

EXECUTIVE	SUMMARY	3
THE PROBL	EM WITH CENTRALIZED TELECOM OPERATIONS	4
JIOCOIN PL	ATFROM	5
WHY PART	NER WITH TELECOMS? Trust, Reach and KYC Compliance	6
WORKING	WITH TELECOM OPERATORS Track one - Aggregators (Airtime and Mobile Money) Track Two - Telecom Partnerships	8
COMMERC	CIAL MODEL	10
APPLICATIO	ONS Wi-Fi Access / Data Access + Content Distribution E2P SMS service on decentralized network Crowdsourcing telecom infrastructure	12
DEVELOPM	13	
MARKETIN	G PLAN Asia Western Europe & North America Africa and Middle East Latin America and Caribbean	14
JIOCOIN TO	OKEN Fundraising Plan JIO Token Sale Plan JioCoin Troopers Foundation Governance	16
TEAM & AI	DVISORS Business Development and Marketing Team Research and Development Team Advisors	20
CONCLUSIO	ON	23

EXECUTIVE SUMMARY

JioCoin is a new cryptocurrency based on the Ethereum blockchain that will be distributed by your national telecom operator and made available to everyone, anytime, anywhere. This is the core of our business, and mobile network operators will be at the center of our strategy. JioCoin aims to build the world's first decentralized mobile network, which will extend network coverage, reduce the cost of telecom infrastructures, and reward users for sharing unused network assets.

JioCoin is the first cryptocurrency to tap into synergies between the reach of mobile telecoms and the fast, borderless nature of blockchain technology. According to the World Bank, there are nearly five times as many mobile phones in the world (6 billion), as there are active bank accounts (1.4 billion). It's a lot easier to access mobile phone services than banking services, and we aim 1 to capitalize on that disparity.

We will initially offer JioCoin to our mobile network partners, providing their customers with seamless access to the digital economy: online remittances, transfers, payments, and ecommerce. We will also provide the necessary marketing and product development resources to nurture the JioCoin ecosystem, in a joint effort with our telecom partners.

JioCoin has assembled a team of seasoned telecom and blockchain developers, along with experienced business and marketing professionals and has partnered with 40 telecom operators around the world to provide mobile data services to 6 million customers. JioCoin R&D team has spent last four years working for you Mobile, and developed the company's first virtual SIM card bank.

Our objective is not to compete with telecom mobile money, but to cooperatively participate in the overall mobile money ecosystem. We see ourselves as a complementary solution; a tool that will increasingly bring users to mobile money, cryptocurrency-backed solutions, and mobile wallets. Our goal is to become one of the cornerstone financial inclusion efforts of the 21st century and we want to cooperate with actors who we believe can play a critical role in this process, namely mobile network operators.

The JioCoin ecosystem is supported by the Jio token (JIO). JIO is the utility token used to settle every transaction on the JioCoin network, functioning as a cryptocurrency to measure the value of assets and content.

THE PROBLEM WITH CENTRALIZED TELECOM OPERATIONS

Currently, more than 2000 mobile network operators around the world are providing communication services through inflexible centralized infrastructure. Common examples of these centralized services include Wi-Fi, 3G / 4G network facilities and mobile communication BOSS solutions (billing and operation supporting system), to Nasdaq listed companies such as Twilio, who provide corporate SMS / voice / data and other cloud based communication services. A common business model of these centralized mobile network operators (including virtual operators) is as follows:



Unfortunately, this widely adopted centralized system is largely inflexible and has many issues. These include difficulty in accurate content distribution and billing, expensive usage based fees, operators overcharging customers, and security issues surrounding data transmission. Unlike a centralized model, decentralized communication infrastructure and service operations do not have these problems. They solve these problems via innovative solutions based on blockchain technologies. More importantly, from end-users' perspective, this type of decentralized system can protect user privacy in a better way, while providing a more flexible and affordable option to traditional service offerings.

