



## **Next-Gen Platform and Ecosystem for Money:**

**Fundraising • Utility Tokens • Liquidity  
Stablecoins • Virtual Currencies  
Micropayments • Global Payments  
Money Analytics • Universal Basic Income**

# What is Money?

Store of Value

Unit of Account

**Means of Exchange**

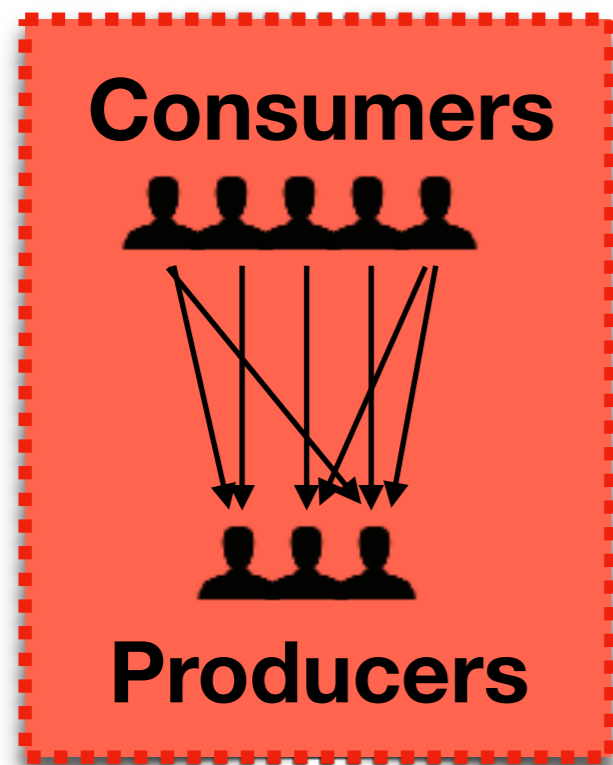
**Payments  
Require Scalability!**



# Problem: Scalability

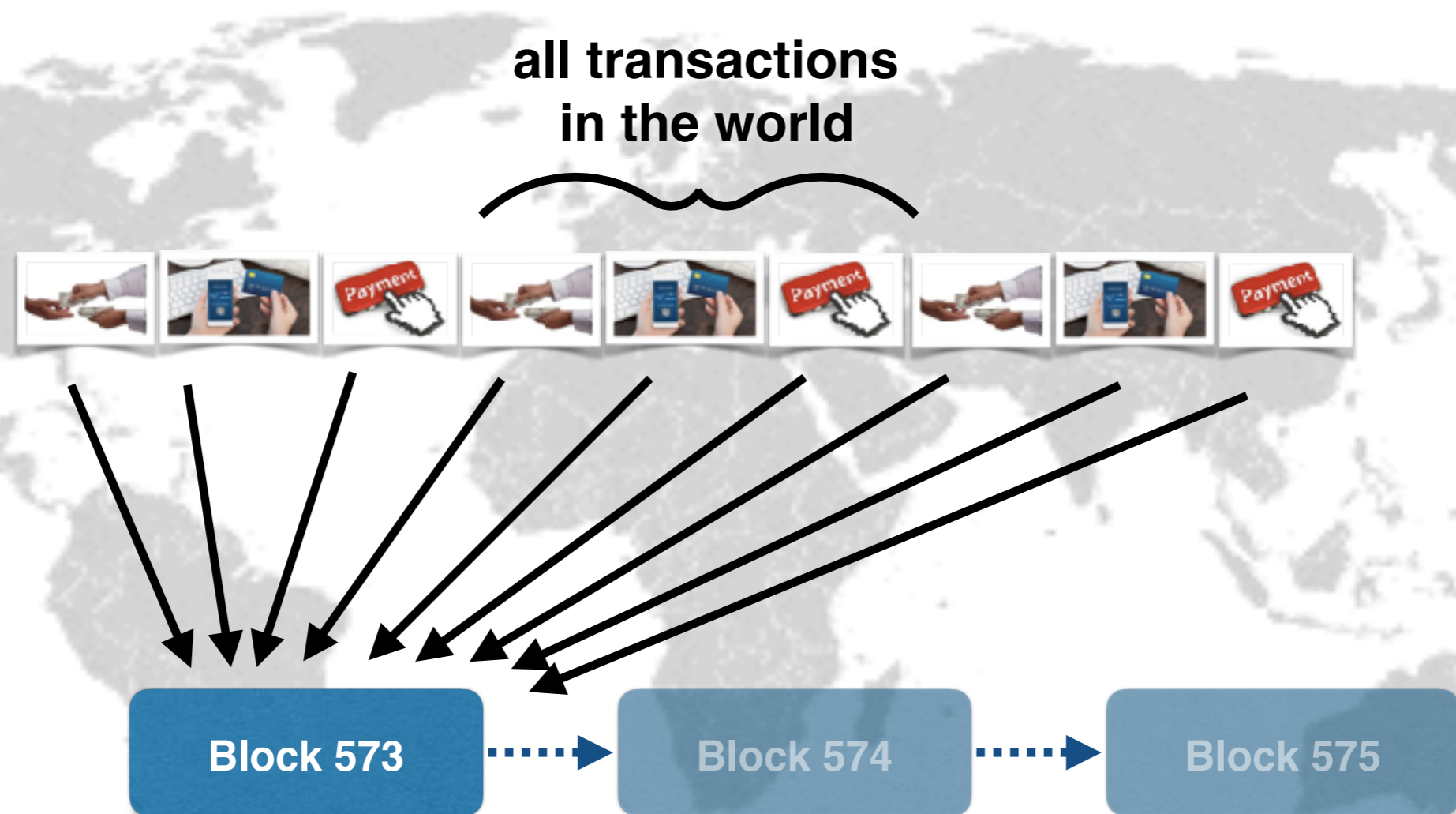
Crypto-currency platforms scale badly.

