to, the publishers' hands are tied.

A Textbook Example of a Broken Industry

Digital advertising has become a textbook example of a “broken industry.” It is rife with fraud, filled with disgruntled customers, dominated by unpopular monopolists, and saddled with an increasingly dysfunctional business model.

This status quo will remind many observers of newspaper and magazine advertising in the 1990s. Back then, newspapers had a monopoly on small-scale advertising and abused it terribly. Advertisers were charged high rates based on questionable or fraudulent circulation figures, given few guarantees of results, and often subject to fraud.

Fraudulent practices in the American newspaper industry of the 1990s included counting cancelled subscriptions as “circulation,” paying homeless people to pretend to sell newspapers on street corners, and refusal to verify subscriptions. Publishers engaged in those practices in order to raise advertising rates—much like today’s digital middlemen.

There is a vast opportunity in digital advertising for providers of new technologies that can provide transparency, reduce fraud, and improve customer service. Companies that provide those solutions will reap large profits from an increasingly dysfunctional digital-advertising market.



Ad Networks Fuel the Fire

From click farms to multi-layered ads, fraud is **burning billions in advertisers' budgets.**

The middle men who control the ad-buying process are the only ones with the data to audit it .

Introducing...

The logo for adb bank is displayed in a stylized, lowercase font. The letters 'ad' are colored red, while 'bank' is white. A vertical red line extends upwards from the top of the 'd'. The 'n' and 'k' have a unique, elongated design with a vertical stem that extends downwards.

adb bank

How Adbank Works

Adbank is an advertising ecosystem built upon ethereum (ETH), through the creation of the Adbank token ADB. The core services are designed to support the creation of a multitude of products and services in a new advertising space.

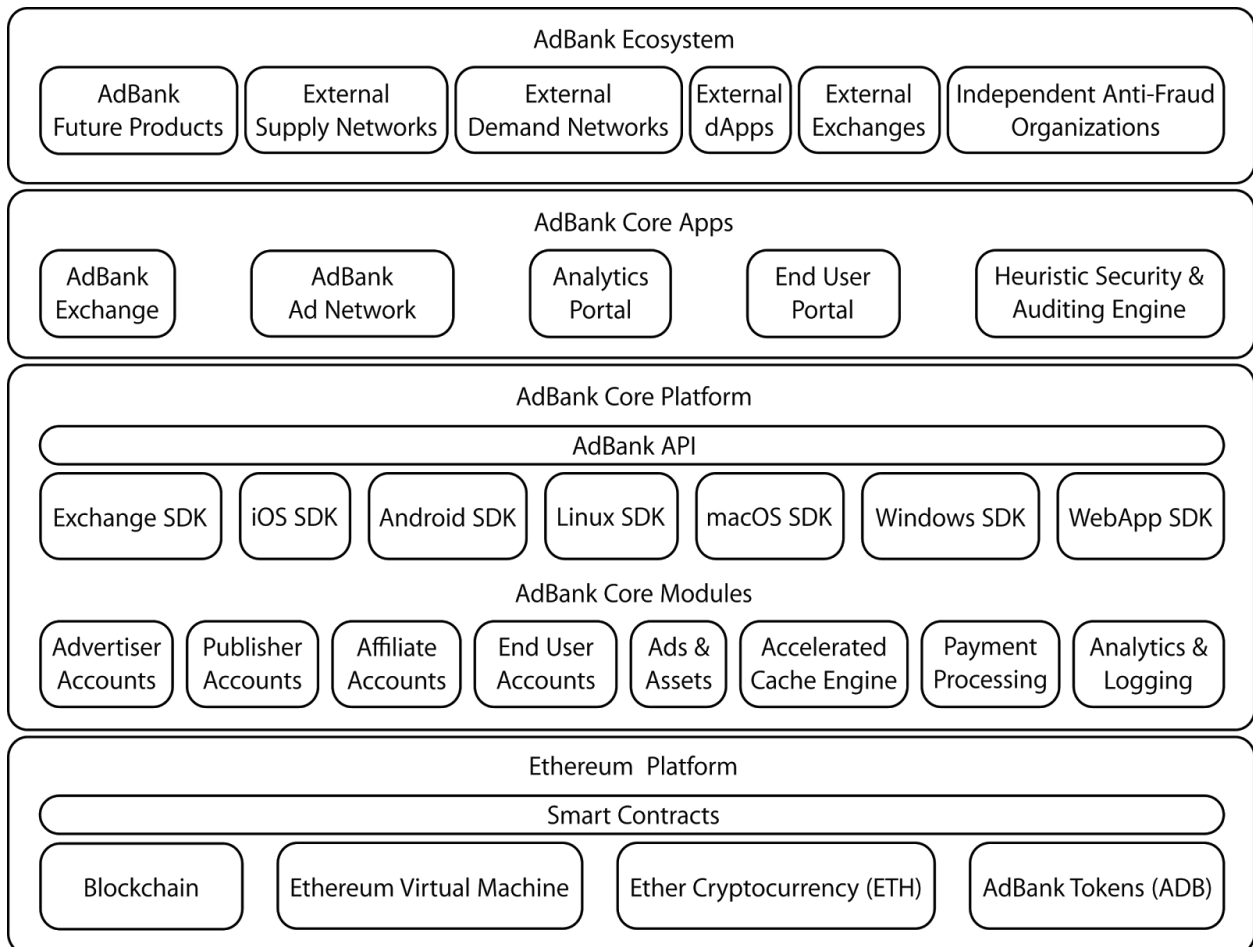
Through open source technology and a publicly available API, Adbank's technology and toolkit will give Adbank and third parties the ability to build the future of advertising. Through a combination of on-chain and off-chain services, Adbank is positioned to deliver the benefits of high-speed, low-latency, and high throughput technologies, as well as the consensus and transparency of the blockchain.

