



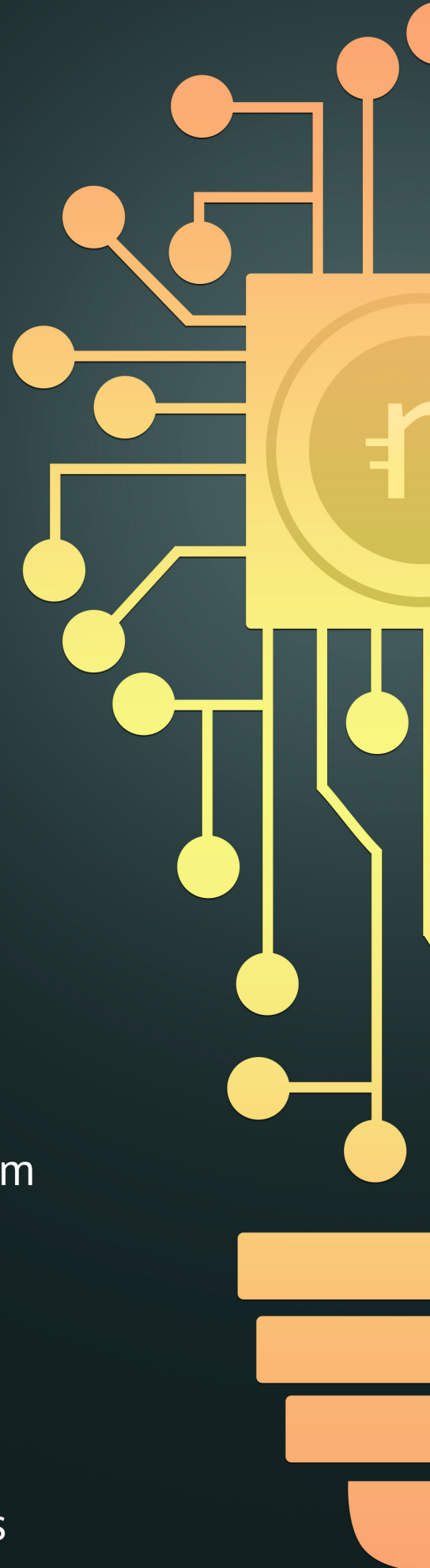
International Crypto Bank Coin

White paper

<https://ico.icbcoin.com/>

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1. About the project

ICBCoin is blockchain platform that uses a next-generation crypto currency.

Our main goal is to combine banking services with the use of crypto currency and forging in one platform. This project allows customers to use traditional banking services, such as payment transactions and credit activities at minimum cost, and, also, to make deposits on beneficial terms. Using blockchain, customers will have an opportunity to receive additional benefits through forging and will also make profit by trading on the internal exchange.



2. Forging

Our platform provides the possibility of forging.

Forging is a scheme for block production in a variety of crypto-currencies in blockchain, based on PoS (proof of stake) with an opportunity to get a reward in coins and commissions.

An alternative option for forging is mining. However, forging has a number of features and advantages:

- ✓ There is no need to buy expensive equipment. Operations take place due to the specifics of the principles underlying the functioning of the crypto currency, in other words, forging occurs in the "cloud" and does not require huge productive capacities from the PC.
- ✓ Does not require any attachments.

Forging, unlike mining, does not require the expenses on expensive equipment - it can be produced on regular PCs.



3. Crypto bank

Our platform provides banking services - **Deposits, Loans and Transfers.**

Deposits

Deposit – is an amount of money, which is placed in the bank at interest. There are 2 types of deposits: **Gold** and **Silver**.

On **Gold**, the deposits are paid daily with the payment of at least 1 coin at a subsequent interest per annum (the year shall be counted from the moment of creation of a genesis block):



- ✓ 20% interest per annum during the 1st year;
- ✓ 17% interest per annum during the 2nd year;
- ✓ 14% interest per annum during the 3rd year;
- ✓ 3% interest per annum during the 4th and following years.

From 1 to 499 999 999 coins, interest will be paid into an open wallet.

Above 500 000 000 coins, there will be a passive income (even if the wallet is closed).