JioCoin is differentiated because it is able to identify and digitize telecom assets, deploy smart contracts and transfer asset usage rights. Features of blockchain technology such as asymmetric encryption, distributed ledger and consensus algorithm allow JioCoin to assign ownership of digital assets to users by utilizing secure digital identity. JioCoin will also enable the deployment of smart contracts between telecom assets and users, which will allow users to purchase usage right of assets such as Wi-Fi hotspots, SMS packages or mobile data, directly from an asset sharer, rather than through a centralized mobile operator.

JIOCOIN PLATFROM

JioCoin's decentralized network provides telecom service through an ecosystem comprised of telecom assets, the Public Chain, the JioCoin Chain, smart contracts, mobile operators, content providers and users.

Definitions:

Telecom Service: A telecom service is a service used to access, accept, transmit and deliver information of content from one point to another, such as Wi-Fi access, mobile data access, SMS, voice, quality of service, or virtual private network.

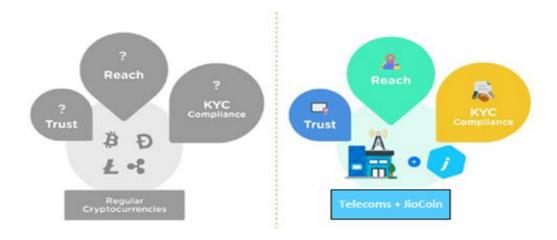
Telecom Asset: A telecom asset is broadly defined as a telecom service, which is owned by users or carriers. Examples of telecom assets are Wi-Fi hotspots, SMS packages, mobile data, or hardware used to create network coverage, such as a router or base station.

JioCoin provides telecom services through the JioCoin network. By utilizing blockchain technology, JioCoin is able to transfer JIO tokens whilst delivering telecom services, making it possible to generate a ledger of all completed telecom service transactions.

JioCoin also allows a variety of telecom assets to be registered, authenticated and traded on the Public Chain and JioCoin Chain. JioCoin will allow asset owners to register their rights to access certain telecom assets on the JioCoin platform. The owners can then share and transfer the usage rights to other users through smart contracts. By sharing telecom assets on JioCoin, owners can collect rewards in the form of JIO tokens.

WHY PARTNER WITH TELECOMS?

By partnering with mobile operators, JioCoin can avoid key points of friction that have prevented similar projects from succeeding: trust, reach, and KYC compliance.



Trust

Cryptocurrencies suffer a major trust issue. The instantaneous nature of transactions is a double-edged sword, and cryptocurrencies have been featured in numerous recent stories involving hackers stealing funds. JioCoin strives to be a complementary partner in the cryptocurrency ecosystem, and we hope to drive greater adoption of cryptocurrency in general, as many early JioCoin users will likely use it as a doorway to purchase other cryptocurrencies. We are offering to leverage telecoms' existing trust level with customers to provide an easy bridge between mobile money and cryptocurrency.

As described in the Security Challenges section, default security for subscribers who convert mobile money to JioCoin will involve a multi-signature wallet, preventing large JioCoin movements without two of the three wallet keys. JioCoin will also work with telecoms to utilize all available best practice security measures in order to protect subscribers. Furthermore, by focusing on compliance efforts with telecoms, we don't expect JioCoin to attract criminal elements. We intend to diligently maintain a clean image for JioCoin as a brand that can be trusted.

Reach

According to the GSM Association, more than 5 billion people have mobile phones. Reaching potential users can be difficult and costly for any new business. JioCoin will create a symbiotic relationship with telecoms in order to capitalize on their vast reach. By incentivizing mobile operators to partner with us - through the issuance of JioCoin described in the Cryptocurrency Details section - we will gain immediate access to their existing subscriber base. We will provide incentives to telecoms, which will promote JioCoin in order to maximize their own revenue from issuance.

We also feel that JioCoin will drive further adoption of mobile money by adding practical use cases. Expanding mobile money adoption is a top priority of telecom CEOs in the developing world, as it has proven to generate a higher return on investment (ROI) compared to allocations for network infrastructure. Telecoms' global reach and their potential to spread digital financial services is still largely untapped. As several cases in Africa have illustrated, once regulatory barriers are removed, mobile phone users will rapidly adopt mobile financial services.

