

IDealCash WHITE PAPER Part Two

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Abstract

In March of this year, we released version one of our whitepaper, which explained what IDealCash was all about, and explained our vision going forwards. Now, three months later, we embark on version two of our whitepaper. This whitepaper has been co-authored by our extended team consisting of key community members that have shown great support and interest in the project.

The IDealCash Dual-Economy

We propose a new economic model, a dual-economy for IDealCash. This dual-currency model is described herein much more detail (readme).

Here is a quote from the aforementioned article:

The phrase "multiple payment systems" typically brings to mind objects such as checks, credit cards, debit cards and, more recently, "smart" cards.

However, many countries throughout history have used more than one currency at a time. In fact, although we tend to forget it, the use of multiple currencies as media of exchange in the United States was common into the 1930s. During its bimetallism period, the United States used two different government-issued commodity monies: gold and silver coins. More recently, we observe two-currency payment systems in developing and transitional economies, in which many modern payment systems are unavailable.

Nevertheless, citizens may adopt a dual-payment system by using the dollar in addition to their own locally issued fiat currency as a medium of exchange, store of value, and unit of account.

Dual-currency crypto economies will start to flourish and persist more today and through the future as a way to avoid devaluation of the main original currency, and





avoid unstable, unreliable banking systems, and government restrictions on your trade while using any different forms of payment.

We believe that a dual-currency model can work for IDealCash. IDealCash (DEAL) is analogous to silver (i.e., currency for data-to-day transactions) and IDealGold (DEALT) is analogous to gold (i.e., the primary store of value).

Complimentary

The emphasis here is that IDealCash and IDealGold will be like Yin and Yang, complementary rather than opposing forces that interact to form a dynamic system in which the whole is greater than the assembled parts, our very own Bitcoin, and Litecoin equivalent. Yes, this is a first for cryptocurrencies and yes, new can be scary.

This is what innovation is all about, we must have the courage to delve into the "unknown", for the unknown may give us the edge to be at the forefront of all cryptocurrencies and help us achieve the iDeal future.

IDealCash

IDealCash (DEAL) is an open-source community-driven cryptocurrency project that features **transaction speeds that are 100s of times faster than Bitcoin**. At the heart of IDealCash is a blockchain that is based on the technology found in BlackCoin and NovaCoin featuring fast and secure transactions, incredibly low transaction fees and Proof-of-Stake (PoS), allowing stakeholders to increase the value of their investment by up to 30% each year!

The main goal of IDealCash is for it to become the main way in which we transact value in the cryptocurrency community. We have utilized the positives and improved on the negatives of the cryptocurrencies that came before us.

We are the future and you are part of our evolution!





IDealCash is continually evolving and you, the community, are vital to its evolution. Our ongoing developments require not only your involvement but also your support. You are the backbone of this cryptocurrency and together we will bring the future to the world today.

IDealGold

To IDealCash we bring an interesting twist – we bring IDealGold (DEALT). IDealGold, is the primary store of value in the new, dual-economy, IDealCash economic model.

IDealGold will be our Bitcoin equivalent to our Litecoin equivalent (IDealCash).

IDealGold is based off the same blockchain technology that IDealCash uses; however,

IDealGold features a much lower max supply.

IDealCash (DEAL) and IDealGold (DEALT) together will collectively be known as subeconomies of IDealCash.

Our Values

We recognize that we are presenting IDealCash and IDealGold to the community at an interesting time in the cryptocurrency life cycle. Recent events have caused cryptocurrency stakeholders to somewhat question their investment decisions. The IDealCash Team and its community members strive to stay above the noise by adhering to the following core values:

- **Security.** The security of our stakeholders' investments is of paramount importance to the IDealCash Team.
- **Commitment.** We are committed to this project and every IDealCash and IDealGold stakeholder over the long term.
- Honesty. As our community members have witnessed since our founding in November 2017, the Team is honest and open about the status of individual efforts (wallet development, new cryptocurrency exchange listings, etc.).





