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**WHITEPAPER**

**“Blockchain Certification Authority”  
Taboow.org main pillar**

Solutions for legal and operational risks associated with the new blockchain technology.



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## I. INTRODUCTION

The legal and operational risks associated with Blockchain, the technology behind cryptocurrency and Smart Contracts are due to a lack of regulation. These risks are critical for investors and current users as they undermine its prospects of being part of an accountable, trusted and technologically advanced financial system. **Taboow**, the first enterprising Blockchain association, offers a range of solutions to overcome these fundamental barriers. In a nutshell, **Taboow** intends to harness the financial innovations related to the Blockchain technology and to make them immune to the failures of current financial structures and to the specific drawbacks intrinsic to the technology itself.

### a) Our ecosystem

**TACTICAL WHISTLEBLOWER (TW)**, hereinafter **Taboow**, was born with the urge to respond to the needs generated by the lack of regulation in the domain of Blockchain technology. Nevertheless, the platform goes beyond regulatory compliance. It aims to minimize the legal and operational risks that have materialized with the emergence of these new instruments.

Therefore, **Taboow** can be understood to be a technological platform that provides a set of procedures and best practices that guarantee a compliance for its investors who contribute to an ICO (Initial Coin Offering), ITO (Initial Token Offering), etc. Denoting its services as “Compliance as a Service” (CaaS), **Taboow** focuses on the particularities and needs of the Blockchain. From now on, we will refer to all the financial activities related to the Blockchain with the term ICO.

The first two pillars of the ecosystem are:

- **“Blockchain Certification Authority” (BCA)** its purpose is to provide certificates for users of the platform with a seal attesting their guarantees.
- **“SureNet”** detects, measures and protects platform users from risks.

Thus, **Taboow** consolidates itself as a platform based on Blockchain technology that promotes trust and security in a revolutionary yet unprotected and unregulated cryptocurrency markets. Users who want to participate in crypto-financial innovations now have a tool that allows them to protect themselves, applying best practices and compliance with legal requirements without using traditional legal advice or direct audits.

