



UNIVERSAL APP MONETIZATION PLATFORM

WHITE PAPER, VERSION 2.1



Krosscoin (KSS) Initial Token Offering

Official Communication Channels

Slack: <https://krosscoin.slack.com/>

Twitter: www.twitter.com/krosscoin_team

Reddit: <https://www.reddit.com/user/Krosscoin>

Medium: https://medium.com/@krosscoin_team

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

Email: support@krosscoin.io

OPPORTUNITY

1. THE MOBILE APPLICATION MARKET HAS SEEN UNPRECEDENTED GROWTH, GROWING 33% IN THE PAST YEAR.

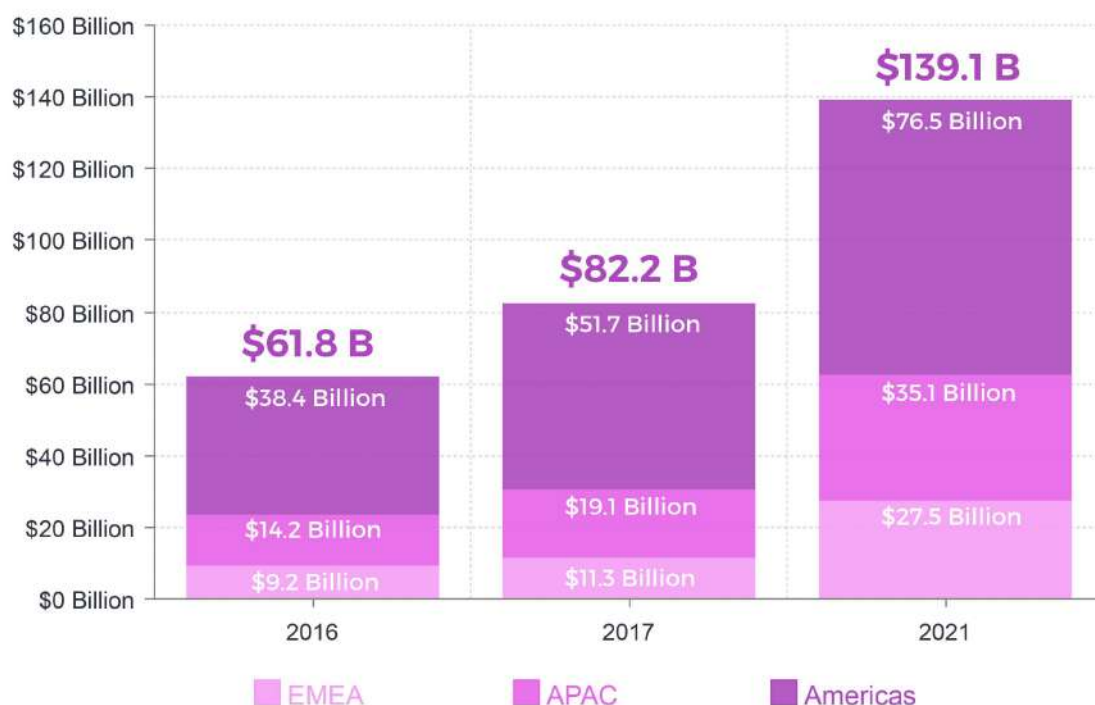
BY 2021, MOBILE APP REVENUE IS ESTIMATED AT \$139.1 BILLION.

