PECULIUM

WHITE PAPER

www. peculium .io

01-07-2018   V4.0

PECULIUM

Build your bright future

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1. ABSTRACT

PECULIUM originates from the word « *pecul* » *(Latin),* which literally translates to « ***a sum of money saved for the future*** ». PECULIUM is a revolutionary savings platform that seamlessly integrates the power of Automated Machine Learning and Artificial Intelligence (AML-AI), Blockchain Technology **(Ethereum)**, and the economics of traditional savings and cryptocurrency markets.

PECULIUM team brings twenty years of experience in automated machine learning in the form of our financial advisor "AIΞVE" (*Artificial Intelligence, Ethics, Values, and Equilibrium*)**.** PECULIUM AML AIΞVE utilizes a de-facto mastered risk management algorithm to intelligently diversify and continually optimize investments to achieve the lowest risk-to-benefit ratio.

PECULIUM is the first savings management platform to take advantage of the blockchain technology. PECULIUM revolutionizes savings management by deploying immutable **Smart-Contracts** over the **Ethereum** blockchain. These smart contracts provide a trust-less way of achieving transparent, decentralized, and infallible contractual agreements.

PECULIUM is a visionary innovation in the realm of traditional savings, which with the help of AIΞVE and **Blockchain Technology**, provides groundbreaking solutions in savings management for individuals, brokers, and companies that are based on the underlying value of crypto-assets.

<div align="center">

This is PECULIUM AML AIΞVE

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2. INTRODUCTION

PECULIUM is a revolutionary savings platform developed specifically to benefit from managing a superior cryptocurrency portfolio with the help of artificial intelligence based decision making.

PECULIUM also offers a variety of crypto-asset management products for individual users and institutions. PECULIUM offers products with varying degrees of autonomy over the asset management, which range from completely autonomous (suitable for users and investors) to highly customizable (suitable for professional traders, larger corporations, and brokers who are interested in providing customized plans for their clients). The PECULIUM platform will allow monitoring and management of crypto-assets in real time.

PECULIUM harnesses the power of big-data analytics and automated machine learning (AML). PECULIUM utilizes state-of-the-art risk management algorithms to minimize risks while growing portfolios. Benefiting from decades of research in the field of automated machine learning and artificial intelligence, PECULIUM has developed the world's first autonomous crypto-asset management consultant and supervisor AIΞVE, who is designed optimize risk management while adapting most profitable strategies better than any human being could achieve.

PECULIUM values transparency of the business decisions. Therefore PECULIUM operates over the Ethereum blockchain by virtue of smart-contracts. With the combined power of **smart-contracts** and AIΞVE, PECULIUM ensures reliability, flexibility, and transparency in crypto-asset management.

3. MARKET
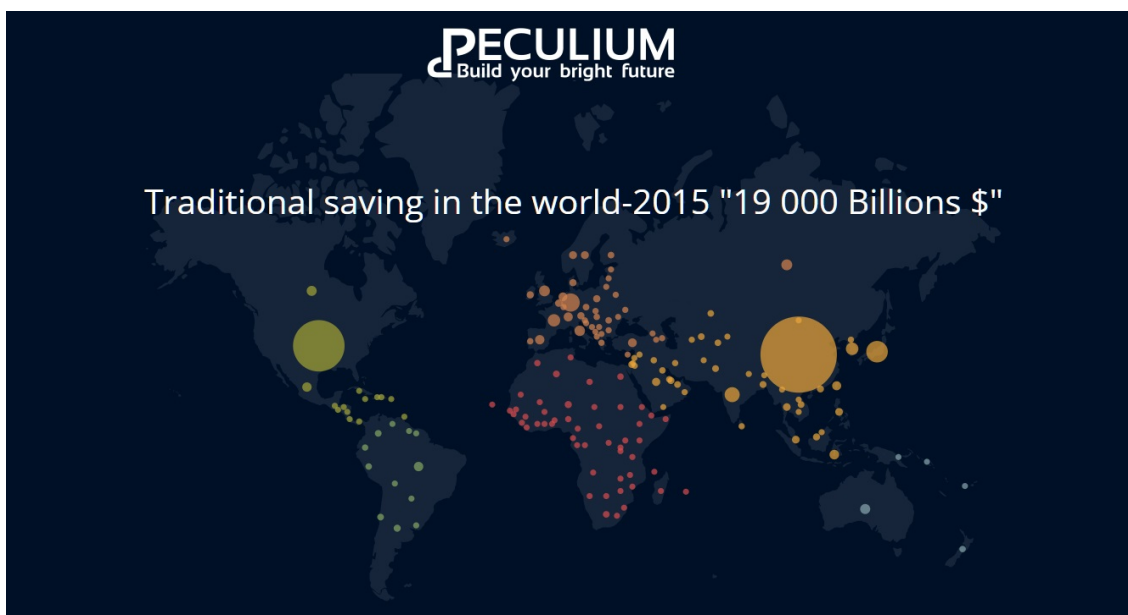
Since the advent of the first blockchain-based cryptocurrency "Bitcoin" in January 2009, the cryptocurrency market has grown exponentially. According to recent estimates, the global cryptocurrency market capitalization is approximately $150 billion USD. Although in the last few years, the growth in market capitalization has been anything but spectacular, the cryptocurrency market is still in its infancy.

According to the World Bank, global savings have shown consistent growth in recent decades. In the year 2015, the evaluation of global traditional savings was approximately 19,000 billion USD[#]. Compared to the colossal size of the global market for traditional savings, the cryptocurrency market is immensely undervalued. Considering the groundbreaking utility and global nature of blockchain technology, the cryptocurrency market presents a tremendous untapped potential for growth.

#Ref: https://data.worldbank.org/indicator/NY.ADJ.ICTR.GN.ZS

As of April 2017, an estimated 11.5 million wallets are active. The average value stored in each wallet has increased significantly, driven by gradual mainstream adoption of crypto-assets, and thus resulting in the higher market capitalization. For example, since Jan 2017, the market capitalization has exploded by 10 times. This surge in the market capitalization has shown little to no intention of slowing down.

