Ecoinomi

ECOINOMI

Whitepaper

Version 1

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1 INTRODUCTION

Cryptocurrency and its underlying technology – the blockchain has revolutionized the traditional financial systems of the world. At Ecoinomi we aim to integrate this technology into our ecosystem to create an atmosphere for all our users to have an opportunity to enjoy better and swift transactions in all ramifications.

The Ecoinomi ecosystem is engineered to interdependently power four separate sectors using our primary currency - XCOM and our multicurrency wallet as it accommodates every individual. These sectors are adequately elucidated and explained in preceding chapters of this document.

The primary goal of XCOM is to improve the lives and standards of the common people.

XCOM Token

The XCOM token is deployed on the Ethereum mainnet as an ERC20 token. The Ethereum Blockchain and the

Ecoinomi
IS FOR
Everyone!

constantly growing community is considered the standard for digital tokens and provides the perfect environment for the XCOM token.

The XCOM token primary purpose is for transacting within our Platform. For using any of our ecosystem features

1. Gaming
2. Online classifieds
3. Decentralized lending
4. Exchange.

XCOM tokens can be used to settle any fees on our platform, including but not limited to:

- Exchange Fees
- Transaction Fees
- Collateral on the lending platform
- Discount on Fees
- Listing Fees for the Exchange
- Future exclusive services

2 BUSINESS ANALYSIS

Problems Cryptocurrency Will Solve in Emerging Markets

Ecoinomi is built to cater to the economic needs of the common man. In this section, we aim to highlight some economic problems and how our e-commerce platform aims to solve them using blockchain and cryptocurrency to improve the daily life of every individual.

2.1 NEED ANALYSIS

Nowadays Cryptocurrency is very famous but familiar with less than 1% of the population in the world.

The reason is not far-fetched as there is less awareness to the common people. Only Trades, Investors and corporates are currently utilizing the currency presently.

This ought not to be so as cryptocurrency is built/created for PEER 2 PEER which makes it for everyone.

It is predicted that shortly Cryptocurrency is going to revolutionize the worldly p2p.

In the last three years, more than 1500 crypto coins were created, but most of them were not usable by the common people.

Majority of these crypto coins are mainly being used for investment, holding and trading and as such are not readily applicable to the common people.

At ECOINOMI, we aim to promote cryptocurrency awareness by creating Crypto applications that are readily applicable and usable in the Daily life of every common man

2.2 PROBLEM ANALYSIS

How does ecoinomi tackle and solve the daily users' problem using cryptocurrency?

1. Cross-Border Payments:

Making cross-border payments pose as an arduous task because of its many cumbersome processes and regulations from governments of these geographical locations. This alone has hindered many cross-border transactions and business from happening. High transaction fees is another difficulty posed by cross-border payments.

Cryptocurrency solution:

Cryptocurrencies tackle these problems as it allows users to make secure cashless transactions without paying transaction fees. Cryptocurrency is not controlled by any government or jurisdiction and is not bound by the laws of any geographical location; this makes it's easily accessible to any individual in the world having access to the internet. The P2P mechanism allows easier international trade without having complications over the exchange fluctuations.

2. Non-Banker/The Unbanked population:

There are approximately 2.2 billion individuals with access to the Internet or mobile phones who do not currently have access to traditional exchange and financial systems.

Cryptocurrency Solution:

Cryptocurrency provides access to an unbiased financial system which gives every individual on the planet a fair chance at having an unrestricted and un-manipulated finance system.

These individuals can be referred to as the unbanked population which makes them the right target for the Cryptocurrency market.

Case Study:

In Africa, Kenya developed a system called the M-PESA - a mobile phone-based money transfer and micros financing service. They recently announced the integration of a bitcoin device which has led to one in three Kenyans now owning a bitcoin wallet.

3. Double Spending

Most online transactions and processors are plagued with the issue of double spend, and this happens as a result of financial data tampering which eventually leads to Fraud.

Cryptocurrency Solution:

The Blockchain technology possesses the distributive ledger feature, decentralized data storage system which stores and records every transaction made, and a robust confirmation mechanism which prevents cryptocurrency users from double booking or double spending. It prevents multiple transactions being recorded for the same cryptocurrency. With this, users can freely, fearlessly and seamlessly register tickets for events, concerts, conferences, and music festivals and carry out other transactions.

4. Data Tampering:

Data tampering of any sort leads to fraud and different ill situations within the financial ecosystem.

Cryptocurrency Solution:

Cryptocurrencies are digital, and due to the immutability of its underlying technology- the blockchain technology, it cannot be tampered with or counterfeited.

They only exist as values in a distributed ledger that contains a complete history of all cryptographic value transactions. This information is distributed among every crypto holder. It is necessary to confirm and accept all parties instead of a central administrator. As the order of the transactions is made by grouping the blocks and linking them to the chains, it is impossible to make a transaction when exchanging blocks. Therefore, it prevents illegal modifying or deleting data through unauthorized channels.

5. Lower Fees:

This is one of the issues currently rocking other international payment processors out there. In most cases, the cost of carrying a $3 transaction could even exceed 50% of its value which raises the overall cost of that transaction.

Cryptocurrency solution:

Cryptocurrency transactions usually come with little fees (these fees are used to settle miners within the network).

