

WHITE PAPER

VERSION 2.0



www.ditcoin.io

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TERMS AND CONDITIONS

1. In order to complete the DitCoin Line of products, DitCoin is holding a token sale of DTC Tokens.
2. By transferring Bitcoin (BTC), Ethereum (ETH), Monero (XMR) or other supported cryptocurrencies to the DitCoin provided address or Payment Option (including Cash Payment) in exchange for DTC Tokens, the Purchaser confirms an understanding and acceptance that he/she is making a contribution into a DitCoin System for the development of DitCoin and line of products, as described in the DitCoin Whitepaper, available at the DitCoin web-site.
3. The Purchaser understands and accepts that while the individuals and entities, including DitCoin Team, assigned to this task will make reasonable efforts to develop the DitCoin System, it is possible that such development may fail and purchasers' of DTC Tokens could become useless and/or valueless due to technical, commercial, or regulatory challenges, among other reasons.
4. The Purchaser understands that there may be serious risks connected with cryptocurrency, such as heavy fluctuations of virtual or actual currency values, which in turn may lead to loss of currency over short or long periods.
5. The Purchaser acknowledges and understands that the DTC Tokens have no warranty whatsoever, expressed or implied, to the extent permitted by the Applicable Law. Accordingly, the DTC Tokens are purchased on an "as is" basis.

6. The Purchaser also understands that DitCoin or DitCoin Tech team will not provide any re-fund, under any circumstance, of the purchase price for DTC Tokens.
7. The Purchaser further agrees to accept sole and exclusive risk for the purchase of DTC Tokens through the DitCoin Services. The Purchaser recognizes that the DitCoin Platform is currently being developed and may undergo significant changes before release.
8. In order to reduce the possibility of fraud, phishing attempts, and other schemes perpetrated by malicious third parties, the Purchaser agrees not to respond directly to any inquiry regarding its purchase of DTC Tokens, including but not limited to email requests purportedly coming from DitCoin or DitCoin Tech Team. The Purchaser understands that DitCoin or DitCoin Tech Team may send the Purchaser emails from time to time, but these email notices will never ask for information or require a response from the Purchaser.
9. The Purchaser recognizes that DitCoin does not warrant the period of time for which the DitCoin Service will be operational. The DitCoin Service may be abandoned by DitCoin for a number of reasons, including a lack of interest from the public, a lack of funding to develop similar products, and competing non-affiliates built on the same underlying protocol and open source technology.
10. The Purchaser understands that between the time of purchase of DTC Tokens by means of the DTC Token sale and the inception of the DitCoin Service, Tokens will be usable in the Purchaser's discretion and shall be therefore considered an asset class.
11. By purchasing the DIT Tokens, the Purchaser confirms that he/she: Is legally permitted to purchase DTC Tokens in the Purchaser's jurisdiction; Is of a sufficient age to legally purchase DTC Tokens or has received permission from a legal guardian who has reviewed and agreed to these Terms and the Sale Agreement; Will take sole responsibility for any restrictions and risks associated with the purchase of Tokens as set in the Terms; not exchanging Bitcoin for DTC Tokens for the purpose of speculative investment; Has a full and complete understanding of the usage and intricacies of Blockchain-based assets, like Tokens, Bitcoin, and Blockchain-based software systems.
12. After purchasing DTC Tokens, the Purchaser becomes a DTC Token Holder. DTC Token holders are enrolled in the DTC Rewards program to earn rewards and obtain benefits. **DTC Token Holders by no means own any securities or interest in DitCoin.**
13. Nothing in the DitCoin Service, in the Terms, or in any statements or information contained on the Site at any moment, or in any means of communication of the Service (including but not limited to the publications in social media, as well as the statements or declarations made by inter alia the representatives of the Service, notwithstanding whether they had been made personally or on behalf of the Service), notwithstanding the time of their occurrence, shall be construed as the guarantee of gaining profit or benefit in any other form. The Purchaser understands that participating in the Token Sale may result in financial losses.
14. The Purchaser understands and accepts that while the individuals and entities assigned to provide certain tasks to develop the Service make reasonable efforts to develop and complete these tasks, as well as the Services, under any regulatory scheme, it is possible that such development may fail and DTC Tokens become useless or valueless due to technical, commercial, regulatory or any other reasons.
15. Hence, User therefore understands and accepts that the transfer of BTC to the DitCoin Service may result in a total loss and that the Purchaser shall not have any claim whatsoever to reclaim any BTC lost.
16. The Purchaser acknowledges and agrees that, to the fullest extent permitted by any applicable law, the Purchaser will not hold any developers, auditors, contractors, founders of the Service or the Blockchain System or any member of DitCoin Tech Team liable for any and all damages or injury whatsoever caused by or related to the use of, or the inability to use, DTC Tokens, DitCoin Services, or DitCoin Blockchain system under any cause or action whatsoever of any kind in any jurisdiction, including, without limitation, actions for breach of warranty, breach of contract, or tort (including negligence) and that developers, auditors, contractors or founders of the DitCoin Blockchain System and/or the Services shall not be liable for any indirect, incidental, special, exemplary or consequential damages, including loss of profits, goodwill or data, in any way whatsoever arising out of the use of, or the inability to use of the DitCoin Blockchain System and/or Services. The Purchaser further specifically acknowledges that developers, auditors, contractors or founders of the DTC Tokens, DitCoin Blockchain System, and/or the Services are not liable, and the User agrees not to seek to hold them liable, for the conduct of third parties, including other creators of DTC Tokens, and that the risk of creating, holding and using DTC Tokens rests entirely with the User. By creating or holding DitCoin Tokens, and to the extent permitted by law, the User agrees not to hold any third party (including developers, auditors, contractors or founders) liable for any regulatory implications or liability associated with or arising from the creation or ownership of DTC Tokens or any other action or transaction related to the DitCoin Blockchain System.

