



Making Crypto **Mainstream.**

Crypto has been around for **10 years**.



Bitcoin
2009



Ripple
2012



Ethereum
2015



Intercoin
2022

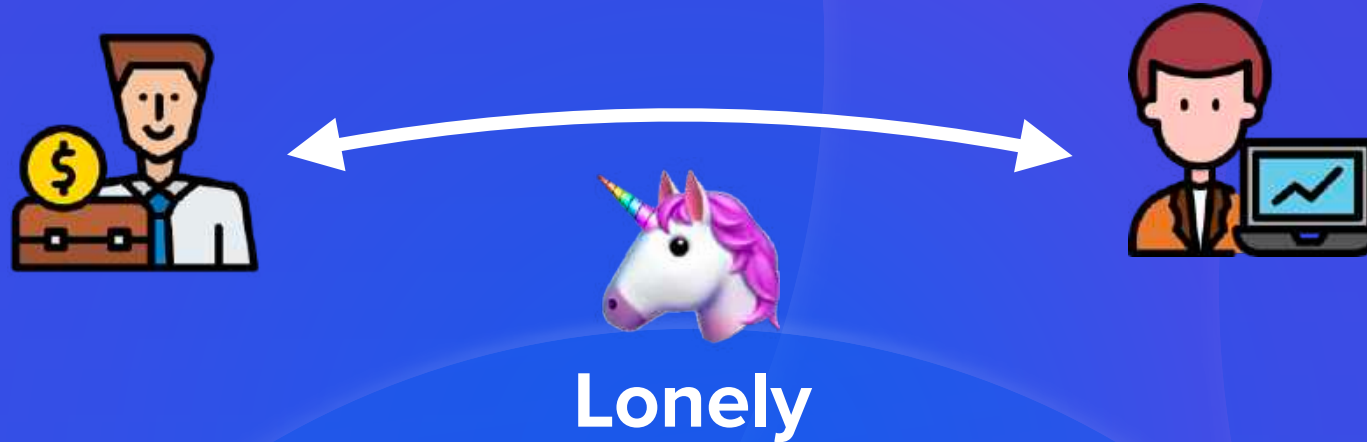
But why aren't people using it
in their **everyday transactions?**



like they use these daily

1

Crypto must move beyond **peer to peer**.



Intercoin has spent 4 years building dapps designed to serve **entire communities!**



Any community can have its own **smart economy**



Manage their own Community Currency



Distribute Salaries and Voluntary Basic Income (VBI)



Run Contests and pay teams for Solutions

Members can make decisions on-chain and **democratically**:



Community **Governance**, Roles, Permissions



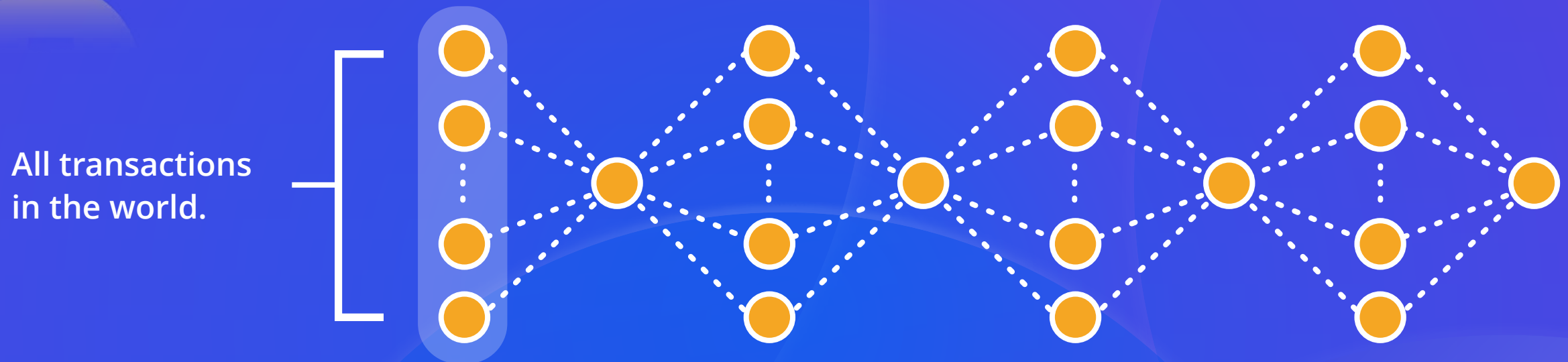
Secure **Elections** and Decision Making



