



WHITEPAPER

Version 1.1

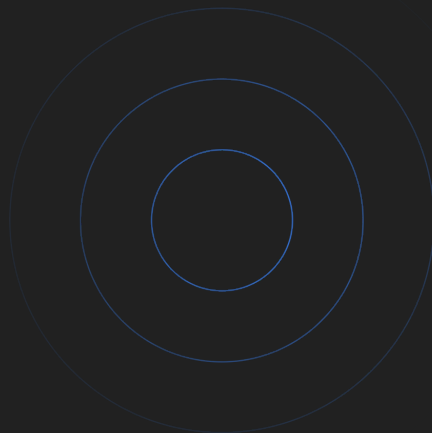


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Foreword

The internet and cryptocurrency markets have experienced tremendous growth in recent years, leading to the emergence of countless new websites and an increasing number of companies representing themselves online or selling their products online. This has resulted in a system with a wide range of possible applications.

Advertising has become an important tool. Almost 28 years ago, the first advertising banner went online and nowadays the websites are partly filled with countless advertisements. Advertisers sometimes pay a lot of money for these insertions and website operators try to achieve high profits through a large number of advertising spaces. Advertisers may pay significant amounts for these placements, and website operators may try to maximize profits by offering a large number of advertising spaces. These processes impact every individual user, including you and me.

Here we want to intervene and fundamentally change the principles of advertising and monetization. For all participants.

Problematic situation

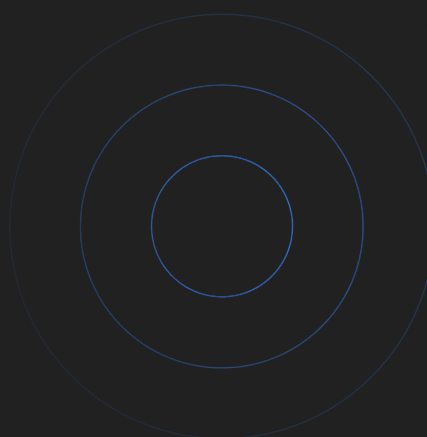
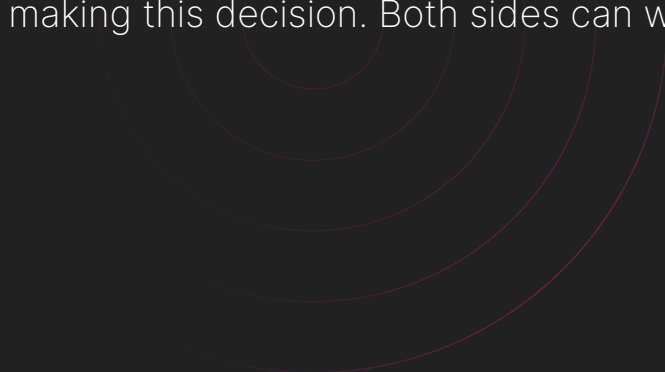
It is no longer possible to use the internet without being shown advertisements. On all websites, users are shown smaller or larger advertising banners of products or brands. However, this advertising is often perceived as annoying and as a result, many users use ad-blockers to make the websites appear as advertising-free as possible.

The possibility of advertising-free Surfing for users has a negative effect on advertisers. The advertisement no longer reaches the target groups and thus cannot draw attention to itself.

Allowing users to block ads could potentially have negative impact on revenue for businesses that rely on advertising as a source of means of communication and income. Advertisements are an important source of revenue for businesses. Blocking them can significantly reduce their revenue and image loss. So there is a lot of interest in being noticed despite adblockers. But how could the problem be solved? Are there scalable ad blockers that reward users for displaying privacy-friendly ads? Here is where SURF Reward comes in.

What if the user was rewarded for Surfing the internet with an ad Blocker extension by allowing selected advertising?

The decision to use an ad blocker and receive rewards for it or not is ultimately up to the individual user. It is important to consider the potential for both for themselves and the website owner when making this decision. Both sides can win.



1 Introduction to SURF Reward

SURF Reward is an ambitious project that aims to revolutionize the way digital advertising works. The project's goal is to provide a new method of advertisement technology (AdTech) that serves as an interface between advertising partners and end users/consumers. The idea is to bring advertising to the end customer in a targeted manner, while also allowing users to earn money in the form of SURF tokens for viewing selected advertisements. This innovative approach addresses the current problem of users using ad-blockers to avoid unwanted advertisements, which negatively impacts both users and businesses.

1.1 What is SURF Reward?

SURF Reward is a young and innovative project with a big vision that allows every users to earn money in the form of SURF tokens while Surfing. They utilizes blockchain technology to create a new way of advertising that benefits both users and advertisers. The basic concept is that users can earn money by viewing privacy-friendly ads while using an ad-blocker. This way, users are not annoyed by irrelevant ads and can earn money at the same time, while advertisers can still reach their target audience. The project is based on a browser extension that is easy to install and use. This means that users do not have to change their browsing habits or switch to a different browser to participate in the program. Users simply install the extension, turn it on, and start browsing the internet as usual. As they view selected advertisements from SURF Reward partners, they will earn SURF tokens as a reward.

1.2 Who is SURF Reward?

SURF Reward is a project of Abeliu Capital AG, a German stock corporation based in Düsseldorf, which was founded in 2019. Abeliu Capital AG focuses on real estate investments and global project investments. SURF Reward is the first such

project for which a large and strong team has been put together. The employees are all based at the company's headquarters, which enables close and direct cooperation. In order to compensate for a lack of experience, we resort to the help of external consultants. This interplay of experience, competence, and innovation enables our vision to revolutionize digital advertising – to start the future of blockchain-based advertising technology.

1.3 What is the SURF Token?

The SURF Token is a BEP20 token based on the Binance Smart Chain (BSC) blockchain. This blockchain offers a cost-effective alternative to the Ethereum blockchain, which has significantly higher fees.

