



WHITEPAPER ICO

VERSION 2.0



**„Nothing is more powerful than an idea
whose time has come.“**

- Victor Hugo

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PREAMBLE

The aim of this document is to provide information about the Cointed Ltd. project. It describes and analyses the conceptual idea, the business plan, the competitive advantages, the Initial Coin Offering (ICO) details, and the roadmap. It is meant to give a detailed, concise overview of the Cointed project in order to enhance understanding of it, and particularly how it works in relation to the Cointed Initial Coin Offering (ICO) launch.. The document is a culmination of various efforts from different entities working on the project since the launch of the company in 2014 until today.

This whitepaper has been published on October 16, 2017. All the other information about the project can be found on our website (www.cointed.com) and the ICO website (www.cointedtoken.com) as well as other media channels, especially social media platforms: Facebook and Twitter.

The Cointed Ltd. will hereinafter be referred to as Cointed.



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www.cointedtoken.com

www.cointed.com

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Certain information set forth in this whitepaper includes forward-looking information regarding the future of the project, future events and projections. These statements may be identified by but not limited to words and phrases such as „will”, „estimate”, „believe”, „expect”, „project”, „anticipate”, or words of similar meaning. Such forward-looking statements are also included in other publicly available materials such as videos, blog posts, interviews, etc. Information contained in this whitepaper constitutes forward-looking statements and includes, but is not limited to:

- 1 the projected performance of the project
- 2 completion of the campaign
- 3 the expected development of the project
- 4 execution of the project's vision and strategy
- 5 future liquidity, working capital, and capital requirements

The forward-looking statements involve a variety of risks and uncertainties. Should any of these risks or uncertainties materialise, the actual performance and progress of Cointed might differ from expectations set by the forward-looking statements. These statements are not guarantees of future performance and no undue reliance should be placed on them. Cointed undertakes no obligation to update forward-looking statements if circumstances change. By acting upon forward-looking information received from the whitepaper, Cointed websites and other materials produced by Cointed, you bear full responsibility in the case of forward-looking statements not materialising.

NO GUARANTEES

There is no guarantee that the Cointed platform will be a success. Similarly, there is no guarantee that the value of Cointed Coins will rise. You are advised to thoroughly assess the risks and uncertainties involved before making any decisions. No promises in terms of token value or future performance are made.

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- 1 This whitepaper, the Cointed website or any other material produced by Cointed is not an offering, solicitation or prospectus of any kind
- 2 Cointed is exempted from any direct or indirect liability to the maximum extent of the law
- 3 Cointed Coins are not regarded as securities in any jurisdiction and that Cointed Coin is classified as a utility token.
- 4 You have a good understanding of the key components of blockchain technology and understand how blockchains operate. In addition, you fully understand how to use blockchain wallets, including safeguarding private keys
- 5 you are aware of risks in the cryptocurrency industry and are able to bear potential losses in full
- 6 You are not expecting to earn profits in any form
- 7 You are not a citizen or a resident of the United States, People's Republic of China, or Hong Kong



INTRODUCTION



COINTED is building a bridge between the cryptocurrency world and the real world. Even though cryptocurrencies have brought a whole new dimension in creating value, consumers regularly face the same problem: how can I easily change my cryptocurrencies into fiat currency? Additionally, consumers are also looking for easier and more secure ways to get their hands on cryptocurrencies in the first place. The goal is to satisfy the demand for convenient ways to convert fiat currency into cryptocurrencies and vice versa, without abandoning safety.

Already cryptocurrencies are being adopted globally by consumers and the business world alike. As a commodity that is unrestricted by national borders, we strive to build a bridge between the real world and cryptocurrencies through future-oriented products and services.

Unlike other projects in the cryptocurrency world - where business ideas are being presented without transparent roadmaps how those self-set goals are meant to be reached - Cointed already offers a wide range of working blockchain-based products and services. The company has a successful business model and is already profitable.

- Cryptocurrency trading on the Cointed crypto exchange.
- Multi-Cryptocurrency ATMs, which we operate as the biggest provider in Europe.
- Payment Solutions, which can be integrated in online shops and existing cash register systems.
- Green Mining at multiple mining farms throughout Europe, keeping with our slogan „Mine green and save the planet“. Only through environmentally friendly mining with hydro- and wind power a sustainable growth of the blockchain can be ensured.

Additionally, we are currently in the final stages of acquiring a banking license. Other upcoming requirements from authorities are also being evaluated in order to have a legal framework in place.

BACKGROUND & PROBLEM



The financial industry is evolving. The blockchain technology is and continues to revolutionize the way people interact with money. The introduction of Bitcoin, the first cryptocurrency, enabled people all over the world to transfer money, trade and pay for shopping across the world, within a decentralized, peer-to-peer network. Even in the world of cryptocurrencies however, the dependence on third parties to undertake day-to-day financial related activities continues to grow. Already, there are developments in the blockchain world that seek to change the way people interact with banking systems. We believe that the underlying factor that will continue to define blockchain products is the ability to give people more power and control over their finances. This is the driving force behind Cointed: providing a platform to the people, where they can freely move between crypto- and fiat currencies in a secure, fast and affordable online environment.

Financial globalisation through an increasing number of international payments is an area that is estimated to continue growing. With cryptocurrencies, people are already able to make payments from and to anywhere around the world.

Currently, the global payment landscape is a multibillion-dollar industry. Cross-border payments are basically facilitated by the exchange of one currency into another. Since cryptocurrencies transcend borders, they are the best bet in facilitating these payments and to streamline this long, complicated and costly process. By 2025, it is estimated that the global cross-border payments revenues will hit 5 trillion dollars. The majority of the revenue in this calculation is coming from developing markets which have faced challenges in facilitating payments across borders.

