

THE MISSING LINK FOR THE CRYPTOCURRENCY WORLD

SUMMARY

GlobeTrotter is bringing the first truly stable cryptocurrency into the public mainstream through a complete and simple to use blockchain ecosystem.

Unlike others, we will have more than one token in our system: The GTT token, the GTC coin and the GTG coin. These three different tokens together will make for the most promising, stable, useful and complete cryptocurrency system on the market for merchants and anybody else that uses it. With these three coins and every other component of our ecosystem, we can accommodate every need of the merchants as well as the customers.

The initial focus of our GlobeTrotter ecosystem is the travel industry. The travel and tourism industry is one of the largest retail markets in the world, with over **3 billion** travelers spending **2.23 trillion dollars** in 2016 (and growing by about 5% every year) that is directly attributed to travel purchases. By using our Globie coin (GTC), the travel and tourism industry will save billions of dollars in credit card fees, bank transfer fees and frauds.

The GlobeTrotter project is a winning solution for all travel industry suppliers, travelers and investors.

Due to the sheer scope of the travel industry and the advantages that cryptocurrencies offer, the GTC coin (Globie) has the potential to be accepted by a large percentage of the industry and thus, initiate massively more people into using cryptocurrencies on a regular basis.

Our stable GTC coin (the Globie) is the solution for bringing cryptocurrency into the public mainstream.

The GlobeTrotter Cryptocurrency Ecosystem will be comprised of:

- An Ethereum based ECR-20 collectable membership token (GTT) with monthly possibilities of
 winning free Globie coins through a skill based game. These tokens will give many benefits to the
 holders as well as come with voting rights. The GTT token is probably one of the only
 cryptocurrencies on the market that cannot be considered as a security by just about every
 country.
- A forked version of the decentralized Ethereum blockchain that will allow the speed, capacity and security we need.
- The first and only fixed price truly stable liquid cryptocurrency coin (GTC) which is pegged to 10 different FIAT currencies and the GTC also has a "Smarter Contract" imbedded into it.

- A cryptocurrency gift coin (GTG) with a "Smarter Contract" also imbedded into it, designed and created as a gift coin for merchant-run promotion and reward programs.
- The first "Smarter Contracts" system to use and make smart contracts without ANY programming.
- **GlobeTrotter Wallet** which are an easy to use "Smarter Contracts" imbedded, cryptocurrency wallet for our GTG & GTC coins.
- **GlobeTrotter Exchange** which is a blockchain based decentralized exchange to trade GTT to and from selected altroins and renting Globies with 10 of the biggest fiat currencies in the World.
- **GlobeTrotter Debit Card** to be funded by the online GlobeTrotter wallet and able to be used anywhere Visa & Mastercard are accepted during peoples travels or anywhere else they may want to purchase something.
- ATMs placed in airports and other key areas.
- **Security.** GlobeTrotter will have some of the best security measures available.
- There will be no fees for all direct transactions involving GlobeTrotter services (wallet to wallet). There will be a 0.5% fee when somebody purchases something from a registered vendor with their Globies. In return for this fee, they will receive and ever-growing list of benefits (see below) and every 400th person that makes a purchase with Globies will receive a 100% refund of their amount spent. Imagine booking travel through an agent and receiving a full refund immediately.

Along with the known conveniences and security of using a cryptocurrency, using Globies will provide a far better, smarter, and rewarding proposition than using cash, regular debit cards or credit cards for travel costs. GlobeTrotter will be incorporated and based out of Malta.

GlobeTrotter is the only cryptocurrency that gives away half of all the money it collects back to the users PLUS shares 25% of the remaining profits with the GTT token holders.

OUR GOAL

Our number one priority is to make GlobeTrotter ubiquitous within the travel industry.

With that in mind, we intend to invest ourselves fully into working with travel and tourism industry partners to promote the use of Globies as a payment method between the various travel industry companies that work together. We want the Globie to eventually be accepted by all merchants in the accommodation, transportation, tourist activities and entertainment businesses operating within the travel and tourism industry. At the same time, acquire for travelers an increasing number of travel benefits they wouldn't normally get elsewhere.

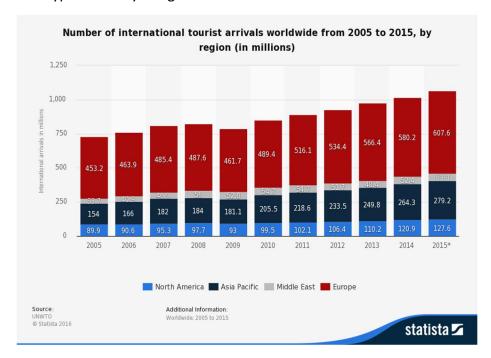
Our **ultimate** long-term goal, is to get the rest of the world using Globies for their everyday purchases and reaping the numerous benefits that come along with using the GlobeTrotter system. The price of the Globie will be stable and that will permit it to become available as a world currency. One day, you may buy a car with Globies and receive a 100% refund right away!

The whole system will eventually be self-sufficient and autonomous. We will always have people working on marketing, getting more benefits, answering customers and making sure everything is running smoothly but our goal is to have GlobeTrotter become independent so as to become unstoppable.

Everything GlobeTrotter does/will do will meet the criteria of 'win-win-win' where everybody wins and there is no negative impact anywhere.

WHY THE TRAVEL AND TOURISM INDUSTRY

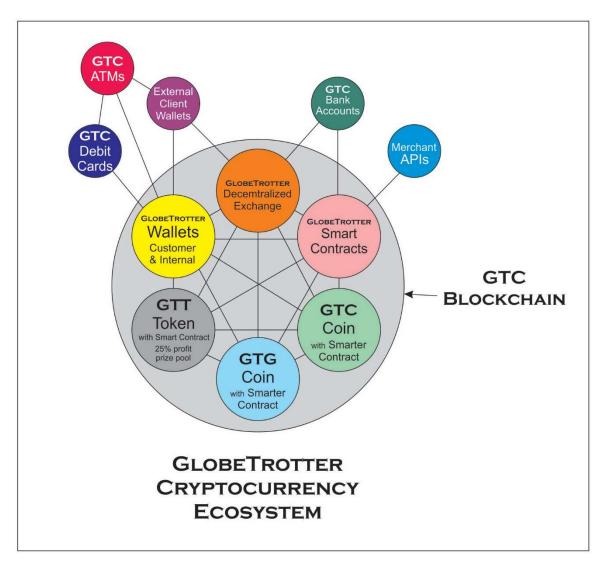
It is smarter to focus on one market instead of trying to conquer everything at once. The travel industry is one of the biggest markets in the world, it is growing at a steady rate year after year and we think that it is the perfect beginning for our GlobeTrotter system. With the enormous cost of bank transfers, credit card fees and credit card frauds and the time it takes for payments to clear, we feel that the travel market is perfect for cryptocurrency integration.



THE PROBLEMS BEING SOLVED

- **Volatility:** Cryptocurrencies are volatile right now and are not set-up to be otherwise. By having a fixed price Globie coin, it will never fluctuate. Its value will always be the same which means merchants don't have to worry about losing any value when using or exchanging them at a later date and customers don't have a need to hold on to them in case they might go up in value.
- Credit card fees & frauds: 80% of travel is being booked online¹ and that means mostly paying by debit or credit card. Credit cards are practical but end up being more expensive because of the fees associated with using them. Either the merchant is paying for the fees or the customer has to pay an extra credit card fee at checkout. Another problem that merchants have with credit cards is chargebacks. Chargebacks account for 1.5%² of the travel industry's losses which adds up to billions of dollars every year. On top of that, there are the transfer fees for payments to partners in different countries and in different currencies which are complicated² and expensive.

