



**Mobile Payment  
& Social Network  
& Cryptocurrency**





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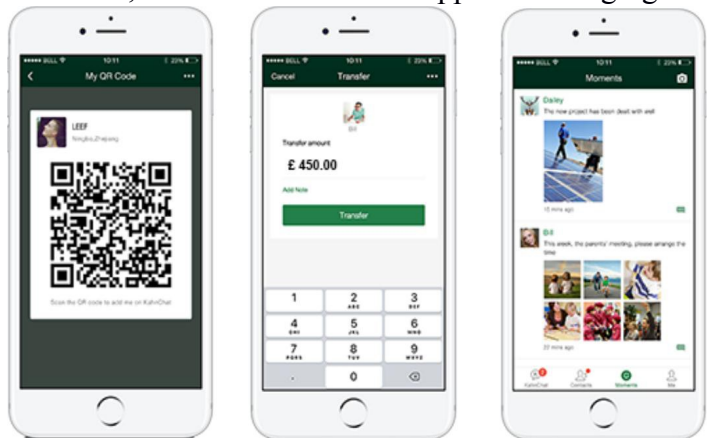
# 1. Introduction

Kahn technology Ltd is working on developing a mobile payment system integrated with a social media app. This development will commence as soon as the ICO campaign is concluded.

Kahn Technology Ltd believes that the future of blockchain technology holds so much potential as a medium for data storage and plans to set up a complete social based digital wallet, KahnChat app, the first prototype of which will be released by mid-2018. The prototype will enable users to experience the app's workflow while the development team works on developing the main version of the KahnChat app for a future release.

The KahnChat app can be used as a mobile payment platform for paying bills, fund transfer and making payments for orders, and as a social media app for messaging via text, voice and video, user-story sharing and for increasing the fan base and followers of a business or a public figure.

The app also allows users to top up their wallet account balance with fiat currency or cryptocurrencies like Bitcoin or Ethereum. Buying cryptocurrency with the app will be made possible using a debit or credit card or by transferring funds from a bank account.



The ICO (Initial Coin Offering) is the first step in our effort to offer a highly-optimized and secure cryptocurrency based mobile wallet solution to our users. We will be holding pre-ICO and public ICO sales in order to raise sufficient funds for the development and marketing tasks of our project. Continue reading to know more about the ICO, its purpose, benefits, features, and timeline.

## 1.1 Purpose

The main purpose behind the KCH Initial Coin Offer or ICO is to commence the research and development needed to develop the social media app using Blockchain technology while raising capital for the application of the Payment Institution License (PIL) needed for the digital wallet payment system.

A successful ICO will provide more opportunity to take in more software engineers needed to develop the various features as stated in this whitepaper. It will also allow us to deploy more effective marketing techniques and promotion strategies to launch the KahnChat app simultaneously in different countries.

## 2. Technology & Development



The core technology behind our mobile digital payment app is the blockchain technology which includes a network of peer-to-peer nodes without the presence of a central server. The technology will empower our application to allow secure and anonymous fund transfers and payments to other users.

## 3. Development process

Kahn Technology Ltd has several steps in place for the purpose of the app development. At the initial launch, the project will offer a Blockchain-backed digital wallet to allow users to purchase cryptocurrencies, make payments for orders and transfer funds between users.

At this stage, social media features like messaging, voice and video chat and file sharing will still use the standard (non-blockchain) technology to complete processes.

The second step will involve upgrading social media features to fully utilise blockchain technology. This will be done as soon as the required infrastructure is completed.





## 4. Vision

People have been using social networking apps for some time now, and these apps have proven to be an amazing way to connect with friends, family and even with strangers, and share thoughts (and text/images/audio/video) with them. Digital wallets are also becoming quite popular as a way to make cashless transactions and send money with a simple click.

Our vision is to combine these two amazing features and present them in a single app such that users can make payments, transfers and shop while chatting with friends and performing other social tasks in the app. Combined with the power (and security) of Blockchain, this idea has the potential of producing something that will not only be monetary beneficial but also very useful for the end user.

### 4.1 Target Market

Our ultimate target market is the consumers who will be befitting from our mobile payment app. However, we also warmly welcome those strategic and casual investors who are looking to make money from a rising cryptocurrency industry.

**Investors:** Both strategic investors and the general public can purchase KCH tokens during our Pre-ICO and general ICO sales, which will be held in February 2018.

**App users:** The KahnChat application, with complete features such as digital payments, exchange and social networking, will be launched later this year.

## 5. ICO Overview



An Initial Token Sale or Initial Coin Offering (hereinafter - "ICO") is the event through which a cryptocurrency startup sells part of its cryptocurrency tokens to early investors and enthusiasts in exchange for funding. For the party offering the tokens for sale, this provides a proven methodology for raising funds and ensuring adoption of the tokens once they are in circulation and is a popular way to



upscale an existing product or service. On the other hand, for the purchasers of tokens, ICO is an opportunity to participate in the early development of cryptocurrency business.