➤ *THE MARKET DYNAMICS*

For over 150 years, there has been a notoriously vague trend in the finance industry. This reality stems from the fact that, there has to be a trusted third party (middleman) for anyone to be involved in money transfer transactions. These third parties (middlemen) include; a central bank, government, or credit card companies. However, these middlemen lack the ability to provide real time, precise traceability of monetary transactions.

The first point of entry in a formal financial system is a bank account. Be that as it may, **about two billion individuals around the world still remain unbanked**. Accomplishing the Universal Financial Access (UFA) by 2020 appears a pipedream due to the abysmal pace of advancement in the traditional banking and financial services sector.

On the other hand, **digital forms of money have been growing by leaps and bounds in the last three years**. The Blockchain which was ranked one of the top 10 emerging technologies in 2016 by the World Economic Forum has been predicted to be responsible for holding 10% of worldwide gross domestic product (GDP) by 2025. In 2015 alone, the capital investments surpassed \$1 billion. It has also been predicted that every middleman in the finance sector, whether moving, storing, lending, trading, or attesting to money, will be affected by the Blockchain.

➤ *MARKET OPPORTUNITY*

2 BILLION UNBANKED ADULTS WORLDWIDE

The finance sector now has a mammoth task guaranteeing financial consideration of the previously mentioned two-billion unbanked adults around the world in front of itself. 10 million of these unbanked adults are U.S. family units with a good percentage of them being immigrants and from different ethnic groups.

The World Economic Forum opines that, ***“Digitizing payments even for agricultural goods could cut the number of unbanked by about 125 million, including up to 16 million in Nigeria”***

Needless to say, to eliminate those middlemen that stifle the financial-services supply chain and slow down the procedure of money transfer by taking huge cuts each time cash changes hands, there must be digitization of financial services, and it must be done now.

➤ *MARKET CHALLENGES*

✚ *Value lost in monetary translation*

In every foreign entity, account records are kept in the country's local currencies. During online payments or cross-border transactions conducted through traditional third parties (middlemen), a foreign entity's statements of accounts must first be interpreted by a domestic firm from a foreign currency into a domestic one. For example, a UK company's pound sterling (£) would have to be translated into dollars (\$) by a U.S. company. This procedure is known as foreign currency translation. During this value translation, there is usually a huge loss of financial value.

This has brought out the extra-carefulness in customers who frequent internet business centers and other sales platforms. Blockchain technology can help eliminate the information asymmetries and offer a superior currency conversion rate, without compromising the shopping experience. It is therefore, DitCoin's CCE (Currency Conversion Engine) aim to take care of this issue of vague exchange and obscure conversion scale techniques and practices.