- **Exchanges:** Most exchanges are either difficult to get started with or use and not every exchange carries every coin or token. They are often attacked by hackers because they are centralized. We will have our own decentralized exchange and make it simpler and faster to get set-up to buy, rent or sell our token and coins or exchange them for other altcoins.
- **Debit Card:** Regular debit cards are prone to cloning and that is a problem. Cryptocurrency is not widely accepted yet for everyday purchases so we will have a Globies backed debit card that people will be able to use for there travel purchases. Our debit cards will be secure and unhackable, so no worries about losing money because of using a debit card.
- ATM's: accessing local currency when traveling is usually through cash or credit card. Carrying cash isn't always the best idea and using a credit card is usually associated with fees or fraud from cloning. We will have many of our own strategically placed ATM's in many airports and let other vendors place them wherever they deem logical.
- Complicated Smart Contracts: Right now, using smart contracts is complicated and a person needs to be a programmer to program them. Our system of 'Smarter Contracts' eliminates the need for any type of programming and can be used by anybody right away without having to learn anything. These 'Smarter Contracts' are designed to define all the conditions of a sale between two parties with equal input on both sides.



GLOBETROTTER TOKEN (GTT)

5 billion GlobeTrotter collectable membership tokens (GTT) will be issued with 1 billion of those available for the ICO. They will be tradable 30 days after the end of the Token Sale. The GTT Token is different from the Globie and will not be used for travel purchases. Each GTT membership token will be worth one membership point and come with certain privileges, benefits and voting rights. There will be different levels of memberships depending on how many GTT tokens are owned.

The GlobeTrotter Membership will include:

- Courses
- Webinars
- Direct conversations
- Access to the GTC Forum
- Free downloads of software, resources and tools
- Member news items
- Exclusive member only trips/meetups
- First people to hear about travel deals

As we enjoy spreading the wealth but offering profit sharing would make our token a security, we will offer a monthly skill based game where people who can complete the game will win Globie coins that can be used to purchase a trip or exchanged for other cryptocurrencies or even FIAT. The more GTT tokens you collect, the more you win in the skill based game.

The prize pool will be a fixed amount that is guaranteed and will be set aside automatically on the blockchain every month. The prize pool should have bonuses due to the ever-growing amount of Globies being used and the 0.5% fee collected on every purchase made with Globies.

After the token sale, the remaining GTT membership tokens will be available through various crypto exchanges. GlobeTrotter will release them as required for raising more funds but in a sound and intelligent economical way. We expect most people will hang on to their GTT tokens because they can win coins every month.

The GTT token also comes with voting privileges whereas the project funds will be controlled by secure multisig smart contracts and the GTT token holders will be able to vote on whether or not they are satisfied with the progress of the project and the release of more funds to continue to the next phase or not. Later on, the votes will be for added services and benefits. No matter how many membership points you have, it is considered one membership which equals one vote. This way, there is no manipulation of the system by people that have more tokens.

Along with the voting privileges, the GTT token will let owners send suggestions for the business and the suggestions that get the most positive votes, will get rewarded. This way, everybody is involved in the evolution of the company.

The GlobeTrotter Token will also have a smart contract built-in that will allow the owner to participate in the skill based game (once per month), have access to the benefits, send his suggestions and receive his winnings. Entering the skill based game does not use up any GTT tokens. It is one of the only tokens that isn't a security.

Other special privileges unique to GTT holders will be available with time as we work out special deals with travel vendors.

GLOBIE COIN (GTC)

The price of the Globie will be stable and will have a fixed price. It will have a fixed price in the 10 most important currencies in the World. The Globie coins' value will have zero fluctuation and volatility. No person or business will ever lose value from owning Globies. This is an extremely important part of the Globie and should be greatly appreciated. It is the only truly stable cryptocurrency on the market. The end result of using a Globie will be the same as using cash plus having all the benefits of using Globies.

The Globie coin will have a smart contract imbedded into it using the "Smarter Contract" system (see section further on for explanation). As an example of the smart contract, the customer can say that the payment only goes through after he has received a confirmation email for his purchase. There are limitless possibilities with the Smarter Contracts to protect everybody involved.

Because they will have a fixed value and will never fluctuate, we do not have to limit the number of Globies (GTC) available to the market. Inflation and deflation are impossible. They will be available on demand on our Exchange. An important thing to point out is that there will never be any Globies on the market that haven't been paid for. They will always be backed by either a FIAT currency or a cryptocurrency in reserve waiting to be exchanged back for the Globie coins.

The way the system will work is that the Globies will technically be rented from us. Their fixed price is the deposit we take and that deposit will be returned to whomever returns the Globies. The Globies will only be available for rental on our decentralized website. They will always be the same price and there will never be any fees for renting them nor for sending them P2P. The Globie will have a fixed price in ten of the World's biggest fiat currencies. The values will be frozen within the coins smart contracts. If you rent a Globie for \$1 USD, that Globie is always redeemed for \$1 USD, regardless of who redeems it or when it is redeemed. The same applies to all other currencies and crypto coins we accept. For example, if you rent a Globie with Chinese Yuan, the redeemer will always get exactly what you paid for it in Yuan.

- As an example, this is what the cost of the Globie imbedded into its smart contract may look like:

The Globie always =

- 1.27 Autralian Dollar
- 0.76 British Pound
- 1.27 Canadian Dollar
- 6.76 Chinese Yuan
- 0.87 Euro
- 64.33 Indian Rupee
- 112.10 Japanese Yen
- 17.54 Mexican peso
- 59.32 Russian Ruble
- 1.000 US Dollar
- Scenario: When the Globie is created, the value is frozen and 1 Globie costs €0.87 (Euro), it will always cost and be worth €0.87. So, no matter how much a trip costs in Euros, the merchants will

always receive the exact amount they asked for. If the trip is worth €870 that means it will cost 1005 Globies (1000 Globies for the merchant and 5 Globies for GlobeTrotter to pay for the benefits). The buyer would rent 1005 Globies from us to pay for the trip and no matter when the merchants decide to trade or use their 1000 received Globies, they will always be worth €870.

Whichever FIAT currency the Globie will be rented with, will be embedded into the coins' smart contract at the time of rental. When someone wants to return a Globie, it will be possible to return it for the same FIAT used for the original rental, without any fees. The great thing about Globies is that, unlike other cryptocurrencies, you don't need to place a "sell" order on an exchange to convert them to FIAT, it is instantly converted by smart contract on our website. If somebody wants to rent Globies with cryptocurrencies, they will need to change their cryptocurrency for GTTs and then exchange their GTTs for Globies on our website where we will guarantee the rental price and the value of the GTT will be inserted into those coins smart contracts for when the Globies are traded back.

If the travel company you want to use is in another country, you will be able to rent your Globies backed with that countries currency if you like. Example: You live in Canada but found a great deal on a trip with a US based company. Naturally, that company prefers its own currency in return so you can rent US\$ backed Globies with your Canadian currency. It is just an option. You don't HAVE to rent that other countries backed Globies to use them. You can use any Globies you want or have.

Having a Globie wallet will be like having an international bank account since you can have 10 of the most important World currencies in your account with no banking fees whatsoever. It will be a simpler way to purchase foreign currencies.

