



RUCOIN

Russian RUCOIN crypto currency RUCOIN LOYALTY
of brand rewards programs

White paper is considered to be viewed in Chrome or Yandex browser in terms
of getting the correct portraying



Introduction



Rucoin cryptocurrency and the One Global Loyalty Network are aiming to be a bridge between virtual currencies of the digital world and world-known brands' bonuses/discounts of the real world.

Now consumers don't have to combine different rewards and loyalty points, they can just use Rucoin in the Global Loyalty Network, receiving goods and services that are necessary for them.

Stable and predictable Crypto-currency with quarterly increase in liabilities. The ability to carry out safe transactions using crypto currency Rucoin, Bitcoin, Ethereum.

As of 11/19/2017 10:02 there are 1 105 654 offers from 80 stores

Every year, 48 trillion loyalty points from brands, services, hotels, airlines, etc. are not repaid/used in the world, the cost of which is 99 billion dollars. When consumers join membership of different brands, they receive loyalty points for each operation. But, as a rule, it often happens that it is not possible to use these loyalty points to get the desired rewards because of the rules and limitations of a loyalty program. These limitations include limited opportunities, products, services, etc. The users have a limited choice and cumbersome rewards program, which they leave.

This results in a double loss in the loyalty ecosystem. All these points have no value for users, as they are distributed throughout different loyalty programs and bonus accounts. And for brands/services, it becomes an obligation in the balance. In addition, users receive a virtual currency or application currency as rewards (for example, game points) from download, use of apps, games and websites that have no value in the real world.



The owners of applications and websites, that are constantly looking for new and effective ways to attract users and support them by means of rewards, face with the same problem. Many of them have already implemented a system of virtual rewards (points/icons/tokens/scores) to promote interaction. But outside the applications, these points and rewards do not transform into real value for their users.

Though the problem is well known, a unique, convenient and safe solution has yet to be developed. First and foremost, this is due to the current global infrastructure, which imposes legal, geographical and technological limitations to expand loyalty with a variety of partner brands, services that would be interesting to all categories of consumers.

Based on the blockchain, our proposed solution is the One Global Loyalty Network (Rucoin Loyalty), which integrates brands, manufacturers and consumers in one platform. Rucoin Loyalty will allow users of partner brands and Internet resources to link points and bonuses in Rucoin with local fiat equivalent (\$ / ¥ / € / ₹, etc.), which, in turn, can be repaid in accordance with specified products and services of other partner brands.

Consumers will use this platform as a mobile wallet

It will be a means of exchange and use in the system. Being a cryptocurrency, the Rucoin token will provide unlimited, safe and secure transactions between partner brands around the world. In addition, Rucoin will also act as an exit point for site owners who try to attract users. This model will lead to the consumer base growth in the ecosystem, which will result in transactions increase.

The key components of the proposed solution will be Rucoin, namely the Complex of Interaction between the Clients and the Rucoin Loyalty Network.



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Proposal

We offer a stable token Rucoin with a quarterly increase in liabilities. The proposed loyalty network and Rucoin tokens form the One Global Loyalty Network (Rucoin Loyalty) together, which is beneficial for all involved parties (consumers, brands and manufacturers).

Loyalty network offers

Consumers

The wallet with the Rucoin account, which shows the Rucoin fiat equivalent, the ability to translate tokens to other users. Built Exchange Exchange Rucoin, Bitcoin, Ethereum. The list of goods available for purchase for Rucoin under the loyalty program. Safe transactions using crypto currency Rucoin, Bitcoin, Ethereum. In a secure transaction, Rucoin Loyalty acts as a guarantor of execution of the transaction by the parties to the participants.

For brands

The opportunity of exponential development of the partner loyalty network. This will reduce their balance obligations by means of use/repayment by consumers.
Manufacturers and brands willing to acquire new customers can also become members of Rucoin Loyalty.

Owners (of applications/websites)

A convenient and meaningful way to reward users for their involvement without the need of creating and managing the rewards system.
Creating по созданию и управлению системой вознаграждения.

Creating a global block of Rucoin Loyalty network

The Research Institute of Innovative Technologies is engaged in research, development, monitoring and statistics since 2011. Research and analysis in the field of application of blockchain technology, development of Big Data services.

Introduction

According to a recent New York Times report, the user's attention on the website/application is less than 8 seconds. Application owners have only 8 seconds to attract the user. During this time, it is necessary to gain his attention and hold it.

Let's remember this figure and consider the system structure. The current infrastructure of the user interaction is designed in such a way that the three main components of the interaction ecosystem, i.e. brands, developers, consumers, work independently of each other, and each of them tries to solve their problems individually.

Brands implement stand-alone or coalition loyalty program to reward users for their loyalty. Developers give promotional incentives or virtual currencies (in the form of game tokens or points) for user participation in their ecosystem. Unfortunately, consumers who receive these rewards points can neither combine points nor use them to obtain the desired reward due to limitations such as repayment/use terms and the limited possibilities of the individual software providers' catalogues.

Therefore, it gives a unique opportunity, i.e. on the one side, we have brands that are ready to reward users for loyalty and purchase. On the other side, we have developers with a large user base who are trying to create a suitable rewards system for them and brand partners.

There is still no global solution that allows combining both sides on the same platform, which would help to increase transactions for participating brands and increased involvement for developers and manufacturers. For consumers, this means unlimited choice of safe and convenient way to use rewards points in the real world using one application.

Current needs of the involved parties

Consumer needs (the right of rewards choice)

The average number of users registered in loyalty programs has increased by 31% over the past four years. There are only 6.7 active users among 14.3 registered users. This number has not changed since 2012. One of the reasons has been that 57% of the surveyed consumers haven't known their balance of rewards bonuses, and 38% of them haven't known the value of their bonuses.

About 57% of consumers in loyalty programs believe that it takes too much time to earn a point or a mile, and 53% of consumers are not interested in the type of the offered rewards. This results in the accumulation of unused rewards bonuses among users.

There is a review of unused rewards bonuses that users have in several programs.

Program	Number of participants (mln.)	Average value	Total cost (mln.)
Nectar	19,0	\$29,47	\$559
Boots	17,9	\$16,50	\$559
British Airways Executive Club	7,0	\$464,64	\$559
Morrison's Match & More	6,0	\$5,08	\$559
Virgin Atlantic Flying Club	2,0	\$431,64	\$559
Lufthansa Miles and More	1,8	\$442,20	\$559

User influence

Cooperating with brands and manufacturers in their loyalty programs, the consumer facilitates purchasing capacity, attention and participation.