ICOs are a way for early cryptocurrency holders to diversify their holdings using the cryptocurrency itself.

KahnChat ICO is aimed at leveraging the potential of this funding methodology to be able to raise sufficient funds to fuel the development and marketing of our own crypto coin.

The massive increase in the value of cryptocurrencies significantly contributed to the growth of ICO market during the last year. The market capitalization of all Cryptocurrency has risen from \$7 billion in January of 2016 to over \$130 billion in September 2017.

Bitcoin has appreciated nearly 30X since September of 2013 (\$135 USD per Bitcoin), reaching over \$7,500 per Bitcoin in November of 2017. In part, this is due to Bitcoin's role as the most widely known, used, and accepted cryptocurrency for payments.

Ether has appreciated more than 100X since August of 2015 (\$2.83 USD), reaching over \$290 in November of 2017. In part, this has been due to Ether's role as the core utility token of Ethereum - the most widely used blockchain-based computing platform for ICO's / token sales.

In the last year, we've seen an incredible move by startups and founders towards the use of blockchain technology and tokenized models. Rather than building new products on centralized architectures and database structures, an incredible wave of new development and innovation is happening on blockchain technology to kick off new decentralized services and models.

We strive to become next in the chain of successful cryptocurrency startups who have managed to raise funds by conducting successful ICO campaigns. KahnChat ICO is as user-oriented and client-centric as possible. We intend to return all the investments back to our token holders along with amazing profits. The event will be held in multiple phases.



## 6. App Features and Applications

The KahnChat app incorporates more than just the normal chatting feature associated with most communication apps. It is a one-stop social cum digital payment solution for every user between the ages of 18-65 years.

Other user features include the ability to add friends either from the address book or by scanning a person's QR code. Stories can also be shared by users in the form of pictures, videos with an option for further engagement through comments. Users will be able to create groups, invite friends to groups, follow famous artists and public figures by scanning their public QR codes to get the latest updates and news.



Users can also follow a business or company just by scanning their public QR code to start receiving updates, occasional discount vouchers, special promotion packages and other benefits.

In addition, the app allows secure payments of utility bills using the major cryptocurrencies, debit and credit cards and bank accounts.



## Other KahnChat App features

- a) Mobile payment
- b) Fund transfer
- c) Cryptocurrency exchange
- d) Messaging
- e) Voice chat/message
- f) Video chat/conference
- g) File transfer
- h) Personal/Business page
- g) Private/Public group discussion
- h) Life moment sharing
- i) Blogging
- j) Live stream
- k) Mobile games







## Applications of the KahnChat Mobile App/ Wallet/ Exchange/ Token

The mobile application along with its digital payment feature can be used in the following industries.

- a) Restaurant
- b) Pubs
- c) Beauty salon
- d) Entertainment
- e) Fashion shop
- f) Various types of supermarkets
- g) Logistics
- h) Takeaway
- i) Taxi
- j) Equipment rental
- k) Online shopping platform
- l) Commercial payment
- m) Business transfer
- n) Customer service platform
- o) Business news push
- p) Discount coupons





## 7. Features Comparison

### 7.1 Mobile Payment

	Business version	KahnChat	Paypal	Skype	WhatsApp	Facebook	Telegram	Line
1	Mobile payment	Y	N	N	N	In-App	N	N
2	Page	Y	N	N	N	N	N	N
3	Receipt generate	Y	Y	N	N	Y	N	N
4	Export transaction record	Y	Y	N	N	N	N	N
5	Link to accounting software	Y	Y	N	N	N	N	N
6	Transaction fees	0.6%	1.9% - 3.5% + 0.2p	-	-	-	-	-
7	Account Balance withdrawal fees	0.1%	Free	-	-	-	-	-
8	B2B Fund Transfer	0.1%	1.9% - 3.5% + 0.2p	-	-	-	-	-
9	Fund Transfer Limits	Unlimited	Unlimited					

## 7.2 Social Media



	User Version	KahnChat	WeChat	Paypal	Skype	WhatApps	Facebook	Telegram
1	Messaging	Y	Y	N	Y	Y	Y	Y
2	Voice Chat	Y	Y	N	Y	Y	N	N
3	Voice Message	Y	Y	N	Y	Y	Y	Y
4	Video Chat 1 to 1	Y	Y	N	Y	Y	N	N
5	Video Chat 1 to many	Y	Y	N	Y	Y	N	N
6	File Transfer	Y	Y	N	Y	Y	Y	Y
7	Video Transfer	Y	Y	N	Y	Y	N	N
8	Custom Emoji	Y	Y	N	N	N	Y	N
9	Encrypted Chat	N	N	N	N	Y	N	Y
11	Mobile Games	Y	N	N	N	N	Y	N
12	Live Stream	Y	N	N	N	N	N	N
13	Pool feature	Y	N	N	N	N	Y	N
14	Moments	Y	Y	N	N	N	N	N
15	Blogs	Y	N	N	N	N	N	N
16	Know Your Customer	Y	Y	Y	N	Y	N	Y
17	Mobile Wallet	Y	Y	Y	N	N	N	N
18	Mobile Payment	Y	Y	Y	N	N	N	N
19	QR Code	Y	Y	Y	N	N	N	N
20	Fund Transfer	Y	Y	Y	N	N	N	N
21	Fund Transferr Limit	Unlimited	¥200k /m Unlimited / y	2,500 € - Unverified acct.  Unlimited Verified Acct	-	-	-	-
22	Fund Transfer Fees	Free	Free	3.4% + 20p	-	-	-	-
23	Account balance withdrawal fees	0.1%	< ¥1000 – Free > ¥1000 – 0.1%	Free	-	-	-	-
24	Call to physical number	N	N	N	Y	N	N	N







