



KYC COIN

An integrated B2B/B2C solution with a multichain wallet, free instant payments, branded cards, a crypto gateway, and KYC/AML checks



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INTRODUCTION

KYC Coin - is a hybrid B2C / B2B project that makes cryptocurrency payments and investments easy, fast and secure. It is based on its own blockchain, which uses an advanced privacy algorithm and a creative dynamic supply chain regulation protocol. Anyone who owns KYC coins can stake and receive rewards.

For individual entrepreneurs and small businesses, a full set of tools is offered, both online and offline: a crypto payment gateway, invoicing and instant access to funds received, making payments, generating a new address for each transaction. There are also many advantages for companies compared to payments using bank cards and other services that provide processing of cryptocurrency payments. Thanks to us, you can take complete control over your digital assets.

IDEA

The idea of creating KYC appeared along with the appearance on the market of a huge number of wallets and coins. Plunging deeper into their technology, we set a task to improve the experience of interacting with cryptocurrencies, transactions and payments. This was the motivation for creating a coin with fast transaction confirmation, as well as a universal and easy-to-use crypto wallet. The project is based on meeting all the needs of the users while keeping in mind the problems they may face.



PROBLEMS

PROBLEMS FACED BY CRYPTOCURRENCY USERS:

Insufficient functionality of cryptocurrencies and high cost of maintaining wallets

- a) Many blockchain wallets still do not allow users to buy cryptocurrency with a bank card.
- b) Those who advertise themselves as an opportunity to make an “instant” purchase usually do not say anything about fees. In fact, most wallets rely on external processing services that charge exorbitant fees even for small transactions. For example, MetaMask uses Wyre to shop with ETH, with an average commission of \$10, even when buying ETH for less than \$100.
- c) Often users are required to register with a payment system and pass KYC verification when they want to make a purchase. This is evidenced by numerous complaints on social networks and discussion boards.

High blockchain fees and long processing time.

There are very few blockchains today that offer fast and cheap transactions. Crypto processor services exacerbate the problem by requiring many network confirmations before processing a transaction.

For example, LTC (Litecoin) has a blocking time of 2.5 minutes and a commission of only \$ 0.03 (as of May 2021), but with payment gateways and exchanges requiring an average of 10 confirmations, the time it takes to transfer increases up to 30 minutes, which is completely impractical for both online and offline payments.

Few e-store users will wait half an hour to receive confirmation of purchase, and even more so customers in an offline store or restaurant.

Limited availability of fast offline crypto payments.

Payments with cryptocurrency on the Internet are becoming more and more common, especially in the gambling and investment industry, but the use of blockchain wallets for offline payments is still inaccessible.



Low level of comfort when verifying identity through KYC.

More and more investment platforms and crypto exchanges require users to pass verification procedures. Identity verification can take over an hour, the user often fails and has to start over.

Examples of problems that arise during the KYC check include:

- Strict requirements for files (for example, only .png format, resolution - no more than 1000x600 pixels, weight - no more than 200 KB);
- Strict requirements for the quality of the image (the borders of the passport pages should not be cropped, the image should only be in full color);
- A limited set of documents to be accepted (for example, refusal to accept a bank statement as proof of address of residence);
- Inability to process documents issued by some countries;
- Long processing time and frequent errors;
- Impractical design (too complex interface, poorly written instructions, problems on mobile devices).

Restrictions on the issue of crypto cards.

Debit cryptocurrency cards issued by platforms such as Binance and Crypto.com are a very convenient tool for people who earn income in cryptocurrency (freelancers, traders, etc.). But they are mainly offered in Europe and a limited number of developed countries.

Problems That Business Owners Are Facing:

- **High payment costs.** Traditional payments with bank cards involve an acquiring bank, which usually charges up to 5% of the amount (more for businesses considered high-risk, such as e-Commerce and gambling sites). Acquiring fees alone can reduce the operating margin by 20-30%.
- **Rolling reserves.** Payment platforms require that a merchant keeps circa 10% of the accumulated revenue locked on the balance to cover eventual chargebacks. This means that businesses can't access part of their earnings.



