

- White Paper -

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Decentralised Finance (DeFi) version 2.0

DRAFT

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Abstract

Beginning with the launch of Bitcoin in 2009, many of us grew to see the power that cryptocurrency gave back to individuals in regards to their own financial freedom. The democratic belief that the people should always be in control of their lives, and thus by extension their finances, is the foundation that cryptocurrency is built upon. The movement away from centralization, and thus centralized power, is at the core of this. Removing the ability for centralized institutions to control our valuable financial resources and exploit them to their advantage.

There still existed the problem of some centralization within the world of cryptocurrency, especially around the ability to exchange it. Initially only centralized cryptocurrency exchanges existed, which were subject to hacks and being shut down through regulatory enforcement. This led to a natural evolution away from the centralized exchange of a decentralized asset to a more logical decentralized exchange of them. This gave birth to Decentralized Finance, or DeFi. With DeFi, people are able to finally exchange value directly between each other, removing the need for a centralized intermediary, and thus centralized control. This has led to the explosive growth of DeFi, with **currently over \$42.9 Billion in Total Value Locked (TVL)**.

However, as highlighted recently in Netflix's "**The Social Dilemma**", there remains a valuable resource that has not yet escaped the grasp of centralized institutions, one that is being exploited for unimaginable profit:

Your data!

As users interact with centralized platforms, their personal data is being captured and monetized, all without the user ever knowing or being able to financially benefit from it. As the amount of data that is harvested from a user increases, so too does the value of the data. In addition, this data is not kept safe, leaving users exposed, and this data can also be used by centralized entities to target, exploit and manipulate users.

It is unquestionable that data has become one of the most important resources on the planet. As a result, we have entered a new era of data privacy and security. Hackers are responsible for huge data breaches every year, selling this valuable user data on the dark web, and our Personal Identifiable Information (PII) is now more vulnerable than ever before. Businesses need to be able to access user data, but users demand privacy and control over their own data. The privacy rights of the individual users must be protected. If we take the CRM industry as an example use case; this industry is expected to grow to **\$81.9 billion by 2025**, however it does not give users the ability to directly maintain control over their private data, nor the ability for the users to be the ones who benefit from its value.

Simultaneously, there is the rapid emergence of international data privacy legislation and regulation. This ever changing landscape makes data privacy compliance for businesses more and more challenging. Many of the existing business solutions are archaic, making data hard to migrate and are difficult to maintain compliance. These antiquated, monolithic data structures need to modernize in order to adapt to changing data privacy regulations.



Abstract

inf4mation, a blockchain-based project, is attempting to address these challenges, and to bring the DeFi revolution to data, giving the power and control back to the people. Powered by the Ethereum blockchain, **inf4mation** is a revolutionary platform that not only gives customers control of their own data, but also the ability to exchange the tokenized value of this data in a decentralized manner. With **inf4mation**, users can take back control of their data and become part of the **DeFi** revolution. **inf4mation** will offer a suite of DeFi tools through its dedicated **DeFi** platform, **inf4.finance**, and will utilise advanced encryption to maintain data integrity, consistency and security while allowing seamless decryption of the user-approved data by businesses.

inf4mation is the first blockchain-based hybrid decentralised platform in the **DeFi** space for data control, exchange, and compliance. **inf4mation** gives the customer control over their data, while also making it regulatory compliant for businesses. **inf4mation** acts as an extension of a business platform, such as the **Salesforce platform** (which processes over ~5 billion transactions per day), that lets users maintain control over their valuable private data while simultaneously preventing users from being targeted based on the publicly-available data that they share.

inf4mation turns the current model on its head, giving users the ability to exercise their **Right-to-Delete or Right-to-be-Forgotten**. In order to be compliant with rights, a business must erase all data pertaining to that customer. **inf4mation** simplifies this process for the user, and in-turn provides visibility only of the data they want to share with the company, and only via the **inf4mation** platform. Migration and change management to the **inf4mation** platform will be made as simple and painless as possible as **inf4mation** will partner with a number of international Service Integrators with whom they already have tight relations.

inf4mation pioneers a **DeFi** approach to data control and management that is hybrid, decentralised and interoperable. **inf4mation** allows the sharing of user-approved data without compromising the user's sensitive **Personal Identifiable Information (PII)**. With compliance, privacy and encrypted security built directly into its core, **inf4mation** lets users own and control their data without ever worrying that it will be exposed. Businesses will no longer own the customer data, instead the customer will own their own data. To access this data, businesses will subscribe to **inf4mation** for access rights to customer data that is not only secure but regulatory compliant.