## 9. Roadmap



Q3 2017



- KahnChat idea birth
- Discussion with the third-parties service provider, developers and businesses

Q4 2017



- Kahn Technology Ltd formation in the United Kingdom
- Whitepaper preparation
- Website development
- Smart contract development
- Team formation
- Pre-ICO marketing

Q1 2018



- Brand awareness
- Token sales



Q2 2018

Administration:

- Team recruitment for expansion
- Payment Institution License application
- App development in XMPP technology

KahnChat Development:

- Official Account feature development
- Digital wallet development with blockchain technology
- User and businesses web features development
- API Development
- Corporate version – Staffs management development
- Corporate version – Customer support platform development
- Social media blockchain technology research and development

Q3 2018

- Launch KahnChat app (standard technology) version
- Launch KahnChat digital wallet
- Launch API features
- Discount Voucher feature development
- Point-of-sales software and hardware development
- Social media blockchain technology research and development
- Marketing and promotion

Q4 2018

- Launch Discount Voucher feature
- Continue develop extra features for KahnChat app
- Continue blockchain technology development
- Marketing and promotion



		Corporate version:
Q1 2019		<ul style="list-style-type: none"><li>• Launch Customer support platform</li><li>• Launch Staffs management</li><li>• Launch Discount Voucher management</li><li>• Mini program platform development</li><li>• Marketing and promotion</li></ul>
Q2 2019		<ul style="list-style-type: none"><li>• Launch Point-of-Sales software and hardware</li><li>• Launch KahnChat app blockchain technology version</li><li>• Mobile gaming platform development</li><li>• Marketing and promotion</li></ul>
Q3 2019		<ul style="list-style-type: none"><li>• Launch Mini program</li><li>• More business application integration to app</li><li>• Live streaming platform development</li><li>• Marketing and promotion</li></ul>
Q4 2019		<ul style="list-style-type: none"><li>• Launch Mobile gaming beta version</li><li>• Marketing and promotion</li></ul>
Q1 2020		<ul style="list-style-type: none"><li>• Launch Live streaming platform</li><li>• Marketing and promotion</li></ul>



## 10. Schedule/Timeline

### 10.1 KahnChat Pre-ICO Sale

The pre-ICO sale will be conducted from 1st February to 3rd February 2018. A total of 20,000,000 KCH tokens (approximately 25% of all KCH tokens) will be put out on sale. The minimum purchase requirement is 500 tokens. The pre-ICO sale buyers will also get an additional 50% bonus (25% for sign up and 25% for KYC validation) on their coin purchases.

**Token name:** KahnChat

**Token ticker:** KCH

**Token type:** ERC20

**Token issuer:** Kahn Technology Ltd(a UK Limited company)

**Token price:** 1 KCH = 0.002 ETH (500 KCH = 1 ETH)

**Amount on offer:** 20,000,000 KCH (including 25% bonus)

**Registrations start date:** January 2018

**Start date:** 1st February 2018, 00:00:00 (GMT +0)

**Percentage of KCH on offer:** Approximately 25%

**End date:** 3rd February 2018, 23:59:59 (GMT +0)

**Minimum purchase amount:** 500 KCH (worth of 1 ETH)

**Maximum purchase amount:** Unlimited

**Mining:** No mining or any other means of increasing token amounts will apply to KCH Token.



Total supply: 80,000,000 KCHs

25% - Pre-ICO Sales (20,000,000 KCHs)  
55% - General ICO Sales (44,000,000 KCHs)  
5% - Advisors (4,000,000 KCHs)  
5% - Partners/Team (4,000,000 KCHs)  
5% - Affiliate Program (4,000,000 KCHs)  
5% - Foundation/Bounty (4,000,000 KCHs)





## 10.2 KahnChat Public ICO Sales

The KahnChat ICO General Sales will be held in four phases with the first phase commencing on 4th February 2018. Each phase offers a different bonus with a different minimum purchase requirement.