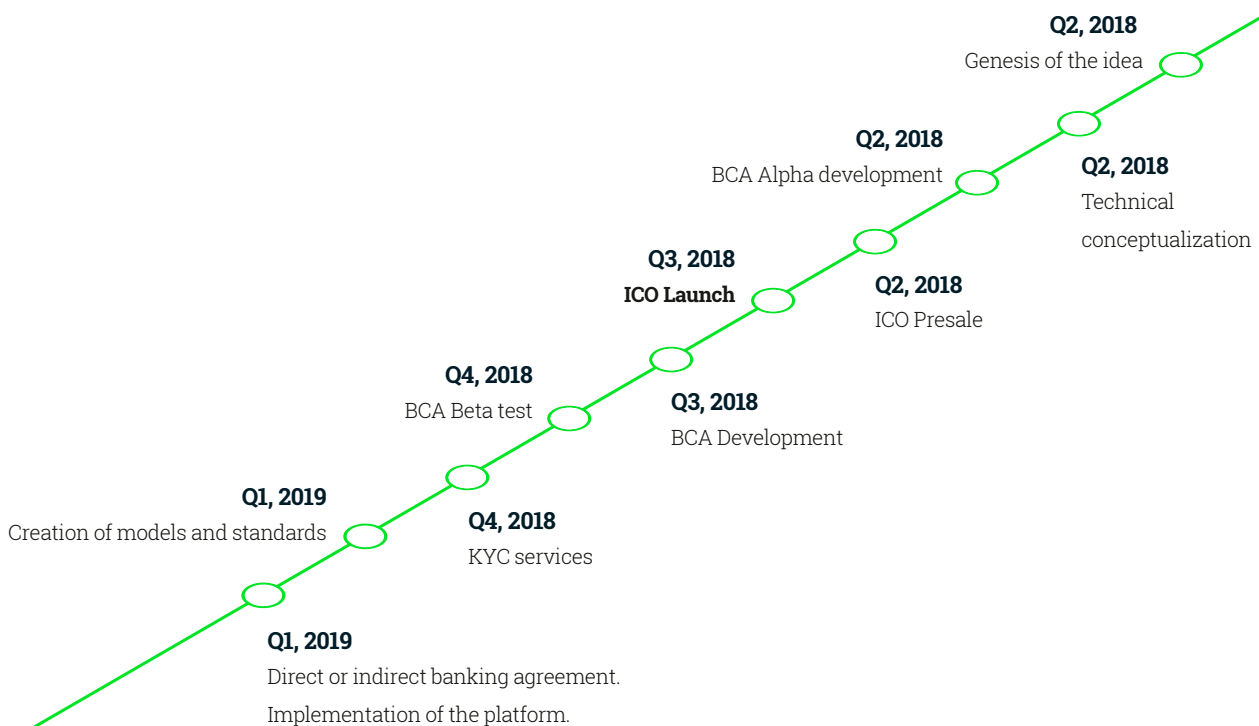


## b) Protection plan

In order to both provide support to **Taboow** and harvest benefits from its ecosystem of services, the user has to acquire financial assets based on tokens through the **Taboow** platform. The **TABU** token opens a service channel for its owners. This channel of services is accessible directly or through an Application Programming Interface (API).

- Privacy protection enforcement, in such a way that only necessary user's information is required to secure operations.
- Monitoring, controls and procedures to know your customers, such as their investor profile or the origin of their funds. In this way, other users are protected by preventing potential commercial relationships with individuals suspected or charged with involvement in crimes, such as money laundering, drug trafficking or terrorism, among others. This is what is known in the financial ecosystem as "Know Your Customer" (KYC) and "Know Your Customer's Customer" (KYCC).
- Solutions in case of loss of your private key. Token wallets are software application based on encryption keys. The public key allows you to operate, and the private key decrypts that key. Hence, it is important to provide solutions in the event of loss, theft or ownership transfer even in cases of inheritance, to mention some of the most common.

## c) Methodology and development phases





## **II. INTERNET OF VALUE: A PARADIGM SHIFT**

Today we are at a crossroads where the path we choose will change the course of history and shape our future. The incorporation of distributed networks using Blockchain technology and its Smart Contracts presents a turning point for modifying and replacing the financial and monetary systems known to date. We are witnessing the birth of a global transformation, which is ushering a paradigm shift in terms of economic prosperity, democracy and freedom.

### **a) Consolidating strengths**

Blockchain is not only about cryptocurrency. In fact, the uses of this technology are infinite when seeking non-repudiation utility. The encryption technique of Blockchain allows the stored information to be verified, but not altered, so that the rules, operations, contracts and financial transactions that are recorded in the Blockchain are transparent, immutable and incorruptible. Its execution is independent of the will of the parties. It is cheap and independent of legal regulations and authorities in any particular part of the world. This allows, an organization or company to function fully without relying on hierarchical or centralized management. This drastically reduces the role of intermediaries and thus decentralizes power, reversing the structure: it puts control in the hands of the individual. Definitively, it simplifies the commercial chain between producer and consumer (documentary credit, letter of credit etc.).

Although the breakthroughs of this technological innovation are undoubtedly clear and represents a paradigm never seen before, we must not forget that there has been, until now, a legal vacuum which is essential to fill in order to resolve the interpretation of its current legal framework.

The criteria that governments and regulators have begun to contemplate at international level are many and varied. In some cases, international standards are called for, risks are monitored and assessed, and necessary actions are taken: measures that may favor or hinder user participation. Therefore, it is of vital importance to build decentralized organizations that bring together all those who want to promote this technology and, shift power centers to the citizens. That is to say, to provide a financial democratization for society.

