

Table of **Contents**

SUMMARY & KEY INFORMATION	•••••
INTRODUCTION	•••••
CURRENT SITUATION	•••••
MARKET ANALYSIS	1
Online Travel Global Market Data	1
Middle East Market Overview	1
MacQueen Financial Projection	1
VALUE PROPOSITION	
MacQueen Blockchain	•••••
Fintech	•••••
Cash Pooling	••••
Payment Options & Involved Intermediaries Reduction	•••••
MacQueen Crypto Travel Card	
MacQueen FEATURES	
Travel Features	
A) Wide Range of Travel Services	
B) Blocking	
Advanced Financial System	
A) Transparent and Secure Financial System	
B) Multiple Payment Options	
C) Asset Trading Marketplace	
D) Integrated Cryptocurrency Wallet	
E) Almost Instant Transfer of Money	
Competitiveness	
A) Zero Transaction Processing Fees	
B) Competitive Prices	1
MacQueen LOYALTY PROGRAM	1
Benefits to Loyalty Sponsor Partners	•••••
CECURITY TOWEN OFFERING (CTO) INFORMATION	4
SECURITY TOKEN OFFERING (STO) INFORMATION	
STO Sale Phases	
STO Fund Allocation	l
MacQueen TOKENS	1
MQS Security Token Economics	1
MQS Distribution	1
MQL Loyalty Token Economics	1
ROADMAP	2
TEAM	
CONCLUSION	
LEGAL DISCLAIMERS	

MacQueen is a holistic travel platform that utilizes advanced software, Fintech and a permissioned, decentralized Blockchain to provide a high quality travel marketplace that is also highly competitive in terms of prices. MacQueen will accept fiat currencies and a range of cryptocurrencies for payments. The services that MacQueen will provide include:

- Issuing travel MasterCards that can hold multiple fiat currencies and cryptocurrencies. This means that users can pay offline using cryptocurrency or fiat currency through the card if MasterCard is accepted. In addition, the user can withdraw cash from ATMs even if the card only contains cryptocurrency thanks to the utilization of a cash pooling system to support the cards.
- Cryptocurrency exchange through MacQueen's Asset Trading Marketplace.
- A large portfolio of travel services that include:
- o Hotels, homes and apartments.
- o Flights and charters (unscheduled flights).
- o Various forms of transportation including chauffer services, car rentals, car sharing, mini vans with personal drivers, and ferries between cities and countries.
- o Packages.
- o Booking reselling.
- o Vehicle relocation: one client delivers a vehicle from point A to point B for free, and the other gets their vehicle relocated for free or for a small fee.
- The ability to purchase and deliver gifts to family and friends overseas.
- The ability to purchase travel related items.

The travel experience is not complete without an exhilaratingly rewarding loyalty program that will attract and appreciate the users in addition to benefiting participating partners. Together, the loyalty program paired with the holistic platform will cover both the offerings new travel consumers demand as well as the attractive and easy-to-understand incentives, which will dramatically increase the likelihood of customers' continued use and enthusiastic travel brand advocacy.

MacQueen will issue two cryptographic assets: MQS and MQL. MQL is a loyalty token that will be utilized to reward members for every meaningful interaction with MacQueen and its services, including the travel card usage. In addition, MQL will offered for sale to MacQueen travel and financial partners, which they can use to reward their customers within MacQueen or out of MacQueen platform, which facilitates increasing customer loyalty toward them.

MQS is a security token that is linked to company shares, and can be considered cryptographic shares. 30% of MacQueen profits will be distributed among MQS token holders on a daily basis, which can be withdrawn on a monthly basis to their MacQueen travel card. The dividend payouts can then be sent to investors' personal bank accounts.

MacQueen's business model allows for a diverse portfolio of revenue streams. The revenue streams include, but not limited to, the following:

Travel Card	Loyalty Program	Platform	
			Booking Fee
			Membership Fee
			Insurance
			Travel Card Renewal
			Money Transfers Between Users
			Micropayments
			Advertisements
			Selling MQL to Partners Fee
			Selling and Exchanging Crypto
			Assets White Label Services
			Vendor High Volume Fee

Based on 2018 Global Travel Intentions Study by Visa, the average spend per trip in the Middle East and Africa region is \$2,666. Furthermore, the average conversion rate for Travel & Hospitality websites is 3.55% according to WordStream. Moreover, most of MacQueen competitiors' websites get visited by more than 2 million users monthly. From this information, we can conclude the following financial projection for a traffic of 2 million visitors against various conversion rates. Note that the projection below takes into account only one revenue stream, which is booking fee if fixed at 5%.

Number of visitors	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
Average Conversionrate	2%	2.42%	3%	3.55%	4%	5%
Number of Bookings	40,000	48,400	60,000	71,000	80,000	100,000
Average Monthly Sales	\$106,640,000	\$129,034,400	\$159,960,000	\$189,286,000	\$213,280,000	\$266,600,000
Average Monthly Revenue (at 5% fee)	\$5,332,000	\$6,451,720	\$7,998,000	\$9,464,300	\$10,664,000	\$13,330,000
Yearly revenue	\$63,984,000	\$77,420,640	\$95,976,000	\$113,571,600	\$127,968,000	\$159,960,000

MacQueen is a holistic travel platform that utilizes advanced software, Fintech and a permissioned, decentralized Blockchain to provide a high quality travel marketplace that is also highly competitive in terms of prices.