Silver deposits from 1 coin will be paid at a interest per annum 33% on a daily basis.

From 1 to 499 999 999 coins, interest will be paid into an open wallet.

Above 500 000 000 coins, there will be a passive income at 55% interest per annum (even if the wallet is closed).

Loans

Our platform gives you an opportunity to obtain a specified number of coins for temporary use.

Silver coins are converted to **Credit** coins and added to the loan obtainer's account through an on-site bidding process. After the end of the loan contract ends, the amount is automatically returned to the lender. Interest on the loan needs to be paid in advance.

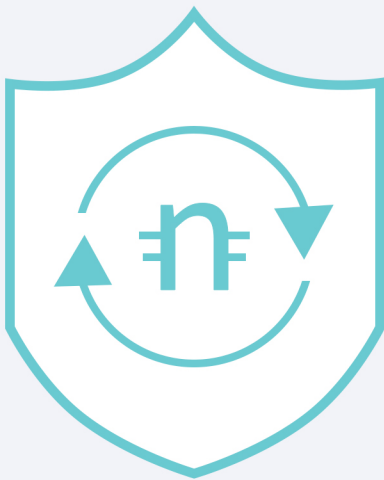


Transfers

Using blockchain technology, International transfers can be made with cryptocurrencies for a very small commission. That will help people to share cryptocurrencies all over the world instantly.

In our system there are **two kinds of transfers**:

- ✓ **Simple transfer (1 ICBC)** – can be fully viewed by everybody in the Explorer. This transfer is fully transparent for all users.
- ✓ **Private transfer (5 ICBC)** – only the hash value is shown in the Explorer. This takes longer than a simple transfer, because it passes several times through the platform, making it be a private transfer.



4. Wallet

On our platform, the user has the opportunity to use a wallet that exists for receiving and storing crypto currency, which can later be converted into currency such as **Gold**, **Silver** and **Credit**, for later use on the platform. The conversion takes place on the ICBCoin platform.



5. Why blockchain?

The International Crypto Bank Coin project gathered all the advantages of NEXT project and organically supplemented them with previously unknown options, thus creating a synergy of a new generation of financial technologies. The main advantages of the project are:

- ✓ **Fast transactions** - throughput will ensure the stable and smooth operation of the International Crypto Bank Coin project.
- ✓ Transactions are absolutely transparent and safe.
- ✓ Low transaction interest.
- ✓ Convenience of working with **ERC20** token ICBT based on Ethereum.
- ✓ Further integration with projects around the world, which will bring a worldwide fame to the project.

We are the first project that has been connected the crypto currency, bank and forging in one project.

6. About ICBT token

International Crypto Bank Token (ICBT) is a utility token based on ERC20 Ethereum standard. ICBT will be used to ensure the operation of the internal mechanisms of the platform, used as a reward for users participating in the life of the cryptobank. A set number of tokens will be issued. The number of tokens at all stages of the sale is unlimited. There is no additional issue of tokens.

Structure of the token

NAME

ICBT - International Crypto Bank Token

PRICE OF THE TOKEN

The cost of 1 token is equivalent to 0.003 ETH

SMART CONTRACT

Based on Ethereum blockchain

MINIMUM PURCHASE

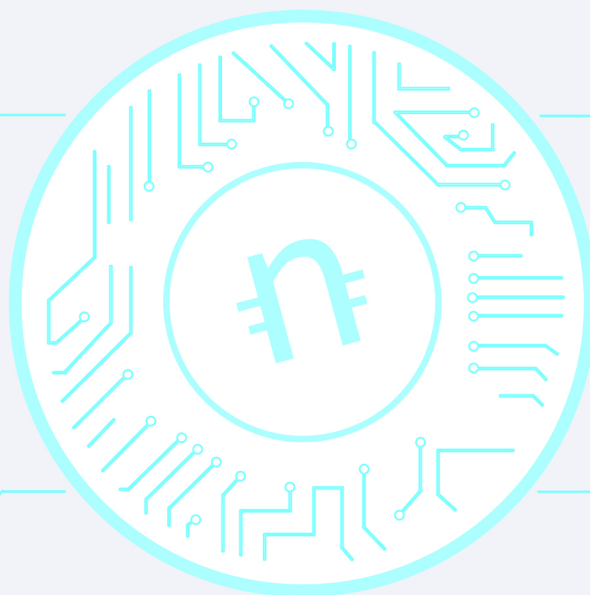
The minimum purchase amount is the equivalent of 10 tokens. No maximum purchase limitations