They cannot handle a million people paying for things at the same time,



even in one token's ecosystem,  
let alone all of them at once!

# Global Consensus



**Proof of Work/Stake must funnel all transactions through one central computer.**

Startups! You can exhibit, pitch, and meet investors at TNW2020 →

Blockchain, cryptocurrencies, and insider stories by TNW.

INSIGHTS ETHEREUM VITALIK BUTERIN BLOCKCHAIN SCALABILITY BITCOIN SECURITY MICROSOFT PROOF-OF-WORK SYSTEM

# Vitalik Buterin: Using Ethereum is expensive, and its blockchain is 'almost full'

He also said blockchain's 'problem' is that every computer verifies every transaction

# Who Does Payments Now?

**"It's a store of value now"**

– Fred Wilson  
Union Square Ventures



**Saving**

**Spending**

**"Bitcoin has evolved to become better-suited to being an asset than being a means of exchange."**

– Ending Bitcoin Support  
Stripe Blog, 2018









Powered by **stripe**

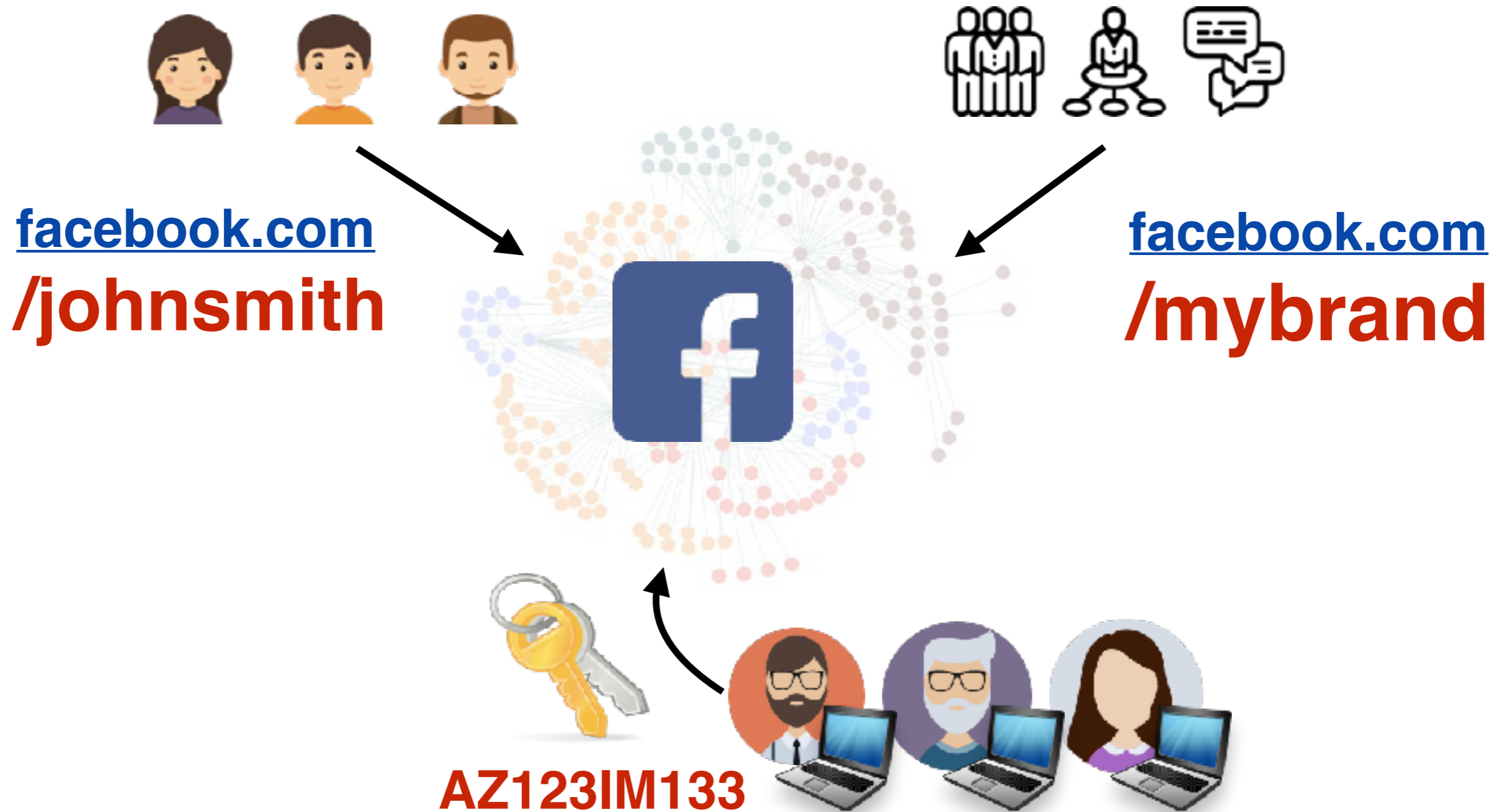


# Social Networks

## add a payment layer

Name	Users	Launch
 GMail	1 billion	2013
 WeChat	963 million	2014
 FB Messenger	900 million	2015
 iMessage	700 million	2018
 Telegram	200 million	2020
 WhatsApp	1.5 billion	2020

# Problem: Centralized





# **Problem: Centralized**

**They have ultimate control over all transactions and accounts of buyers and sellers.**

**They hoard all the data about who buys what, use information asymmetry for influence, and can hack / leak personal data in bulk.**

**People are forced to trust organizations whose interests may not be aligned with them.**



# Groups

We have our own social network!

Used today by community leaders in 100+ countries:

mass	mass-profession	mass-professional-how	mass-personal...	feature-to	a
professional	Pastor	Communication for food bank and congregation		contribute,plans,tasks	Il