With the help of **smart-contracts** over the **Ethereum blockchain,** PECULIUM provides transparent solutions for the investment of traditional savings in crypto-assets. Using **Artificial Intelligence,** PECULIUM maximizes benefits from the thriving cryptocurrency markets. PECULIUM merges traditional savings and cryptocurrency markets via blockchain technology in a mutually beneficial relationship, potentially providing outstanding returns for the invested savings.
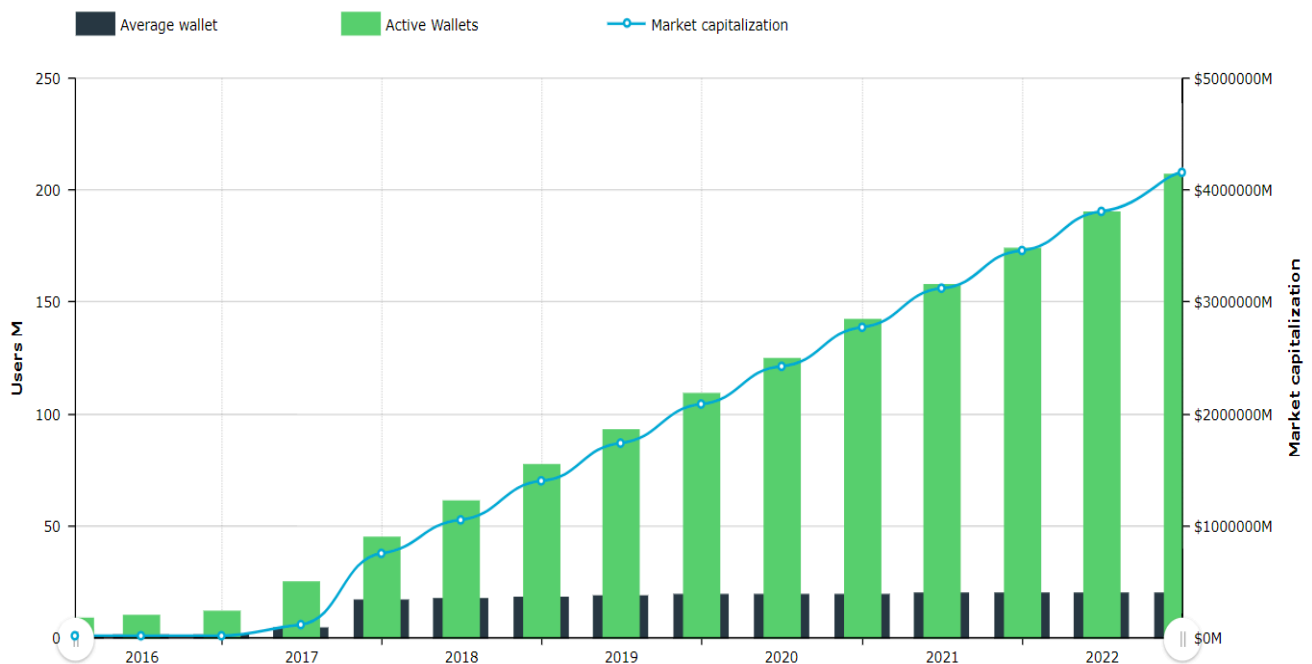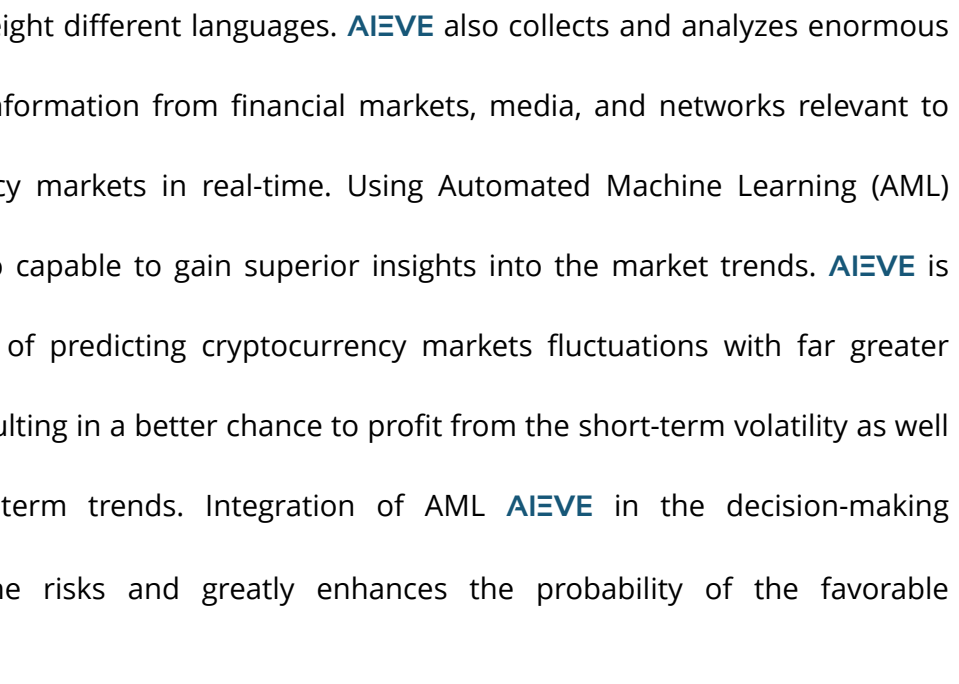
PECULIUM

SAVE

WITH PEACE OF MIND

4. INNOVATION

PECULIUM platform is powered by the blockchain technology. A blockchain is a form of digital ledger, which is used to log all transactions. The blocks in the blockchain are analogous to the pages of the ledger. These blocks are linked by secured cryptographic functions, which make ledger immutable. A blockchain is stored over the network in a decentralized fashion. Simultaneous and synchronized existence of multiple copies of the blockchain avoids a single point of failure. Furthermore, the transactions over the blockchain can be verified by anyone, making the blockchain technology an ideal, uniquely democratized vehicle for a completely transparent and trusted business.

Ethereum (ETH) blockchain has introduced **smart-contracts** to a wide range of businesses and users. Compared to a non-smart digital ledger containing only transactions, Ethereum blockchain allows simple programs running over the digital ledger. These smart transactions are called smart-contracts. Once created, these smart-contracts remain immutable over the blockchain. Therefore, these **smart-contracts** provide a completely transparent and trust-less way of signing a pledge of confidence directly between the engaging parties. By virtue of these smart-contracts, **PECULIUM** conducts its business over the Ethereum blockchain, which further improves decentralization of the platform and leads to the democratization of the contractual relationships.

Our advisor, **AIΞVE** is designed to learn from the analysis of the massive amounts of historical information. **AIΞVE** can read news articles, books, novels and other

literature in eight different languages. **AIΞVE** also collects and analyzes enormous streams of information from financial markets, media, and networks relevant to cryptocurrency markets in real-time. Using Automated Machine Learning (AML) **AIΞVE** is also capable to gain superior insights into the market trends. **AIΞVE** is also capable of predicting cryptocurrency markets fluctuations with far greater accuracy, resulting in a better chance to profit from the short-term volatility as well as the long-term trends. Integration of AML **AIΞVE** in the decision-making minimizes the risks and greatly enhances the probability of the favorable outcomes.

To summarize, **PECULIUM** offers state-of-the-art asset-management solutions with predefined terms in the form of a smart-contracts. **PECULIUM** customers invest in the solution of their affinity which activates corresponding smart-contracts. Our financial advisor **AIΞVE** takes trading positions in the crypto-markets providing the best risk-benefit ratio. At the end of the predefined contract period, the smart-contract automatically returns a predefined portion of gains to the investor. Benefiting from the bleeding edge technology in artificial intelligence and the blockchain, peculium provides an ideal platform for the investment of your savings.

5. PRODUCTS

5.1.Solidus

SOLIDUS is an end to end smart-contract designed specifically for Businesses and Institutions. **SOLIDUS** is offered at various intervals of 1 week, 1 month, quarterly, and 6 monthly etc.