- Performance. We are not here to pump-and-dump IDealCash. We will not
 pre-announce activities that may cause unwarranted gains in the price of
 IDealCash or IDealGold. We subscribe to the concept of "under promise" and
 "over deliver."
- Accessibility. We believe that every cryptocurrency purchaser across the globe should have the opportunity to obtain, hold, and use IDealCash and IDealGold.

Our Support

IDealCash has a strong community with approx. 10,000 members that is continually growing. This community is already making use of these fully operational cryptocurrencies. Everyone who uses IDealCash and IDealGold are amazed at the ease of use and speed that they deliver.

IDealCash is not only a great project but also a great investment opportunity. This project is still very young and has a dedicated team behind it that is supporting its evolution. By being part of this project, you can help shape the direction of the development of this project. We do not work alone – we work and develop as a community.





Our Shared History

Many years ago, the global financial system fell apart leading to a crisis that shook the world leaving millions of people in despair, many having to give up their homes and many being reduced to living in poverty. The world went into a recession and after many years, it has only just been able to recover from.

In amongst the financial chaos, an innovator known to us as Satoshi Nakamoto, released a whitepaper describing Bitcoin, a peer-to-peer digital currency that utilizes cryptography to provide security in its foundation. This was when the world was gifted Blockchain technology, which has allowed us to decentralize this currency platform. Additionally, it gave us the roadmap to take back control over our money, our lives, and our freedom.

This was when the world was gifted Blockchain technology...

The Vision

Satoshi gave us something very special all those years ago and, nearly 10 years later, we are building **on his vision** of a world where currency is decentralized and immutable.

Bitcoin was the crucial first step in the right direction and the IDealCash dual-currency ecosystem is the next stage in its evolution. IDealCash and IDealGold will be the cryptocurrencies that enable the use of digital currencies for real-world transactions — in a world where digital currencies will be used exclusively to transact value and material goods.





Bitcoin was the crucial first step in the right direction and the IDealCash dualcurrency ecosystem is the next stage in its evolution.

The Reaction

When Bitcoin was released, there were many sceptics – many of whom did not believe Bitcoin could succeed at all. Ten years later and, not only does the world understand the purpose of Bitcoin, there are now over 1500 cryptocurrencies that share the same vision.

Just as with the way Bitcoin disrupted the previous status quo, the IDealCash Team continues this process with our unique, dual-currency economy. Many will not accept it, and many will not understand the need. We as a community need to show the world what we are about, show them this vision. In time, many will join us and together, we will succeed.

Our Community

What makes IDealCash special is our ever-growing community. Every day, more and more people see what we see in IDealCash and want to play a part in its evolution. They believe in the vision – in our vision – in the vision of all those involved in cryptocurrencies, but with one key difference: they believe IDealCash will be the project that will help realize this vision.

What makes IDealCash special is our ever-growing community!





Community members can earn **DEAL** coins by completing bounties or by contributing to the project in some way. There are also many giveaways and competitions that anyone can be a part of to get some **DEAL**!

Both our Telegram and Discord channels have tip bots where members can tip and be tipped by fellow community members. Our community is quite generous, so join us and get tipping!

The Technology

Both **DEAL** and **DEALT** use the Proof of Stake (PoS) algorithm.

The IDealCash blockchains utilize a modified version of the blockchain found on BlackCoin and NovaCoin and has the following properties:

DEAL

Type: PoS

Block Size: 1MB

Coinbase maturity: 20 blocks

Target spacing: 60 seconds

Target timespan: 1 block

Transaction conf: 6 blocks

Coin Maturity: After ~ 501 blocks

PoS %: up to 30% per year

Max Supply: 5,121,951,220

Pre-mined: 921,951,220 (approx. 18%)

Fee: 0.0001

DEALT

Type: PoS

Block Size: 1MB

Coinbase maturity: 20 blocks

Target spacing: 60 seconds

Target timespan: 1 block

Transaction conf: 6 blocks

Coin Maturity: After ~ 501 blocks

• **PoS %:** up to 3% per year

Max Supply: 5,000,000

Pre-mined: 3,000,000 (approx. 60%)

Fee: 0.0002





- Both **DEAL** and **DEALT** are technologically the same with the only key difference being the following:
 - o The **DEAL** supply is 5 billion coins and **DEALT** is 5 million coins.
 - The % return for **DEAL** is 30% and the % return for **DEALT** is 3%.