Once the Globie is back in our wallet, it will be wiped clean and will be available to be rented again with a variety of FIAT currencies or our GTT token. There will be special dedicated bank accounts, just for the FIAT currencies that we will receive, and dedicated wallets for the GTTs we receive. Those accounts will only be used to return the deposits for the Globies, so the Globies will always be liquid and backed. Everything is governed by smart contract with no human intervention from us unless there is a problem of course.

It will be FREE to send Globies person to person directly (wallet to wallet) unless you **choose** to pay the 0.5% fee to have a chance at a complete refund of your transfer amount. It will also be free to transfer Globies business to business, like travel merchants wanting to pay their suppliers (hotels, airlines, etc.). The merchant will be able to tell the Smarter Contract to only complete the transfer once a receipt/invoice has been issued to the merchant (or whatever other conditions he wants).

There will be a small fee of 0.5% to every customer on every **purchase** made through a registered vendor. The benefits offered to Globie users will **far exceed** the nominal fee charged (see the list of benefits below). This is due, among other things, to incentives and benefits offered by our travel industry partners, other vendors and by our GlobeTrotter Cryptocurrency organisation.

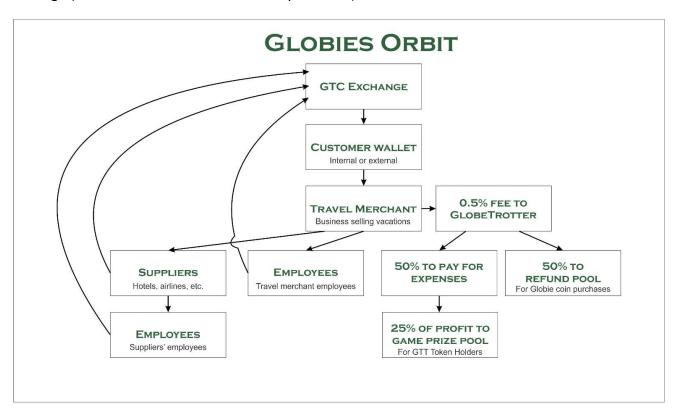
On top of the benefits offered to Globie spenders, there will be a 100% refund issued immediately to every 400th person who purchased something using Globies (See refund section for explanation). Additionally, as mentioned above, there will be an option to pay the 0.5% fee when you transfer Globies directly to another wallet, so you also have the potential of getting a full refund.

The Globie is the perfect coin for buying into ICOs, as much for the user as for the companies launching the ICOs, because:

- It is stable and nobody can lose any value
- It will be extremely quick for confirmations
- It will prevent bottlenecks in the usual Bitcoin and Ethereum blockchains that are often caused during ICOs
- It will be cheaper to exchange for FIAT currencies after the ICO than on other exchanges.

Coins normally used for ICOs (Like ETH and BTC) will love us since there won't be anymore big sell orders when the ICO companies decide to sell off their coins to finance their projects. BTC and ETH shouldn't de as volatile anymore and should grow in value more steadily.

The Globie coin will have a PIN number in each coin to protect it against being used without your knowledge (more information in the "Security" section).



WHY SEPARATE TOKENS?

The fluctuation of cryptocurrencies is often welcomed by investors but not by merchants. Stable cryptocurrencies are welcomed by merchants but not investors. How do we satisfy everybody? That is where we came up with the two tokens: one fluctuating for investors (GTT) and one stable coin (GTC/Globies) for merchants and customers. Merchants do not want a currency that fluctuates too much because when it comes time to exchange them or use them, if they've dropped in value, they lose money. Also, travellers that pre-rent or received Globies want to be sure they will always be worth the same as when they got them to pay for their travels. That is why we designed the GTC coin to always have the same value and never fluctuate.

GLOBETROTTER GIFT COIN (GTG)

The GlobeTrotter Gift coins will be available for FREE to any business to be used as promotions, gifts, rewards, bonuses, or whatever they decide to call it. One GTG will be equivalent to 1 Globie. The merchant will decide, through the Smarter Contract, what the conditions for use are. The "Smarter Contract" allows the businesses that acquires the Gift coins to put in the contract that those Gift coins can only be used at their business, on/until/after a certain date, for certain products, in conjunction with spending Globies, etc. The GTG coins will be embedded with a code from the business' wallet so as to make it impossible for others to counterfeit gift coins. To redeem Gift coins, they will need to be used along with Globies. This will encourage people to use Globies if they aren't already. The beauty of the GTG gift coin is that merchants can give away as many as they want. It will be an excellent marketing and promotional tool. Once the merchants acquire GTG gift coins, they will be in their wallets and they can do whatever they want with them; like set-up a faucet, give them away as prizes, give some with every purchase to be used next time, etc. etc. etc. when somebody uses the GTGs, they will end up in the merchants' wallets again ready to be reused with a new contract if wanted.

GLOBETROTTER "SMARTER CONTRACTS"

Both the GTC and the GTG will have a "Smarter Contract" imbedded into them to let the users define the conditions when sending them. The "Smarter Contracts" are part of the coin and not a separate entity on the blockchain like all other smart contracts. Why "Smarter Contract"? Because it is extremely simple to use and a smarter way to use contracts. To define what the conditions that need to be fulfilled are for the coins, the user will just need to check off the desired choices from a list. It will be an extremely user-friendly system.

- Example 1: The user can decide that when he purchases something online, that the payment will only go through after the merchant has entered a tracking number for the package.
- Example 2: The user can decide that their child's allowance will be sent only if all the chores were done. There can also be a clause for half the allowance if some chores were not done.
- Example 3: The buyer can elect to wait until the package arrives before letting the payment go BUT, there will be an extra deposit made into the contract. If the customer accepts the product, the payment goes through and he gets his deposit back. If the customer refuses the product, he will lose his deposit and all the coins in the contract will be destroyed or sent to a special fund*. (This option may seem a little extreme but it really keeps everybody honest because there is nothing to gain and everything to lose by lying, stealing or cheating.)
- Example 4: The owner of the coin could even put a pin number in each of his coins so even if someone were to access his wallet somehow, they would still need the pin number to unlock the coin(s) to be able to send/transfer them.
- Example 5: Someone participating in an ICO will have the option of paying the 0.5% fee for a chance of winning his purchase back.

The choices in the Smarter Contracts should cover just about every circumstance in an easy and simple to use way.

The recipient of GTC coins will get a notice with a copy of the contract. The recipient will then have the choice to accept, refuse or make a suggestion for the contract. If the recipient accepts the coins, he is bound by the contract. If the recipient refuses the contract, the coins are sent back (refunded) to the original wallet. If the recipient doesn't agree with the contract, he can make a suggestion to the sender and the sender has the choice to accept, refuse or send his own suggestion. It will go back and forth until somebody accepts or refuses.

For a merchant, the accepting of a contract can be automated. He can input all the conditions he is ready to accept and the purchase along with the coins and contract are accepted as is. If it isn't within his parameters, it will be sent to a person or department to see if they can come to an understanding with the customer or, it can simply be refused.

With a little imagination, you will quickly understand that "Smarter Contracts" change everything. Being able to integrate smart contracts without having to know how to program is a huge advantage. Having the flexibility to give your currency any clauses you want is a game changer. We can almost eliminate fraud and theft for both parties (the customer and the merchants) with these "Smarter Contracts".

Of course, we can't eliminate all dangers and that is not our job. We will make it as safe as possible for everybody involved but there is always a chance somebody out there wants to take advantage of people. That's why "buyer beware" always applies. It is up to the buyer to do their due diligence before buying something from someone they do not know. In our merchant APIs, there will be a serial number that will let us turn off their API in case of too many complaints. By turning off the API, they will no longer be allowed to accept Globies for purchases.