The token is supported by almost all common wallets, including Metamask, TrustWallet and various hardware wallets. The token can be used to purchase products and services on the SURF Reward platform, as well as being traded on various cryptocurrency exchanges.

1.4 Our Vision

SURF Reward is a new method of advertisement technology (AdTech) and serves as an interface between advertising partners and end consumers in order to bring advertising to the end customer and thus to the target group in a targeted manner. The vision of SURF Reward is to revolutionize the way digital advertising and to create a mutually beneficial system for both the consumer as an internet users and advertisers. Users can earn rewards for viewing ads, while businesses can reach their target audience more effectively. This innovative approach addresses the current problem of users using ad-blockers to avoid unwanted advertisements, which negatively impacts both users and businesses. This problem is solved with a browser extension for all common browsers specially developed by the SURF Reward Team. The end user is rewarded for not blocking advertising on

websites with a general ad blocker, but having it replaced by the installed SURF Reward AdBlocker (extension). This is done automatically. To do this, the end user only needs to install the SURF Reward browser extension once. The browser extension has been developed for all common browsers and can be installed with just one click. The goal is to create a system where users can earn rewards for viewing ads, while businesses can reach their target audience more effectively. The reward system provides that the user is rewarded proportionately with the SURF token when the exchanged advertisement appears on the screen. Another important aspect of SURF Reward's vision is to provide a more efficient and cost-effective advertising solutions for businesses. The advertiser can be sure that his SURF advertising will be 100% displayed and not blocked.

1.5 How does it work?

The process starts with users installing the SURF Reward ad-blocker extension. SURF Reward developed an intelligent extension compatible with all common browsers, which can be installed quickly and easily by anyone with one click. First and foremost, it is a modern ad-blocker whose goal is to block advertisements in the form of pop-ups or banners. In addition, the privacy of users is protected by deactivating tracking functions.

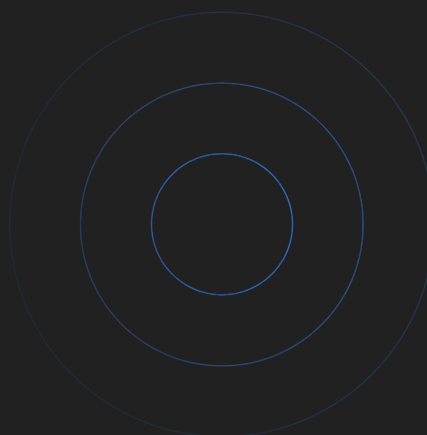
A great advantage of SURF Reward is recognizing the advertisement space on websites and automatically replacing it with its own advertising partners. This function is configurable and allows redirection of the advertising budget used and ultimately a remuneration for the end-users.

As already mentioned at the beginning, advertisement spaces are nowadays expensive. A single banner display costs the client, depending on the provider and some other important factors, on average between \$0.03 and \$0.08. If you take the average price, an individual advertisement thus costs approx. \$0.055.

If you now look at large websites that use four or even more advertising spaces in parallel on a single page, the profit is easy to imagine. By using SURF Reward, we offer you a completely new content technology for which you will be rewarded without changing your own browsing behavior.

It is completely irrelevant how much, often, or for how long you browse the internet and which websites you visit. SURF Reward occasionally replaces individual existing advertising spaces and further advertising spaces or pop-ups that are still blocked.

Overall, SURF Reward offers a new and innovative way to monetize online browsing, allowing users to earn money while protecting their privacy, and providing advertisers with a more effective way to reach their target audience. It's an interesting project that could change the way of online advertising and monetization.



ADVANTAGES

2 Advantages

SURF Reward is a platform that revolutionizes the approach to online advertising, making it more engaging and visible to users who re-engage with the ads and are consciously aware of them. Target groups that use ad-blockers heavily, such as people from the IT industry, can also be reached. The platform offers strong anti-fraud protection to prevent misuse of the service, including the use of bots. Parameters are analyzed to represent real Surfing behavior and identify factors that could indicate bot use. The integrated AdBlocker cleans up websites, speeds up page loading, protects users' privacy, and allows the integration of public AdBlock lists. Users have the ability to customize the number of advertising spaces they see and earn rewards in the form of SURF tokens, which they can easily pay out to their own wallet at set intervals, minus a small gas fee. The SURF tokens serve not only as a reward for users but also as a means of payment for advertising partners to pay for their campaigns. The success of the platform is tied to the value of the token, ensuring that investors have a vested interest in the platform's success and can benefit from the growth of the token.

2.1 General advantages

Advertising is nowadays either hidden or overlooked by learned blindness. Through our revolution, we are creating a whole new approach to advertising by making it more engaging and visible to users. Users re-engage with advertising and are consciously aware of it. Our form of remuneration makes the topic more interesting again and attracts attention.

In addition, target groups are reached in which the rate of use of ad-blockers is particularly high, such as people from the IT industry.

2.2 How the advertiser benefits from this?

Our platform places a strong emphasis on anti-fraud protection to prevent misuse of the service. A possible misuse would be, for example, the use of bots, which simply call up lists of websites and simulate the impressions without active participation and receive tokens for them. For this reason, various parameters are analysed to accurately represent real Surfing behaviour and identify factors that could indicate bot use. From this, a concept that includes many factors was ultimately developed. A couple being:

- On average, how long does a user stay on a page?
- Does a user click on subpages?
- How often is a page scrolled?

As well as other factors, which we do not want to and cannot mention for security reasons.

2.3 How the end-users benefit?

SURF Reward is designed to be user-friendly and compatible with all common browsers.

The integrated AdBlocker not only cleans up websites and speeds up page loading, but also protects users' privacy by blocking tracking functions and allowing for the integration of public AdBlock lists. This means that users can browse the internet without worrying about their data being collected and used without their consent. Users also have the ability to customize the number of advertising spaces they see, allowing them to strike a balance between earning rewards and preserving their browsing experience.