professional	Store manager	Text staff		none	
professional	Pastor	Church members		plans	
professional	Business owner and small group I...	Communication with teams		plans	S
professional	Group rep for calisthenics	Message parents with important updates		none	
professional	Father and volunteer	Message teachers and organize groups of volunteers		plans,tasks	
professional	Baseball Board	To let people know about league		none	
professional	Part of a nonprofit committee and...	I'm a member of a nonprofit committee and I use it to email members		plans,tasks	
professional	Consultant	Multiple client & personal groups		none	
professional	I am a	Teacher		none	
professional	Real estate agent. I use it to invite...	Message my clients about properties for Sale and open for inspections.		plans	
professional	Alumnae officer	Message members regarding meetings and events		plans,tasks	
professional	A union official	Share info and get input		contribute,plans,survey	
professional	Minister	Message squash club and church		reserve	
professional	Bible teacher	Message reminders about class		none	
professional	Soccer & baseball Team Mom	Message patents about practices, games, other important team info		contribute,plans,marketpla...	
professional	Office manager	Message employees about jobs		tasks	
professional	Tenants	Room managing			
professional	Salesman	To my buyers		none	
professional	Pastor	Contact People on my church need to be in contact.		plans	

Rows 1 - 1,000 of ~35,341 from table; 1 row selected



# Groups 3.6

used over **1.7 Million** times a month by **200,000+** users

Update: we recently had our **5 millionth download** and are now in over 100 countries around the world.



OVERALL RATING



# Calendar

Our own decentralized infrastructure.

## Technology

### Apple-approved Mac Store app crypto-coins

13 March 2018



Calendar 2  
Qbix, Inc.