Payments Industry Revenues Will Reach Nearly \$2 Trillion in 2025

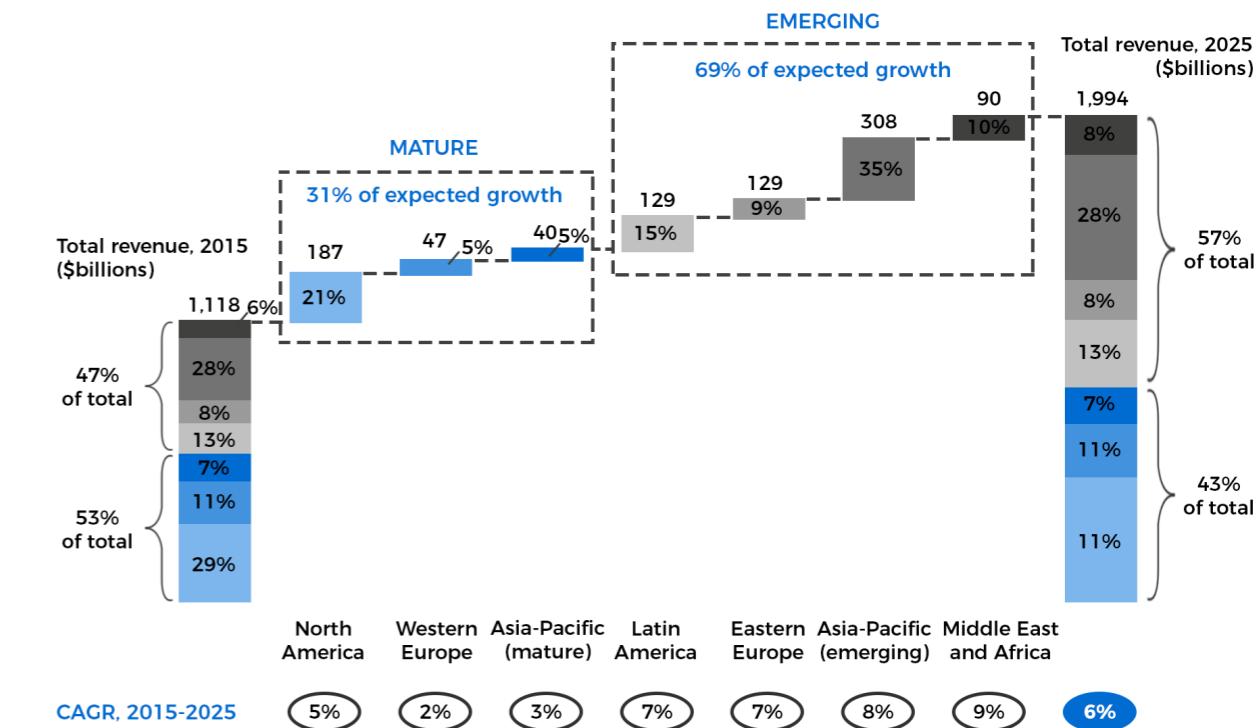


Figure 1: analysis of global payments industry revenues.

SOLUTIONS



CRYPTO ATMS

We have already installed Multi-Cryptocurrency ATMs in 70 locations spanning 4 European countries. Every week new locations are added to our network. We offer two distinct ATM models, enabling us to adapt to a variety of market situations. Our compact one-way ATMs allow the customers to purchase a wide range of cryptocurrencies, while our two-way ATMs also offer the option to exchange cryptocurrencies for cash. Additionally, NFC support for digital payments will soon be added to all machines. The ATMs meet the highest quality and safety standards while requiring very little maintenance: with a power- and internet connection you are ready to go. We also offer mobile hardware solutions.

While continuing the expansion throughout Europe, Cointed has already formed cooperations with partners in many South East Asian countries - such as Indonesia, Hong Kong and Japan to name a few - who will help with the distribution of our ATMs on a large scale.



COINTED CRYPTO CARD



With the leading provider TAS Group, Cointed will be introducing a Crypto Debit Card in 2.Q 2018 with a number of novel and advanced features for the clients.

The first 1000 participants in the ICO who invest a minimum of 20 ETH will receive a Cointed Limited Card* for free.

Enjoy all the flexibility of a regular debit card, and much more

- 1 Open a free Cointed account, for easy bitcoin banking.
- 2 Choose your card options*. Virtual cards are issued instantly (the first one is free!).
- 3 Deposit funds on your Cointed Crypto Card at any time by instantly converting cryptocurrencies or by adding fiat currencies such as USD, EUR or GBP. Funds are easily transferred from your bank or a plethora of online payment methods.
- 4 Spend as you please. Just like a normal Visa debit card.
- 5 Starting 2.Q 2018, Cointed will be releasing apps for iOS and Android which will allow you to conveniently manage your Cointed Crypto Card with all its options!

The Cointed Crypto Card will be usable worldwide* with FREE standard delivery and express delivery for a small additional fee (see available countries). Make payments online, in stores, and take advantage of cash withdrawals at ATMs anywhere Visa is accepted (40M merchants worldwide), making it ideal for daily use.

Due to advanced in-app security, state-of-the-art chip technologies and the added safety of a PIN code, the Cointed Crypto Card is safer than carrying cash. Support for the card's functionality on our platform and payment system is already in development.

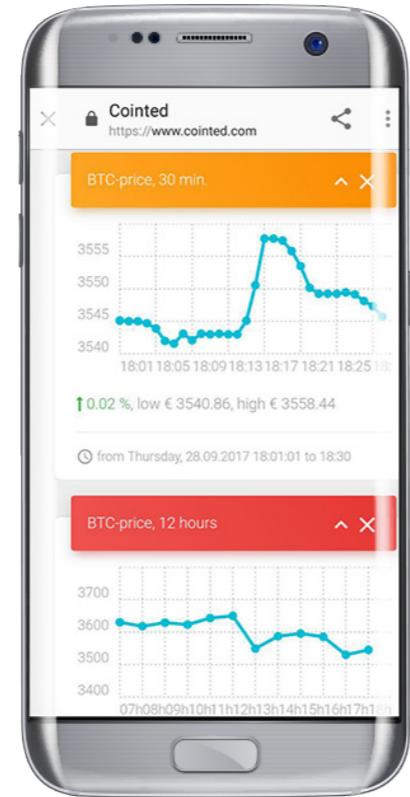
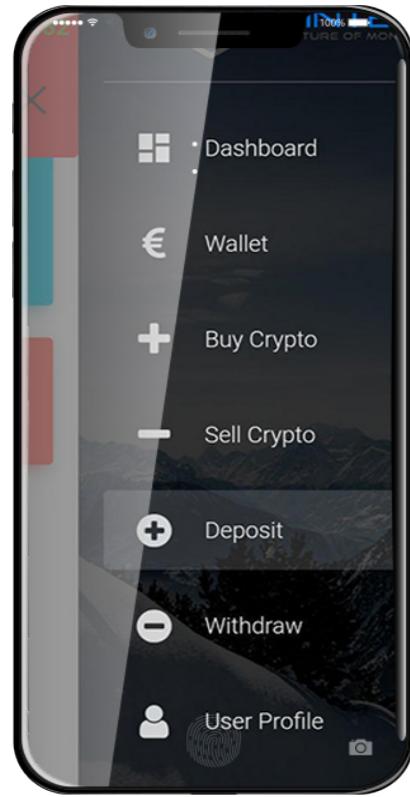
Due to the increasing adoption and acceptance of cryptocurrencies, more and more people are starting to store part of their funds in a variety of cryptocurrencies. However, using these cryptocurrencies as means of payment remains a problem. The Cointed platform allows you to easily fund your Crypto Debit Card via our exchange, as well as a smartphone app that will be released in 2.Q 2018.

Our services will include:

- 1 The ability to not only store fiat currencies such as USD / EUR / GBP and CHF, but also popular cryptocurrencies such as BTC / BCH / ETH / ZEC / DASH and LTC.
- 2 The ability to instantly convert currencies through our exchange or mobile application at a favorable rate.
- 3 Creation of a partner network for the introduction of a cash-back system.
- 4 The ability to open deposits in any of our cryptocurrencies.
- 5 The ability to apply for a loan in any of our cryptocurrencies
- 6 The ability to use the card at any Cointed ATM for reduced fees.
- 7 The ability to make instant money transfers between network participants around the world.

*Please check the terms and conditions on our website. Personal data and KYC will be required.

CRYPTOCURRENCY EXCHANGE



With 15,000 active customers, the Cointed crypto exchange has experienced tremendous growth in a short time frame.

Thanks to a user-friendly design and the step-by-step payment process, we aim to prove just how easy trading cryptocurrencies can be - even for inexperienced users.