Security

At IDealCash, we take security very seriously and are actively looking at ways to further secure our Proof-of-Stake (PoS) based blockchain. To ensure that a Proof-of-Stake system is as secure as possible, it is a requirement to have as many nodes online as possible. The more nodes that are online and actively staking, the less possibility there is for any security issues to arise, and the faster the transactions.

IDealCash uses central checkpointing to provide additional protection for the network during the initial growth period and help ensure a smooth transition if a critical vulnerability is found. We are confident that central checkpointing can be gradually weakened and eventually removed at any time. Users can ignore broadcasted checkpointing by using -cppolicy option, if they wish.

In addition to this, to defend the possibility of any pre-computation attack, the stake modifier is consistently changed at each modifier interval to better obfuscate any calculations that are made to pin point times for the next proof-of-stake, thus providing a safeguard against the network being compromised.

The Premine

IDealCash (DEAL)

The Premine details for **DEAL** were explained in the original whitepaper. To recap, we pre-mined 921,951,220 **DEAL** (approx. 18%) of the total 5,121,951,220 **DEAL**. Most of this **DEAL** has been given away to the community via daily lotteries and bounties.





Approximately less than 3% of the pre-mined amount remains and will be retained in the development fund to support the project.

IDealGold (DEALT)

3,000,000 **DEALT** (approx. 60%) of the total 5,000,000 **DEALT** has been premined. 300,000 will be retained to support the project in the future. The remaining amount will be used to support **both** projects going forward.

Staking

IDealCash holders will receive up to 30% floating reward per coin per year for **DEAL** and up to 3% floating reward per coin per year for **DEALT**. IDealCash uses randomization to predict the following generator by using a formula that looks for the lowest hash value in combination with the size of the stake. As the stakes are public, each of the nodes can predict, with a reasonable degree of accuracy, which account will be given the right to forge a block. You can stake your IDealCash by using the wallet that is available at our website here: https://idealcash.io/

There are approximately 4,000,000,000 **DEAL** and 2,000,000 **DEALT** to be earned through staking. At the current network weight, it would take **DEAL** approximately 7-12 years at 30% annual returns to reach the max cap and approximately 20-25 years for **DEALT** to reach its max cap at the lower 3% annual returns.

We know that in the future, the % returns for IDealCash may need to be adjusted to ensure that the fees generated by the network will be enough to support a given staking %.

The future of staking

Once we reach our max supply, we will technically no longer be able to mine for new coins. Thus, we would need a way to generate stakes through fees. Our fees are very low, so in order to generate enough coins for 30% stake we would need to make 1.5 billion coins a year in fees. Now, we need a lot of transactions to do this, which may





not be possible. The reward may need to change to lower than the current 30% to something between 10-15% at this stage, depending on the volume of transaction we have on the network. How can we create the volume needed to generate the fees required for staking?

This is where the Marketplace and the iDealXchange will be able to support us. You would be able to send any coin to your wallet but can only purchase products using either **DEAL** or **DEALT**. Furthermore, on the iDealXchange, we would have a **DEAL** and **DEALT** market to ensure we generate more fees from the additional volume this would bring to our network. This way we should be able to generate the fees required to support staking beyond our max cap for both currencies without causing inflation as the amount of **DEAL** or **DEALT** will never increase (stakes would come from fees only).

The topic of reducing our staking returns will come in the future and will be something that is agreed upon with the community.

Lightning Speeds

Transaction made on the IdealCash and IDealGold networks are almost instantaneous requiring only 8 seconds or less to be visible in your wallet. Funds may be spendable after 6 blocks which requires approx. 6 minutes from when you receive the funds.

IDealCash is a project that features transaction speeds that are <u>100s of times faster</u> than <u>Bitcoin!</u>

Want to see for yourself? Please head over to our Telegram and Discord groups to join our amazing community today! We encourage any and all sceptics to run their own tests to confirm transfer times. You will not be disappointed!