**SOLIDUS** integrates all (137+) basic algorithm features such as security, stability, balance, serenity. Apart from the technical analysis, indicators and the rating reports, all benefits available on the **PECULIUM** platform are already integrated into the **SOLIDUS**. Most importantly, **SOLIDUS** benefits from the power of **AIƐVE's** self-governing. **SOLIDUS** allows a limited modulation of **AIƐVE.**

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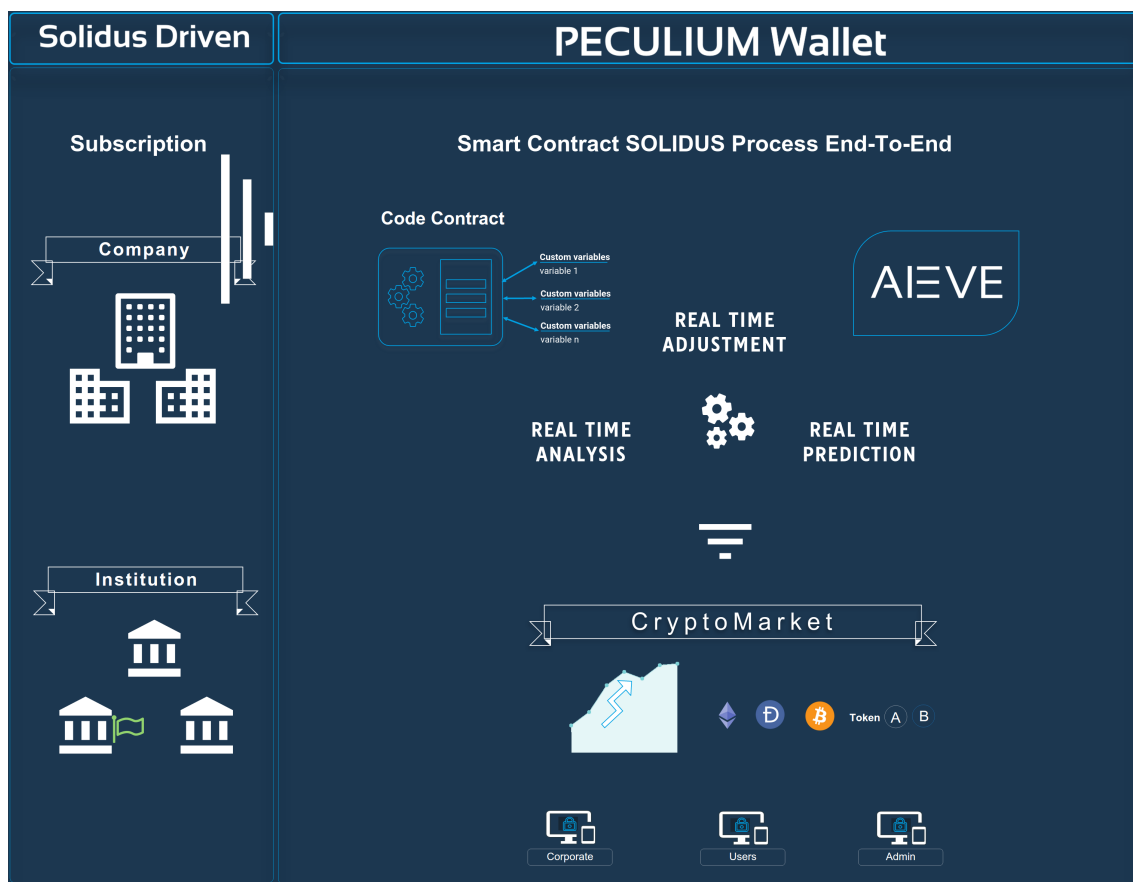
5.2.Alterus

ALTERUS is an end to end smart-contract designed specifically for large businesses and financial institutions. Compared to the **SOLIDUS**, it provides far greater control over saving-management parameters allowing financial institutions to appeal to brokers in delegation of management. **ALTERUS** with **SOLIDUS** will provide a broad spectrum of flexibility and autonomy over the savings management. Our **ALTERUS** products include -

✓   **ALTERUS classic** autonomous management without **AIΞVE**

✓   **ALTERUS B** delegation of management without **AIΞVE**

✓   **ALTERUS B+** delegation of management with **AIΞVE**

✓   **ALTERUS C+** autonomous management with help of **AIΞVE**

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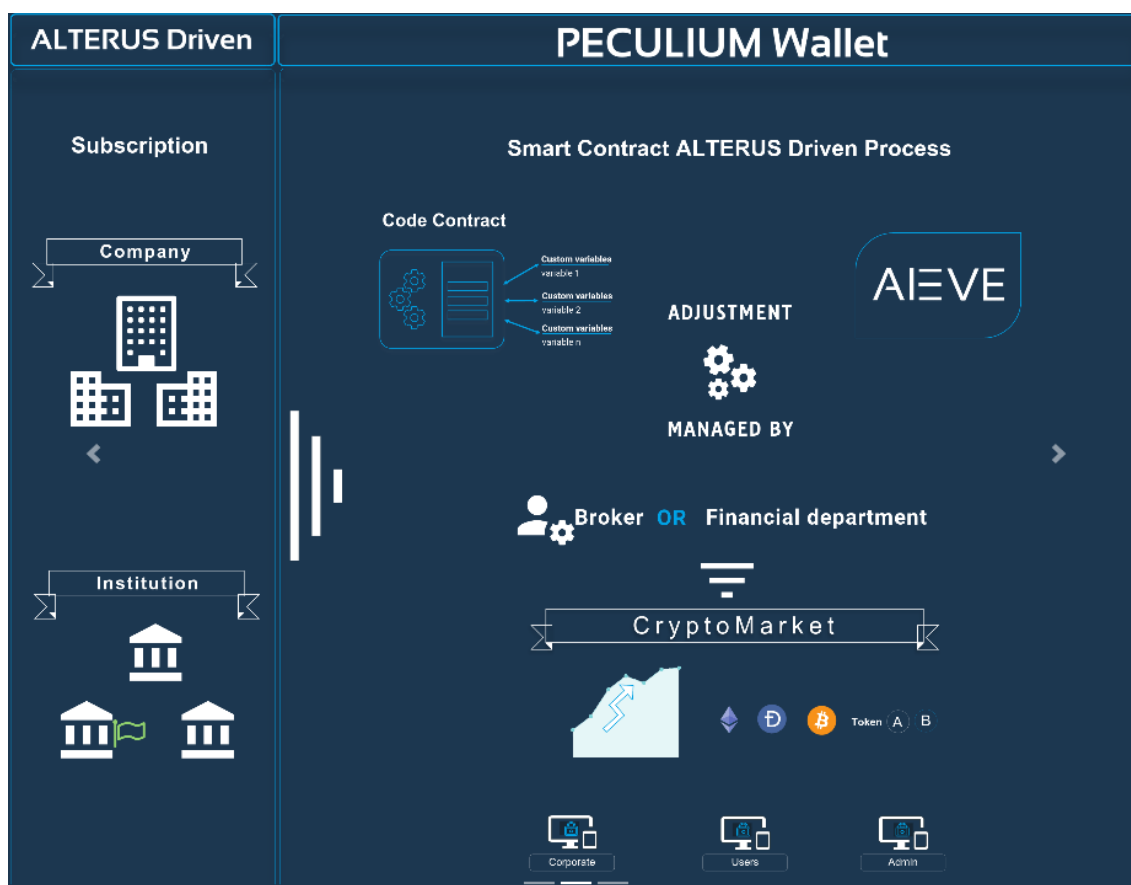
5.3.Singulus