On 4th February, 2018 at 00:00:00 GMT +000 the Distributor will offer a maximum (fixed limit) of 44,000,000 KCH tokens (approximately 55% of all KCH tokens if the maximum limit during pre-sale and ICO to the general public is reached, including bonus) for sale to the general public.

There will be a cumulative maximum (hard capped limit) of 66,000,000 KCH tokens (including bonus) in the KahnChat Pre-ICO Sale and ICO to the general public combined. The total amount of KCH tokens distributed during the pre-sale and during the ICO to the general public will constitute 80% of all KCH tokens. The remaining 20% of KCH tokens will be distributed among the advisors, bounty team, development team and partners.

<b>Phase 1</b> <b>15% Bonus</b>	<b>Phase 2</b> <b>10% Bonus</b>
<b>Phase 3</b> <b>5% Bonus</b>	<b>Phase 4</b> <b>2.5% Bonus</b>



### Public ICO Phase 1 - with 15% bonus



Tokens (0.1 ETH)

- Maximum tokens allocated for General ICO Sales for all phases are 44,000,000 KCH Tokens.
- Sales might close early if the maximum of 44,000,000 KCH are sold.

- General ICO Sale Phase 1 starts from 4th February 2018 00:00:00 London Time zone GMT +000 and finishes on 12th February 2018 23:59:59 London Time zone GMT +000
- Buyers receive 15% extra bonus on the total tokens purchase.
- Minimum purchase requirement - 50 KCH

### Public ICO Phase 2 - with 10% bonus



- Minimum purchase requirement - 1 KCH Token (0.002 ETH)
- Maximum tokens allocated for General ICO Sales for all phases are 44,000,000 KCH Tokens.
- Sales might close early if the maximum of 44,000,000 KCH tokens are sold.

- General ICO Sale Phase 2 starts from 13th February 2018 00:00:00 London Time zone GMT +000 and ends on 18th February 2018 23:59:59 London Time zone GMT +000
- Buyers receive 10% extra bonus on the total tokens purchase

### Phase 3 - with 5% bonus



Tokens (0.001 ETH)

- Maximum tokens allocated for General ICO Sales for all phases are 44,000,000 KCH Tokens.
- Sales might close early if the maximum of 44,000,000 tokens are sold.

- General ICO Sale Phase 3 starts from 19th February 2018 00:00:00 London Time zone GMT +000 and ends on 24th February 2018 23:59:59 London Time zone GMT +000
- Buyers receive 5% extra bonus on the total tokens purchase.
- Minimum purchase requirement - 0.5 KCH



#### Phase 4 - with 2.5% bonus



- General ICO Sale Phase 4 starts from 25th February 2018 00:00:00 London Time zone GMT +000 and ends on 28th February 2018 23:59:59 London Time zone GMT +000
- Buyers receive 2.5% extra bonus on the total tokens purchase.
- Minimum purchase requirement - 0.1 KCH Tokens (0.0002 ETH)
- Maximum tokens allocated for General ICO Sales for all phases are 44,000,000 KCH Tokens.
- Sales might close early if the maximum of 44,000,000 coins are sold.

### 10.3 Development and Release

The KCH app along with the token will be released in the second quarter of 2018. The digital wallet feature will also be developed in this period. Both the wallet and the mobile app are expected to be launched by the third quarter of the year. Kindly refer to the roadmap mentioned above for details.

## 11. Distribution Structure

80% of all KCH tokens (80,000,000) will be on sale to the public between the phases of the ICO pre-sale and the ICO sale scheduled in February 2018.

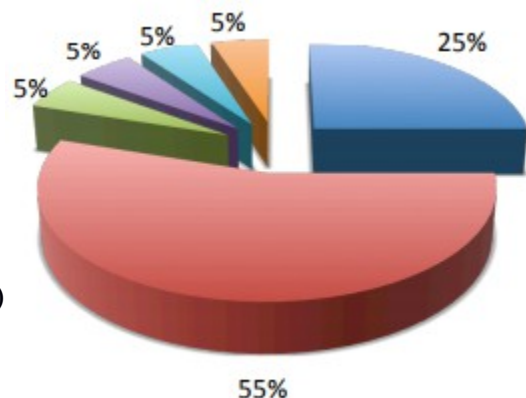
At the same time, KCH feels that it is essential that the interests of KahnChat are aligned with those of the ecosystem in the long-term. In order to support long-term growth in a sustainable way, founders and the development team of KahnChat will be rewarded with 5% of tokens in exchange for their efforts and resources contributed to the development of the KahnChat products.