The main products of Adbank's initial launch will concentrate on building a next-generation ad network with an analytics and an anti-fraud artificial intelligence engine. By building an advertising protocol, Adbank is in the unique position of being able to build an advertising ecosystem designed to be highly resistant to fraud.

Having access to the blockchain and its inherent transparency and consensus while leveraging a larger software system, allows the creation of artificial intelligence with unparalleled data sources. This allows a system that can do a deep and wide analysis of activity on the network such that fraud prevention becomes part of the building blocks of the project.



Services



The Adbank ecosystem is built upon several layers—each with the Adbank token ADB at its center. Being based on the ETH blockchain, Adbank's core services are created as an interface between the blockchain and the other systems needed to fulfill the needs of the advertising platform. This allows products and solutions to be built in the transitional ways, easing the development process.

This approach has been chosen to leverage the best features of traditional centralized solutions while capturing the advantages of a decentralized blockchain solution.

The Adbank Token

The Adbank token, ADB, is the cornerstone of the new advertising economy of the world that the company wants to build.

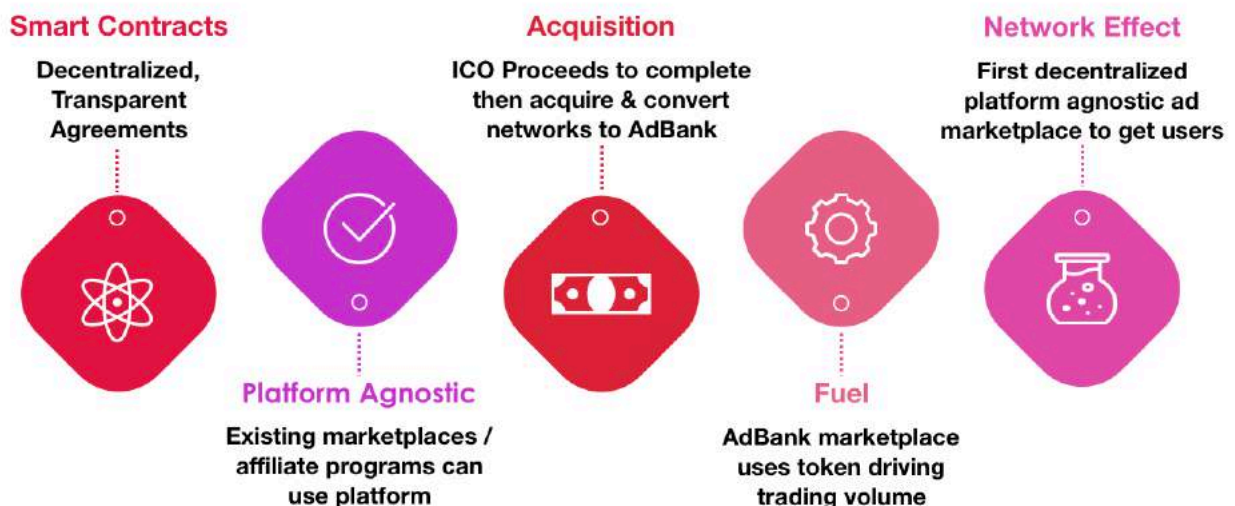
Each ADB token represents an ad or ads. Publishers sell the ads to advertisers using the currency of this new ad economy. This is a real-time ad bidding system.

Advertisers would buy ADB tokens to pay to publishers. When an ad is displayed on a publisher site from an advertiser, an amount of ADB tokens is transferred from the advertiser to the publisher (see bundling comment below), based on the results of the automatic bidding system.

Publishers would earn tokens for displaying ads and would be able to hold the tokens, redeem or use for the purchase of an analytics package.

Transactions are bundled in such a way that the ETH blockchain is not overwhelmed with transactions and the individual transaction data is kept off-chain to avoid the cost associated with data and process on ETH. Publishers, advertisers, and any other organization or person on the system will also get access to optional analytics packages.

AdBank Token Marketplace



Insights Advertisers Can Trust

With an ecosystem built on ETH and artificial intelligence with access to multiple sources of data, the ability of Adbank, as well as other third-party developers, to offer analytics service with deep insights is truly remarkable.

This level of data and analytics intelligence is unprecedented. When coupled with the transparency and integrity of the system and its anti-fraud AI, the benefit to analytics users is genuine insights they can trust.

