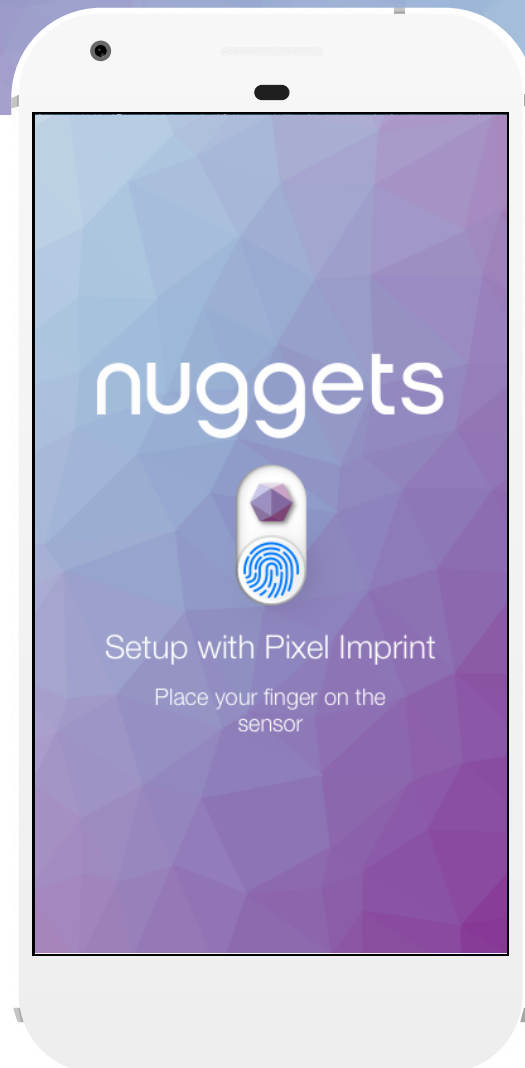


# nuggets



## White Paper V18



### LOGIN SIMPLY

All biometric: no passwords.  
And no using your logins to track you.



### PROTECT YOUR ID

No one sees it – not even us



### VERIFY IN MOMENTS

Prove you're you



### CONTROL YOUR DATA

Keep it to yourself



### PAY SECURELY

Without storing or sharing your data



### TRUST NETWORK

Only trusted people and businesses



## Take back control of your data

Nuggets is an e-commerce payments and ID platform. It stores your personal and payment data securely in the blockchain, so you never have to share it with anyone – not even Nuggets. That means no more data breaches – because companies don't have to store your data. So you can use services and make payments without worrying about your privacy and security.

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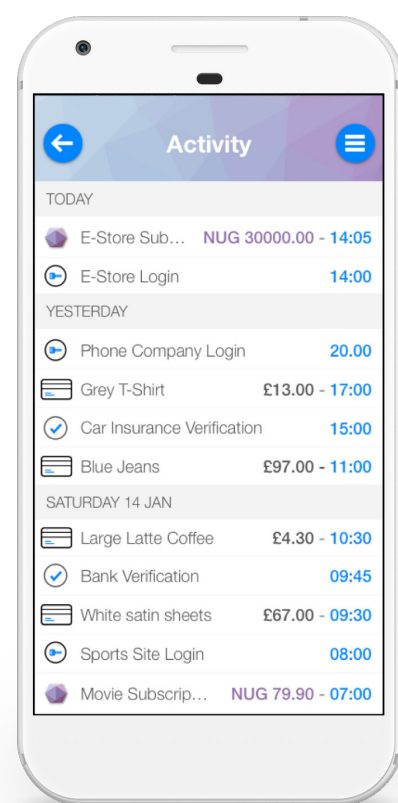
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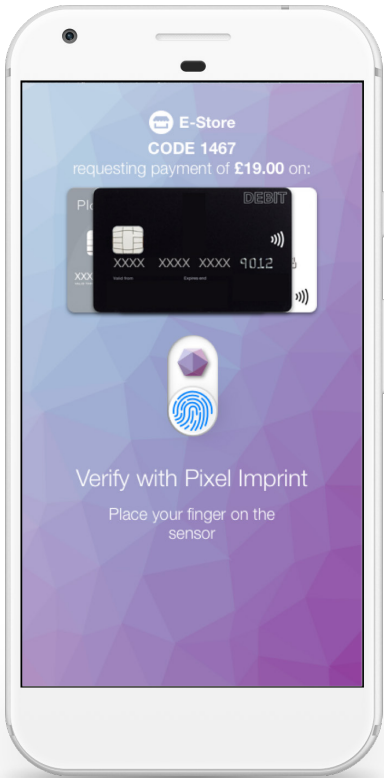
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## INTRODUCTION

# NUGGETS ENABLES PEOPLE TO TAKE BACK CONTROL OF THEIR DATA



Nuggets is a consumer blockchain platform with the power to revolutionise payment, privacy and security. It puts personal data back in control of individuals, enabling 'self-sovereign identity' on a mass scale. And it solves the biggest single headache for businesses: data security.

