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I. CONCEPT

1. CONCEPT

The market of crypto-currencies is rapidly growing, and many government organizations are anxious if the crypto-currency is able to displace traditional money from the market. Of course, it is impossible now due to the lack of a full-fledged infrastructure, but in the nearest future, the embodiment of this theory will become real, and we will probably become not only witnesses, but also the participants of this process.

Cryptocurrencies become full-fledged money (a means of exchange of values). We believe that the creation of services focused on working with cryptocurrencies today is a successful business.

**ABBC Project** is an open platform that works on distributed ledger technology, which makes it open and transparent to all participants. It is designed to develop digital crypto-currency markets and objects for various purposes with their subsequent launch and integration into a unique ecosystem.

**ABBC Foundation** will create an e-commerce platform (online shopping platform) while providing a payment solution for user’s convenience. Basically, it is a platform whereby consumers can pay using ABBC Coins and buy other major online shopping mall products through our online shopping mall. This will allow users to avoid exchange rates or transaction fees which occur when they use credit card or PayPal if consumers are from different countries other than the currency the shopping mall supports. Rather than signing up in different online shopping malls, if you are an ABBC holder, you can simply visit ABBC online shopping mall and buy products through our platform.

Online Shopping platform will receive reward points according to the total spending on their purchases. These reward points can be accumulate to exchange for selected products on our platform. These days the issue that users face is that their points are separately accounted for as they made purchases on different online shopping platform. However, with our reward point system it solves the inflexibility that allow user to accumulate their rewards points in one platform.

**ABBC Foundation** gives the world a new solution, thanks to which the use and storage of crypto-currency will become safe. ABBC solution acts as a P2P platform connecting different businesses and consumers by integrating with our blockchain.

**Our mission**

Building a system of e-commerce business is quite a sophisticated problem. The company has to spend a lot of resources on creating a team and channels of distribution. In addition, one should know how to promote a product in light of trends and specificity of a particular market.

Providing users with a flexible, fast and secure platform with an efficient system based on the latest developments.

We create a service and an app that is freely integrated into any Internet marketplace and allows any entrepreneurs to make transactions with each other remotely.
1.1 For Reference

The Whitepaper is intended for acquaintance with ABBC Foundation. The investors can easily understand the features and opportunities provided by the project with the help of this document.

1.2 Purpose of the project

The ABBC platform will allow users to send and receive funds, make online purchases using their own ABBC wallet, exchange ABBC coins at profitable rates, as well as trade and manage funds.

It is important for us to provide users with simple, safe and high-tech ways of using crypto currency. For example, when paying for purchases, the shop will use the face control in addition to the password.

Thus, the company plans to create a global online marketplace based on the ABBC blockchain solution.

III. SUMMARY

The history of crypto-currency appearance has started with the creation of the bitcoin network in 2009 and continues until now. Crypto-currencies are penetrating deeper into the life of the modern society. Successful bitcoin introduction and subsequent success became the impetus to the further development of cryptosystems, as well as of whole ecosystems, which are based on a distributed ledger technology (blockchain) technologies and use their own crypto-currencies. Over time, the improved formats of coding algorithms began to appear on the blockchain, giving the new crypto-currencies excellent characteristics. We have chosen the best algorithm X13 for our payment system.

The X13 algorithm involves the use of 13 rounds of hashing with 13 different hashing functions, such as bmw, blake, groestl, jh, keccak, skein, luffa, cubhash and others. This unique feature allows the X13 algorithm to be the embodiment of the most reliable and secure crypto-currency in the world.

III. ABBC ECOSYSTEM

We give entrepreneurs an opportunity to make transactions in the simplest ways, covering even the smallest segments of the business. Thanks to blockchain technology and ABBC Coin, each user can easily use our platform to fulfill their needs.
3.1 ABBC Coin scope

Education

To make our technology understandable to any user, we develop educational multimedia resources. Innovation platform allows you to train anyone trading, exchange of currencies, concepts of crypto-currencies, financial analysis, asset management and many other topics.

Community

Our system allows scale and share, mine, and develop in a wide range of possibilities. The cost of our solution and the demand for Coin will grow as new users are added to our P2P network. We will achieve the so-called «network effect» due to the ease of use of our application and integration into the network. Given the fact that our network is focused on entrepreneurs, we plan to achieve a serious capitalization of our coin.