We believe that now is the perfect time for JioCoin to enter the market. As regulation on both mobile financial services and cryptocurrencies begin to loosen, JioCoin will undoubtedly benefit from the reach of mobile operators.

KYC Compliance

Most exchanges now require a traditional bank account and a cumbersome "know your customer" (KYC) authorization before allowing the purchase of any cryptocurrency. This is a major drawback for companies working on the blockchain trying to address financial inclusion in developing countries. By going with a telecom-distributed cryptocurrency, a certain amount of KYC compliance is already in place. By working with regulatory compliance bodies to enable the leveraging of existing telecom KYC processes, JioCoin hopes to ease this major friction point for access to cryptocurrency.

Telecoms also have a significant technical advantage to be able to actually know their customer - based on call detail records (CDRs), location-based services (LBS), and other network elements that are already commonly leveraged by fraud management platforms. If a bank KYC form is not accompanied with sound document validation processes, it would rely heavily on the word of the customer filling out the form. The telecom operator, on the other hand, has real evidence regarding the customer's usage patterns. So it could be argued that a mobile operator's ability to perform effective KYC is actually far greater than a traditional bank's ability to do so. JioCoin

will leverage existing telecom KYC in place for mobile money access and work with the telecoms to meet standards required for cryptocurrency.

By partnering with telecoms, JioCoin strives to solve basic trust, marketing, and compliance challenges that have inhibited cryptocurrency adoption to date.

WORKING WITH TELECOM OPERATORS

As core telecom services are becoming commoditized, operators need to seek differentiators to remain profitable and grow. Financial services are an important part of that growth picture and cryptocurrency offers an opportunity to differentiate in the market. JioCoin aims to contribute to the mobile financial services ecosystem as a complement to existing telecom mobile money platforms. We believe that by offering subscribers easy access to JioCoin, we can help drive greater usage of mobile money and increase mobile operator revenue.

JioCoin is realistic about the challenges associated with working with telecom operators. We believe they are great business partners, but telecom relationships and project business cases take time to develop - particularly in a new area with regulatory uncertainty like cryptocurrency.

We are in various stages of discussion with many mobile network operator groups, and almost all express excitement about cryptocurrency and the potential for JioCoin. Almost all of them also do acknowledge the regulatory uncertainty and practical complexities surrounding any cryptocurrency project, and thus request a proper process of study prior to deploying a pilot project. We have also realized that dealing with central banks can greatly ease the process of obtaining approval for a pilot project with a mobile network operator. For this reason, JioCoin has developed a two-track approach to rolling out access to JioCoin and associated use cases and products. These two tracks are developing in parallel, and depend on each other for success.

Track One - Aggregators (Airtime and Mobile Money)

For JioCoin to be successful, we believe that rapid access to all telecoms globally is necessary. If JioCoin relied on establishing direct partnerships with all telecoms in the world, this goal of

rapid access would not be practical. So we are working with global, regional, and local aggregators to initially connect to as many telecom airtime and mobile money platforms globally as possible.

Along with crypto wallet and outbound "cash in" remittance partners, this will allow JioCoin to rapidly deliver an end-to-end product for JioCoin access. We can also then rapidly deploy products on top of this basic access, namely remittance and card payments, as soon as partners can be identified in key markets to facilitate regulatory compliance.

In many remittance corridors today, "cash out" with mobile operators occurs via mobile airtime just as much if not more than via fiat currency in mobile money accounts. Our goal is to as quickly as possible enable the ability to send JioCoin to any mobile phone number in the world. To this end, we are establishing connections to airtime platforms via aggregators, while going through the process of securing mobile money connection capability in each market.