Brand needs (User involvement and bonus repayment/use)

The total cost of loyalty bonuses given by brands in the USA is \$48 billion. One third of them remains unused. The follow-up report in 2017 shows that since 2012 the membership level in programs has increased by 67%, but the overall customer satisfaction has remained at the same level. Despite the opportunities and growth, there are no true global players in the industry of Loyalty & Reward. The industry consists of separate stand-alone and coalition programs that have been implemented in the specific geographical areas.

While new programs try to attract consumers and reach a critical mass, coalition programs (loyalty and rewards programs formed by a group of major brands from each sector) have slowly begun to gain momentum in large markets, showing the acceptance of the model from consumers. Several coalition programs such as Air Miles in Canada, Nectar in the UK, Max-Get in India, Ok-Cashbag in Korea have shown that penetration is up to 80% within the relevant local markets.

Despite the popularity, brands do not want to participate in the coalition program. It is considered as a sharing of the purchasing capacity of the consumer with other brands, cutting his share. This led to the fact that only a few major brands, including those mentioned above, joined together to form a coalition program, while the vast majority did not participate in it.

Brand influence

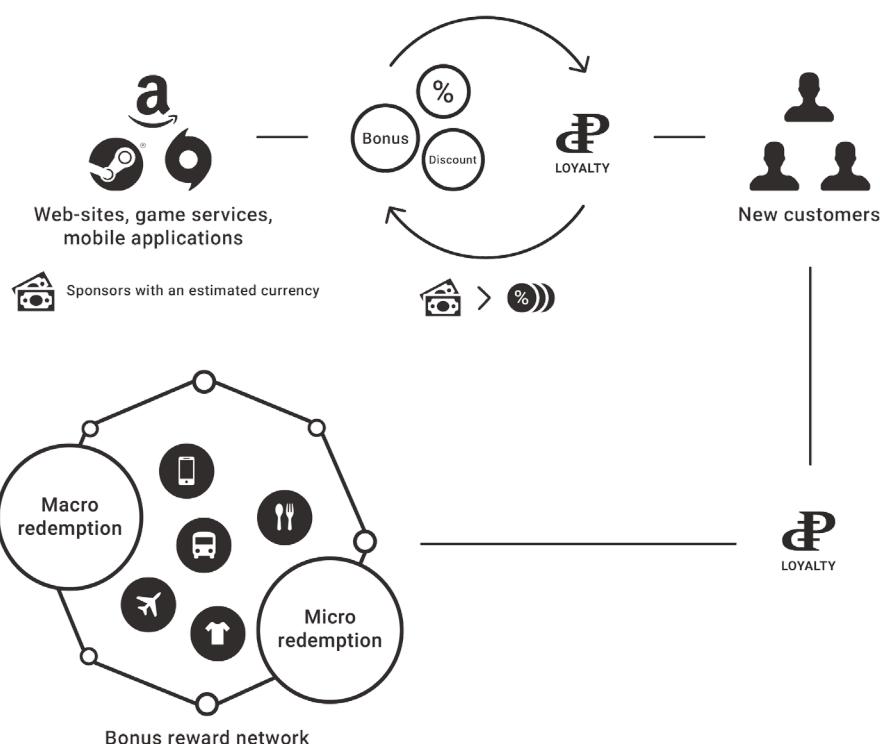
Brands can provide rewards in the real world, which will attract the user and create interaction with publishers.

Website owners (rewards for user involvement)

According to the «Economics of attention», human attention is considered the most scarce resource and this resource is used by millions of applications and websites. Most of them have even begun to give rewards in exchange for involvement. The model «Rewards for involvement» affects every person who has a smartphone in the form of points, coins from applications and games that we use every day.

If the audience has decreased, website owners have even begun to offer users coupons, vouchers, points, etc., to reach previously fixed levels, such as promotion content, subscription to newsletters, active involvement to increase content created by users and so on.

This trend occurs even in the blockchain companies, for example, STEEM, which rewards its users when they interact with the content, sharing it or voting. But it is relatively easy to reward users with crypto variants. To create a similar system of applications and websites, publishers need to develop, implement, make marketing efforts, incur costs and agree to cooperate with brands to fill the rewards catalogue that will attract their users.



Opportunities

The total amount of unused bonuses on the customers' accounts is 360 billion US dollars. Considering only the USA and Great Britain, we see the possibility of using bonuses in the amount of 24 billion US dollars, which remain unused. They remain unused due to the lack of visibility and understanding of the bonus value, the impossibility to find suitable rewards during repayment, as well as the impossibility to combine points between different program providers to receive good rewards.

The USA is in the first place (\$16 bln.), Great Britain is in the second place (\$ 7.7 bln.). These unused points, which do not push up sales, impose great obligations on these companies. A universal solution that offers easy, safe and transparent mobilization of these points can have a huge positive effect both on brands and consumers.

Solution

One Global Loyalty Network (Rucoin Loyalty)

A global loyalty network will lead all three parties involved to a single platform, using its individual advantages to create a continuous global network. The system will be managed by "Smart Contracts" that work with the help of blockchain technology, and will allow consumers to link bonuses from different loyalty programs at a single platform for use/repayment. This platform will combine and convert the rewards bonuses into the local fiat equivalent to Rucoin. Now the consumer will see only Rucoin value and the fiat equivalent of the national currency, as well as the various available options for repayment/use, such as goods, subscriptions, upgrades, etc.

The idea is to make the entire process of repayment/use of bonus points, miles and rewards points more simple and global

 The solution is illustrated below



Brands with active bonus systems



Web-sites, game services, mobile applications



New stores without a bonus program

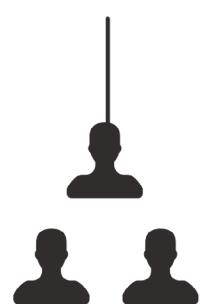


LOYALTY



LOYALTY

Stores get new customers who already have bonuses



Get new customers and drive users through Rucoin Loyalty

Global Affiliate Loyalty Network



Discounts



Products, Updates



Cashback



Services, Updates

Rucoin token

The Rucoin tokens are the reserve/primary currency for the entire ecosystem, which will become a means of exchange for any transaction in Rucoin Loyalty, just as the US dollar is the currency of the global reserve or the base currency that facilitates international trade by the general exchange rate. Using the Rucoin token, partner brands and manufacturers can establish the exchange value for their rewards bonuses. Due to the Rucoin token, repayment will be governed in the ecosystem.

