

# SecurCoin

A secure blockchain communication platform

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### Preamble

The aim of this document is to provide information about the SecurCoin project. It describes and analyses the conceptual idea, the business model, the competitive advantages, details on the Initial Token Offering (ITO) and the roadmap.

It is meant to give a detailed, explanatory overview of the SecurCoin project, in order to enhance understanding of it particularly how the project works with regards to the launch of the SecurCoin Initial Token Offering (ITO). This document is the culmination of various efforts from multiple different sources and entities, all having worked in tandem on the project since its inception.

Version 1.0 of this whitepaper was published on 20<sup>th</sup> of June 2018. All other pertinent project information can be found on our website: <u>https://www.securcoin.io</u>

For further details and all future updates, visit our social media channels on Facebook, Twitter, LinkedIn and YouTube

# Introduction

SecurCom and Call.Me are innovative, private and secure communication platforms using blockchain technology. Call.Me has already been developed and has now reached over one million users.

Call.Me is an innovative, smart application that is designed with both individual and business users in mind. The app aims to solve the problems surrounding connectivity, security, privacy, and other vulnerabilities which haunt global chatbased apps. As communication grows globally, it has become an increasing challenge for users to communicate in a secure environment that keeps their data safe.

Business travellers are faced with continuous connectivity issues, a lack of security, and the high costs associated with secure communication apps. Individuals are faced with problems such as privacy, compromised data and hacking.

SecurCom has developed a strategic approach which has the potential to bring the whole world closer together by offering global communication at a fraction of the cost, without compromising security and data privacy.

SecurCom and Call.me are now connecting over one million individual users, many of whom have been using the app for more than four years. Now it seeks to adopt the benefits of blockchain to harden and secure the app fully and to provide dramatically enhanced security and reliability. SecurCom allows users to take advantage of blockchain technology, solving their security and privacy issues at a fraction of the cost of competitive providers.

SecurCom has already developed a robust and secure state-of-the-art network that provides seamless coverage with special focus on individual data encryption, storage and security. Since the solution bridges the digital divide, it also facilitates global socio-economic development.

We recognize that business needs vary by industry. We have developed solutions tailored to the B2B segment. We have also developed solutions to address the broader needs of the marketplace, including business continuity, collaboration, communications, connectivity and security.

At SecurCom, we understand that our customers need reliable, secure and flexible solutions delivered with unmatched expertise and quality of service.

# **The Problem Statement**

Lack of data privacy and security combined with prevalent man-in-the-middle attacks have exposed mobile communication vulnerabilities that are resulting in widespread data theft, hacking, etc.

Voice over Internet Protocol (VoIP) technology converts voice communications into digital data packets, which are then transmitted using a high-speed (broadband) connection. Explosive growth since its commercial introduction in the late 1990s—driven largely by residential customers cutting their land lines in favour of wireless devices—recently began to stabilize.

Due to the growth of the internet and progression of technology we have seen people advancing to instant messaging platforms and live audio-video communication utilising the internet.

Much technology was developed during this time but often with a lack of security for those persons communicating. This resulted in multiple private information leaks; from whole recorded conversations to personal photos being leaked onto well-known platforms.

Even today many services are applying only the most basic security guidelines, putting their own users at risk. Those users are at risk from several types of security breaches:

- MITM man in the middle direct user attacks that can be successfully applied even now on many communication platforms.
- Hacking of a centralized server infrastructure for communication services.
- Targeted **phishing** exploiting the inadequate security policies of communication providers.



# **The Existing Solution**

SecurCom is a world leading b2b encrypted communication platform, audit-tested and approved by Telecom Italia/ Sparkle Networks and by KBC Bank Group. We are proud to state that we are global partners with EPAM Systems Inc., who are also our blockchain development partners / advisors in our SecurCoin project. EPAM is the largest platform builder and integrator worldwide and boasts more than 2,000 corporate clients in the banking and insurance sector alone.

SecurCom contracts services to such clients such as the KBC Group, one of the largest banking, insurance and leasing group in the world with global assets worth over €300 billion.

SecurTech is proud to be in partnership with **EPAM Systems Inc.** in developing the SecurCoin blockchain platform. This is achieved via SecurTech's sister company SecurCom Inc., who are the only global securPlatform partners of EPAM.

EPAM is a NASDAQ listed company (https://www.epam.com) and the world leader in the development, building, operation and integration of sophisticated global platforms. Of their 30,000 developers, 1,000 of them are involved in blockchain and available to SecurCoin for development purposes.

EPAM has developed platforms for many Fortune 500 companies and start-ups alike, such as Booking.com, Expedia.com, Google, MasterCard Global, CitiBank, UBS, Star Alliance Airline Group, Credit Suisse, KBC Bank Group, Ferrari, Formula One, Formula E, Sephora, and many others.



SecurCom is also honoured to be partnered with **CoinPayments.net** who, with their unmatched experience as a cryptocurrency payment service provider and unparalleled success in the crypto markets, are a very important part of SecurCoin's success.

In addition to our partnerships SecurCom advisors include Broadcom Ltd and Foxconn Interconnect Technology. These advisors are enabling us to bring our highly advanced IP to markets with hardwarebased solutions.

We believe that this approach further optimizes the capabilities of SecurCom technology whilst expanding the reach to additional markets such as our blockchain project SecurCoin.

SecurCom, in developing SecurCoin with our partners, is driven by a single goal: to bring the very best of our proven platform services to the crypto client market. The basic design of SecurCoin separates the infrastructural layers and the software minimizes the chances of data leaks. The objective is to create a system that is both robust and protected.

SecurCoin does not opt for closed protocols and instead chooses open protocols which do not act as a hindrance in the verification and testing process.

Standard network and security protocols which are used:

- HTTP/1.1 with SSL Plain HTTP is not allowed
- Only valid SSL certificates with SHA256 and 4096bit keys being used and followed
- HTTP/2
- WebSocket (WSS) with SSL
- AES cipher used by default
- WebRTC with DTLS-SRTP, TURN, ICE, SDP, HTML 5, and VP8/VP9 codecs

The secure infrastructure is 100% redundant. DELL servers are used to build the appliances along with management/firmware software that provides the virtualization based on a hardened Solaris system.

The applications are deployed as virtual machines that have the capacity to allow for high levels of separation, scalability and availability. OpenIndiana and CentOS Linux are the operating systems that are helping us bring this about.

The software we are using include NGINX, PHP, Node.js, HAProxy, Redis, MariaDB and PostgreSQL.

The solution will integrate with all major banking and government platforms. It will also market to companies like CoinPayments, EPAM, Syscoin, etc. **Call.Me App - Security, Encryption and Communication:** Call.Me provides the best messaging user-experience, perfect clarity audio and video call features, and completely safe, encrypted user-to-user file transfer. Call.Me boasts the most secure encryption protocols, proving users with the best possible security and safety measures to protect your data and identity.