- **Friendly fraud (chargebacks).** Every chargeback costs a business 2 to 3 times the amount of the original purchase because of bank penalties and non-refundable operational costs. In 2020, businesses in the US lost circa \$20 billion due to chargebacks. This problem is difficult to solve within the traditional payment framework, because requesting a chargeback is becoming easier for customers, and banks rarely take the merchant's side.
- **Geographical restrictions.** Every traditional payment gateway has a list of supported countries. If a potential customer resides outside of that range, their payment may be rejected. This often happens with bank cards issued outside of Europe and North America. In addition, the bank that issued the card can refuse a transaction if it is deemed suspicious (especially gambling). As a result, merchants are forced to use many payment gateways (and pay the fees for each) if they want to serve customers worldwide.
- **Poor payment experience.** Redirection is a major payment processing flaw that often leads to major revenue losses. When a user is redirected to an external site to pay, which looks very different from the original product page, they get confused and often abandon the cart altogether.
- **Lunky customer verification process.** Many countries' KYC and AML laws require that users of certain products (investments, money services, insurance, cryptocurrency exchange) be verified. Unfortunately, most KYC solutions in the market don't offer a good customer experience, which leads many users to abandon registration.
- **Lack of fast offline payment tools.** The success and ubiquity of WeChat Pay in China demonstrate that users prefer to pay for brick-and-mortar purchases in one tap on their phone rather than bother with cash and cards. Even with something as basic as paying for ice cream on the street, the app is the preferred way. All the seller needs is a way to generate a QR code or a special merchant number. However, merchants in most countries still don't have access to this type of instant payments.
- **Lack of crypto-fiat functionality.** Many merchants get interested in accepting crypto but abandon the idea for the lack of an easy way to turn crypto revenue into hard cash. Many cryptocurrency gateways don't have the feature of converting crypto into fiat and withdrawing it to a bank account.



SOLUTIONS

KYCC OFFERS FOR CRYPTOCURRENCY USERS:

KYCC offers for cryptocurrency users:

Easy linking to the branded card. Users will be able to freely transfer funds from their KYC Coin wallet to the card in two clicks.

The branded KYC Coin debit card takes the best features of the popular Binance and Crypto.com cards and further improves on them in the following ways:

- Any cryptocurrency supported by the wallet can be instantly converted to fiat and transferred to the card balance or back to cryptocurrency;
- The only fee for such a conversion is the exchange spread;
- The card will be offered to users from 150+ countries of the world, not just to the residents of the EU, US, and Canada;
- High weekly and monthly withdrawal limits regardless of the amount stored on the card;
- Automatic integration with marketplaces and payment systems;
- Usage fees don't depend on how many KYCC the user stakes in the wallet;
- Ability to link the card to a specific cryptocurrency in the wallet.

At the moment, not all projects have succeeded in issuing debit cards, so we plan to work with Wallester, which provides payment services authorized by The Estonian Financial Services Supervision Agency and offers a complete white label solution for companies that want to launch their own cards. These services have been designed and conceived to meet current and future customer needs with an emphasis on innovation, reliability, and security, and have already proven themselves in the marketplace.

- **Cashback.** Just like with Binance and Crypto.com cards, users will earn cashback on online purchases. The cashback will be higher when shopping with partner merchants and marketplaces. The maximum cashback rate is 9%, credited in KYCC to the wallet's balance. Even those users whose average monthly KYCC balance is less than \$50 will still earn a 1.5% cashback.
- **Multi-chain support.** Apart from KYCC, the wallet will support BTC, ETH, DOGE, DOT, BCH, BNB, SOL, and several others, with dozens more to be added in the future.



- **Built-in chat.** When the user taps on an icon of a contact, a menu window is displayed. In it, you can add a user to your list of contacts, make a request or make a payment (if needed, you can leave a comment), view the history of transactions, or complain.
- **Instant cryptocurrency exchange.** The wallet will have a built-in conversion function that receives real-time data on cryptocurrency prices from decentralized oracles (primarily Chainlink). As in the case of crypto-to-fiat conversions, the commission for converting cryptocurrencies will be minimal.
- **Commission-free transfers.** Sending cryptocurrency from one KYC Coin wallet to another will be completely free.
- **Invoicing.** Instead of writing to someone in a chat asking them to send a certain amount, specifying the address, etc KYC Coin wallet users can create invoices in a few taps: choose a contact, select a cryptocurrency, enter the amount, and hit 'Send'. If you wish, you can leave a comment on the issued payment. The recipient of the invoice receives a notification, which contains all the information about the payment request: the sender name, requested amount, text comment.
- **Sending crypto to contact list users.** After adding a user to the contact list, to send them cryptocurrency, you need to complete just three simple steps: select a recipient from the list (or search by name), enter the amount, and send.
- **'Favorites.'** The user will be able to choose 5 or more contacts and add them to the "Favorites" list to be displayed on the main screen of the wallet.
- **Shake to Pay.** Free Instant Payments. It is one of the most valuable features of the KYC Coin wallet. The tool allows users to send and receive payments in their preferred cryptocurrency.