SINGULUS is the grassroots solution provided by **PECULIUM.** It is designed specifically for Individual investors or groups of individuals. **SINGULUS** is equipped with basic features such as risk management, security, and stability. Modification of the **SINGULUS** is possible via subscription of a wide range of features. It allows calling brokers and partners for financial management, which enriches **SINGULUS** with the ability to self-manage as well as the flexibility to delegate. **SINGULUS** also allows management of funds by the help of **AIΞVE** in the form of a subscription-

✓   **SINGULUS** management without **AIΞVE**

✓   **SINGULUS +** management with **AIΞVE**

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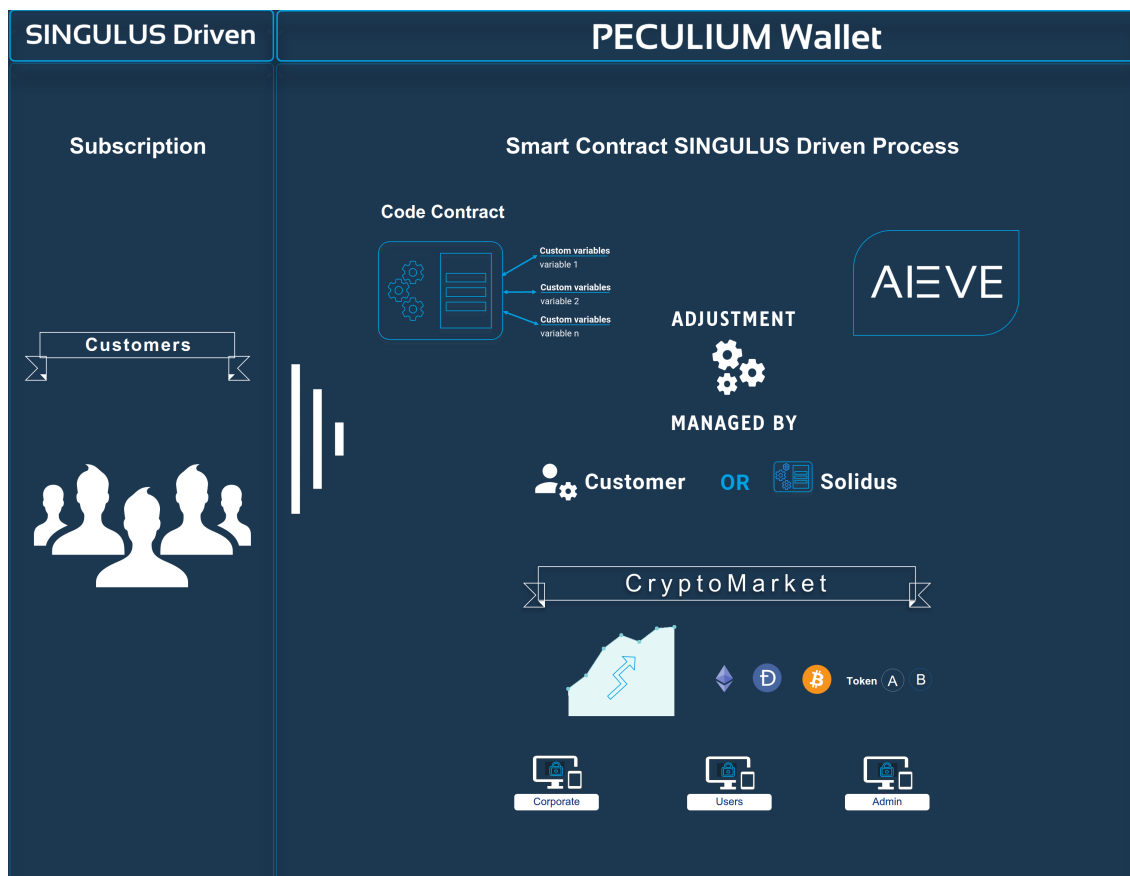
6. CROWDSALE

6.1. Crowd-Sale Smart Contract

PECULIUM Tokens will be issued and distributed through ETHEREUM smart-contracts.

6.2. Token Value And Price

Token Name	Pecul
Symbol	PCL
Price Per Token	1 PCL *Token = 0, 01 € (according to Kraken exchange rates for € / ETH and € / BTC)*
Currency	BTC / ETH / LTC / DSH / BCH / €
Total Supply	*20, 000, 000, 000* PCL
Tokens	*Tokens will be immediately transferrable after the crowdsale within 1 week.*

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6.3.Token Distribution

Private Sale:

A total of 5% of the tokens will be sold in a private sale starting from 1st Nov'17 until 22nd Nov'17. The first 7 days of the private sale will be exclusively for Whitelisted/Registered users.

Initial Coin Offering:

Starting 17th Dec'17, a total of 25% of tokens will be sold during initial coin offering (ICO) phase, which will last until 24th Jan'18. First 4 days of the ICO will be considered as the pre-ICO, which will benefit investors with additional 5% bonus tokens providing them a total of 35% bonus tokens.

PRIVATE SALE	
Token Allocation	1, 000, 000, 000 PCL (5%)
Start and End Date	1st Nov'17 - 22nd Nov'17

| PRE-ICO & ICO	
Token Allocation	5, 000, 000, 000 PCL (25%)
Pre-ICO	17th Dec'17- 20st Dec'17
ICO	21st Dec'17 - 24th Jan'18

Continued Coin Offering:

In the continued coin offering (CCO) phase, beginning **Mar'18 until end of Jul'18**; a total of 55% of tokens will be sold exclusively to the big investors and savings funds from all over the world, providing institutional foundation and stability for long-term success.

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Token Distribution:

Peculium has allocated 5% tokens to private-sale, 25% tokens for ICO, and total 55% tokens for CCO phases. The 55% tokens allotted to CCO phase will be distributed in 5 sub-phases from months March to July 2018. CCO for march will make 5% of total tokens available for CCO. April, May and June months each will make another 10% of tokens available for CCO. In the month of July 20% tokens will be made available for CCO. Unsold tokens will be burnt at the end of each phase. The proof of burning the tokens will be made publicly available.

15% of the tokens will be held by the stakeholders (Team, Bounties, advisors).