However with the integration of cryptocurrencies and it's underlying blockchain technology the high cost of transactions will be brought to the barest minimum.

3   ECOINOMI ECO SYSTEM

The Ecoinomi ecosystem is solely [...] for one purpose – to serve the comm[...] people by integrating cryptocurren[...] into their economy which will comple[...] revolutionize the way transactions [...] carried out.

The Ecoinomi is built with certain pot[...] features which will be discussed in [...] subsequent subsections.

01 Invest your time or money by staking tokens in the Ecoinomi network

02 Exchange with P2P Local Currency

03 Online Classified escrow based application

04 Get Paid for Playing Games Online

Ecoinomi 4-in-1 BusinessModel

3.1   Cryptocurrency Escrow Based Exchange (FIAT AND CRYPTOS)

BUSINESS NEED:

Digital exchanges are a response to the boom of cryptocurrencies, as they facilitate the purchase and sale of different tokens and coins. The problem, however, is that the difference between the buying and selling price of cryptocurrencies is in most cases not less than 15%. Exchanges now offer very high transactional fees for cryptocurrency exchange which incurs additional expense for these users and in most cases causes more loss to them as traders.

For ICOs - initial coin offerings, token listing on significant exchanges has become close to impossible as the listing fees are as high as (0.05 - 4BTC) and even more on some exchanges

From a different perspective, we can boldly assert that a token that finishes an ICO is not readily accepted and listed by an exchange.

SOLUTION:

The Ecoinomi ecosystem will serve as cryptocurrency exchange for listing tokens created by companies during ICO for immediate exchange to XCOM or FIAT.

Ecoinomi is going to provide the business intelligence that this sector is missing. It's not only going to feature very low fees and a level of security that most exchanges can't guarantee, but it will be available not only online, but offline as well.

We propose that every token listing fee paid in XCOM will be discounted and a voting system will be organized to list some ICO tokens for free.

3.2   Online classified escrow based application

Ecoinomi escrow based applications will serve as a medium of TRUST for the common people in every transaction they carry out.

Ecoinomi aims to be a blockchain-based online classified website which makes use of the blockchain technology and cryptocurrencies to help facilitate the exchange of goods and properties in a fraud-less environment using smart contracts as escrow. Private and business ads will be published on the ecoinomi platform, and through the use of the XCOM currency, which allows for goods and services to be bought and sold seamlessly.

BUSINESS NEED

1.   Fraud:

Recently, the classified market has been characterized by a lot of fraudulent activities and fraudsters. According to research agencies based in the US, Over 57% of all ads on Craigslist are «fast collections» and fraudulent.

2.   Misinformation:

Another major problem with the classified advertising market is the use of false information to attract vulnerable users or customers. For example, many advertisers sell defective digital devices (cell phones, laptops, etc.) which they claim to be fully operational
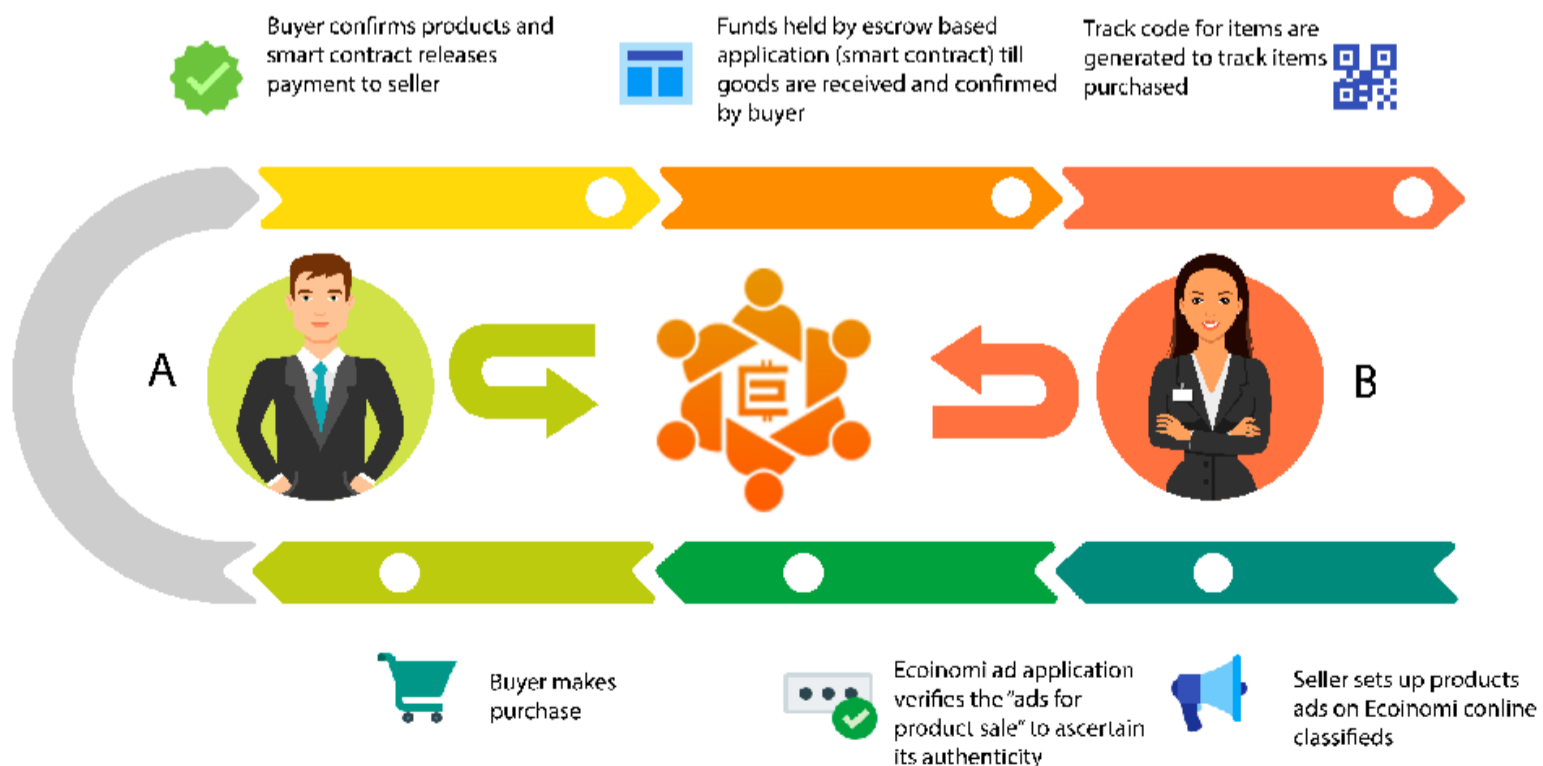
3.   Poor Buyer Confidence:

One of the core problems that plague the classified ad market these days is that of "poor buyer confidence."

SOLUTION

1. By using Ecoinomi, users can be sure that all ads published on the platform are verified as authentic and safe.

2. With ecoinomi, users will be able to track purchased products and, therefore, if a problem occurs, the seller can be identified and immediately informed of the problem.

3. Ecoinomi will employ the use of «smart contracts» designed on the ethereum blockchain. By using such contracts, if a person obtains counterfeit goods, a reverse transaction can be made and the money can be returned safely to the buyer.

Security of Ecoinomi Escrow based applications:

Ecoinomi Escrow based applications can be fully considered to be the salvation for the common man in carrying out free, safe and fair transactions. Our escrow based application is offering the common people and virtually everyone the security needed when trading online, this can be applied to buying and selling cars, real estate and other business related niches.

Buyers and sellers can enjoy the benefits of security and protection during the buying and selling of goods, services and property. Ecoinomi connects the buyer and seller with the a third party application which is the " escrow based application" which manages the transaction with a given set of conditions to be fulfilled before the transaction is settled. It is also important to know that this application can be applied to several industries such as legal, automobile, e-commerce and others.

Case Study: REAL ESTATE

Bob applies for a property listed for sale @ $1,500,000

1.   Bob and seller agree to terms and agree to the sale of the property

2.   The details of the transaction are added to the ecoinomi escrow based app using buyers and sellers contact details including email and phone

3.   Bobs sends the payment to the escrow service which is held in trust

4.   The escrow service holds the funds and protects the payment while the necessary documents for ownership are released by the seller to Bob

5.   Bob inspects property and confirms receipt of ownership

6.   Our escrow based application pays the seller, and the transaction side of things is complete

Case study 2: Buying and Selling of used cars

The use of the ecoinomi based escrow application is highly recommended for the buying and selling of used cars. Before the car ownership or title is transferred from seller to buyer, the buyer makes payment to our escrow service. This guarantees a buyer's safety and protects their funds until the complete paperwork is done.

Once a buyer receives the title/ownership of a vehicle and is completely satisfied, our escrow based app automatically releases the money to the seller. This ensures everyone is treated fairly and the seller gets their money. It also guarantees the buyer does not pay for something that they did not receive. If for some reason the deal is not completed, the money is returned to the prospective buyer. This is done to offer protection t both buyers and sellers against fraud or delay in trade.

Escrow service steps for buying and selling of used cars

Example: Jack wants to purchase a used car

1.   First, both Jack and the seller registers with the ecoinomi escrow based service and mutually accept the terms of the transaction which encompasses the car description and cost, and shipping information if applicable.

2.   Jack then submits a payment to the ecoinomi escrow service.

3.   After the payment has been verified and authenticated, the ecoinomi escrow service lets the seller know to ship or deliver the car with the completion of the necessary documents such as the transfer of ownership/title and others.

4.   Jack receives the car, verifies receipt with the escrow service, and accepts or rejects the vehicle.

5.   Upon buyer acceptance, the ecoinomi escrow service releases the money to the seller and closes the trade automatically.

3.3. Games – earn from online games

Ecoinomi will strive to be a comprehensive global gaming platform where individuals and full-time gamers can transform their time and needs into money using the XCOM Token.

The Ecoinomi Platform unites virtually every segment of the gaming industry, and this will present an opportunity to everyone to earn rewards in XCOM Tokens and which can be easily exchanged for other cryptocurrencies or FIAT.

For gamers:

A gamer can use BTC, ETH, LTC, FIAT or Visa/MasterCard payments to top up his account with XCOM Tokens which can then be used within the ecoinomi game Platform. The same process is used when the gamer wants to convert XCOM Tokens to any other currency, thereby providing a way for a player to earn real money through the platform.