ERC20 TOKEN

Tokens are issued on the Ethereum platform based on ERC20

TOTAL SUPPLY

The maximum number of tokens is 300 000 000





7. About ICBC coins

With the help of ICBC coins, it will be possible to perform international transfers with a minimum commission.

Color coins will perform the function of both external and internal currency of the ICBC platform.



Gold

The Gold coin is the main coin on our platform. All quotes on the exchange are done with this coin. You can deposit, withdraw and exchange this coin on other exchanges to other crypto currencies (for example: bitcoin, ethereum, etc.) During the start of our blockchain, i.e. in the genesis block, we issued 20 000 000 000 Gold coins. With the Gold coin, money can be earned by forging coins, depositing coins, transfers and on the crypto exchanges.

Silver

The Silver coin is the internal coin on our platform, which can be used to exchange to Gold coins and Credit coins. This coin cannot be withdrawn and exchanged for another crypto currency. In the genesis block there were 10 000 000 000 Silver coins issued. With the Silver coin money can be earned by forging coins, depositing coins, giving loans and on our internal exchange.





Credit

A **Credit coin** is created when a Silver coin is given as a loan. So when issuing a loan, a Silver coin is labeled and converted into a Credit coin. These Credit coins are blocked for the duration of the contract on the lender's account and are added to the account of the person who requested the loan. The loan will be automatically repaid at the end of the contract. The interest for the loan needs to be paid in advance. The Credit coin can be used for deposits and on our exchange. With the Credit coin money can be earned by depositing coins and on our internal exchange.

8. Roadmap



6

2019

- ✓ Q1
Development of mobile platform version
- ✓ Q3
Obtaining a banking license
- ✓ Q4
Connection to the platform of the fiat currencies

7

2020

- ✓ Q1
Issue of debit plastic cards
- ✓ Q2 – and further
Implementation of new functionality and further development of the crypto platform

9. Pre-Sale

PRE-SALE

70%

21 May - 11 Jun

ROUND 0

Round 0

- ✓ Dates: May 21 - June 11, 2018
- ✓ The token can be bought for: ETH
- ✓ The price of the token: 0.003 ETH
- ✓ The bonus: 70%
- ✓ The minimum purchase amount: 10 tokens
- ✓ The number of tokens for sale is unlimited
- ✓ Reasons for the Pre-sale:
the collected funds will be used to a greater extent for the marketing and development of the ICBCoin platform.

10. Pre-ICO

Round 1

- ✓ Dates: June 11 - June 25, 2018
- ✓ The token can be bought for: ETH
- ✓ The price of the token: 0.003 ETH
- ✓ Bonus: 60%
- ✓ The minimum purchase amount: 10 tokens
- ✓ The number of tokens for sale is unlimited

PRE-ICO
60%

11 Jun - 25 Jun

ROUND 1

PRE-ICO
50%

25 Jun - 9 Jul

ROUND 2

Round 2

- ✓ Dates: June 25 - July 9, 2018
- ✓ The token can be bought for: ETH
- ✓ The price of the token: 0.003 ETH
- ✓ Bonus: 50%
- ✓ The minimum purchase amount: 10 tokens
- ✓ The number of tokens for sale is unlimited

Round 3

- ✓ Dates: July 9 - July 23, 2018
- ✓ The token can be bought for: ETH
- ✓ The price of the token: 0.003 ETH
- ✓ Bonus: 40%
- ✓ The minimum purchase amount: 10 tokens
- ✓ The number of tokens for sale is unlimited