Representative offices

The project has already attracted a huge number of representatives and agencies around the world. Sales through the ICO and agencies will be performed jointly. Registration of agencies is carried out via the official web page.

Payments

Our payment system is a unique solution. It allows you easily and quickly exchange funds, is available from anywhere in the world, guarantees receipt of funds as profitable and timely as possible. We create a service and an app that is freely integrated into any Internet marketplace and allows any entrepreneurs to make transactions with each other remotely. We believe that our social mission is because today millions of people do not have access to international markets and financial services.

Exchange

Our payment solution (app) allows users to easily integrate into our P2P business network and also provides conversion of any other cryptocurrencies through our internal P2P crypto Exchange. Instant exchange of various crypto-currencies is available on the platform: ABBC, Bitcoin, Ethereum, Dash, Litecoin, Qtum, Bitcoin Cash and Ripple.

To do this, a special account will be automatically created for each participant of our p2p-connection for a counting transaction. Due to the network effect and a large number of daily transactions, the risk of cryptocurrency volatility is minimized.
Trading and investing

Our network involves participation in the role of a trader or financial broker. The presence of such user’s roles helps the functioning of the P2P network, providing liquidity and assistance to entrepreneurs. To expand participation in the network, we have developed training courses for traders and brokers. For example, traders can combine individual trade offers and manage the offer, and entrepreneurs can solve the financing problem. Own multicurrency wallet provides a complete infrastructure for trading and investing. Your funds are provided with the best security methods.

The possibility of global payments

The ABBC platform allows you to pay for purchases and make mutual settlements in crypto-currency under a simplified structure of payments. To do this, users of our application enough access to the Internet.

Social contribution & Charity

Our team supports an aid fund to help low-income families, anti-famine foundation and provides medical aid. We engage philanthropists in our P2P network. The Protocol provides for a fee for each transaction to accumulate them in a special Social Decentralized Crypto Fund. Any participant may engage in charitable activities and receive funds from this Fund. For example, to organize the supply of food to those in need. The ABBC Foundation is located in Dubai. We provide charitable assistance to those in need, carry out various activities and attract partners.

Shopping with ABBC

The infrastructure with a large database of the modern online market is developed and prepared. There are no geographic restrictions; you can buy in any online shop connected to the platform. We know what people want and the way to provide it. Our marketplace platform designed to allow anyone to create an online store that will make good use of the most advanced technologies in the e-commerce field, including the option to pay for goods with cryptocurrencies and ABBC. Due to integration with our P2P network of online stores, we expect to create a real global marketplace with different roles and connections.

Expected trading platforms for the near future

- Amazon
- eBay
- Agoda
- Loftybuy
- Myntra
- Airtel
3.2 Creating Content
The ABBC platform provides users with all the necessary tools for using currencies and creating content. Currently we are developing our own script language, which will allow users to create their own objects and applications.

3.3 Safety
We develop and implement applications that give users full control over their assets. The ABBC blockchain system provides a safe and convenient method of making payments without increasing the requirements for confidentiality.

3.4 Wallets and their advantages

**Wallets:** Easy to use, Free, Mobile, Safe, Convenient

**PC Web Wallet**
Wallet with integrated PoS and PoW systems.
Both types of mining - CPU and GPU - will be available through a hybrid algorithm format.

**Mobile Wallet**
Convenient mobile wallet for Android and iOS. Users will be able to sell, buy and perform online purchases through a secure face recognition system. Algorithm X13 protects against hacking. Any user can access the wallet through the algorithm based on the identification of the person. The wallet allows recognition of faces, provides a storage function for several crypto-currencies, and confirms transactions through a PIN-code, crypto-currencies trading, connecting to online stores and a payment function as well.

Main page
ABBC wallet
Registration
Forgot password?

It is noteworthy that even with the loss of a computer or mobile device nobody can access your encrypted information. Online Shopping mall function is still under the development. The final stage of work will be completed within 2018.