Abstract

Table of Contents

Introduction

Case Study

Platform Components

Example Use Cases

Conclusion

Useful Crypto Acronyms

Useful Resources

Table of Contents

Abstract	2
Table Of Contents	4
Introduction	5
Case Study	7
Problem Statement	7
Solution	7
Value Proposition	8
Platform Components	9
Use Cases	10
Conclusion	14
Disclaimer	14
Useful Crypto Acronyms	15
Useful Resources	17

Introduction

iNf4mation is the first blockchain-based, hybrid decentralised DeFi platform in this new era of data privacy. Demand for data privacy and security is at an all time high. Companies need to adapt to this customer-led, changing landscape or risk getting left behind. iNf4mation gives companies the tools to allow them to evolve with the ever-changing data landscape in a way that is secure, regulatory compliant, and driven by user demand for data control.

iNf4mation gives users control over their data and gives them the DeFi tools they need to exchange its value directly with others without exploiting its content.

While there are some DeFi platforms that offer efficient decentralized exchange of digital assets, they lack the ability to exchange the incredibly valuable digital asset that is represented by the physical data. **iNf4mation** enables this through its dedicated DeFi platform, iNf4.finance, unlocking the ability for users to exchange the tokenized value of their data.

In addition, there are some blockchain-based data solutions that offer enhanced security, but they fall short on data ownership and control. These solutions do not offer much of an improvement on the antiquated data management practices which have resulted in major security breaches (household-name examples include Facebook, Marriott, Yahoo, Experian, etc). Companies are faced with the difficult challenge of complying with the ever-changing demands of the data regulator and receive huge fines for non-compliance, all at the risk of your data with little or no compensation to you!

The need for better data security is one of the driving forces behind this project. One of the largest data breaches was Yahoo, who admitted in 2017 that all **~3 billion of its user accounts** had been compromised. In November 2018 Marriott International revealed that hackers had stolen **~500 million customer records**, which included names and addresses as well as passport information. In July 2017, Equifax announced that an application vulnerability led to a data breach that **exposed ~47.9 million consumer records**, including social security numbers. In April 2021, personal data on **~533 million Facebook users** re-emerges online for free - a reminder of the company's ability to collect mountains of information and its struggles to protect these sensitive assets.

One of the most notable breaches pertained to the Cambridge Analytica data breach, which not only exposed the personal information of over **87 million Facebook users**, but also revealed that our personal data was not only being harvested and monetized without our consent, but that it was also being used against us.

The public is appalled by the lack of security and privacy surrounding their sensitive personal data, as well as how their personal data is being harvested and used to target them, and they have been clamoring for more regulation. Regulators are quickly responding to this public outcry for more data privacy and security. Businesses are struggling to keep up with the rapidly changing compliance landscape. Already there are **a number of data regulations** of varying strictness that exist around the world, with more being introduced seemingly every day.

This extensive list of regulations include, and is not limited to the California Consumer Protection Act (CCPA) in the United States, the Personal Information Protection and Electronic Documents Act (PIPEDA) in Canada, the General Data Protection Regulation (GDPR) in Europe, the Act on the Protection of Personal Information (APPI) in Japan, and the Personal Data (Privacy) Ordinance (PDPO) in Hong Kong, one of Asia's longest standing comprehensive data protection laws, just to name a few.

These regulations require businesses to more strictly and securely protect a user's private data, and in some cases in accordance with the user's personal data rights. Unfortunately the existing data management solutions continue to make this ever-changing compliance landscape difficult for businesses to navigate.

Furthermore, the majority of the existing data management systems are woefully archaic. They lack the ability to be readily compliant, and they are difficult to migrate to newer, more compliant systems. Businesses are desperate to find better solutions as regulations continue to grow stricter.

