# BOOBLIQOIN

# White Paper

150 Broadway, NY — Financial District
https://boobliqoin.com
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# Core Idea

There is a widely held—but often flawed—understanding of loyalty programs among entrepreneurs, particularly those who design and supply them to the market. Many business leaders assume that simply implementing a loyalty program will automatically drive higher sales. This is a misconception. Others make a subtler error: they believe in rewarding customers merely for presenting a loyalty card, regardless of behavior.

Some people understand that the power of an effective loyalty program lies in its ability to determine the “next best action” through a qualitative analysis of past purchase behavior. The mechanism is straightforward: by capturing every customer transaction, the program can identify and deliver the most relevant, personalized offer. Points are then awarded based on engagement with that offer—not just for showing up.

Yet even this perspective is becoming outdated. Today, loyalty itself is the new currency. And like any currency, its value depends on how widely it is adopted and used by the right participants—those who bring meaningful, reciprocal value to the ecosystem.

### The External Landscape:

A little-known fact within the broader business community is that cash flows linked to loyalty programs—such as miles, cashback, traditional discounts, and bonus items—can account for up to half of a corporation's total cash flows. When weighted by strategic importance, particularly their capacity to optimize financial reporting (including tax and minor shareholders' equity reporting), the significance of this category increases substantially. This factor is becoming even more pronounced amid growing instability in the financial sector and the ongoing restructuring of the global financial system.

## Our Internal Capability:

Our team comprises not only highly experienced fast-food restaurateurs—with a background of setting up and running hundreds of restaurants across Europe and the United States—but also professionals specializing in forensic accounting for over a decade. Furthermore, we possess firsthand experience managing corporate systems in transitional markets, specifically Eastern Europe in the 1990s. As similar conditions emerge worldwide in the coming years, we are uniquely positioned to capitalize on them. We have observed that opportunities for legally optimizing corporate cash flows through loyalty programs are expanding, and these opportunities multiply significantly with the introduction of a tokenized instrument.

> In summary, a tokenized loyalty program is a powerful strategic weapon in the current climate—far more potent than most realize.

## Our Strategic Roadmap

We are positioned to deliver a compelling proposition directly to loyalty-program professionals in both large corporations and smaller companies. We are confident these professionals will become mid- to large-scale token purchasers, as we know precisely whom to approach and what the value proposition is for them.

Our immediate priority is to build awareness within this niche professional community. We will proactively, yet carefully, address all potential objections—particularly concerning token tradability and brand non-exclusivity. Much of this groundwork has already been laid in our theoretical valuation paper.

To generate this targeted awareness, we need to strategically allocate funds to highly focused marketing. We intend to raise these funds by pre-selling token packages to strategic investors. We are confident that demonstrating our token's utility through the launch of our first restaurant in New York City's Financial District will serve as a powerful catalyst. This tangible proof of concept will enable us to initiate a new funding round—at a significantly higher valuation.

# First Steps

Boobliqoin is the official **utility and loyalty token** of the forthcoming Boobliq Bagel Bistro. The first restaurant is to be located at 150 Broadway in Manhattan's Financial District.

Scheduled to launch in 2025, Boobliq aims to redefine the urban quick-service bakery experience by fusing artisanal bagel craftsmanship with streamlined, contemporary operations. The **chain's inaugural location in Manhattan's Financial District** is the first phase of an ambitious expansion strategy targeting high-density urban markets. The culinary foundation of Boobliq rests on a partnership with one of New York City's most revered and award-winning bagel artisans—a name long trusted by local consumers.

**The founding team** comprises seasoned operators and investors with proven track records in food franchising, multi-unit restaurant development, luxury retail, and global brand scaling. Collectively, they bring over eight decades of experience building and managing national quick-service brands, alongside expertise in taking consumer startups from inception to billion-dollar valuations.

Boobliqoin is designed as a **scarce, utility-driven digital asset**, granting holders access to tiered discounts, exclusive memberships, and loyalty rewards. Its value proposition is anchored in real-world demand: the perennial appetite for quality fast-casual fare in one of the world's most active commercial districts. Unlike purely speculative tokens, Boobliqoin derives its long-term value from tangible scarcity, embedded utility, and organic consumer engagement — grounded in the daily rhythms of a metropolitan workforce. This convergence of culinary authenticity, operational excellence, and strategic brand development distinctively positions Boobliq — and by extension, Boobliqoin.