Benefits for gamers:

1. Earn money from gaming skills

2. Safe transactions due to our decentralized system

3. Data privacy for all users

4. Exposure to a broader gaming community

5. Friendly UI

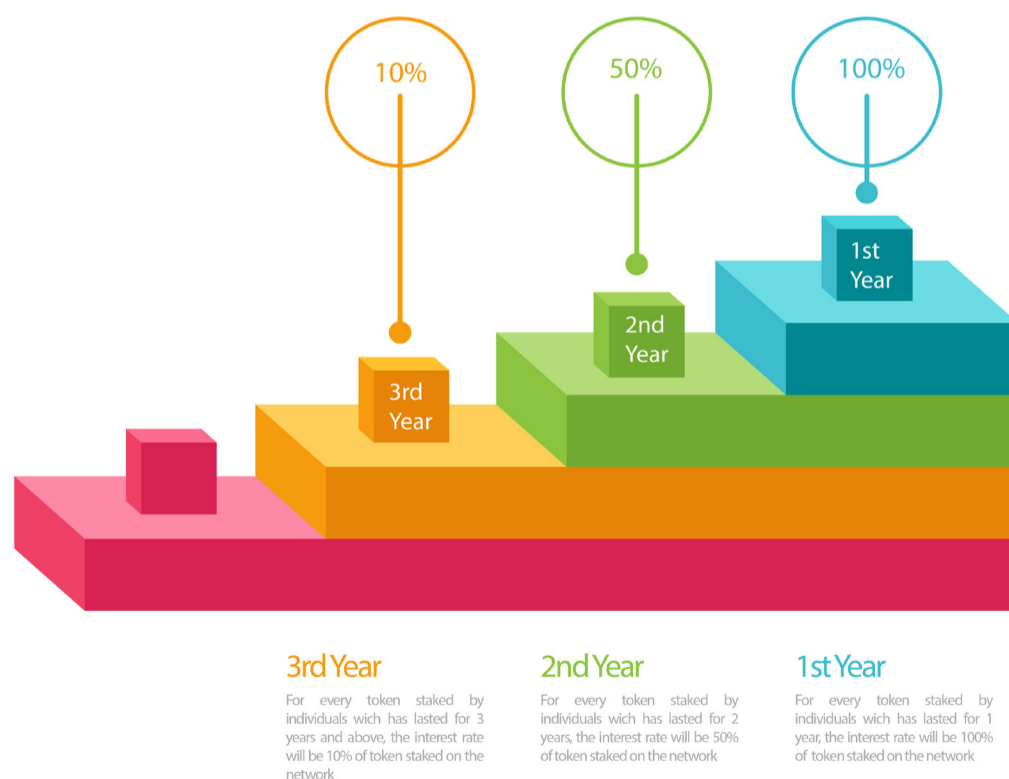## 3.4. Earn by staking in the ecoinomi network

The XCOM token is POS- Proof-of-Stake smart contract token on Ethereum platform. It's based on the ERC20 Token Standard and implements all standard methods.

With this mechanism, every XCOM holder will be able to earn extra XCOM by staking their tokens in the ecoinomi network for a period.

To earn by staking, all you have to do is stake any desired amount of XCOM token in the network and passively earn more tokens with a set period. All staked tokens will be allocated specific annual interest rates as shown below.

XCOM Stake Annual Interest

- **1st Year Interest: 100%**

- **2nd Year Interest: 50%**

- **3rd Year Interest: 10%**

3rd Year
For every token staked by individuals wich has lasted for 3 years and above, the interest rate will be 10% of token staked on the network

2nd Year
For every token staked by individuals wich has lasted for 2 years, the interest rate will be 50% of token staked on the network

1st Year
For every token staked by individuals wich has lasted for 1 year, the interest rate will be 100% of token staked on the network

4 MARKET ANALYSIS

A thorough market analysis was carried out for the following markets;

1. Financial market

2. Growth of the Cryptocurrency market

3. Global games market

FINANCIAL MARKETS

The cryptocurrency market has grown enormously in the last few years and is expected to continue to grow in both value and volume. The leading cryptocurrency is Bitcoin, but other cryptocurrencies which also use blockchain technology have recently emerged. The current estimated market value of Bitcoin is almost $19.5 billion. The total market cap of the world is $80 trillion and is growing rapidly. The value of the world's stock exchange has grown by 320% since 2009. US exchanges dominate the global stock market. Owning an index fund on a major world index helps to mitigate some of the risks of individual stock ownership. The best performing major index over the last 20 years has consistently been the US-based index NASDAQ. However, the 2000 dotcom crash and the 2008 financial crisis severely impacted the number of Americans investing in the stock market. In 2007 the number of Americans investing in the stock market reached 65.5%. By contrast, in 2016 only 52% of Americans had invested. The overwhelming majority of trading is carried out through automated systems. The foreign exchange market is the most significant financial market in the world, both regarding value and volume. It is the only market that is permanently open. Just seven currency pairs represent more than 85% of exchanges, and the US dollar is the most significant currency in the foreign exchange market. According to Google searches, more people are currently interested in trading Bitcoin than they are in trading gold or oil. GBP/USD exchanges are known as 'the cable'. The largest company in the forex market is the IG Index which is listed on the London Stock Exchange. The vast majority of spread betting trades are bought positions. IG's revenue increases as the stock market become more uncertain.