Price **Statistics**, Analytics and Insights

2

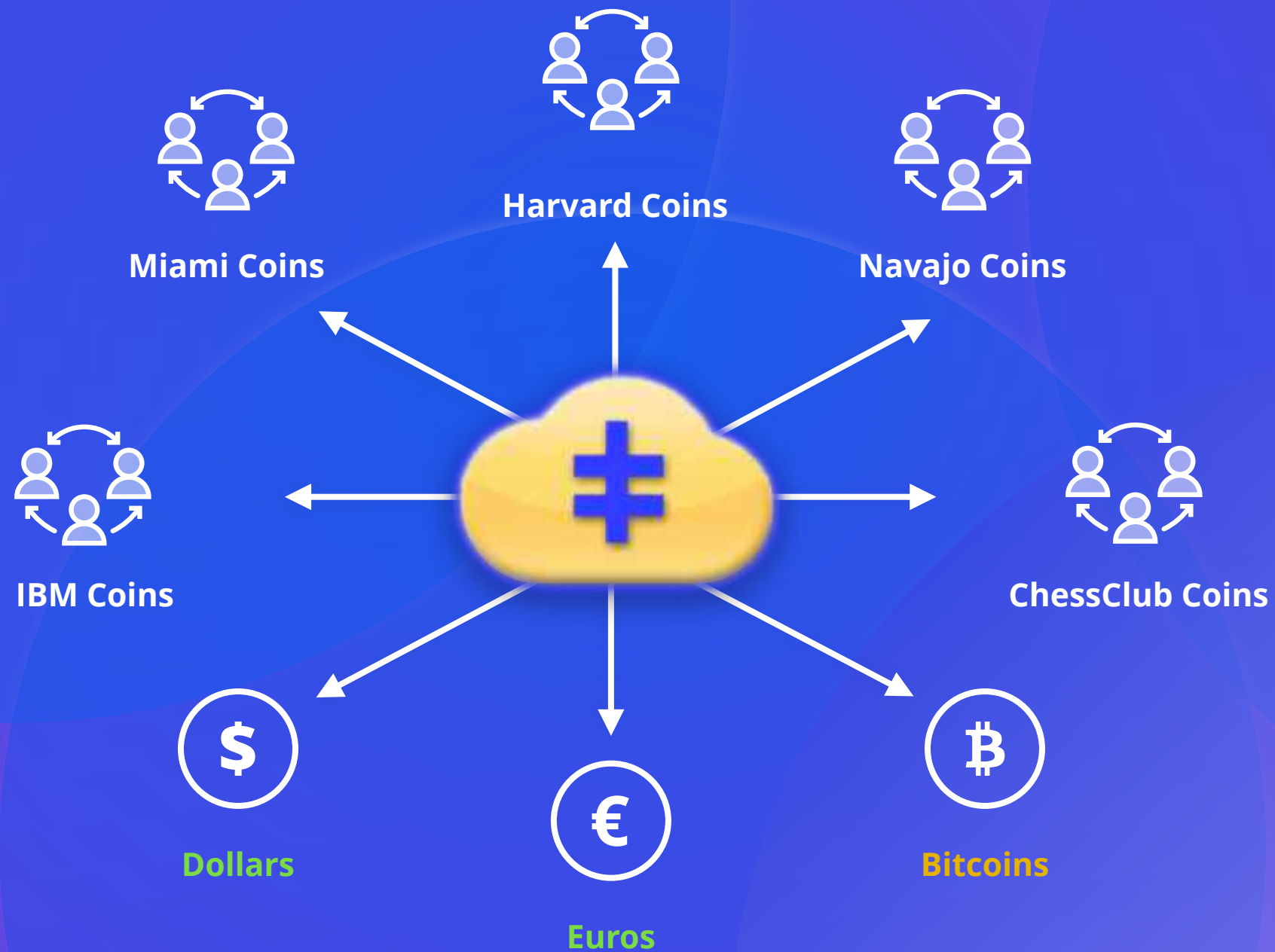
Crypto must move beyond **blockchains**:



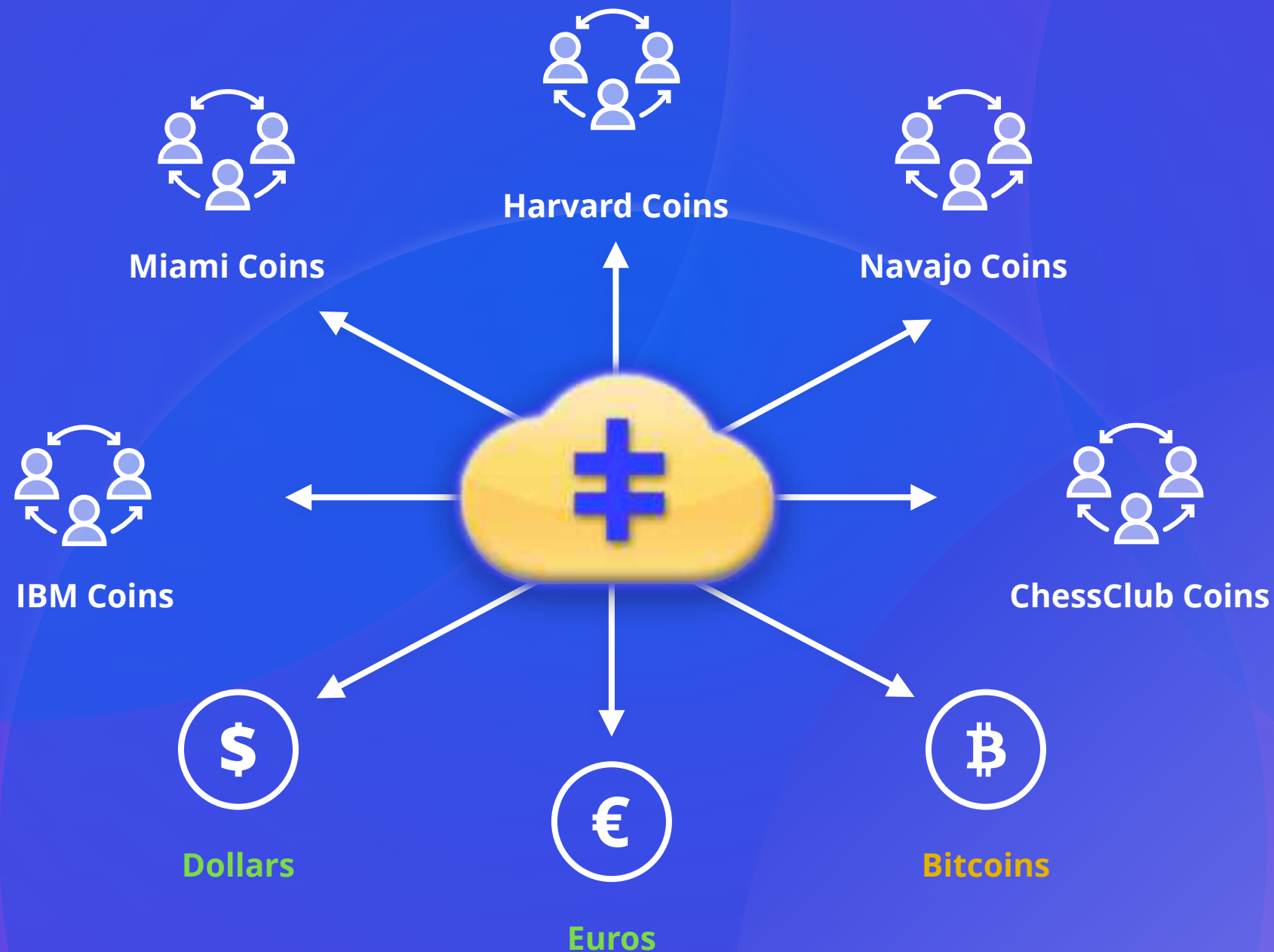
Mining each new block represents a **centralized bottleneck** that constrains the entire network to X transactions / second.

Transaction fees grow without bound every time mainstream adoption occurs, as it starts to saturate the network capacity.

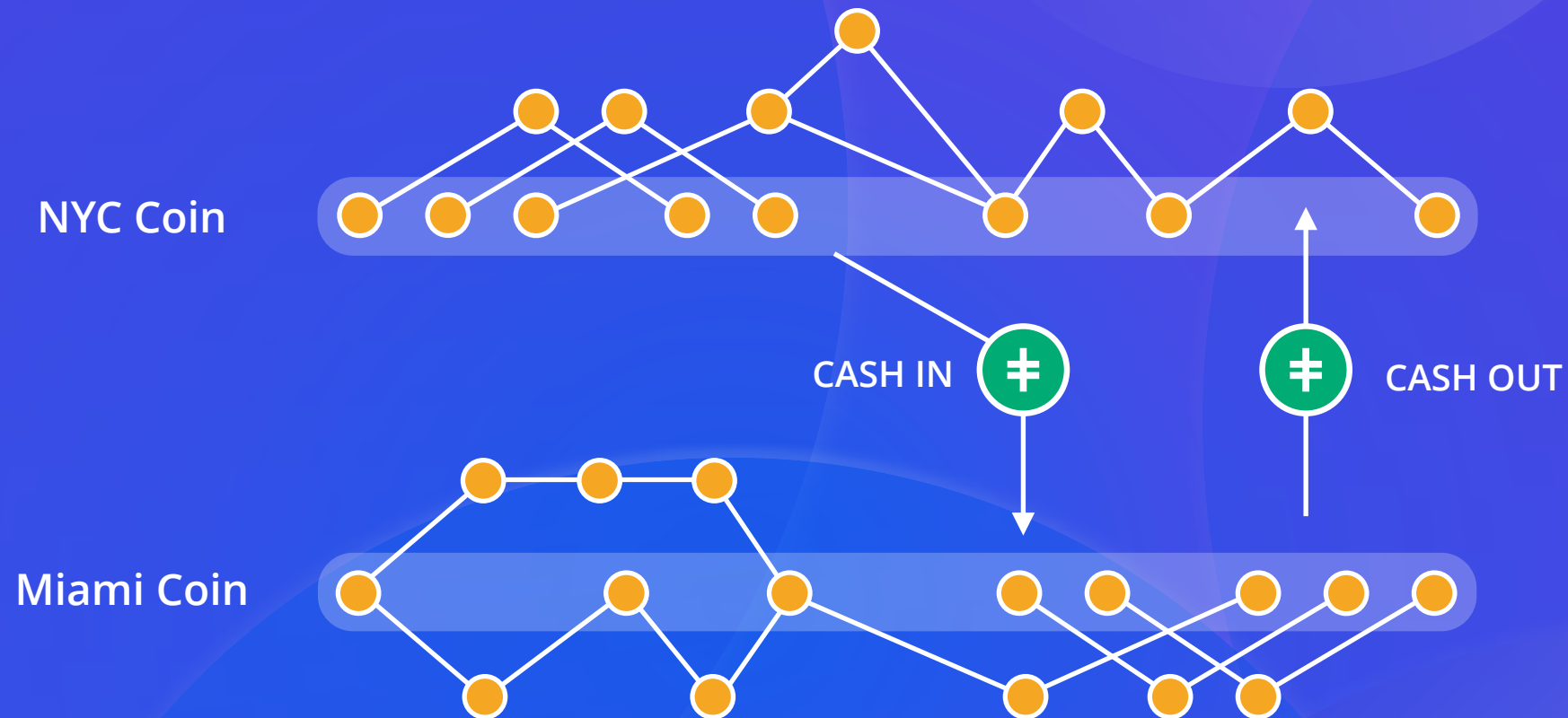
Intercoin acts like the Internet of coins: the bridge between local currencies.