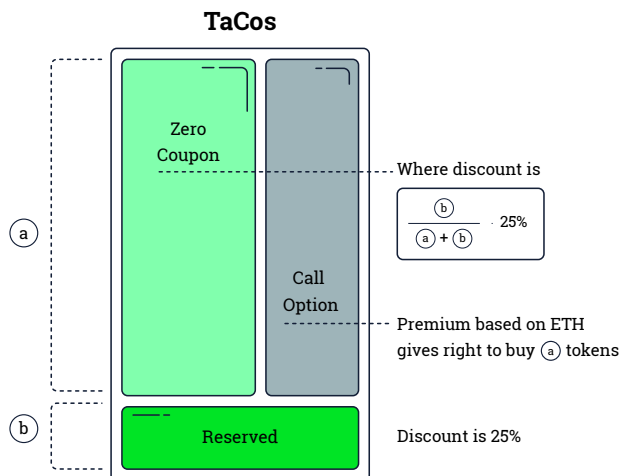
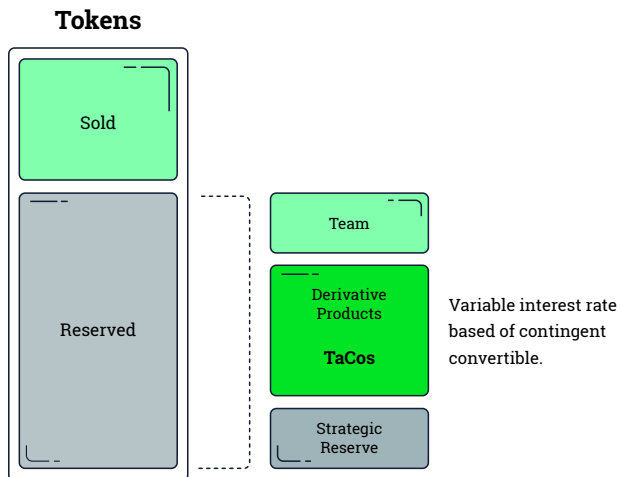
### **b) Minimizing weaknesses**

Cryptocurrency raises questions related to consumer and investor protection, market integrity, taxes, money laundering and terrorist financing. These emerging risks and vulnerabilities need to be addressed in order to avoid hampering the development of Blockchain technology.

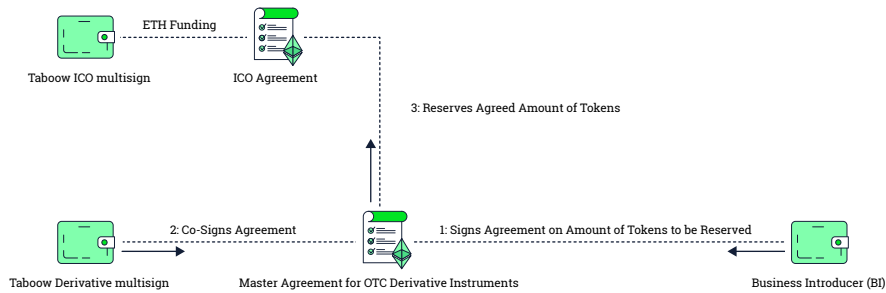
For the above stated reasons, TW's broad objectives are aimed at carrying out numerous and diverse actions with the aim of consolidating the strengths and minimizing the weaknesses in the use of Blockchain technology, cryptocurrency and Smart Contracts. In addition, through its TABU token, it opens-up a channel of services, specialized advice on transactions and applications in the technological field to its owners.

### c) Enterprising nature

1. Like every asset, that can be exchanged (on a secondary exchange market) TABU tokens will be exposed to speculative mechanisms. The fixed number of active TABU tokens will be one more element that will encourage their speculative behavior.
2. Derivatives: Throughout the period of the Pre-Sale and ICO, **Taboow** offers derivatives that are traded without change (known as Over-the-Counter or OTC). For these products, a specific Smart Contract will be generated for each subscriber. The first product is a biannual coupon-paid type of Convertible Contingent Convertible (CoCo) bond, the **Taboow** Contingent Convertible (Ta-CoCo or TaCos) with a rate based on ETH volatility.