Since the network and its economic transactions are openly available, the AI-based anti-fraud system is able to draw upon an unprecedented source of data for analysis and fraud detection. Using a variety of modules, the anti-fraud AI makes a determination that a series of key fraud inductors has occurred and dispatches a report.

This report is reviewed by a person so that actual cases of fraud can be confirmed. Once this happens, the system flags a given agent on the system, such as a publisher or advertiser and the processes in place to address the fraud. This might include mediation with the bad actor to rectify the situation or the outright banning of the bad actor and associated accounts.



**PUBLISHERS
MAKE MORE
PROFIT**

Sell ad space on your website and keep more of the ad revenue while never dealing with advertisers directly.



**ADVERTISERS
PAY LESS TO
GET MORE**

Eliminating the middle man means publishers can make more while charging less to advertisers. Win-win.



**AD FRAUD IS
DRAMATICALLY
REDUCED**

Our patent pending AI oracle is a fraudster's worst nightmare and we open up our API so you can use them too.



**A
TRANSPARENT
PLATFORM**

A fully auditable, open source network built on Ethereum means you always know you're getting what you pay for.

End-User Participation

Adbank is also building a system to allow end users to participate in the system. Users are able to act as reviewers for the above AI generated anti-fraud reports, allowing them to earn ADB tokens.

Users can also buy tokens outright like any other person or organization on the network.

Additionally, they will be able to download and install a web browser plugin that allows the suppression of ads on their favorite websites that use Adbank. In this case, the end user is effectively acting as any other advertiser as far as the publisher is concerned. However, the result is that ads are not displayed on their favorite sites.

Adbank believes that this is the solution with the best chance of gaining widespread adoption as a micropayment digital advertising system.

End users get to enjoy their favorite sites ad-free and publishers continue to earn revenue without any changes to their business systems. The end-user payments appear on their records as any other advertiser line item.

An Openly Available API

The core modules software and databases to manage basic elements such as accounts for advertisers, publishers, affiliate accounts, end-user accounts, ad transactions and real-time bidding, payment processing, data logging and warehousing, analytics, antifraud, and ETH transactions.

This, in turn, allows Adbank to make an API available for various platforms and devices. The API provides these cores services as a toolkit to build multiple products and services.

An ad network, analytics package, and an AI anti-fraud system will be the first products developed by Adbank for its initial launch. The Adbank Ad Network will offer low fees, targeting 0% net profit with the objective of driving token volume and provide real-time bidding and media buying opportunities for advertisers and publishers.

Third-Party Development Made Easy

Since the Adbank platform offers an openly available API, other ad networks and other third parties can develop applications in the Adbank ecosystem. Additionally, third parties can use the API to integrate Adbank services into their existing products, expanding the value of their products while growing the Adbank ecosystem.

By using the Adbank API, the company is building a next-generation platform and products. Additionally, the company will be able to offer consulting and integration services, allowing anyone to use Adbank to manage and grow their business.

One example of this integration would be a news organization that wants to build its own in-house advertising system. It would be able to hire developers or contractors to build an in-house solution that leverages all the benefits of the Adbank network and its partners.