Global Loyalty(Acceptance and conversion in online mode)

At first glance, Global Loyalty allows local transactions of fiat money between the parties, which is convenient for business. Basically, Global Loyalty uses the blockchain and Rucoin tokens, allowing global cross-border transactions. It is profitable for all three parties involved, brands, manufacturers and consumers. It is possible due to the conversion of different bonuses, points into the common base currency Rucoin (on the basis of market value) in online mode, using smart contracts.

Brands and manufacturers will have to pay the amount of Rucoin generated by the smart contract in fiat equivalent during the use/repayment of bonuses, while their users will use the corresponding rewards bonuses for transactions.

Example 1:

Let's assume that: 1 Rucoin = \$1

If the price of the brand tokens is 1 bonus = \$1, and it gives 2 bonuses to the user, Global Loyalty will involve 2 Rucoin during the repayment/use of these bonuses.

2 bonuses = \$2;

\$2 = 2 Rucoin

Example 2:

If the price of the brand tokens is 5 bonuses = \$1, and it gives 10 bonuses to the user, Global Loyalty will involve the same 2 Rucoin

10 bonuses = \$2;

\$2 = 2 Rucoin

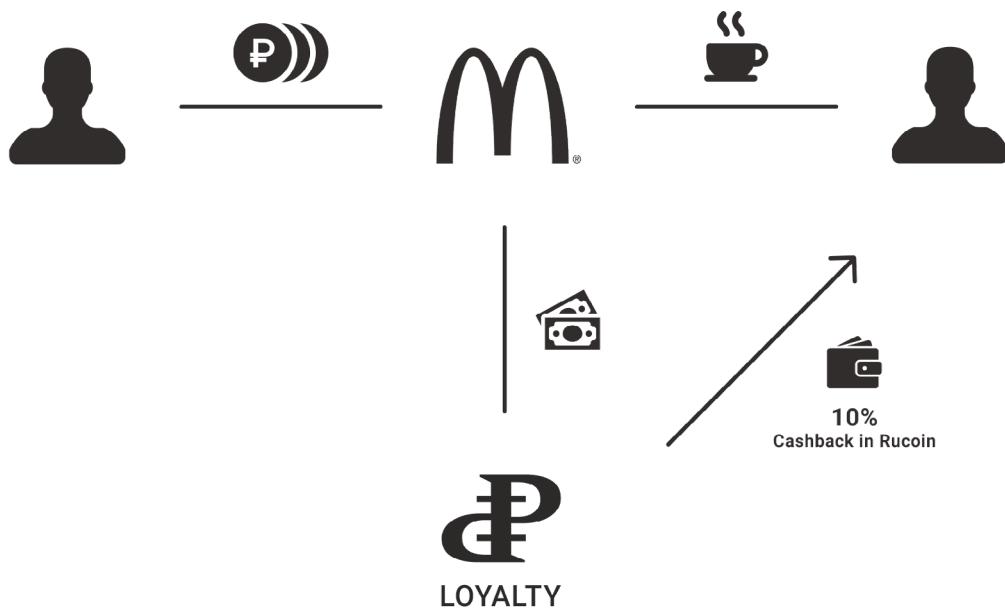
It ensures balanced ecosystem, regardless of the bonus amount provided by different brands.

Note: brands and publishers setting the exchange rate should pay the amount (0.01%) of the their users' transaction during the repayment/use of rewards bonuses.

How the rewards network will work for consumers

For consumers, the one global loyalty network will be a secure and integrated way of using/repaying rewards bonuses, points via the wallet application/web interface. They can use a clean application/website interface to combine all the rewards bonuses received between participating brands and manufacturers and store them as a Rucoin local fiat equivalent, allowing the users to choose a reward that will have actual value in the world. Rewards will include goods, services, products, subscriptions, updates, etc. from other partner brands.

Brands and manufacturers can also integrate the SDK and API to allow their users to connect the Network within their ecosystem directly.