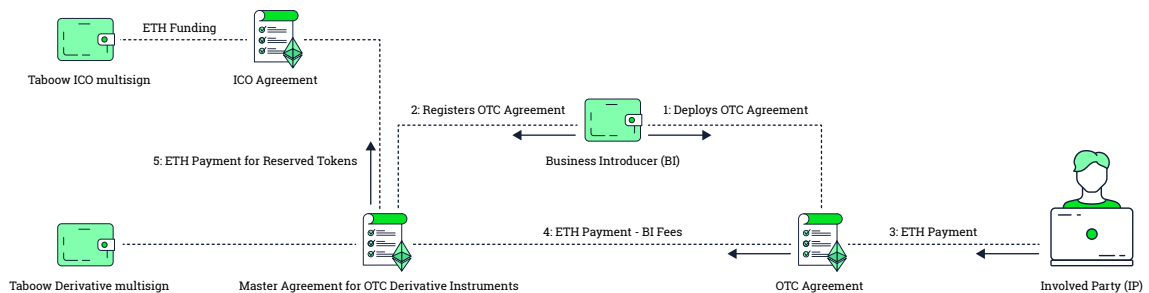


## Business Introducer (BI) Agreement



1. A company (BI) wants to commercialize the TaCos, for which an agreement is signed with **Taboow** through the Master Smart Contract, within the term of the ICO: the Master Agreement for OTC Derivative Instruments.
2. **Taboow** confirms the agreement.
3. The TABU tokens agreed in the agreement are reserved and may be marketed during and after the ICO.

## Agreement for the purchase of Taboow derivative products



1. Alice (IP) wants to get some TaCos from a BI, so she agrees the specific conditions with him. At that time, the BI issues the specific OTC Agreement.
2. BI registers this OTC Agreement in the Master Smart Contract.
3. Alice can then pay for her TaCos.
4. From then on, your commissions (fees) can be paid to the BI.
5. The portion of the TABU tokens reserved in the specific agreement is delivered to Alice.

Contact [Lawcom Codex](#) for more details.



### III. SERVICES

Taboow aims at providing solutions to the emerging new needs generated within the ecosystem of cryptocurrency and Smart Contracts. The **Taboow** platform engages in general activities for token users:

#### a) Main activities

1. **Trust and security in the financial market:** promotion of management, monitoring and support of financial projects, goods and services based on Blockchain technology.
2. **Legislation and regulatory development:** creation of regulatory protocols that serve as a reference to anticipate future legal regulation. Drafting of regulatory proposals addressed to legislative authorities.
3. **Arbitration and mediation:** creation, development and use of arbitration court models specialized in transactions, services and applications of the technological field object of its activity in order to solve the problems that may involve the use of such techniques. Assist as a mediator between users and companies or administrative entities.
4. **Research, development and innovation:** carrying out research, development and innovation as well as the exploitation of patents, methods, procedures or studies and rights related to technological solutions.
5. **Promotion of Blockchain:** promoting adoption for public administrations, companies and individuals, while offering conditions to safety, legality, transparency, guaranteeing of compliance with regulations, free competition, ethics; from contracts to public and private procurements and most generically every commercial transaction. For this purpose, a guarantee seal certifying the quality of the goods and services offered in the market will be mandatory, guaranteeing the lawful origin of the financing, as well as the loyalty and legality of the process.
6. **Implementation of pseudo identity certifications:** implementation in accordance with the security and compatibility of digital signature certifications. Development of a decentralized authority that verifies and ensures the authenticity and authorship of the economic agents.
7. **Training and awareness:** conducting training, awareness-building, teaching modules in matters related to "fintech" technologies, that is, disclosure of new business models related to the financial services industry. With this purpose, **Taboow** will make publications, audio-visual productions, events and any other type of public actions that will allow the promotion of the techniques referred to in this context.
8. **Promotion and marketing:** development of promotional activities, marketing and communication related to the products, solutions or services of the technology that is being developed.