**Direct Communication:** One of SecurCom's technology highlights is its use of P2P technology, which provides users an extremely reliable and secure way to reach out to friends, family, and colleagues.

**Share Anything:** The app provides an easy way to securely share personal pictures, music and videos. Industry-leading encryption protocols allows users to share even large files quickly and without worrying about data security.

The screensharing function also allows users to share their desktop view or just an application with their contacts in a secure way, while simultaneously do video call or transfer files and data. **Audio and Video Calling:** Connect with friends and family through highquality chat and video calling. You can find this service on both the web and the mobile app.

Call.Me

**vaporChat:** For a more personal user experience, SecurCom's vaporChat feature implemented in Call.Me erases all messages once the chat session is over. This means that the encryption protocols render your conversation untraceable. Rest easy knowing your private chats are not leaving a trail that might be picked up by a hacker or eavesdropper.

	Call.Me	Whatsapp	Viber	Facebook	Skype	Snapchat
Messaging	<ul> <li>Image: A set of the set of the</li></ul>	<b>*</b>	<b>√</b>	✓	<b>~</b>	×
Disappearing messages	<ul> <li>Image: A second s</li></ul>	×	×	×	×	×
Video calls	<ul> <li>Image: A second s</li></ul>	×	✓	1	✓	×
Audio calls	<ul> <li>Image: A second s</li></ul>	1	×	×	✓	×
Mobile direct P2P calls	<ul> <li>Image: A second s</li></ul>	×	×	×	×	×
P2P secure data protocol	<ul> <li>Image: A second s</li></ul>	×	×	×	×	×
Screen sharing	<ul> <li>Image: A second s</li></ul>	×	×	×	~	×
Web app - no installation	<ul> <li>Image: A second s</li></ul>	×	×	×	<b>~</b>	×
End-to-end encryption	<ul> <li>Image: A second s</li></ul>	1	✓	×	×	×
2-factor authentication	<ul> <li>Image: A second s</li></ul>	×	×	×	×	×

# **The Solution with Blockchain - SECURCOIN**

As a chronological and publically available record, Blockchain has the potential to dramatically improve internet and mobile communication.

**securCoin** is a fast, secure, highly scalable blockchain network that is able to handle tens of thousands of transactions per second.

securCoin is a real-life utility token for service providers where most payments take the form of micropayments and where the primary system requirement is the speed of transactions.

The securCoin network is designed to be used as both a payment layer and as a security layer for the publicly available peer-to-peer communication service Call.Me and other services provided by securCom Inc. securCoin also introduces a new state of the art e-wallet as an end user interface.

securCoin is supported by a network with some components on the blockchain, and other components on the underlying peer-to-peer (P2P) network. By extending the blockchain features to the P2P network, securCoin provides more usability, simplicity, and security to the token compared to existing coins based exclusively on blockchain technology. The primary securCoin components include:



#### • Flexible blockchain platform

 Used as a backbone for securCoin's onchain transactions as well as the underlying P2P features. Together, the blockchain and P2P functions provide a highly scalable real-time transaction system.

#### Digital identity management service

 Provides identity management for individuals, organizations and other entities based on the PKI X.509 standard. The security of this standard allows us to provide a strong KYC layer for securCoin.

### Service network

• Chat rooms and groups are loaded into the blockchain, with different parameters and advanced features like permission-based access on token ownership.

• Webcast nodes dedicated as streaming servers permit the use of video chat services in rooms and groups.

• The node reputation system compensates the nodes on the network that provide the most reliable P2P connections and participate the most in support of the network.

• securCoin Advanced Naming System (ANS) assigns readable, real names to accounts, smart contracts, nodes and services.

### Micropayments

 securCoin Micropayments for token holders and service providers can be used to make payments for services like Call.Me and for compensation of the nodes participating on the network.

### securCoin E-Wallet

 A multi-currency wallet system and service with an emphasis on security features in co-operation and provided by CoinPayments Inc. with help from HodlTech team. The e-wallet is not within the scope of this document and will be described in its own white paper.

# securCoin – Technical Paper - Intro

We will now outline a sequential description of the technical side as to how securCoin's business objectives will be implemented using blockchain. The general objectives of the blockchain part of the system are as follows:

- fast transactions (> 10k TPS)
- ➤ instant payments
- micropayments support
- > smart-contract support for chat room (chat group) implementation
- ➤ sub-tokens support
- ➤ reward system support
- ➢ identity layer (KYC)
- Streaming Mechanism

To fulfill these requirements the codebase of NEO blockchain was chosen since it provides most of the required features and any others that are missing can be seamlessly developed on top of it. Further on, we will present a brief schematic of the system architecture followed by a technical description and the general flows of works as well as tokenomics, demonstrated with use cases.

It is important to note that in Q2 of 2018 NEO team officially started the process of NEO 3.0 development, which involves a lot of changes:

"NEO 3.0 will be an entirely new version of the NEO platform, built for large scale enterprise use cases. It will provide higher TPS and stability, expanded APIs for smart contracts, optimized economic and pricing models, and much more. Most importantly, we will entirely redesign NEO's core modules."

NEO 3.0 release is expected within 1-2 years. This of course is a big time frame to sit and wait for result. Which means that the securCoin project will progress with the current NEO code base but after the NEO 3.0 release all changes will be analyzed, evaluated and, if needed, transferred to the securCoin code base.

# securCoin – Technical Paper -Brief Scheme of Architecture (Ecosystem)



# securCoin – Technical Paper - Description

### **Elements of the system**

At the highest level the system represents the Call.Me app P2P network based on the securCoin blockchain. This blockcahin interacts with CoinPayments.com and HodITech by means of a multi-currency eWallet and streaming smart contracts in addition to third-party content providers that are integrated within the system via a streaming component contained in the app.

P2P Network consists of:

- > Peers with further components:
  - > Call.Me instance,
  - ➤ E-Wallet instance,
  - Streaming Software instance;
- Blockchain, which includes:
  - > Consensus nodes,
  - > Streaming nodes,
  - > Definite number of smart contracts (CS):
    - ➤ Chat Room SC,
    - Chat Group SC,
    - ➤ Token SC;

### **Blockchain Parameters**

Furthermore, we will provide a technical description of the blockchain network operation.

- Consensus to use Delegated Byzantine Fault Tolerance (dBFT). dBFT consensus provides 100% block finalization by 1 confirmation, hence:
  - SecurCoin provides instant payments functionality.
  - Block Time can be lowered to increase the speed of transactions (no need in blockchain orphan forks procession)
- Block Time and Block Size provides the speed of transactions at 10k TPS NEO team claims that native mechanisms of the current implementation provides the ability to have up to 10k TPS speed by decreasing the current Block Time and increasing Block Size (transactions per block limit increase). Significant transactions speed planned to be implemented in NEO 3.0
- The one token model will be used in securCoin (unlike how it was in NEO, where there are 2 types of token NEO (ANS) and GAS (ANC))
- > There will be 1 Billion tokens pre-mined
- SecurCoin will also have PoS minting for another 1 Billion of tokens, which will be distributed among the token holders via Crowd Staking. So the overall amount of tokens to be issued is 2 Billions.