The growth of the cryptocurrency market

Currently, there are 1,568 different cryptocurrencies available. From December 2013 to the end of 2017, the number of cryptocurrencies increased by 3,083%. In June 2017, Ethereum outperformed Bitcoin in the total number of transactions in a single day. Since then, he has maintained this position

The number of cryptocurrency and the trading platform increase every year. There are currently 190 stock exchanges, compared to 70 of three years ago, on March 15, 2015. The demand for buying and selling also increases as the number of cryptocurrency and trading platforms increases.

Currently, there are 1,568 different crypto values available from March 21, 2018. It is divided into 654 chips and 914 coins. It all started with Bitcoin, launched on January 9, 2009, and several releases were launched in the next few years. The first altcoin experiments began in 2011 with the development and launch of Name XCOM, iXcoin, SolidCoin and others. Litecoin followed shortly after that in the same year. From December 2013 to the end of 2017, the number of cryptocurrency increased from 40 to 1,273, an increase of 3,083%.

The number of transactions on the blockchain has dramatically increased over time. Only in 2011, Bitcoin was visible in the charts, on June 14 of the same year it reached 13,900 transactions, according to BitInfoCharts. The transactions

then decreased until May 2012, when his promotion officially began.

August 8, 2015, Ethereum also obtained the ticket, registering 2,881 transactions, and since then, its growth has been exponential.
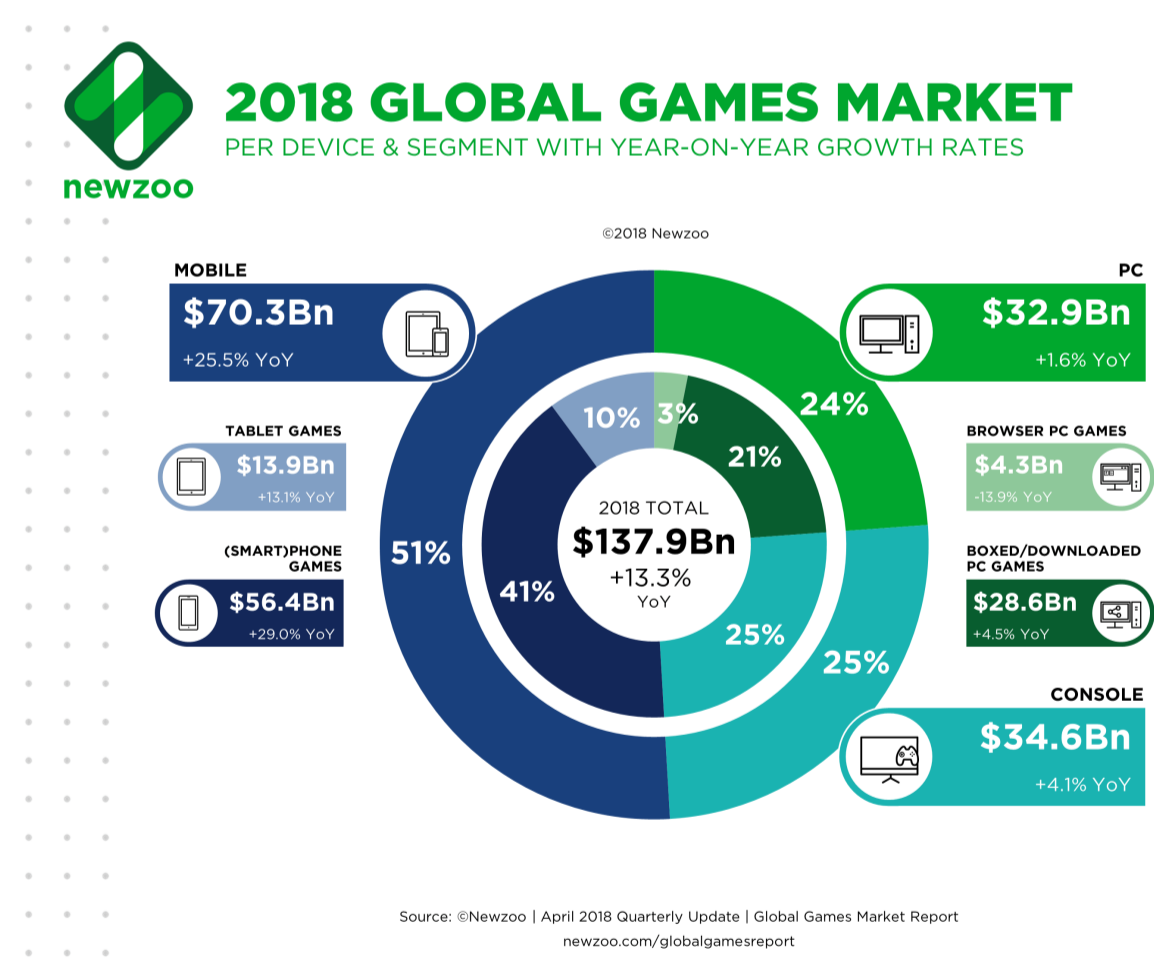
On June 12, 2017, Ethereum finally outperformed Bitcoin in terms of the total number of transactions in a single day, with a record of 292,941 versus 268,951 bitcoin transactions. Bitcoin did not return in search of a transactional throne, as it still dominates the market capitalization and the total volume traded per day.