Token Distribution

- Private-sale
- ICO
- CCO March
- CCO April
- CCO May
- CCO June
- CCO July
- Stakeholders

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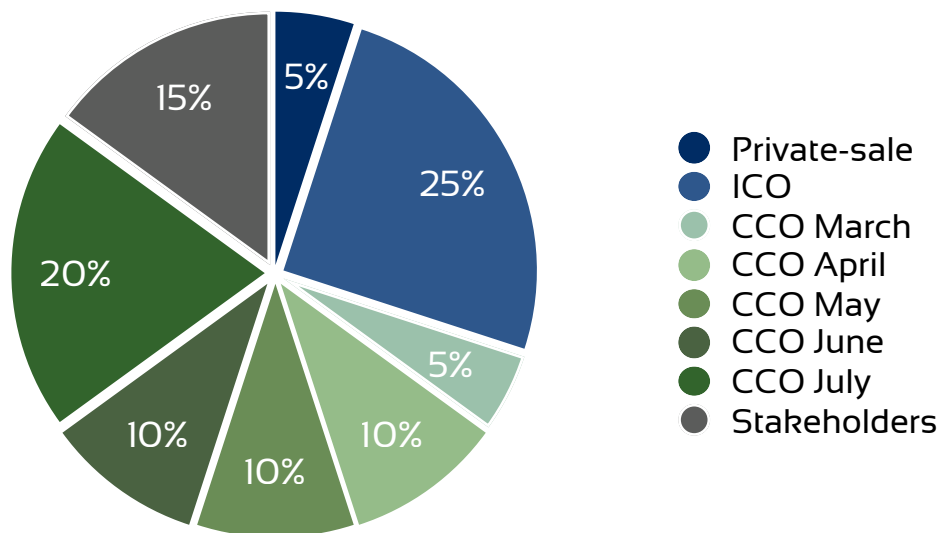
6.4. Bonus Allocation

Early investors and contributors of the PECULIUM project will be allocated bonuses. PECULIUM values small as well as big supporters in the crowdsale equally. The bonus will be allocated only on the basis of timeframe and will not depend on the amount of contribution. **Private sale** backers will be given **50%** bonus tokens. During **Pre-ICO and ICO** phases, the bonus structure will vary with time from **35% to 0%**, as shown below. The large investors during the continuous coin offering phase will not receive any bonus.
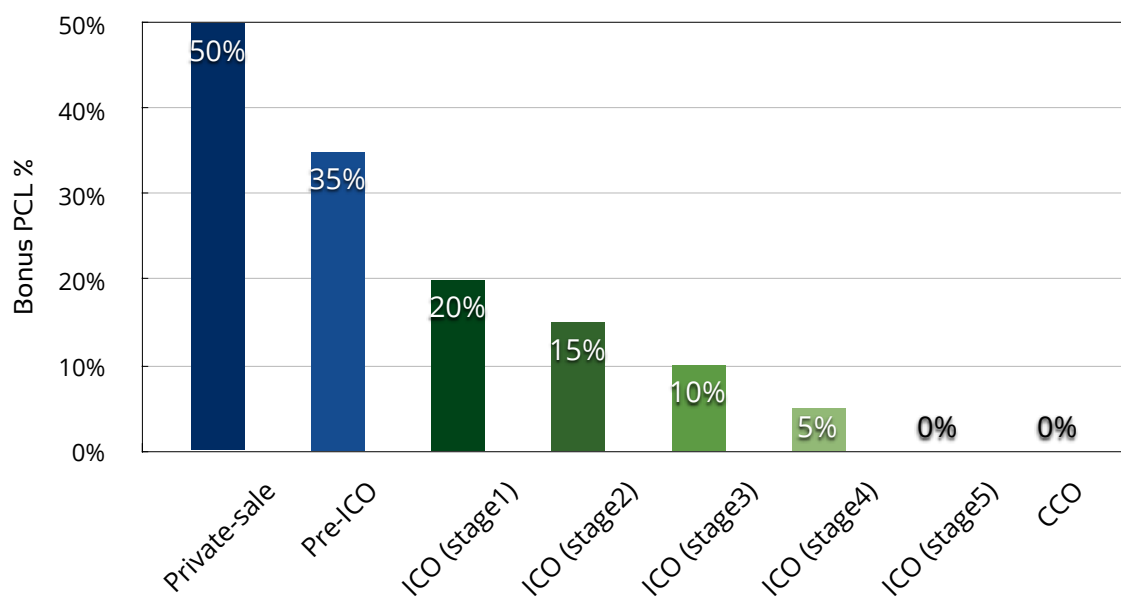
6.5.Crowd-Sale: Minimum Goal And Hard-Cap

We have developed milestones for the funds raised during the crowdsale. The funds raised during crowdsale are hereby defined as the total funds generated from private sales, pre-ICO, and Initial coin offering (ICO).

We consider the crowdsale to be completely successful if the crowdsale is able to raise at least an amount of 50,000,000€. A successful crowdsale will result into development and actuation of the full spectrum of the products created by PECULIUM.

The minimum funding goal for the project is 7,000,000€. In case of failure to raise minimum funding target, 90% of the funds will be returned back to investors within 1 week via a smart-contract. 10% will be kept to cover operational costs.

For the crowdsale funding outcome between 7,000,000€ to 25,000,000€, we plan to continue with the development and actuation of a diminished version of Peculium products. Peculium will release the details on the diminished version of the product at a later time which are contingent upon the funds raised during the crowdsales. We have defined a hard cap of 200,000,000€ for the crowdsale (Private-Sale + PreICO + ICO + CCO). Which is the equivalent of 20,000,000,000 PCL Tokens:

- ✓ Private-Sale: 1 billion tokens

- ✓ Pre ICO + ICO: 5 billion tokens

- ✓ CCO: 11 billion tokens

6.6.Token Availability

At the end of ICO, **PCL** tokens will be issued to investors via a smart-contract

- ✓ Investors will be immediately able to use their tokens.

- ✓ Investors will receive their tokens one week after ICO.

- ✓ 40% of stakeholder's tokens will be distributed immediately free of charge to the contributors that have raised awareness and participated in the ICO success.

- ✓ The remaining 60% of stakeholder's tokens will be distributed 10% each month over 6 months.

- ✓ All reserve tokens (55%) will be released over five months starting starting Mar'18 and ending during Jul'18.