Introduction

Meanwhile, it is a well-known fact that the customer data generated from these businesses is extremely valuable. According to gov.uk, the world leading CRM provider (Salesforce) has over **5 billion transactions per day**, making it one of the most data-intensive platforms on the market. With a yearly revenue expected to be over **\$20 billion**, it is easy to see just how valuable this data is.

iNf4mation is the first blockchain-based, hybrid decentralised DeFi platform in this new era of data privacy. It gives users the power to own, control, and exchange the value of their data, and it gives companies a revolutionary platform to access data that is not only secure and regulatory-compliant, but also user-approved and declared.

It allows valuable data to be stored and shared securely between users, businesses and applications without putting vulnerable PII at risk. It gives users complete control over their data, allowing them to choose what data is shared, and with which companies they share it, and unlocking the power to exchange the tokenized value of their data.

While there are some blockchain-based data solutions that offer upgraded security, they fall short on data ownership and control. These do not offer much of an improvement on the antiquated data management practices which have resulted in major security breaches (e.g., Yahoo, Marriott, etc). Companies need to comply with the changing demands of data regulation. This means giving users control over their data. iNf4mation takes this control one step further by enabling users to exchange the tokenized value of their data in the greater DeFi marketplace.

Big business platforms deliver dynamic data management. However, the future data landscape will require dynamic data ownership solutions that are more customer-centric. In addition, it is important to acknowledge the importance of interoperability between platforms and data ownership solutions. Data ownership solutions should be trustworthy, secure, open-source, and ready to comply with strict regulations.

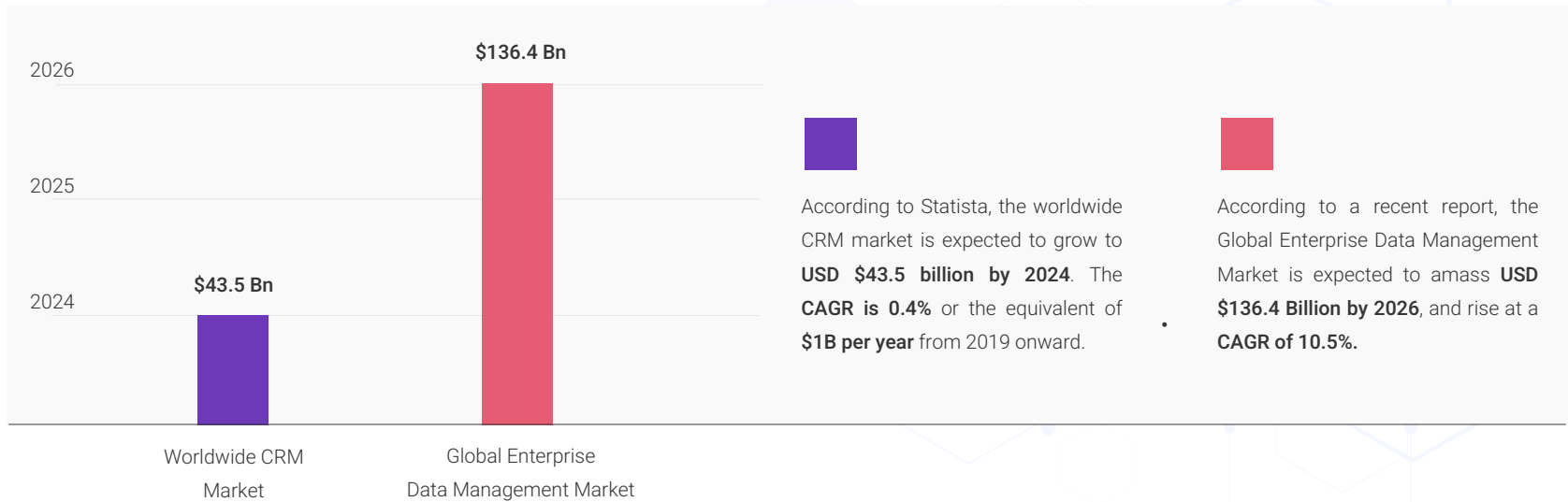
iNf4mation is a blockchain-based DeFi platform that is addressing four critical aspects of data management:

- **Security**
- **Compliance**
- **User Exchange & Control**
- **Trust**

iNf4mation has pioneered a solution that focuses on these four aspects. To process data, one of the techniques iNf4mation employs is known as “data masking”. Data masking functions by making certain data, such as transactions, publicly accessible, while sensitive data is held privately, encrypted and “masked”. This provides a secure layer for storing data that delivers both security and user control of data. By decoupling its architecture and utilising blockchain technology such as smart contracts and set logic, iNf4mation enables data to be more available while protecting it from being decrypted by malicious actors or hackers.