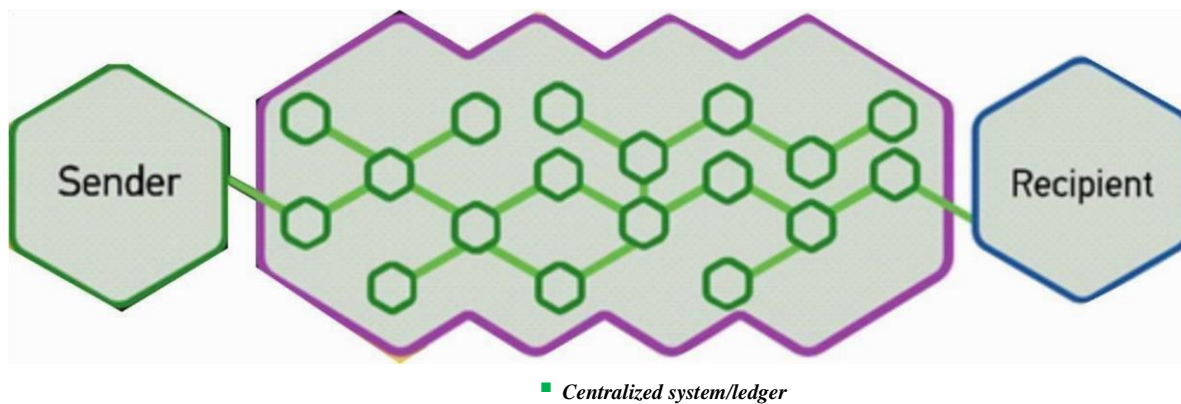
✚ *Associated problems*

In 2015, developing nations benefitted about \$432 billion worth of lifelines from about \$582 billion international exchanges, called remittances. These exchanges served as a vital source of income for the families, empowering them to pay for food, education, and medical services, while supporting productive investments in business and agriculture. However, the frameworks that handle these cross-border remittances are appealingly wasteful.

✚ *Cross-border payment inefficiencies*

There is a complex progression during cross-border payments between middlemen, from card networks, issuers, vendors, acquirers, processors and more. This complex process is worsened in that, if the sender and recipient's banks don't hold complementary records, the regional correspondent banks at each side of the transaction will take a cut, dragging the process. A crossborder transaction done through banks commonly requires two transactions in two national payment frameworks. Sometimes, about at least six or more parties apart from the sender and the receiver are included in this transaction, and each party touching the money will take a cut. This cost can be decreased altogether by blockchain. **The World Bank estimates that "Cutting costs by at least five percentage points can save up to \$16 billion a year."**

The needed ingredients, from accounting and validation, to payment frameworks and currency platforms has been set up in the blockchain. With this, any application-based built on top of the blockchain can work as a digitalized clearing and settlement platform.



+ *Location-based and ATM Fees*

It is the habit of banks to charge ATM fees based on where a customer lives. For example, if you live in Phoenix, Atlanta, and Cleveland, and you use the ATM, it will cost a lot more than when you use the ATM in Boston, Philadelphia, and Los Angeles.

A certain amount is usually paid by clients who keep accounts in traditional banks. This money is usually set aside as maintenance charges. In contrast however, maintaining an online account costs a client 40% less.

+ *Credit surge in fees*

If a client maintains a minimum balance for a particular month, the client's bank waives that month's maintenance charges. Be that as it may, in contrast to an online account, a conventional bank account requires roughly \$7400 more to avail the waiver. Furthermore, charges can sometimes significantly surpass those of typical banks depending on the type of credit rating an individual has and the country they live in. In summary, millions of people are left out of the financial services chain as a result of a bank's high charges, which is also a result of how big the bank is. The bigger the bank, the more fees it charges, and the more it leaves out millions of people from the financial services chain. Concerning international money transfers and the payment processing industry, the statistics demonstrates clear inefficiency, to

the point of being an outright rip off. The existing framework in the finance industry rewards inefficiency with side effects such as; a high cost of international transfers, out-of-network ATM withdrawals, and location-based surges in managing an account.