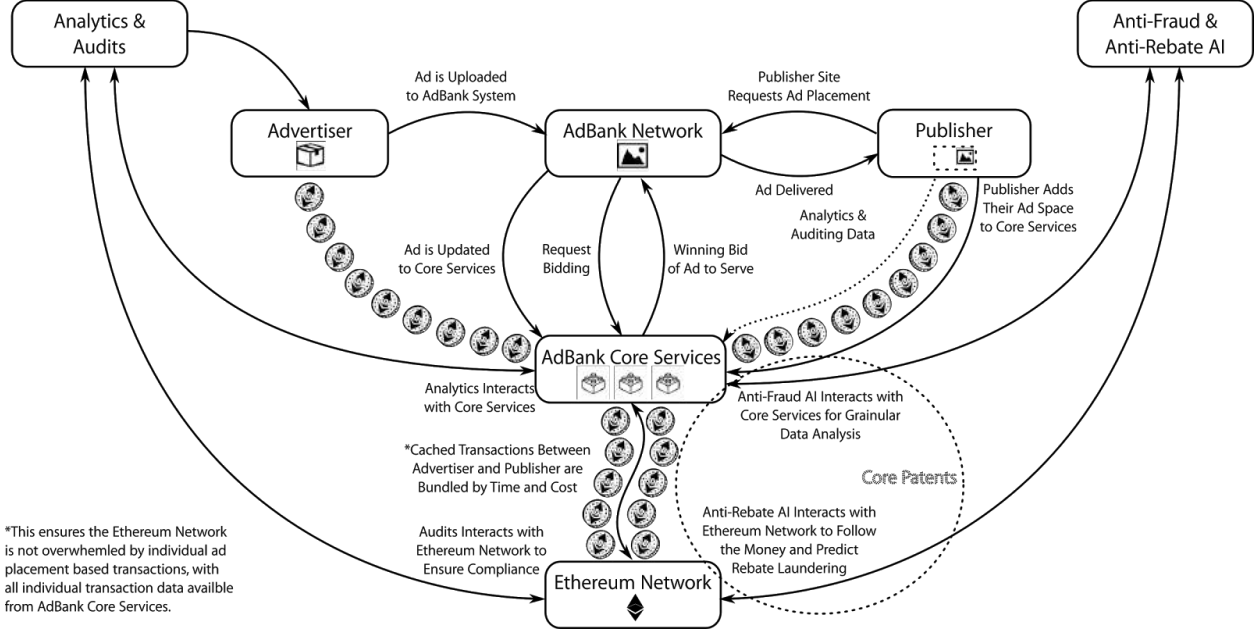
Metadata

The system logs data and metadata of these transactions and makes this available to the analytics and anti-fraud systems. The system uses artificial intelligence to offer unparalleled insight and fraud prevention.

End users can participate and earn tokens by reviewing the anti-fraud reports and redeem these tokens or use them to pay publisher sites to suppress the displaying of ads on their favorite sites.

Network Flow

AdBank Network Basic Flow



The basic network flow is easily understood and compatible to other ad networks in all the aspects familiar to traditional marketers. A publisher creates content with advertising spots then accesses the system to ensure those spaces are available through the Adbank network.

Advertisers access the system and put their ads into the system—ready to anticipate in the real-time bidding system. They also purchase ADB tokens or transfer them to their account if they have acquired them elsewhere, such as in the ICO sale or over an exchange if one decides to carry the token in the future. When the process is finished, the ad is delivered to the publisher's site and the system makes a payment from the advertiser to the publisher. When a certain threshold is reached, a bundle of transactions from an advertiser to a publisher is executed on the ETH network.

Patent Pending

Click here to view the 48 page patent pending in its entirety:

https://adbank.network/Adbank2017_Patentpending.pdf

TITLE

Detection System for Identifying Abuse and Fraud Using Artificial Intelligence Across a Peer-to-Peer Distributed Content or Payment Networks

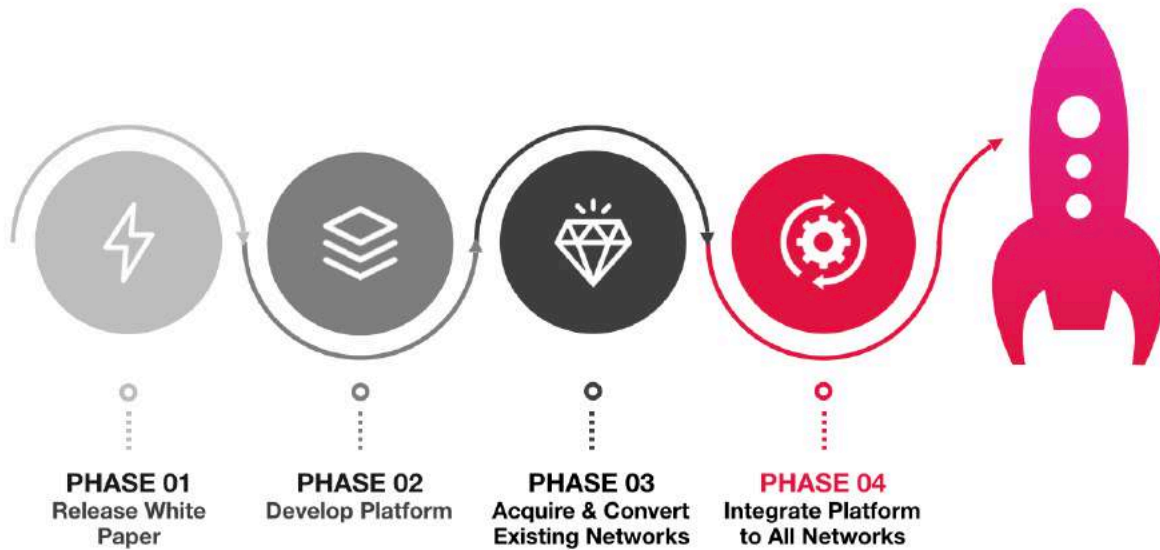
INVENTOR

Chiron Bramberger, Adbank inc.

ABSTRACT

Method of detecting forms of abuse and fraud using artificial intelligence on peer-to-peer network system is disclosed. A system is described where content or payment information is shared or executed across a network or series of networks. The networks are used to host, server, store, share, sync, and swarm content to and from various nodes on the network. Where some portions of these transactions represent legitimate transactions and behavior, others are fraudulent or abusive of the system itself and the contracts upon which the transactions are based or implied behavior is distorted, misrepresented, or manipulated. Artificial intelligence is used as a means to analyze the content itself, as well as metadata external to the content itself and content passed between nodes on the network, such that patterns of potentially abusive or fraudulent behavior can be deduced, learned, or otherwise identified by the software. These identifications can then be forwarded to other systems, software, or people who can then analyze the potential abuse or fraud and make a final determination of the activity and content matches the expectations of legitimate behavior. More specifically, a cryptocurrency network is described, where a peer-to-peer database, or more specifically, a blockchain, is analyzed for transactions and is compared to other sources of metadata about the network and transactions and artificial intelligence is used to determine if the transaction fit patterns of known fraudulent behavior. More specifically, an advertising system built upon blockchain technologies is described, whereby ads are hosted on the blockchain network, as well as payment information is transacted upon the blockchain as cryptocurrency between typical agents in the system, such as advertisers, ad networks, and publishers and these transactions are analyzed by artificial intelligence techniques to identify where potential fraud is occurring between the various agents.