The iNf4mation platform focuses and manages these four key aspects of the data feed from various channels. Data is funneled through encrypted data stores, where intelligent logic determine which data should be made publicly available, and a smart contract automatically records this publicly available data on the blockchain. Users maintain control over their data and its availability through their own screening and security policies. iNf4mation is the all-in-one DeFi solution to data management and user control.

Case Study



Problem Statement

The problem with the current model is two-fold:

1. Users need to find a future-proof way to secure their data that doesn't rely on the monolithic tech companies that control data and leave it susceptible to breaches.
2. SMEs and enterprise-level businesses require that the customer data they access is secure and compliant to the increasingly-stricter regulations.

Solutions

The **iNf4mation's Unique Customer View (iUCV)** is a unique portal that on one side allows end users to be in full control of their personal identifiable data, and on the other side, allows businesses to see the specific allocations of data that customers deem eligible to be seen. The customer has a fully Unique Customer View (iUCV) vs the numerous businesses with their own numerous Single Customer View (SCV) or Golden Source of Truth.

This solution maintains compliance by updating customers' data on the iNf4mation app **ONLY** that the customers themselves declare. Customers have full and total access to their iUCV, which puts the customer in control of their data. Only the customer can select what data is seen by other entities which the customer controls only from their device.

Value Proposition

Inf4mation's mission is two-fold: **Customer and Business.**

The first mission focus is the end-user customer, who is not limited to any single demographic or persona group. These individuals are the target customer who will choose which elements of their **'declared'** data to share with business users, and also be able to benefit from the value of this data in the greater DeFi ecosystem. This is the first major part of the ecosystem. We are helping this group by enabling them to have more control over the monetization of their data. We offer this group of customers an opportunity to enhance the security of their personal data and create dynamic new ways for those customers to capture and exchange the value of their data with the power of DeFi.

Consumers across the internet-connected world will happily exchange their personal data if they are given the right assurances about the limits of its use and security of the system storing it. They are even more likely to do it if they were to be able to financially benefit from it. Meanwhile, an estimated **91% of the US adult population** demands that the government pass laws to provide them with "greater privacy, security and control of their personal data." In the heart of scandals like Cambridge Analytica, many people want to be allowed to say **"no"** to companies when it comes to use of their data.

Inf4mation's strategic focus is centred around empowering end-users to take control of their personal data, and give users the DeFi tools to exchange that data's value. It also aligns with government objectives for data privacy and provides a legal and regulatory compliant solution for businesses.

The second mission focus is the business user, who needs to maintain regulatory compliance and high-grade security. These SME to enterprise-level customers will ensure regulatory compliance by maintaining end user data has been declared. The initial target business will be those within the Salesforce ecosystem.

According to **gov.uk**, the world leading CRM provider (Salesforce) has over 5 billion transactions per day, making it one of the most data-intensive platforms on the market. With a yearly revenue expected to be **over \$20 billion**, it is easy to see just how valuable this data is.

In total, this ecosystem comprises **~150,000 customers** who spend an average of **~\$100 per user per month on an average ~3-year term**. Focusing on this addressable market, we can leverage a strong following by building products for an ecosystem with a loyal, dependent following.

The business value proposition focuses on keeping customer data secure, in doing so, the business will maintain a higher customer lifetime retention rate, preserve its brand, and continue to scale its business whilst providing a high CSAT score.