PRE-ICO

40%

9 Jul - 23 Jul

ROUND 3

11. ICO

ICO
30%

Jul 23 - Aug 6

ROUND 1

Round 1

- ✓ Dates: July 23 - August 6 , 2018
- ✓ The token can be bought for: ETH
- ✓ The price of the token: 0.003 ETH
- ✓ Bonus: 30%
- ✓ The minimum purchase amount: 10 tokens
- ✓ The number of tokens for sale is unlimited

Round 2

- ✓ Dates: August 6 - August 20, 2018
- ✓ The token can be bought for: ETH
- ✓ The price of the token: 0.003 ETH
- ✓ Bonus: 20%
- ✓ The minimum purchase amount: 10 tokens
- ✓ The number of tokens for sale is unlimited

ICO
20%

Aug 6 - Aug 20

ROUND 2

ICO
10%

20 Aug - 3 Sep

ROUND 3

Round 3

- ✓ Dates: August 20 - September 3, 2018
- ✓ The token can be bought for: ETH
- ✓ The price of the token: 0.003 ETH
- ✓ Bonus: 30%
- ✓ The minimum purchase amount: 10 tokens
- ✓ The number of tokens for sale is unlimited

Round 4

- ✓ Dates: September 3 - September 24, 2018
- ✓ The token can be bought for: ETH
- ✓ The price of the token: 0.003 ETH
- ✓ Bonus: 30%
- ✓ The minimum purchase amount: 10 tokens
- ✓ The number of tokens for sale is unlimited
- ✓ Reasons for ICO:
ICO is conducted with the aim of implementing the International Crypto Bank Coin project and further promotion of the platform around the world