MOBILE APP MARKET

Growing Over 30% Per Year

Mobile App Store Revenue

Source: AppAnnie, March 2017

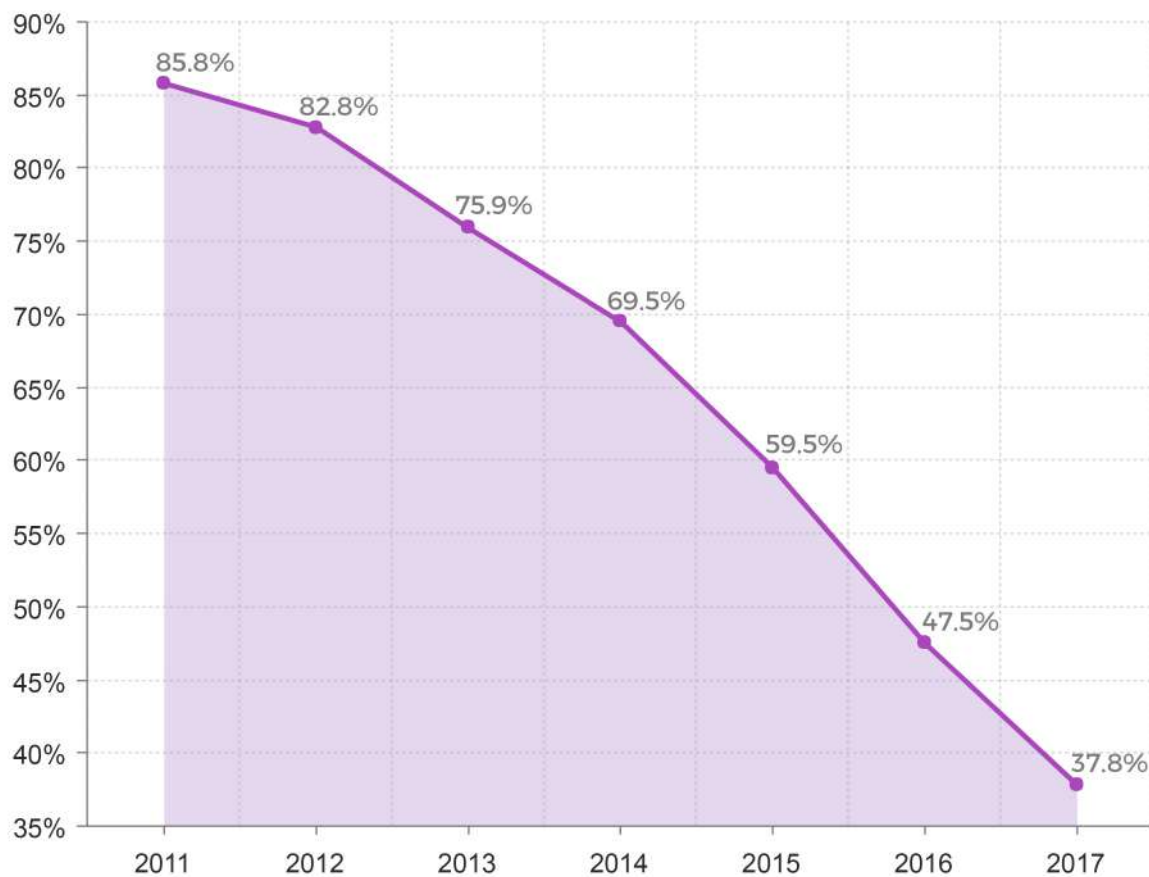


2. DESPITE THIS RAPID GROWTH IN MOBILE APP REVENUE, THE PERCENTAGE OF PAID APPS HAS DECREASED SIGNIFICANTLY.

THE MARKET HAS SHIFTED TO IN-APP PURCHASE REVENUE.

PERCENTAGE OF PAID APP REVENUES WORLDWIDE FROM 2011 TO 2017

Source: Statista 2017



Developers forced into 'freemium'

The **freemium** model (a mix of "free" and premium") has altered the consumer expectation that application costs should be zero. Publishers who wish to charge a one-time fee lose out on potential market share to freemium competitors, even if the for-fee application is superior and has better reviews. **The freemium model drastically reduces the customer acquisition cost, but introduces two populations of users: free and premium.**

3. BETWEEN 90% TO 96% OF 'FREEMIUM' USERS GENERATES ZERO REVENUE. DEVELOPERS SPEND MOST OF THEIR EFFORTS BUILDING FUNCTIONALITY FOR A USER POPULATION THAT GENERATES NO VALUE OTHER THAN TO INCREASE MONTHLY ACTIVE USERS (I.E. POPULARITY METRICS).

WHAT IF ANY APP COMPONENT COULD BE MONETIZED, UTILIZATING A FUNCTIONAL CONSUMPTION MODEL, THEREBY ALLOWING DEVELOPERS TO FOCUS ON BUILDING VALUABLE CONTENT FOR ALL USERS?

WHY KROSSCOIN

KSS introduces a consumption-based token framework that allows application developers to monetize any functional component, in any application, running on any platform.

A consumption-based monetization model removes the adoption obstacles inherent in one-time fee and subscription licensing, thus freeing the developer to focus on application functionality. With KSS, monetization increases alongside usage, incentivizing application developers to create a compelling user experience.

An API interface allows for rapid integration of monetization, while payment gateways and banking relationships are unnecessary as users pay for application usage with KSS tokens, while developers are paid in KSS tokens.

Our first apps utilizing the Krosscoin Platform is the patent pending Pipedroid app family. Pipedroid provides mobile execution and management of cloud-based (crypto) trading bots.