9. **Scholarships:** calls and awarding of scholarships, prizes or incentives, related to the purposes of the Association.

## **b) Available services for owners of TABU tokens**

### **1. Certification and risk management platform:**

- **Legal**

User's profile due diligence conforming to services provider's requirements. Taking the current financial rules as a reference, we adapt them to the specificities of the Blockchain.

- **Operational**

Prevention of operational risks in order to offer at least:

- anti-fraud measures,
- restitution of your rights of access to your property in the event of an accident,
- measures to ensure the adequate management of dormant accounts (e.g. in the case of inheritance or the need to transfer assets)

### **2. Consultancy, internal audit, advisory services and intermediation**

We offer professional consulting, auditing, certification, advice and intermediation services in: marketing and implementation of products, solutions, systems, technologies and services of any other kind related, based on Blockchain technology. Specifically, for ICOs, advice is offered on creation, initiation, participation, development, certification and promotion.

### **3. Advice on procedural representation**

Professional legal, economic, financial and technological advisory services in the development of technologies and/or "Fintech" services.

### **4. Promotion of agreements**

Advice to close agreements within public administrations, companies or "Fintech" services providers.



## IV. TABOOW OPERATIONS

The **TABU** token is a digital asset whose ownership will give access to the particular services referred to, related to the Blockchain network, cryptocurrency, Smart Contracts and ICO. This token will be quoted on the Exchanges (exchange markets) and has the possibility of being sold, bought or exchanged. These tokens will be generated during the ICO process using a Smart Contract enabled for this purpose. The number of tokens that can be used is indeterminate during the duration of the ICO, i.e. every time a user decides to purchase or reserve a certain number of tokens, the platform will generate a number of tokens equal to the number requested. After the ICO, the number of active tokens will remain stable.

### **a) Distribution**

When a crypto enthusiastic wants to support **Taboow**'s expansion, the easiest way will be for him to enter in a tailored agreement (contact LAWCOM CODEX); To serve this user we have created our own financial derivative products such as TaCos, to offer the best possible deal.

When a user is interested, he can participate through the "purchase" function of the contract (for bank transfers or credit or debit cards) or by sending ether (ETH) directly to the contract address. The Smart Contract will create TABU tokens proportionally to the contribution made over the duration of the ICO. The price for each token depends on the price set for each phase in the Smart Contract. The ICO will have the different bonus periods listed below and the price of the token will increase as the end of the issue period approaches. The price without bonus equals 1 TABU = 0.01 ETH. In addition, the **Taboow** platform will generate 5,000,000 tokens for subsequent sale to other operators.

#### **The distribution of TABU Tokens will be as follows:**

- Token price: 1 TABU = 0.01 ETH

#### **Tokens distributed during ICO:**

- The total number of TABU tokens will be the sum of tokens generated during:
  - + pre-sale
  - + during the ICO
  - + 5.000.000 TABUs

#### **Bonus**

- **Up to 25%** - Now and until the end of ICO & Presale for derivative contracts (O.T.C contracts: cf. Terms & Conditions)
- **20%** - Pre-sale 14th July onwards.
- **15%** - 14th August onwards.
- **10%** - 14th September onwards.
- **5%** - 14th October onwards.
- **0%** - 14th November until ICO ends 21st December (23h22m GMT)

## b) Characteristics

### The characteristics of a token are as follows:

- **Techniques:** TABU token uses the Ethereum network.
- **System:** Its specific function is to be used within the system.
- **Value:** The value of the token is 0.01 ETH
- **Utility:** This is a token of use, as it has a specific function within the network to allow access to a digital service.
- **Legal:** It is a utility token.