Additional options, like a customizable interface, give more advanced users all the freedom they require to modify the platform according to their personal needs and preferences.

A Crypto Exchange, adjusted to your needs:

- 1 Availability of all common payment methods, such as SEPA and SOFORT transfers, Credit Card and more.
- 2 A customizable dashboard, allowing you to access all information relevant to you with the click of a button.
- 3 Cryptocurrency online wallets for convenient trading and selling. Cointed offers all payments and withdrawals for crypto wallets free of charge.
- 4 The ability to upload funds on a Cointed fiat wallet, allowing you to trade crypto-for fiat currencies fully automatically and in real time, without being dependent on the long transaction times of traditional financial institutions.

More features to come

Cointed is permanently and actively working on improving the existing systems and services. Online wallet support for additional cryptocurrencies will soon be added, together with an ever-growing list of tradable cryptocurrencies.

An attractive and transparent affiliate program, which anyone can join, is already well underway: Our affiliate partners will receive 20% of all fees their recruited customers pay.

Development of iOS and Android smartphone apps for the exchange will soon begin, allowing you to never again miss rapid price fluctuations on the crypto market. We expect to deliver a finished product by mid 2018.



PAYMENT SOLUTIONS VIA THE PAYCO PAYMENT INTERFACE

With PayCo we offer a unique payment interface, unlike any product currently on the market. PayCo can be integrated in existing cash register systems and online shops, allowing merchants anywhere to accept a variety of cryptocurrencies - like Bitcoin - as a method of payment. The merchants are given the choice whether they want to receive their payment in cryptocurrencies or immediately exchange the payment for a fiat currency.

PayCo will change the way payments are processed. Mobile hardware solutions have been developed for quick and easy payment processing and can be shipped out with the PayCo software.

Via an API interface, the same system can be integrated not only in online shops and cash register systems, but also for instance vending machines and smartphone apps.



To further improve our payments ecosystem, we are in the process of introducing the „Cointed Crypto Card“. Customers will be able to use the crypto card for shopping and other payments, without having to register an account and while being straightforward to use.

CRYPTOCURRENCY “GREEN” MINING

Cointed is one of Europe's leading cryptocurrency mining companies, with multiple mining farms throughout Austria and Sweden. All our farms are 100% powered by renewable sources, such as hydro- and wind-power. In addition, we have developed specialised mining containers, that can easily be shipped anywhere our customers want to.

Unlike other mining providers, who simply outsource the actual work to third party cloud mining companies, we place a lot of value on influencing the development process from the very start.

Our subsidiary, the Switzerland-based Swiss Crypto Group, has been at the forefront of crypto mining developments, distributing custom-designed mining hardware for decentralised cryptographic networks - such as BTC, ETH, ETC, XMR and ZEC - as well as developing advanced BIOS and operating systems in-house.

Our operation is designed to require the lowest maintenance possible, without sacrificing efficiency. We achieve that goal by providing optimal cooling solutions and subsequently, making continuous operations a matter of course.

As Cointed is outgrowing its next mining farm - with 100,000 additional GPUs installed by the end of the year - we are actively looking for new locations.

A unique business model

Unlike cloud mining offers, where mining power is merely rented for a limited time, at Cointed you mine with your own hardware. The customer purchases the hardware directly from Cointed, together with a hosting contract.

Visit our website for further details.



COMPETITIVE ADVANTAGES



- 1 **Decrease risk:** Our goal is to create a safe and trustworthy environment for the community to trade and access their cryptocurrencies.
- 2 **Lower cost:** We aim to reduce the service fees that are offered by payment aggregators. In the current market, cross border payments processing takes up to 5%-8% of the total amount. Furthermore, the buyers have to wait for days, sometimes weeks for payments to be processed. As a businessperson, this is not sustainable because it slows business operations. We aim to not only offer low costs, but a seamless and transparent payment process as well.
- 3 **Merchants get a wider client base:** By accepting cryptocurrencies as means of payment, merchants will be able to attract whole new groups of customers since cryptocurrencies know no borders or other limitations. This will enable them to expand their operations to new markets and offer additional goods and services.
- 4 **For initial token backers:** Those taking part in the ICO have an opportunity to fund a project with real value beyond mere speculation. Apart from being tradable on the Cointed crypto exchange, the CTD token will be used to lower the fees of virtually all Cointed services and to access exclusive hard- and software. To gain access to these benefits, the customer needs to transfer the CTD token to Cointed, resulting in a smaller supply on the market. Holders of the CTD token will, therefore see a gradual appreciation in value with time.

INITIAL COIN OFFERING (ICO)



GENERAL OVERVIEW

Token Name	COINTED TOKEN (CTD)
Token Price*	Fixed to 1000-1150 CTDs/ETH
Pre ICO start date	October 20, 2017 (00:00 CEST)
Pre ICO end date	November 19, 2017 (23:59 CET)
ICO start date	November 20, 2017 (00:00 CET)
ICO end date	February 28 2018 (23:59 CET)
Decimals	18
Smallest Unit (Atom)	1e-18 CTD
Token Amount	Up to 650,000,000 CTDs
Maximum tokens distributed via ICO	100%/no further tokens will be generated
Minimum Token Purchase	1 Wei
Maximum Token Purchase	No Limit
Minimum Funding Goal	None
Refund**	Yes
Owner Rewards	Yes
Extra Features	Pausable, Upgradable, Owner Limits....
Eligibility	Anyone except permanent residents from Hong Kong, People's Republic of China and the US due to legal restrictions or trade sanctions.

*depending on phase, see page 27

**under specific conditions, see page 28

TOKEN AMOUNT

The maximum token amount is 650 million CTDs. Tokens are minted during the crowdsale and the total supply is fixed at the end of the crowdsale so that the maximum token amount might not be reached. In case the maximum number should be reached, the crowdsale allows for up to 1,514 atoms to be created due to arithmetic imprecisions.

ICO PHASES

- 1 Before the ICO: Allows the owner to perform contract setup
- 2 Pre-ICO A: Phase with 15% bonus
- 3 Pre-ICO B (optional): Phase with 10% bonus
- 4 ICO: Regular ICO Phase
- 5 After the ICO: All further payments are refunded

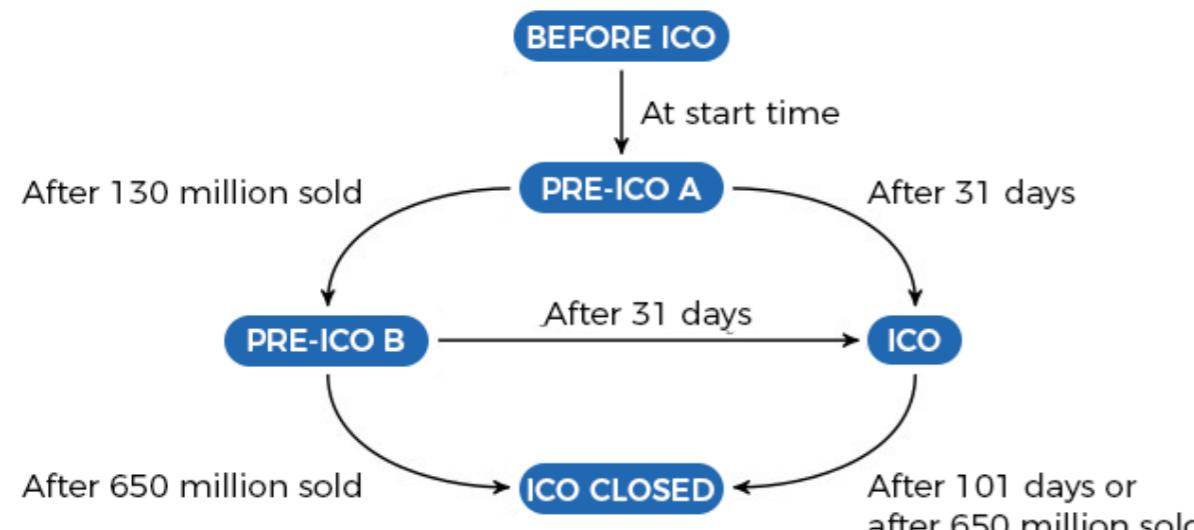


Figure 2: State Transitions for the Crowdsale.