Communities would hold **Intercoin** on reserve to enable cashing out to any other currency:



People spend **Local Currencies** every day



Cities can start to pay out **Basic Income** and other disbursements **in their own currency**.

Currencies **recirculate in their city**, and encourage everyone to spend them **back into the local economy**.

Communities can **never run out**
of their own currency.



Currencies mostly circulate within their community.
Intercoin is used only for periodically settling
balances between communities.

Intercoin Tokenomics



Intercoin total **supply** has a limit of 1 billion Intercoins, while **demand** increases as more communities come aboard.

Intercoin is **held on reserve** by each community, to allow their local businesses to **cash out**.

The more communities join, the less anyone needs to cash out of the system.

3

Crypto must have a **user friendly interface**.

Here is a major reason why adoption is lagging:

The image displays two overlapping screenshots. The background screenshot is from Etherscan, showing a contract overview for 0xBE15fEbbD2A56FAB23f18a69d3fB9F4E2A70440B. The foreground screenshot is from an Ethereum wallet app, showing 'Account 3' with a balance of 0.0044 ETH (\$18.91 USD) and a list of recent transactions.

Etherscan Contract Overview:

Contract Overview	More Info
Balance: 0 Ether	My Name Tag: Not Available, login to update
Ether Value: \$0.00	Contract Creator: 0x1953d841ac8020060c... at tx 0xd2059ab1cabf3ee46...

Wallet Account 3:

0.0044 ETH
\$18.91 USD

Buttons: Buy, Send, Swap

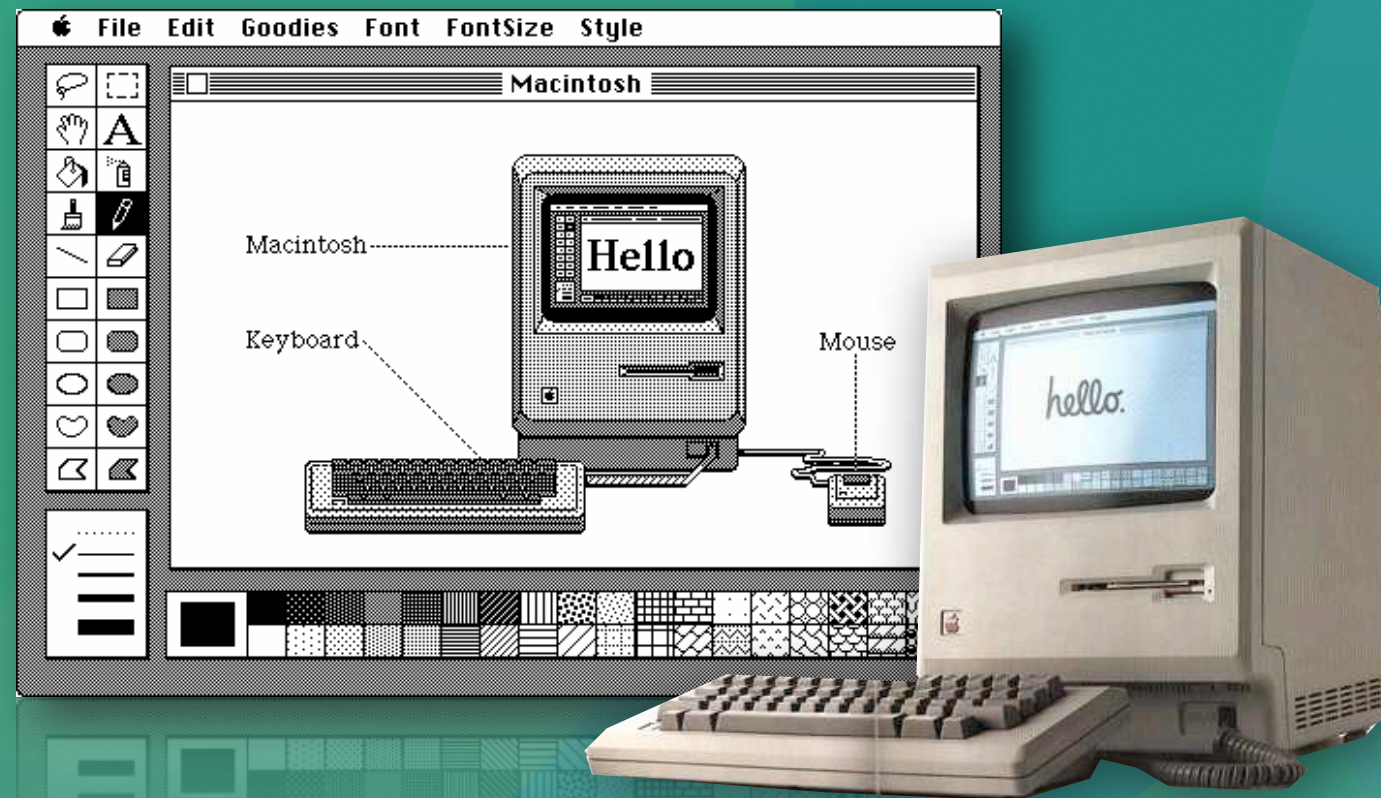
Recent Transactions:

Txn Hash	Method	Block	Age	From	To
0x3e35fe67450d18227df...	Transfer	13655618	3 days 23 hrs ago	0x9992751b0cb398767e...	0x6ef5f...
0x7945206e9f8387b7c0...	Transfer	13655397	4 days 42 mins ago	0x3afe953d6cf7935252...	0x6ef5f...
0x412139ca7a683ea829...	Transfer	13648392	5 days 3 hrs ago	0xa2f58f8e5dc4e614c4a...	0x6ef5f...
0x5c6dde5161e8fe1c60...	Transfer	13648262	5 days 3 hrs ago	0x782f813d27d71cf6be7...	0x6ef5f...
0x11c16dea151b15a07c...	Transfer	13647929	5 days 5 hrs ago	0x4ce4c9a6c682b68052...	0x6ef5f...
0xc7f818535eab09a91d...	Transfer	13647798	5 days 5 hrs ago	0x782f813d27d71cf6be7...	0x6ef5f...
0x42cdb2a3c39fbfdca3...	Transfer	13642148	6 days 3 hrs ago	0x4ce4c9a6c682b68052...	0x6ef5f...