Telegram: https://t.me/IDealCashCryptoCurrency

Discord: https://discord.gg/nbZA5pM





Transaction Fees

Transaction fees on the IDealCash network amount to just 0.0001 **DEAL** to transfer 10,000,000 **DEAL** coins and 0.0002 **DEALT** to transfer 10,000 **DEALT** coins. These low transaction fees ensure that IDealCash and IDealGold transaction costs remain to be some of the lowest in the cryptocurrency market – and ensures the sustainability and scalability of our project.

Environmentally Focused

IDealCash and IDealGold are 100% Proof-of-Stake and, as with all Proof-of-Stake (PoS) coins, our carbon footprint has been greatly reduced and consumes a fraction of the energy required by the Bitcoin, and similar, Proof-of-Work (PoW) networks.

Mining is a very energy-intensive process. By one estimate, Bitcoin requires 215 kilowatt-hours of energy for each transaction. According to Morgan Stanley data, the total energy consumption of the Bitcoin network consumes as much electricity as 2 million U.S. homes.

It is for this reason why Bitcoin will never be scalable

Proof-of-Work (PoW) blockchains amount to wasted energy – energy that many people around the world desperately need. It is for this reason why Bitcoin will never be scalable and could never be used as a day to day digital currency at the volume necessary to embed digital currencies into the foundation of asset trading.

Proof-of-Stake (PoS) is the only way, and both IDealCash and IDealGold can scale to ensure they can establish themselves as the prominent digital currencies that are scalable, sustainable, reliable, and secure for the world to use.





The Future

It would be difficult to suggest what the future may hold for cryptocurrencies and the technologies that enable them. Technology is ever-changing and the only thing we can be certain of is that the technology we use today is but a stepping stone to the technology used tomorrow.

We as a community will be ready to validate and adopt future technologies to ensure that the IDealCash dual-currency economy continues to be at the forefront of blockchain technology.

The technology we use today is but a stepping stone to the technology used tomorrow

We are working on new innovative technologies to further improve blockchain technology that we will be working to bring to the IDealCash dual-currency economy. These will be implemented in the future. Please stay tuned for announcements in due course.

Our Target

We want **DEAL** to become the primary coin that the world uses to transact value and **DEALT** to become the main way in which you will store it. Our currencies will work across all of our products (with some exceptions), with both currencies acting as a support for the other. In the future, we will have a **DEAL/DEALT** pair that will allow IDealCash to maintain value within our project and drop the dependency of our value to be solely set by other cryptocurrencies.

Remember, **DEALT** is our bitcoin and it will be our store of value, **DEAL** is our cash and it will be the main way in which we transact. Once the value of **DEAL** stabilizes against conventional fiat currencies, the value of **DEALT**, and why we created it, will become more apparent. **DEALT** would be the currency that fluctuates in price against





DEAL, dependent on the movement of money between these two currencies. The price of **DEAL** will eventually stabilize as it would be used to make your daily purchases, and as this become more common, it will create the stabilization we speak of.

IDealCash & IDealGold will work together to achieve the IDealCash vision, the vision we originally laid out in version one of the whitepaper. If all goes as planned, **DEAL** will gain privacy features that will keep your **DEAL** address and your transactions private. Although these are excellent features, we understand that some countries and governments may be against this and for this reason, **DEALT** will not have any privacy features and will continue to be as anonymous as Bitcoin is. This is one example where the features of these coins could diverge.

This will allow us to separate **DEALT/DEAL** from BTC, where no matter what the price of Bitcoin looks like, the value of IDealCash will not be affected as we are on our own currency due to this financial model we have planned.

We are aiming for mass adoption and to achieve this we must create products that embed IDealCash into our daily lives.

We are working with partnering with a new exchange that will feature a **DEAL** market. Please stay tuned for announcements here: https://t.me/IDealCashNews





The IDealCash Product Family

The current IDealCash products are listed below:

- Desktop Wallet for Windows, Linux & Mac
- Mobile android wallet for DEAL (DEALT coming soon)

The IDealCash products that are expected to be delivered soon are listed below:

- Mobile Wallet for iOS for both currencies
- IDealCash Debit Card for DEAL only
- IDealCash Marketplace for both currencies
- The iDealXchange for both currencies

Please see our roadmap on our website here https://IDealCash.io/ to view the timelines for our upcoming products. This will the only roadmap that the team will keep updated at all times.