- ✓ The distribution of released reserved tokens will be as follows

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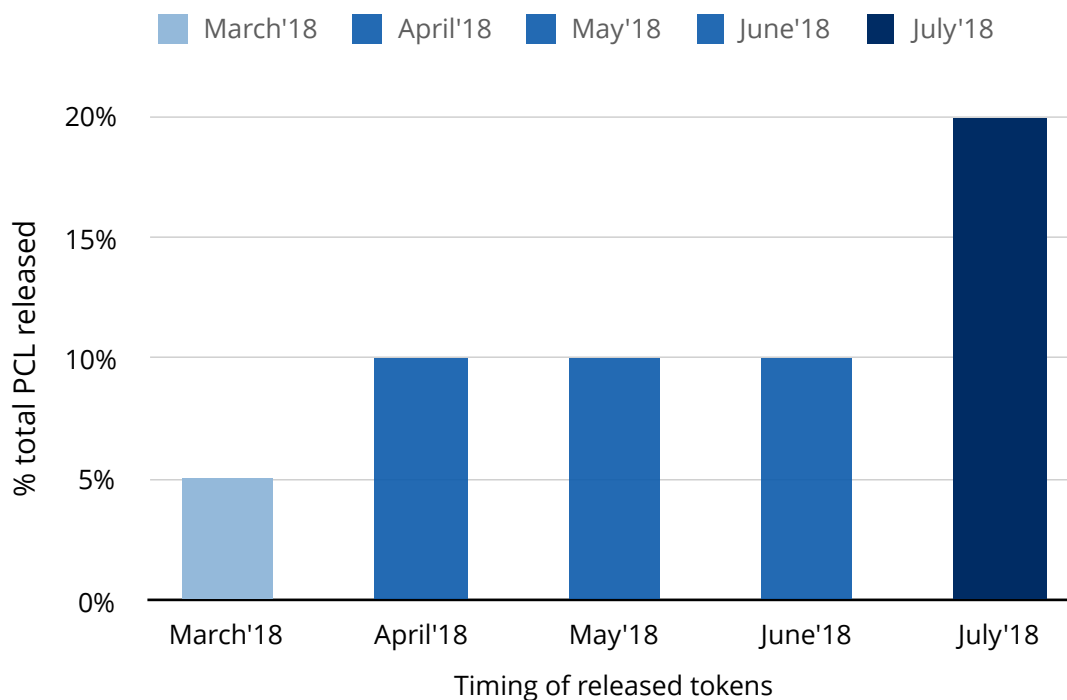
6.7.Peculium Funds Allocation
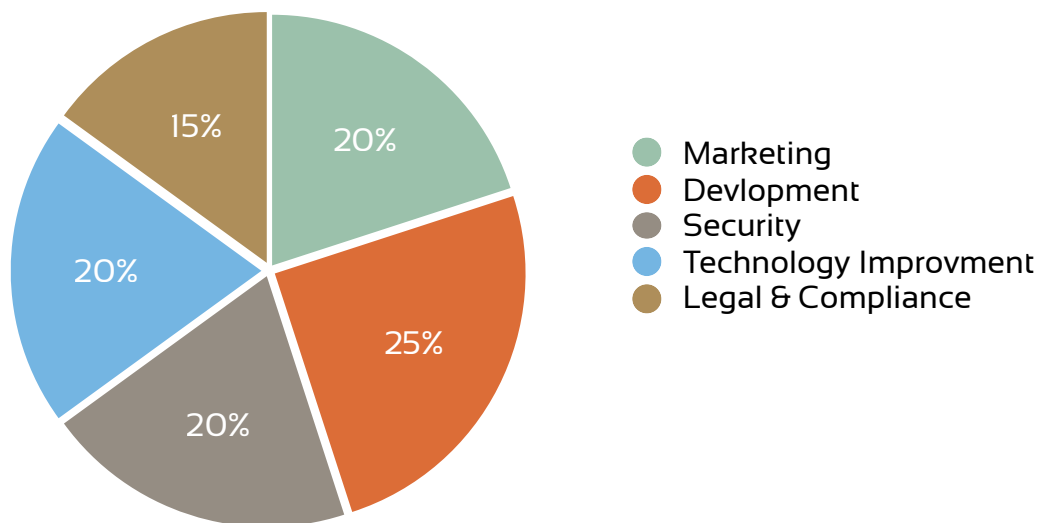
PECULIUM will conduct an extensive and international **Marketing Campaign** to ensure that PECULIUM becomes a dominant actor in the management of cryptocurrency savings worldwide by using blockchain technology and cryptocurrency trading. **25%** of crowdsale funds will be reserved for reaching the global community.

SOLIDUS, ALTERUS and SINGULUS are still in beta phase of the development. 25% of the funds received during the ICOs will be allocated for PECULIUM **Development.** These funds will be used for expansion of the team and further improvement of our products. 25% of the funds will be allocated for improving the **Infrastructure, Research, and Development** relevant to Automated Machine Learning, and obligations specific to BigData analysis. By investing in the research and development, PECULIUM aims to provide state-of-art analytics to your fingertips. It will further allow for AIΞVE to mature over time and provide better input as our financial advisor.

Peculium will allocate 15% of the crowdsale funds to fulfill **Legal requirements** to operate across the majority of nations. 20% of the funds will be allocated to hire private **Security** firms to ensure the best protection for our clients with the state-of-the-art security features. This protection will allow our investors to access Peculium and manage their savings at all times using desktop or mobile or any other form of connecting platform.

6.8.Tokens In Reserve

PECULIUM crowdsale has been structured with a broad aim of reducing the barriers to access the field of blockchain and cryptocurrencies, for a wider spectrum of audience ranging from non-technical Users at grass-root level and Big Corporations and Investors at the top. The inclusion of both small and large investors brings stability to the Business model which is essential for future success.

PECULIUM makes 30% of the total supply available for all investors during the private-sale, pre-ICO, and ICO phases. PECULIUM reserves 55% of the total supply for future sales spread over 5 months. This continued phase of coin offering is directly aimed at big investors and savings funds from across the world.

This strategy ensures that a growing number of users and investors are able to participate in the Peculium ecosystem, enriching it with a necessary stability for a long-term success.

6.9.Bounty Campaign

Community initiative
Airdrop Bounty and Other
Partnership Bounty
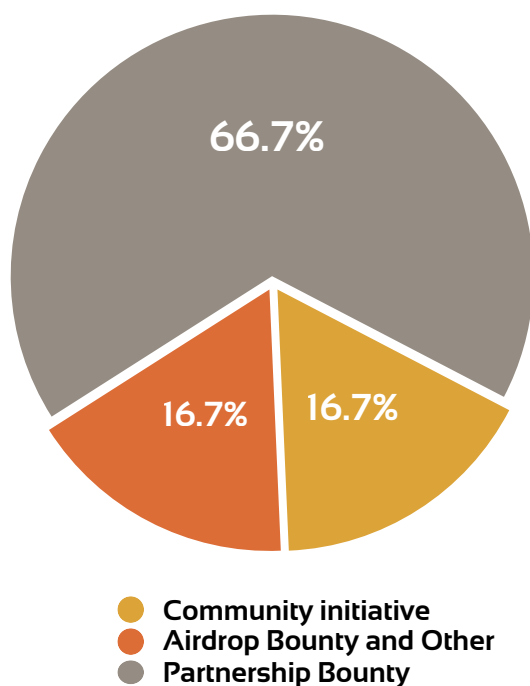
PECULIUM values the participation of the community. By incentivizing community support via a bounty campaign, we believe that **PECULIUM** will reach more supporters and investors. This comprehensive community outreach campaign has been allocated total **3% of Tokens** for the bounty program (600,000,000 PCL).

100,000,000 PCL (16.6%) will be reserved for the airdrop and bounty management. Another 100,000,000 PCL (16.6%) will be used to create partnerships with the established personalities in crypto-sphere. These personalities are carefully chosen from the social platforms such as Youtube, Medium, Steemit, Twitter etc. The majority of the tokens (400,000,000 PCL) will be used to directly incentivize the members of crypto-community in the form of bounties for signature campaigns, user-created articles, videos, and user promoted Peculium content on the social platforms. All bounty participants will earn shares on a meritocratic basis. The payments in the form of PCL will be made at the end of each payment period.