The phase transitions are displayed in Figure 1. They can either happen due to elapsed time or as a certain number of tokens has been purchased.

PHASE CHANGE REWARDS

There are special phase change rewards.

- 1 The first token buyer during the Pre-ICO A phase receives 0.1 ETH
- 2 If the Pre-ICO A phase sells out, the final token buyer receives 0.1 ETH
- 3 If the ICO phase is entered, the first token buyer receives 0.2 ETH
- 4 If the Pre-ICO B phase or the crowdsale is sold out, the last token buyer receives 0.5 ETH

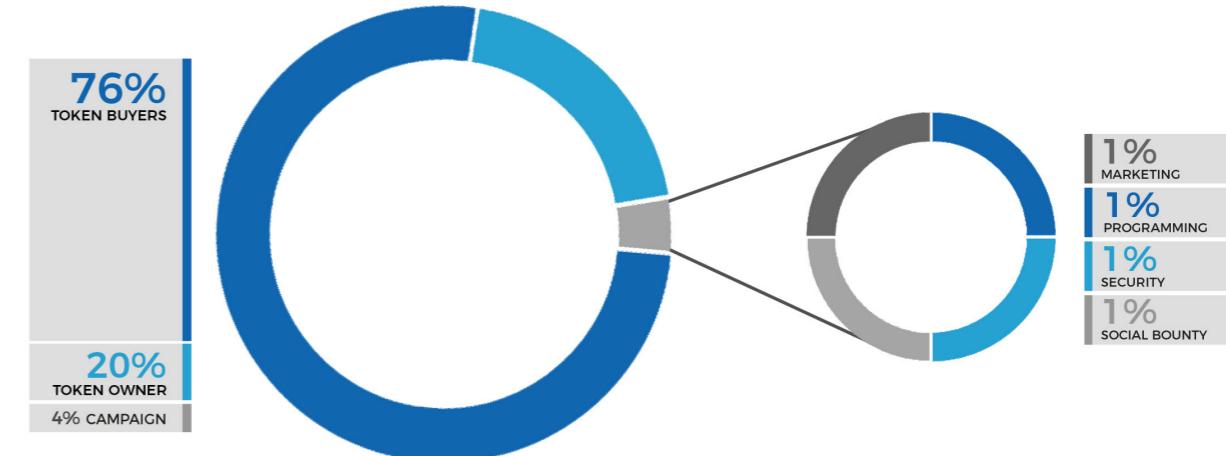
TOKEN PRICES AND DISTRIBUTION

The token buyer receives the following amount of tokens in the phases per ETH:

Phase	Token Buyer	Owner	Campaign
Pre-ICO A	1150	304	61
Pre-ICO B	1100	292	58
ICO	1000	263	52

The delivery of CTD Tokens through the smart contract occurs immediately after the ETH is sent to a specified wallet address. As the table shows, with each token purchase additional tokens are minted for the owner and the campaign fund.

We strongly recommend that you follow our comprehensive investment guide.



REFUND OPTIONS

Refunds can occur in the following situations:

An attempted token purchase at the end of a phase might get partially refunded for those funds which exceed the phase limit. -> Partial Refund

A token purchase after the ICO's completion. -> Full Refund

No token purchases can be refunded as the contract has no minimum funding goal.

Refunds are not directly send back, but must be withdrawn using the withdraw function.

Token buyers are notified of a pending withdrawal with the Withdrawal event.

These refunds cannot be accessed by the owner for 30 days after the completion of the ICO. Afterwards, the owner can withdraw unclaimed refunds using the returnWei function.

EXTRA FEATURES

Pausable

The owner has the power to pause the token sale and/or circulation once for the duration of two weeks. During this time no token transfers, token purchases or refunds can be made.

Upgradable

The owner can propose a token upgrade to a new token version. This can happen at any time.

Individual token owners can accept the upgrade by calling the upgrade function.

Owner Limits

The contract limits the owner's power during the ICO. During the ICO the contract owner cannot transfer any tokens.

Safe Defaults

Should the owner fail to perform a proper setup before the start of the token sale, then the contract will automatically assign its owner to critical functions.

WHAT IS AN INITIAL COIN OFFERING?

An Initial Coin Offering (ICO) is a modern crowdfunding instrument for startup companies via cryptocurrencies. In exchange the investors gain access to features of the projects being funded.

The advantage of an ICO is that it allows the community to be directly involved in the process. They also provide a way to bypass much slower traditional funding routes and therefore enable the startups to speed up the realisation process of the projects.



WHY WE ARE DOING AN ICO

We choose to do an ICO because we want the community to join us in shaping the financial market of the future. ICOs have given people an opportunity to invest in forward-looking ideas that are set to gain more traction with time. Instead of only giving wealthy investors a chance to participate, ICOs enable anyone to take part in revolutionary ideas they believe in. Already there are hundreds of cryptocurrencies in the market and we anticipate that this trend will continue. Emerging blockchain-based technologies, like smart contracts, demonstrate that the age of cryptocurrencies is only just beginning. Due to the emergence of modern platforms that allow customers to exchange cryptocurrencies into fiat currencies and vice versa, the adoption and usage of cryptocurrencies is expected to soar. Cointed is at the forefront of this digital currency revolution. As the cryptocurrency adoption rate continues to grow, an increasing number of technically inexperienced people will be looking for safe and easy ways to gain access to cryptocurrencies. Thanks to our products and services, the barrier of entry for cryptocurrencies has never been lower which is why we are optimistic regarding the long-term outlook for us and our investors alike. Furthermore, investors will have a chance to first hand witness and contribute to the development of various blockchain-based products and technologies, some of which are already well into development and will soon be revealed.

The funds raised at the ICO will be mainly used for product development. In order to provide our users with a seamless cryptocurrency payment experience, with high quality offerings and variety of integrations, we need additional funding. We will be able to expand our team with tech, legal and administrative experts, launch new products as outlined in this whitepaper and form new partnerships.

Furthermore, in the current world of cryptocurrency, we believe that launching our own token will be crucial in enhancing our future plans to bring true change in the payments, trading and crypto mining landscape.