Thus, in securCoin there won't be a term such as "shares", a term which allows NEO to limit the voting for consensus nodes and rewards based on the proportion of "shares". Our mechanism for the process of consensus nodes selection will be described below.

- SecurCoin token is a "fuel" for smart contract deployment and is the main cryptocurrency for exchange for sub-tokens (just like it is in NEO - NEP-5)
- > Free transactions for the following types of operations:
  - SecurCoin token transfer
  - > Any interaction with any smart contract
- Smart contract creation (deploy) will be charged (could be either fixed or dynamically changed cost depending on a smart contract's weight)
- To protect the network from DDoS attacks, a specific PoS approach will be implemented - meaning that the number and size of transactions per block available to a user will be related to a user's securCoin balance.

Hence, SecurCoin represents micropayments functionality because there are no fee for:

- SecurCoin token transfer
- Sub-tokens transfer
- Consensus nodes this can be any network participant who has made a significant securCoin deposit (e.g. 10,000 coins) and has gone through the KYC process from the founder's side;

Consensus nodes are responsible for:

- New blocks creation
- Transaction mining
- Function as an authoritative node to provide the work of a streaming mechanism during the redistribution of rewards between streamer nodes
- Crowd Staking innovation allows for redistribution of rewards for smart contract creation between all consensus nodes (in a equal proportion)
- > Redistribution of rewards for chat room token purchase:
  - > 85% to the chat room owner
  - ≻ 5% to founders
  - > 5% to Consensus Nodes (in an equal proportion)
  - 5% to chat room Streamer Nodes (in a proportion decided by Streaming Mechanism)

Thus, Consensus Nodes will be rewarded with SecurCoin tokens from reward pool for its work, this reward pool is made up of:

- > payment for smart contracts creation
- payment for chat room tokens

In the event that a consensus node is found guilty of fraud, or attempted fraud, they will be permanently eliminated from the list of consensus nodes and their deposit will be confiscated and set aside for the the reward pool for the founders. Additionally, consensus nodes need to meet the requirement of being readily available to fulfil their duties 24/7. Should a consensus node not be available without reason, a penalty or penalties can be applied. This penalty may be paid in securCoins. They may also face elimination from the list of consensus nodes but in this case, a deposit should be transferred back to this node.

- Smart contract functionality support and sub-tokens functionalities support (just like it is in NEO)
- > Chat room and chat group standard to form them up
- > There will be 2 types of sub-tokens:
  - Token standard similar to NEP-5 in NEO. Cannot be used in chat rooms monetization.
  - Extended token standard (chat room token), which can be used in chat rooms monetization.

Each chat room token purchase of the extended token standard will provide an automatic securCoin token contribution to the following reward pools:

- ≻ 5% to founders
- ➣ 5% to Consensus Nodes
- ➣ 5% to chat room Streamer Nodes
- Streamers Nodes any chat room member can become a Streamer Node for this particular chat room (with the term that this chat room is being used for video content streaming as well - setup will be done by the owner). Video content streaming is being done by a separate component of the app, which is using chat rooms in securCoin Blockchain as an access group for Streamers (some settings may be stored in chat rooms as well).
- Also, in the app there will be a reputation value for streamer nodes, which will be calculated both on their own side as well as on the client's side. Therefore, each client will be able to choose their own streamer node based on the streamer node's reputation. The criteria for streamer node reputation will be dependent on parameters such as network connectivity, bandwidth, network latency and locality / geo-proximity.

The streaming mechanism in this case will work as follows:

- The client chooses their own streamer node based on the reputations of the streamer nodes
- Once the client has successfully connected to their desired streamer node, information about that streamer node will be recorded for the corresponding chat room smart contract
- When a new connection to a streamer node is detected, the streamer node will also record information for the corresponding chat room smart contract
- The streaming mechanism compares these two records to ensure that they match
- When the two records correspond, information about this connection is sent as a fact of service provision by the streamer node. This data is then used during reward distribution between streamer nodes
- If the records do not match, for example if the streamer node or client does not have a record of the connection, the entire record is held as invalid and the smart contract is removed from the chat room
- Consensus nodes, which function as authoritative nodes in the streaming mechanism, provide the distribution of rewards between streamer nodes out of the reward pool for the chat room nodes in proportion to their respective coefficient, which is calculated by a combination of:
  - > Current chat room token balance of the streamer node
  - > Number of fact of service provisions held by the streamer node

## **Digital Identity layer**

Since the NeoID component is not yet implemented in NEO, SecurCoin team will develop this functionality from scratch. NEO team concept for Digital Identity layer can be used as a base:

"utilizes the X.509 digital identity standard based on Public Key Infrastructure. Along with the Web of Trust point-to-point certificate issuance mode".

Also, we can consider another concept implementation provided by the Decentralized Identity Foundation organization as a "common framework for making claims about identities using different kinds of decentralized technologies". In fact, such implementation for Ethereum Blockchain Network has been done already by the Uport (https://www.uport.me) team, which is a member of Decentralized Identity Foundation organization.

The final decision about Digital Identity Layer concept to be implemented will be made at the beginning of the development phase.

## securCoin – Technical Paper -Use Cases + Workflows + Tokenomics

There are two general types of use cases: chat room creation/usage and content streaming. Later, we will explain how these functions will apply to real-life situations on the proposed blockchain architecture.

## **Chat Room SC**

Chat room creation and usage is done by means of a template of smart contracts of the securCoin blockchain, hence the customer has a defined set of options but does not have a configuration of the set itself.

### Create Chat Room

securCoin's Call.Me-based chat rooms provide users with a rich repertoire of options regarding the conditions upon which content can be accessed by a customer. If User A has a valuable commodity which they wish to profitably share with a community, they simply create their own private chat room on the condition that ever visitor/customer pays 5 coins per week for access.



## Chat Room Usage

Being the owner of a chat room, User A is able to provide content to customers. If User B decides to join the room, they will find it in their Call.Me app, purchase the necessary coins in the eWallet section of the app and confirms payment to the owner of the room, User A in our case. After this, User B gets access to that room's content and will receive updates during the pre-paid period - a week for 5 coins, in this use case. Use Case 1.2 Usage of a ChatRoom Smart Contract



## Tokenomics of the chat room

Tokenomics are as follows:

- 1. In order to deploy a chat room smart contract in securCoin, a user has to have a sufficient amount of coins to pay the corresponding deployment fee
- 2. A chat token contract is created alongside the chat room contract
- 3. The owner sets the cost of access in sub-tokens and the price of a sub-token in "prime" coins
- 4. The owner pays a system fee for deployment of the contract
- 5. The user purchases sub-tokens to access the content
- 6. Chat Room SC sends 85% of the income to the owner and 15% to the reward pool (see Description for more detail)
- 7. The owner receives sub-tokens back and can re-sell them to new users

## **Streaming of content**

Content streaming is one of the options chat room owners have and this is aimed at content providers and customers who are ready to serve as streamers themselves. The purpose is to provide fully-controllable and fairly monetizable access to media content, pursuant to the media distribution laws of the streamer's country of residence.