The expected profit per transaction can be viewed in the table below:

	Daily Transactions	10% Daily	10% Annual
	5,000,000,000	500,000,000	USD@10%
USD per Transaction	0.01	5,000,000	\$1,825,000,000
	0.001	500,000	\$182,500,000
	0.0001	50,000	\$118,250,000

Platform Components

iNf4mation's Unique Customer View (iUCV)

iNf4mation's Unique Customer View (iUCV) is at the core of how the iNf4mation platform works. The iUCV acts as a unique portal that gives customers full control over their data and businesses the ability to interact with customer data. On the customer side, iNf4mation's iUCV allows people to be fully in control of their sensitive personally identifiable data, choosing what they want to share with businesses. On the business side, iNf4mation's iUCV creates a dynamic interface for businesses to interact only with the specific data that the customers have chosen to share with the businesses. iNf4mation's innovative iUCV allows businesses to maintain data compliance by only being able to access the data that the customers themselves declare.

iNf4 DeFi Utility Token

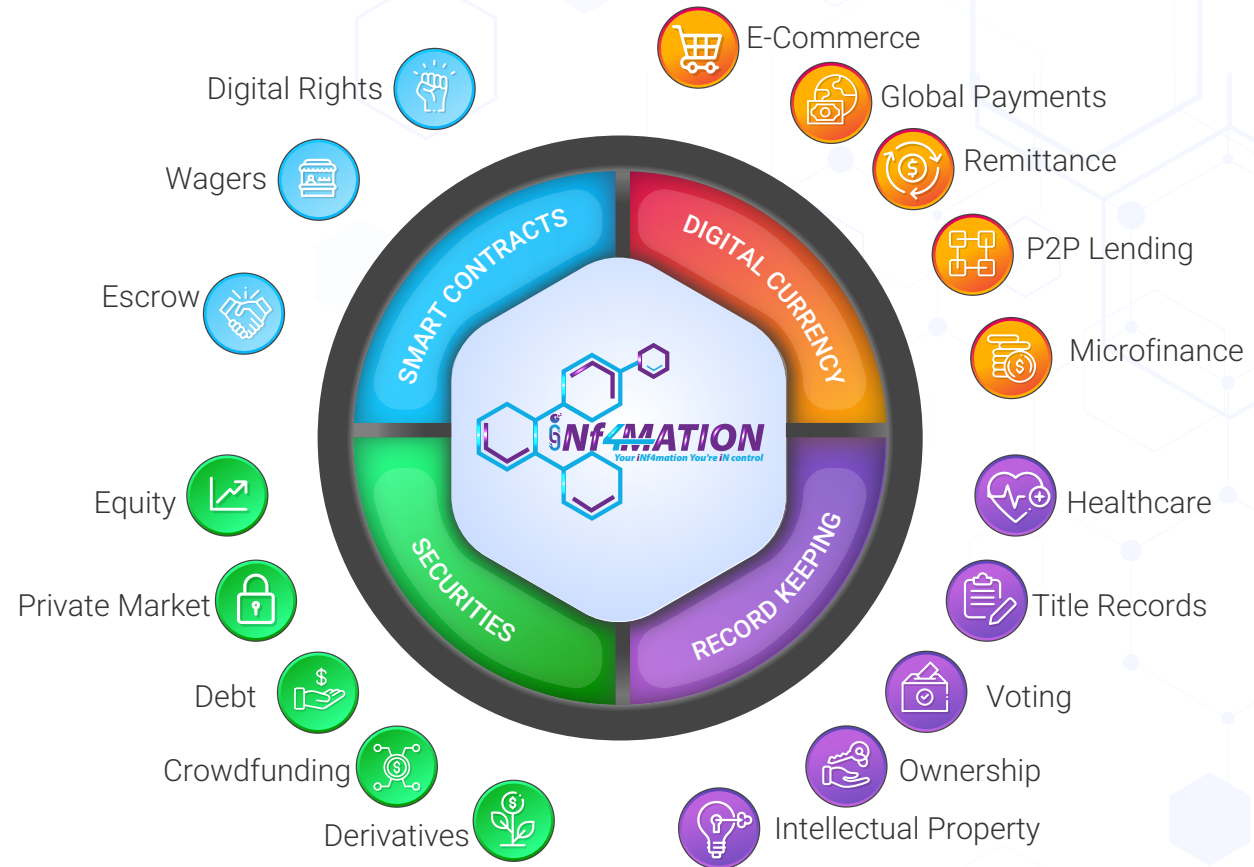
iNf4 token is the ERC-20 utility token native to the iNf4mation platform. iNf4 token powers the entire iNf4mation platform, and is used to interact with the greater iNf4mation DeFi ecosystem. iNf4 token captures the value of customer data and is the only way to exchange that value between users on the iNf4mation platform, and on iNf4mation's dedicated DeFi platform, iNf4.finance. While the iNf4 token will initially be developed using the ERC-20 standard, this is only to simplify the Token Generation Event (TGE) and to facilitate the token as a means of value exchange from the launch. iNf4 token may be reissued in the future using a different token standard.

