



\$240B

\$160B

\$80B

\$0

\$15,000.00

\$10,000.00

\$5,000.00

\$0.0

# ETHERCOIN

Low Volatility Asset

## WHITEPAPER

V1.1.0

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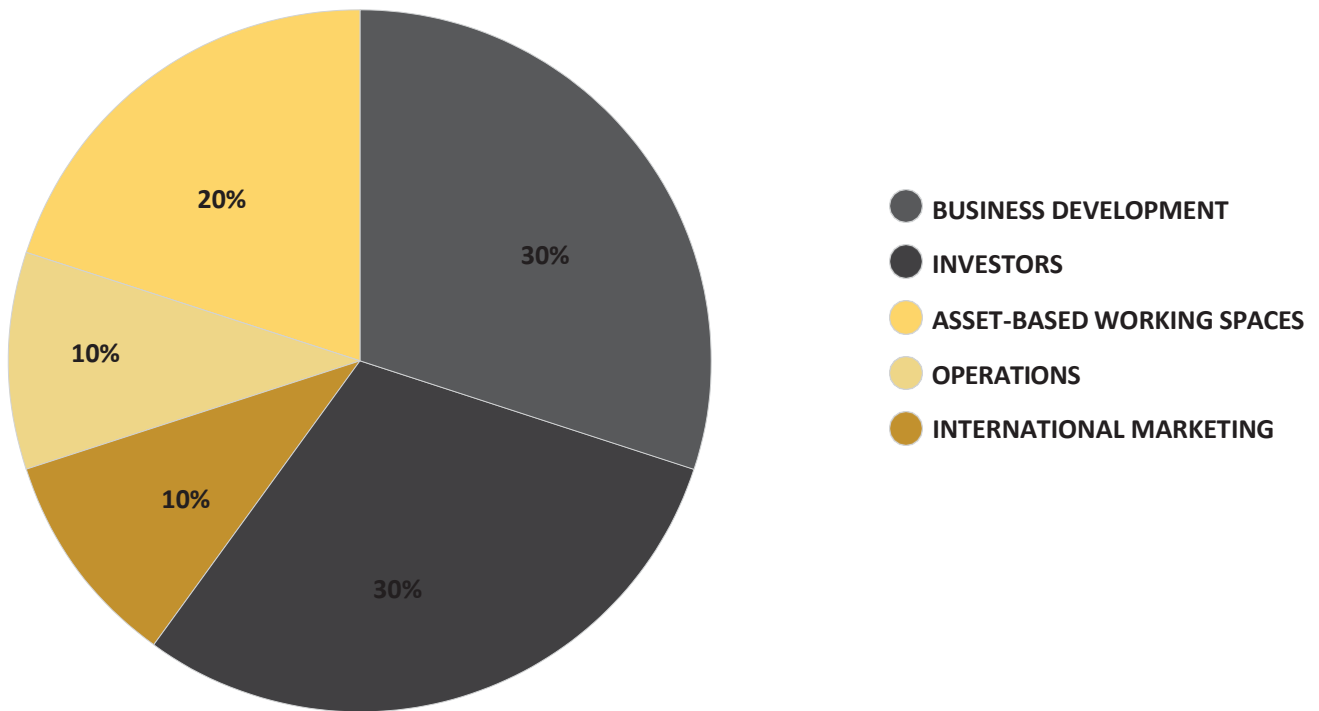
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## INTRODUCTION

Ethercoin is an ERC20 token based on an open source, peer to peer, decentralized, public blockchain and utilizes smart contracts. Ethercoin was developed by a group of cryptocurrency enthusiasts who recognized the need for a cryptocurrency that has low volatility and is backed by a TANGIBLE ASSET (real estate). The Ethercoin team is comprised of hedge fund traders and developers with over 30 years of combined investing and trading experience across global financial markets.

## TOKEN ALLOCATION



- 30% Business development
- 30% Investors
- 20% Asset-based working spaces
- 10% International Marketing
- 10% Operations



## TOKEN SALE

Phase	Tokens Rate	Tokens
Presale	\$.50	1.6 million tokens
ICO	\$1.00	11.4 million tokens



## Cryptocurrency Industry Overview

### Issues

After studying the blockchain and cryptocurrency market, our team recognized a few issues:

1. There are currently significant barriers to using high frequency trading platforms that benefit individual investors
2. There is of a lack of tangible asset-backed investments in the crypto space
3. Bitcoin's price is subject to high volatility dips

### Barriers to Entry

Algorithmic trading and High-Frequency trading used by banks and hedge funds have never been accessible to retail investors. The entry barrier for such technology is enormous. Most people have been trying to trade cryptocurrencies on their own and very few of them are successful because the cryptocurrency market is extremely volatile and unpredictable.

In order to become a good trader, significant experience, effective strategy, and access to accurate information is required. If you do not have these elements, trading can be outright stressful, as well as a waste of time, money and resources.