Nuggets was inspired by its Founder's personal experience of having his payment details used fraudulently – and the complicated, frustrating process that ensued. Nuggets solves this problem, using zero knowledge storage, encryption, privacy, security and trust, all combined with the immutable ledger that's decentralised. This creates an entirely new, blockchain-enabled platform for making simple e-commerce payments without having to sacrifice control of their personal data.

This is a consumer platform that everyone will use every day, to make trusted transactions with one simple, biometric verification. Those transactions go well beyond payments. Nuggets also enables secure login, ID verification and courier deliveries – with many other applications and opportunities in the pipeline.

Nuggets solves a range of related critical issues for consumers and business alike:

### PERSONAL DATA IS ABUSED AND AT RISK

- Merchant and business databases are prime targets for breaches
- Personal data is routinely used and abused by businesses

### SECURITY OF PERSONAL DATA

- Stolen payment card details
- Stolen identity information

### TRUST IN TRANSACTIONS IS ERODED

- Trust in consumers and retailers alike

### MANUALLY UPDATING 100+ LOCATIONS

- Replacing expired credit cards
- Adding new payment cards
- Changing address details

### PASSWORDS ARE NOT FIT FOR PURPOSE

- Dozens of sites = dozens of vulnerable passwords
- Hard to remember and manage
- Many people stick to the same one



As well as solving these problems, Nuggets is also the key to unlocking the vast potential of e-commerce – which is growing explosively across the globe.

In 2015, worldwide e-retail sales amounted to 1.55 trillion USD dollars. In 2021, those revenues are projected to grow to over 4 trillion USD. (Source: [emarketer.com](https://www.emarketer.com))

At the same time, the global mobile payments market is set to double between 2017 and 2019 – from 288 billion USD to over 690 billion USD. (Source: [Ovum Mobile](https://www.ovum.com))

As a mobile platform, Nuggets connects directly into this vibrant market. It enables and secures payments using the most popular forms of online payment: credit cards and debit cards (Source: [CIGI-Ipsos Global Survey](https://www.cigionline.com)) – as well as offering a value-add for popular digital payment systems like Android Pay, which can include Nuggets as a payment option instead of a payment card. Nuggets also enables payment by cryptocurrency.

Any online purchaser is a potential Nuggets user. From the dad with his little black book of passwords, to the individual who enjoys retail therapy but has the same password for everything. And these purchasers range across every age group. (Source: [Office for National Statistics \(UK\)](https://www.ons.gov.uk))

As a blockchain platform built to protect their data, Nuggets solves online consumers' most pressing worry. In a 2015 survey, the primary concern about online purchasing was the potential theft of personal data. (Source: [B2B International](https://www.b2binternational.com))

Solving that worry is not only good news for consumers. For merchants, it also has the potential to unlock many more transactions.

Nuggets also makes transactions simpler – another key to boosting sales. Many online transactions never happen due to overly complicated processes, forms and payments (source: [Digital Commerce 360](https://www.digitalcommerce360.com)). Nuggets users can pay with one simple biometric verification. That will unlock huge numbers of otherwise abandoned baskets.

Nuggets achieves these many benefits by using blockchain technology to revolutionise the way personal data is handled. The simple proposition to consumers is that you can use all the services you love, without having to share or store your personal data with anyone.

Instead, “nuggets” of personal data are encrypted in zero knowledge storage, in a blockchain. This means that not even Nuggets itself can access your data, and whenever possible none of your information is shared. When you do decide to share it, the platform shares the minimum required for the transaction.

These “nuggets” also have value. The more you use the service, the more Nuggets Tokens you'll accrue to pay for products and services. You'll also gain Tokens if you choose to share data – finally putting a real value on your personal information.

Transactions are encrypted, and use an immutable ledger with inherent trust principles, to validate trust in transactions with both consumer and merchant.

**For consumers, Nuggets is a single, secure sign-on for payment, login and ID verification**, with no tracking and selling your activity. Access is purely through biometrics: no more usernames or passwords. And if you need to update your details, you only have to do it once, in Nuggets.

**For businesses, it means the end of vast, vulnerable databases of customer data**, minimising the risk of regulatory and reputational issues. And it will hugely reduce losses from fraud, false positives and fraudulent charge backs, and increase revenue.