AppExchange (the Salesforce store)

The Salesforce AppExchange is the faster and smarter way to extend Salesforce. The Salesforce AppExchange has solutions customised specifically for Salesforce Users to extend Salesforce to every department and every industry. It's a proven ecosystem with over 6 million installs and thousands of customer reviews to help you find the best match for your business. All solutions are rigorously pre-screened and security checked by Salesforce to reduce risk to the end user. In addition, the Salesforce AppExchange gives users access to 70K+ peer reviews providing industry expertise, knowledge transfer and sharing, through the Salesforce ecosystem.



Example Use Cases



iNf4mation has a variety of dynamic and empathetic use cases, ranging from individual customers to enterprise-level businesses. In order to demonstrate the various applications of the iNf4mation platform, it is important to outline a few examples of real-world use cases that illustrate the power that iNf4mation gives its users.

Example Use Case 1

Individual Customer Application



1

Tom is a customer who regularly shops online. Tom routinely enters his personal information into a variety of websites while shopping. Tom's personal information includes sensitive information such as his address, mobile phone number, email address, social media accounts, credit card information, etc. Tom worries about what data companies have access to, and if it is secure.



This is Tom

2

The various businesses that Tom regularly uses, each have their own Single Customer View (SCV) with Tom's data. Tom's data in the businesses SCV is based on Tom's last purchase data. This data is not always up-to-date, and as a result, this has the potential to produce duplicate or inaccurate records or marketing and contact information.



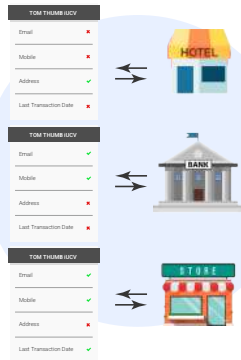
4

Tom grants access to his iUCV to the various businesses that Tom uses. This puts Tom in control of his information and provides Tom with secure and easy access to his personal data. Tom also controls which businesses have access to his personal data, as well as what personal data the businesses have access to. Any update that Tom makes to his iUCV are automatically updated to the subscribing businesses, which ensures that Tom's data is declared, up-to-date, accurate and compliant.



3

Each of the various businesses that Tom frequents are Salesforce customers, and Tom's data feed is funneled through multiple different Salesforce channels. Each of these businesses subscribes to iNf4mation's Unique Customer View (iUCV). iNf4mation's Unique Customer View provides transparency and trust to their valued customers like Tom.



5

By leveraging the power of iNf4mation's Unique Customer View, Tom is in control of his personal data. Tom is confident in the fact that his data is secure and accurate, and Tom appreciates the fact that he decides which business he shares his data with, and what data he shares.



TOM THUMB iUCV

Email	✓
Mobile	✓
Address	✓
Last Transaction Date	✓



6

Tom doesn't worry about shopping online or in person anymore, and the amount Tom spends shopping online continues to increase. Both Tom and the business benefit from the security and accuracy of data the iNf4mation platform provides.

Example Use Case 2

SME Application

**1**

A new juice shop, Juice4U, wants to offer an innovative customer experience in order to build a stronger relationship with their customers. Juice4U is on a mission to promote customer trust and offer an extraordinary customer experience in order to strengthen their relationship with their customers. Juice4U knows that giving their customers control over their personal data is the key to earning their customers' trust and growing their brand.