For more details please head to https://www.peculium.io/bounty

7. ROADMAP

First prediction algorithm
"CRYPTO CURRENCY" BY UPSILONDATA

2015

2016

Big Data analytics
"MASSIVE DATA PROCESSING"

2017

INITIATE
CHATBOT AML

TECHNICAL ROADMAP	PRODUCT ROADMAP

FORTIFY THE TECHNICAL TEAM
⊙ Team BlockChain ⊙ Team Data
⊙ Team Analytics ⊙ Team AI

**DEVELOPMENT
SMART CONTRACT**

INITIATE
CHATBOT AML

**25% FUND OF ICO RESERVED FOR
FIRST SMART CONTRACT**

FORTIFY THE TECHNICAL TEAM
⊙ Team Data-Science
⊙ Team Financial
⊙ Team Data governance
⊙ Team Data-Analyst

LAUNCH
CHATBOT AML

**PLATFORM
FULL BIGDATA ANALYTICS**

CHATBOT AML
including
AML, PREDICTION, AI

**WALLET PECULIUM
REAL TIME DASHBOARD**

**PECULIUM APPS
MOBILE, TABLET**
IOS & ANDROID

50 M€
& SIX MONTHS
AFTER
END-ico

**Age of maturity intelligence artificial
"PECULIUM AML"**

LAUNCH FIRST SMART CONTRACT

PECULIUM
WALLET SOLIDUS

PECULIUM WALLET
OFFLINE/ONLINE

RATING AGENCY

PECULIUM
WALLET ALTERUS

**INTERNATIONAL
MARKETING**

**STRATEGY
DEPLOYMENT**

PECULIUM
WALLET SINGULUS

PECULIUM
SEGMENTATION

CRYPTO

CURRENCY

&

ICO MARKET

**150
M€**

FIRST

BOND

PECULIUM

INVESTMENT

SAVINGS

PECULIUM

INSURANCE

&

WARRANTY

**200
M€**

8. PROFITS: GENERATION AND DISTRIBUTION

8.1.Peculium Corporate Profits

PECULIUM also expects to generate profits from fees, commissions, and by subscriptions to AIΞVE. For first three years, **20%** of PECULIUM corporate profits will be distributed among PECULIUM investors on a yearly basis proportional to their contribution during the crowd-sale. Investors will not be required to hold tokens to be eligible for receiving distributed corporate profits.

8.2.PCL Value Appreciation

Peculium is not just a trading platform. Peculium has a vision to lead the merger of employment savings and the blockchain technology. We strongly believe that the value of Pecul (PCL) will increase with the stellar performance of PECULIUM AML AIΞVE. Furthermore, with successful implementation of our greater vision, the holders of PCL tokens will greatly benefit from appreciation in the value of the tokens.

9. TEAM

PECULIUM aspires to be the global leader in the savings-management powered by the blockchain technology. To fulfill such a goal, experts and professionals from the fields of blockchain technology, asset management, algorithmic trading, artificial intelligence, quantitative finance, and software development have been chosen to be part of our team. Currently, the core team consists of 21 members from 10 different countries including France, United Kingdom, Belgium, Malaysia, Spain, India, United States, Morocco, United Arab Emirates, and Luxembourg. We plan to expand our team for future development.
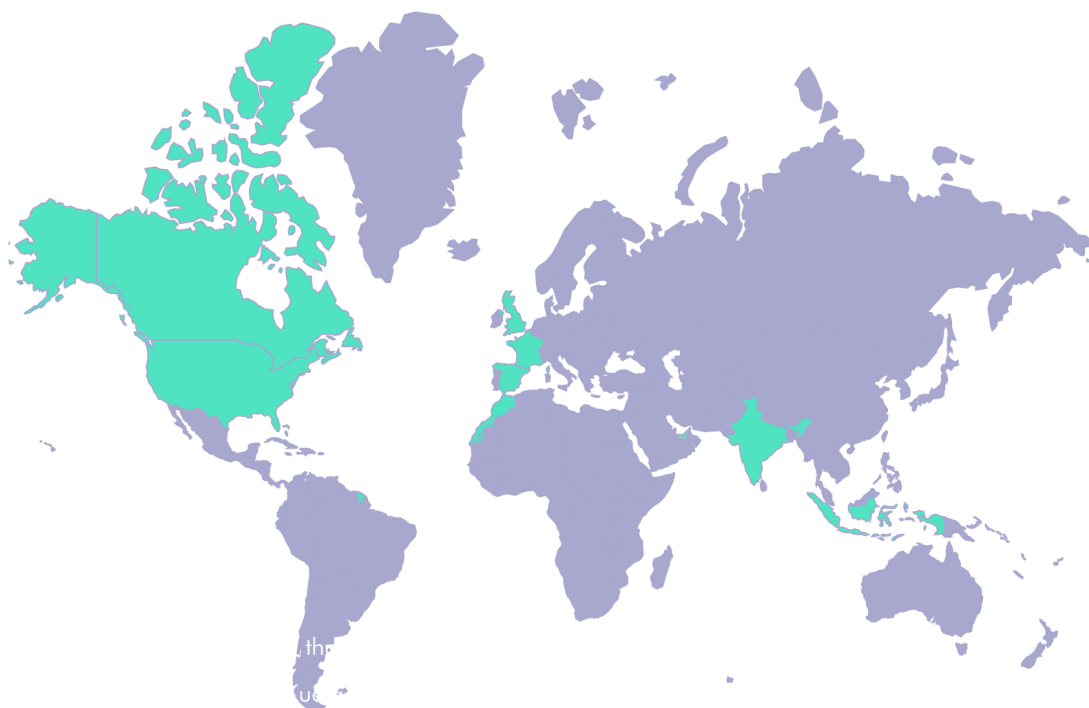
Most importantly in July 2017, AIΞVE became the newest member of the team. AIΞVE is the first financial advisor with Artificial Intelligence dedicated to cryptocurrency markets. AIΞVE is the achievement of several years of research, innovation and joined collaboration in many different fields.

At the core, our team at **PECULIUM** believes in ethical and transparent business practices. We have imparted those values in **AIΞVE,** so that even the business decisions by **AIΞVE** reflect the balance. Development and Integration of **AIΞVE** into the **PECULIUM** platform (**PECULIUM** AML **AIΞVE**) is the outcome of decades of research. **AIΞVE** is designed to identify the strategies that can provide the best risk to benefit ratio, which gives **AIΞVE** the ability to make the best investment decisions in the blockchain market.

To support our community outreach, we are selecting a team of community **Ambassadors**. These talented ambassadors are being chosen due to their tenacity, talent, creativity, and enthusiasm in solving the **Secret Challenge**. With the help of our Ambassadors, our core team will cover 24/7 availability worldwide.