Regulatory and banking complications of mobile money connectivity are not the only reason to first connect to airtime platforms. In very important financial inclusion markets like Nigeria, for example, where mobile money adoption is extremely low, converting JioCoin to airtime can actually be much more effective than connecting to mobile money.

The case for telecom partnership is made much easier when JioCoin is able to deliver a working solution in parallel or even prior to negotiating direct partnerships with telecoms.

Track Two - Telecom Partnerships

The JioCoin strategy is to provide coin issuance as an incentive to promote greater adoption of JioCoin by an operator's subscribers. By already connecting to operators globally via aggregators, JioCoin can easily approach operators in a prioritized fashion, based on level of JioCoin demand in each market. JioCoin will begin with a proof of concept (POC) trial agreement to demonstrate how direct connection and cooperation will enhance the user experience, expand possible use cases, quantify amount of

JioCoin issuance that the operator would receive, and provide an executive summary of the overall business case.

As a deliverable to mobile operators from a POC agreement, JioCoin provides a demonstration of the technical feasibility of the requested JioCoin Use Cases, which may include:

Exchange Demonstration - conversion to and from JioCoin and Partner mobile money (and/or prepaid or postpaid balance) via the Partner API or other method requested by the Partner.

Remittance Demonstration - remittance to or from foreign mobile network(s) requested by the Partner and identified as attractive remittance corridors.

Airtime Top-up Demonstration - purchase and transfer of Partner airtime using JioCoin.

Card Payment Demonstration - Visa card payment using JioCoin for retail product or service.

Other JioCoin Use Cases and Capabilities - other demonstrations available upon request depending on market and partner priorities; see JioCoin Use Cases section below.

Cryptocurrency is still very new and faces regulatory and compliance challenges. As part of the POC, JioCoin also conducts a survey of regulatory feasibility, communicating with the appropriate regulators in cooperation with the mobile operator. JioCoin also provides a report to the mobile network detailing the results of the POC, a business case summary, and an actionable project implementation plan for moving forward.

COMMERCIAL MODEL

Mobile operators will benefit from JioCoin as a differentiator in the market that attracts customers interested in access to cryptocurrency and other JioCoin use cases, including sending and receiving remittances and inbound and outbound roaming payments. Mobile operators can presumably also benefit from increased adoption of their mobile money. JioCoin is positioning itself as a partner of telecoms in the overall mobile payments ecosystem that will increase the usefulness of mobile money and drive further adoption.

JioCoin will benefit from a transaction fee applied when subscribers buy or sell JioCoin from their mobile operator. At the point of conversion, from mobile money or telecom credit to JioCoin, a transaction fee of 0.5 percent will be applied.



We also plan to benefit from exchange spreads when a mobile operator decides to buy or sell JioCoin to/from us in exchange for local currency. If a network's subscribers are buying as much JioCoin as they are selling, they would not need to exchange JioCoin with us, as their issuance balance would provide the necessary liquidity. If there is an imbalance, for instance from net inbound or outbound remittances, JioCoin would need to apply a spread to manage risks including forex risk and JioCoin secondary market volatility risk. Spreads will depend on currency markets, the degree of forex imbalance, and the liquidity and volatility of JioCoin on secondary markets, but will be designed in a conservative manner and generate a modest profit margin from this activity.

APPLICATIONS

JioCoin will set up an open network, which will support a variety of applications. Some examples are as follows -

Wi-Fi Access / Data Access + Content Distribution

JioCoin will establish a decentralized global Wi-Fi sharing network with P2P login. Prior to the launch of the JioCoin Chain, P2P login will be authenticated on the Public Chain and use a Delegated Byzantine Fault Tolerance (dBFT) consensus algorithm.

Once the JioCoin Chain has been launched, registration of Wi-Fi assets will remain on the Public Chain, however the authentication of P2P login will move to the JioCoin Chain and utilize a Proof-of-Stake consensus mechanism.

By enforcing encrypted P2P distribution of login information we can ensure stronger security for the public Wi-Fi network.

JioCoin will also support mobile data access and content distribution, allowing for content access through a P2P connection.