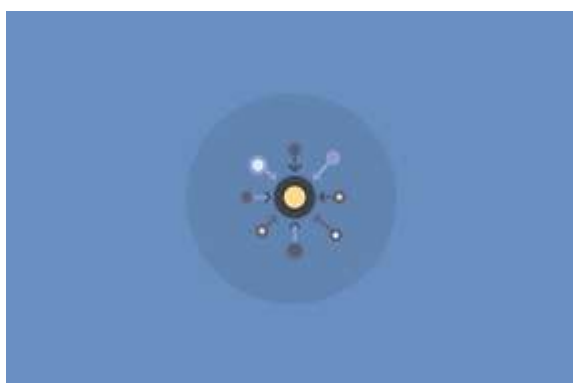
BUSINESS MODEL



REVENUE GENERATING APPS

Existing KSS-integrated IOS/Android applications ready to launch. A pipeline of new apps is planned with embedded KSS monetization (see *Roadmap*).

ITO will accelerate new app development



OPEN MONETIZATION PLATFORM

The KSS platform will be available to app developers using an API charging a 1% consumption fee. KSS platform is built on top of Ethereum blockchain, allowing instant, decentralized access to a monetization framework.

1% fee - instant, decentralized monetization



ATOMIC SWAP FOR TOKEN STORAGE

The KSS platform will integrate atomic swaps with emerging digital transfer platforms such as the Lightning Network and the Komodo Platform. This allows users to store KSS in alternate currencies seamlessly without using an exchange.

Seamless digital token transfer

CHARITY DONATION – An additional 10% of all Vinekross LLC profits will be donated to charity. ***Let's make good happen*** is the guiding value statement for Vinekross LLC and the Krosscoin community.

FEATURES & BENEFITS

KEY FACTS



Krosscoin is a very elegant concept: build apps and a framework that enables monetization using the Ethereum decentralized blockchain.

Rapid adoption of Krosscoin requires a framework that is easy to implement. To satisfy this, an open API will be made available to any application developer. Using the API, any application can transact on the KSS Ethereum blockchain. As KSS is decentralized, third-party monetization intermediaries become unnecessary, while application publishers have immediate access to revenue via the KSS Ethereum blockchain.

1.

Ethereum Blockchain

Krosscoin (KSS) will be distributed to Ethereum wallet as ERC20 tokens after the conclusion of each stage of the ITO. E.g. Pre-ITO participants will receive their tokens before stage 1 participants.

2.

Cross platform: Android, IOS, etc.

The Kross Monetization Platform will have an API that runs initially on Android and IOS, with other platform support to be determined based on demand. The technology is portable to

3.

Consumption-based Monetization

The Krosscoin API allows for an application to process a consumption, or usage, fee in KSS. The user sends KSS seamlessly by using the application.

4.

Multiple Mobile App Releases

Vinekross LLC has released several revenue generating apps already pre-Vinekross LLC has developed integrated with KSS. More apps are applications pre-integrated with KSS. A planned. See Product Overview

5.

100 Million Circulating Supply

Distribution is as follows: 5% presale, 35% ICO, 25% future project development, 25% founders/ devs/ helpers, and 10% reward.

6.

Multi-Platform Ecosystem

Multiple platforms will be created to allow apps to exchange value with other apps, merchants, and digital assets (such as music).

7.

Decentralized Instant Access

As the all transactions occur within the KSS Ethereum blockchain, developers can immediately transact by simply sending and receiving KSS tokens.

8.

Proof of Community

Krosscoin is a utility token. Ownership of KSS represents Proof of Community. The token's utility is that it can be exchanged for mobile app usage.



Evernote CEO Phil Libin on Freemium:

Phil Libin advises "the easiest way to get 1 million people paying is to get 1 billion people using." Libin's three steps to freemium success requires: 1) Millions of free users; 2) Converting active users to premium status over time; and 3) Keeping costs down.

The KSS monetization platform, powered by an Ethereum decentralized blockchain, allows developers to monetize usage. **The differentiation between free users and premium users is no longer binary, but instead becomes a spectrum of consumption-based usage.**

PRODUCT ROADMAP

PHASE 1



Pipdroid Pearl - screenshot of beta version

January 2018

Pipdroid Pearl (for MT5) & Pipdroid Petal (for MT4)

The only user-launched mobile algorithm trading platform, Pipdroid lets traders access Metatrader by launching MQL5 Expert Advisors (EAs or bots). Traders can automate trading of forex, commodities and stocks. Some transactions consume KSS.

Up to now, automated trading requires maintaining complex technical infrastructure, monthly recurring costs, plus large initial up front bot program cost. Pipdroid reduces costs significantly and offers easy, state-of-the art mobile trading at your fingertips.