Examples of Shake to Pay use cases include:

- Paying at a restaurant;
- Buying ice cream from a street vendor;
- Sending money to a friend while together at a bar;
- Paying for a taxi ride;
- Tipping. The amount to send can be predefined or not. For example, in case of restaurant bills or street vendors' goods, the recipient (merchant, vendor) will need to enter an amount and tap 'Generate QR code'. The customer simply needs to scan the code with their smartphone: KYC Coin wallet will automatically pre-fill the fields, and the user will only need to tap on the 'Pay' button that appears on the screen and add a comment or note if they wish. KYCC will be the default currency of payment, but both the sender and the recipient can pick their currency of choice.



Payments made in KYCC will be processed instantly. If another cryptocurrency is selected, the blockchain fees will be applied.

- **Crypto-fiat conversions** - are one of the most attractive features of the wallet. This helps you to cash out money in US dollars (and in the future in 20+ other fiat currencies) and withdraw the received fiat money to your KYC Coin card without paying any fees. The only fee charged on such transactions is the exchange spread (the difference between the maker and taker fees), and that will be minimal.

There is no additional service charge. This makes the KYC Coin wallet a great alternative to Coinbase and similar custodial wallets, which charge buy/sell service fees in addition to the spread. For example, Coinbase users pay \$0.99 for a transaction under \$10, or 10% (plus the spread of 0.50%), \$1.49 for converting an amount between \$10 and \$25, and so forth.

Crypto-fiat conversions are performed in two steps:

- 1) The coin (BTC, ETH, DOGE, etc.) is converted into KYCC;
- 2) KYCC is transferred to the user's KYC Coin card balance. After that, one can use the card's balance to pay for purchases or withdraw cash from an ATM.

After that, you can use the card balance to pay for purchases or withdraw cash from an ATM. Any of the cryptocurrencies supported by the wallet can be converted into fiat in the same way. KYC Coin itself is an exception: it can be transferred to the card without paying the spread.

Within a year after launch, it should become possible to withdraw fiat to third-party cards. However, if such transactions are processed via intermediary banks, additional fees will be charged. In general, using the branded KYC Coin card will always be the most cost-effective choice.

- **KYC and AML checks right in the wallet.** In the second stage of development, it will become possible to pass a KYC check right within the official KYCC wallet. Any project that joins the KYC Coin ecosystem will automatically accept this check as valid so that the user will not have to complete multiple KYC verifications on different websites. One could think of this in-wallet KYC 'certificate' as a sort of a green light to many platforms, including payment systems, e-Commerce websites, investment apps, and so forth.



Offers From KYCC To Business:

- **Low payment costs.** Payments using cryptocurrencies do not entail paying high fees. Crypto payments are subject only to the gateway's commission (0.5% to 1% in case of KYC Coin gateway);
- **No chargeback scams.** It's not possible to execute a chargeback on a crypto payment, because it always has to be initiated on the payer's side;
- **No rolling reserves:** the merchant can dispose of 100% of their revenue;
- **Easy conversion** to fiat money directly to the merchant's bank account;
- **Corporate bank cards under the KYCC brand**, to which the seller can transfer profits for a minimum commission;
- **Minimum commissions:** from 0.3% for processing payments in KYCC and 0.5% for payments in other cryptocurrencies;
- **Payments directly on the merchant's website**, without redirecting to an external page;
- **Support for 20+ different cryptocurrencies** (KYCC, ETH, BTC, DOGE, LTC, BNB, USDT, SOL, DOT, USDC etc.);
- **Fast confirmation** for KYCC transactions thanks to the use of a KYC Chain blockchain;
- **Zero commissions on internal transfers** (between a merchant's accounts or to another merchant or KYC Coin Wallet user);
- **Shake to Pay with 0% commission.** This instant payment tool was designed to pay with crypto offline and send payments to people nearby. It is optimized for small businesses like cafes and stores, as well as for individual micro-entrepreneurs, such as street vendors or drivers (see 'Shake to Pay'). There is no fee for using this service;
- **Built-in security checks.** KYC Coin's risk management algorithm instantly red-flags any cryptocurrency that has been involved in illegal transactions, such as darknet sales, scams, etc. This protects merchants from the risks of handling 'dirty' crypto;
- **Integrated KYC:** any merchant that adds crypto payments with KYC Coin on their website can automatically benefit from discounted KYC and AML checks if this is relevant to their business;
- **Easy integration** provides an ability to easily integrate with a marketplace, e-Commerce website, gambling or betting platform, investment platform, restaurant, regular store, and individual offline vendor. Any of these can be implemented in no more than two days and adapted to the merchant's needs. KYC Coin's tech support team will guide the merchant through all the steps of the integration;
- **API for developers:** the API can be used to build new services that support KYC Coin.



TECHNOLOGY

KYCC - is an advanced and highly secure technology that is based on the Proof of Stake (PoS) mechanism. This choice is due to many factors, in particular the concern for security and the desire to provide the most comfortable conditions of use for stakers, miners, professionals, and novice users of cryptocurrencies.

WHAT IS PROOF OF STAKE (POS)?

Proof of Stake - is proof of ownership (proof of stake). The security of the network is provided by users who own tokens and set them up for staking or create masternodes.

Proof of Stake (PoS) is an improved consensus mechanism that underpins the KYCC blockchain. It is an advanced technology, far superior to the outdated Proof of Work (PoW) mechanism.

- PoS does not require the use of expensive equipment, thus miners' capabilities depend on the number of coins they own. Any user can join mining without buying special equipment or incurring higher energy costs.
- All users get faster transaction processing and better security.
- Less power consumption and no need to invest in equipment make PoS the preferred choice both for professional miners and those users who want to start the process but are not ready to spend money and purchase special equipment.
- Mining and supporting the blockchain of traditional bitcoin and some other networks, uses huge amounts of electricity, which has a negative impact on the environment.
- Due to the large number of stakers and masternodes, the KYCC network is secure and invulnerable to attack by hackers.

KYCC is not only highly secure but also environmentally friendly and energy-efficient. Mining is available to every user, and its capabilities depend on the number of coins.

That's what Proof of Stake is all about, not actually performing meaningless mathematical operations.

PARTICIPATE IN THE LUCRATIVE REWARDS PROGRAM

Staking and mining - are opportunities for active web users to earn completely passively.

Users can be rewarded simply for the very fact of storing coins in their wallet because it keeps the KYCC network safe.



Node - is a special hub of the network that automatically participates in the validation and transfer of blocks.

Masternode - is a large node that provides more functionality and implies a larger reward.

HIGH DEGREE OF NETWORK SECURITY

KYCC - is a secure network that meets the latest industry standards. Every transaction and every block that is added to the blockchain is verified by a distributed network of individual nodes. This decentralization helps to ensure that the block and transactions are valid and that rewards are available to virtually anyone.

BLOCK GENERATION TIME

Traditional implementations of Proof of Stake are now obsolete.

The second version of the protocol, which is the basis of KYCC technology, has the following advantages:

The amount of work required to perform the hash calculation has been significantly reduced;

Significantly reduced RAM usage;

Virtually no CPU power requirements. It may be a single-core processor at all;

More logical and fair distribution of block rewards for miners;

Fixed interval between blocks - 60 seconds.

ENERGY EFFICIENCY

Miners pose a serious threat to the environment by consuming enormous amounts of electricity. In some countries, mining is banned altogether. PoS runs on common hardware that every user has at their disposal.

Virtually anyone on the network can become a miner and make a steady income by participating in PoS staking.

ACTUALLY FAIR STAKING

UTXO refers to the amount of digital currency left in someone's possession after completing a cryptocurrency transaction. Each UTXO has the ability to win a reward, with complexity decreasing depending on the UTXO value.

The KYCC network has no age multiplier in its staking algorithm, so both pros and novices are rewarded.



WHAT IS STAKING?