**The Nuggets platform is agnostic**, and will be available across e-commerce platforms and payment gateways. It can even be used in existing payment platforms: instead of entering an existing payment method, you could select “Nuggets” as an option.

**Nuggets are a best-in-class team**. The founders are former Global Directors of Skype and Microsoft, backed by a best-in-class blockchain development team.

Nuggets has already been selected by the Financial Conduct Authority (FCA) for Project Innovate, and is now testing with consumers in the regulatory sandbox.

# SOLVING THE PRIVACY CRISIS

These days, the average person has sensitive personal data – emails, payment card details, home addresses, passwords – stored with over 100 online accounts. And that's set to double in the next five years.

At the same time, there are almost daily reports of data hacks and breaches, often involving millions of sensitive customer records. Earlier this year, for example, credit monitoring firm Equifax made news around the globe after hackers stole the personal details of 143 million Americans – almost half the US population. These details included Social Security numbers and birth dates: invaluable information for identity fraud. Equifax admitted that 400,000 UK records had also been illegally accessed in the same incident.

This devastating breach is just one of the more high-profile cases in a trend that has been growing almost exponentially year on year. Digital security firm Gemalto reports that 'Since 2013, over nine billion records have been lost, stolen or compromised.' Gemalto also discovered that over 1.9 billion records have been compromised in the first half of 2017 alone. (Source: [Gemalto](#)) Even the US Securities & Exchange Commission has had to admit that a hack from 2016 is still affecting its operations. (Source: [NPR](#))

"We've lost control of our personal data," wrote the web's inventor, Tim Berners-Lee [in March 2017](#). And the fact is, none of the existing 'solutions' are any good.

In May 2017, Barclays CEO Ashok Vaswani [acknowledged](#) the growing "digital safety gap" between the innovations of cyber criminals and consumer security measures. But his advice to consumers – to change passwords regularly – is clearly inadequate.

Even if everyone could remember to continually update their passwords across more than 100 accounts, it is impossible to be fully confident that those services are secure. How can we, when even large, established brands like Equifax and Yahoo, as well as governmental bodies like the SEC, have proven vulnerable? And a breach in just one account compromises all of them.

Given how dependent we are all becoming on online services and transactions, this is an urgent and growing issue for consumers. It's also a huge risk to business.

Regulation is tougher than ever. Starting May 2018 General Data Protection Regulation (GDPR) demands data minimisation, and allows for much harsher penalties than the UK current Data Protection Act. Fines can run to 4% of annual global turnover, or €20 million – whichever is greater. The US Federal Trade Commission Act (15 U.S.C §§41-58) is a federal consumer protection law that permits the Federal Trade Commission to bring legal actions against organizations that have violated consumers' privacy rights, or misled them by failing to maintain security for sensitive consumer information.

The reputational damage could be even more serious. How does a business win back trust after compromising millions of consumers' personal data?

Identity theft and card fraud are major factors, too. In 2016, card and identity fraud cost [\\$16 billion](#) in the US alone. In 2015, losses and revenue passed up due to false positives – genuine transactions mis-identified as fraud – totalled [\\$118 billion](#).

In short, we have a rapidly escalating crisis in online payment, privacy and security, affecting consumers and businesses alike. But no one has come up with a single, comprehensive solution, simple enough for consumers to use and yet powerful enough to address the overwhelming cyber security challenge.

Now, however, the founders and team behind Nuggets believe they have developed just such a solution: a consumer-friendly platform that will fundamentally transform the way we all interact and transact with online services.

## A PERFECT STORM. AN IDEAL OPPORTUNITY

1. **Data security is in a critical state.** Hacks and data breaches have compromised billions of personal records in 2017 alone. Sometimes in a single incident.
2. **Fraud and 'false positive' card declines** cost companies millions in lost revenue and passed up revenue.
3. **Regulations are tougher than ever,** with the upcoming introduction of General Data Protection Regulation (GDPR) and the US Federal Trade Commission Act (15 U.S.C. §§41-58), among others.
4. **The average user has 100+ online accounts** – and that's set to double in five years.
5. **We'll all have biometrics** on our smartphones by the end of 2018.
6. **Technological advances.** Ethereum blockchain, zero knowledge storage and the immutable ledger make a solution possible. Nuggets is that solution.

## OUR VISION: TAKE BACK CONTROL OF YOUR DATA

With Nuggets, anyone can take back control of their data. Instead of handing over payment and personal information, each individual can choose if and when to share data – and do so only on their own terms.

Nuggets returns power to the people. And it also liberates companies from the burden of trying to manage and secure huge data silos. By atomising those silos, it can remove the biggest challenge facing companies today: cyber security.