This will enable business use cases such as-

Content producers or advertisers can distribute content through the purchase of prepaid mobile data packages with byte by byte accuracy. For example, a movie studio may purchase 100GB of mobile data to distribute a movie trailer to fans, which can then be accessed without the user incurring the cost of the data transfer.

Mobile access and data usage can be provided to lot suppliers. For example, a courier company could install JioCoin BaseStations on vehicles to transmit operational data to

those who have access. JioCoin's ability to bill this data on micro-level is a critical advantage.

E2P SMS service on decentralized network

JioCoin will allow users to sell unused SMS to enterprise customers for the purpose of registration codes, one-time dynamic passwords, verification codes, marketing messages and other direct messaging communications.

Crowdsourcing telecom infrastructure

All users can deploy their own JioCoin BaseStation on LTE---U protocol without worrying about spectrum resources. The JioCoin BaseStation will support 3GPP LTE-U and OpenBTS SIP communication protocol framework. The JioCoin BaseStation is also a miner that supports Proof-of-Work and Proof-of-Stake consensus algorithms, allowing users to contribute hash power to secure the JioCoin Chain. Essentially, the network is built and secured by the users. This network structure is a perfect solution to the tide phenomenon of telecom usage. It is also the first system that combines base station technology with mining hardware, utilizing a consensus algorithm to ensure the resiliency of the JioCoin Chain.

DEVELOPMENT ROADMAP

There are three main development phases on the path to launching the JioCoin network. (Marketing plan is not included in this timeline.)

JioCoin Project Start Q4-2017

JioCoin will develop the Wi-Fi sharing protocol.

TOKEN SALE Q1-2018

We're planning our ICO on Feb 14th.

At this moment, holders of cryptocurrencies will be able to buy JioCoin before it's in circulars, giving them an advantageous pricing.

TRIAL STARTS WITH FIRST TELECOM

Q1-2018

Our first partners will start accepting and distributing JioCoin, free of charge, giving them the first mover advantage.

E2P SMS APPLICATION

Q2-2018

JioCoin will first roll out the E2P SMS service to Android users, whilst the iOS version is undergoing research and development.

Token distribution & exchange Listing

Q2-2018

The launch will also include enhanced versions of the Jiocoin mobile and desktop apps, along with the Jiocoin Gateway

JioCoin Wallet

Q3-2018

Our first JioCoin wallet released, to be used as a reference by telecoms and third party developers.

JioCoin Users

Q4-2018

Our unique product positioning and joint marketing efforts with mobile operators will allow us to target exponential growth in JioCoin usage.

MARKETING PLAN

In the targeting section, we have talked about which territories we plan to target. However for each of these zones, we will need to think of specific marketing means and tools to reach out to the population categories we need to speak to. Here is a brief summary of how we plan to conduct this phase.

Asia

We are identifying two groups of countries in Asia: those who are on the sending side of remittance corridors (like Japan and Korea), and those who are on the receiving end (like the Philippines and Indonesia). For the first group of countries, our basic strategy will be similar to the European one, particularly for young urban users. For immigrant populations, we are also considering connecting with local influencers as well as doing online marketing on portals and community sites. Offline promotion during community events is also something we plan to integrate in our marketing strategy. A good example in Japan is the Cinco de Mayo festival for the Latino community living here.27

As for markets on the receiving end of remittances, we believe it will be more efficient to rely heavily on telecom marketing while bringing them the support they need. In most developing countries telecom companies are very powerful and are everywhere. They have partnerships with leaders of various service and industry sectors and are a powerful vehicle for marketing campaigns. We will also hire local marketing experts in countries where we see JioCoin use is taking off in order to maximize our growth in these territories.

Western Europe & North America

In Europe & North America, we'll focus marketing efforts on two population segments: foreign workers coming from developing countries, and young educated urban users familiar with tech and with potential for trend setting.