Details of the distribution of tokens:

Total supply: 80,000,000 KCHs

25% - Pre-ICO Sales (20,000,000 KCHs)

55% - General ICO Sales (44,000,000





KCHs)

- 5% - Advisors (4,000,000 KCHs)
- 5% - Founders/Team (4,000,000 KCHs)
- 5% - Affiliate Program (4,000,000 KCHs)
- 5% - Foundation/Bounty (4,000,000 KCHs)

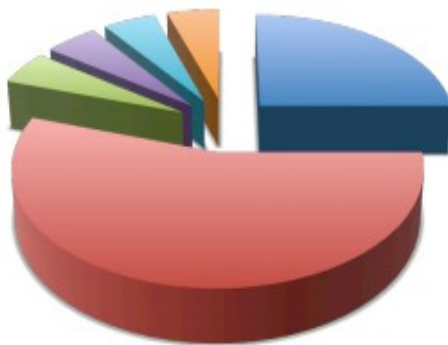
(\*)- Tokens issued during the ICO pre-sale and ICO sale to the general public will constitute 80% of all KCH tokens. The above-mentioned percentage will be acquired in the event that maximums (fixed limits) are reached on both stages.

In the event that not all Tokens available for purchase in the Token Sale are sold prior to Closing, all unsold Tokens will be held in the Foundation as Reserve Tokens for future sale.

## 12. Uses of fund

The funds raised through the sale of KCH tokens will be mostly used in the development and expansion of the infrastructure. The structure for token distribution and allocation is mentioned below.

- 20% Wages & Contractors fees
- 2% Legal related expenses
- 50% Marketing & Promotion
- 10% Sales expenses
- 5% Administration
- 3% Equipments & Tools



Total supply: 80,000,000 KCHs

- 25% - Pre-ICO Sales (20,000,000 KCHs)
- 55% - General ICO Sales (44,000,000 KCHs)
- 5% - Advisors (4,000,000 KCHs)
- 5% - Partners/Team (4,000,000 KCHs)
- 5% - Affiliate Program (4,000,000 KCHs)
- 5% - Foundation/Bounty (4,000,000 KCHs)

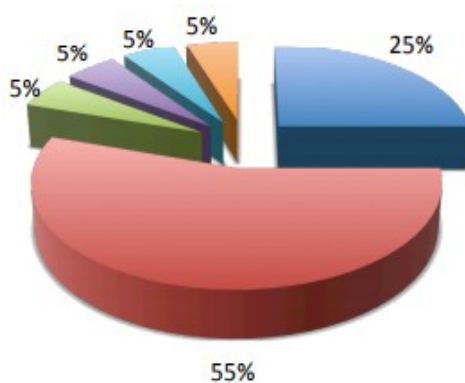
- 5% Bank guarantee





## 13. Benefits

### 13.1 Mobile Payment Potential Income Stream



According to 'The UK Cards Association' source, **£643.6b** was spent on cards in 2016 in the United Kingdom alone. KahnChat mobile payment targets **1%** of the market share after the launch of the mobile payment app. This adds up to **£6.4b** worth of transactions per year.

KahnChat mobile payment transaction fee for the merchant is only 0.6% per transaction, giving the company a potential income of **£38.6m** from the mobile payment feature alone.

(Source: The UK Cards Association)



According to 'The Statistics Portal' source, the total value of card transactions in Germany, France, Italy and Netherlands for the year of 2016 is 1061.7b € (Excluding The United Kingdom).

If the total value of card transactions in the United Kingdom is converted into European dollar and added to the above figure, the total card transactions for these five countries add up to 1787.8b €.



**726.3b €**



**492b €**



**260b €**



**177.8b €**



**131.7b €**

*(The forecast above does not include the other 23 EU member states and other countries across the globe.)*

KahnChat Mobile Payment market share target is set at 1% of the total value of card transaction. As per the forecast above, this will result in a potential of a **17.9b €** turnover for the mobile payment feature alone.



The Mobile Payment transaction fee is planned at 0.6% per transaction when launched. The potential of transaction fees income for the company would be 107.3m €.

All this will result in a profit (revenue) in the line of millions of dollars, a fixed share of which will be owned by our investors and token holders.

## 13.2 User Market Share

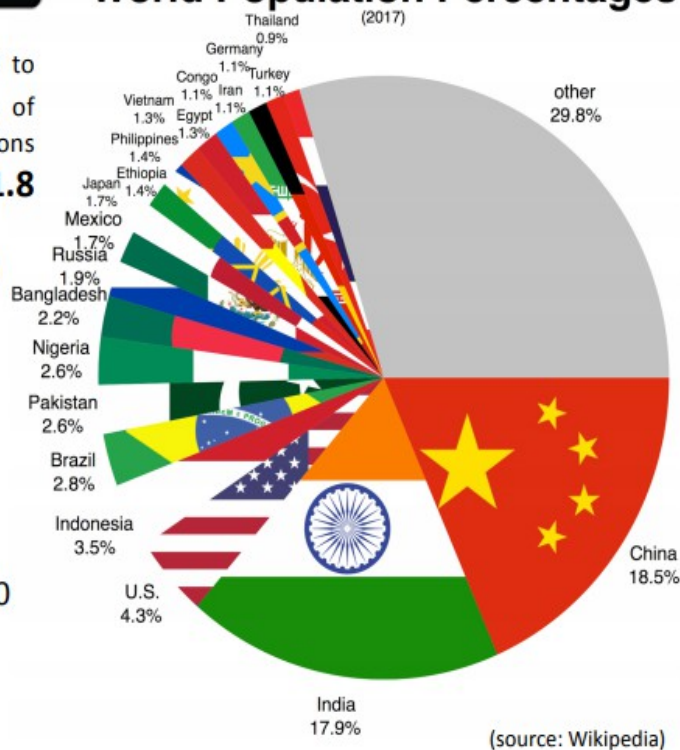
KahnChat social media features is open to worldwide users.  
App is available in iOS and Android version.