### Status of a TABU token:

- **Active TABU** is a token purchased ready to be used in **Taboow** services.
- **Blocked TABU** is a token that has suffered an incident and **Taboow** has replaced it (cf. in the section Protection of cryptogoods).
- **Pending TABU** is a token that has limited validation, subject to conditions of use, between an Active and a Blocked token.

## V. TYPES OF INCOME

### a) Sale

Any revenues obtained from this ICO and Pre-sale will be used by Tactical Whistleblower to implement the services it offers and to meet the platform's running costs.

### b) External income

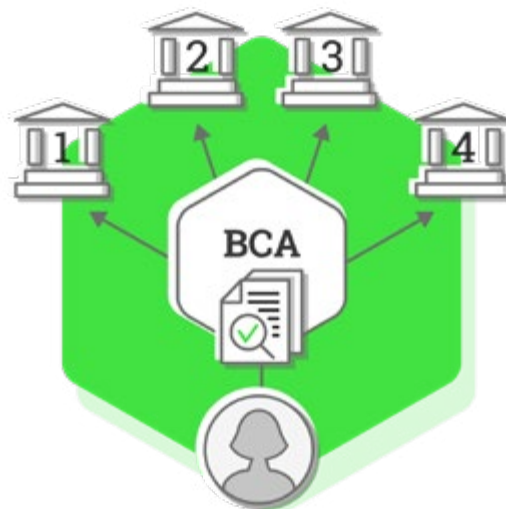
External income will be the main source of financing and maintenance of the **Taboow** platform:

- Certification fees and user profile management fees.
- Protection plans subscription fees.



## VI. THE PLATFORM

In order to protect against risks, internal prevention, management and control mechanisms have been established to comply with legal provisions and international regulations to guarantee compliance with all policies for the prevention of fraud, money laundering and financing of terrorism. For this purpose, **Taboow** will provide compliance services through Blockchain Certification Authority (BCA). **BCA** is an integrated method for adding trusted certification authority root certificates to an intelligent contract that runs in the Ethereum blockchain. Once added, companies or individuals submit their identity certificates to be verified by the intelligent **BCA** contract. If the root and presented certificates match, then they are authenticated. The **Taboow** platform plays an essential role in this accreditation of trust. **BCA** stands as a representative for individuals and companies at the certification level and as a secure segmented repository of personal and confidential information for a unique use: authentication.



### a) User profiles

- **Natural person:**

As a login user, when you register with **BCA**, you will provide your personal and confidential information that will be stored in a secure module of the platform's decentralized and segmented infrastructure. Depending on the amount of information provided and verified, the user will obtain a higher or lower level of accreditation. When the user decides to make a transaction in the cryptocurrency ecosystem, the certification will be communicated to the entity with which it is being traded to ensure legality, reliability and compliance with the standards set out in this guide.



- **Legal entity**

As a company or service provider, registering with **BCA** will allow you to manage your users' authorizations and all confidential information to ensure the viability of your operations. You can select the modules that provide the specific credentials you need, or define your specific requirements with **BCA** in order to offer your credentials. From here on, the user's information will be requested and managed by **BCA** with a guarantee of anonymity. All users who meet the requirements will be accredited with the corresponding certification. Users identified by this digital certificate will thus preserve their true identities.

## **b) Decentralization and segmentation**

All services provided by **Taboow** are based on decentralized and consensus systems to ensure their robustness in the event of potential **BCA** network's corrupted members and cyber-attacks. Furthermore, sensitive data are not share among **BCA** network's nodes. They are segregated, which means that every user will have his data localized in only one of the **BCA** network's nodes. For any further details of our policy and mechanism of localization (please see Section VIII.b).

## **c) Governance**

**Taboow** board is formed by a multidisciplinary committee of experts, to meet the different needs and challenges that have been presented in the previous sections. At this time, the components of the meeting can be consulted on the website <https://taboow.org/#team>, without prejudice to the modifications that may be needed in the future depending on the evolving challenges.