3.5. Business with us

Today many companies and enterprises in the field of digital crypto-currency market give business the opportunity to gain profit in their online services. Often these companies do not even have real (physical) offices. Crypto-currency technologies allow virtualization of your offices, giving potential users the opportunity to visit them. Regardless of whether you are looking for a partner or trying to choose an exchange crypto-currency, thinking about starting trading with ABBC Coin, transferring or ordering, we will help you create any type of service with a smart security system.
IV. About Technology

4.1 Opportunities Today

Our already existing platform is based on the decentralized architecture of the crypto-currency. It can automatically determine the price ratio day by day. The use of built-in accelerometers allows the system processing information from the digital crypto-currency market in order to improve user navigation on the trading site or in the exchange space. Section recognition technology allows the user to transfer crypto-currency from one wallet to other using secret keys.

The existing interface of the platform applies as follows:
• HTML5 / CSS3 / JavaScript / JSON + SMX;
• Back-end written in: Perl, Python, Java, Node.js, PHP;
• The algorithm used is X13. It provides complete security and awareness of the facility hacking.

Standards used:
• ISO 21500: for any type of project, regardless of complexity, size and duration;
• GAPPS: Global Alliance for Project Standards;
• ISO standard 9000: Quality management system.

4.2 Opportunities in the future

We did not create ABBC Coin on the Ethereum platform (which is now popular with new blockchain projects). The operation of our platform requires more functionality than just Ethereum smart contracts. ABBC is a powerful platform with its own trading system, a wallet and a full blockchain service, which is also known as the Peer-to-Peer network allowing development of a set of applications in its own script-language (similar to Java).

4.3 Smart Platform Feature

The identification system is implemented on the basis of three keys:
• Customer’s opening key is used to open access to user information.
• Customer’s private key is the base for each user. It is saved in the local browser storage and is used to create operations with account means, and carries the function of the basic user ID when working with the interface.
• Fingerprint is a smart security feature that requests a PIN or fingerprint when creating transactions. The user can choose full identification or anonymity mode.

In addition to the existing ID-system, we will apply the key database and other identification systems as soon as they become available.

Wallet of simple tokens (ST)
1. The user can send/receive and buy/purchase ST.
2. The user links the accounting record of the company with the simple Coins (ST) wallet.
3. The user enters the application and pays in BT.
4. BT is converted into ST in the real time mode, and ST is written off from the user’s wallet.
4.4 Face Recognition Technology

Face recognition is a program that compares the biometric features of a person’s face to identity and recognizes them. The software uses deep learning algorithms to compare a real or digital image with a saved original screenshot to verify a person’s identity.

Insert image

- Face recognition
- File creation – Identity comparison – Confirmation
- Data 1 - face coincidence (data 1, data 2) - limit
- Data 2
- Yes – Permitted
- No - Rejected

The face recognition system works by searching for two different images with subsequent matching of files in order to search for similarities.

Product Features:
- 99.99% of the recognition;
- cannot be hacked;
- interlink with several patents;
- Already used in the work of many companies around the world;
- was tested at the governmental level in a number of countries.

4.5 Results

Now you can use your face to make transactions and payments to buy any goods you want.

No passwords and keys anymore!

Your face will open and close access to assets, keeping them safe. Algorithm X13 allows you to instantly execute transactions, transaction fees, provide security, which will be distributed to all coin holders, thanks to POW and POS methods. A new model of P2P nodes implementing face recognition will make the security process more secure.

Having its own crypto-currency, its own platform with broad interaction capabilities, and a payment solution, we will provide the largest, fastest and most convenient platform for work. Each function of the ABBC platform, which gives financial value to users, implies commission payment.

Due to this, the development of financial value flow in the network and the involvement of users in the system will be even more effective.
V. Token Description

ABBC Coins are issued for internal and external payments of the ABBC Foundation system and are the only payment instrument when you need to pay fees or pay for marketplace services. ABBC Coin are deeply integrated into the system to ensure maximum trade flow — as the number of agents using the system grows, the value of any cryptocurrency usually increases. Purchase of ABBC Coins is a prepayment for services provided on our platform by both the platform itself and by independent partners who develop their services on it. At the same time, the purchase of Coins allows for the selection of a specific service that the buyer will receive not at the moment of payment (i.e. purchasing Coins), but at the moment when it requires this service.

Use of ABBC tokens

Goods placement fee.