## Setup Streaming Node

If User A has legal video content they wish to sell, they simply create their own chat room similar to the regular chat room already explained but with the option of permitting content streaming. The system then recognizes that certain additional rules must be applied to the room.



### **Become Streamer**

When a streaming room is created, User B can also become a streamer by changing the settings in the "Streaming" component of the app. Then, the chat room smart contract will process every request of access to content and every fact of access allowance by the streamer. These two facts are sent separately to authoritative nodes to assess whether the service has been provided and thus calculate the reward for the streamer node.

#### Use Case 2.2 Becoming a Streamer in a Streaming Chat Room



## Usage of a Steaming Chat Room

Now User C wants to access content. They pay for access to the chat room and request the list of available streamers. User C can then choose their preferred streamer with the highest reputation and connect to it. SC provides the routing to establish P2P connection between User C and, now, Streamer B. Behind this, SC saves both a record of the connection and the content stream - if they do not match, the session is interrupted. Otherwise, User C enjoys the content and Streamer B is rewarded for the service.



### Tokenomics of the streaming

So to summarize, the tokenomics of streaming are as follows:

- 1. In order to deploy a chat room smart contract with an option for streaming in securCoin, a user has to have a sufficient amount of coins to pay the corresponding deployment fee
- 2. A chat token contract is created alongside the chat room contract
- 3. The owner sets the cost of access in sub-tokens and the price of a sub-token in "prime" coins
- 4. The owner pays a system fee for deployment of the contract
- 5. The owner enables a streaming option
- 6. The chat room contract with streaming enabled becomes an access validator for the content provider
- 7. The user purchases sub-tokens to access content in the streaming-enabled chat room
- 8. User received the streaming content from their chosen streamer and maintains payment to SC
- 9. Chat Room SC sends 85% of the income to the owner and 15% to the reward pool, of which 5% will be distributed amongst chat room streamers according to their performance
- 10. If a chat room user wishes to become a streamer and start providing streaming services and content, they can receive the corresponding rewards based on their performance

# securCoin – Digital Identity Service

securCoin provides digital identity services for individuals, organizations and other entities. Implementation is based on the PKI (Public Key Infrastructure) X.509 standard. This set of digital identity standards coupled with a compatible X.509 level certificate issuance model also supports the Web Of Trust point-to-point certificate issuance model.

Our identity verification process when issuing or using digital identities can include the use of facial imagery features, fingerprint and other biometrics as well as SMS and other multi-factor authentication methods. At the same time, we use the blockchain to replace the Online Certificate Status Protocol (OCSP) to manage and record the X.509 Certificate Revocation List (CRL).

Digital identity verification features that include the use of biometrics are provided by the securCom Inc. network and their securID product.



## securCoin – Service Network

### **Chat Rooms and Chat Groups**

SecurCoin blockchain users can create chat rooms and groups of chat rooms using tokens they generate on the blockchain. These tokens can be used to manage chat access or monetize the group or room. SecurCoin chat rooms are essentially smart contracts with specific parameters that allow the room creator to set specific terms such as messages expiration time, cost to stay connected, etc.

Since the parameters for chat rooms and groups are saved within their smart contracts, any service can be linked and integrate SecurCoin in order to manage its own private chat group either for development, after-sales support, general purpose support, or other future use cases.

There are a number of parameters that can be stored in the chat and group smart contracts. All chat and group contracts will store room or group names, their owners and the number of rooms contained (if a group).

Other parameters that may be included in the smart contract include a setting to determine if a token is required to gain access, if access is granted free or paid, and required price if access is paid. Cost parameters can be extended to specify a progressive cost per minute to stay in the room, or to allow tipping by room members.



Time parameters may also be included, which can state the amount of time users may stay connected or to specify that messages will be automatically deleted after a specified amount of time has elapsed. Room members can be assigned a unique avatar on the blockchain as a reward for their membership.

All administrative rights related to groups and/or chat rooms are with the administrator (Creator) of the room. The Creator is able to change some parameters within the chat room after the room has been created but changes are not possible to the smart contract the chat room itself.

The administrator can also set rules and apply restrictions on an existing chat room to deny access, ban access to certain definable user groups, i.e. restriction due to a geolocation-based area of service.

The administrator is able to perform standard administration actions on users that have joined the room. Some examples of standard administrative tasks that may change over time and/or during the development process include:

- Permanent ban of user
- Temporary ban of user
- Delete messages that violate chat room rules
- Promote user to higher administrative rights
- Set view only rights to a user
- Change or set payment requirements in order to join or participate in group chat

Group and room access can be limited to the owners of a specific token, which provides another layer of security and privacy to the end users, as well as a permission-based access model for the critical groups/rooms used by organizations. Although disabled by default, discovery of group and room members can also be enabled to allow users to search for other users and groups based on their profiles. Chat groups and rooms can also require a payment in order grant access to a user, which will let any group owner monetize their groups and rooms.

Connected users store chat messages locally on their own device, which means that all the participants in a group or room will retain a copy of the chat history and can re-broadcast them if desired. Chat history is not stored on the blockchain, as the SecurCoin chat services are part of the underlying P2P network. Only chat room parameters are stored on the blockchain.

All group chat, chat rooms parameters and functionality as described here can change during development phase. Some features might be unavailable immediately and some new features not listed here might be added during this phase.

## Webcasts and streaming video

The securCoin blockchain supports distribution of webcasts and video content streaming using controller software to authorize access to the content stream. Users running a re-streaming node for streaming content will be registered as "streamers" in the chat room in order to let the other users connect to their node. To encourage global distribution of the streaming service, securCoin rewards users running a content server with coins based on the success of their node.

securCoin uses a plugin approach to allow for new integrations in chat rooms and groups. This approach allows for the distribution and/or monetization of emojis, avatars and other content on the blockchain.

Content providers are required to use the KYC layer with identified submissions.

### **Node Reputation**

Users running a content server or distribution node are rewarded by the SecurCoin network based on their node's reputation. By maintaining a real-time reputation table, the network can more efficiently route traffic and fetch content between users and nodes based on reliability and other metrics.

Node reputation is calculated based on:

- Demonstrated network connectivity: higher bandwidth results in a better reputation rating.
- Low network latency: latency of the node to the SecurCoin core network.
- Quick response time for content requests

Node reputation is modified by calculating the geo-proximity of connected clients (users). This allows nodes to have a geotargeted reputation, i.e. a node hosted in the EU will have a higher reputation rating to clients coming from the EU than for North American clients. This also allows auto-balancing of content delivery routes in the network.