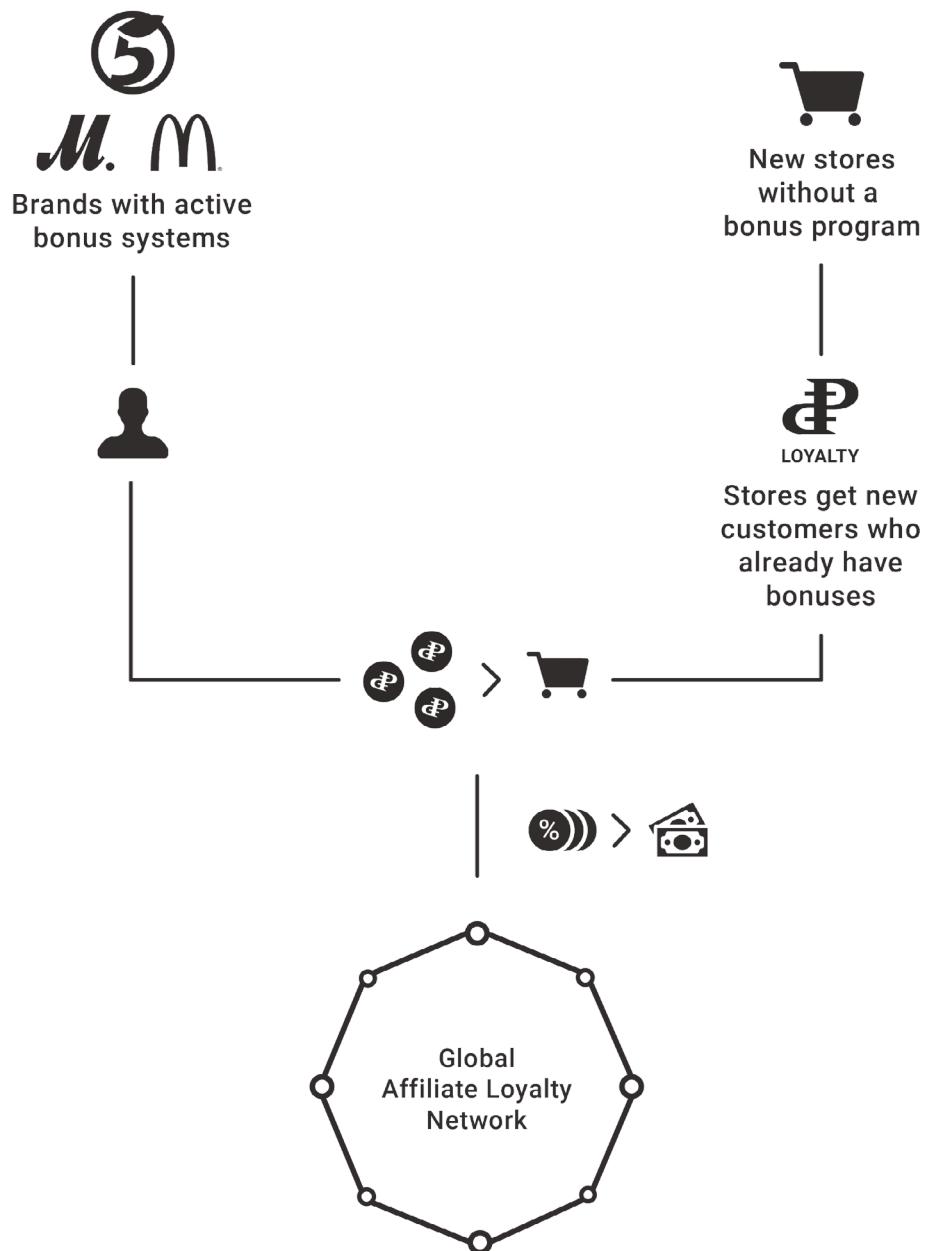


How the rewards network will work for brands

Worldwide brands can cooperate with Rucoin Loyalty, showing their products or allowing their users to use Rucoin. Brands can even monitor the loyalty statistics of their program.

Brands that do not have their own loyalty program can use Rucoin to create their own bonuses, which, in turn, can be used/repaid in the global network.

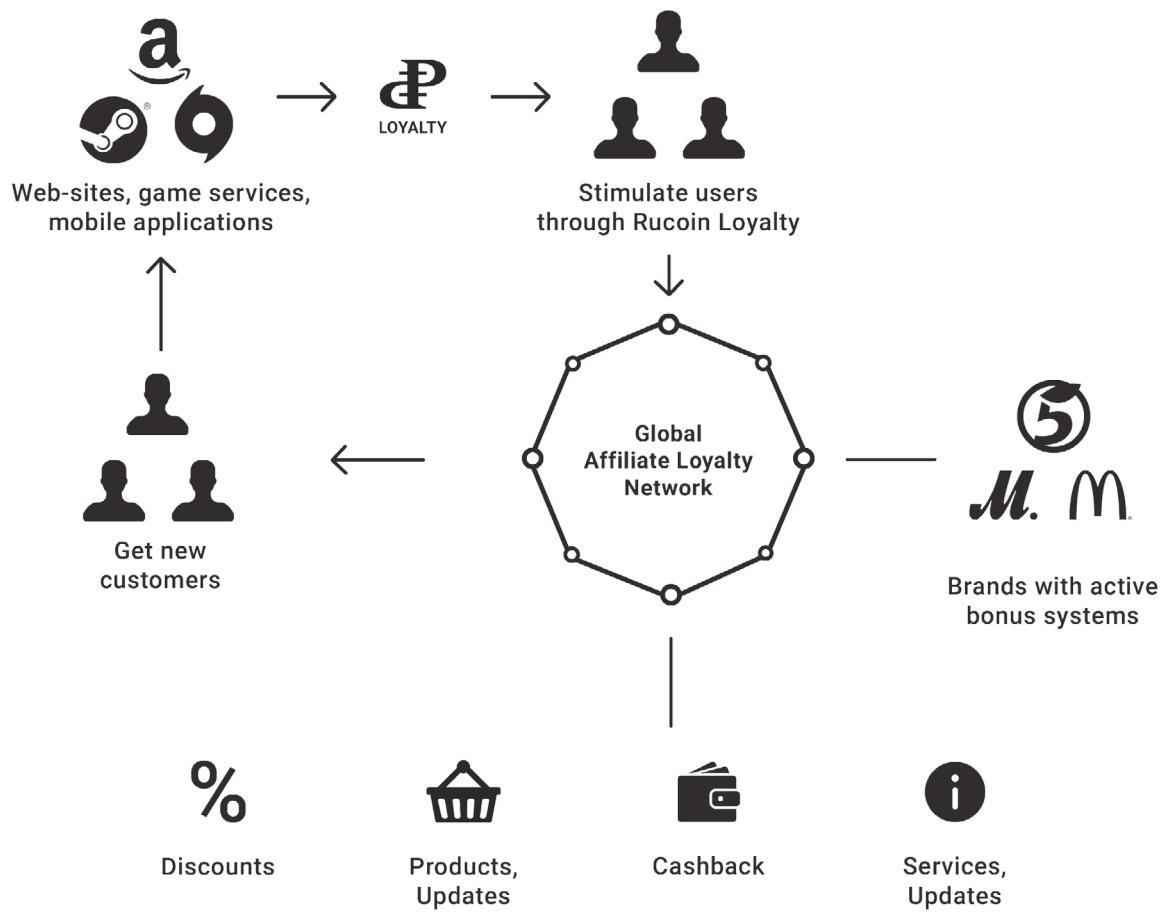
This provides freedom and flexibility to the program members during the bonus repayment/use without prejudice to their brand and existing program. It will also help brands to reduce obligations arising from the provision of rewards bonuses to rare or one-time buyers.



How the rewards network will work for website and application owners

Marketing specialists working with applications and websites aim at inducing new and existing users to reward them with bonuses. These bonuses can be used/repaid in the loyalty network on the basis of the exchange rate.

Due to this opportunity, website and application owners can manage interaction on the platform with measurable benefits for their users, eliminating the prime costs of the necessary infrastructure foundation.



Review of the current products and architecture

Products of the Research Institute of Innovative Technologies have been working since 2011 and are strengthening initiatives to attract customers to companies around the world. Our offers include loyalty programs, referral programs, social and media resources together with a transaction wallet, which have been designed taking into account granularity, speed and scalability. Similar to the fully controllable system SaaS (Software-as-a-Service), all of our products are designed to interact with the REST API from scratch, protected by OAuth 2.0 authentication. We also have SDK for popular languages that promote even faster integration.

Due to the system, any businesses can easily integrate the interaction components with the help of existing/new application/website. The user-friendly control panel enables to configure all services easily. The products of the Innovation Technologies Research Institute are based on the microservice architecture, where each service operates independently and can be increased/decreased to achieve high scalability and stability. Research Institute of Innovative Technologies currently processes millions of requests with the help of its various partners every day.