The credit received, in the form of SURF tokens, is displayed to the user in real-time and can be easily paid out to their own wallet at set intervals, minus a small gas fee.

2.4 How the investors benefit?

The SURF token is a long-term-project that is designed to have a positive price development, determined by an algorithm. The SURF tokens serve not only as a reward for users, but also as a means of payment for advertising partners to pay for their campaigns. In the case of an indirect payment, the advertising budget is exchanged accordingly in SURF tokens. This creates a balance between users and investors, as the value of the token is directly tied to the success of the platform. Additionally, a portion of the advertising budget is allocated towards liquidity pool to contribute to the positive price development.

This ensures that investors have a vested interest in the success of the platform, and can benefit from the growth of the token:

- 30% to SURF Reward users
- 60% into the liquidity pool for a positive price development
- 10% for development and marketing.

Example:

An advertiser buys 1000 impressions (advertisements) for \$6.00.

- \$1.80 goes to SURF Reward users
- \$3.60 into the liquidity pool
- \$0.60 to SURF Reward

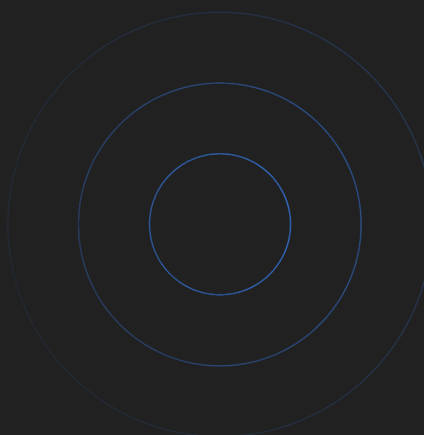
2.5 How users can earn on SURF Reward?

This depends on Surfing behaviour – i.e. users can earn rewards based on their surfing behaviour, e.g. the number of hours spent on the internet and the number of ad banner spaces allowed in their individual configuration. In our calculation example, we assume a 100% advertising approval (as already mentioned, pop-ups are always blocked and thus not used as advertising material).

However, to protect advertisers and prevent misuse (for example, use of bots), there is a maximum limit of 200 impressions per hour. This ensures that the platform is not being abused and that advertisers are getting a fair return on their investment

This corresponds to a maximum of 2,000 impressions per day based on a 10 hours surfing behaviour. The amount of remuneration also depends on the size of the advertising space (advertising banners). The cost for advertiser of 1,000 impressions is between \$3.00 and \$8.00.

This will give the user a maximum balance between \$1.80 and \$4.80 per day in the example above. The credit received, in the form of SURF tokens, is displayed to the user in real time and, minus a low gas fee, can be paid out at set intervals to the user's own wallet.



3 Current state of the advertising industry

3.1 Overcoming challenges in advertising industry

The advertising industry is currently facing a number of challenges that are affecting both advertisers and users. Advertising is an integral part of the daily use of the internet. There are, in some cases, countless advertising banners or pop-up advertisements on all websites. What is necessary for advertisers, however, is often annoying for normal users – for example, the pages are slowed down by advertising and targeting scripts, the bandwidth is overloaded and their own privacy is not protected, as user data is intercepted and collected. However, there are also enormous disadvantages for advertisers – increased advertising offers have reduced the revenue that can be achieved per ad placed. As a result, more and more advertisements are being displayed. This creates a vicious circle as the annoyance of users by excessive and intrusive advertising increases. For example, in 2020, more than \$455 billion was spent on digital advertising worldwide (see facts and figures table). Internet users and publishers only received a small portion of it, although they generated the majority of it.

As a result of these challenges, many users are overwhelmed by the amount of advertising they encounter online and find it to be intrusive and a privacy concern. This has led to a decrease in revenue per ad placed, as well as increasing use of ad blockers. In 2020, more than \$455 billion was spent on digital advertising worldwide (see facts and figures table), but internet users and publishers only received a small portion of it, despite generating the majority of it.

The industry is in need of change and improvement, as it needs to find a balance between the interests of advertisers and users. This could be achieved by limiting the number of ads displayed, providing better targeting, and protecting user privacy. Additionally, finding ways to increase the revenue per ad placed could also help to improve the situation.

Overall, the advertising industry must adapt to the changing demands of users and the digital landscape in order to remain successful in the future.

3.2 Users overwhelmed by poor quality ads

It is undeniable that the effectiveness of online advertising has decreased significantly in recent years. While the click-through rate for the first online banner in 1994 was an impressive 44%, it now stands at a mere 0.05%. This raises the question of what has changed in the behaviour of users since then.

There are several factors that have contributed to the decline in click-through rates for online advertising. One major factor is the increase in the number of advertisements on the internet than there was in the past. The multitude of advertising banners meanwhile creates a stimulus overload. According to a survey, 87% of users state that there are significantly more advertisements on the internet today, and 91% even find them to be much more intrusive than they were just a few years ago. As a result, advertising is now ignored by users or even blocked. This can be done through the use of specific ad-blocking software or simply by ignoring ads. A study shows that 86% of internet users cannot remember the advertisements they receive. Only 14% of users said that they know the advertisements of major brands and only 10% are influenced by these advertisements. However, internet users indicate that they are not fundamentally uninterested in advertising banners. But, it would be desirable to have a certain influence on the advertisements displayed and to be able to filter them according to one's own interests.

Another problem that affects the effectiveness of online advertising is the issue of data privacy. Many users feel that their privacy is not adequately protected when shopping online. 91% of users agree, to some degree, that consumers no longer have control over what happens to their data. In

this process, many are already trying to reduce or even completely remove their digital fingerprints. Even ad-blockers cannot completely prevent the negative effects of advertising. Even if advertisements are not displayed actively, they are loaded in the background. This far exceeds the amount of data needed to load the editorial content that users actually want to see.