An important part of this reputation model is the ability to give negative reputation to users by creating public reputation smart contracts. This smart contract will not allow users to increase a user's reputation; it will only allow users to be flagged as having a negative impact on the network. Creating such a contract will require additional confirmation time on the network, and fees apply to prevent spamming the network with false negative reports.



## Advanced Naming System (ANS)

In order to simplify address usage, securCoin uses an Advanced Naming System (ANS). It consists of a special smart contract that maps names and other identifying information to blockchain addresses. ANS can be used as aliases for wallet addresses, groups, smart contract addresses, rooms, etc.

The objective of ANS is to provide the ability to use human-readable aliases instead of lengthy blockchain addresses, and to embed easy to understand information in the alias, such as an email address, group name, contract address, and so on. ANS makes payment functions such as tipping and other functions easier to handle by way of the human-readable format.

The ANS contract can be used by third parties who want to use securCoin as a backbone for their chat applications. Chat operations can invoke the contract to retrieve information such as users' public data or group membership information.

# **Market Analysis**

Messaging apps have witnessed phenomenal growth over the last few years, entirely revolutionizing the online communication industry.

Mobile messaging app usage is expected to reach a significant milestone this year. For the first time, over three-quarters (76.3%) of the world's smartphone users are expected to use a mobile messaging app of some kind. Local apps (e.g. WeChat) have been popular in a few markets but globally WhatsApp and Facebook Messenger remain the most widely used platforms.

- Mobile messaging apps provide private one-to-one or one-to-many communication between registered users (via mobile phone number or user ID). Through the app, messages and calls—voice or video—are transmitted by using data connections and mobile web.
- The number of mobile messaging app users continues to growth at a significant rate. With market penetration increasing to nearly 80%, analysts expect that growth of mobile message apps will drop into single-digit rates in 2019.
- This year, the bulk of new users (63%) will come from five countries: China, India, the US, Indonesia and Brazil.

- As of 2017, Asia-Pacific had more message users (75.9%) than any other region. Western Europe (65.6%) and Latin America (64.1%) ranked second and third respectively.
- Globally, WhatsApp and Facebook Messenger are the most widely used messaging apps in terms of monthly active users (MAUs). In terms of frequency, WhatsApp tends to rank more than other apps. However, in China, WeChat has the highest ratio of daily active users (DAUs) to MAUs versus other leading apps.
- There may be many exciting new ways of communicating and a host of new features outside of direct messaging, yet direct communication is the way of communicating the vast majority of users prefer.
- Though text-based messaging is still the most popular mode of communication, users are also taking advantage in increasing numbers of recorded audio and video messages, emojis and stickers, and voice/video calls.

Even with new apps elbowing out space for themselves in the market, messaging remains the preferred method of communication. Messaging is by no means a new concept: SMS is now more than 20 years old. Many desktop messaging applications (e.g. AOL's AIM and ICQ) reached prominence in the late 1990s.

It was the combination of Skype's outstanding success with voice over IP (VoIP) and the launch of modernday app stores that has led directly to today's boom in mobile messaging apps. Today's apps have more capacity, as they have expanded their functionality to include money transfers, municipal services, gaming, commerce and much more.

Over the last decade, apps like Facebook Messenger, WhatsApp, Snapchat, and WeChat have changed the way that digital consumers communicate online. Facebook has been the biggest winner of the race. The company's purchase of WhatsApp allowed Zuckerberg & Co. to pursue a dual-pronged growth strategy. While Facebook Messenger made the biggest impact in mature markets, WhatsApp has become the messaging app of choice in most emerging markets. In South Korea, KakaoTalk is the most chat popular app whereas Line dominates in Japan, Thailand and WeChat Taiwan. has enjoyed staggering popularity in China. 36% of digital consumers are usina Messenger and over one third prefer WhatsApp.

The average American interacts in some way with customer service 65 times per year. This means that most Americans are talking to or chatting online with a customer service rep five or six times each month. By servicing these customers on social media, companies save tremendously. The average social media interaction costs \$1, while each phone interaction can average between \$6-\$15.

41% of millennials say that they would be satisfied if they could use messaging or SMS to connect with companies and organizations with which they do business.

By 2019, Gartner Research predicts that the process of requests for customer support through consumer mobile messaging apps will eclipse all other requests through more traditional avenues.

This will impact the customer service industry considerably. Frost & Sullivan forecasted that by 2018 the total number of contact center seats will have shrunk to 4 million, down from 4.1 million in 2012.

# securCoin – Real Life Application

**Call.Me** is a public peer-to-peer communication service, which is fully encrypted from end to end.

securCoin will be an integral part of this system providing pay-per-service services as well as additional privacy, security and identity verification.

securCoin plays an important new part in security for Call.Me users.

securCoin's chat, webcast and content streaming system will allow Call.Me to provide an authentication database for their users by utilizing the securCoin system.

With securCoin's integration capabilities, all of the chat portion of the Call.Me application will be moved to the securCoin network and secured by the securCoin blockchain.



An anticipated new service from Call.Me will be built solely on securCoin networks and technology. The new project called **Star.Call.Me**, with its requirement for high security for film and music stars in their VIP clubs, is a new project which will rely exclusively on securCoin's blockchain for its massive chat groups and payments.

**Star.Call.Me** is being created to enhance the usage of our www.call.me encrypted peer-to-peer chat platform, which is designed to properly protect the privacy of all users and which has been operating since 2014.

Call.Me boasts more than 1 million users, mostly over its web services (www.call.me) and now its mobile apps too. It will release its beta version 3.0 to the public in the next month.

Star.Call.Me, in addition to other Call.Me features, will offer its chat clients the encrypted P2P individual and group video chat and give them the chance to do so with their favourite stars, keeping calls safe and private using our unique securCoin blockchain within the Call.Me gateway. They can also have the chance to gain VIP access to stars from both film & television and the sports world. They can chat, meet and participate in these VIP events with their favourite stars.

Star.Call.Me provides ultimate security and privacy to its stars and clients therefore is the preferred platform by which both Stars and fans can interact and communicate. SecurCoin will be offered as a preferred coin to use to join the VIP club and to interact and therefore get closer with the stars.

It will lead to new monetization of the star community for its stars to choose to interact with their fans and expand their fan base.

Star.Call.Me expects to generate major new sign ups via its chat community that will increase exponentially as we join forces with existing major global web groups that already have direct access to 500m+ people globally. This will grow the revenues and importantly, the use of securCoin significantly as we don't intend to grow organically, but rather through proven existing partnerships.

### **CoinPayments Inc.**

Upon launch, securCoin as a utility token will be integrated with CoinPayments Inc. PSP (henceforth known as "CPS") platform and its wallets. Following the integration, CPS will also use securCoin as a payment token for its services at a discounted rate.