Click on the circle to go to the web-site



Proposed solution

Blockchain and token

Our solution is to make the reward easy with the help of blockchain and cryptocurrency according to all possible aspects of business verticals, geographic features and lawfulness.

Our implementation structure/model will support three different scenarios for maximum coverage.

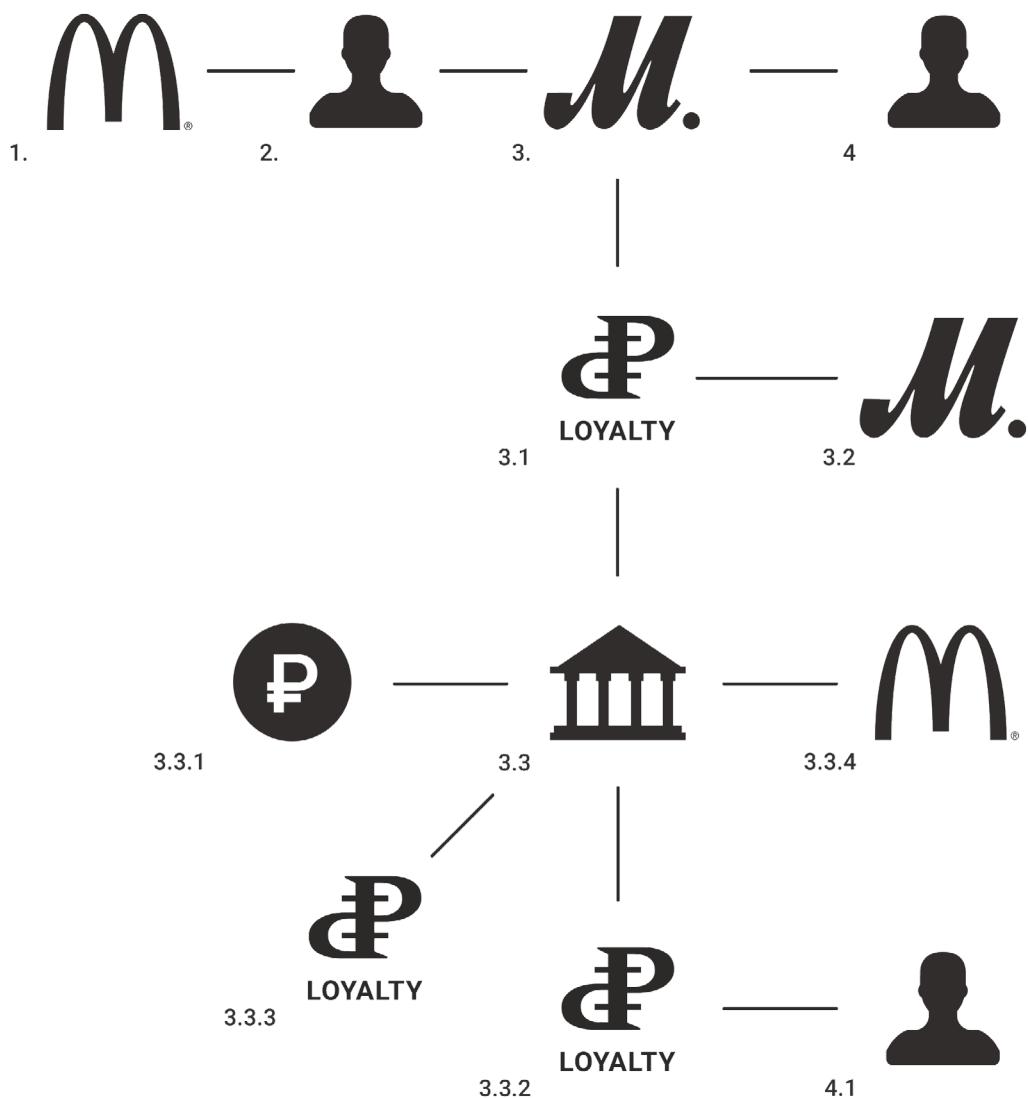
1. Business with existing interaction programs and internal points searching for partnerships for repayment/use of tokens.
2. Business willing to implement and launch a new interaction program with the finished product of rewards bonus.
3. App & Website willing to reward their users in exchange for internal bonuses

The Rucoin tokens will be a reserve currency for brands and publishers to gain access to Rucoin Loyalty, working at the blockchain. Smart contracts will manage the listing and execution of transactions that allow instant use/repayment of rewards bonuses.

We will upgrade the core technology of existing interaction components using discrete registers of the blockchain and Rucoin tokens.

The architecture replaces the “Wallet” component with a decentralized register at the blockchain. On the brand and publisher panels, smart contracts will be created that will manage the whole process. Thus, any configuration associated with the brand/site will be transformed and saved as a smart contract at the blockchain.

The proposed high-level system architecture



1. McDonald's has credited the client with the purchase of coffee
2. The customer wants to purchase the goods in M.Video, paying off the purchase of McDonald's
3. The client repays McDonald's bonuses in M.Video and receives the goods
 - 3.1. M.Video redeems Customer bonuses in Rucoin Loyalty
 - 3.2. M.Video receives 90% of the canceled bonuses in the currency of payment
 - 3.3. Redeemed 10% are credited to the reserve fund
 - 3.3.1. Increase in the provision of Rucoin - 2,5%
 - 3.3.2. Conversion of the cashback to the Client - 2,5%
 - 3.3.3. Rucoin Loyalty receives - 1%
 - 3.3.4. McDonald's receives - 4%
 - 3.4. The Client receives 2,5% of the cashback Rucoin

Global Rewards Network

The Global Rewards Network will be a rewards catalogue that will consist of products/subscriptions to services provided by partner brands that need the increase in transactions or attraction of new users. It will be possible for them with the consumer application and web page. The user downloads the Rucoin application, Enters, Links different loyalty program accounts, Determines the total amount of rewards bonuses in the local fiat equivalent to Rucoin, Clicks the «Products/Services» section, Selects the product according to his preferences.

Users can consolidate their points if the participating brands or publishers make an agreement.

Repayment/usage



Use cases of Global Loyalty

A user, who lives in Russia, accumulated rewards bonuses from different brands and publishers, traveling to Turkey or the USA. He can use/repay these bonuses at the local brand in New York. It could be better hotel or even a cup of coffee.