ICO
0%

3 Sep - 24 Sep

ROUND 4

12. Allocation of raised funds

40%

Marketing

20%

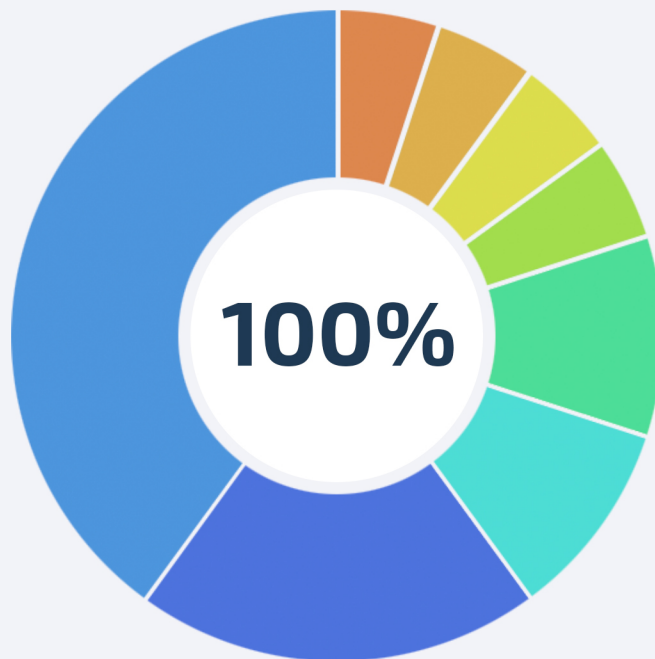
Development of the project

10%

Licensing

10%

Reserve



5%

Crediting

5%

Consulting

5%

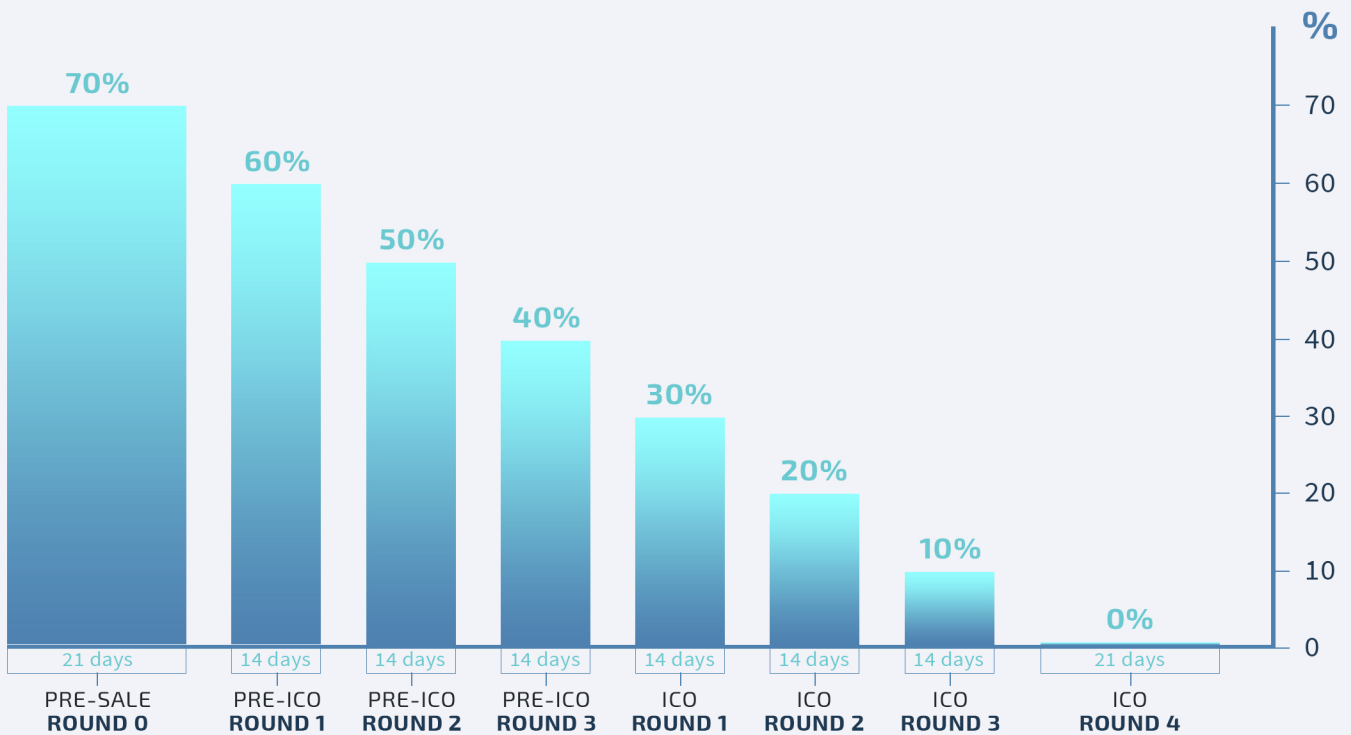
Community

5%

Other expenses

13. Loyalty Program

During the entire sale of ICBT tokens, a bonus will be applied upon purchase.



In addition, there is a **referral program** that gives you a bonus of 5% for each referral that will buy the tokens of this project.

For those who register before May 28, 2018, we offer a **registration bonus** of 2%.

Anyone can take part in our **Bounty campaign**. We offer campaigns such as YouTube, Twitter, Facebook, Telegram, writing articles. Details about the Bounty campaign can be found at:

10,000 ICBT tokens will be distributed between 2,000 **Airdrop** members. In order to take part in **Airdrop**, you need to fill out the form / register on the site, join our groups the following social networks: Facebook, Twitter, Telegram and make a repost.

14. Business plan of the project

International Crypto Bank Coin is a next-generation platform based on blockchain technology.

The main income of the project is formed by receiving a commission for transactions, servicing accounts, exchange transactions, lending and other income.

With the development of the project, the profitability and functionality of the platform will grow.

The commission for exchange transactions is fixed and amounts to 0.2% of the transaction.