[View in Mac App Store](#)

[View in Mac App Store](#)

#### Screenshots



Our desktop app already runs 24 / 7 on 40,000+ computers in 100+ countries

In March 2018, we experimented with Monero mining in an opt-out update. It was covered by many tech outlets, as well as Newsweek and the BBC.

Intercoin doesn't use Proof of Work mining. Our existing infrastructure can be used to validate millions of transactions at once.



# Calendar 2.1

used almost **1 Million** times  
a month by **56,000+** users



OVERALL RATING

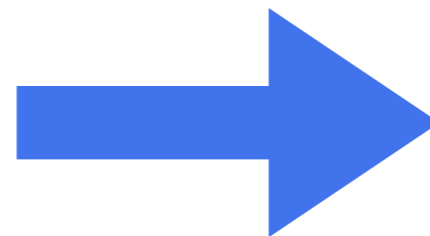
# Go-to-Market Strategy

Launch our own payment platform with our growing user base & infrastructure!

Decentralized  
and Open

Scalable  
and Secure

mass	mass-profession	mass-professional-how	mass-personal...	feature-to
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Intercoin

# Who is Intercoin for?

## Communities



Buildings



Cruises



Universities



Cities



Countries

## New Projects and Tokens



Drugs



Movies



Real Estate



Utility



Currencies

# What is Intercoin for?



Keeping Intercoin on reserve enables:

**Fundraising • Utility Tokens • Liquidity  
Stablecoins • Virtual Currencies  
Micropayments • Global Payments  
Money Analytics • Universal Basic Income  
and any applications people develop.**



**Startups**

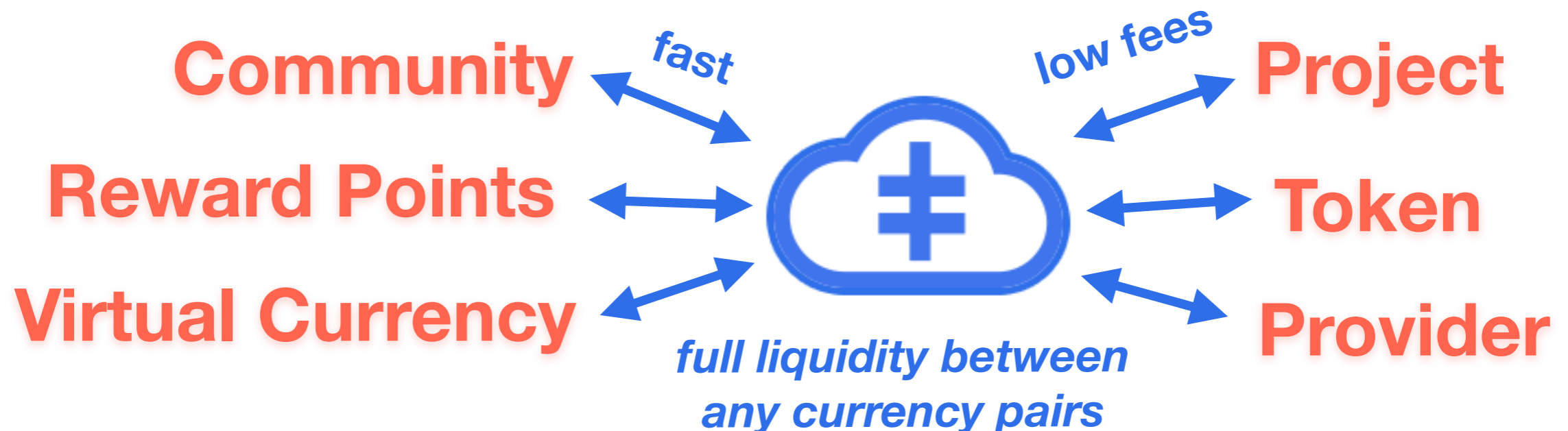




# Token Economics

The total supply of ITR Tokens is 1 Billion.

As more ICOs and Communities are hosted on the Intercoin Platform, they drive demand to keep ITR on full reserve, for liquidity.



# Investment Opportunity

**Pre-buy ITR Tokens now, at a low price.  
When the Intercoin network launches,  
sell them to Communities and Projects  
looking to have their own currency.**

**Intercoin Inc. is working to take care of  
all the technology, liquidity and regulations  
to power the crypto communities economy.**

**See our Private Placement Memorandum for all risk disclosures.**



Fill out our form at [intercoin.org](https://intercoin.org)  
for more information. 