For the first category, we understand that each migrant group is different, reacts in different ways and might not be receptive to the same marketing campaigns. However we believe there are some common communication opportunities we can use here. In this particular case for instance, we believe offline advertising in locations where people actually proceed with remittance operations would be relevant and could help us reach out to various groups. One of the other means we plan to use are focus groups. We want to leverage focus groups to trigger viral marketing campaigns within foreign worker communities.

For young urban users, promotion will mostly happen online through tech and lifestyle blogs. We also plan to integrate in our marketing mix YouTube influencers to have a less institutional image and reduce the number of potential friction points. As a sub-category within the young urban users, we plan to specifically target the children of second or third generation immigrants who have become celebrities through cinema, music, and sport. People in this sub-category

usually also have an echo in their parents or grand-parents' country of origin and thus have leverage we can use on both sides of the remittance chain. They will be valuable spokespersons for JioCoin.

Africa and Middle East

Our strategy for most countries in Africa and the Middle East will be similar to our strategy in countries on the receiving end of remittances in Southeast Asia. Operators in these countries are very powerful and they will be crucial partners for us when it comes to marketing effort. In the meantime we will also need to approach local entertainment industry influencers: musicians, actors, and internationally known athletes.

There are also major originating points for remittances in the Gulf Cooperation countries of the middle east, namely the United Arab Emirates, which originates a massive amount of remittance to India, Pakistan, Bangladesh, Philippines and Egypt. Given the friendly stance of the UAE government and mobile operators toward attracting blockchain investments and fintech, we are considering the UAE to be a potential cornerstone project that could provide us powerful leverage with mobile operators in all of the countries on the receiving end of remittances from the UAE.

Latin America and Caribbean

Latin America and Caribbean hold with North America a similar relationship to the one that exists between Europe and Africa for instance. Therefore, our strategy for these territories will be similar to the one we will need to adopt to work on Europe to Africa remittance corridors. Additionally, Caribbean communities also a strong presence in Europe, so we will need to keep this channel in mind when we plan our campaigns. Given recent hurricanes in the Caribbean, we are planning to use the disaster relief use case in marketing efforts with mobile network operators in the region.

JIOCOIN TOKEN

JIO is the token of the JioCoin ecosystem and it will circulate between content providers, asset owners and users.

JIO tokens are used to pay for Wi-Fi access, mobile data access, E2P SMS packages, and registration of content on the JioCoin Chain, along with rewarding users for viewing the sponsored content. JIO can also be acquired by using the JioCoin Base Station to contribute to the network through mining.

Four hundred million (400,000,000) JIO tokens will be minted during the token sale, with no further tokens being created in the future.

Fundraising Plan

Total Token Supply :- 400 MM JIO TOKEN

Accepted currencies :- ETH and BTC

Token exchange rate :- 1 JIO TOKEN = 0.30 USD

Min. transaction amount in ETH: - 0.1 ETH

Min. transaction amount in BTC: - 0.01 BTC

JIO Token Sale Plan

Token Sale Timeline

TIMELINE						
10 th Feb	14 th Feb	17 th Feb	18 th Feb	28 th Feb		
Strategic Investor	Pre-sale Begins	Pre-sale Ends	Crowd Sale Begins	Crowd Sale Ends		

Token Allocation

Total issuance: 400 million JIO Tokens.

15% - Founding Team.

10% - Reserve.

10% - Further Development.

65% - Token Sale

KYC

All participants in the JioCoin token sale are required to be approved through a KYC process, which will start November on JioCoin's website.

Unsold Tokens

Any unsold tokens will be re-distributed to token sale investors.

JioCoin Troopers

JioCoin Troopers are loyal members of our community, who take part in JioCoin missions to win JIO tokens. These missions could include tasks such as redesigning our logo, or helping with community meet ups. The best performing Trooper(s) from each mission stand to receive free JIO tokens. There is no limit to how many missions you can take part in. Participants of some JioCoin missions may also get an early allocation of the JioCoin Troopers bonus (Quantity is TBA).