Our Wallets

Desktop Wallet

IDealCash currently has desktop wallet you can download from here:

https://IDealCash.io/

We offer a wallet for the Windows, Linux and Mac operating systems.

The wallet is based on the open-source Qt Wallet. You can back up your wallet, encrypt your wallet and perform staking. It is a well-supported and a very reliable wallet used by a multitude of cryptocurrency projects.

We are working to improve the design of our wallet and will bring you updates very soon.





Mobile Wallet

The IDealCash team are currently working on a mobile wallet for iOS. The android wallet has already been released for **DEAL** and will be available for **DEALT** very soon. The iOS wallet is in progress.

These wallets allow you to be able to move you IDealCash around on the go and allow you to send payments using QR codes. You will be able to do all of this whilst staking! *

The Future Wallet

We all know that the future wallets will be limited to web and mobile only. Desktop wallets will become reductant and as such this is the direction we are also heading in. However, desktop wallets will always be available should you wish to use them.

We will be creating new wallets that will allow both **DEAL** and **DEALT** to co-exist in the *same* wallet. This will ensure both your coins are easily accessible and in the case of the web wallet, can be exchanged for one another at the rate of exchange at the point of exchange. This is the future...

The Debit Card

IDealCash is also working to bring you a debit card to allow you to spend your **DEAL** coins. We are looking to work with global payment service providers such as VISA or Mastercard that will allow you to be able to spend your **DEAL** coins in the same way you may spend fiat currency. This will be our initial strategy, in the long term, we wish to create our own payment system.

The Marketplace

The IDealCash team are working on a marketplace platform to allow you to transact material goods and services using IDealCash. Think of this as the decentralized, blockchain driven version of eBay.



^{*} Staking will only be possible with a continuous internet connection to your mobile device.

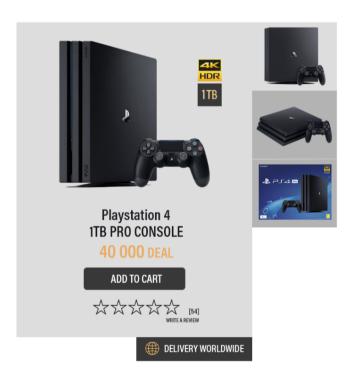


We have exciting ideas that we cannot wait to bring to you. A marketplace and payment system on one platform, something you wouldn't be able to do with marketplaces that require fiat currencies for payment. We will no longer need to rely on third parties for payments and as such, we will be able to buy goods at cheaper prices and have a better margin on the items we sell!

We have been working on the Marketplace and below are some screenshots of what the Marketplace could look like. The Marketplace will also feature a web wallet.

The images below show what the home page and individual product pages could look like. As aforementioned, we will initially be accepting **DEAL** and **DEALT** only. There will be NO listing our selling fees whatsoever and you will be able to sell any item you wish. The only fees you will ever pay are the low transaction fees you would currently pay to transfer the currency. This is to generate fees for the network to award for staking once the max cap for each currency is reached.