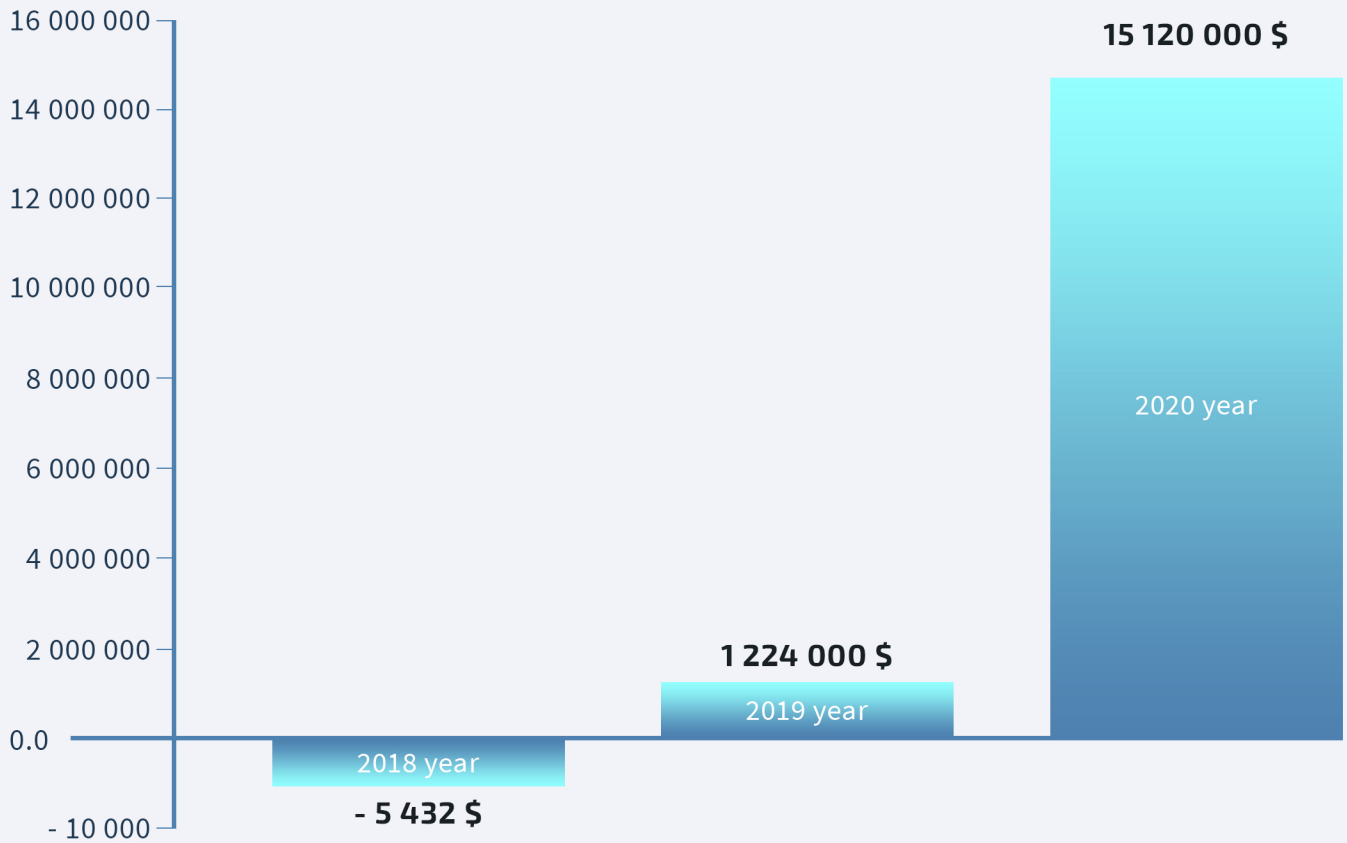
Moreover, International Crypto Bank Coin offers 2 types of transfers - simple and private.

- ✔ **Simple transfer** – is fully displayed in the Explorer and available for review by all. The cost of this transfer is 1 ICBC.
- ✔ **Private transfer** - lasts longer than a simple one, and passes through the machine several times, resulting in becoming private and displayed in the Explorer as a set of random numbers. The cost of a private translation is 5 ICBC.

In the course of fulfilling the set goals and attracting new users, the number of transactions on the platform will constantly grow.

The raised funds will be spent on marketing and redemption of tokens at a market price: large-scaled marketing campaigns around the world and expansion of the platform functionality are planned.

Project's Income



* The rate of the income after the deduction of expenses and taxes.