Every month of items hosted in the marketplace shall be paid for with ABBC Coins by each store. At the moment of the project launch the fee is going to be 10 times lower than placement offered by our competitors and will always remain low because the nominal fee size will decrease with the increase in the ABBC Coins rate. However, a user does not have to have any Coins or be an expert on cryptocurrency exchange — they can pay the fee using their bank card or a payment service, and the platform will automatically buy Coins with this money and will pay the fee. The absolute purchase of ABBC Coins every time a customer uses the platform is extremely important, because it ensures quotes liquidity for ABBC First Purchasers and permanent demand for Coins on the part of stores, which is the basic principle of the increase in Coin quotes. There will also be a demand on the part of buyers as numerous stores will offer a bigger cash back and special prices to their clients that pay for goods with ABBC Coins. However, this system won’t show considerable surplus as the buyers will be expectedly using earned ABBC Coins in fiat money transactions with their contractors. Therefore, this method will raise the liquidity for ABBC First Purchasers but the influence on the market rate will be insignificant.

Promotion services.

ABBC Foundation will offer online shops a wide range of services (prioritizing in search results, rating systems and appearance on the main page) allowing to attract more buyers. All these services can be paid for with Coins.

Referral programs and rewards.

The platform members will be able to additionally earn ABBC Coins by taking part in referral programs and getting awards for CPA offers.

Internal transactions of the members.

To make promotion of goods in the global market more convenient we will create an integrated freelance exchange where you will be able to get services of localization, prepared items description, photos and videos at a fixed price. Besides, the payments are made with ABBC Coins and no fee is charged. If the payment is made outside the platform, the members will lose their opportunity to resolve potential disputes in ABBC Foundation arbitration, as well as price and quality guarantee.
Making purchases in ABBC Foundation stores using ABBC tokens.

Purchasing goods through the platform with Coins, the buyer can count on a bigger cash back and better offers. It's important to mention that all the transactions in cryptocurrency will be seen in the blockchain. By paying for an item using the platform, the buyer gets an additional protection of the transaction because of the smart-contracts and the ABBC Foundation warranty. Consequently, to carry out a deal outside the platform is less profitable for both of the parties, as they get a number of advantages when using the system.

Payment service for external users.

Any external user can start using the ABBC Coins payment system and count on increasing buyers' demand, service of the highest quality and system guarantees.

Transaction transparency ensured by the blockchain technology;

Honest customer reviews – only customers who actually bought an item (with a confirmed transaction) will be able to comment on their customer experience; Coin holders will get an access to the open-source statistics with real-time publication of important metrics of business processes and the platform development dynamics: purchases, the number of active stores and visitors, average receipt amount etc. This is the simplest and the most open way to monitor the platform development and forecast the increase of one’s bonuses due to ABBC holding; A platform-wide blockchain-based CPA network that guarantees transaction transparency across all open offers and no holds – any webmaster will be able to see all purchases made through a referral link as recorded by the blockchain.

VI. Token specification

<table>
<thead>
<tr>
<th>Name</th>
<th>ABBC Project</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alternative name</td>
<td>ABBC Coin</td>
</tr>
<tr>
<td>Abbreviation</td>
<td>ABBC</td>
</tr>
<tr>
<td>Biometric identification (face recognition)</td>
<td>Payment-sharing shopping system using blockchain technology.</td>
</tr>
<tr>
<td>Features</td>
<td>Convenient payments, online purchases, simple and reliable exchange of funds</td>
</tr>
<tr>
<td>Unique possibilities</td>
<td>Anti-criminal features (anti-ASIC)</td>
</tr>
<tr>
<td>Segregated Witness (Segwit)</td>
<td>Yes</td>
</tr>
<tr>
<td>Type of coins</td>
<td>PoW / PoS hybrid protocols. PoW Stopped at 52,560,000 Block (Resistant to 51% attack)</td>
</tr>
<tr>
<td>PoW Block Miner award</td>
<td>2 AML multiplied by 0.6 months 259,200 units</td>
</tr>
<tr>
<td>Encryption Algorithm</td>
<td>X13</td>
</tr>
<tr>
<td>Average Block Time</td>
<td>1 minute</td>
</tr>
<tr>
<td>Total number of coins</td>
<td>1 500 000 000 ABBC</td>
</tr>
<tr>
<td>Pre-mined coins</td>
<td>1,000,000,000 ABBC</td>
</tr>
<tr>
<td>Transaction fees</td>
<td>0.002 ABBC (2 mABBC) per 1000 bytes</td>
</tr>
<tr>
<td>Total available for mining PoW / PoS</td>
<td>500,000,000 ABBC</td>
</tr>
</tbody>
</table>
To mine this volume, you must follow the logic below.