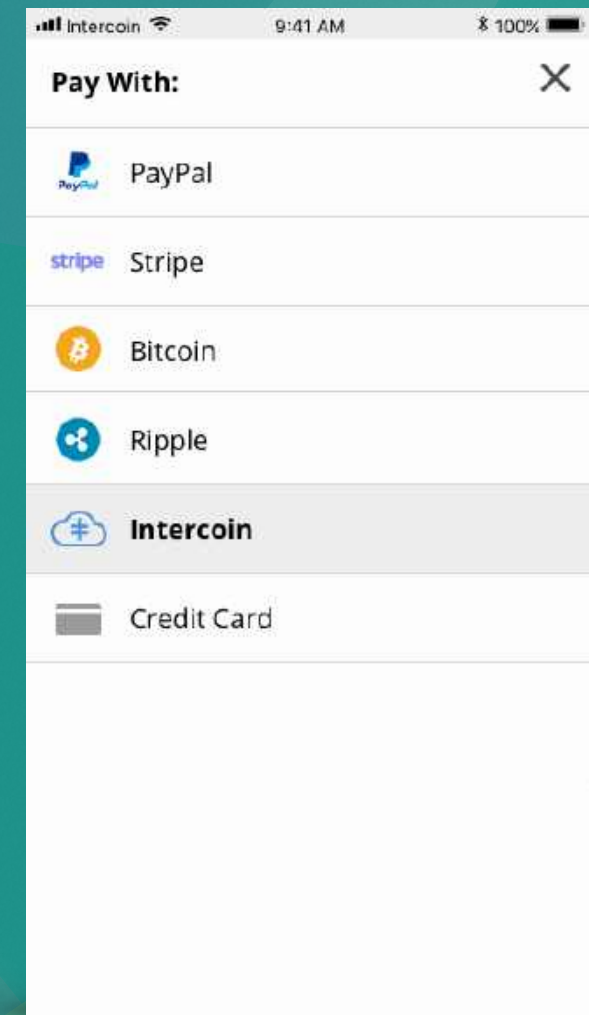
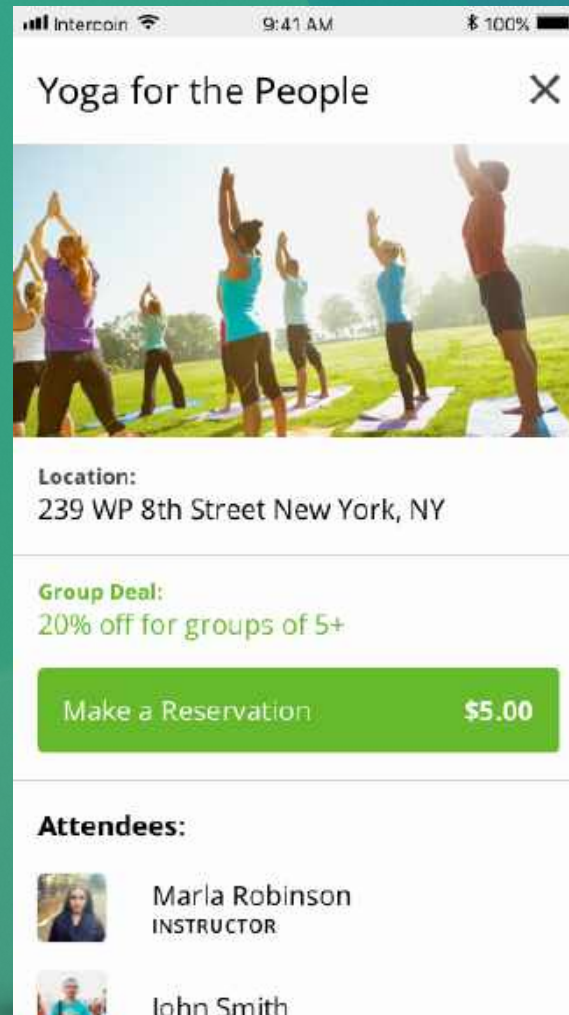
Wallet Activity:

Activity	Amount
Send (Nov 10 - To: 0x1a3...4626)	-0.085 ETH (-\$366.22 USD)
Receive (Oct 31 - From: 0x3ec...4b19)	0.1 ETH (\$430.85 USD)

Intercoin is the **Apple** of crypto.

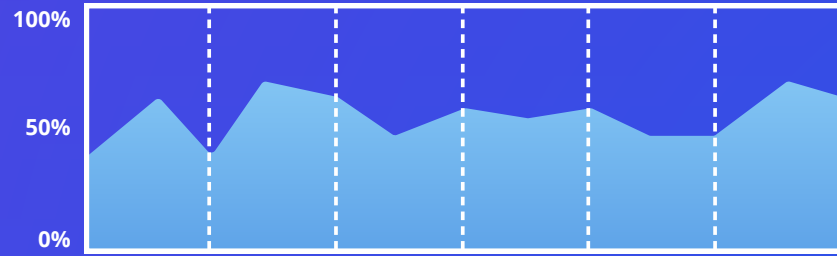


The Mac made computing **mainstream** for people and organizations, with a graphical operating system, and **user-friendly apps** built on top of it.



Intercoin is making crypto **mainstream** by helping communities invite their members to **user-friendly apps** built on top of it.

Intercoin helps communities intelligently **govern themselves**

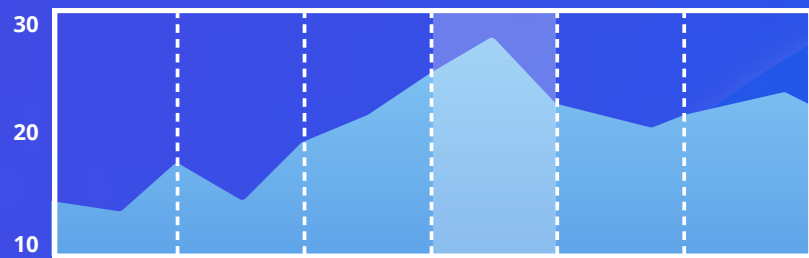


Ongoing Poll:
*Percentage of
Average Spend*

Merchant addresses are tagged with categories such as “food”.