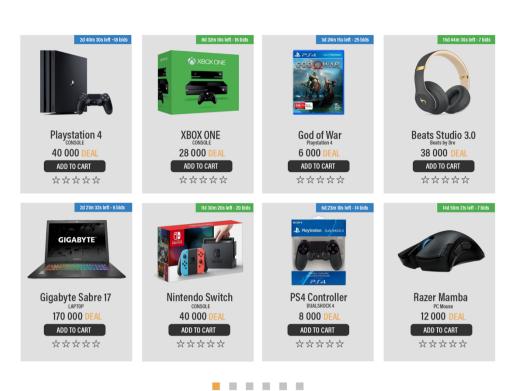


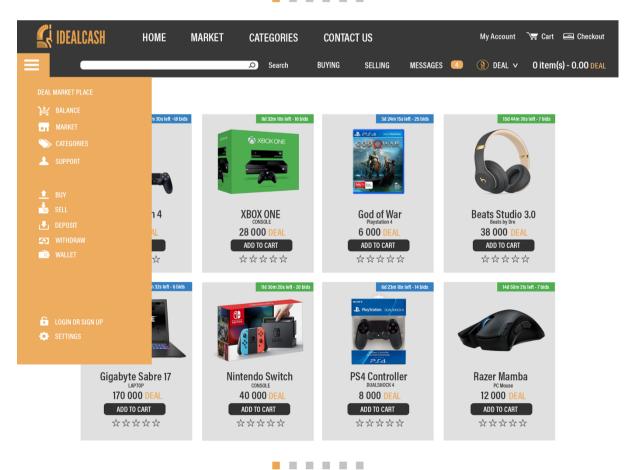






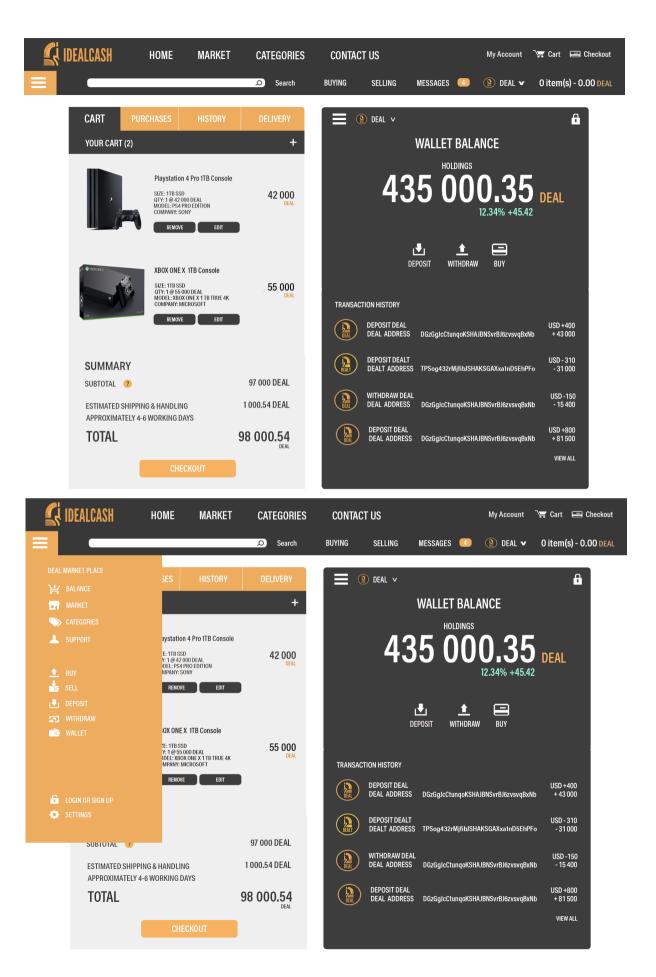






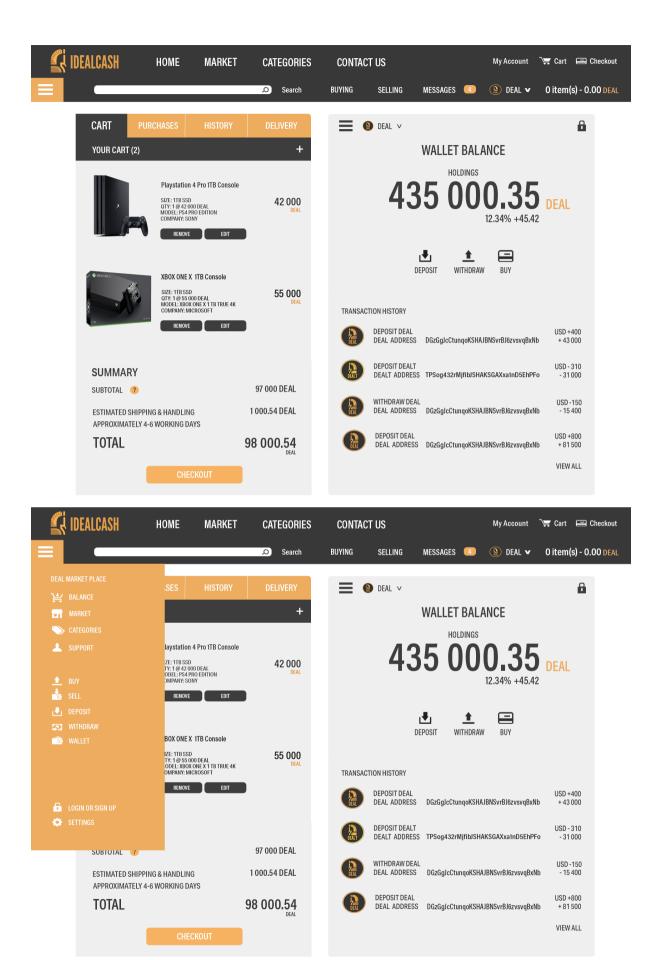
















The above images show what the checkout pages could look like — in both a "dark" theme and a "light" themed version respectively.

We are also working on the mobile version of the Marketplace. This is a very important platform for us and we will bring you updates on this in due course.

It is likely that in most cases you would only use **DEAL** to pay for good on the marketplace. For larger purchases such as cars, you may prefer using **DEALT** as it would hold much more value per coin. This is down to personal preference.

The iDealXchange

In tandem, we are working to bring you a new exchange. This exchange will have PoS enabled by default and you will be able to continue earning staking rewards even whilst you have open orders. You will have the option of either staking back to your wallet or increase your buy order by the amount you have staked. This is the future of cryptocurrency exchanges!







Exchanges

Currently listed

We are listed on the following exchanges. Please go to https://idealcash.io/ for an up-to-date list.

Stocks.Exchange

DEAL/BTC: https://app.stocks.exchange/en/basic-trade/pair/BTC/DEAL/1D

Crex24

DEAL/BTC: https://crex24.com/exchange/DEAL-BTC

Troca.ninja

DEAL/BTC: https://troca.ninja/markets/coin/BTC-DEAL

We are continually working to list **DEAL** and **DEALT** on exchanges with high volumes, please be patient with us as this is a time-consuming process.

Buying IDealCash

The IDealCash team NEVER sell **DEAL** or **DEALT** coins directly, you MUST buy from an exchange. We are not allowed to sell **DEAL** or **DEALT** coins directly, and the only way to purchase would be from an exchange of your choice that has **DEAL** or **DEALT** listed. You can buy both coins from these exchanges as you would any other coin. We do not endorse any other exchanges that may have listed us. We always need to ensure we make contact with these exchanges first before publishing these exchanges on our website thereby endorsing them as a way to buy **DEAL** or **DEALT**.