# Boobliq

**ROOTED IN TRADITION. SHAPED BY THE CITY.**

The name BOOBLIQ draws inspiration from the **bublik** — a simple, ring-shaped yeast bread with deep roots in Eastern European culinary life. Records of its presence date back to at least 1610.

The word is closely related to “bagel,” which itself evolved from similar dough traditions in Central Europe, possibly linked to Viennese baking customs of the late 17th century. As Jewish communities migrated, so did these breads — eventually arriving in North America in the early 20th century, where they became part of urban food culture in cities like New York and Los Angeles.


Holywood, late 1920-ies

Beyond the kitchen, the bublik found its way into culture. In the 1920s, “Bublichki” became a popular tune — later recorded by artists like Leonid Utyosov and, in 1939, by the Barry Sisters with Ziggy Elman’s orchestra. Today, it continues to be played by klezmer, jazz, and folk musicians, quietly carrying forward a piece of everyday history.

At BOOBLIQ, we honor this legacy not through spectacle, but through care. We use time-tested recipes, source quality ingredients, and refine our process to deliver a product that feels familiar — yet made with intention. We don’t claim to reinvent the wheel. Our goal is modest: to offer a fresh, well-made version of something people already love — served quickly, beautifully, and consistently.

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# Boobliq Founders

**A CENTURY OF COLLECTIVE EXPERIENCE IN BUILDING AND SCALING ICONIC BRANDS**

One founder brings over thirty years as a CEO specializing in chain development and operations, having founded and led highly successful restaurant chains, automobile franchises, and retail enterprises. He developed and operated more than 100 Pizza Hut and KFC locations across Eastern Europe, and managed a multi-brand automotive dealership featuring Ford, Chevrolet, Cadillac, and Mazda. Today, he operates a spa on Fulton Street in Manhattan (since 1998) and oversees a supermarket chain throughout the New York metropolitan area.

Another founder is a seasoned restaurateur with two decades of experience building and managing multiple profitable restaurant concepts. He designed and implemented an award-winning IT platform for order management — a system he will now adapt and scale for this new venture.

A third founder has been a prominent figure in the jewelry industry for over 25 years, having owned and operated the largest jewelry store in Manhattan's renowned Diamond District.

A fourth founder is an internationally recognized marketing consultant with 25 years of experience in brand strategy and growth. He has worked with hundreds of clients — including startups he helped launch from zero to over $1 billion in cumulative sales. His expertise in scaling consumer brands makes him a pivotal asset to this team.

*Note: We welcome high-potential partners and investors to reach out directly — we are always eager to arrange a confidential conference call to explore synergies and shared value creation.*

# Boobliqoin as Brand Ambassador

**DYNAMIC TOOL FOR BRAND ENGAGEMENT AND VALUE TRANSFER**

Loyalty programs — whose relevance to marketing performance has long been affirmed by academic research (see Santos, Coelho, & Rita, 2021[1]) — serve as a compelling example of a widely adopted token use case that connects multiple stakeholders, including customers, companies, and various providers.

There is little doubt that tokens can enhance communication between brands and customers. They enable the seamless transfer of accrued value across disparate platforms and loyalty programs — a feature that can significantly increase the attractiveness of individual programs to consumers (Boukis, 2019[2]). Token-based gamification presents unprecedented opportunities to deepen customer engagement and reinforce brand loyalty (Antoniadis, Kontsas, & Spinthiropoulos, 2020[3]). Overall, adoption of this technology has been shown to influence multiple dimensions of marketing performance, including brand communication, the design of digital marketing campaigns, and perceived brand transparency (Risius & Spohrer, 2017[4]). Collectively, these effects can contribute positively to a firm's performance.

While the concept of utility tokens is familiar to most interested parties, one critical point deserves attention: these instruments are typically — if not invariably — embedded within software systems that require development or refinement. Proceeds from the sale of a portion of the initial token issuance are often allocated toward enhancing the underlying product, thereby fostering expectations of future growth in the system's overall value.