According to Ad Lightning, the average load time of websites is thus increased by 4.3 seconds, resulting in an annual sales loss of more than \$400,000 for an advertising-funded website. In the end, every second of waiting time when loading a page even results in a decrease in page views of up to 11%.

3.3 The use of advertising blockers is increasing

The use of advertising blockers is increasing globally. According to PageFair, a company that investigates ad-blocking on a global level, 11% of global internet users block ads on the internet, equivalent to 615 million devices. This trend is seen across all devices, whether it's on computers or smartphones.

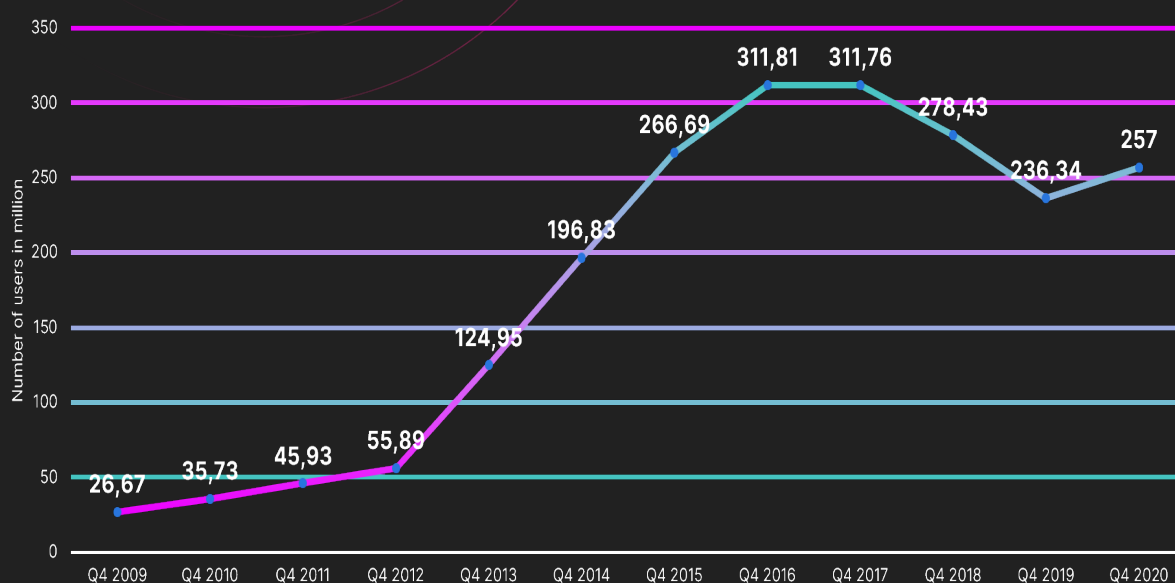
This increasing use of advertising blockers is a clear indication that users are fed up with the overwhelming number of advertisements they are exposed to and the negative impact it has on their browsing experience. This trend is likely to continue as users seek more control over the ads they see and greater protection for their data privacy.

However, it is important to note that advertising plays a crucial role in financing the internet and that many websites and online services rely on advertising to cover their costs. As a result, advertising blockers can lead to many websites and services shutting down, which can ultimately be detrimental for both users and the industry.

Therefore, it is important to strike a balance between the need to block and reduce advertising and the need to ensure

that the internet remains a diverse and vibrant environment where users have access to a variety of content and services. There are already efforts to find a solution, such as the introduction of "acceptable ads" standards, which allow for advertising to still be shown but in a way that is less disruptive for users.

3.3.1 Number of desktop adblock users worldwide from 2013 to 2020



Source: <https://www.statista.com/statistics/350726/adblocking-users/>

3.3.2 Quick facts

- 615 million devices now use adblock
- 11% of the global internet population is blocking ads on the web
- Adblock usage grew 30% globally in 2016
- Mobile adblock usage grew by 108 million to reach 380 million devices

- Desktop adblock usage grew by 34 million to reach 236 million devices
- 74% of American adblock users say they leave sites with adblock walls
- 77% of American adblock users willing to view some ad formats
- Adblock usage is now mainstream across all ages
- Adblock users prefer standard display ads
- Adblock users are more likely to have Bachelor's degree than the average American

Source: <https://blockthrough.com/blog/adblockreport/>

This trend is not only limited to the use of third-party ad-blockers, but also Google has launched its own ad-blocker. However, it should be noted that not all ads are blocked, but only those that do not comply with the Better Ads Standards determined by the Coalition for Better Ads, of which Google is the controlling member.