A big feature of the "Smarter Contracts" is that once Globies are sent and the contract is fulfilled, the coins are wiped clean of the old contract in the new wallet. Leaving the coin(s) ready for their next transaction and a new Smarter Contract to be filled.

Other features will be having the ability to save contracts in case you plan on using the same contracts more than once and also pre-built contracts for everyday purchases and transactions to simplify things even more.

There are cryptocurrencies out there that offer an arbitration service for their coin but in our opinion, that defies the purpose of cryptocurrencies; getting rid of the middlemen.

*The special fund will be an option when filling out your Smarter Contract and will be governed by smart contract on the blockchain. It will be used to support the distribution of free internet to impoverished people all over the World.

GLOBETROTTER COIN VS BITCOIN

Why use the Globie coin instead of Bitcoin?

Bitcoin is great. It is the first and the best known of the cryptocurrencies. The beauty of the Globie is that it will have all the advantages of Bitcoin PLUS many others not available from Bitcoin or any other coin/token for that matter. Bitcoin is secure but GTC is even more secure. You will read below how many

benefits GlobeTrotter offers and we are certain that you can clearly see the advantages of using GlobeTrotter over Bitcoin or any other coin.

Even Bitcoin Pioneer Hal Finney (who sadly passed away in 2014) said: "Bitcoin itself cannot scale to have every single financial transaction in the world be broadcast to everyone and included in the blockchain. There needs to be a secondary level of payment systems which is lighter weight and more efficient. Likewise, the time needed for Bitcoin transactions to finalize will be impractical for medium to large value purchases."

Two major reasons why merchants aren't adopting Bitcoin are scaling and value⁷. Also, Bitcoin holders tend to want to hang on to their Bitcoins because they may go up in value.

	<u>Globie</u>	<u>Bitcoin</u>
Secure:	Very	Very
Travel Benefits:	Many	None
Transfer Speed:	1 second	over 10 minutes
Transfer fees:	Free	Costly
Smart Contracts	Yes	Very limited
Volatility	None	Very much
Stability	Yes	No

GLOBETROTTER EXCHANGE

In the beginning, the GlobeTrotter Exchange will be used to transfer many different cryptocurrencies to GTT or GTT to cryptocurrencies. After the launch of our Globie coin (GTC) and our Gift coin (GTG), our GlobeTrotter Exchange will also be used to rent out the Globies and give GTGs. We will rent out Globies for FIAT currency. There will be the GlobeTrotter wallet to fund the Debit Card. We are committed to having a very simple to use and straightforward eco-system in place. There will be no fees for using the GlobeTrotter Exchange when the GTT token or GTC/GTG coins are involved.

GTC DEBIT CARD

The GTC Debit Card will be financed through a wallet that users will keep on the GTC Exchange just to fund their debit card. Whatever amount of Globies the user has in their wallet is what will be available to spend in equivalent FIAT currency of the country they are in. The GTC Debit Card will be accepted by all merchants that presently accept debit and credit card payments. There will be no fees for using the GTC Debit Card. The GTC Debit Card will also be clone proof through our unique security system and if for some chance you lose your card or it is stolen and they know your pin number, it would still be impossible to get money from your account.

The debit cards will have three different pin numbers (that the customer will choose). A withdrawal number, a panic number and a reset number. The panic number is in case you are forced to withdraw

some money and it will alert the police when possible. The reset number is just in case of theft and you don't want to take any chances.

The Debit Card will have two pin options for having a different pin number for every withdrawal.

- 1) The customer will start with a number of his choosing and decide how that pin number will change every time he uses it. It can be +10 over the last PIN number or -3 from the last PIN number, the customer decides. He can also get a message sent to his GlobeTrotter Wallet with the next PIN number if he so desires*.
- 2) It can also be random numbers sent to his GlobeTrotter Wallet every time he uses the Debit Card.*

GLOBETROTTER ATMS

The GlobeTrotter ATMs will be placed in many airports and eventually in more and more places. The 0.5% fee we charge when purchasing with Globies will be used in part to maintain the machines so as not to have any fees when using the ATMs.

GLOBETROTTER WALLETS

To start, people will need an Ethereum based wallet for our GTT Tokens during the ICO.

Once the new blockchain is up and running, we will create our token wallets. There will be two types of wallets. One in our exchange (internal) and one for your personal use (external) if you like (for computers and mobile devices). All will be extremely safe, simple and user friendly.

The GlobeTrotter Exchange wallet (internal) will be for those who want to keep their coins on a secure blockchain and also to be used to finance their GTC Debit Card. This wallet can be considered as a very secure anonymous international bank account that is not hackable. It is a secure place for people not wanting to carry their coin wallet on their person. Your coins will always be there in YOUR wallet and we will never have access to them unlike other exchanges.

The personal wallets (external) will be available for computers and mobile devices for people who would rather keep their coin wallets in their possession. Eventually, this wallet will be able to accept all your IRC-20 based tokens.

Both wallets will display your different Globies separately. They will also have the option of needing a PIN number to open. They will come with the option of changing the home screen icon to whatever icon the user chooses. It will also come with an invisible icon so nobody will be able to tell that you have a crypto wallet on your phone.

Both wallets will have the "Smarter Contract" app built into them for easily creating your own smart contracts.

^{*}Naturally, this option will need an internet connection.

GLOBETROTTER BLOCKCHAIN

We are waiting a few months to see what develops with a few different blockchains but so far, we will be using a forked version (modified copy) of the Ethereum blockchain with Proof Of Stake for several reasons:

- There are many knowledgeable people available to work on it and we will be able to make it our own more easily.
- The POS requires less energy.
- We have a bigger community to bounce ideas off of.
- It already has all of the features we need to do what we want to do.
- We will have time to figure out the scaling issues before there are a concern for us.

We will choose the best blockchain combination of Proof Of... as possible and many of the decisions we will take for the blockchain and the company will be based on the impact on the environment. One example is mining; we believe that it requires too much electricity and wasting that much energy is not environmentally friendly so we will start with POS. If need be, we will invent a better, more secure and safer way for a block to be created and always taking into consideration the security, the speed, the block creators and the environment.

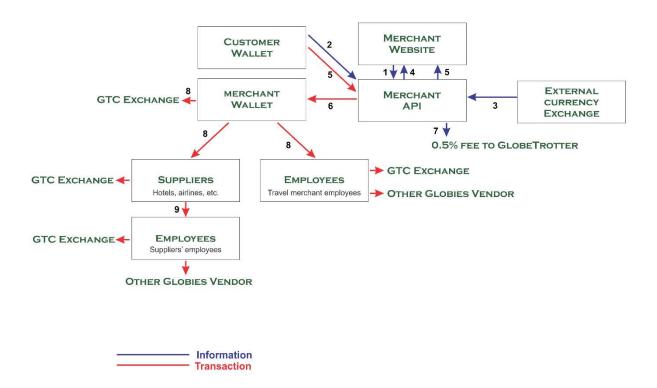
We are studying different blockchains/systems to see if one can eventually work better for us, if for some reason the GlobeTrotter blockchain (which is a forked version of the Ethereum blockchain) doesn't work as planned. Blockchain technology is advancing quickly and we will make sure that we always be using the best Blockchain for our project. Almost all blockchains today have limitations and new ideas and improvements are coming out all the time. The number of possible transactions per second is very important for our project, not to mention security and transparency. Some other Blockchains we are keeping an eye on are the Tangle system, EOS and Red Belly among others.