Traditional ventures are restricted to an elite minority. Thanks to ICOs, this is no longer the case. We are convinced that the community plays an important part in improving the crypto world and wish for your to participate in the future growth of Cointed.

Moving forward, our products and services will receive new features and discounts through CTD tokens. CTD will form the backbone of the Cointed network.

With the raised funds our expansion - which is already well under way - will be sped up even further. Those funds will be used to hire specialists and to lay the groundwork for entering new markets.

Only through easily accessible products and services - which even the layman can use - will it be possible to disrupt and challenge the traditional financial service industry, which is the only way the cryptocurrency landscape can grow sustainably over the long term.

THE CTD TOKEN

You can use the CTD token to reap the benefits of our products and services , spend it at merchants who accept CTD tokens as means of payment or sell the token on an exchange as well as privately. The key difference to most other tokens is that the CTD token has a solid business model behind it: A wide range of proven products and services, that will unlock new features and benefits with the help of the CTD token. Through a community-driven effort, additional attractive benefits will be unlocked as the company grows.

As the CTD token grows, we expect it to be listed on several exchanges. Naturally, it will be available on the Cointed crypto exchange from the very start.



CTD TOKEN BENEFITS



CTD TOKEN BENEFITS

You will be able to use the CTD token in combination with all of Cointed's products and services to lower your fees, to participate in polls and to purchase exclusive software and hardware. To ensure that the price of the CTD token develops favorably in the long term, most benefits will require the spent tokens to be burned (i.e. send them to 0x0000... address) in order to take advantage of them.

Early Investors

Everyone investing in the Pre-ICO phase from October 20 to November 19 will receive 15% bonus CTD tokens with every investment (limited to 130M CTD tokens).

Additionally, the first 1,000 investors during the ICO who commit a minimum of 20 ETH will also receive the limited Cointed Black Crypto Card* for free.

*Terms and conditions on our website

VOTING

Cryptocurrencies have always been driven by the community. As a CTD token holder, Cointed offers you the option to vote on a variety of our business decisions. Thus, you will have the opportunity to actively influence which services we shall provide for our customers going forward.

We want to give the community the possibility to actively influence the direction in which Cointed develops. After much consideration, the CTD token has proven to be the ideal tool to put this plan into effect.

Who Can Vote?

All token holders who have a verified account on the Cointed platform and who hold ANY amount of CTD tokens will be eligible to participate in these votes. Each token holder is allowed to open one account on the platform and vote once.

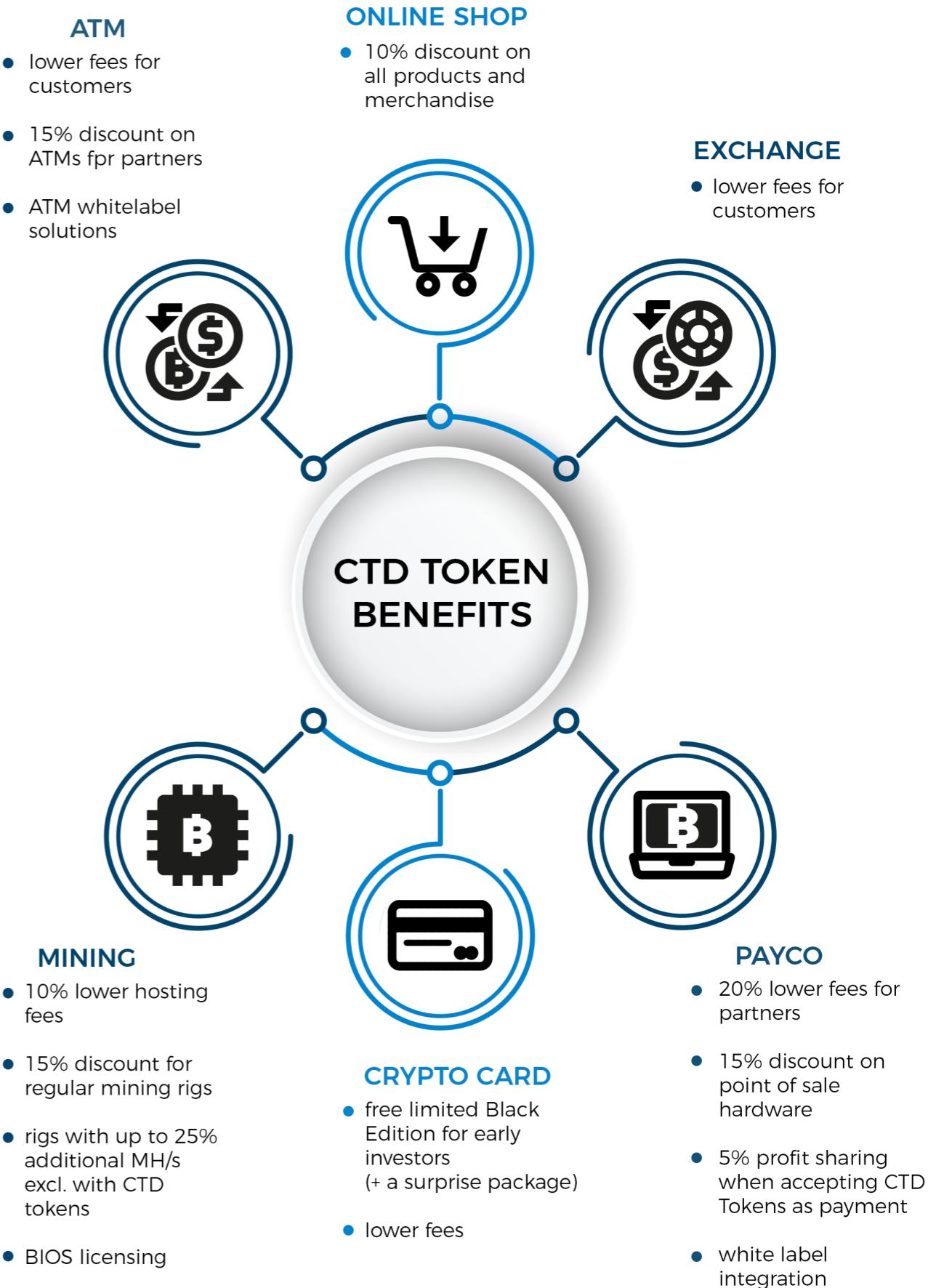
What Will Be Voted On?

Token holders will mainly vote on which cryptocurrencies will be available next on the Cointed exchange, ATMs and Crypto debit cards. Additionally, token holders will regularly vote on which cryptocurrency shall receive a temporary fee reduction on the Cointed exchange.

How Does It Work?

All users can make a proposal on our platform at the cost of 100 CTD tokens, which will eventually be burned by sending them to the 0x000000... ETH address. If the proposal is accepted by Cointed, the community will be able to vote on whether it shall be accepted or not. Casting a vote will cost 10 CTD tokens, which will also eventually be burned. The more tokens you hold, the more points your vote will be worth. See table 1 in the appendix (p. 41) for details.

Example: A user spends 100 CTD to make the proposal that Mooncoin should be implemented on the Cointed debit cards. If we accept the proposal, a vote will be initiated on the Cointed platform. Each CTD token holder can now cast a weighted vote at the cost of 10 CTD. If the majority of the votes are in favor of the proposal, Cointed will begin implementing it ASAP.