We're proud of our team and always looking for more people with a similar passion and experience. If that's you, email us at team@peculium.io

PECULIUM has partnered with **Cloudera** a cloud-based machine learning platform to further develop **AIΞVE**. Other partnerships include **Google, Zeppelin, Tech-racers** and **Atarad**. Peculium is actively expanding partnerships with corporations.

—— PARTNER ——

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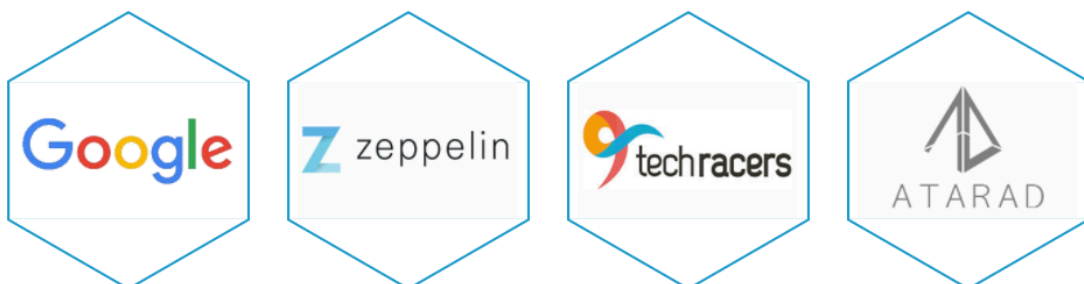
10.EXPERTISE

We are a team of experts in various fields including blockchain technology, computer sciences, statistics, economics and more. Although we imagine paradigm-shifting ideas, we are strongly rooted in the reality. We firmly believe in the pragmatic but successful implementation of our ideas.

Peculium is the implementation of our combined vision as a team. Within Peculium, we mainly employ technologies such as machine learning and big data analytics. To support the computational needs underlying such a large scale implementation, selection of right tools and frameworks is critical.

10.1.Machine Learning Framework

Market trend prediction requires analyzing data over time. Decades of research has been done in this field of sciences. As a result, multiple algorithms have been developed and perfected to conduct analysis as a time-series data and/or as a binary classification. The advanced automated decision-making framework of AIΞVE allows to choose the best algorithm for any data. AIΞVE is also designed to improve by feedback loops using techniques like :

✓ **Xgboost** : Portable and Distributed Gradient Boosting

✓ **Auto-ARIMA**: Fit best to univariate time series

✓ **Neural Network**: to figure out which combination is the best fit

We are extremely confident in the future capability of AIΞVE and its machine learning abilities. During the ICO we will have a working AIΞVE, a platform

combining the power of big data analytics, expertise, and a framework that develops increasingly advanced algorithms with each passing minute.

10.2.Big Data Analytics Framework

Analyzing big data is always a challenge because of its special hardware requirements. Furthermore, it demands repeated computations to achieve the best results. These computations can be done in parallel on a massive scale.

To conduct real-time analysis over a constantly updating data, Peculium will utilize Apache Kafka (https://kafka.apache.org/) and scalable processing by using Spark (https://spark.apache.org). The main purpose of this framework is to conduct continued deep learning and automated machine learning for better trading over the cryptocurrency markets. However, this platform is more versatile.

Using our state-of-the-art big data analytics platform we will develop our own solutions for facilitating Anti-Money Laundering, Know Your Customer and Counter Terrorist Financing related procedures. These method leverage the full power of clustering to analyze the large-scale data, cutting processing times from days down to minutes.

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11.OUR COMMITMENTS

11.1.Security And Transparency

✓ We will implement the best **security** practices for the safety of funds.

✓ All **SOLIDUS** positions will be traded exclusively on **cryptocurrencies** and **ICO**s based on **AIƎVE**'s analysis.

✓ All trading positions will be visible on our platform to ensure **transparency**.

✓ All commissions will be **coded** into the Smart-Contracts.

11.2.Business Practices

✓ We will not take commissions from the non-profit generating positions.

✓ Profits generated from the transactions, fees, and **AIƎVE** will be utilized to **consolidate** portfolios of all clients.

11.3.Roadmap

✓ We will respect the investment **choices** of our clients.

✓ We will make every effort to comply with the **milestones** indicated in the roadmap.

11.4.Communication

✓ All trading positions will be visible on our platform to ensure **transparency**.

✓ We will provide **real-time reporting** by means of a dashboard in accordance with the rules of data governance.

✓ We will **communicate** any changes in the strategy to our investors via the most suitable communication channels,.

12.GLOSSARY

- **SMART-CONTRACTS**

Smart contracts help you exchange money, property, shares, or anything of value in a transparent, conflict-free way while avoiding the services of a middleman. In Once created over the blockchain, are immutable. These programs execute over electronic virtual machines over the blockchain.

- **BIG DATA**

Sometimes called « mass data », are data sets that have become so large that they exceed human intuition and analytical capabilities. The availability of the data that could be analyzed has increased exponentially due to digitalization of the day today social, financial, and other aspects of life. Big data analysis requires development of new automated techniques and algorithms.

OUR PASSION

IS

DATA

WE VALUE

TRANSPARENCY

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- **PECULIUM AML AIΞVE**

The analysis of the big data becomes difficult as it exceeds human intuition. Machine learning is an ideal candidate to make reliable predictions and inferences from complex data generated from various sources. **PECULIUM** has developed an **Automated Machine Learning (AML)** engine that analyzes big data in real time to predict the trends in the cryptocurrency markets. This engine is known as **AIΞVE.** The decision-making by **PECULIUM** AML **AIΞVE** is based on simultaneously exploiting multiple patterns in the big data. By conducting deep learning, **AIΞVE** analyzes large volumes of structured as well as unstructured data representing 80% of the volume of existing information across multiple sectors including but not limited to exchanges, blockchains, social media, FIAT markets.

- **SAVINGS**

In the long term, **PECULIUM** will cover these different types and models of savings. These savings plans are similar in function as IRA, SEP, 401(k) etc. These savings plans will include wage savings as well as retirement savings.

- **PECULIUM SEGMENTATION**

In future, **PECULIUM** AML **AIΞVE** and the **ALTERUS** Smart-Contract will allow the invest to choose from the market category to focus their investments. These categories may include green savings, high tech savings, solidarity savings etc. We believe that by giving more control to the consumers of **PECULIUM** platform, we will be able to satisfy their needs or in case of brokers, the needs of their customers.

- **THE PECUL (PCL)**

The **Pecul** (**PCL**) is an **ERC20** compatible token, integrated as a smart-contract on the **ETHEREUM** blockchain The source code will be available and accessible. (**address: 0x53148bb4551707edf51a1e8d7a93698d18931225**). **Pecul** can be exchanged over the ETHEREUM network.

From a philosophical point of view, despite being a financial tool, the **PCL** is above all an achievement of technology. It is the product of the strong foundation laid down by the **PECULIUM** creators who have worked tirelessly on it from well before the conceptualization. It is the product of the collaboration among the scientific minds from all across the world.

We believe that **PCL** will become the symbol of the success of **PECULIUM**.

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