On December 14, 2017, bitcoin peaked with 490,459 blockchain transactions. Ethereum peaked shortly after January 4, 2018, with a total of 1.35 million registered transactions.

Global games market:

According to the Newzoo, latest quarterly update of its Global Games Market Report service. It is forecasted that 2.3 billion gamers across the globe will spend $137.9 billion on games in 2018. This represents an increase of +13.3% from the year before, or $16.2 billion. Digital game revenues will take 91% of the global market with $125.3 billion.

Mobile gaming will continue to be the largest segment following 10 years of double-digit growth since the first iPhone was launched in 2007. In total, mobile revenues will grow +25.5% year on year to reach $70.3 billion. This means that for the first time, more than half of all game revenues will come from the mobile segment. Smartphones will account for 80% of this, or $56.4 billion, with the remaining 20% coming from tablets. Console gaming is the second-largest segment generating $34.6 billion in 2018, while PC games will bring in $32.9 billion.

2018 GLOBAL GAMES MARKET
PER DEVICE & SEGMENT WITH YEAR-ON-YEAR GROWTH RATES

newzoo

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MOBILE
$70.3Bn
+25.5% YoY

TABLET GAMES
$13.9Bn
+13.1% YoY

(SMART)PHONE GAMES
$56.4Bn
+29.0% YoY

51% 41%

PC
$32.9Bn
+1.6% YoY

BROWSER PC GAMES
$4.3Bn
-13.9% YoY

BOXED/DOWNLOADED PC GAMES
$28.6Bn
+4.5% YoY

CONSOLE
$34.6Bn
+4.1% YoY

10% 3% 24% 21% 25% 25%

2018 TOTAL
$137.9Bn
+13.3% YoY

Source: ©Newzoo | April 2018 Quarterly Update | Global Games Market Report
newzoo.com/globalgamesreport

In 2018, mobile games will generate

$70.3Bn

or **51%** of the global market.

newzoo

4.1   Market Potential

We have carefully analysed the market opportunities available to Ecoinomi under the following sectors of the financial and cryptocurrency industry;

1.   Cryptocurrency:

- 12,000 crypto transactions per hour

- 99,000 bitcoins sent every 60 minutes

- Global predictions for the crypto market in 2018: over $700 billion

2.   Crypto Exchanges:

- Total BTC to fiat: $32.4 billion

- Total BTC to cryptocurrency: $8.52 billion

- Total volume of cryptocurrency exchanged for bitcoin from January, 10th to January, 17th 2018: $64.25 billion

5 ECOIN TOKEN SALE

Initial Coin Offering:

This is a non-regulatory means of raising funds for a new company of cryptographic value. Start-up companies use the initial coin offering (ICO) to bypass a rigorous and regulated capital increase process required by venture capitalists or banks.

At Ecoinomi, we aim to offer a percentage of the XCOM tokens to Participants willing to support the development of the Ecoinomi platform in exchange for fiat currencies and other cryptocurrencies such as Ether, Bitcoin, Litecoin or Dash. The Ecoinomi (XCOM) ICO is required to enable us raise funds for the further development of the Ecoinomi platform.

Interested participants are required to make pledges in any of the above listed cryptocurrencies to the designated crowdsale address, which will be visible on the dashboard. To calculate the number of tokens to be received during the public pre-sale, please refer to section 5.1

5.1. Basic Token Features

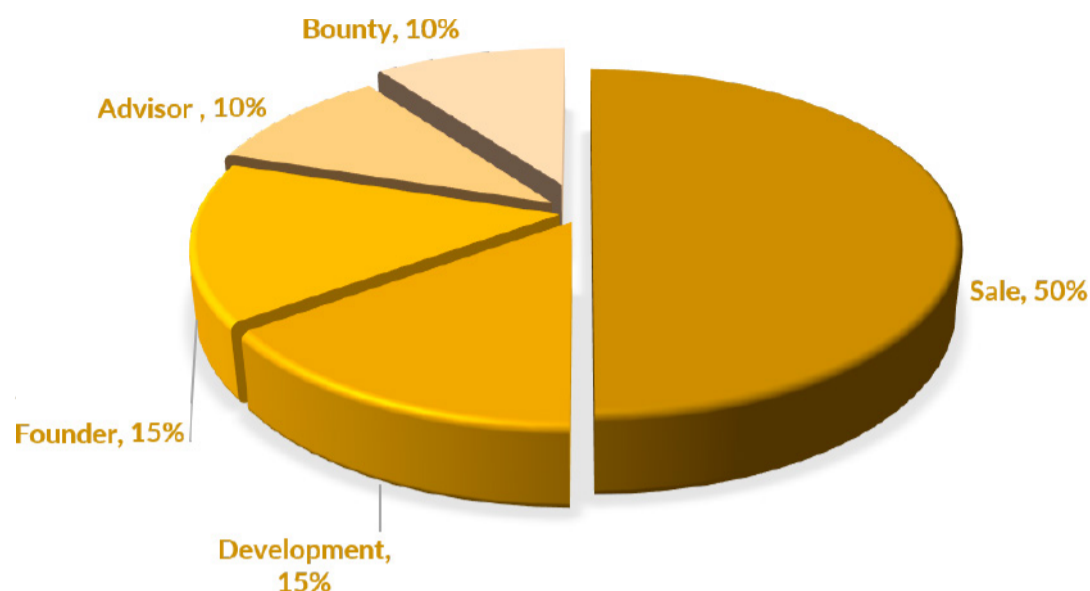| Token name	ecoinomi
Token symbol	xcom
Token type	erc-20 POS
Start date	TBD
Total number of tokens	100,000,000
Price per xcom token	0.01USD
Public sale	35.000,000 xcom
Presale	15.000,000 xoms
Accepted currencies	Ether, BTC, LTC, DASH