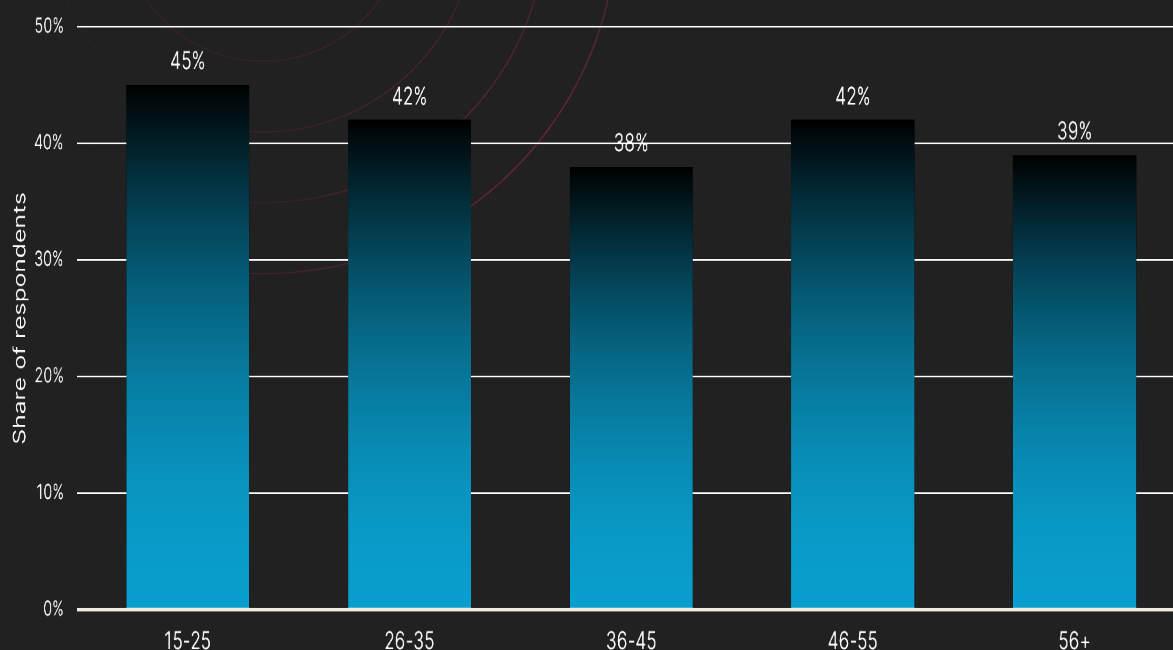
For publishers, this means that they are not paid, as advertising spaces are not loaded and are therefore not considered as impressions (the number of people who have viewed an ad). This is particularly concerning as ad-blockers are primarily used by young people, who represent the most desirable and valuable target group for advertisers.

In this context, it would be important to distinguish between good and bad advertising. However, this is not possible due to the fact that all advertising is avoided by advertising blockers and adequate control is not possible.

As a result, revenues from the individual contents decrease, but at the same time, the costs for production continue to increase, which makes the business model unsustainable in the long term. It's important for

advertisers to find new ways to communicate with the users and offer them more relevant and less intrusive ads.

3.3.3 Share of internet users who used an adblocker in the United States



Source: <https://www.statista.com/statistics/352030/adblockign-usage-usa-age/>

3.4 Publishers struggling with revenue losses

The study by Econsultancy found that 40% of publishers are experiencing a decline or stagnation in advertising revenue. This is attributed to four main factors: oversupply of advertising space leading to lower quality ads, programmatic buying reducing the value of premium placements, a more competitive environment with smaller publishers struggling to attract large advertisers, and the use of ad blockers by users. These are explained in the following sections.

3.4.1 Oversupply

Publishers aim to create websites that have as much advertising space as possible. In this case, quantity is more

important than quality, so it is not possible to deliver all ads to real users. This leads to an inundation of ads and a decrease in the quality of the ads, which makes them less appealing to users and less likely to be clicked on.

3.4.2 Programmatic buying

Programmatic buying has enabled advertisers to increase the size of their campaigns. However, publishers have experienced a decline in the value associated with a premium placement on premium content that can charge a premium price. Publishers who rely on programmatic advertising have almost no visibility into who visits their site and how much advertisers are willing to pay. The attempt to compensate for lack of quality with quantity fails.

3.4.3 More competitive environment

Smaller publishers often do not have the size and technical capabilities to meet the needs of large advertisers. They are thus excluded from increasing budgets and the attention is accordingly paid to the large publishers. This leads to smaller publishers struggling to attract enough advertisers and thus increase their revenue.

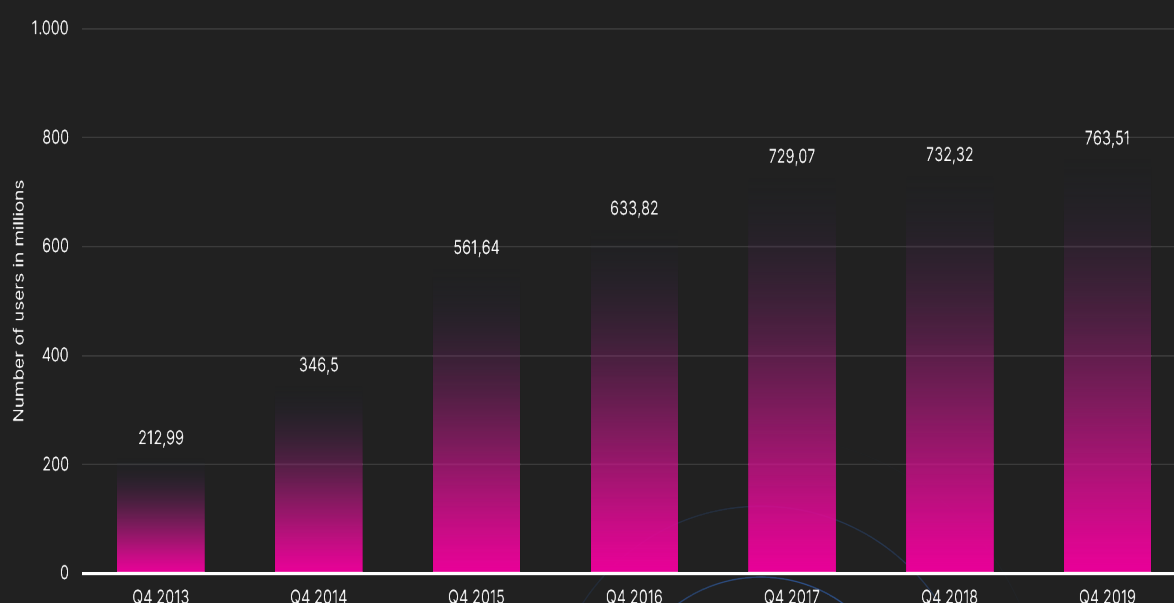
3.4.4 Advertising blockers

Advertising blockers are software programs that block or remove ads from web pages, becoming increasingly popular among users for reducing unwanted or intrusive ads and improving their browsing experience. Although it can have a positive effect for users, it also has negative impacts on advertisers and publishers as it reduces their revenues and make it more difficult for them to monetize their content and reach their target audience.