We believe that, like the internet, our blockchain should be free to use for peer-to-peer. There will be a fee to be paid when sending coins but it will be refunded right after the transaction. The reason for this is if the usage of the blockchain is free, it opens it up to spam and attacks to slow it down, but if a hacker wants to flood our system, he will have to pay for every transaction and if the system detects an attack, it will not refund those transactions. Essentially, the system will be free to use P2P.

GLOBETROTTER MERCHANT APIS

The GlobeTrotter APIs will be available for free to all merchants and will include everything they will need to accept Globies and GTGs on their websites. The API will rely on the merchants' FIAT price and convert it to an equivalent amount of their local currency Globies. In case the Globies that people want to use are not the same currency base as the merchants', the API will calculate the equivalent amount being that the conversion rate will be relayed to a well-known exchange and the merchants will also be able to add/subtract any percentage they want for other currency conversions.

MERCHANT SIDE



- 1) Website sends price in local currency to the API
- 2) Information of what type of Globies are held in Customer Wallet
- 3) Current exchange rates are sent to API*
- 4) API calculates how many Globies are needed and sends it to the website for the customer to see
- 5) Customer buys the travel package and the Customer Wallet sends Globies which the API double checks and tells the website a purchase was made.
- 6) The API sends the Globies to the Merchant Wallet.
- 7) 0.5% fee to GlobeTrotter to pay for business expenses and refunds.
- 8) The Globies are now available to the merchant to either send to his suppliers, pay his employees or exchange back to FIAT in the GTC Exchange.
- 9) The suppliers now have the choice to pay their customers (hotels, airlines, etc.), employees or exchange them for FIAT on our GTC Exchange.

*The Globies have a fixed price and if the API calculates that there is a 3% higher difference between the fixed price and the current exchange rate, the API will calculate that the customer will need 3% more Globies to purchase the travel package.

Let's say that the Globie is pegged at €0.87 which means it was purchased for €0.87 but the exchange says that the Euro is now trading for €0.90. A trip costing €900 would cost 1034.48 Globies.

GLOBETROTTER SECURITY

GlobeTrotter will have some of the best security measures around:

It goes without saying that the security is a big factor when dealing with big amounts of currency and peoples' information. Security in our system will be a huge priority and every component in our

GlobeTrotter ecosystem will be as secure as possible. All the components within our blockchain will be extremely secure and practically hack proof. However, the components out side of our blockchain will need extra vigilance.

- Every Globie coin will have a PIN number. When you send Globies, you will be asked for your PIN number to unlock them and complete the transfer. Once in the new wallet, they will be incorporated with the new owner's PIN number automatically.
- If you happen to be hacked and they get some of your Globies, they will be locked and unusable without your PIN number plus, when you contact us, we will add those stolen Globies to a black list guaranteeing that they are useless to the hacker forever, thus making Globies very unattractive to hackers.
- We will also replace any stolen Globies.
- We will offer people a secure safety deposit box on our blockchain to keep their private keys. This way, they can always recover their private keys when needed wherever they may be.
- The Smarter Contracts System will be the most advanced and simple to use way to implement smart contracts into every transaction eliminating most problems and adding security to every transaction made with Globies and the Gift coins.
- We will have an option in the Smarter Contracts to make a transaction completely anonymous and only visible to the concerned parties if wanted.
- Once you hit "send" for your transaction, you will see a copy of the smart contract and where it is going just to double check everything and then authorize it.
- The GTC Debit cards, as seen will already have higher security than other debit cards.
- The GTC ATMs will also have a fingerprint scanner incorporated in them. Not to worry, your fingerprints are in the blockchain and not accessible by anyone.
- The GTC external wallets will have the usual high security usually associated with cryptocurrency wallets.
- The GTC bank accounts holding fiat currencies reserved for redeeming Globies, will be governed by smart contracts in our blockchain.
- The merchant APIs will be configured to ONLY send Globies to the blockchain and not be able to receive any. This is to make sure nobody can use an API to gain access to our system to withdraw any Globies.

GLOBETROTTER BLOCK REWARDS AND PRICES

As we mentioned above, we will start with POS. We will have three transaction prices (free, medium and a higher price) to represent the three transaction speeds available (regular, fast and faster). To give everybody a chance to create blocks, we will have three different stake sizes. A Low, Medium and High stake price. The Low stake will give access to all transactions at the low (free) price. The Medium stake gives access to all low and medium priced transactions. The High stake gives access to every transaction on the GlobeTrotter blockchain. GlobeTrotter will be paying for the base price of every transaction and the customers will pay extra for the fast & faster transaction rates. We have calculated that the 250 million GTT tokens put aside to pay for the blockchain fees should last us 20 years.

GLOBETROTTER BENEFITS FOR THE TRAVEL INDUSTRY

As mentioned bellow, one of the benefits to merchants will be the credit cards fee savings. Another benefit is that a large portion of the travel and tourism industry services are paid with a credit card, which costs between 1.5% and 3% to the merchants and or travelers. For example, 62% of travelers pay for their travel with a credit card³. Merchants are paying a fortune (fees & fraud) to allow their customers to use their credit cards as the preferred form of payment. Through the blockchain payment system, all of these fees are saved. Another problem merchants are facing are the chargebacks, which count for 1.5% of the total sales². Chargebacks are impossible with Globies. Also, most Online Travel Agencies (OTA) typically comprise elements (flights, hotels, car rentals, tours, etc.) from a large number of suppliers, many of whom will be handling different currencies. When a traveler buys from their site, the payment received has to be separated into various payments; paying the airline in one country, paying the hotel in another, etc. and these payments need to be converted into various currencies. Trying to deal with this manually is time-consuming, stressful and open to human error. Paying everybody with Globies benefits everybody down the line.

Benefits to the travel industry merchants:

- **No credit card fees** The travel industry immediately benefits from the elimination of credit card fees and other third party financial community charges.
- Ease of payments for OTA's (Online Travel Agencies) Paying all the suppliers will be quicker, safer and be free once their partners get onboard. With our GTC Exchange, it will be more attractive and simpler for all the suppliers to accept GTC.
- **No more losses** Chargebacks, frauds or cancellations are no longer possible through the blockchain. The travel market has one of the highest credit card fraud rates and at 1.5%² (roughly \$7 billion per year just on the online sales alone)
- **Getting paid faster** Merchants receive the Globies immediately and can decide at any time when they want to exchange them for fiat currency or transfer them to pay their suppliers.
- Easily exchange Globies for Bitcoin or other cryptocurrencies through our exchange, quickly and easily. Eventually exchange Globies for FIAT currencies.
- A very stable coin. The Globie will have a constant price so no matter when the coin is used or exchanged, it will have the same value as when it was used.

For the first year, we estimate the travel industry could save *\$40 million dollars* based on 0.1% of the travel market using Globies.

GLOBETROTTER BENEFITS FOR TRAVELLERS

The benefits offered to travelers are made possible, in part, due to a 0.5% fee that they will pay on their purchases and also because the travel suppliers will want to reward the GTC users because of the benefits the suppliers receive for using GTC.

Some of the benefits will be offered immediately while others will be added over time as more and more travel industry vendors and travellers use GTC.