# HOW NUGGETS WORKS

Instead of handing sensitive personal information to companies, to store in vulnerable databases, Nuggets encrypts personal information in zero knowledge storage in a blockchain.

That zero knowledge storage is essential to Nuggets. The user is the only person who can access the encrypted data – so there is no ‘backdoor’ through which third parties could access users’ information. Compare this to most modern storage systems, where there is usually a root-level admin access, which could be compromised.

This gives each user a personal cloud of data that no one can access – not even Nuggets itself. And the ‘nuggets’ of data you store take on genuine value through Nuggets Tokens, which you can accrue for use with product and services. The user’s Nuggets Tokens are recorded on a dashboard in the product.

Nuggets Tokens offer both a valuable reward for consumers, and a powerful commercial tool for merchants. Merchants can offer Nuggets Tokens as an incentive for purchasing products.

As users get Nuggets Tokens free for various actions, they can effectively get a discount when paying a merchant using those Nuggets Tokens. Using Nuggets Tokens is also a direct transaction. This massively reduces the merchant’s costs, which means they can offer discounts for customers paying in Nuggets Tokens.

For consumers, Nuggets Tokens offer much more versatility than conventional reward or retailer loyalty points, as Nuggets Tokens can be used anywhere in the Nuggets ecosystem. For example, the Tokens you receive for using a service might go towards clothes from an online store, or a supermarket delivery. That makes the original incentive especially appealing: imagine using your air miles with any flight company – or even for a new coat.

All Nuggets transactions are encrypted and stored in an immutable ledger with inherent trust principles, which validate trust in both the consumer and the merchant.

Every successful transaction is stored in a transparent manner – without revealing the contents or the context – through the use of a privacy framework. Over time, this builds a trust profile that shows the user is a good actor in the network and that their payment methods are good. The retailer also has to demonstrate that they are a good actor in the network too.

In business terms, Nuggets will generate revenue from day one, through a small retailer transaction fee (payable in tokens) and a revenue share (payable as fees) of savings made by merchants. The Token Sale will enable Nuggets to operate until it turns a profit. A small percentage of the transaction fee also goes to the retailer’s or consumer’s choice of charity.



## THE FUNDAMENTALS FOR CONSUMERS

1. **Nuggets of personal data that only you own and control** are encrypted in zero knowledge storage in a blockchain.
2. **Transactions are encrypted, and use an immutable ledger** with inherent trust principles, to validate trust in both consumer and retailer.
3. **Get Nuggets Tokens** when you sign up, refer, pay, login or verify and if you choose to share information.
4. **Use Nuggets Tokens** to purchase products and use the services you love.
5. **Nuggets Tokens put genuine value on your information**, which you can use for products and services.

## NUGGETS AND SHOPPING ONLINE

Shopping online is simpler and safer with Nuggets. Once you've chosen your items, you just choose the Nuggets option at checkout. This effectively logs you in, and the site pings your Nuggets app so that you can verify the transaction with your biometrics.

That completes the payment, and your package is on the way. You don't have to give your address (unless you wish to): we send a GPS location to the courier company. To accept the package, you simply confirm your identity when the courier pings your Nuggets app upon delivery.

If you're not around when they arrive, you can leave a unique QR code for the driver. They can use it to show they arrived, and tell you the next steps. Or you can use it to give them alternative arrangements.

Much has been said about how blockchain can be used for shipping and deliveries. With Nuggets, the consumer is in control. You know where the package is – not just where the courier says it is. Everything is fully transparent, and you can also feed back to the supplier and courier in a transparent, yet private, manner. It's private people logistics.

Importantly, while Nuggets keeps user data private, retailers will be able to track behavioural data at an individual level. So they can still personalise experiences in useful ways for the individual – without needing access to individual's personal data. This greatly reduces the potential for misuse of that data.