All the governance rules will be part of the internal procedure manual that will be written to make explicit the roles and responsibilities of the administrators of the **BCA** community.

## **VII. RESOLUTION AND INTERMEDIATION IN CONFLICT**

**Taboow** is responsible for organizing audits to ensure compliance of the **BCA** network. The audits and the observance of the law will constitute the main procedures, which can be reformed and improved by the community itself, whenever it is requested. Whenever an issue arises, the mediation or solution will be managed by a committee, which will be specially constituted for the purpose. This committee will emulate the structure of the usual legal system. The selection process for committee members will protect the interests of all parties involved.



## VIII. TRANSPARENCY AND PRIVACY

The transparency offered by the Blockchain allows the tracing of transactions and consequently establishing patterns of economic agents. This way, people registered in the Blockchain who are behind those transactions can be re-identified. **Taboow** is responsible for establishing protective measures to deal with the risk of re-identification by using the following:

- Nominee based orders and split orders, to mention two methods among the usual ones featuring “dark pool” algorithms.
- Re-identification risks detection algorithms (see SureNet whitepaper) to activate covert measures (“dark pools”).

### **a) BCA registry**

When a person participates in an Exchange or becomes a transmitter of money, securities or assets of any kind, in certain countries, operations such as ICO or Bitcoin Exchange or other cryptocurrency are considered MSB (Money Service Business). In these cases, **Taboow** will enforce compliance with applicable legislations, including, among others, **AML** (Anti-Money Laundering) and **KYC** (Know-Your-Customer) or **KYCC** (Know-Your-Customer’s Customer).

**AML / KYC / KYCC** checks will be carried out and users’ profiles updated dynamically (see SureNet whitepaper). The **KYC** process is limited to identifying and classifying possible operational and legal risks of the TABU token user. **AML** and **KYCC** also imply to qualify involved third parties.

All users wishing to join the **BCA** will need to download their standard X.509 digital certificate from the ITU-T in their Smart Contract. Afterwards, users will be able to decide which credentials they want to obtain in order to have access to their associates requests. Once the requirements for obtaining a certain level of accreditation have been met, the information provided will be registered only in **BCA**.

### **b) Multi-Jurisdictional Rights**

To comply with the regulations in the user’s place of residence, personal data will be stored, whenever possible in the country of residence, provided there exists a **BCA** delegation. Otherwise, the **BCA** community will furnish advice so that the user can choose the most suitable storage country. In addition, (see the section on decentralization and segmentation) if this selection affects the following issues, the changes will be applied automatically:



### 1. **Pseudo-anonymity**

Once the know your customer (**KYC**) is done, the user will register their cryptocurrency accounts within **BCA**, thanks to the Smart Contract Ethereum provided for this purpose. The advantage of registering your accounts is that you get pseudo-identities to safely perform your activities in the “jungle” of cryptocurrency. This way, your accounts are associated with your certifications in **BCA** as a reliable user.

### 2. **Certifications**

In **BCA**, several certification profiles can be managed depending on the purpose of the certificate. For example, as a basic profile, at **BCA**, we implement the necessary compliance procedures - “Due Diligence” - for **KYC** and **KYCC** standards (see SureNet whitepaper). In addition, every service provider that wants to use **BCA**, as a credential management system, will be able to define their certification profiles. **BCA** will be responsible for implementing the requirements of the Service Provider and appropriately assign the certificates to the users.

### 3. **Authorizations**

Members of the **BCA** community can consult the certifications of the cryptocurrency accounts of other **BCA** members directly through the Ethereum Blockchain and one of the Smart Contracts provided for this purpose.

### 4. **Wallet-based authentication**

Platforms that wish to take advantage of the **Taboow** infrastructure will be able to manage their users’ access through **BCA** API. Rather than usual user’s ID, **BCA** registered public key (cryptocurrency accounts) will be considered to grant access to service providers’ platform.