Benefits to traveler:

- Possible FREE travel, transportation, accommodation, etc., through the multiple daily refunds
 described below. GTC spenders will be guaranteed to have a 1 in 400 chance to win back their
 purchases.
- No other fees. There will be no other fees when using GTC for any purchases or transfers.
- No chance of identity theft because your personal information is not used for paying.
- No surprise surcharges like unscrupulous merchants could if they had your credit card info.
- **Double benefits**. It will be possible for travelers to rent their GTCs on their credit cards and profit from both their credit card points system and the GTC benefits.
- **Better prices**. With time, as GTC becomes more widely used, we will work on getting discounts on a variety of products and services from the travel suppliers. For example: airport transfers, hotel rooms, airport stores, concierge service in major cities, tourist guides, airline upgrades, priority boarding, airport lounges, and more. We will listen to our clients' feedback and suggestions to guide the addition of future benefits.
- ATMs. Handy ATM's in many airports and eventually more places.
- **Easy to use Exchange.** The customers will have access to our easy to use GTC Exchange to trade coins to or from GTC.
- **Debit Card.** The users will have a debit card that will be able to be used anywhere they accept debit cards that don't accept GTC yet.
- **Price stability.** The Globie will have a constant price so no matter when the coin is rented, used or exchanged, it will have the same value as when it was rented.
- **Anonymity.** Using GlobeTrotter, the customer will be able to purchase, save, send and receive coins and tokens in all privacy.

PLUS! We will be sending someone into space on Richard Bransons' Virgin Galactic Spaceship

There are lots of other ideas for potential benefits and we will be listening carefully to the GTC community for suggestions beneficial to everybody.

HOW WE PICK THE REFUNDED WINNERS

Every 400th purchase made with Globies will be refunded completely. That means that every person that spends Globies will have a 1 in 400 chance of receiving a full refund of the Globies they spent. A DAPP on our blockchain will automatically manage the refund system by funneling 50% of the 0.5% fee charged on purchases to a special wallet used to make the refunds. This means that every time you use Globies, you will have a reasonable chance of getting a 100% REFUND. This daily multiple refund is guaranteed due to the blockchain that will govern the daily refunds automatically on its own, independently from anybody through DAPPs and smart contracts.

For example, the traveler who pays an equivalent of \$700 worth of Globies for an airline ticket will be charged a 0.5% fee equal to \$3.50 worth of Globies. That is a small price to pay to get our growing list of

benefits and don't forget the 1 in 400 chance of a full refund. All of the money collected through the 0.5% fee will be set aside on the blockchain through a smart contract. Half of it will be used for the daily multiple refunds and the other half will be used to develop GTC's service offerings, benefits, game prize pool and pay for operational costs.

- People are automatically qualified to get a refund every time they make a purchase with Globies.
- Purchases made are registered by a decentralized app (DAPP) on the blockchain and every 400th purchase will receive full refunds. The refunds will be immediately sent to the originating wallets.
- Every 400TH spender will keep being selected until the DAPP chooses a purchase that exceeds the amount left that day, for a refund. Once that happens, the DAPP will go into a specially funded backup wallet to refund the final purchaser selected.
- Once GlobeTrotter is launched, the first refund will take place as soon as there are enough coins accumulated to refund an amount spent by the 400th purchase chosen by the system.
- Our projections for the refunds are illustrated in the table below.

Our expected yearly amounts for the refunds

Year	Spent on travel	Our share	Share amount	0.5% GTC Fee	Refunded to users
2018	\$2.48 trillion	0.1%	\$2.48 billion	\$12.4 million	\$6.2 million dollars
2019	\$2.58 trillion	0.2%	\$5.16 billion	\$25.8 million	\$12.9 million dollars
2020	\$2.68 trillion	0.4%	\$10.72 billion	\$53.6 million	\$26.8 million dollars
2021	\$2.78 trillion	0.8%	\$22.24 billion	\$111.2 million	\$55.6 million dollars
2022	\$2.88 trillion	1.6%	\$46.08 billion	\$230.4 million	\$115.2 million dollars

SKILL BASED GAME

The monthly skill based game will be free to play for all GTT token holders (except founders and team members). To play the game, you deposit your tokens in the game and you play. You will have three chances to make your best score/time. After you finish the game, all your GTT tokens are sent back to your wallet. Everybody that finishes the skill based game will win a prize and that prize is based on a pertoken value meaning that the more tokens you have, the more you win. Also as a bonus, the top 100 quickest people will get an additional prize. All prizes are paid in Globie coins and will be sent to the winners' wallets.

We are thinking of using a simple sudoku math puzzle since numbers are universal (and don't need to be translated) and basic math and logic are something that everyone possesses.

This skill based game is open to every GTT token holder excluding the GlobeTrotter founders, team members and advisors.

After the official launch of our GTT token and the end of the Token Sale, the prize pool will have a guaranteed amount available. Once the business is up and running, the prize pool will still have a guaranteed amount but a much bigger amount.

TOKEN SALE LAUNCH SUMMARY

The Token Sale will take place sometime in November 2017 and will last 45 days or until we've sold our maximum number of 1 billion Tokens. This number has been carefully considered and is due to its value and how many we are willing to sell in the Token Sale. The minimum required to launch the project is the equivalent of USD\$5 million in BTC, LTC, BCH, DASH and ETH combined. If the minimum is not reached, all contributors will be fully refunded.

GTT TOKEN DISTRIBUTION:

88% for the marketplace 2% for promotions 4% for founders* 1% for team 5% for gas

* 90% of the founder coins will be frozen for 18 months

TOKEN SALE

Goal: To raise a minimum of \$5 million USD in ETH, LTC, DASH, BCH and BTC

Launch date and time: November 2017 (exact date to be determined)

Launch completion: token launch will end when either the number of GTTs available for the Token Sale is reached or after 45 days.

Number of GTTs available for the Token Sale: 1 billion which will be frozen for 30 days.

Cryptocurrencies accepted in the crowd sale: We will accept many different coins so as to not overtax any one blockchain and cause a slowdown. We will accept BTC, LTC, BCH, DASH and ETH

For example, the current exchange rate is: equivalent number of GTT Tokens per ETH, LTC, BCH, DASH and BTC (These will change the day before the token sale)

- 1 Bitcoin (BTC) = 57000 GTT's
- 1 Ether (ETH) = 3500 GTT's
- 1 Litecoin (LTC) = 650 GTT's
 - 1 DASH = 3200 GTT's
- 1 Bitcoin Cash (BCC) = 3200 GTT's

Bonuses offered during the ICO:

Because we find that the first come first serve model is not that fair for everybody and we want as many people as possible buying tokens, we are going to do something new. We will have a 10% to 50% bonus available to everyone during the whole Token Sale.

First week	50%
Second week	30%
Third week	20%
Fourth week & on	10%

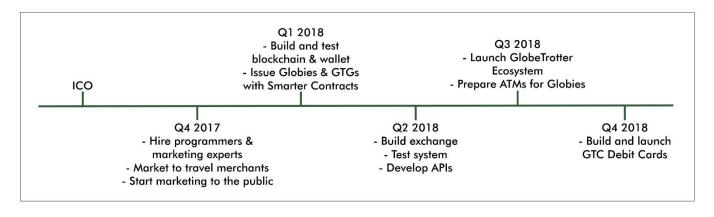
The way this will work is simple; once you have placed your order for GTT tokens, a bonus will be applied to your purchase.