INTRODUCTION

The future of travel is upon us. It is being shaped most profoundly by the rise of travel options and the rapid advance of global travel. With increased choice from the growing number and variety of options, daily consumer decision cycles will shorten and the threat to any brand loyalty will increase.

MacQueen endeavors to create a holistic travel platform. One which utilizes advanced Fintech and Blockchain technology to provide its users with the best global travel options, based upon their present need and other key factors, all at the touch of a button. Through a single platform MacQueen checks the availability of options open to the user, analyzes the associated costs and makes the best recommendations based on what is most convenient, cost-effective and aligned with the user's lifestyle.

The available travel services will include, but are not limited to, planes, hotels, car sharing, chauffer services, and other services added over time as the company grows. The platform will ultimately extend beyond travel services to also include physical travel products, and will increasingly include valuable travel content which will fuel new types of user's travel experiences. Furthermore, third-party travel and partner content and services will complement MacQueen's offering, and will provide additional value the client.



Wherever possible, the platform will make the user's mobile footprint seamlessly available. At the user's discretion, the platform will make all necessary bookings, manage payments and manage data – all at the user's touch of a button. A complex ecosystem, but simple to use.In addition, MacQueen will issue crypto-travel debit cards (MasterCard based), which will accept multiple types of currencies. The advantage of this card is that it allows the owner to easily and quickly exchange money from fiat currency to cryptocurrency and vice versa. This card acts as a bridge between cryptocurrency and fiat currency.

MacQueen will issue two tokens: MQL Loyalty Token and MQS Security Token. MQL will be utilized as a reward to MacQueen loyal customers. In addition, strategic partners will be able to give these tokens to their customers as a reward, allowing both the partners and MacQueen to grow the customer base loyalty.

On the other hand, the MQS security tokens are cryptographic assets that are linked to MacQueen company shares, and the holders receive dividend payouts on a daily basis. MacQueen will be distributing 30% of its profits among the holders of MQS token.

The name 'MacQueen' comes from the MacQueen Bustard bird. It is one of the birds that is known to migrate frequently, traveling an average of 220km daily. The vision is a highly rewarding system that allows clients a great degree of freedom with payments. A platform where everyone benefits, where all travel needs are available and travel related booking requires little effort at the most competitive prices.

Current

SITUATION

The traditional online payment system consists of multiple intermediaries, which are the payment gateway, banks, and MasterCard/Visa for many reasons such as protection against fraud and double spending. This setup requires a long time for processing payments, which ranges between two to seven days. Delays in transferring payments influence the relationship between the service providers and Online Travel Agencies (OTAs).

In addition, fees build up. Each of these intermediaries adds charges to the price of booking, let alone the fees taken by OTAs, which range from 15-40%. The customer behavior shows that priority goes for the most competitive price, given that the quality of the listed service is what is desirable. Therefore, customers move from one travel booking platform to the other to find the best available offer. This is why comparison platforms are successful at getting customers; they save them the trouble and time spent searching and comparing.

Another issue is associated with the use of cryptocurrency. In most cases, people have to deal with an exchange to buy cryptocurrency using fiat currencies or exchange cryptocurrency to fiat currencies. This process takes a long time and the majority of customers are not familiar with that. It also limits the ability of the owner to exchange fast and offline. However, exchange rates and fees are high.

MacQueen is focused on improving these aspects with the support of Fintech and the Blockchain technology within the context of the travel industry.

MacQueen will adopt Fintech and Blockchain Technology Solutions to reduse costs and improve Financial securoty, speed and Transparency.

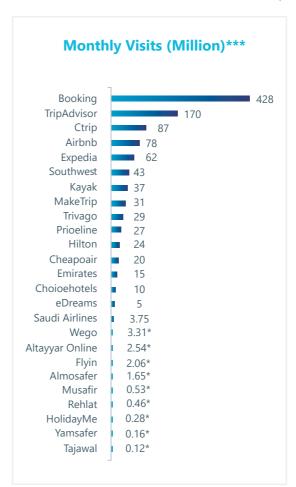


Market

ANALYSIS

Online Travel Global Market Data

The global market is highly competitive. It includes many established and well renowned competitors such as Booking, Expedia and Airbnb. The data below shows the amount of traffic that MacQueen competitors have per month in 2018. In addition, it shows their total revenue for 2017. Nevertheless, much of the attention of the competition is directed toward North & South America, East Asia, and Europe. The middle east is a great start for MacQueen because the competition is low compared to the global market.





MacQueen White Paper 2019

MacQueen White Paper 2019

^{*} Middle East OTA's

^{**} Booking Holdings: Booking.com, Priceline.com, Kayak, Agoda.com

^{***} Source: Similar Web

Middle East Market Overview

The use of the internet and online applications in the Middle East is increasing rapidly. According to EyeForTravel 2018 article, internet penetration in the Gulf Cooperation Council (GCC) countries is increasing at a rate of 56%, which is higher than the global rate of increase of 35%.

Moreover, Amadeus issued a paper titled Shaping the Future of Travel in the Gulf Cooperation Council by Frost & Sullivan. The paper shows a forecast that indicates that GCC travelers spend per trip is projected to be \$94 billion in 2020. Furthermore, Visa conducted a Travel Intentions study in 2018. The study revealed that travelers from Middle East & Africa spend more money per trip than any other region in the world. The data below summarize the findings from these aforementioned reports.







MacQueen Financial Projection

As per the data from 2018 Visa Global Travel Intentions study, the average spend per trip for the Middle East & Africa is \$2,666. Moreover, the average conversion rate of Google ads for the Travel and Hospitality industry is 3.55% according to WordStream. If MacQueen gets visited by 2 million potential customers, and the booking fee is fixed at 5%, the financial projection becomes as follows for various customer conversion rates (visitors turn to buyers).