The world population was estimated to have reached **7.6 billion** as of December 2017. The United Nations estimates it will further increase to **11.8 billion** by the year 2100.  
(source: World population - Wikipedia)

KahnChat target is  
**2% or 152m**  
users base by the end of 2020

### World Population Percentages





### 13.3 KahnChat ICO Bonus Scheme

Each purchase of KCH coins during the ICO sales is subject to a specific bonus. The bonus tokens will be added to the wallet along with the KCH tokens that you have just acquired. For example, if you have pledged to buy 100 KCH tokens within the first 24 hours of General ICO, you will receive 10 KCH tokens as bonus, so 110 KCH tokens will be received in total.

#### KahnChat Pre-ICO Sale - 25% Bonus

**25%**

- From 1st February 2018, 00:00:00 (GMT +000)
- To the 3rd February 2018, 23:59:59 (GMT +000)
- Minimum purchase 500 KCH (1 ETH)

#### Public ICO Sales Phase 1 - 15% Bonus

**15%**

- From 4th February 2018, 00:00:00 (GMT +000)
- To the 12th February 2018, 23:59:59 (GMT +000)
- Minimum purchase 50 KCH (0.1 ETH)

#### Public ICO Sales Phase 2 - 10% Bonus

**10%**

- From 13th February 2018, 00:00:00 (GMT +000)
- To the 18th February 2018, 23:59:59 (GMT +000)
- Minimum purchase 1 KCH (0.002 ETH)

#### Public ICO Sales Phase 3 - 5% Bonus

**5%**

- From 18th February 2018, 00:00:00 (GMT +000)
- To the 24th February 2018, 23:59:59 (GMT +000)
- Minimum purchase 0.5 KCH (0.001 ETH)

#### Public ICO Sales Phase 4 - 2.5% Bonus

**2.5%**

- From 25th February 2018, 00:00:00 (GMT +000)
- To the 28th February 2018, 23:59:59 (GMT +000)
- Minimum purchase 0.1 KCH (0.0002 ETH)



## 14. Sale Procedure

### 14.1 Registration

You must be a verified KahnChat user to be able to purchase KCH tokens during the ICO sales.

Users without a KahnChat account should sign up at [www.kahnchat.com](http://www.kahnchat.com) before they can get access to the ICO participation link which will be distributed only to user accounts. Upon following the participation link, the ICO Terms & Conditions should be accepted. Thereafter, the user will be redirected to the ICO participant personal account.

Users who are already registered on KahnChat website may login to their accounts using their user id & password on [www.kahnchat.com](http://www.kahnchat.com). Then, you have to accept the ICO Terms & Conditions before proceeding to the ICO participant personal account page. Users who are already logged in to KahnChat should follow the onscreen instructions in their KahnChat account and accept the ICO Terms & Conditions.

### 14.2 Purchasing KCH Tokens

**Each KCH token will be sold for 0.002 ETH.** ETH or credit card is the accepted payment method.

KCH tokens will be available for purchase through the ICO participant personal account. In order to buy tokens, the user will have to send funds to the addresses and QR codes of KahnChat Ethereum wallets mentioned on the page. Information on the total amount of tokens purchased, the ICO schedule, token cap, and the percentage of the total amount of tokens sold will also be available in the ICO participant personal account.

The details of the transfer will become available in the user's purchase order list in the ICO participant personal account after the transaction confirmation is received. Transaction details will contain the confirmation time, transaction amount, the number of tokens received, and the number of bonus tokens depending on the ICO phase during which the purchase is made.





Tokens will be delivered to the user's specified ETH wallet shortly after the payment is confirmed. The KahnChat team will make their best effort to promptly summarize and reconcile all the necessary statistics that will be needed for the appropriate token delivery to all ICO participants.

## 14.3 Token Listing

KCH tokens will trade under the ticker symbol KCH, and will be listed on major exchanges shortly after the ICO. Management will do their best to ensure that KCH token is listed on all reputed digital currency exchanges prior to the token sale event in order to increase liquidity. There is, however, no guarantee that this will occur as it is out of the control of the management.

# 15. Cryptocurrency (KCH Token)

## 15.1 The background (and importance) of blockchain



Before the emergence of Blockchain technology, TCP and IP protocols were used to transfer information and keep in touch with family and friends. This has changed now as the development and use of interconnectivity and its attendant integrated technologies like the Augmented/Virtual Reality and the Internet of Things have further provided different means of communication, information

distribution and sharing.