3.5 Facts and figures

Online advertising is ubiquitous today, taking various forms such as links, banners, videos, and more. It can be found not only on websites but also on mobile apps, and may even be integrated into smart home devices in the future. However, the high volume of intrusive online advertising has led to an increase in the use of ad-blockers. This is because online advertising can often serve as a gateway for malware or a means of monitoring users. In this section, we will present statistics and figures to provide an overview of the current state of online advertising.

3.5.1 Number of adblock users worldwide from 2013 to 2019



Source: <https://www.statista.com/statistics/435252/adblock-users-worldwide/>

Publishers earn revenue by selling advertising space on their websites, typically based on impressions (the number of people who viewed each ad), clicks, or actions such as filling out a lead form. However, when a user views content with an ad blocker, they don't load or click

on the ad, resulting in no impressions or specific actions taking place in connection with it.

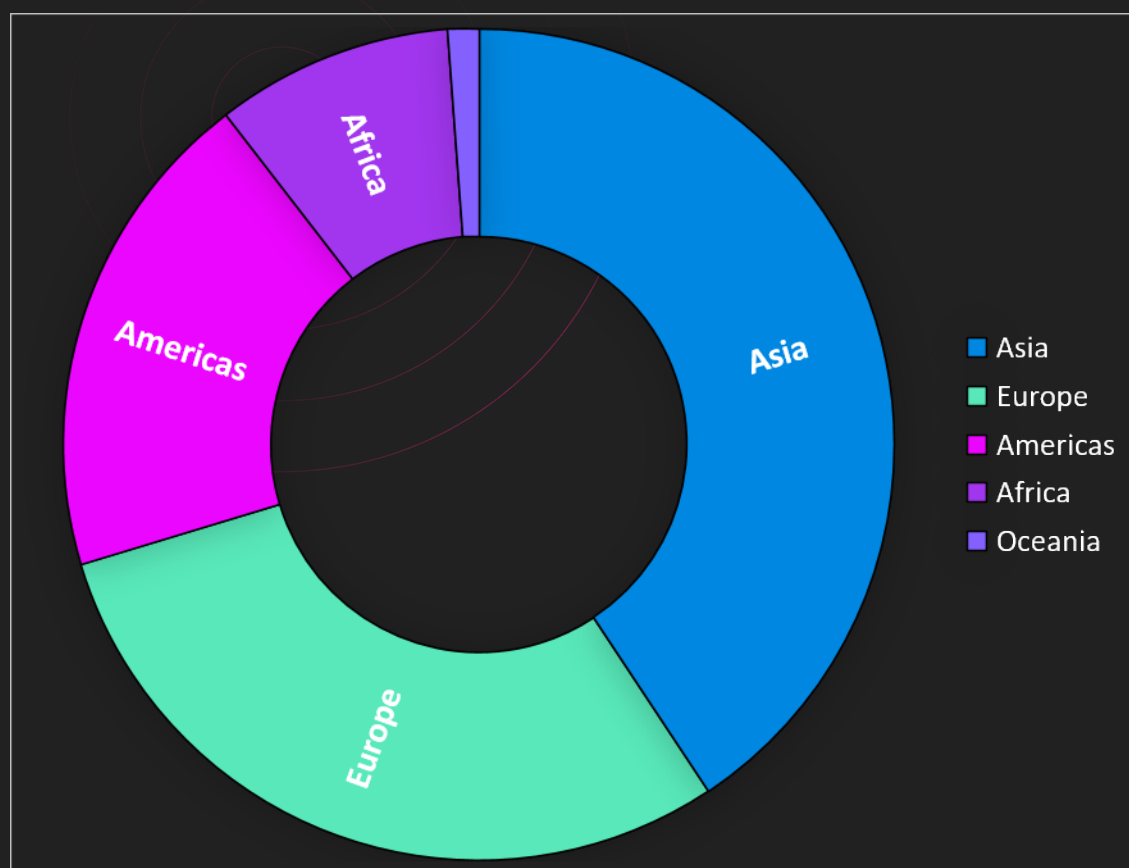
The rise of ad blockers reduces the monetizable audience that publishers can reach and thus reduces the revenue that publishers generate from the same audience size. It is important to note that younger users are the most valuable target group of advertisers, yet they are also the most active users of ad blockers.

As revenue from individual content declines, the cost of producing content continues to rise with inflation, making the publisher's business model unsustainable in the long run. This means that advertisers' planned advertising activities may come to nothing, and the younger generation, also known as digital natives, may not be reached. For this target group, it's easy to install an ad-blocker that blocks advertisements on publisher's pages, and with the current remuneration model, digital natives have no personal incentive to allow advertising.

Surprisingly, ad-blocking is something that many advertisers aren't too concerned about. This may be because the impact of ad-blocking is mainly felt by publishers, as advertisers don't theoretically pay for blocked ads, as they only pay for actual impressions and delivered ads. In addition, there are many alternatives that can reach users who employ an ad-blocker, such as native advertising, influencer marketing, and branded content.

However, in the long run, ad-blocking could become a bigger problem for advertisers as more and more people block ads and they struggle to effectively reach their target audience.