3

Juice4U has become a Salesforce customer, and has adopted the iNf4mation platform. Juice4U accesses their customers' data through iNf4mation's user-friendly Unique Customer View (iUCV) portal. Juice4U customers securely and privately allow access to the data they declare on iNf4mation, a blockchain platform they recognize and trust, and this incentivises businesses like Juice4U to use the iNf4mation platform and its innovative features to provide their valued customers with transparency, privacy and trust.

5

By utilising the powerful iNf4mation platform, Juice4U now has customer-controlled access to their customers' unique data in a secure and compliant way. Juice4U customers feel assured that only the data they declare is accessible, and that their data is both correct and safe. Juice4U can rely on the fact that the data that customers declare is both secure and consistent.



This is Juice4U, a juice shop

2

Juice4U aims to become a trusted and integral part of their customer's lives by providing a smooth and painless experience for every customer interaction. Juice4U just expanded to a second location after receiving a \$100,000 angel investment to increase their network size. Juice4U can now afford an upgraded hosting provider for their Juicer app, and have invested into their CRM.

**4**

Juice4U need not worry about data hacks and the security of their customer's data as they leverage the iNf4mation platform in order to give their customers transparent and secure access to their personal data. The customers declare which data is accessible, and can rely on iNf4mation to keep their data safe while simultaneously being highly accessible by Juice4U in order to deliver the unique customer experience they desire.

**6**

Using the intelligent iNf4mation platform, Juice4U has delivered a fantastic experience to their customers while simultaneously keeping their customer data secure and compliant. Juice4U customers appreciate the control they have over their personal data, and take comfort in the fact that they decide what data they share, and that their data is secure. Customers recommend Juice4U to new customers, and the Juice4U brand continues to grow.



Example Use Case 3

Enterprise Application



This is YourSupermarket



1

A large supermarket chain, YourSupermarket, is looking to boost customer engagement by delivering an exciting customer experience. YourSupermarket feels that the best way to achieve this is through gaining the customer's trust by giving customers control over their personal data, abandoning the antiquated model of harvesting customer data that results in data breaches, inconsistencies, large fines and prohibitive OpEx.



2

YourSupermarket wants to provide a seamless experience at each customer interaction in order to become a reliable and trusted part of the customer's lives. With over 1,000 different locations and a number of different websites, applications and services, YourSupermarket needs to combine their vast portfolio of products and services.



3

YourSupermarket partners with iNF4mation and an international Service Integrator in order to reinforce trust and deliver transparency to their customers. The Service Integrator takes care of the transformation and change management, while the iNF4mation platform is rolled-out which can be securely accessed and leveraged across all customer touchpoints. The iNF4mation platform is used across multiple YourSupermarket business systems and lines-of-business, such as the YourSupermarket mobile app, the restaurant business, the financial services and even the customer loyalty program.



4

As a result, YourSupermarket has a dynamic view of their customer's valuable data across multiple channels. Customers of YourSupermarket are confident that the data they declare is secure and accurate, and YourSupermarket is confident that the customer data accessed through the iNF4mation system is unique, compliant and consistent.



5

YourSupermarket is able to leverage the power of the iNF4mation system and the Unique Customer View to accelerate their go-to-market strategy and launch new initiatives at a faster rate than ever before. By utilising the customer-declared data assets in the iNF4mation ecosystem, YourSupermarket is able to build products and services that can be leveraged across multiple channels at incredible speed and save considerable expenditure by contacting only the right customer via the customers preferred contact method.



6

By utilising the innovative iNF4mation platform, YourSupermarket is able to deliver a consistent, reliable and trustworthy experience to their customers, and the YourSupermarket customers are happy to be in control of their data and confident that the data they declare is secure. The YourSupermarket brand image is maintained, and the brand integrity is strengthened.

Abstract

Table of Contents

Introduction

Case Study

Platform Components

Example Use Cases

Conclusion

Useful Crypto Acronyms

Useful Resources

Conclusion

Cryptocurrency was created to give people back control over their financial resources. DeFi is the natural evolution of that concept, bringing a new level of control and decentralization to the exchange of digital assets. Now more than ever, data has become one of the most valuable assets on the planet. iNf4mation puts users back iNcontrol of their valuable personal data, and iNf4mation's dedicated DeFi platform, iNf4.finance, enables users to exchange the tokenized value of that data. Using the iNf4 ERC-20 token, users can participate in the iNf4mation DeFi ecosystem, securing the personal data you care about most while unlocking the ability to capture and trade its value.