Road Map (Timeline)



April 2017 - Opportunity to Solve Online Advertising Problem with Blockchain identified

May 2017 - Technical and Go-to Market Strategy Developing

June 2017 - Development Training Starts

Oct, 2017 - Whitepaper Released

Nov 2017 - Alpha Preview Released

Dec 2017 - ICO launches December 14th

Jan 2018 - ICO finishes on January 21st, Tokens Released following week

Mar 2018 - adbank Network Ad Platform Launched

May 2018 - Acquire and Convert Existing Ad Network and Drive 0% Net Profit to Increase Token Liquidity

Token Sale

The token sale will fund the full development and adoption of the Adbank network. The sale began on Dec 14, 2017, and will end on January 21, 2018, or when the hard cap of 10,000 ETH is reached.

The total supply of tokens will be 1,000,000,000. 51% of the total supply of ADB will be distributed during the token crowdsale. Each ADB token will be priced at 0.00003 ETH at the start of the token sale with bonuses on a sliding scale depending on the period of purchase.

Total supply: 1,000,000,000 ADB

Circulating supply: 560,000,000 ADB

Hard cap: 10,000 ETH

Market cap: 18,666.67 ETH / \$17,733,333.33 USD *

Exchange Rate: 1 ETH = 30,000 ADB *

1 ADB = 0.00003 ETH = \$0.03 USD *

The hard cap will be 10,000 ETH and the market capitalization of circulating supply at ICO price will be 18,666.67 ETH.

Each ADB token will be priced at 0.00003 ETH, with bonuses on a sliding scale depending on the period of purchase.

The sliding scale bonus is specified as follows:

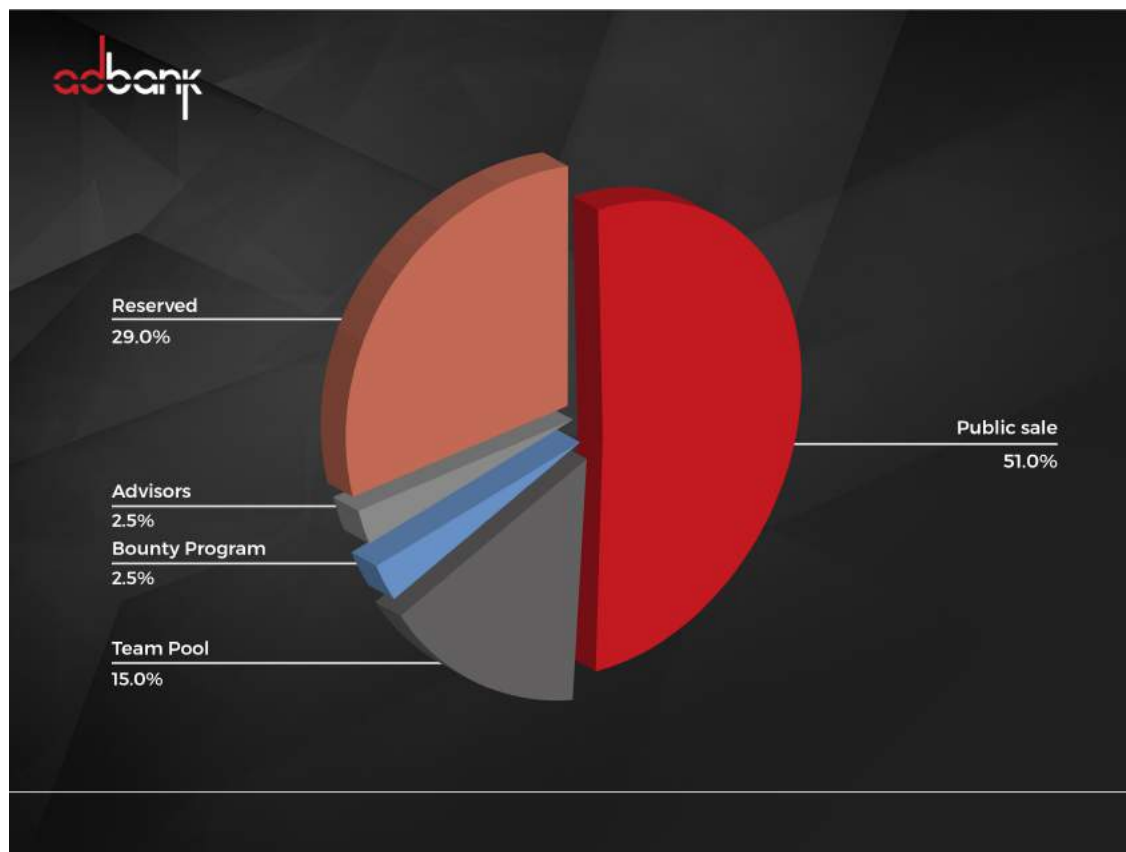
- **20% Bonus** for the first 24 hours
- **15% Bonus** until December 22
- **10% Bonus** until December 29
- **5% Bonus** until January 5

There will be no bonus for the final two weeks of the ICO. Tokens will be transferred once the token sale has ended.