ATMS

Benefit 1: Reduced Trading Fees

At Cointed, we offer one of the lowest fees on our multi-cryptocurrency ATMs available in the industry. You can expect our fees to usually be between 2%-4%. You will soon be able to pay your fees with CTD tokens, which will lower them even further - by up to **60%!** First, simply deposit CTD tokens on your Cointed online wallet. When purchasing or selling cryptocurrencies at the ATM, log into your Cointed account and choose the option to pay the fee using the CTD tokens you deposited*. The fee will then be discounted according to table 2 in the appendix (p.41). Tokens spent this way will eventually be burned.

*Example: Peter has 1,000 CTD tokens in his CTD online wallet on the Cointed platform. Let us assume an exchange rate of 1 CTD = 1€. He now wants to convert 1 BTC back to EUR at an exchange rate of 1 BTC = 15,000€ and a fee of 3% at the ATM. The trading fee would be 450€ (15000*3%) in this case. If Peter chooses to pay the fee using his deposited CTD tokens instead, he would only pay **180 CTD** and thus save 60% according to table 2 in the appendix (p.41)!*

Peter would have 820 CTD tokens left in his online wallet.

Benefit 2: Discount On ATMs

Partners will receive a **15%** discount when purchasing an ATM using CTD tokens*. Tokens spend this way will eventually be burned.

*Example: Let us assume an exchange rate of 1 CTD = 1€. Buying a two-way ATM costs 9,000€. When purchasing the ATM with CTD tokens, the price is reduced by **15%** to **7650 CTD**.*

Benefit 3: ATM Whitelabel Solutions

Cointed will offer custom whitelabel solutions to ATM partners who own CTD tokens.

CRYPTO CARD

Benefit 1: Free Limited Debit Card For Early Investors

Early investors, who invested a minimum of 20 ETH into the CTD ICO will receive a limited Cointed Crypto Card "Black Edition" as a thank you - completely free of charge! Owners of a "**Black Edition**" Crypto Card will receive a **lifetime 40% discount** on all transaction fees.

The standard fee we will charge will be ~2.5% for foreign exchange purchases, which is 17% lower than competitors like XAPO. "Black Edition" card holders will have these fees lowered by 40% to **1.5%!**

Benefit 2: Reduced Foreign Exchange Purchase Fees

Regular Crypto Card users will be able to pay their foreign exchange purchase fees - which will be ~2.5% - using CTD tokens, reducing the fee by up to **30%!** You will first have to deposit funds on your CTD token online wallet. Once the tokens have been deposited, you can toggle the option that all future fees shall be paid using the CTD tokens in your online wallet*. The fee will then be discounted according to table 2 in the appendix (p.41).

Tokens spent this way will eventually be burned.

*Example: John has 1,000 CTD tokens in his CTD online wallet on the Cointed platform. Let us assume an exchange rate of 1 CTD = 1\$. He now wants to pay a 2,000\$ (foreign currency) bill using his Crypto Card with a fee of 2.5% per foreign purchase. The fee would be 50\$ (2000*2.5%) in this case. If John chooses to pay the fee using his deposited CTD tokens instead, he would only pay **35 CTD** and thus save 30% according to table 2 in the appendix (p.41)!*

John would have 965 CTD tokens left in his online wallet.

*The price of the CTD token is determined by the CTD token price on the Cointed crypto exchange at the time of the purchase.

*The price of the CTD token is determined by the CTD token price on the Cointed crypto exchange at the time of the purchase.

EXCHANGE

Benefit: Reduced Trading Fees

Similarly to the ATM benefit, exchange customers will be able to use CTD tokens, which have been deposited in their Cointed online wallet, to pay the trading fees for their orders. Fees on the Cointed crypto exchange are usually between 0.2%-1.5%, depending on the payment method and type of order. These fees can be lowered by up to 60% when using CTD tokens to pay them*, as seen in table 2 in the appendix (p. 41). Tokens spend this way will eventually be burned.

*Example: Alexandra has 1,000 CTD tokens in her CTD online wallet on the Cointed platform. Let us assume an exchange rate of 1 CTD = 1€. She now wants to purchase 1 BTC with EUR at an exchange rate of 1 BTC = 15,000€ and a fee of 1%. The trading fee would be 150€ (15000*1%) in this case. If Alexandra chooses to pay the fee using her deposited CTD tokens instead, she would only pay 60 CTD and thus save 60% according to table 2 in the appendix (p. 41)! Alexandra would have 940 CTD tokens left in her online wallet.*

PAYCO

Benefit 1: Reduced Fees For Partners

Our partners will be able to pay the transaction fee - which is usually around 1.2% - of all orders made via the PayCo system using CTD tokens, reducing the fee by **20%**! The partner will first have to deposit funds on his/her CTD token online wallet. Once the tokens have been deposited, the partner can toggle the option that all future transaction fees shall be paid using the CTD tokens in his/her online wallet*. The fee will then be discounted according to table 2 in the appendix (p. 41). Tokens spend this way will eventually be burned.

*Example: Our partner has 1,000 CTD tokens in his CTD online wallet on the Cointed platform. Let us assume an exchange rate of 1 CTD = 0.001 BTC. A customer of his now pays a 2 BTC bill using the Cointed PayCo system. The fee for this transaction would usually be 1.2%. The transaction fee would thus be 0.024 BTC (2*1.2%) in this case. If our partner chooses to pay the fee using his deposited CTD tokens (0.024 BTC = 24 CTD) instead, he would only pay **19.2 CTD** and thus save 20%!*

Our partner would have 980.8 CTD tokens left in his online wallet.

*The price of the CTD token is determined by the CTD token price on the Cointed crypto exchange at the time of the purchase.

Benefit 2: Discount On POS Hardware

When purchasing POS hardware, you will be able to choose CTD tokens as a payment option*. For POS hardware purchased with CTD tokens, customers will receive a **15%** discount on their purchase.

Tokens spend this way will eventually be burned.

*Example: Let us assume an exchange rate of 1 CTD = 1€. Buying a POS system costs 500€. When purchasing the POS hardware with CTD tokens, the price is reduced by **15%** to **425 CTD**.*

Benefit 3: Profit Sharing For Partners

Our partners will have the option to accept CTD tokens as payment through the PayCo system. When choosing to do so, our partners will receive a profit share of **5%** from fees paid through the PayCo system with CTD token payments.

Benefit 4: Whitelabel

Cointed will offer custom whitelabel solutions to PayCo partners who own CTD tokens.

MINING BENEFITS

Benefit 1: Reduced Hosting Fee

For mining hardware hosted by Cointed, customers can spend **1,000 CTD** tokens per mining rig to reduce their hosting fee by **10%** for 8 months (minimum hosting period). This allows our customers to enjoy a higher rate of return for their weekly payout, which benefits them in the long run.

Tokens spend this way will eventually be burned.

*Example: If the hosting fee was 40% (standard fee), the hosting fee would be reduced to 36% with this discount. The customer would thus receive **64%** instead of 60% of the miner's total hashpower for his weekly payout.*

*The price of the CTD token is determined by the CTD token price on the Cointed crypto exchange at the time of the purchase.

