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.
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

"Bitcoin has evolved to become better-suited to being an asset than being a means of exchange."
– Ending Bitcoin Support
Stripe Blog, 2018
### Social Networks

*add a payment layer*

<table>
<thead>
<tr>
<th>Name</th>
<th>Users</th>
<th>Launch</th>
</tr>
</thead>
<tbody>
<tr>
<td>GMail</td>
<td>1 billion</td>
<td>2013</td>
</tr>
<tr>
<td>WeChat</td>
<td>963 million</td>
<td>2014</td>
</tr>
<tr>
<td>FB Messenger</td>
<td>900 million</td>
<td>2015</td>
</tr>
<tr>
<td>iMessage</td>
<td>700 million</td>
<td>2018</td>
</tr>
<tr>
<td>Telegram</td>
<td>200 million</td>
<td>2020</td>
</tr>
<tr>
<td>WhatsApp</td>
<td>1.5 billion</td>
<td>2020</td>
</tr>
</tbody>
</table>
Problem: Centralized

facebook.com
/johnsmith

facebook.com
/mybrand

AZ123IM133
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:

<table>
<thead>
<tr>
<th>Professional</th>
<th>Mass-profession</th>
<th>Mass-professional-how</th>
<th>Mass-personal-how</th>
<th>Feature-to</th>
</tr>
</thead>
<tbody>
<tr>
<td>professional IT Manager</td>
<td>Mass-profession</td>
<td>Message to workers</td>
<td>Mass-personal-how</td>
<td>feature-to</td>
</tr>
<tr>
<td>professional Pastor</td>
<td>Mass-profession</td>
<td>Communication for food bank and congregation</td>
<td>Mass-personal-how</td>
<td>feature-to</td>
</tr>
<tr>
<td>professional Store manager</td>
<td>Mass-profession</td>
<td>Text staff</td>
<td>Mass-personal-how</td>
<td>feature-to</td>
</tr>
<tr>
<td>professional Pastor</td>
<td>Mass-profession</td>
<td>Church members</td>
<td>Mass-personal-how</td>
<td>feature-to</td>
</tr>
<tr>
<td>professional Business owner and small group leader</td>
<td>Mass-profession</td>
<td>Communication with teams</td>
<td>Mass-personal-how</td>
<td>feature-to</td>
</tr>
<tr>
<td>professional Group rep for calisthenics</td>
<td>Mass-profession</td>
<td>Message parents with important updates</td>
<td>Mass-personal-how</td>
<td>feature-to</td>
</tr>
<tr>
<td>professional Father and volunteer</td>
<td>Mass-profession</td>
<td>Message teachers and organize groups of volunteers</td>
<td>Mass-personal-how</td>
<td>feature-to</td>
</tr>
<tr>
<td>professional Baseball Board</td>
<td>Mass-profession</td>
<td>To let people know about league</td>
<td>Mass-personal-how</td>
<td>feature-to</td>
</tr>
<tr>
<td>professional Part of a nonprofit committee and leader</td>
<td>Mass-profession</td>
<td>I'm a member of a nonprofit committee and I use it to email members</td>
<td>Mass-personal-how</td>
<td>feature-to</td>
</tr>
<tr>
<td>professional Consultant</td>
<td>Mass-profession</td>
<td>Multiple client &amp; personal groups</td>
<td>Mass-personal-how</td>
<td>feature-to</td>
</tr>
<tr>
<td>professional I am a</td>
<td>Mass-profession</td>
<td>Teacher</td>
<td>Mass-personal-how</td>
<td>feature-to</td>
</tr>
<tr>
<td>professional Real estate agent. I use it to invite family and friends</td>
<td>Mass-profession</td>
<td>Message my clients about properties for Sale and open for inspections.</td>
<td>Mass-personal-how</td>
<td>feature-to</td>
</tr>
<tr>
<td>professional Alumnae officer</td>
<td>Mass-profession</td>
<td>Message members regarding meetings and events</td>
<td>Mass-personal-how</td>
<td>feature-to</td>
</tr>
<tr>
<td>professional A union official</td>
<td>Mass-profession</td>
<td>Share info and get input</td>
<td>Mass-personal-how</td>
<td>feature-to</td>
</tr>
<tr>
<td>professional Minister</td>
<td>Mass-profession</td>
<td>Message squash club and church</td>
<td>Mass-personal-how</td>
<td>feature-to</td>
</tr>
<tr>
<td>professional Bible teacher</td>
<td>Mass-profession</td>
<td>Message reminders about class</td>
<td>Mass-personal-how</td>
<td>feature-to</td>
</tr>
<tr>
<td>professional Soccer &amp; baseball Team Mom</td>
<td>Mass-profession</td>
<td>Message patents about practices, games, other important team info</td>
<td>Mass-personal-how</td>
<td>feature-to</td>
</tr>
<tr>
<td>professional Office manager</td>
<td>Mass-profession</td>
<td>Message employees about jobs</td>
<td>Mass-personal-how</td>
<td>feature-to</td>
</tr>
<tr>
<td>professional Tenants</td>
<td>Mass-profession</td>
<td>Room managing</td>
<td>Mass-personal-how</td>
<td>feature-to</td>
</tr>
<tr>
<td>professional Salesman</td>
<td>Mass-profession</td>
<td>To my buyers</td>
<td>Mass-personal-how</td>
<td>feature-to</td>
</tr>
<tr>
<td>professional Pastor</td>
<td>Mass-profession</td>
<td>Contact People on my church need to be in contact.</td>
<td>Mass-personal-how</td>
<td>feature-to</td>
</tr>
</tbody>
</table>
Groups 3.6

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

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

⭐⭐⭐⭐⭐
OVERALL RATING
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

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
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.
For Investors

Next-Gen Platform and Ecosystem for Money:

Fill out our form at intercoin.org for more information.