** exchange rate at time of publishing*

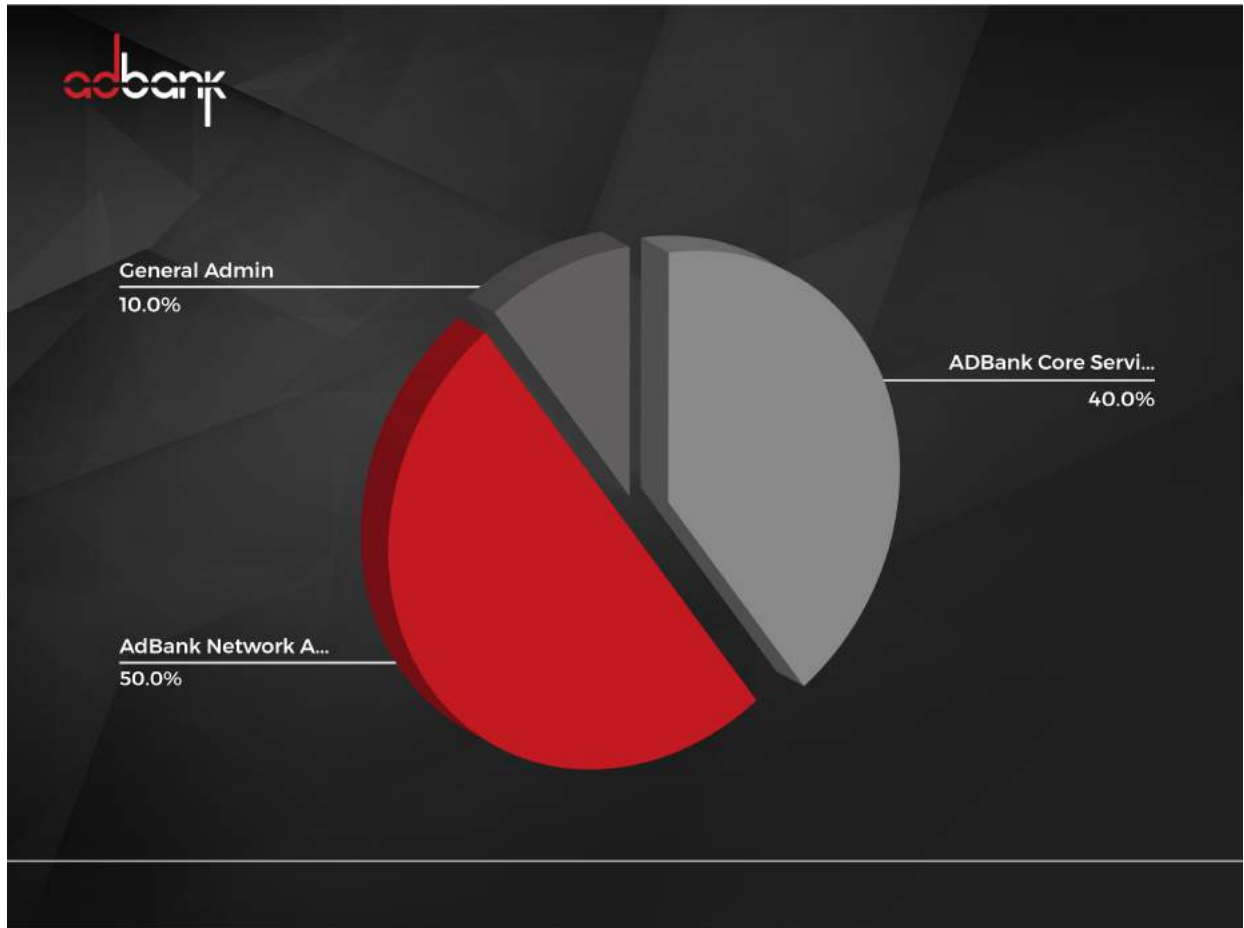
ADB Token Allocation

The total supply of ADB token available will be 1,000,000,000, of which 51% will be allocated to the token sale.



- 15% will go to the adbank Founding Team and will be for 3 years with 6-month cliffs.
- 2.5% will go to adbank Early Advisors.
- 2.5% will go towards a Bounty program.
- 51% will be available for the token sale.
- 29% will be reserved for 3 years with 6 month cliffs.

Allocation of Funds



- **Adbank Core Services Division: 40%** of the budget will be allocated to the Adbank core services team. This will fund the creation of software development for the prototype and all necessary improvements in order to achieve mainstream adoption.
- **Adbank Network Acquisition & Partnership Division: 50%** will be allocated towards the acquisition and partnership of advertising agencies to adopt the Adbank Network. \$10 million deployed in acquisitions will push the Adbank token into the top 100 in terms of token trade volume.