Benefit 2: Discount On Mining Hardware

When purchasing mining hardware, you will be able to choose CTD tokens as a payment option*. For mining hardware purchased with CTD tokens, customers will receive a **15%** discount on their purchase.

Tokens spent this way will eventually be burned.

Example: Let us assume an exchange rate of 1 CTD = 1€. Buying a mining rig costs 3,000€. When purchasing mining hardware with CTD tokens, the price is reduced by 15% to 2,550 CTD.

Benefit 3: Mining Rigs With Increased Hashrate

Mining Rigs with **~25%** increased hashpower can **exclusively** be purchased with CTD tokens. This boost in hashing power is achieved with in-house designed software. The fixed price for this hardware is 10,000 CTD per rig.

Tokens spent this way will eventually be burned.

Example: Mining rigs which use 9x custom Rx470 GPUs (~26 MH/s standard ETH hashrate) will achieve a hashrate of 280MH/s - 290MH/s [ETH] (9 x 26 x 1.25).

Benefit 4: BIOS Licensing

You will be able to purchase our in-house developed BIOS with CTD tokens exclusively. This enables p106 and Rx470 GPUs to mine with a ~25% increased hashrate while also lowering their power consumption. The price for this BIOS will be 100 CTD tokens per GPU. Tokens spent this way will be burned.

Example: A Rx470 GPU with a hashrate of 26 MH/s will have its hashrate increased to 32 MH/s on average, using the improved BIOS.

ONLINE SHOP

Benefit: Discount On All Purchases

When purchasing products in the Cointed online shop, you will be able to choose CTD tokens as a payment option*. For all purchases made with CTD tokens, you will receive a 10% discount.

Tokens spent this way will eventually be burned.

Example: Let us assume an exchange rate of 1 CTD = 1€. Buying a Ledger Nano S costs 90€. When purchasing the Ledger Nano S with CTD tokens, the price is reduced by 15% to 81 CTD.

*The price of the CTD token is determined by the CTD token price on the Cointed crypto exchange at the time of the purchase.

APPENDIX

Table 1

Customers who hold a larger amount of CTD tokens will benefit from an increased number of votes.

Amount of tokens held	Number of Votes
1+	1
1k+	2
10k+	3
100k+	4
1 MIO+	5

Table 2

These discounts are applicable for trades on the Cointed crypto exchange and ATMs, as well as crypto card transactions, if the fees are paid using CTD tokens*. The discounts will gradually decrease each year after the implementation of the service.

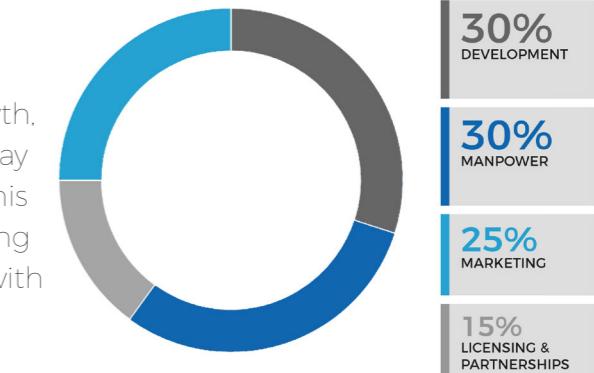
Year After Implementation of Service	ATM & Exchange Discounts	Crypto Card Discounts
Year 1	60%	30%
Year 2	40%	20%
Year 3	20%	10%
Year 4	10%	5%
Year 5 ff	0%	0%

USE OF FUNDS



USE OF FUNDS

As Cointed is continuing its international growth, the raised funds from the ICO will be used to lay the foundation to enter the global market. This means that after the ICO we will be expanding our teams, as well as form partnerships with distributors from around the world.



IT DEVELOPMENT EXPERTS

We plan to recruit a global dedicated team of 25 in-house developers within the next 2 years. Talented and well-qualified blockchain developers are expensive and hard to find. We foresee that a considerable portion of the funds raised will need to be invested into establishing this team. The remaining budget will be used to cover any further costs that arise due to the development of our products and services.

NON-TECHNICAL MANPOWER

At Cointed, our goal is to bring our proven products and services from Europe to the global market. As we continue expanding into new markets, additional non-technical staff in departments such as marketing, law, finance, HR, administration and customer support will need to be recruited in different parts of the world. Additionally, new members will be added to the core team.

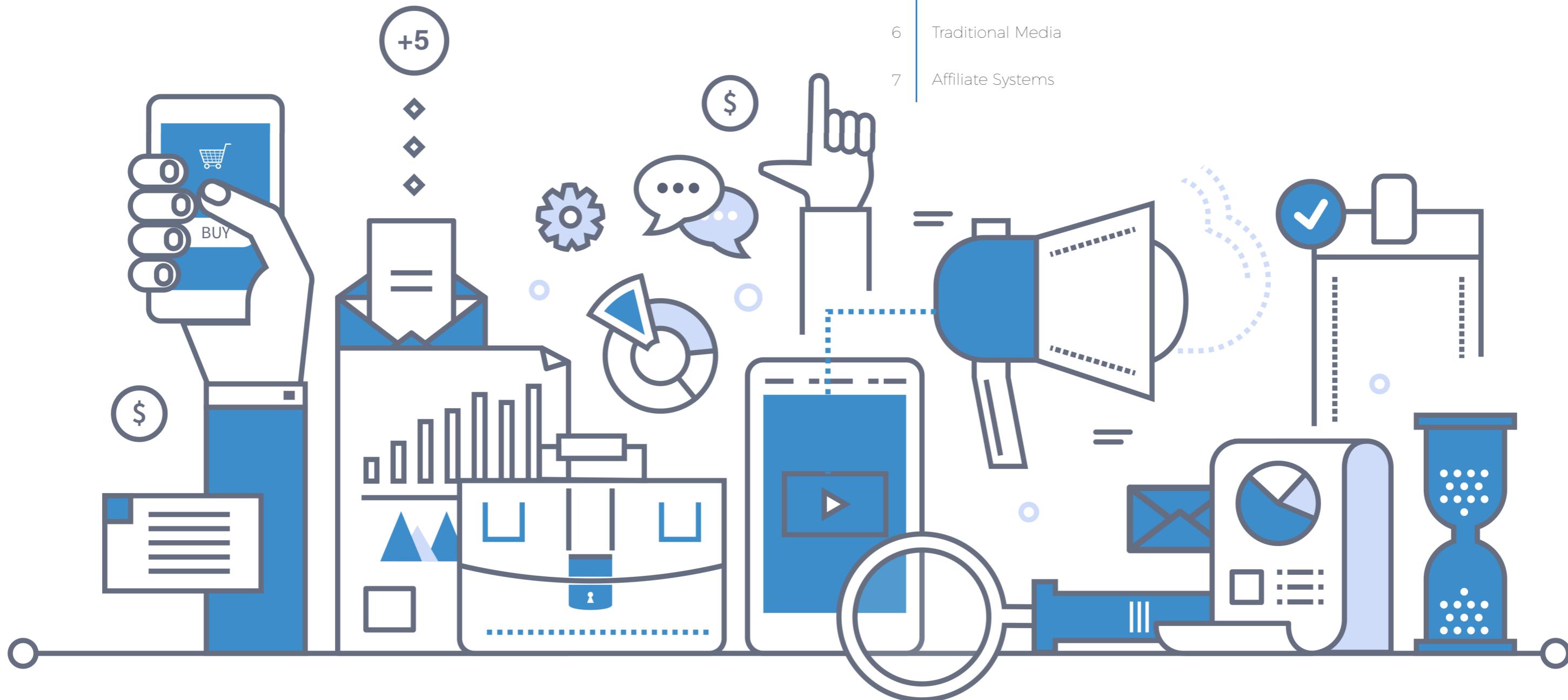
MARKETING (TRADITIONAL - DIGITAL)

Cointed's main goal has always been to make the access to cryptocurrencies as easy as possible. Only through intuitive products and services, which even technically inexperienced consumers are able to use, can the continued growth of the crypto-world be ensured for the long term. That's why - next to further improving our digital marketing campaign - Cointed will start investing in traditional media channels with the goal to grow the crypto-community as a whole.