To emphasize, the different setbacks in the existing framework and foundation through which money generally flows, are:

- LACK OF COMMON STANDARDS
- REGULATORY COSTS
- INFRASTRUCTURE

e-Commerce Challenges

It's been a reality in developing countries that e-commerce is in the blooming age, but yet at such faces one major Challenge, which is the **Payment processing...**

There is a clear need to Come up with a Solution, and strategies to answer the needs of this industry in the developing countries... **DitCoin Blockchain Technology** focuses on empowering this channel of internet-based businesses and work on the charges that traditional e-commerce activities attracts on the users by up to 40% less.

Regulatory Environment

It is still unclear how Blockchain-based start-ups and services regulate their services and ethics, this therefore makes it potentially risky for people to venture into. Be that as it may, the affirmation of Blockchain and cryptocurrencies as alternate payment solutions can be done using isolated factors

➤ *THE SOLUTION*

DitCoin (DTC) will combine both fiat and crypto into one product. Whenever a person transacts with a DTC card, or the app, they get a near-perfect bank exchange rate. And because business incentive is at the core of DitCoin's product, users are guaranteed significant savings and CashBack on their transactions.

➤ *THE CORE PRODUCT SUITE*

DTC's 4 Core Products

1. **DitPay:** This is the world's first large Cryptocurrency Marketplace and Payment Processor
2. **DTC Card:** This is a major debit card with which clients and users can use to shop at more than 36 million places around the world (Visa and MasterCard)
3. **DTC Wallet:** This is a digital wallet used to store, spend, send, and receive DTC Token. It is safe, secure, untraceable and insured.

4. ***CCE Module Outline:*** Comes with various benefits and rewards that can be utilized using a **DTC Card** at **DitPay**

➤ **CCE MODULE OUTLINE**

The CCE (Currency Conversion Engine) Module is a software module of our core platform that helps in real-time exchange rate synchronization. The use of a DTC Card creates a genuine bridge between the world and our own cryptocurrency, DitCoin, by making it easy for cardholders to spend their DTC in all local currency transactions.

And with the CCE Module, converting DitCoin Blockchain assets to market-value fiat with a nearperfect exchange rate becomes easy for users.

Using DitCoin's mobile app, customers will have the capacity to transfer money to over a hundred currencies around the world in total privacy and with lower service charge possible compared with other available means for such transactions.

The DTC wallet, which will be available in IOS App Store, Google Play Store, and desktop/web version, will enable users to access, control and utilize their DTC Card. With this, internet-based purchasing experience will be extraordinarily enhanced, while the expenses commonly related with interbank conversion rate fluctuations and unnecessary charges will be eliminated, thus your cryptocurrency (DTC Tokens) will become spendable in real time.

Also, due to the fact that individuals outside of the cryptocurrency industry generally don't know how to utilize Blockchain, DitCoin has come up with an application that they can use as a mobile account to top up cryptocurrencies.

➤ **WHO ARE THE MAIN BENEFICIARIES?**

Cryptocurrency-holders

DitCoin's main customers are cryptocurrency holders. These are individuals who confront difficulties in shopping and executing transactions online using the cryptocurrencies despite already having access to alternate currencies. These people are frequent global clients, and would be the ones taking the most advantage of DitCoin's CCE (Currency Clearance Engine) and its capacity to offer them the best exchange rates in a flash.

Fiat-only customers

Fiat-only clients would naturally take advantage of the speed, low cost, security, and anonymity of the Blockchain framework because of the excessive bank charges they frequently encounter when trading through conventional frameworks.

➤ GROWTH POTENTIAL

Jonathan Vaux, Visa® Card's VP of innovations and strategic partnerships, noted that "blockchain has received a significant amount of analyst and press attention over the last few years, as this emerging technology holds significant potential." The growth potential of the market can likewise be evaluated by the fact that market capitalization of cryptocurrencies attained a new height of \$102 Billion as of June 15, 2017, an increase of 1363% since Feb. 19, 2016. Bitcoin and Ether (the cryptocurrency of the Ethereum Blockchain platform) have a market capitalization of about \$42 billion and \$25 billion, respectively.