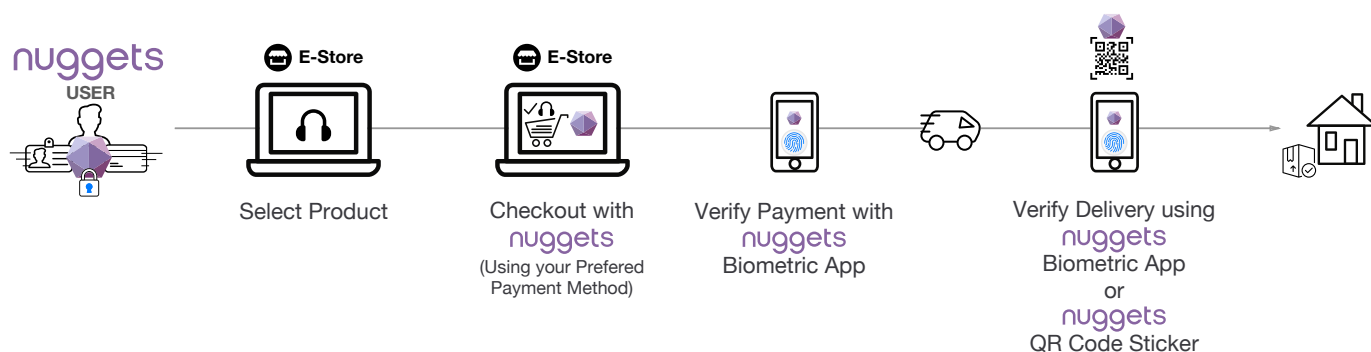
Nuggets users can also choose to share personal data with merchants in return for, say, discounts or offers. For example, a user could choose to share their personal email in return for receiving news of discounts, sales, etc.

## EMAIL AND COMMUNICATION CHANNEL PROTECTION

Most merchants require email communications for invoices and communications. But Nuggets is all about keeping your personal information private. So we create a unique email to use with each merchant, which we then route back to your normal email to keep things simple.

What that means is that if that merchant is hacked, or the email address passed on, it would be blacklisted from any other source other than the specified merchant. So it's useless to anyone else. And no one steals or sells useless information.





## CONSUMER BENEFITS

1. **No uncontrolled storing or sharing your data** – but still use the services you love.
2. **Privacy and security assured** by leveraging the blockchain and data encryption.
3. **Payment with existing methods and crypto currency** – including credit and debit cards.
4. **Single sign-on**, without tracking and selling your activity.
5. **Biometric access**: simple and secure.
6. **No passwords**, no social engineering, No hijacking Phone Accounts.
7. **Update everything at once**, instead of dozens of services individually.
8. **Rewards for loyalty and referrals**, which you can spend with any merchant in the ecosystem, as well as on charitable benefits.

## BUSINESS BENEFITS

1. **Reduce fraud** – [\\$16 billion](#) has been lost to card and identity fraud in the US.
2. **Reduce false positives** – [\\$118 billion](#) has been lost or passed up in the US through false positives.
3. **Reduce fraudulent charge backs** – These currently make up [42% of retail fraud](#) losses.
4. **More transactions** – Thanks to greater peace of mind from trusted and verified transactions.
5. **Minimise regulatory exposure** – Massively reducing data silos means less risk of non-compliance with upcoming General Data Protection Regulation (GDPR) and the Federal Trade Commission Act (15 U.S.C. §§41-58) (FTC Act).
6. **Customize experiences using anonymous behavioural data** – offer the services users want, without compromising their privacy and security.
7. **Offer Nuggets Tokens as incentives** – Nuggets Tokens will be a valuable and attractive form of incentive, as users can spend them with any merchant in the ecosystem.

## USER ONBOARDING PROCESS

Nuggets is simple for consumers to sign up for and use: a critical feature in ensuring the platform's success.

Once a user has signed up to the platform, transactions become as simple as selecting “Nuggets” (like any other payment service) and supplying biometrics in the app. No usernames, no passwords, no data to type in. [Watch a video of the process.](#)

Onboarding is a simple, one-off process:

1. Sign up using biometrics (no usernames or passwords)
2. Provide a photo ID
3. Take a selfie, which is compared to the photo ID for verification
4. Add a payment method, and enter the security code
5. Tap VALIDATE

This process verifies the consumer as a trusted Nuggets user. Retailers know they can trust that user's transactions – and that trust profile becomes stronger with every successful transaction. But retailers never have to store the user's information.

Nuggets acts as a validated proof of the person, their identity and their payment method. This also covers the merchant's requirement for Know Your Customer (KYC), but without storing or revealing private information to third parties.

On a customer services phone call, the agent can choose the Nuggets option to verify the user's identity. Their system pings the app, and the user confirms their identity with biometrics. Again, there are no security questions to work through; no need to work out the fourth, sixth and eleventh characters of a password.

Nuggets also spares users the laborious task of updating dozens of separate services with new details – such as a new address or payment card. Instead, simply updating Nuggets itself effectively updates everything.

# TECHNOLOGY

Nuggets' technology is split into three distinct layers:

1. **Biometrics:** confirms user identity (without storing)
2. **Data encryption:** keeps data private
3. **Blockchain:** stores encrypted data in tamper-proof form

Combining these technologies allows us more control than a central corporate server to the user's device. Biometrics allow Nuggets to verify the user on their device, without retaining the required data outside the device. The Nuggets software enables the device to be used in this way, and the encryption itself is done on the user's device. That means the user is in sole control of who can decrypt the data.