Use of bonus bonuses

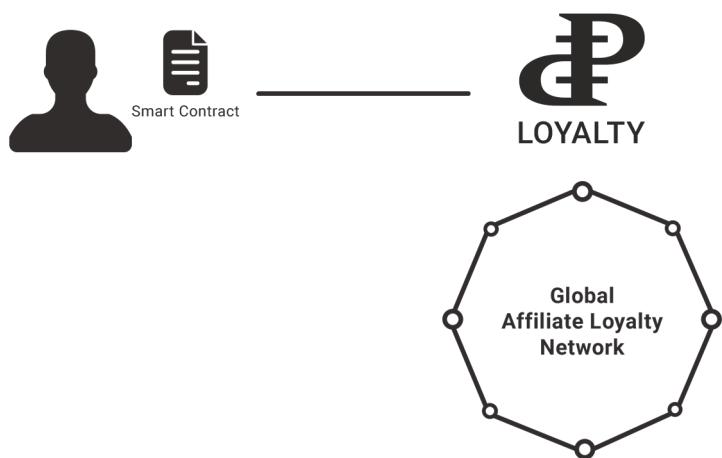
Step 1: User downloads application

Step 2: The user selects a repayment of 10 US dollars for coffee (it is activated as a smart contract). Points do not immediately convert to Rucoin.

Let's assume that the market value of 1 Rucoin is \$1 during repayment.



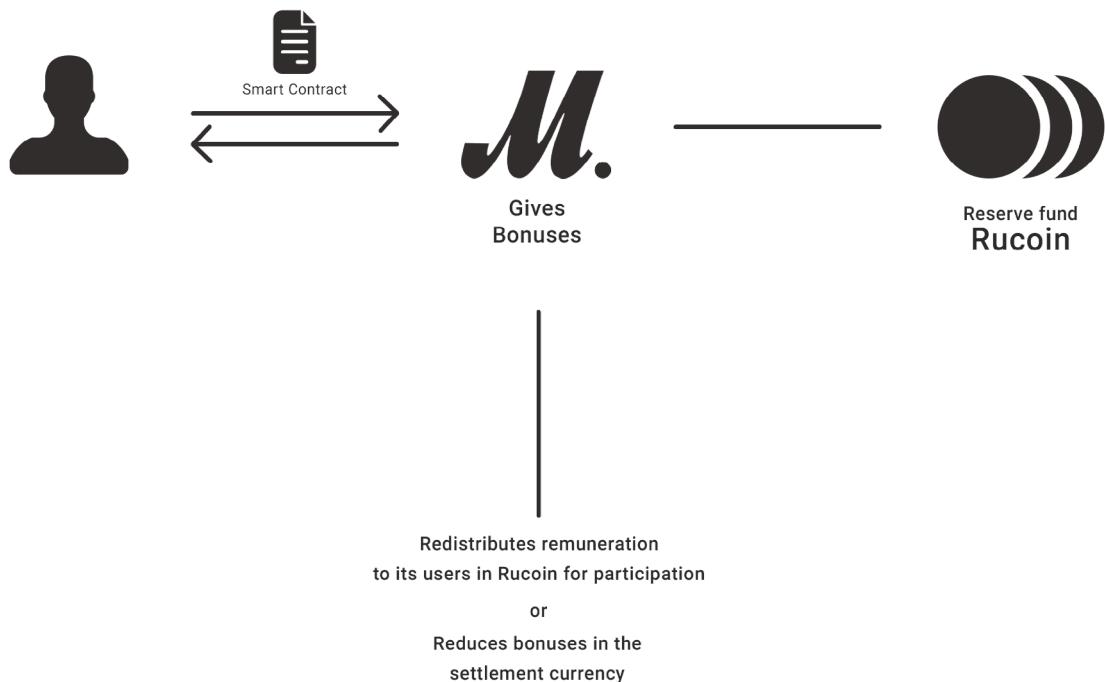
Step 3: He uses rewards network and chooses a product or service.



Step 4: During use/repayment, Global Loyalty shows the equivalent cost of Rucoin in accordance with the smart contract at the blockchain.



Step 5: Global Loyalty exchanges Rucoin for local fiat equivalent and sends it to the merchant, and the user receives the purchased goods.



One of the biggest advantages of Rucoin Loyalty is that any business, even with its own bonuses, can easily join the ecosystem. There is no need to migrate or change their existing program. Brands and website owners will be able to provide their users with broader and more flexible options to repay bonuses. And users, in turn, will use their purchasing power and remain involved in the rewards ecosystem. It is possible due to the use of Global Loyalty technology.

Business model

During repayment/use of rewards bonuses: When a user from a partner brand or sites uses his bonuses in a global rewards network, the corresponding brand or site will charge a fee for the exchange cost together with the commission for the transaction (0.01%) of providing the use opportunity. The fee will be transferred to the brand that has shown the products in the bonus program for use/repayment. There will also be a 1% interest payable by the brand for increased sales due to Rucoin Loyalty.

Reserve fund

25% increase in the provision of Rucoin tokens, 25% of the brand redeemed bonuses, 25% cashback buyer, 25% Rucoin Loyalty.

Recalculation of the Rucoin provision is carried out and publicly published quarterly.

Savings from the wholesale purchase (Bulk Buy) in the rewards

For micro use/repayment, a list of bonus products that are given from the wholesale purchase with minimum savings of 10% to 20% of the use/repayment cost will also be presented.

Market value of one iPhone X	\$999/pc. 149,85
Wholesale price (Bulk Buy) with 15% discount for 1000 pcs.	\$849,15/pcs.
Price for consumers in Rucoin Loyalty	\$857,65/pc.
Earning	\$8.49/pc
Sold 1000 pieces	\$8490

Use cases

1. Brands with existing loyalty points

Brands with existing loyalty programs can cooperate with Rucoin Loyalty and allow their members an additional way to repay a desired reward from the global bonus rewards.

2. Brands and websites that would like to implement loyalty ecosystem.

Brands can integrate the involvement components of Rucoin Loyalty in the rewards network to facilitate the bonus use for their users in the global catalogue.

3. Brands that aim at attracting customers.

Brands can also register as a repayment partner in the rewards network, showing their products and subscriptions. This way of interaction provides Brand with access to a large consumer resource not only from other participating brands, but also from networks (applications/websites).