### Lack of Asset Backed Investments

Most, but not all, cryptocurrencies are characterized by finite supply. Their source codes contain instructions outlining the precise number of units that can and will ever exist. Over time, it becomes more difficult for miners to produce cryptocurrency units, until the upper limit is reached and new currency ceases to be minted altogether. Cryptocurrencies' finite supply makes them inherently deflationary, more akin to gold and other precious metals of which there are finite supplies than fiat currencies, which central banks can, in theory, produce unlimited supplies of.

While Cryptocurrencies do have a limited supply, many of them are not asset backed. In other words, the inherent value of these crypocurrencies is not based on real assets (such as real estate) or other financial assets that generate cash flow (such as mortgages, loans, and credit).



## Regulation

Initial coin offerings whether they represent offerings of securities or not, can be effective ways for entrepreneurs and others to raise funding, including for innovative projects. Ethercoin is a cryptocurrency that can be traded on exchanges and acts as part of a global ecosystem of digital assets. It is an autonomous crypto asset that can be staked or purchased. Based on the Howey Test, staking negates the possibility of Ethercoin being defined as a security.

After the creation of the Howey Test, some promoters masqueraded securities to try and escape registration requirements (referring to securities and interest in a general partnership). To deal with these charades, courts look at the economic realities behind an investment scheme, rather than its name or form, to determine whether it is a security. If an investment opportunity is open to many people, and if investors have little to no control or management of investment money or assets, then that investment is probably a security. If, on the other hand, an investment is made available only to a few close friends or associates, and if these investors have significant influence over how the investment is managed, then it is probably not a security.

Ethercoin gives investors the opportunity to have total control of their tokens by pressing a cancel button on the dashboard at any time.

## The Solution

Our experienced hedge fund traders and developers are developing an artificial intelligence (AI)- based trading bot with a decentralized, software-based user application.

Our investors will be able to back test all algorithms before trading live. This method is proven to generate more profits. Ethercoin will offer investors a downloadable version in the form of our Ethercoin AI trading bot software application V1.0. Ethercoin software application V1.0 will have a user-friendly geographical user interface (GUI) allowing traders to easily execute trades.



Ethercoin is using an AI trading bot that uses a pre-programmed software that analyzes market conditions including time, price, orders and volume.

Ethercoin will offer more than 25 trading indicators to analyze the market in order to generate buy/sell signals that can maximize your profits using Ethercoin. The AI trading bot will be used on multiple exchanges and have a variety of currency pairs to choose from. To see a list of indicators used by Ethercoin please download the trading guide.

A user manual will be available with the software application.



## Beta Testing

After the ICO, we will choose some investors to beta test Ethercoin AI trading bot. Once testing is complete, we will launch the Ethercoin AI trading bot application V1.0 to investors for download. Beta testers will be rewarded with a free AI trading bot and six-month free membership.

Ethercoin is an ERC20 tokens and will be used as GAS on the platform. The investor will need to purchase the software using Ethercoin tokens purchased during the ICO or from the exchange. Ethercoin tokens will be burnt and that will further reward Ethercoin investors by decreasing the outstanding supply of Ethercoin, which will significantly increase scarcity value.

Membership is \$50 per month and must be paid in Ethercoin tokens which will be burned rewarding the Ethercoin token holders.

Experienced traders can sell their trading strategies on the platform to interested buyers if their trading strategies are proven to be profitable. This will create a competitive marketplace of AI algorithms for purchase on the platform. In this way, users who are not experienced can copy experienced traders and reap benefits. The Ethercoin trading platform is open for all and the entry barrier is low.

Investors can withdraw their tokens that are stored in their vault and will be able to release their Ethercoin tokens at any time. It is as simple as pressing a cancel button and all tokens will be returned to the investors' ERC20 wallets. Investors are in total control of their tokens.





## How It Works

Ethercoins can be purchased using Ethereum during our ICO. Ethercoin is an ERC20 utility token with a smart contract on the Ethereum blockchain. It is the first decentralized token that will connect real asset-based co-working spaces (“Ether Space”) on the Ethereum blockchain to Ethercoin, and can be used by investors to rent co-working space, and make purchases from the snack bar and online. We plan to operate Ether Space as a decentralized autonomous organization, where members vote equally on how it should be operated for the greatest success by investors.

When customers rent a co -working space at Ether Space, they can pay with USD or Ethercoin but customers will be given a huge discount if they pay using Ethercoin. For example, when customers rent space for a week, the rate will be \$180 if paid with USD and \$140 if paid with Ethercoin. Paying with Ethercoin will be the most cost efficient option. The next question from customers will be: How do I get Ethercoin? We will then show customers how to purchase Ethercoin from an exchange on location. This will encourage investors to buy and hold Ethercoin as the price continues to increase over time due to the success of Ether Space. We plan to eventually expand Ether Space globally.

Ethercoin tokens are controlled by investors, and they can redeem their tokens from their vault at any time and receive their Ethercoin tokens back. The vault option will be available to investors after the first Ether Space location has been open and running successfully for one year. Investors will vote on Ether Space locations and also the cryptocurrency education classes and training that will be offered at the locations.

**Expected average quarterly earnings rates for storing Ethercoin in our online vault:  
2018: 45-55%**



## Block Explorer

Our developers are building a block explorer for Ethercoin. All transactions can be verified.