### 5. **Crypto assets protection**

Certified **BCA** users who acquire tokens in **Taboow** will be protected in case of theft or loss of their private keys. **Taboow** will issue the same number of lost tokens, blocking and substituting the lost ones. The cases that will allow such substitution are detailed below:

- Theft.
- Extortion.
- Loss of private key.
- Death or disability.

The rights will be transferable by applying the decisions previously established. Users of **BCA** and their heirs in case of inheritance will have the ability to directly manage their options. For each of the cases mentioned, **BCA** provides a warning system and protections based on the mechanisms detailed thereafter.



## 6. Data protection

Personal data collected directly from the user through the various resources available on the platform will be treated confidentially in compliance with the GDPR (EU Regulation 2016/679). In order to offer you the best service and to facilitate its use, **Taboow** stores all the information encrypted, guaranteeing that your data will only be used to comply with current regulations. No personal data is collected from users without their knowledge, nor is it passed on to third parties. The documentation sent by users will be reviewed and checked against official and private lists to assure our users that any buyer or seller on our platform does not collaborate with or participate in any illegal activity. The following mechanisms protect the documentation sent:

- **Geolocation of the data**

- **Prevention from Big Data analysis.** User's private data are registered in the delegation of **BCA** in the closest proximity to the user. Therefore, private data is stored in on single **BCA** node. Private data are stored in a segmented way over the **BCA** network, avoiding the massive fraudulent use of information. On the other hand, the part of the users' information (like cryptocurrency transactions) that remains public, will be obfuscated using dark pools when required to protect privacy.
- **Risk management.** We use **SureNet** to detect if there are risks associated with user's privacy.

- **Protection of the private keys**

- **Basic level.**  
The user has a private key that allows him/her to decrypt his/her data.
- **Shared secret level.**  
The private key is shared. It requires a second trusted person with a second key. The information can only be decrypted when both keys are used.
- **Offshored secret level.**  
In case of an alert, the key can be broken and sent per piece into several jurisdictions in order to provide more legal protection to the information. An authoritarian regime's legal abuse may represent a particular case illustrating the usefulness of such protection level. In order to retrieve the key, you will need a **BCA** committee to provide the access rights and legal agreements from involved jurisdictions.



## IX. CONCLUSIONS

Blockchain technology has evolved from Bitcoin to an Ethereum infrastructure, providing more efficient decentralized applications and supporting of Smart Contracts.

The tokenized version of the well-known virtual currency Bitcoin allows faster, cheaper transactions and the ability to include these intelligent contracts or Smart Contracts in your Blockchain.

Interactions, transactions and agreements of any level of complexity can be automatically saved from a Smart Contract registered in the blockchain. When the conditions set out in the Smart Contract are met, the Smart Contract is executed, applying the agreed statements.

Therefore, this technology provides a very powerful tool offering a secure system that consists of a decentralized database that eliminates the violability of your business processes. However, any weaknesses identified through its use must be addressed in order to make it reliable, trustworthy, private and traceable.

Blockchain technology is so powerful that if controlled by traditional power centers it would allow a higher level of subjugation. For this reason, it is of paramount importance to make joint efforts, to underpin the achievements made to date and to promote initiatives that achieve the widespread implementation of blockchain technology worldwide. If we are able to make it flourish and establish itself, it could be an achievement of unimaginable levels of security and prosperity. Therefore, consolidating its strengths and minimizing its risks is one of the main objectives of TACTICAL WHISTLEBLOWER.

The TABU token and the present ICO are the weapons to achieve this. **BCA's** objective is to offer a robust, justified and evidence-based solution that provides confidence, assurance and transparency to the operations carried out in the crypto-financial ecosystem. In this universe, **Taboow** protects its users from current financial failures and also from the specific gaps of Blockchain technology thanks to its experts, pioneers in the implementation and use of projects with cryptocurrency.



[www.taboow.org](http://www.taboow.org)