Rucoin token sale

Summary

Project description	Attraction of consumers, brands and publishers to one of the largest Global Rewards Network, mobilizing outstanding bonus points in the amount of \$360 billions.
Rewards Network	A global rewards catalogue that allows consumers to link, combine and use various rewards points.
Rucoin	Rucoin is an anchor currency that is the base exchange norm for different rewards points and their fiat equivalent, facilitating a smooth, safe and reliable cross-border repayment/use.
Token symbol	Rucoin
Soft Cap	\$4 500 000
Hard Cap	\$45 000 000
Accepted for payment	ETH, BTC
Allocation of Rucoin tokens	April, 2018
Rucoin token emission	Single generation (500.000.000 Rucoin)
The beginning of Pre-ICO	The end of Pre-ICO
22 November, 2017 00:00 MSK Time, UTC+3	27 December, 2017 23:59 MSK Time, UTC+3 (5 weeks from the token sale start)
The beginning of ICO	The end of ICO
15 January, 2018 00:00 MSK Time, UTC+3	15 April, 2018 23:59 MSK Time, UTC+3
PRE ICO - 1 RUCOIN	ICO - 1 RUCOIN
\$1,2	\$2
The amount of Rucoin tokens	500 000 000
For the development staff	Available for allocation
10% (50 000 000 Rucoin)	90% (450 000 000 Rucoin)
For acceptance pool	
81% (405 000 000 Rucoin)	
At the stage of Pre ICO	At the stage of ICO
0,9% (4 500 000 Rucoin)	8,1% (40 500 000 Rucoin)

Token holder benefits

They depend on the token number during the transaction on the rewards catalogue (detailed information is in the white paper).

Token structure review

A total of 500 000 000 Rucoin tokens will be created, 9% of which will be offered during the pre-ICO and ICO periods, 81% will be held on reserve to ensure transactions within the Rewards Network and for incitement. The remaining 10% of the tokens will be allocated to the founders and members of the main team, who will be given 1 years of delay with a transition period of 3 months.

	Allocated %	Rucoin (mln.)
The percentage of Rucoin tokens in the PRE ICO phase	0,9%	4,5
The percentage of Rucoin tokens in the ICO phase	8,1%	40,5
The percentage of Rucoin tokens for the adoption pool	81%	405
Percent of Rucoin tokens to the development team	0,1%	0,5
The percentage of Rucoin tokens in the reserve fund	5%	25
Percent of Rucoin Bounty tokens	0,2%	1
The percentage of Rucoin tokens for development	4,6%	23

Bonus schedule of Rucoin token sale

Early investors will get additional tokens as a bonus.

	Token Bonus
Pre ICO - 1 week	+30%
Pre ICO - 2-5 weeks	+25%
ICO	+20%

Benefits

Consumer benefits: cashback limited period

Consumers will earn % for using/repaying rewards bonuses as Cashback in the form of Rucoin for each transaction. This incentive will be directed at the consumer and will give him the opportunity to become the owner of the tokens, and then benefit from the potential increase in the token price.

Token holder benefits

Token holders and early buyers, who maintain the minimum Rucoin balance for a definite period in their wallet, will receive additional benefits when accessing the global rewards network during the use/repayment.

Rewards Network – Premium access

Rucoin Balance	Min. Holding Period	Level	Profit
1 000 Rucoin	6 months	I	<ul style="list-style-type: none">Additional 0,25% cashback when using/repaying bonuses
5 000 Rucoin	6 months	II	<ul style="list-style-type: none">Additional 0,5% cashback when using/repaying bonuses
25 000 Rucoin	6 months	III	<ul style="list-style-type: none">Additional 1% cashback when using/repaying bonusesAdditional discounts in Bulk Buy
50 000 Rucoin	6 months	IV	<ul style="list-style-type: none">Additional 1% cashback when using/repaying bonusesAdditional discounts in Bulk Buy
75 000 Rucoin	6 months	V	<ul style="list-style-type: none">Additional 1,5% cashback when using/repaying bonusesAdditional discounts in Bulk BuyEarly access to the rewards systemEarly access to the rewards system stage, use of RUCOIN for bonus repaymentCustomized proposals from the partner brandsPriority support

Cashback example

When a platinum level token holder uses the rewards network to use/repay his bonuses, he receives an additional cashback in addition to the cashback that he receives from the brand's cashback.

Road map

February 12, 2014

Rucoin Community foundation.
Generation of the platform's concept and ideology.

October, 2016

Development and testing of the
platform's alpha version.
BRC platform development.

December, 2017

Rucoin legislative structure.
Rucoin CHECK platform prototype.
Launch of the BRCICO site.

February, 2018

Rucoin platform startup

April, 2018

Startup of Rucoin Loyalty,
See Life, Smart Reputation,
Movie Worker, Rucoin Check.

July, 2018

Android application.
SEO and SMM platform optimization.

September, 2018

The platform
localization to supplementation languages.

December, 2014

Analysis of the market and its demands.
The development of the first Rucoin
platform prototype.

November, 2017

Pre-ICO Rucoin start.
Release of Biotech products.

January, 2018

ICO Rucoin

March, 2018

Internal currency exchange. Rucoin
listing at international markets.

May, 2018

iOS - application.
Web-version upgrade.

August, 2018

Additional services development.
Integration with third-party services.

Team



Luchko Liliya Vasilevna

A founder and director

Leader and founder of the Research Institute of Innovative Technologies, co-founder of Rucoin.

Has more than 6 years of work experience in consulting and strategic alliances.



Luchko Aleksey Aleksandrovich

Project manager, co-founder of Rucoin

Consultant on the implementation of business processes and transparent analytics. Has more than 3 years of work experience in Middleware, SOLIDITY, Blockchain. The creator of See Life app.



Serechenko Alfiya Khamitovna

Financial director

An entrepreneur in the field of legal review of financial technologies. She is also a director of the ASK Project.

**Gorokh Stanislav Olegovich****Front-end developer**

A specialist of style and code, who develops user interface. A backend engineer and the one who is enthused about things he does!

**Veredin Egor Aleksandrovich****Media and public relation specialist**

He is responsible for strategic marketing, brand-building, information content and public relations. Has more than 10 years of work experience in media resources. A businessman in the field of marketing and PR.

**Meshcheryakova Inga Takhirovna****Marketing specialist**

She is a freak strategist who teams up with a plan and has customer-friendly attitude. She has work experience in blogs and marketing in social networks.

**Purysheva Irina Urievna****Manager of the Bounty RuCoin campaign**

Create and administer a Bounty campaign. Advising and promoting the RuCoin crypto currency project.

Our early partners



Megafon is a Russian telecommunications company that provides cellular services (GSM, UMTS and LTE), as well as local telephony, broadband Internet access, cable television and a number of related services.



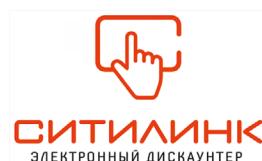
Kupivip is a Russian company and the internet-shop of clothes and shoes of the same name. Founded in 2008, it operates in the markets of Russia, Belarus and Kazakhstan.