Choose from over 20 brokers to run own trading algorithms, or activate one of Pipdroid's proprietary trading bots.

Pipdroid Patent



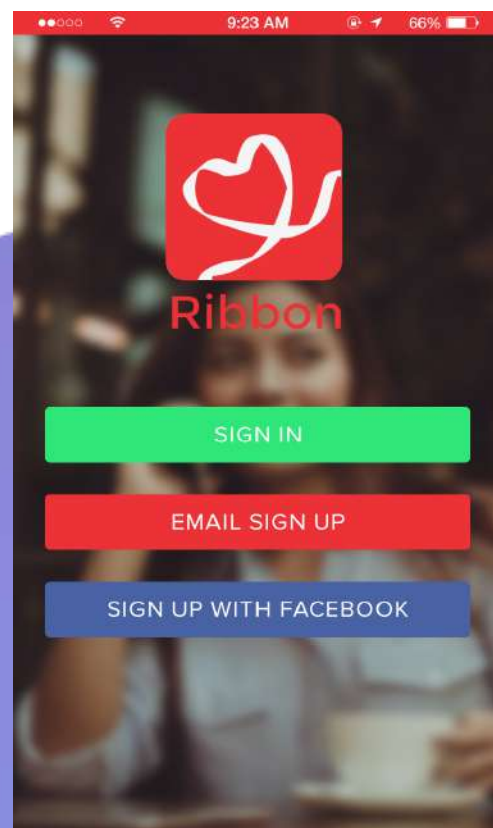
The Pipdroid development scope has already secured a provisional patent #62919945 from the USPTO.

February 2018

Ribbon

Ribbon converges text/voice/video communication with gifting using a cryptocurrency wallet. Ribbon enhances vital communications among teams, groups and family. Charity and non-profit organizations can utilize Ribbon for anonymous fundraising.

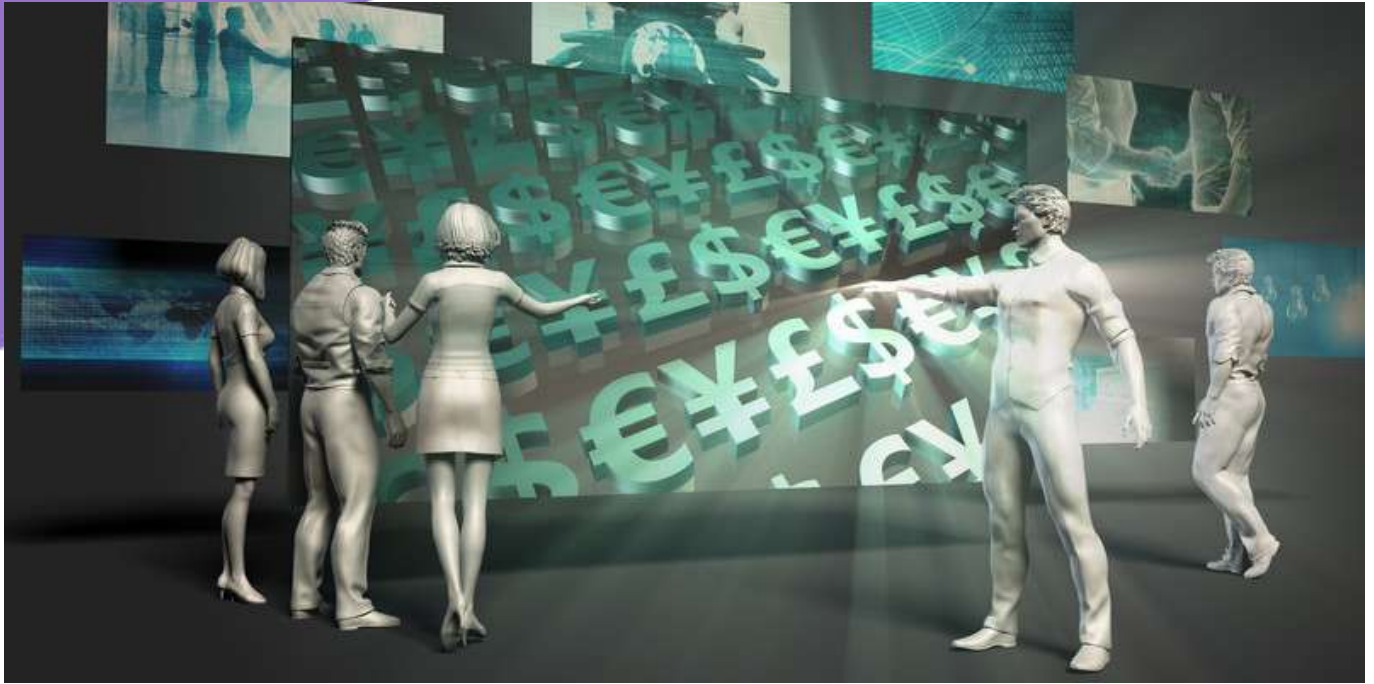
Embedded GPS navigation allows for in-person meet-ups for social or cash to crypto transactions. Social network integration can publish "ribbons" to inspire others to contribute. Ribbon can also send signed pdf/word documents and is embedded with Google Translate.