## Buyback Plan

A buyback allows companies to invest in themselves. By reducing the number of tokens outstanding on the market, buybacks increase the proportion of tokens owned by enduring investors. A company may feel its tokens are undervalued and buy them back to provide investors with a return, and because the company is bullish on its current operations. Companies buy back tokens for a number of reasons, such as to increase the value of tokens still available by reducing the supply of them or eliminate any threats by token holders who may be looking for a controlling stake.

We're going to buy back a certain percentage of coins annually from investors at 10 % over the current market rate and burn them.

## Coin Specification

Coin Name	Ethercoin
Algorithm	Casper
Presale	1,600,000
ICO	11,400,000
Ticker	ETCN
Total Supply	15,000,000
Coin Type	ERC20
Decimal	18



## Bounty Rewards Program

Investors will be offered a bounty for their hard work promoting Ethercoin and will be rewarded after the ICO, if all 13,000,000 tokens are sold out. The criteria needed to qualify for the Bounty Rewards Program are listed below.

Investors will be rewarded for the number of tokens they purchase during the ICO. Using the binary system is not sustainable.

### Formula for Investors

Number of tokens	Token		Percentage
#	50 to 999	=	.20%
#	1,000 to 9,999	=	.40%
#	10,000 and up	=	.60%

We will air drop Ethereum into your personal ETH wallet once the ICO is complete.



## Android and IOS App

Ethercoin investors will be able to stake from their Android phones or Apple IOS phones using the casper algorithm once available. This app connects directly to the investors Qt desktop staking wallet. Tokens can be sent to exchanges and traded.

## Crowdsale Summary

Ethercoin (ETCN) is an ERC20 token. Most stable cryptocurrencies use one type of utility regarding overall turnover as a tradable token share. Ethercoin will use a single token that is both a means of payment and a stable asset-backed token in the ecosystem itself, thereby enabling Ethercoin token holders to receive quarterly interest payments from Ether Space. This multi-asset approach further protects the Ethercoin ecosystem from speculator interference. Another important advantage of Ethercoin is that once the ICO is completed, the Ethercoin token will also represent a stable asset-backed working space token as well.

## The Future of Ethercoin

Ethercoin's monetary policy serves to make Ethercoin a global reserve cryptocurrency. In order to attain this status, Ethercoin will adopt the following principles:

- Simplicity and high transactions speed
- Exchange rate stability and predictability vs U.S. Dollar

Ethercoin aspires to become part of the decentralized autonomous system. Ethercoin offers its investor's multiple options to earn residual income.



## How will Ethercoin Protect Investors from cryptocurrency volatility?

Tethers are anchored (“tethered”) to fiat currencies such as the U.S. Dollar. Tethers are new assets that move across the blockchain just as easily as other digital currencies. Tether currencies are not money, but rather digital tokens formatted to work on blockchains. Tethers hold their value at 1:1 versus the underlying assets.

In order to successfully manage volatility, 15% of the funds raised through Ethercoin’s ICO will be converted into tether. In case of unforeseen events, tether can be converted back into BTC and distributed to Ethercoin investors according to each investor’s initial principle investment. In this case, the amount of Ethercoin token value in each investor’s wallet will be converted to Eth and released to investors using the Ethercoin cryptocurrency trading platform.

## Bitcoin Theft Insurance

Ethercoin intends to work with BitSecure to offer our investors a pathway to Bitcoin theft insurance policies. The insurance product is customized for each investor and provides robust cyber and professional liability policy that goes well beyond narrow crime policies previously adopted by some Bitcoin vault providers. The policy protects both the corporate policyholder as well as individuals from any act, error, or omission (including errors in technology, processes, and employees) that may result in a theft of insured Bitcoins (or their related private keys). Coverage extends to both external hacking incidents and employee theft. Both hot wallets and cold storage are eligible for coverage in the policy. In the event of a covered loss, the policy would reimburse the policy holder as a direct loss payee (a feature not offered by any other insurance program!) for the full value of the stolen insured Bitcoins, subject to policy terms. In addition, the policy provides the corporate policy holders with unprecedented ability to work directly with its customers in the management and resolution of such incidents.



# Roadmap & Development





## DISCLAIMER

### Ethercoin

The information set forth in this Whitepaper may not be exhaustive. The content of this Whitepaper is not binding on the Ethercoin ecosystem, and Ethercoin reserves the right to change, modify, add, or remove portions of this Whitepaper for any reason at any time before, during and after the sale of Ethercoin by posting an amended Whitepaper on the website. This Whitepaper does not constitute an investment, legal, tax, regulatory, financial, accounting or other advice, and this Whitepaper is not intended to provide the sole basis for any evaluation of a transaction to acquire Ethercoin. Prior to acquiring Ethercoin, a prospective purchaser should consult with his/her own legal, investment, tax, accounting, and other advisors to determine the potential benefits, burdens, and other consequences of such a transaction.

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Ethercoin does not offer, distribute, or carry on a business activity or any regulated activity in Singapore, People's Republic of China, or in other countries and territories where transactions in respect of, or with use of, digital tokens fall under restrictive regulations or require Ethercoin to be registered or licensed with any applicable governmental authorities.

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