OZON.ru (OZON.ru) is a large Russian online store (7th place, E-Commerce Index TOP-100 2015), which provides its customers with 4 million positions in 18 categories.



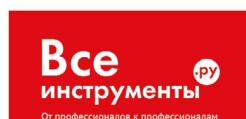
«Alt Telecom» is a Russian network of mobile communication and electronics stores, established in 1998. As of autumn 2011, there were 520 digital stores in Moscow, the Moscow region, Tatarstan and Chuvashia. The number of staff at the same time was about 3 thousand people.



«Sitilink» is a Russian chain of stores selling computer, digital and household appliances and positioning itself as an electronic discounter. Legal entity - LLC «Kronar» (until 2016 - various LLCs in the regions, in 2016 there was a merger into one LLC «Kronar»)



Player.ru - more than 130 000 different products! 33 days for refund without a certificate.



VseInstrumenti.ru - sale of tools, garden, climatic and power engineering, construction equipment, machine tools, etc.



Philips is a Dutch company whose activities are divided into three main areas: healthcare, lighting solutions and consumer products.

Our achievements and awards

BRC Business Area - The Best Project of Open Financial Data of the Russian Federation

Awarded by the Minister of Finance of the Russian Federation A. Siluanov. at the presentation ceremony of the Moscow financial forum 2017.



www.youtube.com/watch?v=ZhoyKkAKmNE&feature=youtu.be

A trading platform with Rucoin bonuses

More than 1 105 420 offers from 79 stores already



ParkCity GO 10 PRO

от 2 797 руб. от 39.3944 RUC
ParkCity Bonus/Cashback: 0.05 RUC

Цены 1  



Sony HDR-AS50

от 11 158 руб. от 157.1549 RUC
Sony Bonus/Cashback: 0.05 RUC

Цены 7  



Apple iPhone 5S 16Gb

от 11 700 руб. от 164.7887 RUC
Apple Bonus/Cashback: 0.05 RUC

Цены 3  



Xiaomi Mi Band 2

от 1 550 руб. от 21.8310 RUC
Xiaomi Bonus/Cashback: 0.05 RUC

Цены 4  



Apple Watch Series 1 42mm

от 19 989 руб. от 281.5352 RUC
Apple Bonus/Cashback: 0.05 RUC

Цены 4  



Erisson 24LES16

от 7 141 руб. от 100.5775 RUC
Erisson Bonus/Cashback: 0.05 RUC

Цены 2  



Philips 55PUS7600

от 0 руб. от 0.0000 RUC
Philips Bonus/Cashback: 0.05 RUC

Цены 0  



Canon CanoScan LiDE 120

от 3 578 руб. от 50.3944 RUC
Canon Bonus/Cashback: 0.05 RUC

Цены 3  



Financial analysis

PRE ICO

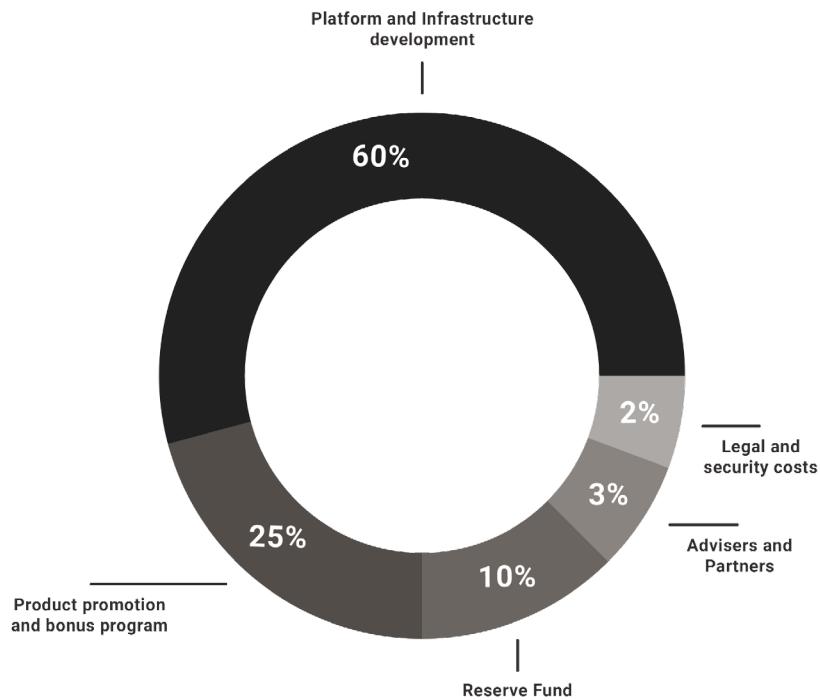
The money raised during the pre-ICO will be used in the following areas

Development	60%
Marketing of the core ICO	25%
Security and audits, Legal issues	2%
Alliances and partnerships	3%
Reserve fund	10%

The Core ICO described bellow

Core ICO

The money raised during the core ICO will be used in accordance with the following plan:



Development

30% of the budget will be aimed at the increase in the current development staff and the construction of the necessary infrastructure for the strategic scaling and range of the Rewards Catalogue.

Partnership

30% of the budget from these funds will be aimed at the creation of Sales and Alliances team to target the specific geographic regions and develop strategic alliances and partnerships with key brands in these regions.

Marketing

25% of the budget will be aimed at marketing, which will focus on developing awareness and acceptance of the Global Rewards Network and Rucoin solution among brands, users and publishers.

Security

5% of the budget will cover the expenses associated with legal support, security, accounting and other related administrative costs.

Unforeseen expenses

10% of the budget will be aimed at unforeseen expenses.

Important note: new Rucoin tokens will not be created after the initial token sale at the ICO.

Conclusions

We believe that the technology of blockchain and cryptocurrency allows us to provide a safe and unlimited experience of using/repaying bonuses for consumers. In order to make such solutions possible for all participating brands, publishers and consumers, we strive to connect the blockchain to the backend and offer our partners an easy-to-use interface for their needs, whether they are implementation, configuration, transaction or audit.

Due to the fact that the sale of Rucoin tokens is public, a wide range of people will have the opportunity to participate in our long-term growth and success, in order to make the most of the rewards and involvement.

Our purpose is to be a global rewards network that can provide an easy experience of using/repaying bonuses for consumers and the opportunity to receive rewards in a product or subscription at choice all around the world.

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