Ribbon - screenshot of beta version

PRODUCT ROADMAP

PHASE 2



Q2 2018

Pipdroid Optima

This is an innovative, revolutionary cross trading brokerage/exchange platform. Pipdroid Optima allows for forex, stocks and cryptocurrency trading in the same environment.

Traders can transact across multiple exchanges simultaneously, conduct rate arbitrage, or simply optimize buying or selling price. An embedded chat platform enables group coordination and knowledge sharing. Optima introduces the idea of "social trading" or "follow the expert," where profitable portfolios can be copied, and owners of these profitable portfolios can earn KSS from their subscribers.

Q2 2018

Kross Monetization Platform

An open platform will enable distribution and monetization of any application utilizing Krosscoin. The Kross Monetization Platform can also reward inventors of ideas by partnering ideas with developers and enforcing the share in revenue distribution.

Further, application economies in developing countries, where distribution is limited to locally and revenue entails currency volatility, can leverage the platform for global distribution and reduced currency risk.

PRODUCT ROADMAP

PHASE 3

Q3 2018

Freelance Platform

Merchant Platform

These platforms promote KSS usage among non-technical people. Krosscoin will create partnerships with media companies and online retailers. Online stores in developing countries, in particular, will benefit from KSS as a currency option.

Projects under business development include gaming, remittance, music distribution and healthcare products.



SEAMLESS DIGITAL TRANSFER

ATOMIC SWAPS

To maximize utility of KSS across multiple platforms, the API framework will allow applications to enable automatic atomic swaps to other token currencies. This future integration will utilize the emerging digital transfer platforms such as the Lightning Network and the Komodo Platform.

Atomic swaps will eliminate the need for manual exchange trading to convert between multiple tokens.



PIPDROID SOLUTION FOR ALGORITHMIC TRADING

Algorithmic trading steadily gained popularity from 2010 onwards. Now it is an essential part for successful trading and we have a solution to make it mobile for traders.

Currently, the Metatrader Android app lets traders open accounts and log into various broker platforms. Traders can access charts, news, and trade manually. The missing piece was using bots or EA (Expert Advisor) as it's popularly called in the forex world.

Traders who wanted to profit from the vast opportunities that bot-supported trading offers were forced to install and maintain an own server structure. Coming with technical challenges and monthly recurring costs of up to \$50. Access to a desktop computer or laptop was mandatory. Only the Metatrader desktop client supports bot trading execution. Additionally, trading bots are everything but cheap. Costing a one-time fee of \$250 and more for a single thread execution engine. Fine-tuning these algorithms often requires basic programming knowledge. Bottom line, trading bots is something for the few gifted – until now!

Several forex development firms around the world turned this project down, stating it was "impossible". Not giving up easily, Efosa Ighodaro shared his technical ideas with a developer and the first prototype was developed in 2016. Pipedroid offers a bot trading platform in the cloud, with a suite of trader-developed bots provided to increase profitability odds. Traders can also program their own bots and for the first time have the ability to launch them from their mobile phone. Today our beta testers enjoy a functionality of trading, that everyone else can only dream of.

Already today Pipedroid, in combination with the Metatrader app, offers full mobile control of all trading executing and an outstanding bot-management never seen before. Forget your laptop at home.

The next evolution of Pipedroid, Pipedroid Optima, will additionally offer trading of cryptocurrencies and tokens across several exchanges simultaneously, conduct rate arbitrage or simply optimize your buy and sell prices of everything crypto. Of course, with full support of our revolutionary cloud-bot architecture.

Pipedroid Optima also comes with sophisticated "social trading" or "follow the expert" functionalities. As a user simply copy profitable portfolios. Successful portfolio managers receive rewards in the form of KSS.

