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BANKCOIN WHITE PAPER

By Bankcoin Team

Website: bankcoin.io

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1. The Next Generation Banking Solution For The Next Era

A certain number of modern banks have already integrated provision of their services on the Internet. They created Internet banking, developed applications for customers to access their financial means. And this is right. As of the end of last year, 3.5 billion people had access to the Internet. And most of them live in developing countries. However, almost 5 billion people are cut off from the global financial system, while the rest of the world takes its existence for granted. Imagine how many people still do not have current accounts, bank cards, and deposits. First of all, this is due to the reluctance of common banks to be present in the areas, where these people live. Access to the Internet is a tool to solve this problem. And our Bankcoin.io will provide these people with access to superior banking services: money transfers, remote payments for goods and services, currency exchange, and much more.

The activity of our bank will have no boundaries. It will be a modern bank that will popularize from the first day. We are not trying to create a centralized market and do not violate the ideology of cryptocurrencies, namely and its decentralization. We create procedures and proof for convenient and safe application of cryptocurrencies.

2. Vision

We believe there should be an efficient alternative to existing payment and banking systems. Our blockchain-based payments system set purposes to lower financial inclusion obstacles and equip financial services to the banked and unbanked. Our vision is to build the payments and banking platform for the future which can help for the legacy system obsolete, then creating value for the users and the whole world.

3. What is Bankcoin.io?

The Bankcoin is a key constituent of the system that enables trading, lending and gives access to other upcoming services in the Bankcoin ecosystem. Bankcoin serves two main objectives: First, the Bankcoin is the energy of an internal mechanism of the Bankcoin ecosystem. Furthermore, it is part of the governance component of the Bankcoin system. Each Bankcoin wallet is initially provided with a predefined amount of Bankcoin and cannot be used without a minimum Bankcoin balance.

BENEFITS OF BANKCOIN

- Can acquire premium services in the Bankcoin ecosystem (Membership)
- Be able to trade cryptocurrencies wherever in world (Trading)
- Providing the credit score for lenders (Micro Finance)

FEATURES

Staking:

Staking is the procedure when you use your wallet to validate transactions and get awards with Bankcoin. In staking process, your wallet is checking transactions to assure that everyone sending Bankcoin actually owned those coins and have the right to transfer them. If almost of the wallets online agree that a transaction is valid, later it can be accepted by the network.

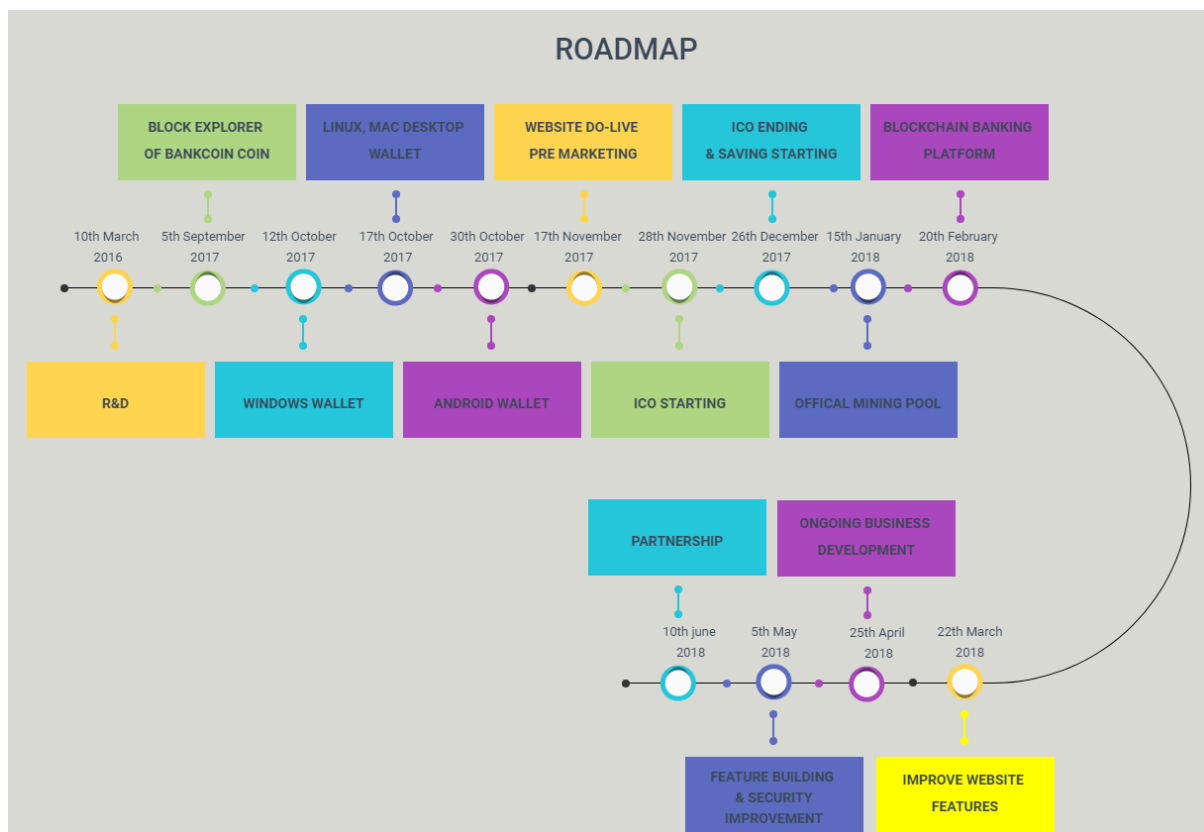
Trading

Bankcoin trading is developed to allow counterparties exchange coin built using the Bankcoin standard without the assistance of a centralized exchange. Users can create and cryptographically sign and share orders using a variety of off-chain communication method and carry out the trades directly on the blockchain.