Finally, blockchain ensures that we are not dependent on any one entity (including Nuggets itself) for storing or maintaining the integrity of the data – which means they also can't compromise it.

One of the core principles of Nuggets is future-proofing. In practical terms, this means that we have designed a solution that works today, but we are also fully aware that all three areas of Nuggets' technology (biometrics, encryption and blockchain) are evolving rapidly, so we are ready to adapt the platform as they do so.

## BIOMETRICS

For example, biometrics checks can be plugged into our system. As our devices, and the biometrics checks they provide, become more sophisticated and reliable, so Nuggets can improve and utilise these to secure its underlying transactions.

Today, we use biometrics for a multi-angle face scan combined with ID document forensic scan and OCR (optical character recognition) for initial KYC. The user then uses on-device biometrics, such as fingerprint scan and facial recognition for subsequent authorisations. As more sophisticated techniques, including vein matching, are developed and become more reliable, these can be incorporated in the overall Nuggets solution.

Once the KYC checks are complete in Nuggets, biometrics will only ever be stored on the user's device for native biometrics authentication.

## PRIVATE KEY STORAGE

The user identity in Nuggets is underpinned by the private key stored on device. This private key will be stored in a hardware secure enclave (HSE) on devices / operating systems where this is provided by the manufacturer. The HSE provides a hardware secure storage controlled by native biometrics, ensuring that the Nuggets private key cannot be compromised by any software (such as malware, rogue apps, etc) on the user's device.

## KEY RECOVERY

If a user has to replace their device (if it's lost, stolen, repaired or upgraded, etc),

Nuggets provide a secure key recovery solution. This allows the user to recover their key securely. Nuggets cannot create a new private key.

Keys are generated and managed outside the blockchain, and are therefore agnostic of the underlying blockchain platform.

## DATA ENCRYPTION

Nuggets encrypts all the user's personal data on their own device before it's sent to the blockchain. That means the encryption/decryption occurs outside the blockchain, so it's agnostic of the underlying blockchain platform.

Data is only available for decryption by those parties (keys) specified by the user. During an ecommerce purchase, for example, a merchant cannot decrypt a user's credit cards details – only a card payment processor has access to the secure EMV card token. Similarly, the merchant's key does not give them access to the consumer's delivery location. That is only available to the key belonging to the courier, and is ideally sent in the form of GPS coordinates rather than a plain text address. In this way, nuggets of information are isolated and only shared as required and permissioned by the user.

The system dynamically generates and shares encryption / decryption keys. The anonymity this provides, combined with zero knowledge storage and a privacy network, lays the foundation for GDPR compliance in a blockchain solution. Encryption techniques are evolving – in particular with advances in quantum computing, homomorphic encryption and zero knowledge proofs (zkSNARKS). While these technologies are still nascent, and in many cases not yet ready for mass market adoption, we already include them in our research, to ensure that Nuggets is engineered in a way that will allow us to include and adopt them as they mature.

For example, as quantum proof encryption algorithms become available, we will look to use these to underpin personal data storage. Similarly, as homomorphic encryption and zkSNARKS mature, we will look to provide independent integrity checks on the data in our smart contracts, without revealing the underlying data.

## BLOCKCHAIN

The blockchain in Nuggets is used to ensure that the underlying storage of the nuggets of information is not controlled and cannot be removed/destroyed by any one party. The blockchain also provides a platform for the Nuggets token.

Nuggets is issuing an ERC-20/223 token on the Ethereum public blockchain network to power the underlying transactions. Ethereum has always been the platform of choice for Nuggets, although the data storage architecture is in place to evolve to future versions of Ethereum, or any other blockchain platform, as scalability improvements are made.

To avoid undue load on the current public Ethereum network, data storage aspects of the Nuggets solution will initially be hosted in a private / consortium / sidechain / channel. Nodes will be distributed to a set of independent partners in the Nuggets ecosystem. Each node will hold a copy of the data, but that data will not be accessible to anyone but the user, thanks to the encryption. All users will have visibility / transparency of ledger integrity, and the side chain /channel will be pegged to the public Ethereum network. As the public blockchain becomes more scalable, and/or improved scalability options become available (e.g. Polkadot, Raiden channels or sharding), Nuggets will look to adopt these to provide a more trustless solution.

[IPFS](#) may be used alongside Ethereum at a later stage for larger data / document storage. Encryption/decryption of data stored on IPFS will be handled using exactly the same mechanisms as for data stored in the smart contracts, with full control of their data on the decentralised platform provided to the user.