➤ TECHNICAL ASPECTS – EXPLAINED

✚ An Overview on DTC Card and DTC Wallet Collaboration

Our mission to connect the world and cryptocurrency is fulfilled with our invention of the DTC Card and DitCoin Wallet. Just like it is done in conventional banks and debit card, DitCoin is making all Blockchain assets spendable in real time. Our most prominent milestone has been the establishment of a global method of banking that is accessible around the world for users to have the capacity to spend cryptocurrencies the way fiat money is.

Bitcoin, Dash, Litecoin, Ripple, Zcash, and Monero, with additional assets being included in the not so distant future.

The DitCoin Wallet App permits the secure hosting of multi-Blockchain assets, while making the assets spendable through customers' smartphone or DIT Cards.

✚ The DitCoin Wallet

A multi-asset Blockchain Wallet that is secure, insured, and connects to your DTC Card.

- The first phase in creating a global account is to download the DitCoin Wallet application, which will be accessible in the iOS App Store, Google Play Store, and soon, on desktop/web.
- Once the client, who will be addressed as “user” has installed the DitCoin Wallet App, they will enter essential information, for example, name, phone number, email address, and a password.
- After the user has created an account, a multi-currency wallet will be automatically created. The passwords that are associated to the DitCoin Wallet account holders will be stored safely by means of an industry-approved hot and cold storage solution.
- These assets will be insured from theft/hackers, giving users peace of mind. By Q1 2019, we will give users the capacity to waive insurance and store their own private keys if they wish to opt out of DitCoin’s insurance policy.
- Once a customer has assets in the DitCoin Wallet, they can be securely stored, transferred, or spent via the DitCoin Wallet App or the DTC Card. The user has the ability to select a default transaction currency at any time, a user can likewise withdraw Blockchain assets to transfer them to another wallet without persevering through any exchange fees at any given time.
- The DitCoin Wallet App works in synchrony with the DTC Card to give the user full control. Clients set custom spending limits, withdrawal limits, and lock/unlock the card all through the application.

The DTC Card

The DTC Card will connect to the DitCoin Wallet, which permits storage and spending of DitCoin,

- To order a DTC Card, the client must place the request directly inside the DitCoin Wallet App. For United States customers, the DTC Card will be a Visa® card, while for international clients, the DTC Card issued will be a MasterCard®.
- Clients will have the capacity to create either a virtual card and/or a physical card.
- Using DitCoin’s CCE Module, DTC Card enables all supported cryptocurrencies to become spendable in real time, in view of the government fiat being used at the time the card is used at a participating location.

DitPay

- DitPay is the world’s first marketplace for buying and selling thousands of daily-use goods.

- DitPay shall integrate a Payment processing features which can be implemented to other stores to accept payments and will act similarly to traditional Payment Processor.
- DitPay, short for DitCoinPay, will be the world's first online superstore that enables clients to buy merchandise through their Blockchain assets.
- Users will be able to utilize their DitCoin Wallets, DTC Cards, or external wallets to check out. DitPay offers an item guarantee, understanding the dangers that might be related with making purchases with cryptocurrencies.
- *DitCoin offers a 30-day return policy on all products that are indicated on a return list.*

Currency Conversion Exchange (CCE) Module

DitCoin's processing engine is API-friendly. It is a module which is coordinated into all stages and cards. It utilizes our liquidity pool and stage to change over any upheld Blockchain asset to the fiat used at market value— with 0% charges. This trade charging strategy is significantly straightforward. It is quite different from what applies with the customary currency exchange used by the intermediaries in the finance industry.

DTC Insurance

- DitCoin has her clients at heart, therefore, all computerized money that DitCoin holds online is completely guaranteed. This means that, were DitCoin to endure a break of its online storage, any client stores lost as a result would be paid out by the insurance. The insurance policy covers any misfortunes coming about because of a break of DitCoin's physical security, digital security, or employee theft.
- DitCoin holds less than 1% of customer funds online. The rest is held in offline storage. The insurance policy employed by DitCoin does not cover any losses that arises if a customer's individual account is compromising. The customer has the sole obligation to use a solid password and take control of all login credentials they use to access DitCoin.