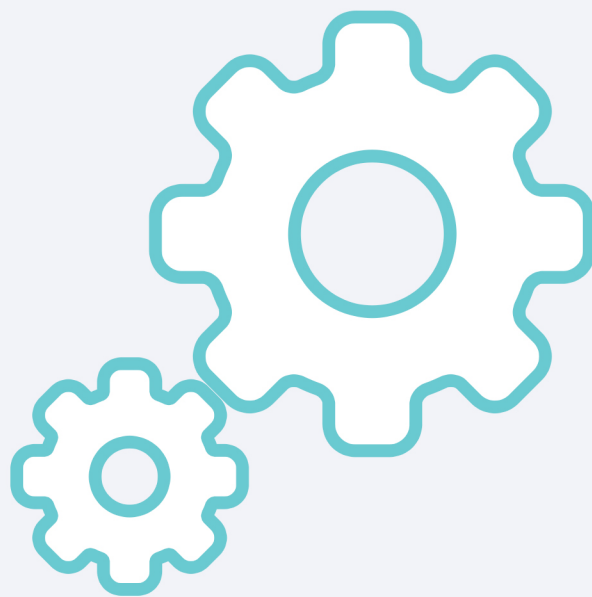
INCOME STRUCTURE	2018 year	2019 year	2020 year
Simple Transfer Fee	✓	✓	✓
Private Transfer Fee	✓	✓	✓
Exchange Income	✓	✓	✓
Credit activities	✗	✓	✓
Banking services	✓	✓	✓
Banking card services	✗	✗	✓
Acquiring of payment cards	✗	✗	✓

15. Technologies

The ICBC cryptographic platform is developed in Java. The following libraries, technologies and frameworks are also used in our system:

- ✓ **JAX-WS** – data exchange technology using Web services via HTTP and HTTPS.
- ✓ **Tomcat embedded** – a servlet container (Web service handlers) on the client side.
- ✓ **PaaS Google App Engine** – a servlet hosting platform and a database in the cloud.
- ✓ **H2** – client-side database.
- ✓ **JavaFX** – a framework for building a client-side interface.
- ✓ **Curve25519 ECDH, SHA-256** – cryptographic libraries.

The main income of the project is formed by receiving a commission for transactions, servicing accounts, exchange transactions, lending and other income. With the development of the project, the profitability and functionality of the platform will grow.



16. Our team



Maxim Mishchenko

Auditor-Consultant

Crypto Enthusiast, International specialist. Provides interaction with the leading blockchain events worldwide.

Andrey Barminov

International Communications Director

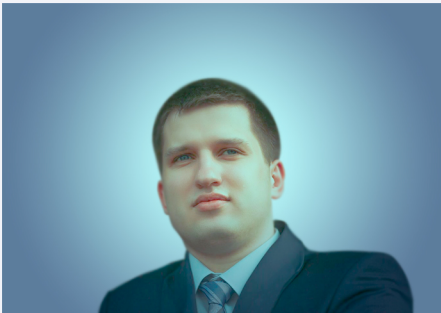
Performs representative functions, presenting the project in the world's leading blockchain locations.



Anton Koltsov

Leading blockchain developer

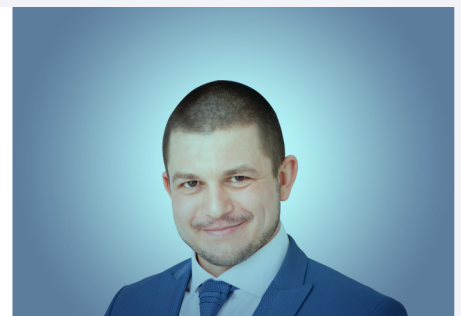
Certified blockchain developer, blockchain architect, recent projects unicorngo.io and ewlottery.com



Mikhail Zaruba

Full Stack Developer & Web Designer

Leading web developer with more than 6 years of experience, implemented more than 50 projects, including blockchain based.





Thomas Bolleyer

Representative in Germany and Austria

IT-specialist and programmer. Cryptocurrency enthusiast, trader and investor with more than 5 years of experience.