With users demanding more control over data and regulators requiring it, iNf4mation delivers the first blockchain-based, hybrid decentralised DeFi data management and exchange. iNf4mation uses the power of blockchain to keep user data secure and give users total control over their data. iNf4mation's dedicated DeFi platform, iNf4.finance, leverages the power of DeFi to let users capture and trade the value of their data, creating an end-to-end DeFi ecosystem for data.

In a world where security, privacy, transparency and trust have become vital concerns, the iNf4mation platform and the iNf4 token are just what you need to reclaim the balance and tranquillity of your own personal data. Start storing your iNf4mation securely without worrying about how your data is being used. Unleash the potential value of your data with DeFi.

Remember, it's "Your iNf4mation, you're iN control!"

Disclaimer

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Useful crypto acronyms

Part of the Blockchain ethos is 'transparency'. At iNf4mation, we wish to harmoniously mirror that ethos, so to avoid any confusion with any of the abbreviations/acronyms contained in this document or that relate specifically to Blockchain in general, we list below an abbreviations table for your ease of reference:

AES	Advanced Encryption Standard
AI	Artificial Intelligence
APAC	Asia, Pacific
APEX	Development platform for building software as a service (SaaS) applications on top of Salesforce
API	Application Programming Interface
AWS	Amazon Web Services
Bn	Billion
BTC	Bitcoin
CAGR	Compound Annual Growth Rate
CDN	Content Delivery Network
CRM	Customer Relationship Management
DDOS	Distributed Denial of Service
DeFi	Decentralized Finance
DNS	Domain Name System
DPoS	Delegated Proof of Stake
ECDHE	Elliptic-curve Diffie–Hellman
ECDSA	Elliptical Curve Digital Signature Algorithm
ELB	Elastic Load Balancers
EMEA	Europe, Middle East & Africa
ERC20	Ethereum Request for Comments which was born in Github (Software Development Platform). #20 is the unique proposal ID number
ETH	Ethereum
GCM	Galois/Counter Mode
Hex	Hexadecimal
HTTP	Hypertext Transfer Protocol
HTTPS	Hypertext Transfer Protocol Secure
ITO	Initial (Utility) Token Offering
iDJ	iNf4mation Intelligent Dynamic Junctions
iNf4	iNf4mation DeFi Utility Token
iNf4mation	iNf4mation (Seychelles) Ltd. A limited liability company incorporated in the Seychelles

Abstract

Table of Contents

Introduction

Case Study

Platform Components

Example Use Cases

Conclusion

Useful Crypto Acronyms

Useful Resources

Useful crypto acronyms

IP	Internet Protocol
IT	Information Technology
ISVM	iNf4mation Simple Smart Contract Language Virtual Machine
JSON	JavaScript Object Notation
M	Million
MD5	Message-Digest Algorithm 5
NAT	Network Address Translation
NIST	National Institute of Standards and Technology
OWASP	Open Web Application Security Protocol
P2P	Peer-to-Peer
POC	Proof of Concept
PoS	Proof of Stake
PoW	Proof of Work
RC4	Ron's Code 4
REST	Representational State Transfer
RPC	Remote Procedure Call
RSA	What is RSA algorithm (Rivest-Shamir-Adleman
SAN	Storage Area Network
SHA	Safe or Secure Hash Algorithm
SSL	Secure Socket Layer
TAM	Total Available Market
TCP	Transmission Control Protocol
TGE	Utility Token Generation Event
TLS	Transport Layer Security
TVL	Total Value Locked
UI	User Interface
USD	US Dollars (\$)
UX	User Experience
VPC	Virtual Private Cloud
VPN	Virtual Private Network
WAF	Web Application Firewalls
XLM	Stellar



Useful resources in support of this document

1. Grand View Research (2017), Customer Relationship Management Market Worth \$81.9Billion by 2025
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Abstract

Table of Contents

Introduction

Case Study

Platform Components

Example Use Cases

Conclusion

Useful Crypto Acronyms

Useful Resources