➤ ***BENEFITS AND ADVANTAGES***

- **The DitCoin Blockchain technology mainly eliminates third parties (middlemen)** in the process thus, lowering the cost significantly per transaction and changes the idea of ‘network’ by building one that is digitalized, and is location-independent.
- It creates a worldwide account for clients to personally manage their assets and funds real-time the way they want it to be.
- Gives worldwide clients who don’t have access to banks, a safe and secure method of saving money.
- DTC Token holders will receive a 0.8% reward for every transaction in Partnering Stores.
- With the lowest spending and exchange fees, consumers can now truly benefit from their Blockchain assets
- Card rewards of up to 3% on purchases made on the DTC Card
- Global banking product designed to give access to banking capabilities worldwide
- No monthly maintaining balance. This gives DTC holders and users more control of their assets and funds.
- All cryptocurrency stored will be insured from theft and hackers.
- Multi-Blockchain compatibility.
- All assets stay in cryptocurrency and only get converted when funds are spent with the DTC Card, etc. This gives DTC holders and users the power to maximize the value of their acquired DTC tokens everytime they want to use it.
- DTC Token holders and users will have access to 36+million points of sale, in 200+ countries, where Visa® and/or Mastercard® are accepted.
- Funding travel with cryptocurrencies
 - If a customer is making travel plans, digital Token and Blockchain technology can be used to finance the arrangements. This is one instance where DitCoin (DTC), DTC Wallet and DTC Card can be used. What this means is that travelers can feel free to use the DTC Card to spend without having the worry of exchange rate cuts. It is an equitable, straightforward, and frictionless process.
 - DTC Card is not limited to just an aspect of travel spending. Purchasing air miles, paying for vacation rental accommodation, and peer-to-peer travel planning are among the many other different sections of the travel business in which the DITCOIN Card can be extended into.

Real-world examples: Forbes Magazine reported that programmer Felix Weis was able to travel for 18 months spending only bitcoins. Though it might seem an isolated example of the use of tokenized traveling, the use case will only grow as the time passes. Per Forbes Magazine, Weis used “no banks. And that meant no western union, no money exchanges, no converting us dollars to Euros, no Euros

to Yen.” Weis is reported to have avoided all the currency conversion trappings and high fees levied by financial services intermediaries.

➤ Cross-Border Online Shopping in Cryptocurrency

- Some clients desire to acquire items to be sent across borders, but due to the effect of middlemen on cross-border payments, DitCoin’s Blockchain-based debit card (DTC Card) and wallet (DTC Wallet) solution can be used. It eliminates the tedious and vigorous effect of Cross-border payments.
- Buying product becomes available with DitPay’s online marketplace which allows the use of DTC Card in transactions. There are instances where importers need to pay their suppliers, but with local banks charging heavily, and several annoying effects of middlemen, the Blockchain has become an effective tool for reliable financial transactions. It can be used to settle several international payments within a couple of hours.
- **Blockchain** is one of such technologies that bypass existing infrastructure and links purchasers directly across the world. The fundamental incentive is that it also gives an alternative mechanism of settlement. Therefore, speed, cost, and haziness are the real issues that DitCoin’s cryptocurrency debit card and wallet will help unravel for individuals engaged in cross-border online payments.

➤ Inbound Remittances

- There will be huge effect of cryptocurrencies and Blockchain-enabled payment solutions on the international remittance industry. It is notable that the most widely recognized way migrant workers send money back home is using Western Union, regional/local remittance outlets, or agents, and that these payment solution providers have high international transfer rates.
- New companies are beginning to leverage on the Blockchain to offer remittance services in various nations. A typical example is **Rebit in the Philippines, ArtaBit in Indonesia, and BitPesa in Africa**. These organizations acknowledge the use of Bitcoins as payment from the nation of origin of a payment, and convert them into the local currency. Without going through the near-illogical banking channels, the recipients can have access to the local currency. They do not have to part with hundreds of dollars as exchange or service charges.

DitPay’s integration solution comprises of debit card (DTC Card), wallet (DTC Wallet), and software (CCE) fit for changing over currencies at the most reduced conceivable transformation rates. It can be used to manage inbound remittances.