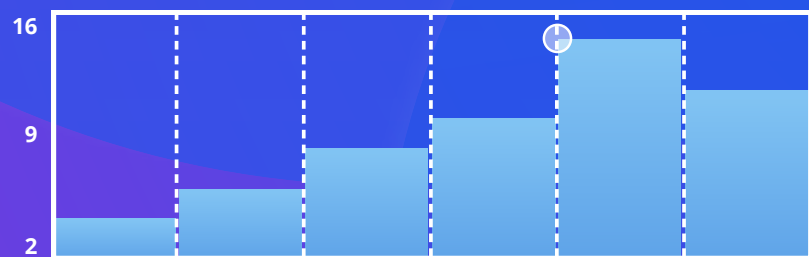
The local network calculates the average amount per time period spent on each category and generates a report.

Members are continuously polled as to how much Basic Income should be issued to subsidize each category.



Consumer Price
Index Report:
*Percentage of
Medium Spend*

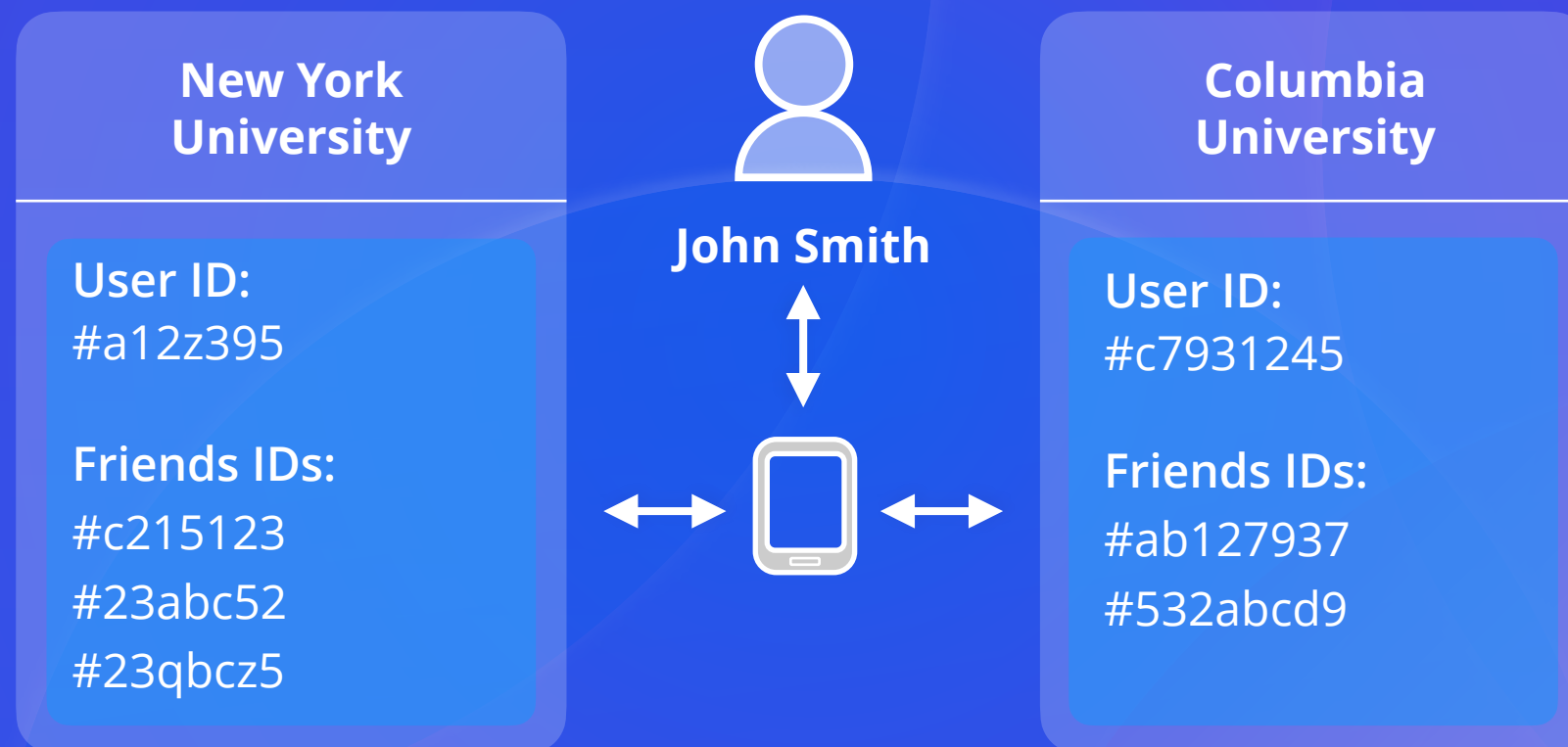
Shortage



New Coins Issued
to all Community
members for “food”