Integration from the start will allow an airdrop to take place for CPS users and partners. This will create an immediate distribution to 3 million users and also provide liquidity for intra-conversions for both users and merchants..

securCoin and CoinPayments Inc. have agreed on other integration and use of the token. They include, but are not limited to:

- License for CoinPayments Inc. wallet integration in CPS 3.0
- Pre-paid debit card integration for all CPS customers
- Integration on CPS decentralized market place for services requiring private communication layer. Ex. legal counsel, advisors etc.
- CPR funding Community Participation Rewards allowing projects to fund via group chats smart contracts earning tokens for time participated in the room. CPS fee store for such projects referred via their platform or users.

## securCoin – Tokenomics

This section details securCoin's economic concept overview. Processes and stages of token issuing and token circulation is based on long-term projections and are reviewed for the stability of the entire system.

During the process of document creation the following requirements has been taking into account:

- token value stability in long-term
- ➤ inflation control
- mass sell prevention
- crowdsale attractiveness to investors
- economic models for each platform role that do not conflict with each other but instead work in tandem
- incentive mechanism for active platform use

### **Initial sources of coins:**

### **Total Supply - 2 Billion tokens:**

- Pre-mine 1 Billion tokens;
- PoS minting 1 Billion tokens;

### **Pre-mining:**

> 1 billion tokens will be minted instantly as genesis block.

### **Pre-mine allocation:**

%	Description	Recommended Limitations
49	Pre-ITO & ITO	Will be locked for 6 months
25	Founders / Treasury	Will be "locked" for 1 year; Don't participate in PoS reward
16	Airdrop Sale	
10	Team / Advisors	Will be "locked" for 6 months

### **Pre-mining considerations:**

Amount of tokens reserved for Founders/Treasure and Team/Advisors should not exceed 40% of the pre-mined tokens. This is a threshold which signals to the wider crypto-community that a good amount of the tokens are in a "centralized" position.

- amount of reserved tokens for crowdsale ("Pre-ITO & ITO") should be about a half of tokens that were premined (and about 25% of total supply), which is a positive indicator that stimulates the amount of members involved to crowdsale:
  - majority of digital assets after the end of crowdsale will be in "decentralized" disposal
  - since we have a PoS minting (50% of total supply), the stake that was created at the early stage will give privileges to crowdsale members in terms of getting more profit as PoS minting reward. The bigger the amount of involvement in the crowdsale process - then bigger amount of initial stake, hence, the amount of reward;
  - Airdrop to Coin Payments / Partners / Users (2 coins per account for 20M accounts = 40,000,000 coins) for SecurCoin advertisement among the members of crypto-community. It also is needed to provide incentives for the use of the platform.

### **Recommendations:**

- 1. For registered tokens for "Founders / Treasury" and "Team / Advisors" there is a need in administrative ("on paper") or technical (via "time-locked" smart-contracts) agreement with end beneficiaries, in which the terms of the time of free token circulation will be determined. During this time frame tokens are being considered as "locked" and "Founders / Treasury" and "Team / Advisors" won't be able to manage them. This is important for the Crowdsale success. It fosters increased trust of and by the crypto-community as a whole such agreements give assurance to all token holders that the owners with a large stockpile of tokens will not sell them in bulk and lower the value of all other tokens.
- 2. In these pools of reserved tokens for Founders and Treasure it is important to exclude involvement in the reward distribution from PoS minting. Otherwise, due to the large amounts involved, the main part of the reward will go to said groups, which is an unprofitable and unattractive condition for crowdsale members and all future token holders.

## **PoS minting**

1 billion tokens will be issued as PoS reward according to holders stake.

Duration - 16 years.

Such duration means that inflation will be equal to 6% during the first year and it will increase every year. The last year (16th) inflation is planned to be about 3%.

securCoin's platform will become popular year on year and said platform's audience will increase, which means that there will be a continuous rise in the demand for securCoin tokens. That is why additional SecurCoin token emission (which will happen thanks to PoS minting) won't lower the value of token - this emission will simply cover up the demand in tokens with new platform members. PoS minting will provide new tokens emission during the new block, which will be transferred to the PoS reward pool. Once a month (or a week) the whole amount of tokens from PoS reward pool will be distributed between platform members in accordance with above stated parameters:

%	To be distributed between	According to	For
30	Consensus Nodes	1/n for each node, where n is the number of Consensus nodes	Incentive to stay a Consensus Node
20	Between active users of the App as a "Cash Back" for ChatRoom participation	the value of ChatRoom tokens purchase (calc by an Algorithm)	Incentive to active participation in the SecurCoin (use chat rooms)
50	Any token holder	Status of deposit: - not Founders or Treasury Pools, - not Consensus Node Deposit Value is distributed proportionally to a stake value	Incentive to participate in the SecurCoin

## **PoS reward allocation:**

30% of PoS rewards will be evenly distributed between all consensus nodes. This is a reward mechanism for consensus nodes to continue their work with the securCom platform in good faith.

20% of PoS rewards will be distributed between all the platform's active users; those who purchase chat room tokens and use them to pay for subscriptions. This is a "cash back" reward mechanism for active use of the platform.

50% of PoS rewards will be distributed between all token holders in proportion to their stakes. This is a reward mechanism for the securCoin community - all platform members who purchase securCoin tokens. This ensures that there is trust between all members of the project which enhances the reputation of securCoin and provides additional stability.

The large stockpiles held by the Founders and Treasury pools, and the deposits of consensus nodes, are not taken into consideration when calculating and distributing PoS rewards due to these groups' large percentages; this would be extremely unprofitable for other token holders and not help with our economic stability.

## Token circulation (Economics Analysis of the roles)

Role	Income	Outcome	Notes	Incentive
Founders	+ 5% from chat room tokens sales		Highly motivated to keep the system in a good state Will not sell tokens on an ongoing basis, only if necessary (shortage of tokens in the market)	Hold the network
Consensus Nodes	<ul> <li>+ Smart contract deployment fee;</li> <li>+ 5% from chat room tokens sales;</li> <li>+ 30% of PoS reward;</li> </ul>	Must have a deposit of at least 1 Million coins	Assumption of income distribution: stake / sell activity = 50 / 50 %	Income; Hold the network;
Chat Owners	+ 85-90 % from chat room tokens sales (streaming or common chat rooms)	Smart contract (streaming or common chat rooms) deployment fee	Assumption of income distribution: stake / sell activity = 50 / 50 %	Income
Streamers	+ 5 % from chat room tokens sales (for streaming chat rooms only)	Buy chat room tokens for the access to required chat room	Assumption of income distribution: stake / sell activity = 50 / 50 %	Consumes chat room features; Income;
App Users	+ 20% of PoS reward ("cash back" for using chat room)	Buy chat room tokens for the access to required chat room	Assumption of income distribution: further App usage	Consumes chat room features;
Stakeholders	+ 50% of PoS reward;		Assumption of income distribution: stake / sell activity = 50 / 50 %	Income

### > Founders

Receive an income of 5% of chat room token sales, which are essentially taken out of circulation and entered into the Treasury pool. This 5% is an impact mechanism for token value according to the securCoin foundation side. However, if necessary a limited amount of tokens from the Treasury pool can be recirculated into the common exchange for general sale to maintain token value stability. This might occur due to a token shortage and can only happen with the consent of the securCoin Foundation.