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5.2   TOKEN DISTRIBUTION

Total Supply = 100, 000, 000 XCOMS

Public Sale = 35, 000, 000 XCOMS

Pre sale = 15, 000, 000 XCOMS

- 50% Sale
- 15% Development
- 15% Founder
- 10 % Advisor
- 10% Bounty

5.3   Token model

To support the early adopters of the Ecoinomi token, the ICO will start with a vital bonus system. Early adopters will buy the token at exceptional prices and discounts which will not be offered in any of the future sales or affiliate program. By partaking in Ecoinomi right from ICO, you will have the assurance of the best possible price and will be considered as an active sponsor and participant in the development and establishment of Ecoinomi. The XCOM token is a vital component of the ECOINOMI ecosystem. As our utility token, on top of transferring funds with lower fees and commissions, it gives various benefits to its holders.
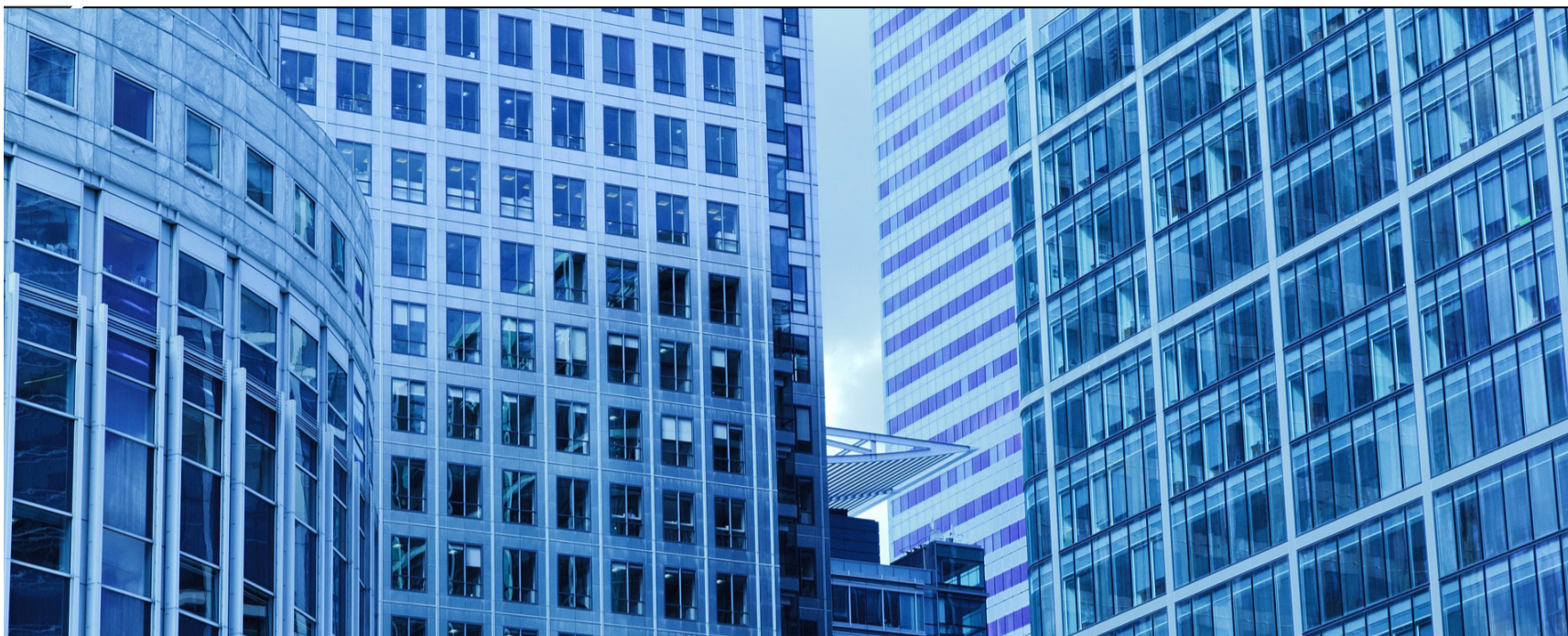
As the platform evolves, our ECOINOMI community will grow both in size and quality.

While stimulating the possession of XCOM tokens by incentivizing the token holders with exclusive benefits, the demand and the value of XCOM will dramatically increase. Token holders will be entitled to various benefits.