- Small businesses have a lot to benefit, although, remittances require some time to get a decent amount of transfer in the form of cryptocurrencies. These organizations have no, or constrained access to credit extensions, associations, or contracts that can enable them to exchange and send funds internationally. The payments they might need to make are little,






yet it is hard to discover a practical approach to send cash. DitCoin's answer will help fill the hole.

➤ Cross-Border B2B Payments

- Though the platform may be basically established for only the consumer market in mind, notwithstanding, there is a solid motivating force to present new items and solutions for the B2B market. This will be done as the platform continues to mature, and the procedures are being streamlined for existing target markets.

➤ ***DTC TOKEN SALE AND DTC CARD ISSUANCE***

DTC TOKEN SALE

- **DITCOIN (DTC) TOKENS WILL BE AVAILABLE DURING THE CROWDSALE BEGINNING ON NOVEMBER 07, 2017 AT 09:00AM EASTERN STANDARD TIME (NEW YORK TIME ZONE) UNTIL DECEMBER 07, 2017 AT 01:00PM EST**
- **THE DTC TOKEN SALE WILL BE SOLD AT 1 DTC FOR \$0.95 RATIO (THE VALUE NOTED IN USD HERE IS JUST FOR REFERENCE GUIDE). THIS MEANS THAT FOR EVERY \$0.95 PURCHASED (Worth Value in accepted Payment Options), A CUSTOMER WILL RECEIVE 1DTC TOKEN.**
- DTC Tokens are being listed for sale in accordance to our DTC Product lines. **There will be 7 Million DTC tokens available for sale beginning on NOVEMBER 7th. 5 Million DTC tokens is targeted to be sold in our pre-sale.** A minimum contribution purchase needs to be 250 DTC and will get you an access code for our system and a max cap of 100,000 DTC token. DTC tokens will be sold at 1 DTC for \$0.95 (worth in accepted CryptoCurrencies or Cash). There will be a total of 10 Million Available DTC Tokens to sell.
- We will be accepting a maximum of 95,000 BTC in our token sale...
- DTC token sales will accommodate a Promo in 3 Major stages,
 -  Pre-Sell from 26th October 2017 thru 1st November 2017 (1DTC = \$0.75) and 30% Bonus on every purchase
 -  Pre-Sell from 2nd November 2017 thru 6th November 2017 (1DTC = \$0.85) and 25% Bonus on every purchase
 -  Main Sales from 7th November 2017 thru 18th November 2017 (1DTC = \$0.95) and 20% Bonus on every purchase
 -  Sales from 19th November 2017 thru 25th November 2017 (1DTC = \$1.25) and 10% Bonus on every purchase
 -  Post ICO Sales from 7th December 2017 thru 25th January 2017 (1DTC = \$1.75) and 25% Bonus on every purchase

- DitCoin Wallets (Windows and Android) are already live, however, the DTC token sale is being offered to properly fund the vision of DitCoin's future. Extra subsidies is required by our on boarding key developers, a legal team, marketing people, and other key segments and work force. The DTC Token will be accessible to buy through different stages after the token sale.
- DTC Tokens are not securities, shares, or investments. They are utility-based tokens on the DitCoin Blockchain designed to work in our ecosystem and line of products.
- During the crowd-sale, 56% of all DTC Tokens sold for purchase will be used in DitCoin Asset Building, including and not limited to creating usability channels of DitCoin (Such as e-Commerce Stores Creations and Sponsoring). 8% of all DTC Tokens sold will be apportioned to dissemination of bug abundance, business advancement, group ventures, market extension, and that's only the tip of the iceberg. 20% of all DTC tokens sold will be allocated to our Bounty / Promo reward scheme, while 6% will be given to Charity (1% in Bangladesh to the Rohingya Refugees, 1% in Cameroon and Nigeria respectively to the Refugees Camp in the northern side of Cameroon and Nigeria, 1% in India and 1% in Kenya and 1% in Philippines). The remaining 10% will be dispersed to DitCoin's organizers, early financial specialists, and representatives as an impetus to making an enduring common interest and commitment to the tokens and their drawn out value.