The distinction between the restaurant network and the token-based operating system lies in how their synergy manifests: the token functions as a pure, unmedi-

1 Santos, Z. R., P. S. Coelho, and P. Rita. 2021. "Fostering Consumer–Brand Relationships through Social Media Brand Communities." Journal of Marketing Communications

2 Boukis, A. 2019. "Exploring the Implications of Blockchain Technology for Brand–consumer Relationships: A Future Research Agenda." Journal of Product & Brand Management

3 Antoniadis, I., S. Kontsas, and K. Spinthiropoulos 2019. Blockchain and Brand Loyalty Programs: A Short Review of Applications and Challenges. International Conference on Economic Sciences and Business Administration Bucharest, Romania

4 Risius, M. and Spohrer, K. (2017), "A blockchain research framework", Business and Information Systems Engineering

ated medium for brand communication—amplifying visibility, engagement, and perceived value. In this sense, the token acts as an autonomous ambassador for the brand, enhancing its narrative and reach. As a result, participating restaurants benefit from heightened visibility and a growing reputation.

Naturally, we also have expectations regarding the tangible benefits of a location in Manhattan's Financial District. The experience of catching a quick meal or just a coffee (with the token involved!) at such a location draws parallels and carries significant symbolic weight.

Moreover, we consider the 2025–2026 timing strategically advantageous. Over the next few years, some degree of adaptation—if not transformation—of legacy financial systems to align with emerging global paradigms is inevitable. The direction of this evolution remains uncertain, but in such transitional periods, having a stable, neutral instrument—one that can function as a credible surrogate for value exchange—becomes especially valuable. In the final section, we explore potential applications of this instrument across various use cases.

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# Tokenomics

## Broader Economics

Although utility tokens have existed for nearly a decade, and dozens of academic papers have been published on the subject, there remains no clear consensus on why these tokens should have monetary value. Some observers view them as artificially imposed instruments within quasi-closed economies, where strict protectionist rules prohibit the use of conventional currency to purchase goods or services. Others feign belief in intrinsic value while privately acknowledging its absence, relying instead on speculative gains. Yet value does exist—and it can be explained.

Rigorous research[5] suggests that tokens derive value from their necessity and immediate accessibility when users require platform services. This requirement mirrors the "cash-in-advance" constraint in monetary theory: users must hold tokens in advance to access services without delay. In other words, consumption cannot be postponed until tokens are acquired on the secondary market. This constraint is analogous to the mechanism by which cash acquires intrinsic value in economic models. The parallel is unsurprising: tokens are, after all, a digital form of money. Their distinctive feature—relative to traditional cash—is that the "token-in-advance" requirement can be hard-coded into the platform's technical architecture and may vary depending on the nature of the services offered. In practice, many token issuers reinforce this constraint by introducing mechanisms such as lock-up periods to deliberately slow token circulation.

Assuming the token-in-advance constraint holds, tokens possess value—and one can even derive a pricing formula (in the hypothetical case where speculative trading forces are absent). Such formulas reveal that services are typically priced below their marginal utility. Intuitively, users must be compensated for holding non-interest-bearing tokens. This compensation takes the form of a "convenience yield" extracted at the margin during exchange. Consequently, services are sold at a dis-

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[5] CATALINI, C. AND J. S. GANS, "Initial Coin Offerings and the Value of Crypto Tokens," Working paper national bureau of economic research no. 3137213. CHOD, J. AND E. LYANDRES, "A theory of ICOs: Diversification, agency, and information asymmetry," Working paper. CONG, L. W., Y. LI, AND N. WANG: "Tokenomics: Dynamic adoption and valuation," Working Paper Becker Friedman Institute for Research in Economics No. 2018-49.

count: the equilibrium price is lower than it would be if users could pay with fiat currency. This discount represents the implicit cost—borne by the issuing company—of financing part of marketing development through token circulation rather than through venture capital or debt. By issuing utility tokens, the company effectively (not in legally obligatory form!) commits to selling its future services at a discounted rate.

This insight helps clarify the often-confused debate surrounding the trade-off between pre-mined token sales and traditional financing. It dispels the widespread misconception that token sales offer issuers a “free lunch.” Some argue that token issuance is costly because it effectively gives away services equivalent to the total supply of issued tokens. But this view is also misleading: the company can always repurchase its own tokens on the secondary market. The real cost is not incurred through lost sales (a quantity effect), but through downward price adjustments (a pricing-margin effect).