Possession of the XCOM token gives you a unique ability to participate in our talent recognition program that allows you to save cost on transaction fees.
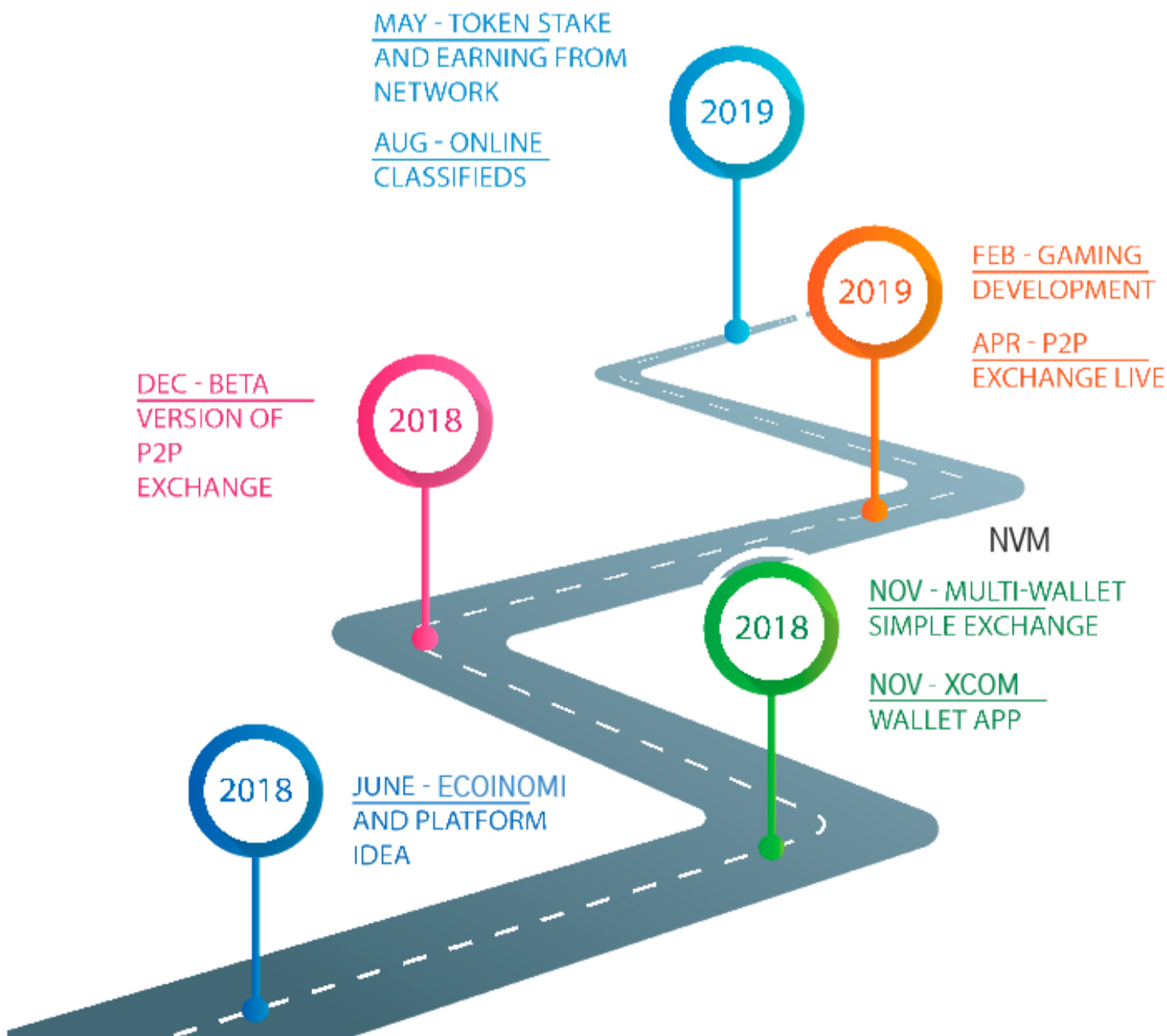
TOKEN LIQUIDITY AND EXCHANGE LISTING

As XCOM implements ERC-20 standard on the Ethereum blockchain, it will be compatible with most of the existing wallets and exchanges, guaranteeing high liquidity.

6 ROADMAP

ECOINOMI ROADMAP

MAY - TOKEN STAKE AND EARNING FROM NETWORK

AUG - ONLINE CLASSIFIEDS

2019

2019

FEB - GAMING DEVELOPMENT

APR - P2P EXCHANGE LIVE

DEC - BETA VERSION OF P2P EXCHANGE

2018

NVM

NOV - MULTI-WALLET SIMPLE EXCHANGE

2018

NOV - XCOM WALLET APP

2018

JUNE - ECOINOMI AND PLATFORM IDEA

DISCLAIMER

PLEASE READ THIS DISCLAIMER SECTION CAREFULLY. IF YOU ARE IN ANY DOUBT AS TO THE ACTION YOU SHOULD TAKE, YOU SHOULD CONSULT YOUR LEGAL, FINANCIAL, TAX, OR OTHER PROFESSIONAL ADVISOR(S).

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You are not eligible and you are not to purchase any XCOM tokens if you are a citizen or resident of a geographic area in which access to or ownership of the XCOM token is prohibited by applicable law, decree, regulation, treaty, or administrative act.