This means that the securCoin Foundation does not influence token value and only maintains token stability.

Founders more than any other system members are interested in stability of network and in token value stability. Which is why it is most likely they won't sell tokens massively.

## Consensus Nodes

They get an income from fees for smart contracts deployment, 5% from chat room tokens sales and 30% of PoS reward.

Taken together, such income makes the role of consensus node an attractive one and works as an incentive for those who already are consensus nodes.

Consensus Nodes owners (just like Founders) are very interested in network and token stability. Otherwise, their funds will be impaired (Consensus Nodes have to make a deposit no less than 1 Million tokens) and amount of income will be lower. Which is why massive token sale is not expected.

Nevertheless, Consensus Nodes are allowed to sell some amount of tokens on crypto-exchange, demand of which will be provided by the constant platform members increase.

## Chat Owners

They get an income in amount of 85-90% from chat room tokens sales (whether the chat room is a regular one or supports streaming functionality). Chat owners can receive income only if there is a demand for their chat room and its tokens, meaning that their chat room has customers who need securCoin tokens to then purchase the sub-tokens for use of the chat room or access to the room's content.

Hence, even if Chat Owners will post all of their income on the crypto-exchange for sell these SecurCoin tokens will be purchased by those who are interested in further use of them in the platform.

### > Streamers

Streamers receive an income of 5% of the chat room token sales in chat rooms with streaming functionality. Streamers can only receive income if there is a demand for their chat room and its tokens, meaning that their chat room has customers who need securCoin tokens to then purchase the sub-tokens for use of the chat room and access to the stream content.

Hence, even if Streamers will post all of their income on the crypto-exchange for sell these SecurCoin tokens will be purchased by those who are interested in further use of them in the platform.

## > App Users

Despite the fact that app users are securCoin token consumers, they will also get some reward as a "cashback" for purchasing chat room tokens. This is an incentive mechanism that stimulates growth and use of the platform. This mechanism distributes tokens between all app users out of the corresponding pool, which will be filled by a 20% PoS reward.

Since app users are already active using chat room tokens, their cashback securCoin tokens will most likely be used on the very same platform for further chat room token purchase and not for reselling on different crypto-exchanges

## > Stakeholders

Stakeholders receive an income of 50% of PoS rewards.

If they are using it for investments - purchasing securCoin tokens for stake creation and PoS rewards - then the stakeholder can redistribute their income as follows:

- 1. Increase their stake to receive a bigger reward in future
- 2. Sell all income on a crypto-exchange



# **Details of Token Sale**

**Private Seed Round** 15<sup>th</sup> of July, 2018

Pre-ITO ongoing

Token prices will be:

- Private Seed Round:
  - €15 million
  - 300,000,000 tokens
  - Lock for 1-year period
  - €0.05 per token
- Pre-ITO:
  - €40 million
  - **190,000,000**
  - Lock for 6-months period
  - €0.21 per token
- Public ITO:
  - 160,000,000 tokens available
  - No lock-up period
  - Includes air-drop at CoinPayments
- Token based on: NEO fork
- Accepted Currencies: ETH, BTC, BCH, XMR, LTC, DASH, NEO, EUR

# **Accepted Coins**

SecurCoin can be bought and sold on listed exchanges after the ITO. During the ITO phase, we are currently accepting only EUR and crypto currencies listed above.

*Note: Citizens of United States of America and Puerto Rico are forbidden to participate in this offering* 

# **Roadmap and Milestones**

The company has already completed and extensively tested the the secure chatting app. It already has a user base of more than million+ users, which it has built steadily over the last four years.

The growth of cryptocurrency over the last couple of years has led to an increased demand for decentralized, private and highly secure apps that are driven by global data privacy norms.



## Q2 2018

- Finalize whitepaper
- Complete the launch plan



## Q4 2018

- Launch the ITO
- Issue ERC tokens to backers
- Comply with KYC norms



## Q1 2019

- Complete the application
- Blockchain development
- Compliance with data privacy regulations



## Q2 2019

- Launch of the app across the network
- Continuous monitoring and enhancements

# The Team

securCoin Team – who we are



**Alexander Alexandrov** 

CEO of CoinPayments Inc.

CEO of the first and largest altcoin payment processor and wallet solution in the world, CoinPayments. Board member of Blockchain Society Canada.

Cryptocurrency educator and a public speaker.



**Sina Mirzae** Business Development Manager at CoinPayments.net

Bitcoin early adopter investor and crypto miner. Co-founder and Business Development Manager of Coinpayments Inc. 10 years of experience in sales and development. A crypto-currency enthusiast and public speaker. Board member of Blockchain Innovation Society.



**Pavol Cvengroš** CTO of securCom Inc.

Co-founder of securCom Inc. with over 25 years of experience in programming and computers. Co-founder of Host.sk free hosting platform. Creator of Call.Me and securCom's technology. Infrastructure Architect for government and enterprise sector for 15 years.



Jag Sidhu CTO Blockchain Foundry

Jag brings a wealth of experience as a senior software engineer and currently serves as the CTO to Syscoin and their partner company Blockchain Foundry. With a background working in the electrical and electronic manufacturing industry combined with a current focus on blockchain programming, Jag is sure to make a mark in the crypto world.



Albert Meyburgh Senior Software Engineer

Albert studied network security at BCIT and has 15 years experience in various innovative technical and leadership role capacities.



Ants Luts Senior Software Engineer

Ants has been in the software architect role for over 5 years and brings over 15 years of software development experience ranging from low level driver development to image compression, mobile and high traffic cloud based ecommerce sites for some of the largest retailers in the world. Always with a special focus on the overall stability, security and performance of the system.



Justin Heyes-Jones

Senior Software Engineer

Justin Heyes-Jones studied Artificial Intelligence at Middlesex University and has 20 years experience in the software industry



Juraj Mikula Senior Software Engineer

Over 10 years experience in programming and now as senior software developer at securCom and Call.Me. Former ESET anti-virus engineer focusing on virus analysis and forensic analysis.



## Joanna Kirpsza

Customer support

Joanna is a very important member of original SecurCom team. She has many years of IT experience including most recently, the Manager of Microsoft /Skype Europe's CEE support team. She was responsible for creating the Call.Me client support and service system.



### **Thom Lovelock**

Customer support, Researcher & Social Media

A valued member of Call.Me and securCom team responsible for customers support team and our social media pages. Former Skype support manager.