DTC CARD ISSUANCE

○ **The DTC Titanium ® Card**

○ **The DTC Black ® Card**

- The initial 500 token benefactors who buy DTC Tokens with 4+ BTC will be issued The DTC Black® Card Founders Edition. The DTC Black® Card is an all-metal debit card. It has its spending limit of \$10,000 every day. Its withdrawal limit is \$5,000 every day. Improved prizes program for DTC Black® cardholders will also be done

○ **The DTC Gold ® Card**

- The principal 1000 supporters who buy DTC Tokens with 3+ BTC will be issued The DTC Gold® Card restricted version. The DTC Gold® Card has a smooth gold design with a limited-edition engrave. It has a spending limit \$5,000 every day and a withdrawal limit of a \$1,000 every day. An improved rewards program is also included in The DTC Gold® Card.

○ **The DTC Blue ® & DTC Virtual ® Card, available to all:**

- The wallet app can be used by Clients to generate DTC Blue virtual card, or order their DTC Blue® Card. This card will be our signature card. It will permit a daily spending limit of \$1,000 and daily withdrawal limit of \$500.

	DTC PLATINUM	DTC BLACK	DTC GOLD	DTC BLUE
SPENDING	\$50,000	\$10,000	\$5,000	\$1,000
ATM WITHDRAWAL	\$5,000	\$2,500	\$1,000	\$500
TOKEN REWARD %	3% ON EVERY PURCHASE	2% ON EVERY PURCHASE	1.25% ON EVERY PURCHASE	0.70% ON EVERY PURCHASE
TRANSACTION FEES	FREE	FREE	FREE	FREE
BENEFITS	\$100 ANNUAL TRAVEL CREDIT \$100 ANNUAL UBER CREDIT 0.1% STAKING BONUS / YEAR	24/7 Worldwide Concierge Backed by Visa 1/300 Metal Founders Card	24/7 Worldwide Concierge Backed by Visa 1/500 Limited Gold Card	24/7 Worldwide Concierge Backed by VISA/MASTER CARD

RoadMap

JULY 2017

Idea brainstorming, Vision Planning and team building.
Test Project started, Market research and road map definition

Sept. 2017

DitCoin test net blockchain deployed, Business contacts towards integrating DitPay as payment option, Country Representatives appointed in 6 countries...

Octo. 2017

Launched BlockChain Main net ICO Pre-sell, Bounty & Promo campaigns, 7 Business Partners acquired, e-commerce Launching plan, DitCoin Linux GUI and CLI released

Nov. 2017

ICO ends, DitPay Development Starts, Asia / Africa Tour Planning starts, Windows Wallet, iOS Wallet, and Multi-Wallet Implementation Starts, Asset Building Starts...

1st & 2nd Quater 2018

Futher Development and Expansion of DitCoin Core Modules, DitCoin Listing to Major Crypto Trading Site, DitCoin Visa and Master Card release and Asset Building...

Dec. 2017

Futher Development and Market Expansion, World Leaders Conference, DitPay Pre-launch, Growing Partnership Leaders alliance towards assets building...

- Phase 1 Development of DitPay eCommerce & Delivery centers
- Phase 1 Development of DitCoin Token Investment (Part of the Reward Program)
 - Active live product testing since mid-2017
 - R&D for the Currency Conversion Engine

DitCoin dedicated significant time to product planning, as per the following milestone items: DitCoin will work alongside its partners to acquire/hold licenses in as many countries and states as possible. These licenses will be held under the categories of money transmitter, check seller, electronic money transfers, and seller-issuer of payment instruments.

➤ **CONCLUSION**

DitCoin (DTC) proposes to offer an integrated cryptocurrency marketplace and commerce solution.

Blockchain technology has proved to be a disruptive revolution and innovation for many industries, particularly the finance industry. With its presence as one of the main 10 developing advances in 2016, its maturity has seen blue-chip companies recognize it as a potential disruptors for several industries. The Blockchain revolution however can only remain embraced by every industry.

Leveraging on the over \$100 billion market cap of cryptocurrencies, **DitCoin (DTC)** has brought ease to the world of online buying and selling with its cryptocurrency-based market place, where customers can use DTC Card ® anywhere in the world that accepts **Visa ®** and/or **Mastercard ®**; Customers will also have the capacity to use their **DITCOIN** on **DTC Card ®, DitCoin Wallet, App, or other DitCoin Products**



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