Token Sale Restrictions

THIS DOCUMENT DOES NOT CONSTITUTE A PROSPECTUS OF ANY KIND. IT IS NOT A SOLICITATION FOR INVESTMENT AND DOES NOT IN ANY WAY PERTAIN TO AN OFFERING OF SECURITIES IN EITHER CANADA OR THE UNITED STATES. CANADIAN AND UNITED STATES RESIDENTS ARE EXCLUDED FROM PURCHASING ANY ADBANK TOKENS DURING THE CROWDSALE. THIS DOCUMENT CONSTITUTES A DESCRIPTION OF THE ADBANK PLATFORM AND THE FUNCTIONALITY OF THE ADBANK TOKENS.

Registration, Purchaser Eligibility & Security

To ensure eligibility and security, all parties participating in the token sale must complete a registration process with Adbank. Registration can be found on the Adbank website at the following link: <https://adbank.network/subscribe.html>

All purchasers wanting to participate in Adbank's token sale must adhere to and be approved by Adbank's KYC procedures, which are built upon industry standard secure identity best practises.

Token Ownership

Purchase, ownership, receipt, and/or possession of ADB tokens carries no rights, expressed or implied, other than the right to use such tokens as a means to participate, interact or transact in the Adbank network if successfully implemented.

More specifically, ADB tokens do not represent or confer any ownership right or stake, share, security, or equivalent rights, or any right to receive future revenue shares, intellectual property rights or any other form of participation in or relating to Adbank and its corporate affiliates, other than any rights relating to the provision and receipt of services from Adbank.

The Team

Executive Team

Jon Gillham

Founder & CEO



Jon has co-founded a successful digital asset acquisition firm and has over 10 years of digital marketing experience. With over 6,000 advertising websites owned, Jon's experience has made him a master of scaling businesses and kept him in tune with the struggles from both advertisers and publishers in the digital media space.

Prior to becoming an entrepreneur, Jon was a Project Manager at Exxon Mobil (Imperial Oil) with a background in mechanical engineering.

Chiron Bramberger

Co-Founder & CTO



Prior to entering the blockchain space, Chiron has had over 17 years of experience deploying tech-focused client solution implementations, including work with Fortune 100 companies, developing portfolios valued over \$2,000,000, creating General Motors' first fully integrated vertical-marketing software, and working as director of technology and web development for a

number of successful companies. His previous clients include Toyota, Google, NASA, FBI, and Groupon, among others.

Chiron is highly experienced with the following tech: Unix, Linux, Windows, Mac OS X, SQL, SEO, CVS, SVN, GIT, Mercurial, Electronic Engineering, CNC / CAD / CAM. Development: C, C++, Objective-C, iOS, PHP, Java, .Net, ASP, ActionScript, MySQL, Python, Ruby, HTML/XHTML/CSS/AJAX, JavaScript, jQuery, RFC, Web Apps, Mobile Apps, AWS, OpenStack, Visual Basic, Fortran, COBOL, 6502 Assembler, Neural Networks Training, and SR&ED.

Kelsey Cole

Co-Founder & CBO



As our Chief Brand Officer, Kelsey is responsible for our brand’s overall image, experience and promise, overseeing marketing, advertising, design, and public relations. Prior to co-founding Adbank, Kelsey was head of Public Relations at Revlon and was named one of the Top 30 under 30 by both Marketing Magazine and Public Relations in Canada.

As the owner of Multivitamin Media, Kelsey has launched numerous brands throughout her career, including Bill Tai and Richard Branson’s Extreme Tech Challenge. Additionally, her brand work includes L’Oreal, Garnier, Red Bull, Juicy Fruit, Tesla, and TIFF.

Leon Pereira

Co-Founder & CCO



As our Chief Community Officer, Leon is responsible for support to a wide range of stakeholders including employees, shareholders, influencers, the Adbank and crypto communities, and the wider public. Leon oversees the overall strategy and execution of customer service and community management.

Adbank isn’t Leon’s first time co-founding a successful business. Known as “The Godfather of Ripple,” Leon cofounded the XRP Exchange, Vietnam’s first exchange for buying and selling Ripple, the world’s third largest crypto currency.

Angelo Dodaro

Co-Founder & CMO



Angelo brings an advertiser’s perspective to the team as a successful marketing agency owner (Multivitamin Media) with experience personally running campaigns generating tens of millions of dollars for his clients in competitive industries. His work as a creative marketer led him to help Tesla Motors create digital assets for their launch of the Model X in Canada as well as collaborating with esteemed publishers like Elle Magazine and Canadian Living.

Angelo is responsible for Adbank brand management, marketing communications in advertising and PR, market research, sales management, product development, distribution channel management, pricing, and customer service.

Support Team

Himanshu Pandey

Lead Developer

Senior Blockchain Developer, Architect

Himanshu is a blockchain developer with expertise in ethereum, bitcoin, and smart contracts. He is an expert in building innovative decentralized applications and core solutions on the blockchain while also promoting transparency, accountability, security, and collaboration.