**Methods of PoW mining:**
First six months = 20 ABBC / min.
After six months = 10 ABBC / min.

**Methods of PoS mining:**
Each year after ABBC verification you will be transferred 0.3% of the total amount stored in the ABBC wallet.

**VII. Conducting ICO and Tokens Sales**

The official ICO ABBC Coin will be launched and completed in the second quarter of 2018.

**Of ABBC’s 1,000,000,000:**
- 800,000,000 ABBC for investors;
- 200,000,000 ABBC for the authors of the project and the team.

Purpose: The ABBC Coin expects that more than 15 exchanges will be listed before the end of the second quarter of 2018.

**The listing is expected on the following sites:**

- BINANCE
- GEMINI
- X LIQUI
- ITBIT
- UPBIT
- C-CEX
- BITSMAP

**Distribution of funds received during the ICO:**

Development: 50%
Expansion of global business 30%
Marketing: 20%
Advisory Committee: 10%

We will accept the following crypto-currencies
VIII. Roadmap

2018 Q1
ICO Start

2018 Q2
ICO End

2018 June
Multicrypto-wallet release

2018 July
Face Recognition in Wallets technology start-up

2018 August
Beginning of sales for ABC blockchain miners

2018 September
Updating blockchain databases for face recognition

2018 October
Launch of ABBC shopping mall

2018 Q3
PC wallet launch

2018 November
Entering the listing on at least 15 platforms

2018 December
Running ABBC Payment Solutions

2019 Q1
Launching the website (exchanger) of ABVS (ABX)

2019 Q2

2019 Q4
Inclusion of face recognition technologies on the blockchain system into payment systems of 20 shopping malls. Achievement by ABBC coin of the 20th place in the coinmarketcap rating.

The document is made up solely for the reference purpose. It does not form and does not constitute any proposals, including sales or purchase, subscriptions, orders, any form of investment, purchase of securities or other financial instruments. No part of the document has any relation to any contractual or investment decisions.

XI. Our Certificates

Certificate of State Registration of a Legal Entity
Issued by Minsk city administration
On March 7, 2018 the entry was entered into the Unified State Register of Legal Entities and Individual Entrepreneurs of the state registration of the Алибабакоин Фаундэйшн
Under the registration number 196046880
Deputy Head of the Main Justice Department of Minsk City Administration /signed/
A.S. Moiseenko
/seal/
0151163
Disclaimer

ANY VISITOR TO THIS WEBSITE UNDERSTANDS AND AGREES TO THE FOLLOWING:
Please read the following notification properly before buying any products or services on this website. Any information posted on this website is not a public offer! The website contains information about the technical characteristics of the company’s products.

1. To ensure that all the statements and promises specified in the Whitepaper are implemented, the project team will raise funds from institutional investors, development funds, sponsors, banking and investment instruments. The success of the ABBC Coin campaign will show investors the attractiveness of the project for subsequent investments and increased demand from ordinary users.

2. By purchasing ABBC Coin, the buyer understands and acknowledges that He may use the products and services specified in the Whitepaper in the future. The purchase of ABBC Coin is not an investment in a common enterprise the same as the purchase of prepaid goods or services not is be an investment. The buyer of the ABBC Coin understands and acknowledges that the purchase of the ABBC Coin is not an investment. The only use of the ABBC Coin is to be a payment Protocol within the framework of the platform services.

3. Making a profit is not provided by the documents. In addition, it is impossible to make a profit by technical scenarios implemented on the blockchain.

4. Please note that the ecosystem will be further developed and new services and options will be introduced, even those that are not specified in the Whitepaper at the time of ABBC Coin sale. The buyer will be able to use the ABBC Coin in the future.

5. This is allowed when a Net- or Gross profit of any company will be turned into business development or capitalization. However, in our case, the customer’s money was not spent on the company’s creation and ABBC Coin production. The ABBC Coin is a real digital good. Thus, the ABBC Coin buyers received not an «Expectations of Profits» rather; they received an actual product — the utility ABBC Coin that can be applied to access the blockchain protocol.

6. Any legal consequences between the parties arise from actual service agreements. The legal basis of relations between the parties is a signed contract. Please provide us with details of the persons authorized to make decisions.