## Our Approach to Tokenomics

In this chapter, we outline the mechanics of the token supply, emphasize its finite nature, and discuss measures for its potential reduction, including token burns and other deflationary mechanisms.

When determining token allocation and distribution, we invert the well-known adage: “Show me the incentive, and I’ll show you the outcome.” We identified positive outcomes in other projects and mirrored the incentive structures that produced them. Broadly, we aim to align with the "golden mean" of industry best practices while adopting a gently conservative tilt.

The genesis token allocation functions as a modernized version of classic warrants. Traditionally, warrants were used by startups to reward early investors, align stakeholder incentives, and fuel growth. The core components of our token-based warrants include an exercise price (which can be zero) and a lock-up schedule (often mistaken for vesting). Importantly, unlike traditional warrants, these tokens have no expiration date. Once the lock-up period ends, tokens become perpetually exercisable—their entry into the market is independent of us or any single entity.

For the foreseeable future, the total token supply is capped at a single emission. This artificial scarcity is designed to reinforce perceived value: as demand increases, so should the value for token holders.

To manage supply, we may deploy token sinks—including burns and staking—when necessary. Tokens carry no governance or voting rights; decisions regarding the removal of tokens from circulation will be made by the token operator's board of directors, following standard corporate governance procedures.

Token velocity—the rate at which tokens change hands—will directly influence the overall level of retail discounts offered. Consequently, the token operator will need to heed guidance from the restaurant chain operator. However, since the restaurant chain operator cannot publicly disclose internal metrics or the basis for its margin policies, token sinks may occur periodically without token holders having direct influence over these decisions.

To manage circulation velocity effectively and responsively, we reserve the right to implement temporary or ongoing token-sink mechanisms. While token staking is not currently planned, we do not rule it out for the future.

To summarize, the main principles of tokenomics to be applied are:

- Finite supply
- Incentive-based distribution
- Non-governance tokens
- Velocity-driven mechanics

**Operational Discretion Note**: The token operator retains the right to implement sinks based on private data and guidance from business partners, without requiring token holder approval.

## Token Allocations and Lockups

Tokens will be distributed to the following schedule: https://docs.google.com/spreadsheets/d/18juEpdRHiHxzv7CJf4EQ27Y-ZTovrjwqPvkOzsAoSnc/edit?usp=sharing.

The allocation is as follows:

| | |
|---|---|
| Seed Round | 18% |
| Private Sale | 16% |
| Public sale | 10% |
| Marketing | 10% |
| Liquidity | 15% |
| Team | 10% |
| Advisors | 1% |
| Partnerships | 10% |
| Reserve | 10% |

| | | | |
|---|---|---|---|
| Seed Round | 10% at TGE, no cliff, then 10% every month | 18% | $0.002 at $1M valuation |
| Private Sale | 10% at TGE, no cliff, then 10% every month | 16% | $0.006 at $3M valuation |
| Public sale | 30% at TGE, no cliff, then 23.3% every month | 10% | $0.01 at $5M valuation |

This allocation represents a significant shift from older models that emphasized public sales. The increased allocation to community incentives is designed to promote **sufficient decentralization** and broaden network ownership.

We have adopted a straightforward, almost **linear token release schedule**.This model is favored for its simplicity, transparency, and ease of understanding. It provides a clear and predictable unlock cadence without complex rules or conditions. A linear schedule does not explicitly incentivize early investment or late participation. The lack of timing-based incentives means the release schedule itself is unlikely to influence long-term commitment, which instead depends on the project's progress. The circulating supply will begin at only a small percentage of the total emission and will grow gradually. The proposed frequency is based on research indicating that such token unlocks would not exceed a critical percent of the circulating supply to trigger significant price volatility.

**The platform of choice is Solana**.This decision is based on several factors: it is a modern, high-performance blockchain with substantial liquidity, and it leads the market in meme coin activity. While Boobliqoin is not a meme coin, its name has a relatable potential in that sphere[6]. More importantly, Solana has one of the lowest scam rates for this token class[7]. Additionally, token distribution structures on Solana align more closely with our model than those typically found on Ethereum or Cardano. In short, we aim to operate within an ecosystem whose conventions match our approach to minimize confusion.