William Carrol

UX / UI Designer

William is a passionate artist who is riveted by all things design. William oversees the design for the Adbank platform and user dashboard.

Narcis Bejtic

Industry Outreach Coordinator

Narcis handles all token purchase coordination, SAFT agreements, accounts receivable and payable and oversees all administrative duties at Adbank. While he stays behind the scenes by choice, he's one of the people truly running the show.

Natalie Slaven, CPA

Office Manager

Natalie keeps the executive team organized and the office running. A financial analyst with CPA designation, Natalie is bringing her organizational skills from the corporate technology world to the start-up world.

Brian Park

Director of Business Development

Brian works closely with the executive team to bring new token holders and strategic partnerships to the table. Brian is a CPA with broad experience across corporate, mid-size and start-ups out west in his hometown of Calgary, Alberta.

Rahul Singh

Smart Contract Security Expert

Rahul has expertise in Ethereum, Bitcoin, writing smart contracts and providing end to end ICO solutions on the blockchain.

Shikhar Srivastava

Smart Contract Developer

Shikhar has expertise in ICO development, writing and auditing Smart Contracts for token development and implementing blockchain wallet technology on iOS and Android platforms.

Malaya Tripathi

Full Stack Developer & Server Security

Malaya is an experienced developer in Solidity, Malaya has worked on multiple projects that include creating ICO Smart Contracts, cryptocurrency wallets and a cryptocurrency exchange platform.

Ravi Arya

Full Stack Blockchain Developer / Security

With over 9 years of experience in information technology, Ravi brings exceptional expertise as a senior member of the development team with a special focus on security.

Advisory Board

Richard Baker

Legal Advisor

President of New England Intellectual Property

A Harvard University graduate, Richard is a tough, honest leader driven to deliver creative, intellectual solutions to problems facing corporate and governmental organizations. His specialties are patent pendings, licensing, intellectual property, international experience, engineering management, municipal finance, union negotiation, and government regulation.

Rosalyn Foltz

Security Advisor

President of ManageIT Security

Rosalyn has over eight years of experience as an online security specialist and provides cybersecurity consulting services to federal and private sector clients. Her core competencies include Security Assessment & Accreditation (A&A), Standards, Compliance, and Governance, Security Policy & Procedures Development, Security Awareness & Training, Risk Management Framework Incident Management, Continuous Monitoring, Cloud Security, and Third-Party Vendor Assessments.

Daniel Shapiro, PhD

Tech Advisor

Co-Founder & CTO at Lemay Solutions Consulting Inc.

Daniel is a driven CTO with a broad background in high tech research, development, commercialization, and value creation. Has expertise in building startups with software and hardware products, people management, project planning, and government grants. With 27 publications, 16 awards, and four certifications, Daniel's knowledge in technology is extensive.

Robert Lendvai

Marketing & Tech Advisor

Chief Marketing Officer at Flixiel Photos Inc

Robert leads the creation, implementation, and execution of solutions-driven global marketing programs and strategic corporate projects. He is an expert in social media, integrated marketing plans, value proposition and messaging, executive, corporate and product communication, global marketing and launches, media and investor relations, product evangelism, direct marketing and metrics tracking, product branding, naming and packaging, and startup marketing.

Giovanni Lesna

Financial & Cryptocurrency Expert

Banking Risk Professional & Fintech Entrepreneur at Hedge Token

Giovanni's passion in the financial markets, international business, and disruptive technologies, such as blockchain, crypto and Fintech has allowed him to become the expert he is today. He is a Financial Product Specialist in mutual funds. Giovanni has accumulated extensive consulting experience in Blockchain and credit and risk industry analysis. His specialties include maintaining up-to-date market knowledge and providing expertise on investment strategies.

Kent Koren

Marketing Advisor

Creative Director at VaynerMedia

As a Creative Director, Kent has led accounts such as Verizon, Chase, Capital One, and AT&T. Working with designers, artists, copywriters, sales teams, and marketers, he is an expert at branding, advertising campaigns, analyzing trends, communicating with corporate heads, and developing very successful campaigns at VaynerMedia.

Nicholas Kusmich

Digital Advertising Advisor

Director & Chief Strategist at NicholasKusmich.com

Nicholas works with A-List clients and is an expert in helping high-growth companies (between \$10 million and \$50 million in revenue) scale new client and customer acquisitions using Facebook advertising. In addition, he is an international speaker, the Founder of the H2H Media Group and the League of Extra Ordinary Facebook Marketers, and creator of The Art of Lead Generation. Most notably, Nicholas is the World's leading Facebook Advertising Strategist and has a reputation for having the highest ROIs in the industry.

Trevor Koverko

Financial & Tech Advisor

CEO at Polymath

Trevor is an entrepreneur who has launched numerous successful companies, including his current ICO launch, Polymath. He is an avid investor and was one of the most active angel investors in Canada with positions in Shapeshift.io, Luminex and Royalty Exchange, among several others. As a leading seed investor in the bitcoin and blockchain space, Trevor was also an original advisor and investor to the ethereum project.

Contact Us



Contribute to the ICO

Join the conversation!



Get in Touch



hello@adbank.network



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**The
End.**