Number of visitors	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
Average Conversion rate	2%	2.42%	3%	3.55%	4%	5%
Number of Bookings	40,000	48,400	60,000	71,000	80,000	100,000
Average Monthly Sales	\$106,640,000	\$129,034,400	\$159,960,000	\$189,286,000	\$213,280,000	\$266,600,000
Average Monthly Revenue (at 5% fee)	\$5,332,000	\$6,451,720	\$7,998,000.00	\$9,464,300	\$10,664,000	\$13,330,000
Yearly revenue	\$63,984,000	\$77,420,640	\$95,976,000	\$113,571,600	\$127,968,000	\$159,960,000



Value

PROPOSITION

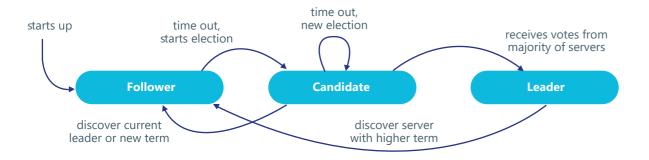
1. MacQueen Blockchain

Through the use of Blockchain, the transparency of the financials of the company is enhanced, and protection against fraudulent payments and double spending is improved and automated. Moreover, decentralization enhances protection and further improves trust. MacQueen Blockchain will be a permissioned decentralized Blockchain.

The participating nodes consist of MacQueen and its strategic partners. The strategic partners will be able to issue MacQueen Travel Cards to their clients, benefiting from the attractiveness of the underlying loyalty program (detailed in a later section). Furthermore, they can utilize MacQueen Blockchain for their operational needs. In addition, MacQueen will share with them anonymous data about consumer behavior and activities within MacQueen. Participation in MacQueen Blockchain is exclusive, and it is only permitted to entities that would support the growth of MacQueen.

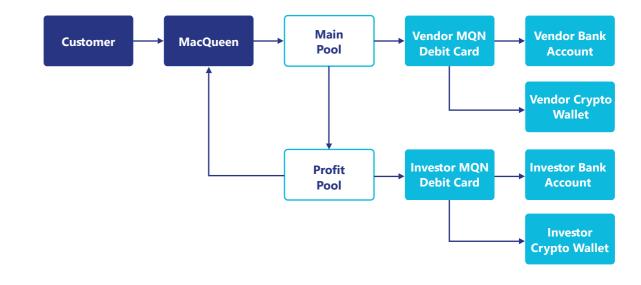
MacQueen Blockchain will be based on Quorum, adopting the Raft-Based Consensus algorithm. The Raft-Based Consensus model allows for fast block times (within milliseconds), transaction finality (no forking), and on-demand block creation. It is suitable for MacQueen since participation is going to be permissioned.

The Raft Consensus process can be explained as follows. The state of each node can be one of three states: Leader, Follower, Candidate. When the network is started, all participating nodes start as followers. Each is set with a random timer. The one that times-out first elects itself and sends a notification to the other nodes asking for votes. If nothing is received and the Candidate is timed-out, it re-elects itself. If the Candidate receives majority votes, it becomes the Leader. After that, the other nodes discover the current Leader. The leader receives data from the client, and is responsible for creating new blocks and recording data. The Leader broadcasts each new block to the Followers every time it times-out. If it receives majority confirmation from the followers, that means consensus has been reached, and the new block is added to the Blockchain.





This system improves the speed of payment transfer and the flexibility of acceptable currencies. Every payment received from customers through MacQueen platform will go into a cash pooling system. The system will manage the flow of all types of transactions. It automates the process of distributing money to all entitled parties in an optimized manner that lowers the overall costs associated with each transaction. The diagram below illustrates MacQueen cash pooling system.



14 | MacQueen White Paper 2019 MacQueen White Paper 2019 15

2.b. Payment Options & Involved Intermediaries Reduction

MacQueen customers will have three payment options. Each of these payment options will work as follows:

2-b.1. Pay with MQL:

MQL is a utility token given as a loyalty reward to premium members. Since MacQueen will have its own Blockchain with MQL as the native token, the transfer of funds will be almost instant with no costs on the customer. If a customer pays using MQL, they are exempt from transaction processing fees.

2.b.2. Pay with Another Cryptocurrency:

Customers will be able to pay using major cryptocurrencies. The speed of payment transfer will depend on the Blockchain involved in the process (i.e. Ethereum Blockchain or Bitcoin Blockchain). Although it is not as fast as paying using MQL, this option is still faster than the traditional online payment process. This payment option shall incur a 1.5% transaction processing fee.

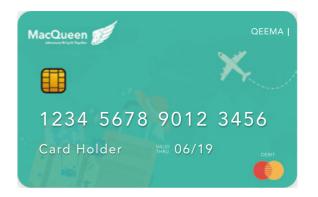
2.b.3. Pay with Fiat Currency:

The final option allows customers to pay directly through credit cards. This is the traditional route, and it incurs a transaction processing fee of 3%. Another option is to pay using MacQueen Travel Card, which will incur a 2% transaction processing fee when paying using fiat currency. The use of MacQueen Travel Card bypasses lowers the need for bank involvement during payments because they are linked to MacQueen Cash Pooling system.