Staking - refers to blocking of a portion of coins to secure the network. In doing so, the user retains ownership. If necessary, they can use them as they see fit.

Staking ensures that the Proof of Stake consensus is achieved. Each staker receives a reward that is proportional to the number of coins they own.

Unlike mining, staking does not require active actions and does not involve the use of professional equipment.

HOW STAKING WORKS

In fact, staking ensures that every transaction that takes place on the network is confirmed and recorded to the blockchain.

To participate in staking, it is enough to have at least 1 coin on the synchronized main wallet. This node takes part in protecting the network from unauthorized access and hackers.

Thanks to this, KYCC owners receive a reward for each block, and the network becomes as secure as possible.

Receiving a reward by staking is available to every KYCC holder without restrictions. At the same time, fast block generation time allows you to observe the rapid receipt of rewards.

The size can be controlled by adjusting the number of coins that take part in the staking.

The user always remains the sole owner of the coins and can terminate participation in the reward program at any time.

HOW DO I GET KYCC REWARDS THROUGH STAKING?

If you don't have tokens, you can always buy them on the exchange. Once you've received the coins in your wallet, unlock them for staking and that's it. No more action is required.

The likelihood of receiving a reward directly depends on how many coins you have decided to stake. Manage this amount by adjusting the amount of remuneration depending on your needs.

WHY IS POS BETTER THAN POW?

Proof of Work is an algorithm in which the reward depends on the amount of work performed. In Proof of Stake, the base value is the number of assets: the more coins, the greater the user's influence, and potential earnings;



In PoS, protocol changes are determined by wallet voting, not by miner agreements, as is the case in PoW;

The amount of energy required to maintain the network is kept to a minimum. Devices must be powered on, but can be used for other tasks rather than performing complex calculations;

There is no need for miners to invest in the purchase of high-performance hardware that becomes obsolete very quickly. There is no risk of unjustified purchase of expensive equipment;

In order to attack a PoS-based network, an attacker must collect a large number of tokens. But in practice, this is impossible, since with mass purchases, the cost of the token will increase sharply, and the further acquisition will be extremely difficult.

On the other hand, there is no logic in such actions, since the accumulation of a large number of tokens will disrupt the stability of the network, which, first of all, will negatively affect a large holder;

Cold or hardware staking involves the use of third-party devices such as the Ledger. The biggest advantage of cold staking is that coins are frozen offline, where they cannot be stolen even by a powerful online attack.

You always remain the owner of the coins and you yourself determine how to use them. Cold staking requires a small one-time investment in a hardware wallet (which many experienced cryptocurrency users already have) and no electricity costs at all.

WHAT ARE MASTERNODES?

In the world of cryptocurrencies, a masternode refers to a special server that provides much more network support than a regular staking wallet.

The logic behind using masternodes is that in order to ensure maximum network security, it is necessary to have a large number of independent servers that store a complete copy of the blockchain.

Thanks to this contribution to the ecosystem and network security, users who maintain masternodes receive a larger portion of the block reward compared to those who prefer regular staking.

In order to launch a masternode on the KYCC blockchain, you need at least 100 thousand KYCC.



WHAT DOES IT MEAN TO LOCK YOUR COINS?

Locking your coins means that the owner sets 100 thousand KYCC or more as a collateral to ensure the operation of the masternode. At the same time, tokens are not transferred to another user, they can be spent at any time. But if this happens, then the masternode will stop working and you will stop receiving rewards.

Launching masternodes is a great opportunity for those who already have the required amount of coins. The more masternodes, the more secure the network, since there are more independent copies of the blockchain.

SECURITY AND DECENTRALIZATION OF THE KYCC NETWORK

KYCC is not only fast and efficient but also a secure network. The masternodes provide multiple layers of protection. They also serve as nodes involved in block and transaction validation.

DECENTRALIZATION

All KYCC network data is stored in a decentralized file network based on the model of an interplanetary file system. This ensures that platforms do not need to request access to AML and KYC data, as private keys are transmitted automatically. The security of the system is ensured by multiple nodes that are independent of the central server so that even a large number of nodes are compromised or shut down without affecting safety and functionality. Along with decentralization, a high degree of security is provided because files are encrypted using elliptic curve cryptography.

WHY RUN AND MAINTAIN A MASTERNODE?