Our Family

Development Team

The IDealCash project was founded by two main developers, Tyler and Fedir, but since the original conception of the project, we have added skilled individuals to our team to help support and grow this project and will continue to do so where possible to further support our growth.

This is a decentralised community project so anyone can join the team at any time to contribute ideas, run competitions, run our social channels, create marketing materials, contribute code and more. We want team members from all over the world so please message us on telegram, twitter or discord and join us!





Our Communities

The IDealCash community is growing at an amazing pace, please navigate to the links below to go to our Telegram, Discord, Twitter and Reddit social channels.

Our Website

https://IDealCash.io/

Telegram

Main group: https://t.me/IDealCashCryptoCurrency

Announcement group: https://t.me/IDealCashNews

Discord

Help us create our Discord community!

https://discord.gg/nbZA5pM

Twitter

Stay tuned for important announcements

https://twitter.com/IDealCashTeam

Reddit

Got an idea? Share it on our Reddit channel

https://www.reddit.com/r/IDealCash

Please join us, suggest ideas and help us innovate our way into the future. We want our community, the best community to create the most utilized cryptocurrency of all time.





We have everything we need to make this happen, are you ready for the future...







Disclaimer

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IDealCash Project (IDealCash).

The IDealCash team are a foundation made up of volunteers and everything the IDealCash team does is by donation of their own will.

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IDealCash reserves the right to change the amount of DEAL given away or stop the giveaways at any time to protect the interest of our investors.

Contact The IDealCash Development Team at dev@IDealCash.io for commercial licensing opportunities.

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