# TOKEN ECOSYSTEM

## Nuggets Tokens

At its heart, Nuggets is a Tokenized system. A Nuggets user will accrue Nuggets Tokens (NUG) from day one, by downloading the app and using the platform in various ways.

## Building up Nuggets Tokens

Users will receive Nuggets Tokens as a reward when they sign up, refer someone, to Nuggets, log in, make a payment or verify their ID. They will also receive Nuggets Tokens if they choose to share certain “nuggets” of their private data.

## Value your information

Currently, users routinely give away their valuable information to dozens of companies, in return for using the services they loved. But Nuggets Tokens will put a real value on that information, reflecting the enormous value it has to companies.

## Using Nuggets Tokens

Consumers can use their Nuggets Tokens to buy physical and digital products and services from Nuggets-enabled merchants. So Nuggets Tokens have genuine value.

## HOW CONSUMERS WILL BE ABLE TO USE NUGGETS TOKENS

### Products:

- Pay for physical and digital products from e-commerce stores
- Part-payment for products from e-commerce stores
- Pay for subscriptions

### Services:

- Transport
- Utilities
- Communications

## HOW MERCHANTS WILL BE ABLE TO USE NUGGETS TOKENS

### Products:

Pre-pay for Nuggets service

### Services:

- Pay transaction fees for payments fulfilled through Nuggets
- Pay for Customer Login services
- Pay for Customer ID verification
- Pay for future Nuggets services

## CHARITY

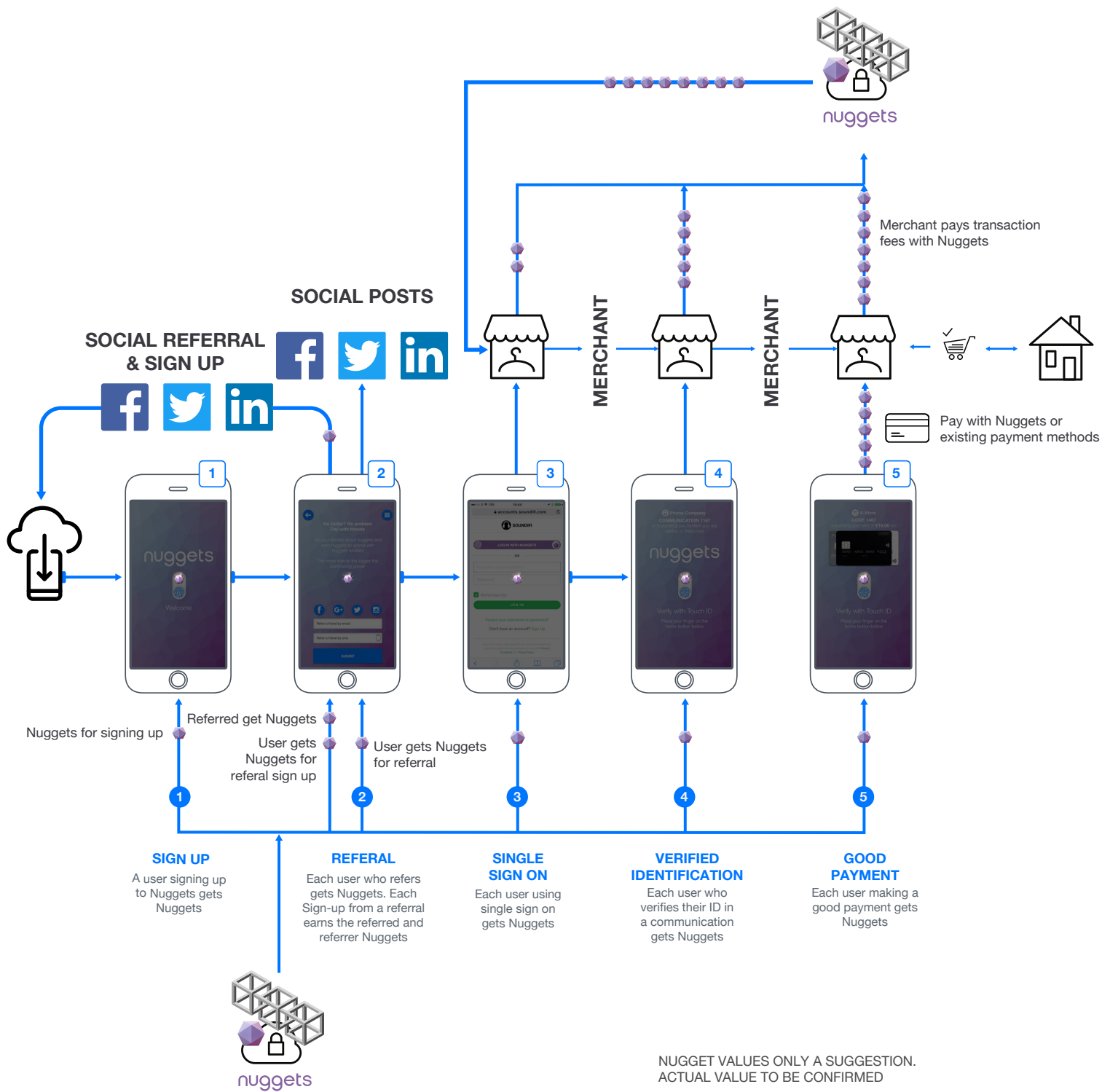
Nuggets will give part of each transaction fee to charity. At any time, users can also use Nuggets Tokens to donate to a list of charities selected by Nuggets.