Today, information continues to be tokenized and digitized, yet this is not enough to meet the basic development needs of our emerging and developing society. This has given rise to the question of how we can transfer or distribute communication through social media, digital value and payments among ourselves in the cryptocurrency market.



We need to consider if we can digitally integrate social media with a peer-to-peer payment successfully in one application. Other previous payment methods in existence required a third-party payment processor between the peers to be successful. The Bitcoin has nullified this due to its support platform.

The Bitcoin holds the record of being the first peer-to-peer value transfer protocol (VTP) in existence. In this Whitepaper, we have introduced a practical implementation of a VTP through the internet.

The world is becoming increasingly globalized with private and public businesses striving to put their services and solutions online. Most of these companies are in critical sectors like education, healthcare, commerce and tourism/hospitality.

The digitalization efforts made by these businesses is to help them meet up with the demands of keeping with competition while serving new and existing customers globally.

The KAHN project is geared towards providing better facilities and enhancing the crypto-payment industry through the deployment of the Blockchain ecosystem.

## 15.2 KCH Coin

Also known as KCH token, it is a virtual currency that can be purchased and exchanged through KahnChat wallet and can be used for making payments for purchases at supported merchants and to transfer money online, same as the bitcoin.

## 15.3 Token Value and numbers

KCH tokens are valued in terms of Ethereum.

0.1 KCH = 0.0002 ETH

1 KCH = 0.002 ETH

10 KCH = 0.02 ETH

100 KCH = 0.2 ETH

500 KCH = 1 ETH

A total of 64,000,000 (80% of all) KCH tokens will be available on sale during the Pre-ICO and public ICO.



## 16. The Company

KahnChat is an initiative by Kahn Technology Ltd, which is incorporated in the United Kingdom with registration number 11073626 and registered address at Kemp House, 160 City Road, London, EC1V 2NX. Our main focus area is business and domestic software development.

KahnChat is committed to becoming a fully professional, legal and certified mobile payment & integrated social media app based on the blockchain technology platform. This app will be backed by other blockchain communities, developers, financial institutions and many other third-party agents.

Our team members come from different management and software cadres but all share a common faith in cryptocurrencies and their potential for the future. We are confident of the investment potential and capabilities of cryptocurrencies and love being a part of this growing community.

As a cryptocurrency startup, our focus is on improving the user experience in using social media and virtual currency in everyday life by establishing a mobile app platform that combines both features seamlessly.

We believe we have a foundation that is a perfect ecosystem to build, foster and renovate the world of social media applications through our social media-payment app called the KahnChat app. This app is backed by blockchain technology and relies on peer-to-peer payment transfers to perform ultra-fast but secure transactions.

Company name: Kahn Technology Ltd

Registration number: 11073626

Registered address: Kemp House, 160 City Road, London, EC1V 2NX

Website: [www.kahnchat.com](http://www.kahnchat.com)

Facebook: <https://www.facebook.com/kahntechltd/>

Twitter: <https://twitter.com/kahnchat>



## 17. KahnChat Team



**Dr. Ulrich Hatje**  
Co-Founder

### **Dr. Ulrich Hatje** - Co-Founder

Founded the company Algorithmix GmbH in 1997. Dedicated his career to developing high-end, highly efficient DSP algorithms, PC software and Ethereum blockchain.



**Mr. David Kan**  
Co-Founder

### **Mr. David Kan** – Co-Founder

10+ years of industry experience analysing systems and developing strategic solutions which lead to workflow optimisation and cost savings. Has been utilising his technical expertise and interpersonal skills to motivate, influence, and connect with people, leading to effective negotiations.



### **Mr. Guowei Zou** - Senior Engineer

Computer Science  
C/C++, Node.js, HTML5/CSS/JavaScript





**Mr. Haiyu Zhang** - Software Engineer

Computer Science  
HTML5/CSS/JavaScript



**Mr. Junfeng Liu** - Software Engineer

Computer Science  
Node.js, HTML5/CSS/JavaScript



**Mr. Weijian Zhang** - Software Engineer

Computer Science  
Node.js, HTML5/CSS/JavaScript



**Dr. David Meszaros** - Doctor of Law (J.D.)

Legal Advisor

International lawyer specialised in M&A, international commercial transactions and arbitration.



**Mr. Srdjan Veselinovic** - Master of Laws (LL.M.), International Law

Legal Advisor

LL.M. (The Masters of Law) specialized in international, business, contract and family law under U.S., U.K. and Russian jurisdiction. Currently employed in Kazan, Russia at a multi-billion oil and gas-trading corporation on the position of a lawyer and an advisor to the CEO for investment questions. Graduated in 2017 with highest honors, having a full scholarship provided by the Ministry of Education of Russia and an additional scholarship for exceptional scholar success throughout his studies.