Kirill Smirnov

Blockchain developer

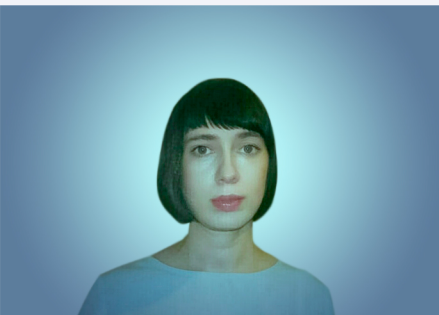
Participation in the development of international projects on the detachment and the analysis of similar projects.



Lyudmila Grebenchuk

Visionary

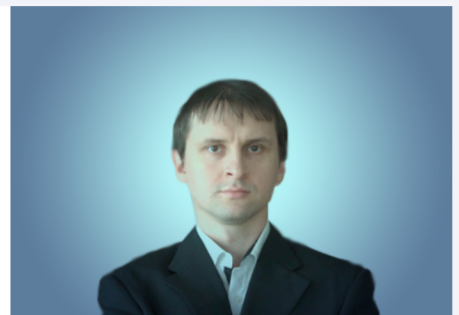
Specialist in strategic planning of the project. She has considerable experience in the implementation of international projects.



Danila Ermakov

PR & Marketing

Specialist in advertising, marketing and analytics. Carries out advertising support of the project.



17. Advisors



Frank Tornatore

Blockchain Advisor and Director UltraBit Group

Ex director France Telecom. Marketing Chair for NXT Foundation.
Ex Marketing Director of Avis Budget for Europe. Marketing
Director Advisor of metros.io

Alam Shohel

Data Analyst and Blockchain Advisor

He has huge experience in Blockchain Software Development
and Project Management. Also, he has a strong technical
background.



Anita Madgundi

Trainer and advisor in crypto market

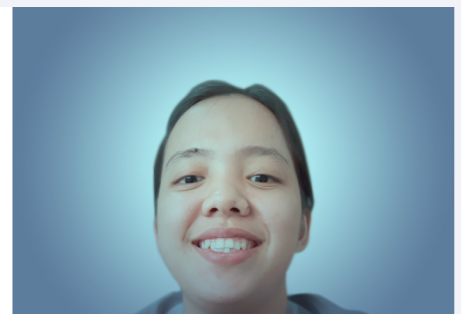
Specialist in Multi level Marketing, like investment plans and
Crypto currencies. Co-founder of US based digital currency.



Cess Laguardia

Crypto strategist and advisor

I am the crypto strategist of Vendicoins ico and the social media
manager of EXMR ico. I also have worked with Alttex as
there Bounty Manager as well as Vendicoins.



18. Partners



19. Legal aspects of ICO

Tokens are issued on the Ethereum platform based on ERC20

Tokens do not have the characteristics of securities, are not securities and cannot be considered as such.

Tokens are not offered to residents or US citizens.

The cost of the tokens is not refundable. Potential investors must take this into account when deciding whether to buy tokens.

The dates specified in this White Paper are approximate.

We do not give any guarantees that the project will be implemented within a certain period of time.

20. Representations and warranties

Holders of tokens represent and warrant that they:

- ✓ have the right to participate in the ICO, acquire or hold tokens in the relevant jurisdiction;
- ✓ have an understanding of the use and complexities of crypto-currencies, token and blockchain technology.

Using the platform and participating in the ICO, users or token holders confirm and agree that:

- ✓ tokens may not bring the expected reward;
- ✓ the expected results reported in the White Paper may not be achieved;
- ✓ any information or data placed or permitted to be posted or sent to the platform must be non-confidential and non-proprietary.

Using the platform and participating in the ICO, users or tokens holders confirm and agree that:

- ✓ they are not individuals resident in the United States of America;
- ✓ they are not a corporation, partnership or other legal entity incorporated under the laws of US.

Acquisition and holding of tokens by users:

- ✓ is made at one's own expense and is carried out to one's account;
- ✓ is not preceded and will not be accompanied by any efforts to create or determine market conditions for tokens in the US;
- ✓ is not made with the expectation of further distribution of tokens to other persons.





<https://ico.icbcoin.com/>