## EARNING NUGGETS TOKENS FOR SHARING DATA

Users will also be able to earn Nuggets Tokens from merchants by sharing personal data with those merchants. For example, a user might share their email address with a merchant (with the option of the right to be forgotten) in return for a discount and Nuggets Tokens. Or the user might share their first name, or a chosen representative name, to receive communications like sale notices, in return for Nuggets Tokens from the merchant.

As a user continues to use the platform, they build up more and more “nuggets” of information to their profile, all securely protected by zero knowledge storage. Nuggets gradually becomes more powerful – either by being able to provide data the user chooses to share without the user having to re-enter it, or by validating a user’s identity with more services through the trust network.

Users win both ways. If Nuggets can validate the user’s identity through the trust network, there’s no need for the user to share any data with a merchant. Or, if a user chooses to share data, the user will be rewarded with Nuggets Tokens, which can be used to buy products and services.





## THE FOUNDERS

Nuggets was founded by Alastair and Seema, who together have decades of experience in technology and commercialising products



### **Founder and CEO Alastair Johnson**

Alastair has spent over 25 years as an entrepreneur and innovator, almost entirely in digital innovation: taking big ideas and design through to delivery. With deep knowledge across technical, production and commercial areas, he has led global integrated product development and product marketing for brands like Microsoft, Skype, Office, Xbox, Hololens, Disney, TED and the BBC. He has created and led multi-disciplinary global teams in both start-ups and multinational businesses, both client and agency side.



### **Co-Founder and COO Seema Khinda Johnson**

Seema has over 18 years' strategic experience leading teams and delivering large-scale commercialization, products, campaigns and projects. She has successfully launched global products across many regions and cultures for brands like Skype and Microsoft, achieving major user engagement and acquisition.

## CONCLUSION

Nuggets will revolutionise the way we pay online, login and verify our identities. It will give people control over their personal data, and make it easier to use the services they love.

By bringing trust and peace of mind to online transactions, Nuggets promises to make them quicker and simpler. And to unlock millions of new transactions currently not made because of security fears, complicated processes or false positives.

Nuggets will save companies billions in fraud, false positives and fraudulent charge backs, and will minimise their regulatory exposure by hugely reducing the currently enormous silos of customer data.

Nuggets is not simply a new product. It is a fundamental change in the way online consumer transactions work, worldwide. It's the future.

[nuggets.life](https://nuggets.life)

## LEGAL NOTICE

Nothing herein constitutes an offer to sell, or the solicitation of an offer to buy, any tokens, nor shall there be any offer, solicitation or sale of Nuggets tokens in any jurisdiction in which such offer, solicitation or sale would be unlawful. You should carefully read and fully understand this white paper and any updates. Every potential token purchaser will be required to undergo an on-boarding process that includes identity verification and certain other documentation, which you should read carefully and understand fully because you will be legally bound. Please make sure to consult with appropriate advisors and others.

This white paper describes our current vision for the Nuggets platform. While we intend to attempt to realize this vision, please recognize that it is dependent on quite a number of factors and subject to quite a number of risks. It is entirely possible that the Nuggets platform will never be implemented or adopted, or that only a portion of our vision will be realized. We do not guarantee, represent or warrant any of the statements in this white paper, because they are based on our current beliefs, expectations and assumptions, about which there can be no assurance due to various anticipated and unanticipated events that may occur.

Please know that we plan to work hard in seeking to achieve the vision laid out in this white paper, but that you cannot rely on any of it coming true. Blockchain, cryptocurrencies and other aspects of our technology and these markets are in their infancy and will be subject to many challenges, competition and a changing environment. We will try to update our community as things grow and change, but undertake no obligation to do so.