3. MacQueen Crypto Travel Card

MacQueen clients can acquire multi-currency MasterCard based debit cards that accept fiat currency and cryptocurrency. MacQueen Travel Card owners will be able to deposit fiat currency into these travel cards by linking their bank account to their MacQueen account. Moreover, MQL or other approved cryptocurrencies can be deposited into the travel cards.

Another advantage is that users will be able to withdraw cash when desired directly through any ATM that accepts MasterCard and use it for payments where MasterCard is accepted. In addition, they can switch their funds held in the card from one currency to the other at no cost. There are four tiers of MacQueen Travel Card, each with its premium features and available VIP services:



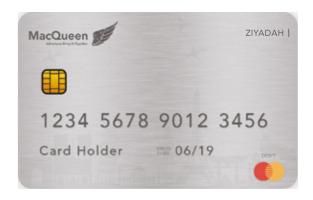
First Tier:

Qeema (Value) Travel Card



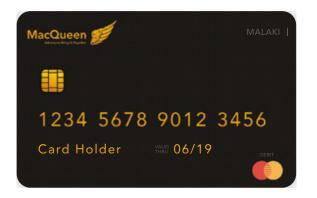
Third Tier:

Moghamer (Adventurer) Travel Card



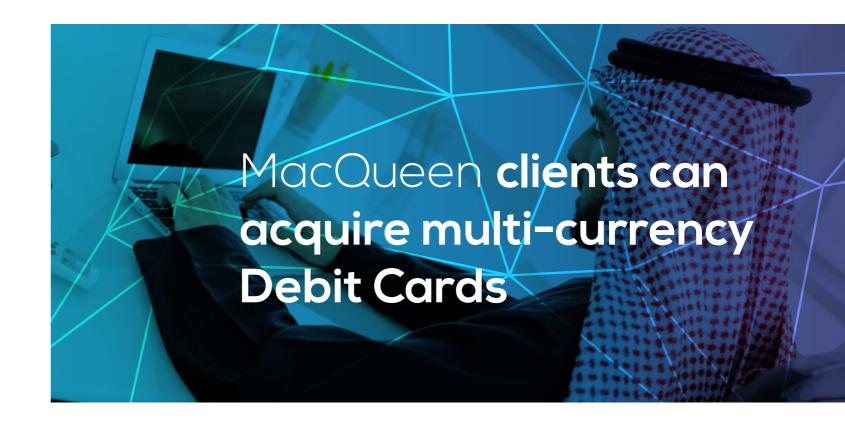
Second Tier:

Ziyadah (Extra) Travel Card



Fourth Tier:

Malaki (Royal) Travel Card



MacQueen White Paper 2019

MacQueen White Paper 2019

17

MacQueen

FEATURES

Travel Features

A) Wide Range of Travel Services

MacQueen's long-term vision is to offer the widest possible range of travel services while maintaining a great experience. The services that are planned to be added include:

- Hotels, homes and apartments.
- Flights and VIP flight deals and times.
- Other forms of transportation: this includes chauffer services, car rentals, car sharing, mini vans with personal drivers, and ferries between cities and countries.
- vehicle relocation (one client delivers a vehicle from point A to point B for free, and the other gets their vehicle relocated for free).
- Booking reselling.

These services will be added gradually as the company grows. MacQueen is committed to expand its portfolio in the future to include more services for its clients to enhance and enrich their overall experience.

B) Blocking

A portion of flight seats and hotel rooms will be blocked by MacQueen partners for MacQueen customers. This means that flight seats and hotel rooms can still be available even if they are sold out on the airlines website.

Advanced Financial System

A) Transparent and Secure Financial System

MacQueen will ensure full public disclosure of all transactions processed on the platform with the support of MacQueen decentralized Blockchain, which also provides security and protection against double spending. In addition, customers will see a breakdown of the costs associated with their booking upfront before starting the checkout process. To achieve a secure financial system, MacQueen will utilize Know Your Customer (KYC) and Anti-Money Laundering (AML) processes to verify payments made using cryptocurrency.

B) Multiple Payment Options

As explained in a previous section, there will be three payment options. The cryptocurrencies that will be accepted at launch are Ethereum (ETH), Bitcoin (BTC) and Ripple (XRP). More cryptocurrencies will be accepted as the company gradually grows.

C) Asset Trading Marketplace

This marketplace is where customers can exchange fiat currency, MQL and other approved cryptocurrency. In addition, customers will be able to trade MacQueen security tokens (MQS). The prices are protected against speculations within the marketplace by enforcing specific exchange rates based on market value.

D) Integrated Cryptocurrency Wallet

There will be an off-Blockchain integrated wallet that will allow users to deposit their cryptocurrency. Having cryptocurrency deposited into this wallet will automate and increase the speed of checkout and relive the user from repeated Blockchain costs for processing multiple payments. In addition, having cryptocurrency deposited into MacQueen integrated wallet will allow seamless and quick deposit into MacQueen Travel Card.

E) Almost Instant Transfer of Money

Through the utilization of the cash pooling Fintech solution and the off-Blockchain cryptocurrency wallet, users will be able to transfer money between each other almost instantly within MacQueen ecosystem.

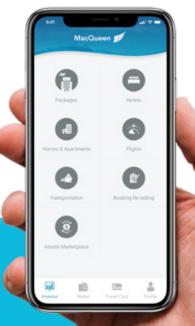
Competitiveness

A) Zero Transaction Processing Fees

This is achieved by paying using the loyalty token, MQL, when booking travel services through MacQueen platform.