Foundation Governance

The token sale fund will be used for the development of the JioCoin project and the growth of JioCoin ecosystem, which includes, but not limited to, Product R&D, Business Development, Strategic Alliance (e.g. Joint Venture), and potential Merge and Acquisitions of important assets. The JioCoin team will strive to keep the project transparent for the benefit of all supporters. To accomplish this goal, the JioCoin team will continually update the wider community with new information regarding platform development and fund status as pertinent news becomes available. Additionally, further important information will be published on the official JioCoin website.

The use of ETH and NEO raised during the token sale will require a multi-sig by members of the JioCoin Foundation. Additionally, the JioCoin Foundation will be audited annually by a professional auditing firm specializing in foundation operation and risk assessments.

Funds raised will be used in the following areas:

Launching the decentralized telecom service industry protocol and connecting with industry experts.

Recruiting talent, expanding the current development team and launching applications.

Project marketing to attract both data sharing parties and data using parties.

Paying team members salary and other business operating expenses.

Continuous development and production of JioCoin hardware.

Rewarding talented engineers and consultants for outstanding contributions to JioCoin platform to drive growth and sustainability. Pre-purchasing data to run the project during the trial stage.

TEAM & ADVISORS

Business Development and Marketing Team



Mathew Oommen (Co-founder) - Mr. Mathew Oommen serves as President of Network, Global Strategy and Service Development at Reliance Jio Infocomm Limited. Mr. Oommen served as Chief Technology Officer of Sprint.



Jonathan Stahl (Script Supervisor) - Jon has worked in high-profile TV writers' rooms for NBC, Nickelodeon, and presently, at HBO's Veep, where he works alongside some of the best writers in television comedy.



Rakhee Pal (Marketing Manager) - Rakhee is an experienced Marketing Manager with a demonstrated history of working in the information technology and services industry



Rehan Gotla (Business and Data analyst) - With a background in Statistical science, Rehan is in charge of assessing market and platform risks, developing business strategy, and communicating with external groups.



Maija Anna Ludbarza (Community & Communications) - Maija's strength lies in her fields of expertise - Communications, Public Relations and Copywriting. Fascinated by the dynamically changing startup environments that are often fertile grounds for creative problem solving.

Research and Development Team



Arthur Gervais (PhD Candidate and Research Assistant) - Arthur is a Lecturer (equivalent Assistant Professor). He earned his PhD thesis on Blockchain Security and Privacy at ETH Zurich.



Dmitry Meshkov (Phd, IOHK.io researcher) - Dmitry Meshkov is software developer. He had numerous papers published in peer-reviewed Russian and international journals and holds a PhD from the Semenov Institute of Chemical Physics.



Eugene Prigornitskiy (Backend Developer, Mobile developer) - 10 years of commercial development. Participated in the development of payment systems. Experience in building highly loaded real-time systems. Has extensive experience in database development.



Riley Stockton (Developer) - Riley has a B.S. in Mathematics and 3 years experience in data science and both front end and back end development.

Advisors



Mock Pak Lum (Advisor) is a senior advisor with Tembusu Partners, a private equity firm. Pak Lum is well versed in the TMT space having served as CTO and Chief Business Development Officer in StarHub, the second largest telco in Singapore.



Bostjan Zakelj (CTO) - Bostjan is an experienced senior engineer and responsible for building a social media analytics engine, capable of analyzing billions of data points daily.



Dipesh Sukhani (CBO) - Dipesh is the CBO of JioCoin. Dipesh is a CPA with 11 years of work experience in structuring cross-border business transactions.



Leng Hoe Lon (Advisor) - Leng Hoe Lon co-founded Shentilium with National University of Singapore, with the aim of using the latest data-driven technology to drive business decisions and gain competitive edge.

CONCLUSION

To better satisfy market and consumer needs, JioCoin will strive to develop an innovative platform which integrates blockchain and is deployed on a decentralized network. JioCoin will build a more transparent and trustworthy international data and digital content billing platform that will benefit users, carriers, digital content distributors and lot companies globally.