Mining

Mining is used a tool of work for users in the blockchain. Each participating node try to 'mine' the block (a algorithm that requires extraordinary CPU ability) after a block of transactions is to be agreed. Then, your successful blockchain mining will be rewarded with Bankcoins.

4. Future Roadmap and Business Growth Model



5. Our program

BANKCOIN MINING

Under the Mining program, we can follows the 3 steps below to earn profit:

- Step 1: You can mine Bankcoin with CPU/GPU
- Step 2: For mining Bankcoin, download miner
- Step 3: Start mining Bankcoin

With each block you mined you will get 30 Bankcoin, you can decide to solo mining or pool mining, for more pool mining information, please reach us at website: bankcoin.io

BANKCOIN TRADING

- Step 1: Deposit BTC or ETH
- Step 2: Buying Bankcoin
- Step 3: Trading, buying and selling Bankcoin

Price fluctuation allows you earn profit when trading, buying at low price and selling at better price.

BANKCOIN STAKING

Follow 3 steps instructed below:

- Step 1: Deposit BTC or ETH in Bankcoin in bankcoin.io
- Step 2: Buy Bankcoin on Bankcoin exchange and download the Desktop Wallet
- Step 3: Stake Bankcoin

Hold you Bankcoin minimum for 2 days to start earning Staking interest.

BANKCOIN INVESTMENT

The offerings of services related to crypto cash low-cost investment solutions such as exchange traded funds and crypto coins funds as well as advising.

Why Bankcoin Is Your Best Investment Ever?

Demand is always high and with our Investing program, demand for Bankcoin is rapidly on the rise, which allows a high chance for Bankcoin price increase significantly.

We possess a strong community of Bankcoin users and investors. PR, marketing strategies are continuously improved to maximize Bankcoin brand equity. The current price is quite low compared to its potential growth in the short run

Investing Program guarantees your stable and regular profit despite any price fluctuation, monthly profit up to 45%, this is your great choice to achieve financial security.

6. Banking Ecosystem based on Blockchain technology

BANKCOIN SAVINGS

Bankcoin Saving introduces to you a bank savings service that maintain a finance fund and we are keen on the primary purpose of accepting savings deposits and paying high interest on those deposits by bankcoin.

P2P LOANS

Bankcoin Peer-to-Peer Loan is an approach of lending bankcoins to user through Bankcoin.io. Our loans policy allows users to borrow and lend coin at very low cost via. Because we operate the P2P Loans generally by online Blockchain platform so, loaning process can get greatly convenient and run with low cost. And of course we provide the service more cheaply than traditional financial solution. As a result, borrowers can borrow bankcoin at low interest rates.

7. Decentralized Exchange

We're sick of the dangerous misplaced trust in centralized exchanges which continue to lose hundreds of millions of dollars of our money.

Traders have been getting the raw end of the deal for far too long now, so we've changed the game. BankCoin aims to be the most secure and private marketplace that crypto has seen. Unlike other

over-the-counter marketplaces, we're the first to implement a completely in-browser crypto setup to protect you off and on the Blockchain.

The website offers a service to facilitate the locating of other "Coins" users can meet others for person to person trading of "coins". The site is suggested for casual traders seeking more privacy. The site uses an escrow system and the transfer of "Coins" is made after funds are received in the sellers z

8. Assurance & Security

Blockchain technology enables a secure for all transactions, along with ensuring that everything is completed so that no exploits exist within the code. A Top ICO process platform, will manage the Bankcoin distribution and execution of smart contract to ensure the proper security of the coins. The blockchain will also be reviewed with external auditor to ensure best security for our bankcoin sale participants.

9. Team

On behalf of Bankcoin Team, we would like to give you our honest thanks for your concerns in our White paper. The White paper has provided you a brief story about our goal and vision, our commitment to the project and all of you.

We would like to introduce you our leading team as below:



Adelmo

CEO

Adelmo got graduated the Moscow Law Academy, specializing in "Finance Law", the co-founder of the Finance company, in the past the founder York Games (worked with Electronic Arts, Microsoft Studios). In 2012, he began his career on creating a platform for aggregating financial user data.



Andrea

CMO

She got a high education in North-Western Technical University and Worked as PR director of companies Leiman Horl and KGJ BISK. In 2001, she acquired a Senior Software Engineer/ Data Manager BA.



Stephen

CFO

Stephen has a remarkable experience in launching and developing modern financial services in banks and telecommunications companies (starting from 2001). He then joined in implemented in the final development of Kronw creating outstanding crawler for storing data.



Gregory

Head of Product Management

Starting his career as a program developer in 2003, Gregory actively participated in numerous and diverse IT projects, from video systems, financial systems to state-level automation systems. Has extensive experience in software development using modern programming languages and advanced technologies.



Jessica

CTO

Jessica has impressive strength in analytics data and distribution systems. Starting from 2000, she has been involved in several Business Intelligence and Analytics projects in many different fields. Since 2011, her focus is mainly on distributed systems like Apach and Apache Skie and has developed an extensive experience in data engineering and data architecture.



Todd

Software developer

A blockchain developer with experience in smart contracts, assets, trading, mining, wallet android and governance systems. Rodrigo have worked with Dash, Pivx and Internet of People. He has been involved with digital cash and other cryptocurrencies since 2015.

Thank you for your interests on us!