B) Competitive Prices

MacQueen will provide wholesale prices for travel bookings. As the customer base of MacQueen grows, the offered prices will become even more competitive. In addition, a special algorithm developed by MacQueen will enhance the competitiveness of the travel booking prices further. Furthermore, prices will not be influenced by the frequency of customer visits, which some competitors do.



MacQueen

LOYALTY PROGRAM

MacQueen loyalty program is made to benefit all involved stakeholders. This holistic travel platform, MacQueen, will create a state-of-the-industry loyalty program that achieves the following:

- **1.** The loyalty program will significantly add to the holistic travel platform's attractiveness to its users by making it highly beneficial to pool all travel needs through the platform. The program will incentivize engagement and use of the platform to gain maximum benefit out of the user's travel bookings, and allow the opportunity for MacQueen to collect the most detailed data. Users are rewarded with MQL, which can be easily exchanged for rewards within and out of the platform through the utilization of MacQueen Travel Cards.
- **2.** The loyalty program will provide the opportunity for partner brands to create brand-specific, added value versions (whitelabelled) for their customer base. Moreover, it will provide the opportunity to use the data that MacQueen collects for high precision marketing. With travel bookings and payments, each customer will automatically receive a higher status. Additionally, each partner brand will be able to tailor their individual added value program to meet their consumers' needs.
- **3.** The loyalty program will facilitate easy inclusion of third-party providers. In turn, these providers may employ the program for their own loyalty objectives and the option to market to the users. Each of these partners' contribution will enhance the platform's increasingly robust set of offerings, thereby also increasing its attractiveness to the user. Together, the holistic travel platform, MacQueen, and its loyalty program will provide both the offerings new travel consumers demand, as well as the attractive and easy-to-understand incentives, which will dramatically increase the likelihood of its customers' continued use and enthusiastic travel brand advocacy.

There will be multiple tiers of membership for MacQueen clients. Each tier brings value that exceeds the preceding one. For instance, the amount of MQL received is higher for each subsequent tier. The table below shows a comparison between premium membership tiers.

	Basata (Simplicity) Membership	Qeema Card (Value Card)	Ziyadah Card (Extra/ More)	Moghamir Card (Adventurer)	Malaki Card (Royal)
Loyalty Reward	0.001 MQL/ SAR spent 0.003 MQL/ USD spent	0.002 MQL/ SAR spent 0.006 MQL/ USD spent	0.003 MQL/ SAR spent 0.012 MQL/ USD spent	0.006 MQL/ SAR spent 0.024 MQL/ USD spent	0.013 MQL/ SAR spent 0.048 MQL/ USD spent
Special Offers	Minimal Offers	Better	Even Better	Amazing Offers	Superb Offers
Acceptable currencies	N/A (No Card)	3 Fiat Currencies 3 Cryptocurrencies	5 Fiat Currencies 4 Cryptocurrencies	8 Fiat Currencies 5 Cryptocurren- cies	12 Fiat Currencies 6 Cryptocurren- cies
Booking Reselling					
Invitation to Special Events					
Access to Travel Price Forecast					
Receive Valuable Travel Information	X				
Access to VIP Flight Deals	×	X			
Lounge Access in a Selection of Airports	×	×	×		
Internet Access in a Selection of Locations	X	X	×		
High Quality Chauffer Services Unlocked	×	X	X	X	
Priority Acess in Some Airports	×	X	X	X	
Dedicated 24/7 Support	X	X	×	×	

Benefits to Loyalty Sponsor Partners

Customer Sponsoring partners will have further benefits that will make working with MacQueen more meaningful and will help them build better relationships with customers using MacQueen. For each member referred by the sponsors to MacQueen, they receive MQL credit, which they can use it to reward customers or to advertise within the platform. Moreover, they will be able to directly send communication to members that they acquire through advertising on MacQueen. Other competitors from the same field of expertise will not be able to do the same. In other words, this is an exclusive treatment to each sponsor among their competitors. Furthermore, they will receive thorough and detailed insights about premium MacQueen customers.

A partner can become a sponsor by invitation or by satisfying the following conditions:

- Actively supporting MacQueen with member acquisition by inviting selected segments from their customer base to join as premium members in MacQueen.
- Sending MQL tokens to newly registered premium MacQueen members as a welcoming gesture, which is a chance to make customers subscribe to them.
- Actively rewarding customers that book or use their service with MQL tokens, making customer experience more rewarding.



Security Token **OFFERING (STO) INFORMATION**

MacQueen STO will be phased and structured. It is planned to be made into three main phases: Seed Phase, Private Sale Phase and Public Sale Phase.

MacQueen STO starts with the Seed Phase. Investors will get all information regarding this investment opportunity once whitelisted. Participating investors will get the most benefit out of this unique and promising venture, with a valuation that will increase over time, and the advantage of the dividend payouts by investing in this early stage.

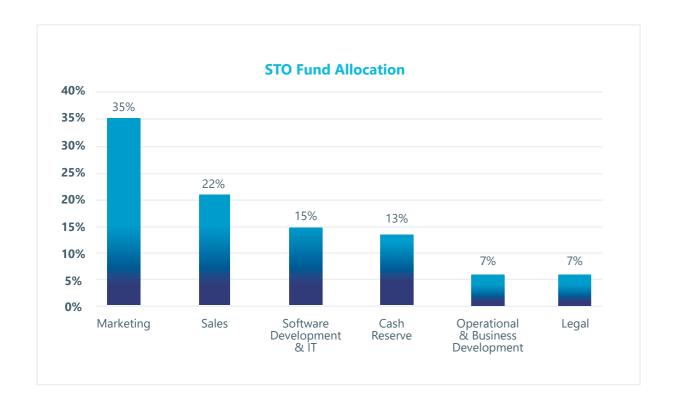
All investors will benefit from a variety of perks, including one of MacQueen Travel Debit Cards that contain an amount of MQL balance. The type of the card, amount of MQL and other benefits depend on the amount of investment.