We utilize **exemptions from registration**, including those provided under Regulation D (Rule 506) and Regulation S of the U.S. Securities Act of 1933.

## Valuation

The fair initial valuation of the Boobliqoin token issuance (seed round) is $1M—a conservative baseline expected to grow as the restaurant proves its concept and the ecosystem scales. This figure comes from multiplying three factors:

1. Restaurant base valuation (fixed, no uncertainty),
2. Loyalty program impact factor (anchored at the low end of its range to neutralize uncertainty),
3. Success multiplier (fuzzy but stable—small changes don't meaningfully affect outcomes).

By collapsing a complex estimation into one robust calculation, we avoid error compounding and keep the valuation grounded[8].

[6] https://bdc.consulting/insights/MarketResearch/memecoins

[7] https://www.vaneck.com/lu/en/blog/digital-assets/token-distributions-and-supply-schedules-what-is-the-recipe-for-success/ Source: Messari, data as of 30/04/2023.

[8] See the Boobliqoin Valuation Paper for full details. https://www.boobliqoin.com/documents

# Future Prospects

We identify three distinct yet complementary drivers of potential growth in the value of our token ecosystem:

**Adoption of Tokenized Loyalty Programs:** As a phenomenon, tokenized loyalty is poised for growth. Enhanced convenience, security, and innovative features will accelerate mainstream adoption.

**Global Financial Transformation:** In the coming years, the world will undergo a structural shift in financial systems. This will drive demand for credible monetary surrogates as foundational assets for new debt instruments and experimental economic models. Here, our strategic advantage lies in primary location: direct access to thousands of professionals who will shape this transition.

**Expansion of Restaurant Chain:** Finally, the growth of our own network will amplify the utility and value of the token ecosystem.

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The emergence of blockchain-enabled assets offers a powerful solution to the "sea of sameness" plaguing traditional loyalty programs. By deploying tokenized rewards businesses can deliver enhanced flexibility, accessibility, and utility to customers. Token-based loyalty programs are rapidly gaining traction. To illustrate the scale: research[9] estimates that, as of three years ago, over 10,000 token-based loyalty projects were already in existence. In sectors like aviation, tokenized loyalty assets already represent tens of billions of dollars in value and contribute significantly to corporate revenues[10]. Several initiatives in the food and beverage industry now reward customers with cryptocurrency-based tokens.

[9] Abooleet, S. (2023). A Systematic Review of Blockchain-based Loyalty Programs. Proceedings of the 56th Hawaii International Conference on System Sciences. DePaul University.

[10] He, Z., Rogoff, K., & You, Y. (2024). Market Power and Loyalty Redeemable Token Design. Harvard University & The University of Hong Kong.

However, the broader loyalty rewards industry — despite its visibility — suffers from a critical flaw: a large proportion of enrolled members remain inactive. This is precisely what we aim to avoid by making tokens tradable. Beyond immediate monetization, there's a compelling medium- to long-term strategic incentive: preparing tokens for broader ecosystem integration. While much academic literature focuses narrowly on "tradability," it is merely the first step in a spectrum of perhaps a dozen critical properties — interoperability, portability, composability, and more — that must be unlocked to realize the full potential of tokenized ecosystems.

A wealth of recent international academic literature[11] supports this vision. Several studies affirm the mutual profitability of cross-industry loyalty integration. Today, most loyalty programs remain siloed — tied directly to individual brands. Some papers specifically analyze the shortcomings of current systems[12]. There is no need to force unification through centralized coordination. Instead, programs will naturally converge — through seamless, decentralized token swaps — without top-down mandates.