Masternode owners receive a stable and predictable income, which depends on the degree of their participation. Rewards are sent automatically as each block is created.

Compared to stakers, masternode holders receive more rewards even if they have fewer coins. The reward for 1 block is generated as follows:

- Staking - 1 KYCC;
- Masternode holders - 4 KYCC.



In addition, masternode holders are directly involved in the management of the community, as they have the right to vote in the KYCC DAO.

TECHNICAL REQUIREMENTS FOR RUNNING MASTERNODES

Both staking and maintaining masternodes do not require the purchase of equipment.

You probably already have the necessary device. It must meet the following parameters:

- Single-core processor;
- 2 GB of RAM;
- Free space - over 30 GB (the KYCC blockchain itself takes only 18 GB), but it will expand in the future, so more free space will be needed for comfortable work.

Thus, almost every KYCC user has access to both staking and creating and running masternodes.

The KYCC community is focused on making staking and masternode creation as accessible as possible to as many users as possible, which in turn will provide a high degree of network security.



ADVANTAGES OF THE COIN

THE KYCC COIN HAS A NUMBER OF ADVANTAGES:

- The coin is built on the fast and secure KYC CHAIN blockchain with the lowest transaction fees;
- Multichain wallet;
- Staking with yields from 25% per annum;
- Dynamic coin supply model (helps ensure long-term balance between inflation and deflation);
- Long-term equilibrium between inflation and deflation);
- Payment gateway for merchants;
- Instant payments (Shake to Pay);
- Advanced customizable KYC and AML checks;
- Easy integration for online and regular businesses;
- Successfully runs on multiple blockchains: ERC 20 (official protocol for making suggestions for improving the network), TRC 20 (common list of rules defining interaction between tokens, including transfer between addresses and data access);
- Branded debit cards integrated with the wallet balance.

BENEFITS OF THE WALLET

Designed with a focus on simplicity, the KYC app provides an interface that's easy to set up and use.

EVERYTHING YOU COULD POSSIBLY NEED IS IN OUR MOBILE WALLET:

- Track cash turnover and coin prices within 24 hours;
- Store your money in stablecoins (cryptocurrency, which is tied to reserves of usual currencies or physical goods (gold, oil) in order to avoid losses due to market volatility);