7. Customers and users who use the information published on this website understand and agree to the regulation under the laws of Belarus. We do not act under the laws of USA, UK, Hong Kong and under any other common law.

8. This notice applies to all customers. Please note this notification may be changed or updated. Before interpreting information and making decisions, please contact our customer support specialists directly.
9. We give a legal entity duly organized, validly existing and in good standing in its jurisdiction of incorporation. We have the corporate power and authority to conduct its business as presently conducted and to execute, deliver and perform this Agreement.

10. We are not responsible for any actions of third parties, such as, Exchanges, regulators, government, issuers of digital assets and securities, other third parties.

11. None of the services stated on this website are subject to special licensing or obtaining a permit.

12. We are not active in attracting investments; all our services are Advisory in nature. The services related to the client’s secret and having legal nature are subject to the laws on protection of the client’s secret.

13. We do not provide services to companies whose activities are illegal and criminal. We do not provide ICO in jurisdictions where it is prohibited by law.

14. Customers who wish to receive our ICO (initial coin offering) support services should be aware of and agree to the following rules, such as:

   To investors who are considering participating in the ICO, we strongly recommend that you read the risk factors and disclaimers in regards to the ICO described herein. Furthermore, residents of the following countries listed below are not permitted to participate in the ICO.

   United States of America, Belarus and People’s Republic of China

   Investors who fall under the following clauses are also not permitted to participate in the ICO.

15. The following clauses apply to all countries in the world. Those without forms of identification. Those with association to organized crime. Those who require a legal guardian or an assistant. Those who are at the age of 75 and older. Those who have not owned any cryptocurrency before, or do not have any knowledge regarding cryptocurrencies. Those with less than 1 year of experience in investing in marketable securities including stocks and bonds, and derivatives. Those who are planning on impersonate another person to participate in this ICO. Including representatives who are not recognized in the laws of their countries of residence. Those who are intending to invest 50% and more of their total financial assets in Coins of this ICO. Those who reside in developed countries with less than 100,000 USD in financial assets. Those who reside in developing countries with less than 30,000 USD in financial assets.

16. Price fluctuation risk Coin prices are affected by, but not limited to, the issuers' performance, success / failure of business plans, commodity prices, foreign exchange market, stock market, other market trends, natural disasters, wars, political upheavals, changes in regulations, other cryptocurrencies, and unforeseeable events. Especially with regards to Coin issuers, things to do not always go according to the original business plan and there is a possibility for the Coins held by clients to significantly decrease in value from the original purchasing price, or for such Coins to lose value all together.
17. Due to the nature of blockchain and the need to verify and authorize exchanges, a certain amount of time may be needed before Coin exchanges are completed. While the verification is taking place, there is a possibility of the exchange not being reflected at the individual’s address, or the trade itself could be cancelled. As Coins are recorded electronically and they are transferred over networks, there is a risk of Coins vanishing away during exchanges.

18. When purchasing Coins, there is a possibility of a third party to impersonate the Coin issuer and to provide a fake cryptocurrency address to steal cryptocurrency from the purchaser. In this document, we define the words “crypto currency” and “virtual currency” as the same in broad sense.

19. Any user of this website is aware of and agrees with such risks as: Risk of cyber-attacks. There is a risk of individuals having their account details stolen and having their Coins transferred without their permissions. Risk of rapid change of information. The user must request up-to-date information about the services. Risk of changes in laws and taxes.

20. Currently, laws and taxes regarding ICOs are not established completely. And in the near future, we can expect governments to make a decision whether to ban, limit or tax ICOs. This could lead to restrictions in Coin possession and trading and could affect adversely on individuals in ways we could not predict.

21. ABBC Foundation (ABBC project) records own all copyrights and patents for the services and information published on this website.

Any up-to-date information on the activities of any person or company on behalf of and/or under The ABBC Foundation project label can only be posted on this website. Please contact us and ask us for the information you need.

Any user understands and agrees that the data they have left on this website are not personal information under the law of the protection of personal (privacy) data of the client. Please do not leave any personal information other than your contacts into the feedback form.

Thus, we are not responsible for the information posted on this website, because there are many risks of hacker attacks, loss of information, changes in information by illegal actions of third parties, the informal nature of the information in contrast to formal agreements.