3.5.2 Distribution of ad blocking software users worldwide

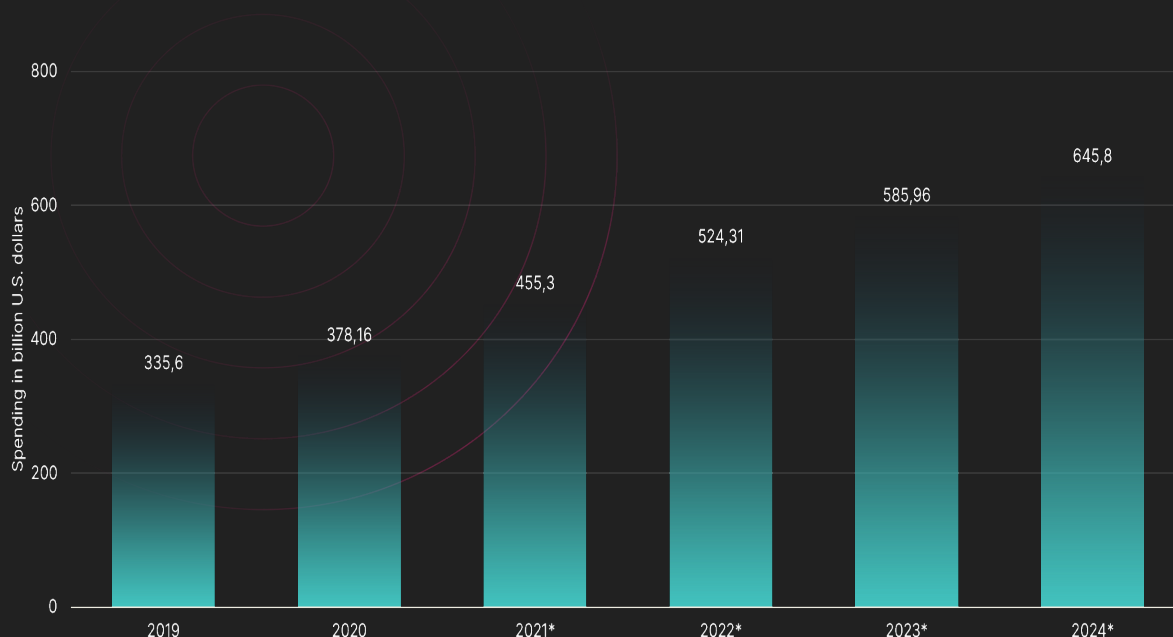


Source: <https://www.statista.com/statistics/307663/ad-blocking-users-region/>

3.6 Interests of Publishers, Advertisers and Users

Ad-blocking has a significant impact on performance-based advertising on the internet and worsens the already challenging economic situation, particularly for media providers. Internet advertising is of immense economic importance, with expected revenues of \$586 billion in the global online advertising market by 2023. Revenue from internet advertising is a crucial funding source for many internet-based services and products.

3.6.1 Digital advertising spending worldwide from 2019 to 2024



Source: <https://www.statista.com/statistics/237974/online-advertising-spending-worldwide/>

So you have to acknowledge that without advertising, there would not be many online offers. In 2018, for example, more than half of the most visited websites were financed by advertising.

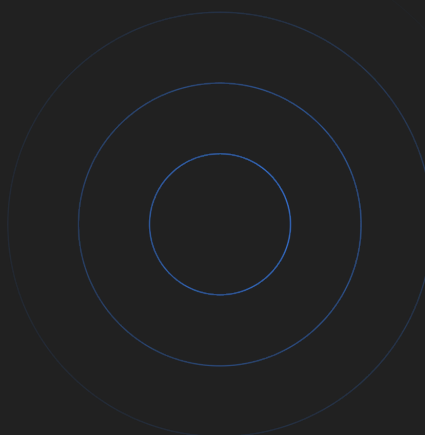
One of the most important factors for determining the advertising price for online advertising is the cost-per-mille (CPM). Payment is made for a number of potentially reached readers. Thus, a fixed price can be paid in advance for a certain advertising service. These advertising services are, for example, the placement of banners or the provision of a frame on a website.

3.7 The effect of advertising blockers on payment

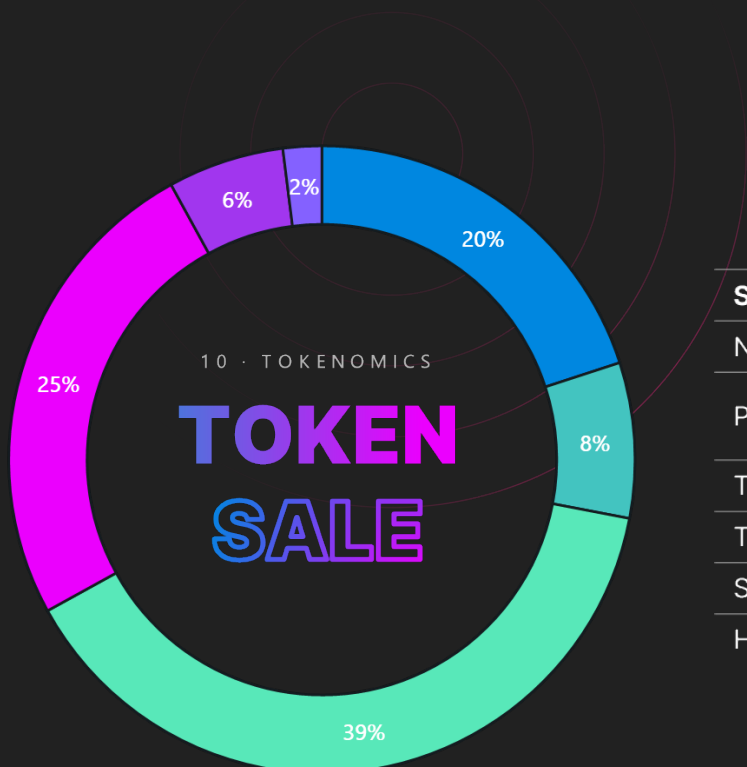
Online advertising plays a crucial role in the business models of many websites and online services. However, the use of ad-blockers has a significant impact on the revenue situation, as a large portion of online advertising is dependent on success, such as clicks or views.

When a user employs an ad-blocker, they prevent the display of advertisements, which means they cannot be encouraged to make purchases or interact with the ad in any way. As a result, the revenue potential for the website or service decreases, as the user cannot be billed as a contact for any potential success or engagement with the ad.