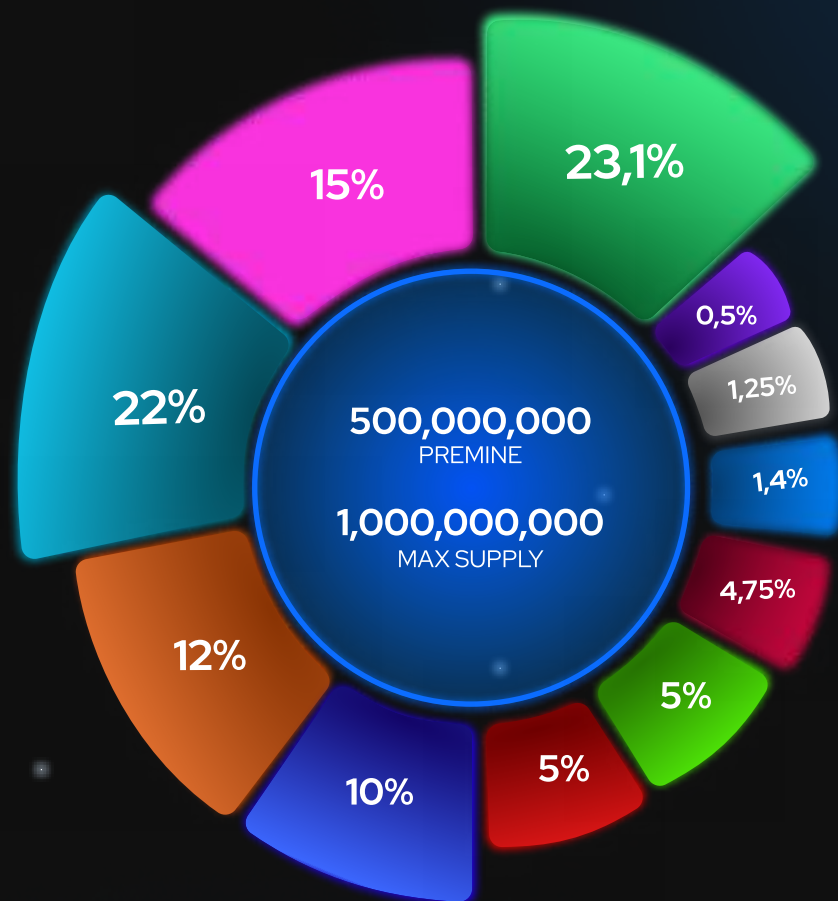


- Two-factor authentication;
- It is possible to conveniently exchange cryptocurrencies right in the app in seconds using the EXCHANGE function, with a convenient slider;
- Easily find a friend, a partner to transfer funds by choosing a nickname or phone number in the contact list;
- The RECEIVE option - generating a QR code gives you the opportunity to share your wallet address in a convenient way (it's good for you because the probability of making a mistake is minimized);
- In the MARKET menu, you can follow the latest changes in cryptocurrency pairs;
- When you open the HISTORY block you can see the history of all transactions and the history of individual coins, as well as find out more detailed information on each transaction. Also, one of the advantages is that the user can see the history of the transactions between their participants.
- Allows you to store various coins and tokens;
- Provides two-factor authentication;

DESKTOP Wallet:

- Cold wallet;
- You can earn cryptocurrency by keeping coins staked;
- Keeps coins private and secure, especially when disconnected from the network;
- Private keys are stored on the user's device;
- Staking with a yield of 25% per annum.

TOKENOMICS



DISTRIBUTION OF COINS

IEO	1,4%	7.000.000 Coin
Founder	10%	50.000.000 Coin
Team	12%	60.000.000 Coin
Partners & Advisors	5%	25.000.000 Coin
Private Sale	4,75%	23.750.000 Coin
Public Sale	23,1%	115.500.000 Coin
Reserved for liquidity	15%	75.000.000 Coin
Staking, Rewards	22%	110.000.000 Coin
Referrals	0,5%	2.500.000 Coin
Bonus & Bounties	5%	25.000.000 Coin
Airdrop	1,25%	6.250.000 Coin

DISTRIBUTION OF FUNDS

Software development	73%
Legal and financial overhead	10%
Branding and Marketing	17%



COIN CHARACTERISTICS

Algorithm Quark

Block Time 60 Seconds

Maturity 110 Confirmations

Ports 19222 (p2p) / 19444 (rpc)

Pre-mine 500,000,000 KYCC

Max Supply 1,000,000,000 KYCC

MN Collateral 100,000 KYCC

PoW Rewards Breakdown Block Height Masternodes Miner

2-250 0% (0 KYCC) 100% (1 KYCC)

POS REWARDS BREAKDOWN BLOCK

Height Reward Masternodes Stakers 251-∞ 5 KYCC 80% (4 KYCC) 20% (1 KYCC)

ROADMAP

Q1 2021 (COMPLETED)

- Crypto market analysis
- Team building
- White Paper writing

Q2 2021 (COMPLETED)

- Company registration in the UK
- Design market strategy
- Beginning of KYC Coin development
- Creating terms of reference for KYC Wallet App
- Strategic Partnerships

Q3 2021 (COMPLETED)

- Beginning of KYC Wallet App Android version development
- Beginning of KYC Desktop Wallet development
- Beginning of KYC Wallet App iOS development



Q4 2021 (COMPLETED)

- Development of kyccoin.io website
- Integration of top cryptocurrencies
- KYC Wallet Android App v1.0 alpha testing
- KYC Wallet iOS App v1.0 alpha testing API release
- Development and integration of cryptocurrency exchange within the wallet

Q1 2022

- Launch of the bounty campaign for iOS/Android KYC Wallet Apps
- iOS and Android KYC Wallet App pentesting
- Marketing campaign launch
- Referrals - 0.5%
- Bonus & Bounties - 5%
- Start Private Sale
- Start Public Sale
- Listing on Coinmarketcap
- IEO Launchpad
- KYC Wallet Android App v2.0 alpha testing
- KYC Wallet iOS App v2.0 alpha testing
- KYC Coin listing on exchange

Q2 2022

- Launch of Beta v 1.0 version of the project KYC wallet for iOS
- Launch of Beta v 1.0 version of the project KYC wallet for Android
- Security Audit 2
- Launch of the first working version of KYC wallet v 1.0 for iOS
- Launch of the first working version of KYC wallet v 1.0 for Android
- Integrations with marketplaces and e-Commerce sites
- Development of payment gateway for B2B and B2C sector
- Payment gateway testing