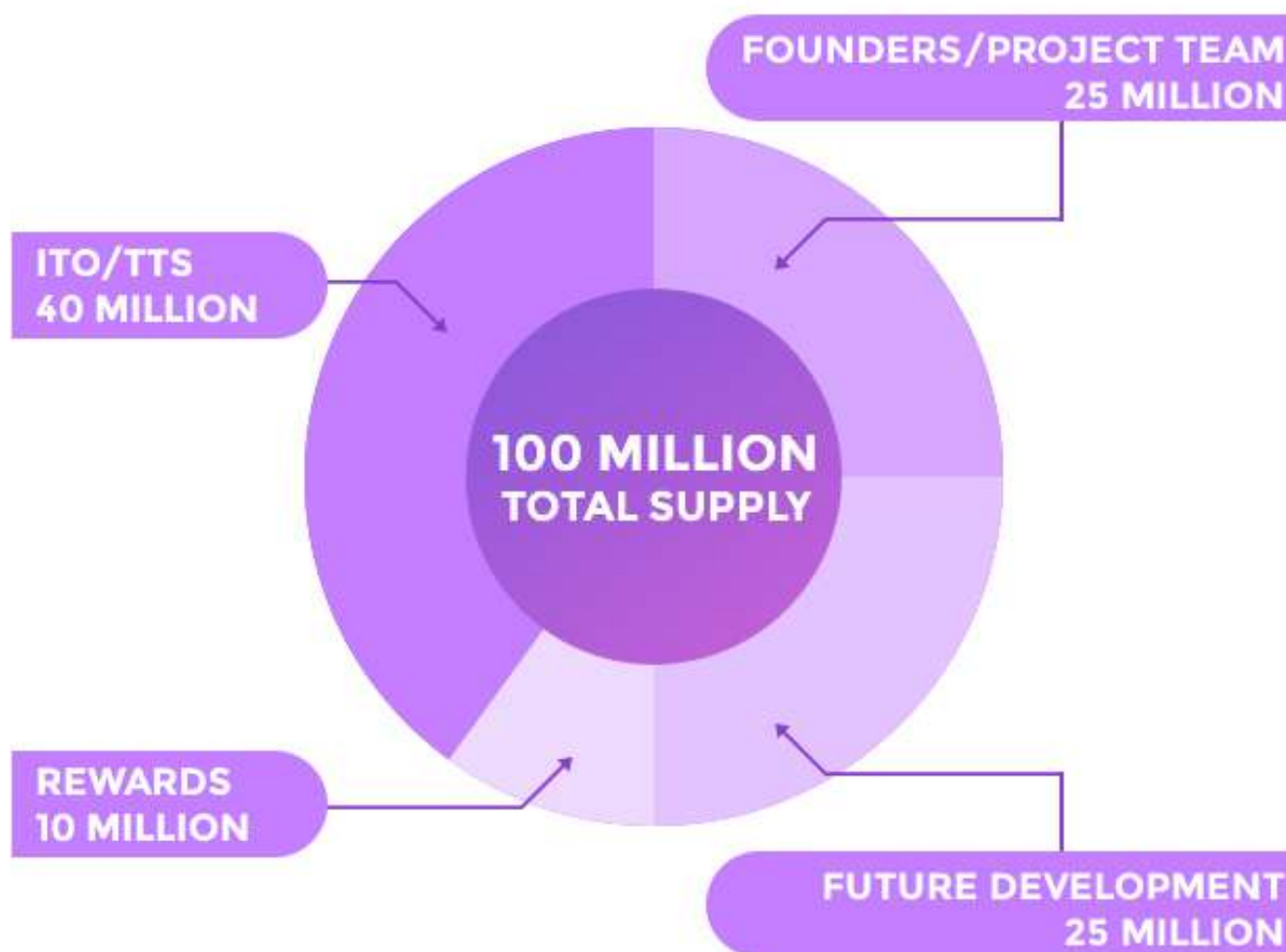
Vinekross LLC is driven by innovation. Introducing blockchain technology into our apps allows for efficient user management and instant executions, adds transparency and accountability. In order to open up our products to the broader public we need to upgrade our currently closed and private cloud infrastructure to host hundreds of thousands of users.

As Vinekross LLC is based in the Nevis we need to fulfill some regulatory requirements and acquire certification before releasing cryptocurrency trading capabilities. Phase 2 is estimated to be achieved with a minimum budget of \$2 million. Therefore, we decided in June to prepare for ITO. Your contribution will enable us to finalize these costly procedures and bring you breathtaking apps.