**Mr. Anthony Xu** - CEO of Lepu Technology

Software Advisor

The CEO of Lepu Technology with 20+ software engineers working under his command. Specialised in mobile e-commerce solutions, operations services, user interface design and custom development.



## 18. Legal Disclaimer

Please read the following notice carefully to properly understand the legal aspects of the KCH cryptocurrency and this Whitepaper document issued by Kahn Technology Ltd, a company incorporated under the laws of the United Kingdom (hereinafter – “Distributor”). This notice applies to all persons who read this document. Please note this notice may be altered or updated.

The Whitepaper does not constitute any relations between you (hereinafter – “you” or “Holder”) and the Distributor. Acquisition of the KahnChat tokens (hereinafter – “KCH”) issued by the Distributor is available only after accepting the Token Sale Agreement (hereinafter – “TSA”).

Acquisition of KCH cryptographic tokens does not present an exchange of cryptocurrencies for any form of ordinary shares of the Distributor, and a Holder of KCH cryptographic token is not entitled to any guaranteed form of the dividend; Holders of KCH tokens are only entitled to certain rights within the TSA.

KCH tokens are not intended to constitute securities in any jurisdiction. This Whitepaper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities or a solicitation for investments in securities in any jurisdiction.

This Whitepaper is for information purposes only. The contents of this Whitepaper are not a financial promotion. Therefore, none of the contents of this Whitepaper serves as an invitation or inducement to engage in any sort of investment activity.

Prospective acquirers of KCH tokens should carefully consider and evaluate all risks and uncertainties associated with the cryptocurrencies, Kahn Technology Ltd and their respective businesses and operations, the KCH tokens and the KCH Initial Coin Offering. Familiarise yourself with all the information set out in this Whitepaper and the TSA prior to any purchase of KCH tokens.

Ensure that you are aware of all the possible associated risks prior to obtaining KCH. The Risk Statement below details all potential risks that you should consider. We recommend that you seek out independent financial advice before engaging in any sort of business endeavour.



## 19. Risk Statement

No regulatory authority has examined or approved any of the information set out in this Whitepaper. No such action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction. The publication, distribution or dissemination of this Whitepaper does not imply that the applicable laws, regulatory requirements, or rules have complied.

To the maximum extent permitted by the applicable laws, regulations and rules, Kahn Technology Ltd and its affiliates and their respective officers, employees, advisors or agents will, in relation to the website and KCH tokens, not be liable for any damages of any kind, including, but not limited to, direct, consequential, incidental, special or indirect damages (including but not limited to lost profits, loss of revenue or third party loss whether foreseeable or otherwise, trading losses or damages that result from use or loss of use of the website and KCH Tokens).

For the avoidance of doubt, The Distributor expressly disclaims any and all responsibility for any direct or consequential loss or damage of any kind whatsoever arising directly or indirectly from: (i) reliance on any information contained in this document, (ii) any error, omission or inaccuracy in any such information, (iii) any action resulting therefrom, or (iv) usage or acquisition of products, available through the website.

You acknowledge and agree that you are not purchasing KCH tokens for purposes of investment, speculation, as some type of arbitrage strategy, for immediate resale or other financial purposes.

Some of the statements in the Whitepaper include forward-looking statements that reflect the Distributor's current views with respect to execution roadmap, financial performance, business strategy and future plans, both with respect to the Distributor and the sectors and industries in which the Distributor operates.

Statements which include the words "expects", "plans", "believes", "projects", "anticipates", "will", "aims", "may", "would", "could", "continue" and similar statements are of a future or forward-looking nature. All forward-looking statements address matters that involve risks and uncertainties. Accordingly, there are or will be important factors that could cause the Distributor's actual results to differ materially from those indicated in these statements.





These factors include but are not limited to those described in Articles 5 and 9 of the

TSA, which should be read in conjunction with the other cautionary statements that are included in the TSA.

Any forward-looking statements in the Whitepaper reflect the Distributor's current views with respect to future events and are subject to these and other risks, uncertainties and assumptions relating to the Distributor's operations, results of operations and growth strategy.

These forward-looking statements speak only as of the date of the Whitepaper. Prospective buyers of the KCH tokens should specifically consider the factors identified in the Whitepaper and TSA that could cause actual results to differ before making a purchase decision. No statement in the Whitepaper is intended as a profit forecast and no statement in the Whitepaper should be interpreted to mean that the earnings of the Distributor for the current or future years would be as may be implied in this Whitepaper.

## 20. Conclusion

We believe that blockchain and cryptocurrencies are respectively the technology and payment method of the future. In order to make such technology and payments possible for all consumers with maximum convenience, we aim to connect the blockchain at the background and offer an easy-to-use interface to any of the blockchain and traditional assets.

With the ICO to be conducted by the Distributor, a wide range of individuals will have the opportunity to participate in our long-term growth and success story to fundamentally change the world of payments, brokerage and banking.



## 21. Contact and Support

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## 22. References

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