MacQueen plans to provide a certified investment opportunity supported by financial institutions. The team is working toward acquiring a rating report from a third party. An announcement will be made to whitelisted investors once KYC and other matters related to law and regulations are finalized.

Amount Invested	Perk 1	Perk 2	Perk 3	Perk 4	Perk 5
500 – 4,999 USD	Qeema Card	200 MQL in the card	No Subscription Fee		
5,000 – 39,999 USD	Ziyadah Card	1200 MQL in the card			
40,000 – 69,999 USD	Moghamer Card	3,000 MQL in the card			
70,000 – 99,999 USD	Moghamer Card	7,000 MQL in the card			
100,000 – 149,999 USD	Malaki Card	13,000 MQL in the card			
150,000 USD or more	Malaki Card	21,000 MQL in the card		Voting rights*	Yearly Meetup with the team

STO Fund Allocation

The chart below shows how MacQueen plans to use the funds received from investors. The numbers are based on the estimated costs for the first operational year.



MacQueen **TOKENS**

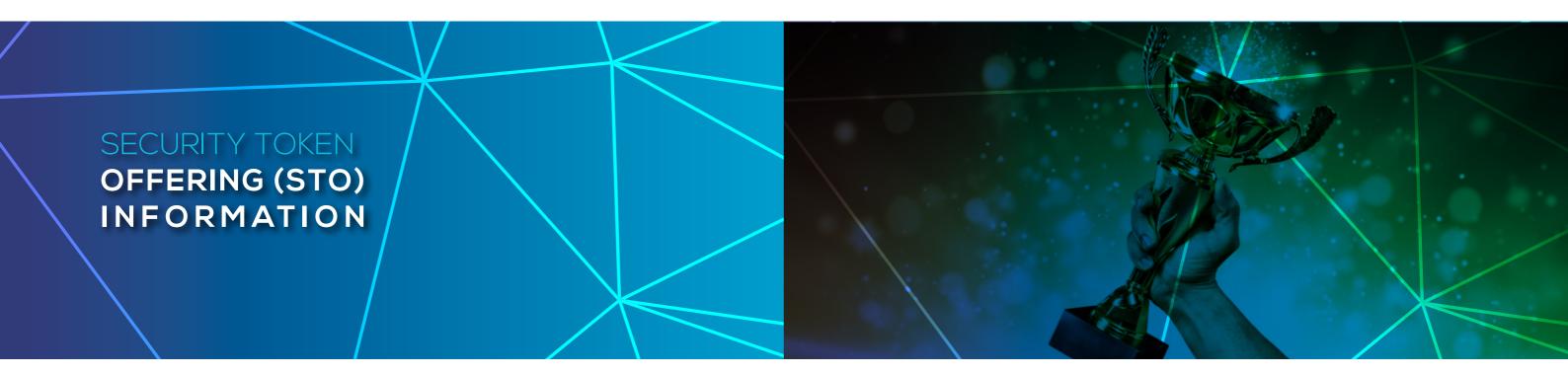
MQS Security Token Economics

MQS is a security token that is linked to MacQueen company shares. These tokens can be obtained from MacQueen by participating in the Security Token Offering (STO) funding activity. MacQueen will distribute 30% of its profits among all MQS holders. Investors will be able to sell their MQS tokens through MacQueen Asset Trading Marketplace It will only be tradable through a protected Environment.

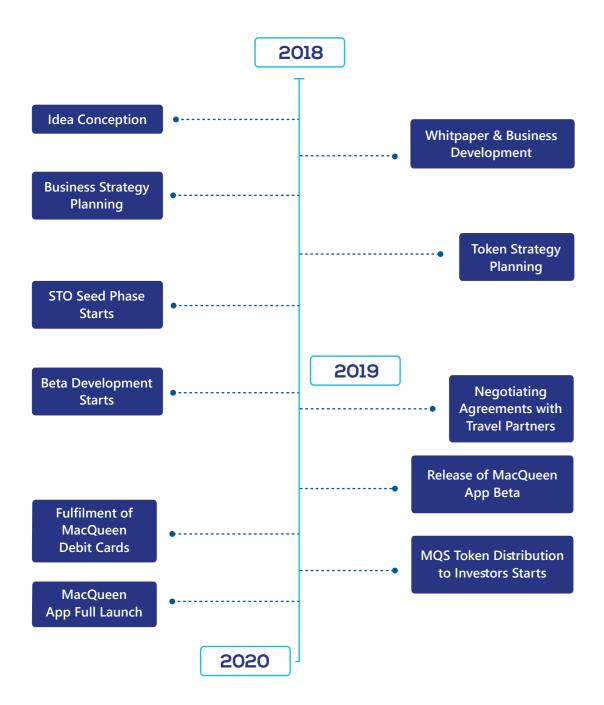
MQL Loyalty Token Economics

An essential part of MacQueen business model is the MQL loyalty token, which will be utilized for multiple purposes. One purpose is rewarding MacQueen premium members. It will also be rewarded for every booking on MacQueen platform, and for using the MacQueen Travel Card out of the platform for any daily transaction. Another use case is that MQL can be deposited into MacQueen Travel Card and can be used as a payment currency, giving the owner the ability to spend them where MasterCards are accepted.