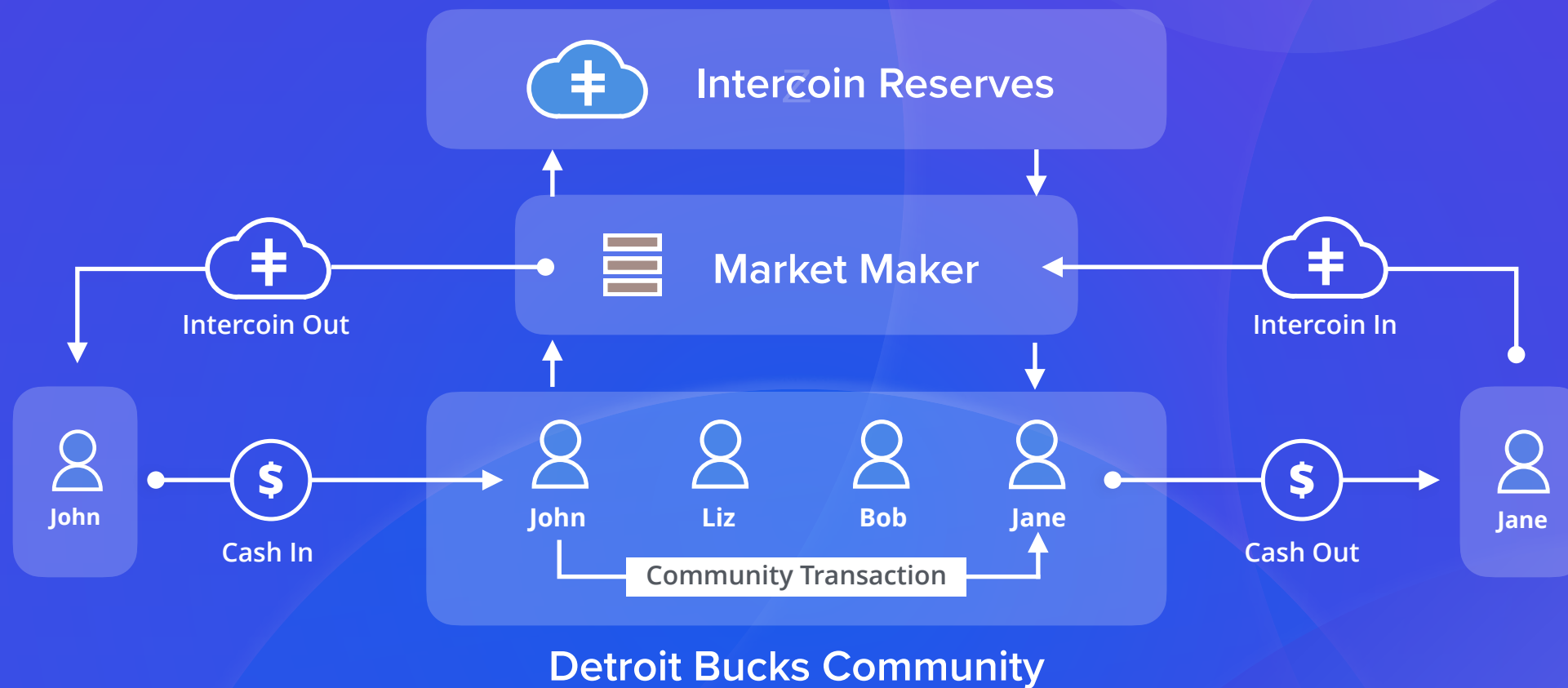
Result: end food insecurity in your community.

People can **manage their identity** across communities, and choose who to share their identities and data with.



People store private keys on their own devices.
No passwords needed.

Sound money. **Individual choice.** True democracy.



Intercoin allows communities to make truly democratic decisions about their own monetary and fiscal policies.

Investors in companies, donors to causes, and citizenry can **see statistics** on how the money is being used.

Powering all kinds of communities



Towns



Universities



Cruises



Companies



Nonprofits

Intercoin is growing a platform for **local fintech innovation** inside entire communities.

Its market cap is that of **all** the community economies that are backed by Intercoin.

Team



Greg Magarshak
Founder, Architect



Norman Qian
Team Manager



Marsilda Bialczak
Media Director



Stacey Brown
Community Director



Artem Subbotin
Smart Contract Developer



Chris Kim
DApp Developer

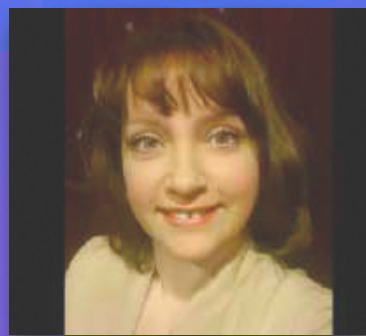


Igor Martsekha
Native App Developer



Ivan Alekseev
Visual Designer

Advisors



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Acumen Capital Partners



Sara Hanks
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Dallas Johnston
CEO of Credify



Petar Maymounkov
Inventor of Kademia



For detailed info, feel free to read our [white paper](#), see our [tokenomics](#) and join community.intercoin.org

Schedule a call with our team
calendly.com/intercoin/15min