POST TOKEN SALE

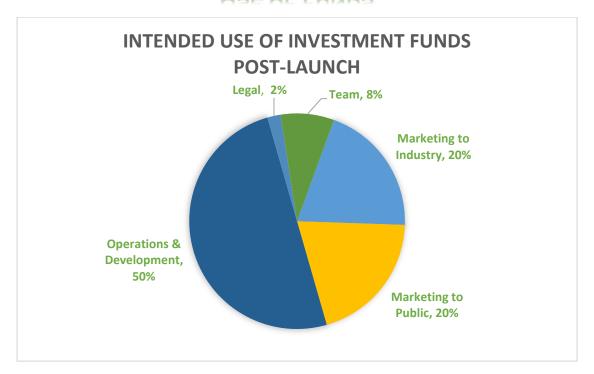
The use of the funds raised will be as follows:

- Recruit the remainder of the team: cryptocurrency, economy and travel industry consultants and blockchain developers.
- Build our GlobeTrotter Wallet
- Build the GlobeTrotter Exchange.
- Prepare the GlobeTrotter Debit Card system.
- Start working with an ATM companies to prepare our GlobeTrotter ATMs.
- Prepare in-depth budgets for all aspects of the project according to funding raised.
- In conjunction with the team, produce an in-depth plan for the post Token Sale operations.
- Establish relationships with other cryptocurrency exchanges for the purchase and sale of GTT Tokens.
- Promote the GlobeTrotter concept at travel industry events all over the World*.
- Promote GlobeTrotter to the public in various ways*.
- Create the GTC & GTG coins
- Design the required smart contracts and API's required for the merchants.
- Design the "Smarter Contract" system and implement it.
- Solicit the participation of travel industry partners through marketing and individual direct contact.
- Sponsor several high-profile events.
- Launch the GlobeTrotter eco-system.

DEVELOPMENT TIMELINE



USE OF FUNDS



MARKETING

In order to continually increase the demand for Globies, we have three objectives:

- Continually develop our travel and tourism industry partners' network (who will accept Globies as a payment option).
- Increase travellers' awareness of GlobeTrotters' use and benefits in order to have more and more people using Globies.
- Constantly add to the list of benefits available to GlobeTrotter users.

By focusing on these objectives, we plan to increase the usage of the Globie coins.

GlobeTrotter should be extremely beneficial for everybody involved. The fact that 90% of the tokens allocated to the founders will be frozen for 18 months, insures that they will work hard to increase the use, value and popularity of GlobeTrotter System.

The internal GlobeTrotter wallets will be controlled by multi signature smart contracts registered on the blockchain so as to better control the spending.

MARKETING TO THE TRAVEL INDUSTRY

The key to convincing the travel industry of the validity of Globies lies in demonstrating the savings they will create by eliminating the financial industry middle men such as credit card companies and banks and also enjoy all the benefits that come with using cryptocurrency. With a team of marketing experts, we

will develop marketing materials that will demonstrate the financial advantages and explain the cryptocurrency industry's view of cryptocurrencies in general.

1. Direct marketing calls and emails to large travel and tourism companies

We will concentrate on all major airlines and hotel groups, as well as large resellers such as Expedia, Hotels.com and Travelocity.

2. Participation in travel and tourism industry events

We will participate in travel and tourism industry events all over the World, like travel trade shows and exhibitions, where we will set up display booths to give information and presentations. This will give us exposure to both the industry participants and travelers.

3. Marketing materials

We will prepare high quality marketing materials presenting GlobeTrotter Cryptocurrency benefits and describing some of the current cryptocurrency success stories. We will present the benefits of the GTC which is developed specifically for the travel and tourism industry and for the travellers.

4. Incentive to early GTC adopters

To get the ball rolling, for a limited time we will fund a deal to our first partners in each category such as OTAs, airlines, hotels, tour operators, etc., so they can offer a 10% discount to their clients who elect to pay with GlobeTrotter coins.

5. Reach out to every merchant that accepted a GTC Debit Card payment and convince them of the benefits of accepting cryptocurrency in their establishments.

MARKETING TO TRAVELLERS

In 2016, **1.36 billion people traveled internationally**. The travel market is not exclusively international, so the number of travellers increases when you include people who travel within their own countries: **Over 3 billion travellers' worldwide last year and growing about 5% every year**⁴. Nearly everyone travels at some point in their lives. We intend to attract travelers who would like to maximize their travel; by publicising all the benefits and also the potential for winning their travel purchases back.

- 1. We will introduce travelers of the benefits of using Globies, through advertising in travel magazines, travel shows and social media, TV ads, amongst others. Social media experts will be hired to promote GTC to the masses.
- 2. Using Globies will be made exceptionally user-friendly through the use of the best available technologies, practices and our new approaches that we will develop. Our marketing and publicity efforts will therefore also target the simplicity of using GlobeTrotter and that it is a complete system not requiring any third parties to work.
- 3. We will also advertise directly in the airports to reach our intended users.
- 4. We will have promotions like faucets in many places on the internet, that drip out Globies to promote GTC and get people using it.

STEPS TO MAKING GLOBIES EASY TO RENT AND USE

With everything else we are doing with our GlobeTrotter Ecosystem, we will make getting, using and selling 'Globies' as simple and convenient as possible. These are some of the strategies we are already working on:

- Having as many ATMs as possible
- Having a debit card useable anywhere they accept credit/debit cards.
- Easily pay for renting Globies in 7-Elevens, OXXOs and other chain stores and post offices across the world.
- Having our own GlobeTrotter Exchange and make sure that the GTT, Globies and GTG gift coins are easily available.
- Sell Globies directly by credit card on our exchange. A smart contract

GLOBIE COINS ON THE MARKET

There will be an unlimited number Globie coins available on the market. The Globie will have a fixed price that will always be the same. They will be available on demand. The Globies' value will be impossible to manipulate on the market. They will be the most stable cryptocurrency on the market. All funds used to rent Globies are maintained in separate bank accounts or wallets and are used only for redeeming Globies when companies or holders wish to cash out. This assures permanent liquidity. The whole system will be governed by smart contracts to limit human interaction to a minimum.

GLOBIE COIN DISTRIBUTION:

100% only used for the marketplace

COMPANY FINANCIAL PROJECTIONS

We expect to grow our market to at least 0.1% of travellers (1 per 1000) by the end of the first year of following our launch. Given the condition of the world's fiat currencies, it is reasonable to assume that the current focus on cryptocurrencies will continue to increase exponentially and we will be well placed to take advantage of that. We already see world governments like Russia⁵ and India⁶, among others, publicly announcing their intentions to adopt the use of blockchain technology and increasingly, adopt cryptocurrencies. Some major travel industry companies like Expedia have already started accepting Bitcoin but through a third party. In this environment, our travel industry focussed Globie coin, with its many benefits, will be positioned to flourish.

The projections below are based on our market penetration of 0.1% to 1.6% over 5 years (doubling our market every year). The percentage is small but the numbers are big and so is the market. It is one of **the biggest retail markets in the world, and it is steadily growing**.

Our projections represent only a tiny fraction of the potential for Globies' use for travel. When we achieve our projections, GTC will not only be successful, it will still have over 98% of the travel market left to achieve growth.

We understand that the success of the Globie will be in part due to the numerous benefits that come with it that we will get from our travel partners and some that we will pay for but, on the other hand, we have the GTT membership token holders that want us to have as much profit as possible to share. We will find a perfect balance between spending for benefits and putting some aside for the token holders to win in our skill based game.

We will provide regular reports to all parts of our market via our website, our eventual blog and newsletter. These tools will be used to keep everybody apprised of our progress and keep travellers/users of GTC up to date on new partners, and the growing list of benefits to GTC users.

The money "Going to the company" will be used for business expenses, expansion, prize pool and getting more and more benefits.