MQL will be a stable coin toward the average price of a flight mile, and a weighted average of a basket of currencies that consist of three fiat currencies and three cryptocurrencies. This arrangement will reserve the worth of MQL Loyalty Token over time in relation to travel.



MacQueen **ROADMAP**



TEAM

Mohammed Almosallam

Co-Founder & CEO





Mohammed Almosallam is the inventor and owner of three patents and has been interviewed in multiple Saudi programs for his work. His career experience includes one year as a Contract Advisor in Saudi Aramco and one year as a Supply Chain Analyst. Furthermore, he is involved as a Business Development Advisor in Badir Program for Technology Incubators organized by King Abdulaziz City for Science and Technology, supporting and advising many local startups and arranging workshops, including multiple seminars and workshops about the Blockchain.

Hasan Alkhater



in https://bit.ly/2BDZ6D6

Co-Founder & COO



Hasan Alkhater is an aspiring young entrepreneur with a background in Electrical Engineering. He took multiple courses during his bachelor degree about entrepreneurship and participated in UNSW leadership program. One of the courses focuses on the Lean Startup framework by Eric Ries. His work experience includes two years as a procurement planner in Operations Procurement and Strategic Procurement in Saudi Aramco.

Stephan Horvath



in https://bit.ly/2GuMzWG

Business Strategy and Marketing Advisor

Stephan Horvath is a Fintech and Marketing expert and has 20 years of experience as a CEO and advisor to multiple international projects in the marketing and technology space. He is partner at Burj Financial focussing on fintech, screening investments and Investor Communication. As entrepreneur he is Investing and co-founding disruptive ideas with a global business model.

He is a well-esteemed expert who is invited to multiple technology and investment events around the globe.

26 | MacQueen White Paper 2019 MacQueen White Paper 2019 27

Mohammed Altabba

in https://bit.ly/2tojGTt

Blockchain Development Advisor



Muhammed Altabba is a seasoned developer who has seven years of experience as a Solutions Developer and one-year experience as a Blockchain Developer. He has contributed to the best practices of **Ethereum Smart Contracts.**

Hisham Hashad

in https://bit.ly/2GtLcYj

Hospitality B2B Relations Director



With 28 years of experience in the travel and tourism industry, Hisham Hashad built deep relationships with many leaders in the travel industry. Hisham is Austrian Certified Travel Specialist (ACTS) and certified by International Air Transport Association (IATA). His resume includes best customer service and excellence of tourism awards in Saudi Arabia.

Mohamed El-Sheikh

in https://bit.ly/2Nake8p

Hospitality B2B Relations Manager



Mohamed El-Sheikh is a travel and tourism expert and has 10 years of experience, two of which were spent in Almosafer. In addition, he has experience in Agaza Click in Egypt as an Operation Manager. His professionalism brought him great relationships in the travel industry. Moreover, he is an involved cryptocurrency investor.

Mai Selim

in https://bit.ly/2DLR4It

Professional Travel Package Planner



Mai Selim is a professional with a four-year experience in sales, and one year of experience with Almosafer as a Senior Travel Consultant. Through her past experience, she developed a skill for selling travel products, especially packages. She has been awarded top sales performance agent in 2018.

Mohammed Alrasheedi

in https://bit.ly/2Gv0dsC

Senior Blockchain Developer



Mohammed Alrasheedi is a Blockchain Solution Architect and Developer and has seven years of experience as a Blockchain Developer. He has been involved in governmental projects as a part of the National Information Center in the Saudi Ministry of Interior.

Anas Almohammadi

in https://bit.ly/2BDZKjQ

Blockchain Developer



After nine years of experience as a Full Stack Developer, Anas Almohammadi decided to diversify his Software Development skills by going into Blockchain Territory. He has been involved in multiple Blockchain projects as a Blockchain Developer.

Usamah Alswaidan

in https://bit.ly/2ltWWvo

Blockchain Developer



Usamah Alswaidan is passionate and knowledgeable about DApps, Ethereum Smart Contracts and Hyperledger Development. In addition, he has seven years of experience as a Full Stack Developer.

Anmol Nagpal

Senior DevOps Engineer

in https://bit.ly/2X7zKGJ



Anmol Nagpal is an Avid DevOps Engineer and has six years of experience in this field. His experience includes serving many clients as a part of Mansoon Consulting, and three years working for Tajawal and Almosafer that are owned by Al Tayyar Group.

28 | MacQueen White Paper 2019 MacQueen White Paper 2019 29

Suraj Gantedi

Front End Developer





Suraj Gantedi holds a Master's Degree in Computer Science and has accumulated three years of experience with various startups in the US, adapting to the demanding pressure of startups. In addition, he has experience as a Front End Staff Engineer in Huawei.

Waleed Altoukhi

Chief Marketing Officer



in https://bit.ly/2DYf23x



Waleed Altoukhi is a well-renowned marketing director, consulting many important local clients. With 18 years of experience in Marketing, Waleed is a solid marketing strategist and communicator.

Yasser Al-Fawwaz

Marketing Professional



in https://bit.ly/2BQatlj



With four years of experience as an IT Consultant, Yasser Alfawwaz built great relationships with large investors and he's ready to embark into the Marketing profession.

Fadi Dableh

in https://bit.ly/2BDXYPC

Senior Graphics Designer



Fadi Dableh is sought by many regional clients for his excellent designs and work ethic. His 13 years of experience includes many design projects and 3 years in Public Relations.