INITIAL TOKEN OFFERING

• ITO TIMELINE

Recognizing the need to strike a balance between sufficient investment to execute on the product roadmap and long-term growth, Krosscoin will reserve 25% for future public sale



**20 million KSS tokens will be available for the ITO duration
(February 28th, 2018 to April 28th, 2018)**

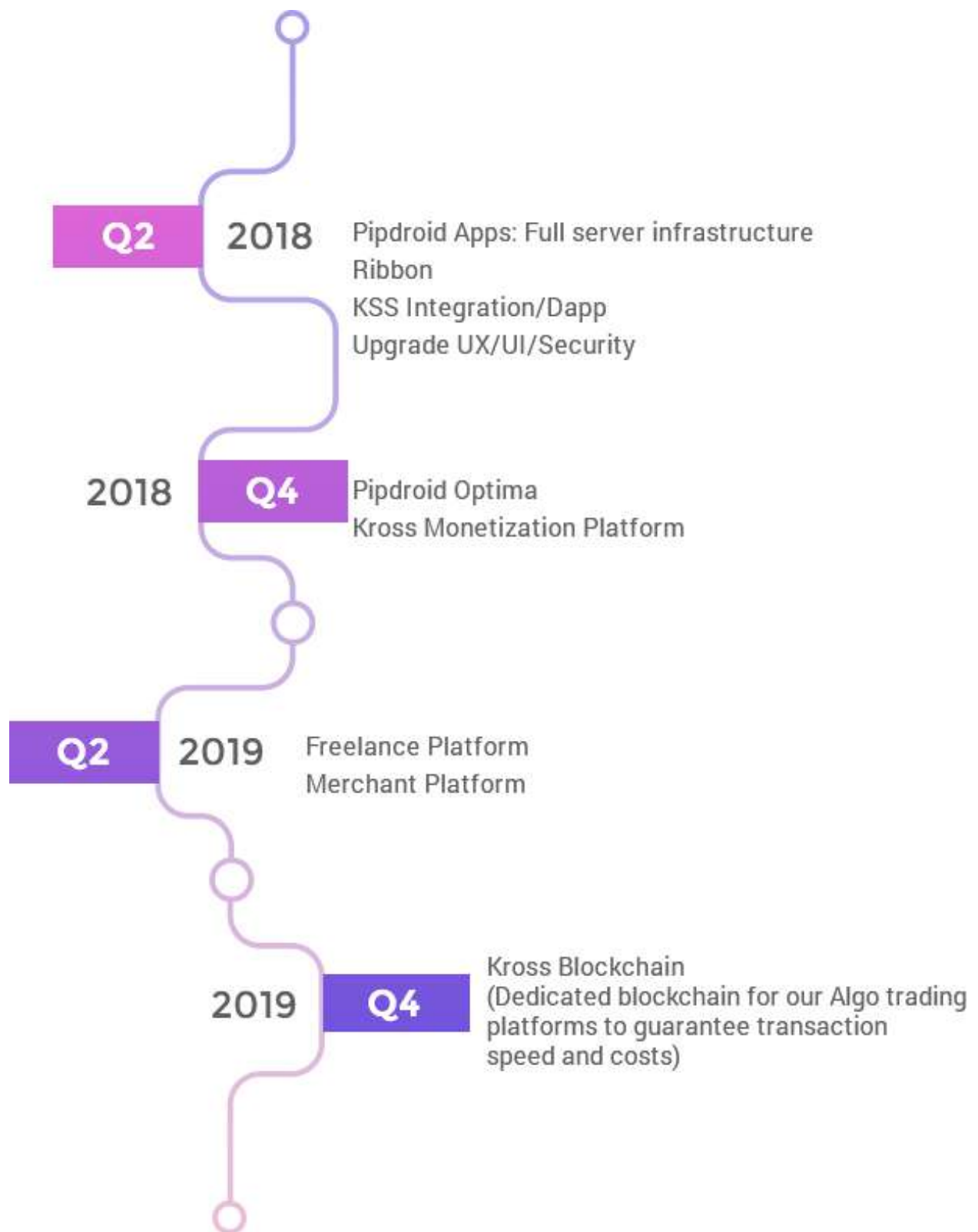
Phase 1	Phase 2	Phase 3
\$0.30 TOKEN	\$0.40 TOKEN	\$0.50 TOKEN
12 Million Tokens 70% Discount per token Feb 28th - Mar 29th	5 Million Tokens 60% Discount per token Mar 30th - Apr 13th	3 Million Tokens 50% Discount per token Apr 14th - Apr 28th

Token Turnaround Schedule Bonus (TTS Bonus)

**** Please kindly visit website for info ****

ROAD MAP

Our goal is to create the largest decentralized app and products monetization ecosystem in the world, running on KSS. These are the products and systems that will be in place in the near future as we also develop partnerships with developers and companies relevant to our purpose. The Krosscoin Ecosystem scope is limitless and will cover several industries including Fintech, AI, Messaging and social, Lending, Decentralized music creation and distribution, Decentralized e-commerce and freelance platforms, Media.