Our expected performance:

Year	Spent on travel	Our share	Share amount	0.5% GTC Fee	Going to the company
2018	\$2.48 trillion	0.1%	\$2.48 billion	\$12.4 million	\$6.2 million dollars
2019	\$2.58 trillion	0.2%	\$5.16 billion	\$25.8 million	\$12.9 million dollars
2020	\$2.68 trillion	0.4%	\$10.72 billion	\$53.6 million	\$26.8 million dollars
2021	\$2.78 trillion	0.8%	\$22.24 billion	\$111.2 million	\$55.6 million dollars
2022	\$2.88 trillion	1.6%	\$46.08 billion	\$230.4 million	\$115.2 million dollars

GTC has the potential to be very successful at a fraction of the market penetration.

GTC TEAM

We are currently in discussions with travel industry/cryptocurrency/blockchain/social media specialists and developers and will announce our development partners soon.



Alan Shields
Founder & CEO

Before anything else, Alan is an anarchist, a futurist and a serial entrepreneur who is interested in disruptive technologies and is a top-notch innovator as you can plainly see by this white paper. Calling him a genius would be an understatement. He is constantly finding simple solutions to complicated problems and the same goes for his over 200 inventions and innovations. He has been in sales since the age of 7 at his dad's Radio Shack in the 1960's until the mid 80's where he helped make his dad's Radio Shack the second most successful store in the Province of Quebec even though they were in a small town off the island of Montreal. He got involved with computers as soon as they came out in the late 70's and started programming in BASIC, developing ideas and businesses using the dial up modems of the time and has never stopped learning and being the go to guy for anything technical for family and friends.

He has built websites and mobile apps and has now moved on to cryptocurrency and learning Solidity for understanding even more this new technology.

He is one of those guys where everything needs to be just and fair for everybody. It is very important to him that in any of his endeavors, inventions or dealings, everybody wins and that there is no negative impact anywhere that matters, like people and the environment. He is a born leader and can handle any situation calmly and logically. He strongly believes that there is a solution to every problem and normally finds it. He has had successful businesses and has helped create new innovative ones like "Rims to Go" in Miami Florida where people could, for the first time ever, rent wheels and tires. It was eventually copied and bought out.

Innovating and staying a few steps ahead of the competition is his specialty and he works tirelessly to build a better future for his family and the World everyday.

He has been living in Playa del Carmen, Mexico for the last three years running a successful furniture business (www.uniquewoodiron.com) and takes care of just about everything including the computer/internet related stuff.

He is also an author and has written two books on poker.

Alan can be reached by email at: alan@globetrottercoin.com

GTC TEAM (CONTINUED)



Ron Hughes
Co-founder & COO

Ron has had a long and successful career in the Computer industry, Consulting and the Internet industry. He has a deep understanding of the technology industry and has been following the cryptocurrency marketplace for several years. His history and experience with emerging technologies and consulting with businesses both large and small gives him a unique insight into the rapidly developing applications for cryptocurrency.

Most of Ron's business and project experience has been focused on the financial and travel markets. He has been involved in projects such as:

- CP Air (merged several times), such as a holiday travel system and a reservation system.
- Worked on a consulting level with the Commonwealth Bank in Australia including a successful proposal to outsource their entire IT operation.
- Designed and developed a system for support of financial advisors which was used by many Australian financial companies.
- The New Zealand telephone company re-designed their entire IT development division.
- New Zealand Broadcasting Corporation various projects.
- National Stock Exchange (NSX) in Australia development of a new vertical market trading system.
- Ron was director of sales and marketing for Accenture and Paxus the two largest (at the time) consulting firms in Asia Pacific and CEO of two internet companies.

Ron can be reached by email at: ronhughes1111@gmail.com or info@globetrottercoin.com

GTC TEAM (CONTINUED)



Richard Symon
Exchange Director & Partner

Richard's experience in stock markets has grown over 30 years to include Member (Affiliate) of the Australian Stock Exchange (ASX) and Executive Director of Prudential-Bache Securities (Australia), one of Australia's largest full-service stockbrokers of its day. Through this period Richard assisted in the listing of and investment in a significant number of companies and developed the client services division to be awarded Personal Investment Magazine's best retail broker.

Richard has just launched a new Corporate Advisory business specialising in capital raising, stock exchange listings and assisting companies grow. He recently relinquished the position of Executive Chairman of ASX listed MDS Financial Group, a diversified financial services organisation which has an ASX participant stockbroker subsidiary, D2MX, which he joined as Director in 2008.

Prior to joining MDS Richard was the CEO of NSX Ltd (ASX:NSX) the operator of the National Stock Exchange. He also served in roles as Executive Director of the Securities and Derivatives Industry Association (now Stockbrokers Association of Australia - SAA). Richard co-founded and was CEO of Sharetrade Australian Stockbroking Ltd which was sold to PBL (Packer) listed subsidiary eCorp and merged to bring Charles Schwab to Australia in 2000.

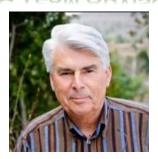
He has frequently been a keynote speaker at national and international conferences including the Asia-Pacific Stock Exchanges Forum – Bangkok, the World Congress of Stock Exchanges – Singapore and the Virgin National SME Business Summit - Sydney.

Richard has invested in and assisted a number of internet based and financial services companies.

Outside of corporate advisory, Richard is a licensed pilot and likes to spend time riding his bike, running, scuba diving and time with his family.

Richard can be reached by email at: rsymon@fiscuscapital.com.au

GTC TEAM ADVISORS



Philippe Derudder
Advisor

Philippe Derudder is an author committed to seek alternative solutions in order to put the economy at the service of man and the planet. He has authored 7 books all on alternative currencies.

For 10 years he worked for different enterprises. In 1980, he took over the family business which in 5 years, took an international dimension (twelve branches in Northern Europe and Asia).

In 1992, he decided to resign in order not to endorse an economical system he no longer believes in. From there, he focused on finding alternative economic and financial solutions.

Currently in retirement, he gives conferences and seminars on alternative economies, complementary currencies, and the reform of the monetary system, which he considers both desirable and strongly emancipatory.

He runs an association, AISES (International Association for the Support of Societal Economies), whose aim is to promote research and actions favoring the development of economies in the service of man and the ecological balance.

Philippe can be reached by email at: derudder@lhed.fr

GLOBETROTTER DEVELOPERS



Sergey Balashevich
(Project Manager @ Altoros)

Sergey is a Project Manager at Altoros. With 10+ years in the software development industry, he has extensive experience in managing projects related to porting existing software solutions to work with cloud infrastructures, including Cloud Foundry-based environments.

Sergey can be reached at: sergey.b@altoros.com



Igor Aksinin
(Director, Business Development at Altoros)

Igor is a Director of business development at Altoros. With 10+ years in the software development industry, he has focused on expanding business by identifying, evaluating and prioritizing new business and partnership opportunities, managing account relationships, synthesizing deal concepts into contracts, driving additional opportunities with existing customers and partners, developing new plans and strategies, generating ideas for improving the business.

Igor can be reached at: igor.aksinin@altoros.com

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Glossary

- 1) https://www.statista.com/topics/2704/online-travel-market
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- 5) http://www.businessinsider.com/why-russia-legalized-cryptocurrencies-2017-5
- 6) http://www.zerohedge.com/news/2017-06-20/bitcoin-surges-back-above-2700-india-legalizes-cryptocurrency
- 7) https://www.ethnews.com/why-arent-retailers-adopting-bitcoin

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