# **Advisors**

**Our Advisors** 



**Peter Liu** *Senior Advisor* Chairman of WI Harper Group

Chairman Peter Liu is a legendary visionary on maximizing shareholders' wealth in the ever challenging world of venture capital investments. Over the course of his illustrious career of thirty years as a savvy venture capitalist, Chairman Liu earned record-breaking returns for his investors through his unerring focus in selecting next-generation investment fields with the greatest development potential. He has invested in hundreds of rising tech companies based in the United States and Asia, many of which became publicly listed in major exchanges worldwide. Yet, the genuine ties and personal friendships that Chairman Liu has fostered (and is still fostering) over the course of three decades with top business and political leaders are just as valuable in helping him stay ahead of the competition by putting him in an absolutely unique position to influence major world policies and giving him access to breakthrough investment projects.



## **Stephen Shultis**

*Senior Advisor* Sr. Director Marketing of Foxconn Interconnect Technology

Mr. Shultis is a leader in marketing, business development, and general management with more than 20 years experience with high tech companies in the silicon valley. His career has been spent with international organizations covering technologies such as Fiber Optics, Semiconductors, and Data Center Networks. He dedicates much of his time as an advisor to small companies looking to expand business strategies into global markets. He is a strategic thinker with strong business development skills that can quickly analyze markets, technologies, and competitors.

Mr. Shultis is the marketing leader for a large scale producer of fiber optic transceivers with global responsibility for business & product strategy, product development, and customer support. He is accountable for more than \$500M in revenues in primary markets of the Americas, China, and Europe.



**Denis Weidner** Founder Paranoid Internet GMBH

Dennis is a successful entrepreneur and investor who has an extensive experience in cryptocurrencies and blockchain. Being one of the early adopters in the industry, he strongly believes that the world of cryptocurrencies has a lot of potential to grow in the years to come. Thus, he has made it both his personal and professional goal to build a working ecosystem for various tech and blockchain startups on an international scale.



Marshal Long Managing Partner of Mockit Esports

Marshall is a serial entrepreneur with a background in engineering. He quickly moved into bitcoin space early on with a claim to fame as being one of the first bitcoin miners. Marshall has expertise in P2P economies as well as breaking into new markets - Asia especially.



Angelo Pallanca COO at MONATOKCO SAM

Tech enthusiast, serial entrepreneur, cross the border between Geek & Manager.

Is founder and COO in a group of Monaco based companies involved in tech, cybersecurity and blockchain-related projects.



Jacob Palm Director – Post ICO Services

Successful investor, entrepreneur and executive. 15+ years of experience in trading, investment banking and venture capital. Started investing in and trading bitcoin and other cryptocurrencies early. In 2016 he began advising family offices on cryptocurrency trading and investments into blockchain companies and ICO's. Jacob has an extensive network in the crypto communities in Europe and Asia, and is the preferred partner for post ICO raise activities for ICOBOX and CoinPayments.



### **Brittany Keiser**

Co-Founder – Digital Asset Trade Association (DATA) and Bueno Capital

Ms. Kaiser is a leader in development and promotion of cutting edge technology, having spent her career supporting companies, governments, and international organizations in adoption and integration. She also dedicates much of her time as a campaigner for rights do digital assets such as tokens on the blockchain and personal data. She is a thought leader and voice for global adoption of Distributed Ledger Technology (DLT).

Ms. Kaiser is a Co-Founder of the Digital Asset Trade Association (DATA) where she lobbies government agencies and legislators to pass laws protecting digital rights, beginning with huge success making Wyoming the first US jurisdiction to protect blockchain entrepreneurship. She is also a Co-Founder of Bueno Capital where she leads on driving design and growth of new DLT projects.

Advisory roles include Decentric Media, IOVO, Veritoken, Siglo, Reflektions, M2e, DATA and Dragon.



Martina Roskova Founder and Managing Partner, Privilege Capital

Martina has 25 years of extensive international experience in private equity investments and entrepreneurial expansions. She has a strong track record in increasing companies' shareholding values through organic multinational growth, acquisitive expansions and turnarounds ranging from "success story" high tech investments to a number of high return deals involving leading companies in a wide range of industry sectors. She managed private equity funds, executed value-added investments, restructured investment portfolios in the following executive positions: Partner and Director for the Raiffeisen Private Equity Management, COO and President of the U.S. Governmentowned C.S. American Enterprise Fund, Director of KBC Private Equity and top management of other funds, including South African C2C Capital, PHARE SME fund of the European Union. Prior to her investment career, she was involved with Arthur Andersen where she was in charge for the CEE expansion projects of Fortune 100 and some key privatization projects for the Word Bank. Martina holds MBA degree from Rochester Institute of Technology, USA, and a Master of Economics degree from Technical University, the Czech Republic. She completed certified courses in the field of corporate finance, valuation, restructuring and management from university institutions in the USA, Canada, Spain, the Netherlands, Taiwan, and the Czech Republic. Since 2011 she has been cooperating with Department of International Business of Wright State University, USA. She is a business valuation expert witness.



### Stanley Stephen Huntsman

Honored Ambassador and Diplomat, with family relations, lifelong experiences in world diplomacy, disruptive health, trans-media, technology, and energy ventures.

In the advent of Blockchain & Cryptocurrencies, Huntsman has become a well respected entrepreneur, and top advisor & strategist in the burgeoning space.

- Chief Advisor, Board of Directors & Strategist: Private/Pre/Initial/Post Coin Offerings+Blockchain
- Co-Founder and President of Production China-US-Cultural Fund
- Partner / Director of GuanXi America-Asia
- Board of Directors & Advanced Instructor Supreme Science Qigong Foundation
- Advisor of SIAS International University Innovation Center
- Executive+Producer+Director Nu Boyana Film Studios & B2Y Productions FILM, TV, INTERNET, LIVE EVENTS, MASTER OF CEREMONIES, HOST
- Co-creator & Instructor BlockU, Shine Academy's Expert in Blockchain program
- Special Advisor to The Venus Project & Sunsnest, leading eco-friendly sustainable health & wellness living community developments
- Honorary Co-Chair of Los Angeles Art Association.

# **Development Partners**

**Development partners of securCoin** 

















TELECOM ITALIA GROUP

**Advisors** 





SAN FRANCISCO + TAIPEI + BELJING





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All references in this SecurCoin white paper to the SecurCoin platform, regardless of tense, are intended to be references to how the SecurCoin platform will operate when it is fully operational.

Citizens of United States of America and Puerto Rico are forbidden to participate in Pre-ITO and Public ITO offering.

Stay in touch with us for the latest updates:

Please see for more info : https://securcoin.io https://securcoin.me

Contact us at : <u>info@securcoin.io</u> or <u>info@securcoin.me</u> Telegram group: <u>https://t.me/securCoin\_official</u> Par

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