Q3 2022

- Integrations with card issuer Wallester AS
- 500.000 Mobile app downloads KYC WALLET
- 200.000 users on KYC COIN
- Start develop Technical Structure of KYC/AML Check
- Listing KYC coin on new exchange
- First 100 free branded debit cards are issued

Q3 2022

- First branded debit cards High Limit are issued
- Development of web wallet KYCCOIN
- Alpha release of the KYC & AML CHECK tools
- Major Exchange Listings
- 1.000.000 Mobile app downloads KYC WALLET



ABOUT THE FOUNDERS

KYC Coin is led by two sisters, Alexandra and Maia Colitova. They provide an important example of female leadership, which is still rare in the blockchain space. The sisters have spent years studying the inner workings of the crypto market and participated in numerous industry events.

Co-founder and CEO Alexandra Colitova is a financial entrepreneur. She is currently a member of the executive team at IT Future Farm, a company providing IT support for cryptocurrency platforms.

COO Maya Colitova has experience in stocks and cryptocurrency trading.

FUTURE PLANS

KYC & AML CHECK PLATFORM

We are planning to develop a KYC & AML CHECK platform in the future. Because of the need to ensure the financial security of companies and compliance with legal requirements in the field of financial and credit services, in which the company aims to develop, we have decided to develop a product in the form of a network integrating microservices, by integrating which the company will be able to carry out the process of verification of users and their documents, for internal and external projects.

The product is aimed at the rapidly developing market of online verification services, and will also allow the linking network to be supplemented with actual microservices, providing it with a flexible competitive advantage in the market and making it attractive and valuable for purchase and use by other companies that operate in the financial and other sectors.

General View of the Product

The software is a solution for verifying a document and a document holder, and also identifying signs that may indicate a digital or physical forgery of an ID. The algorithm detects signs of forgery, implements an integrated approach to the analysis of the information available in the document: from cross-validation of data, checking the validity of the document and calculating checksums, and ending with the analysis of important features of the document form.

The service uses video stream recognition when taking a selfie received directly from the camera of a mobile device or a regular webcam. This allows you to automatically determine the moment when the most accurate result is achieved. The technology allows you to compare a photo of a face in a document with the owner's face in another photo, including a selfie taken by the user.



The software detects attempts to use fakes or photocopies, as well as shooting a sample of a document from the screen of a computer monitor, tablet, or smartphone. The algorithms used to solve this problem detect holographic security elements, special visual security elements (monograms, ornaments, etc.), check the geometry of the form, and also control the document's behavior under real conditions of observation in the video stream and on separate frames.

KYC & AML CHECK will help identify customers in various institutions in order to minimize fraud and provide a high level of protection for both companies and consumers from fraudulent transactions. The services will be available with minimal fees only for KYCC coin holders, which will help ensure its liquidity in the future.

KYC EXCHANGE We are planning to create the KYC EXCHANGE with a set of complex financial products providing a full range of services for investors and traders.

ADVANTAGES:

- A lot of trading instruments;
- A wide range of choice when depositing via the top payment systems;
- Minimum sizes of deposits and withdrawals;
- Training videos, webinars for those who want to master new knowledge, trading skills;
- Compared to other exchanges, the KYC EXCHANGE platform has the lowest start-up fees;
- There will be an opportunity to purchase gift certificates/vouchers;
- Multilingual website;
- More than 300 trading pairs will be available;
- Quick account creation;
- User-friendly interface: navigation, sorting, "night view" function, quick search, etc;
- API, that allows to implement additional tools;
- 2FA two-factor authentication that allows you to better protect your account;
- Technical analysis tools: Fibonacci levels, moving averages (SMA, EMA), Bollinger Bands;



- KYC EXCHANGE mobile app for IOS and Android;
- Support of fiat currencies;
- A large number of orders (stop loss, take profit, etc.);
- Easy verification;
- For business clients, as well as for clients who carry out transactions with a large number of funds, a corporate program is provided;
- An opportunity to deposit a wallet with various fiat currencies and cryptocurrencies;
- An opportunity to create anonymous accounts.