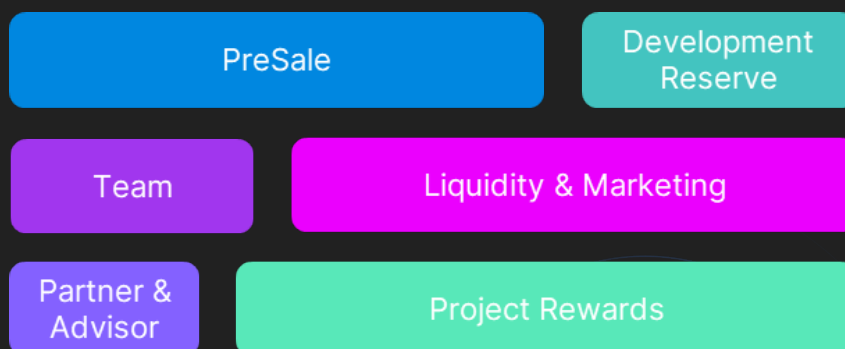
This loss of revenue can have a direct impact on the sustainability of the business model, as the cost of producing and maintaining online content and services continues to rise, while revenue potential decreases. It is therefore important for online businesses to find alternative revenue sources or develop strategies to encourage users to disable their ad-blockers, such as providing personalized and non-intrusive ad experiences.



4 Tokenomics



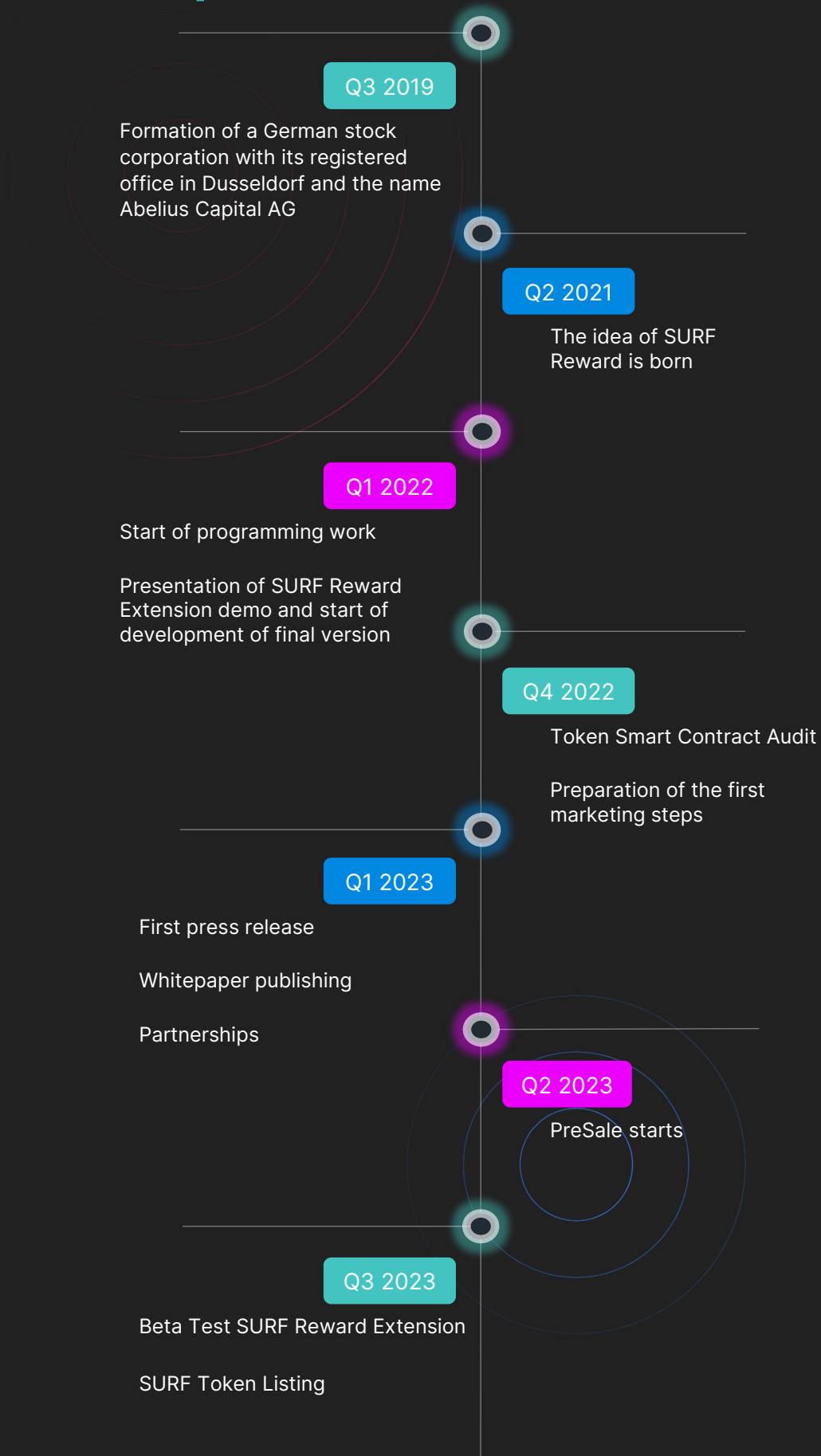
Symbol:	SURF
Name:	SURF Reward
Platform:	BEP-20 BSC (Binance Smart Chain)
Total SURF token:	1,000,000,000
Token on sale:	200,000,000
Softcap:	\$1,500,000
Hardcap:	\$5,000,000



Contract address:

0x53f1e15ed3Cea8c1d4Adc4BE2DDE4BA33715a922

5 Roadmap



6 Contact



surfreward.io



surf_reward



contact@surfreward.io



surfreward



@surfreward_community



surfreward