❡

[11] The following works, in our view, merit special attention:
Rogoff, K. S., He, Z., & You, Y. (2024). Market Power and Redeemable Loyalty Token Design. National Bureau of Economic Research, USA.
Boukis, A., & Kinnett, S. J. (2024). The Effect of Tokenized Rewards on Customer Loyalty Programs. University of Birmingham, UK.
Utz, M., Johanning, S., Roth, T., Bruckner, T., & Strüker, J. (2022). From Ambivalence to Trust: Using Blockchain in Customer Loyalty Programs. International Journal of Information Management.
Gongora, I., & Dasanayaka, V. (2022). The Role of Cryptocurrency in Shaping Customer Loyalty. Umeå University, Sweden.
Gudada, P. V. (2025). Blockchain Based Loyalty Rewards System. International Journal of Research Publication and Reviews.
Sonmezturk, O., Ayav, T., & Erten, Y. M. (2020). Loyalty Program using Blockchain. Izmir Institute of Technology, Turkey.
Anand, S. (2022). Valuation of Loyalty Tokens. TCS India.

[12] Santos, A. F., Marinho, J., & Bernardino, J. (2023). Blockchain-Based Loyalty Management System. Coimbra Institute of Engineering.

# AI Component

## Vision and Time Horizons

We apologize for the lengthy preamble, but it is necessary in this context. Operating in a field that evolves as rapidly as artificial intelligence requires some shared assumptions about how the broader landscape—more accurately, a meta-industry—might develop. This vision (or forecast, if you prefer) is not a prescriptive roadmap but rather a coarse filter for navigating the overwhelming flow of incoming information.

For our purposes, we adopt the following working assumption: Artificial General Intelligence (AGI) will not deliver a measurable macroeconomic impact within the next three years, and likely not for at least a decade. True AGI would need to function at the level of a human employee or intern—a capability we are far from achieving. Even when it eventually arrives, its emergence will likely be gradual. AGI is unlikely to disrupt GDP growth trajectories; instead, it will be absorbed into the long-standing ~2% annual GDP growth trend observed over the past two centuries.

That said, narrow AI will continue to drive significant automation—far more than today—but not in the form of an abrupt revolution. Our project is designed for incremental adoption, not sudden transformation. While this outlook appears broadly positive from an entrepreneurial standpoint, the implications for end users are more ambiguous (and this is not a matter of blame). Users may experience a gradual erosion of control and understanding of the systems they interact with. This is not a sudden collapse but a slow drift toward disorientation. Decades will likely pass before society fully adapts—through regulation, institutional innovation, and new norms—but the trend toward user disempowerment is already discernible.

## Practical Implementation

In practice, we leverage Anthropic's modular AI components for scientific research. These modules enable direct integration with scientific databases. Users can retrieve literature, analyze lab data, and process genomic sequences through natural-language dialogue with the model.

Anthropic also provides “Agent Skills”—prebuilt scripts for common tasks. Importantly, users can also create custom skills. In this sense, Anthropic is structuring its platform to support AI agents that behave more like capable colleagues than simple tools. Claude can autonomously select the appropriate skill for a given task, maintain Python code, handle documents (PDF, Excel), and interact with APIs.

A key advantage is the cross-platform portability of these skills: once developed, a skill can be deployed wherever teams use Claude. Anthropic is accelerating its enterprise focus—positioning Claude as a secure, business-grade AI platform, monetized via premium accounts. Recent developments include a Claude Excel add-in that enables users to build financial models, analyze customer behavior, and clean datasets directly within spreadsheets. Initially released as a standalone application, it integrates with Microsoft Office, including Copilot.

Anthropic has also partnered with IBM to embed Claude into enterprise software solutions. In this context, Claude functions not as a chatbot but as a virtual teammate across the software development lifecycle, with IBM providing access to its corporate client base.

### Application to Loyalty Systems

The primary application lies in enabling token interoperability (see our Valuation Paper for a detailed discussion). AI agents can significantly reduce transaction costs—the expenses associated with search, negotiation, and enforcement—that currently hinder direct peer-to-peer agreements and push users toward centralized regulatory structures.

In practice, imagine an intelligent digital assistant that:

- Knows your preferences in granular detail

- Can negotiate simultaneously with millions of other agents

- Identifies mutually beneficial compromises in real time

Key features of this approach include:

1. Accountability: All transactions are transparent and immutably recorded.

2. Collective leverage: Thousands of users can instantly coordinate through their agents—for example, to execute token swaps or collective bargaining.

3. Adaptability: Rules evolve dynamically in response to real-world conditions, rather than waiting for decisions from self-appointed or institutionally entrenched authorities.

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