ABOUT US

MEET THE TEAM



EFOSA IGHODARO
Chief Executive Officer

Efosa Ighodaro is the CEO of Krosscoin. He immigrated to the U.S. in 2008 after completing his degree in Biochemistry from the University of Lagos, Nigeria. Efosa was the presenter for the YOUNIFY team which won the first Hackathon 2.0 at the University of North Texas in 2012. He created the first forex trading group on Facebook and provided live trades over Facebook and Skype. His trading passion led him to create the patent-pending Pipdroid trading app and platform.



JAKOB ANTONOV
Chief Technical Officer

An expert at building scalable applications and managing IT infrastructure, Jakob Antonov is both CTO and chief architect.



TOM LE
Advisor

Cyber security and crypto expert, currently serves as the Executive Director of Cyber for GE Digital, protecting industrial infrastructure.



PRINCE ABUDU
Advisor

Prince Abudu graduated Summa Cum Laude and Highest Ranking Scholar within the Department of Computer Science at Morehouse College, Class of 2016. Prince is currently studying for a DPhil/PhD in Computer Science at the University of Oxford in the UK.



NIKOLAUS KIRCHLER

Advisor

Nikolaus is a project manager and regional coordinator for international humanitarian and development projects.



DARREN FRANCESCHINI

Advisor

Darren has worked with over 20 companies in the ICO space and major enterprise clients, as well as key financial institutions on blockchain proof of concepts, implementations and business use cases. Darren has a strong social media following which has given him the opportunity to continue to be an active community member, assisting in the education of blockchain technology to the public, while making a positive impact on today's consumer.



SIMON COCKING

Advisor

Simon is the Cofounder Chief Editor Irish Tech News, CryptoCoin.News | #1 ICO Expert Advisor ICO Bench | #16 / 200 in Top Fintech Influencers to follow in 2018 | #10 in World's Most Influential FinTech Voices on Twitter, Aug 25, 2017



PATRICIA FREEMAN

Business Development Manager

Patricia is an ex-police officer. She is a cofounder and a member of the Board at Vinekross LLC. Patricia is currently overseeing alpha development on a Krosscoin healthcare application. She currently lives in Liverpool, UK with her two sons.



NADINE NGADJEU
Business Development Manager

Nadine is an experienced Currency and Metals trader. She is known for her successful Gold trading and is a cofounder and board member at Vinekross LLC. A passionate entrepreneur, she is currently helping to grow the Krosscoin community.



ROVANE DURSAN
Designer

Rovane has over 10 years experience in Graphic Design, Web Design, User Interface Design (UID), Graphic User Interface Design (GUI), User Experience Design (UX) and Fashion Design. He is intuitively adaptable to new technology and innovative processes while ensuring compliance with corporate standards.



HARDIK SAVANI
Webmaster

Hardik Savani is a Web Application Developer. He obtained a Bachelor of Science in Computer Science from Gujarat Technology University. He has over 5 years experience with PHP language, core PHP, WordPress CMS, CodeIgniter and Python language.



JAMES HERBERT
Community Manager

James Herbert is a fun, soccer loving amiable personality. He is currently in his last year studying for his Biomedical science degree at Liverpool John Moores University.



VLAD SERGIENKO
Full Stack Developer

Has over 5 years experience implementing highly trafficked self-storage websites and internal web-based applications. He has a strong passion for making great products where form equals function. His expertise includes developing prototypes, deploying front-end web applications, server-side processing, solidity, smart contracts, blockchain architecture, data storage, JavaScript.

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This white paper ("Presentation") is subject to change.

This Presentation has been provided for information purposes only to allow the reader to evaluate the benefits of participation in the Krosscoin initial token offering (the "Offering"). No value has been offered or assigned to the Offering. Each reader is required to make an independent assessment on the value of participation in the Offering.

Any changes to the Presentation will be denoted by a version change. The reader may not be notified of any changes. Many of the additional features listed throughout this Presentation may be initially unavailable. Any timelines presented are subject to change.

This Presentation assumes the reader has a basic level of understanding of Bitcoin, Ethereum, blockchain technology and cryptocurrencies.

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