Shada Alsalamah

in https://bit.ly/2GuBlvJ

Blockchain and Information Security Advisor



Shada Alsalamah is one of Saudi's highly qualified scholars in Information Systems Security. She was one of the first Saudi women to be hosted by MIT as a part of Ibn Khaldun Fellowship Program for Saudi Arabian Women. During the fellowship program, she was part of teams that published dozens of journal and conference publications and their work resulted in several MIT patents. She is currently the Founder & Vice President

of mHealth Solutions, a consultant for Center of Excellence in Information Assurance, a consultant for King Abdulaziz City for Science and Technology, an Advisor for Pacioli and a Visiting Scholar in MIT Media Lab. Her experience includes developing cutting edge health solutions using Blockchain, Artificial Intelligence and Open Algorithms. Furthermore, she participated as a keynote speaker, panelist and presenter in many international events about information security, health, science, and blockchain.

MacQueen White Paper 2019 31 30 | MacQueen White Paper 2019

CONCLUSION

Adopting a holistic approach, MacQueen is a travel platform that maximizes the added value through advanced software, Fintech and the Blockchain. It enables its users to access many travel services from flight and accommodation booking to local car rental and relocation rentals. In addition, it vastly simplifies the payment process and the exchange between multiple types of currencies.

Moreover, MacQueen customers and partners will largely benefit from a highly rewarding and value-adding loyalty program.

MacQueen will issue two digital assets: MQS Security Token, which is essentially cryptographic company shares, and MQL Loyalty Token, which is an asset that is meant to be used as an improved substitute to regular loyalty points, which will facilitate one of the most advanced loyalty programs.

MQS is given to investors when participating in MacQueen Security Token Offering, while MQL is given as a reward for every meaningful interaction between the customer and services provided by MacQueen or its strategic partners.

The main features of MacQueen are summarized as follows:



• Price competitiveness through the following:

- o Elimination of transaction processing fees when paying using MQL within MacQueen platform.
- o Competitive travel prices through system optimizations and by bringing wholesale prices.

• Financial features:

- o Transparency achieved through the use of Blockchain
- o Acceptance of fiat currency and cryptocurrency.
- o MacQueen Asset Trading Marketplace.
- o Integrated cryptocurrency wallet.
- o MacQueen Travel Cards that accept multiple types of currencies.
- o Extremely fast transfer of money from one party to another through the use of the cash pooling Fintech solution.
- A Loyalty Program that is designed to be rewarding for all involved individuals and entities.

• Travel Features:

- o A diverse range of travel services.
- o The ability to buy gifts and travel items.
- o Seat blocking in airlines and room blocking in hotels.

Legal **DISCLAIMERS**

MacQueen guarantees that users will have full control of and access to their funds stored in their electronic wallet or their travel card. MacQueen will also disclose all online and offline wallet addresses and transactions for public audit.

The MacQueen service and the MacQueen platform are provided strictly on an "as available" and "as is" basis. No assurances or representations of any type, direct or otherwise, are made regarding the operation of the service or the content, information, materials, or products displayed on the website.

No express or implied representations or warranties regarding the MacQueen service and website, or the products or services provided therein are made. Therefore, any implied warranties of MacQueen merchantability, fitness for a particular purpose, and non-infringement are expressly disclaimed and excluded. In addition, we make no representation that the operation of our service will be uninterrupted or error-free, and we will not be liable for the consequences of any interruptions or errors, whether direct, secondary, related, penal, or consequential.

MacQueen, its officers, representatives, employees, managers, and salespersons, shall not in any way hold any liability for any loss/damages (direct or indirect) arising out of or in connection with your use of or your inability to use the MacQueen service and website, even if we have been duly advised of the possibility of such damages.

There is no guarantee that the MQS you purchase will increase in value and/or provide any return.

The purchased MQS can only be accessed with login credentials selected by the purchaser. The loss of these credentials may result in the loss of MQS. To prevent such a situation, it is strongly recommended that the holder should safely store credentials in one or more backup locations that are geographically separated from the working location, and are accessible in the event of an emergency.

As they grow in popularity and application, Blockchain technologies have also become subject to regulatory attention and action by government and financial industry organizations around the world. The functioning of the MacQueen platform and MQS tokens could thus be impacted by any regulatory inquiries or actions, including but not limited to restrictions on the use or possession of digital tokens like MQS, which could impede or limit the development of the MacQueen platform.

Following the token sale and the development of the initial version of the MacQueen platform, it is possible that Blockchain-based platforms could be established, which operate using same open source code and open source protocol underlying the MacQueen platform. The MacQueen platform may have to compete with these alternative platforms, which could potentially positively or negatively impact the performance of the MacQueen platform and MQS.

The MacQueen platform is presently under development and may undergo significant changes before its full release.

Hackers or other groups or organizations may attempt to interfere with the MacQueen platform or the availability of MQS in any number of ways, including without limitation to denial of service attacks, Sybil attacks, spoofing, smurfing, malware attacks, or consensus-based attacks.

The MacQueen platform consists of software that is based on open-source software. There is a risk that the MacQueen team, or other third parties may intentionally or unintentionally introduce weaknesses or bugs into the core infrastructural elements of the MacQueen platform.

MQS value may be limited if the MacQueen platform lacks use and adoption. If this becomes the case, there may be few or no profits to draw from, or even a loss of your initial investment.

It is possible that the MacQueen platform malfunctions in an unfavorable way, including but not limited to one that results in the loss of information or data.