LICENSING, INTEGRATIONS & PARTNERSHIPS

As Cointed bridges the gap between cryptocurrencies and traditional banking as well as payment services, we operate in a heavily regulated space.

While working with numerous service providers and partners worldwide, it will become unavoidable for Cointed to acquire its own licenses. This includes, but is not limited to areas such as: e-money, asset management, card issuance and online trading. Proper licensing will be required for every regulatory framework and geographical locations.



Marketing Plan

Cointed has developed a detailed marketing plan aiming to bring the already existing awareness of the Cointed project to the next higher level.

Cointed will use:

- 1 Influencers & Word-of-Mouth
- 2 Events & Partnerships
- 3 SEO & Content Marketing
- 4 Social Media & Online Advertising
- 5 Email Marketing
- 6 Traditional Media
- 7 Affiliate Systems

COMPANY HISTORY & ROADMAP

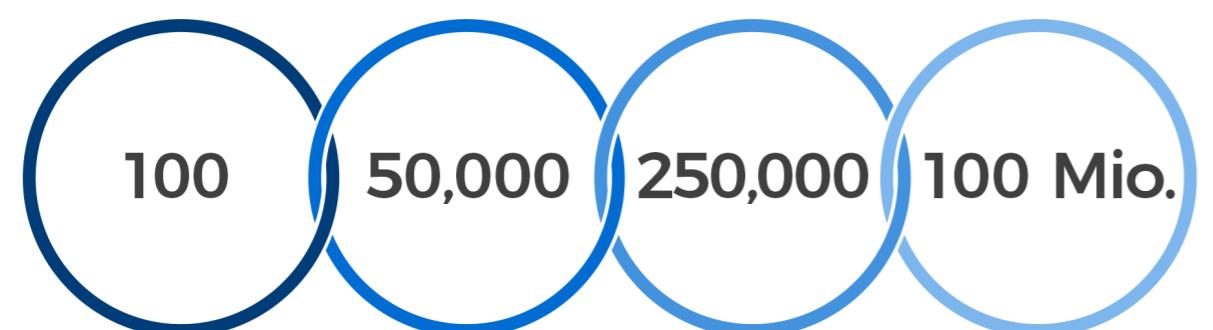


COMPANY HISTORY

At Cointed we are guided by the principle that in the IT service industry you have to keep innovating and introducing new products in order to stay competitive. Additionally, as a young and dynamic sector, the cryptocurrency world is constantly in motion. This forces companies to proactively adapt to the development of the market situation, following the motto: The early bird gets the worm.

- START 2014**
Research, planning, founding of the company.
- READY**
The first Cointed ATM was set up in the same year.
- SET**
Our online trading platform went online in the same year.
- GO**
Cointed GmbH takes a leading role in Austria 2015.
- FUSION 2016**
Due to the overwhelming overlap in philosophy and objective goals, the merger of Cointed and Crypto Unity was initiated.
- THE FOUNDATION HAS BEEN LAID**
We are ready to expand internationally.
- GREEN MINING**
After an extensive trial phase, we provide "Green Mining" in Austria. Testing period and distribution in 2016.
- DEVELOPMENT**
Additional unique Blockchain products are being developed. PayCo and autonomous mining will be released in 4. Q 2017.

Our numbers speak for themselves. We are not just inviting the community and investors to take part in an idea with an unspecified timeframe but a working product line. We have the customers and the revenue to back up our claims and want you to be a part of our success story.

**ATMs**

By the end of 2017, we plan to put 200+ ATMs into operation worldwide.

REGISTERED USERS

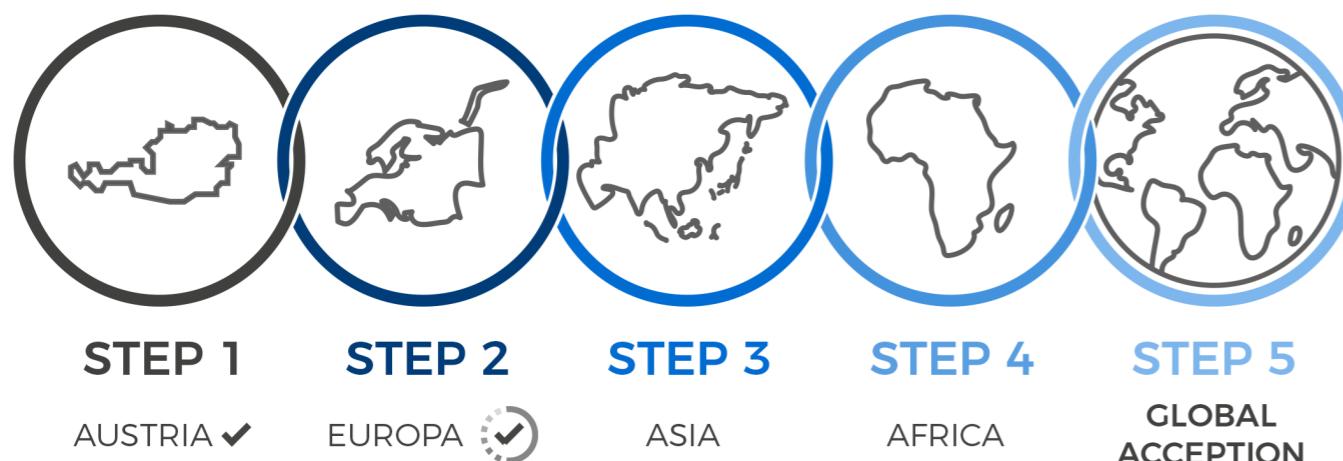
Even without expensive marketing campaigns, we were able to acquire many customers.

SERVED CUSTOMERS

Since our foundation, we have been able to satisfy more than 250,000 customers.

REVENUE

We continue to see strong and steady growth of our revenue and expect to multiply it by the end of next year.

GLOBAL EXPANSION

Our goal is to bring our blockchain-based products and services to the global market. By 2017, we have taken a leading position in Austria's crypto scene and we established ourselves as the only allround service provider in the industry. Cointed is already expanding into a number of European countries, which will soon be followed by Asia and then Africa. By analyzing the individual countries and their legal frameworks, we will develop our products to suit the respective market situations.

ROADMAP

	EXCHANGE	CARD	MINING	ATMs
Q4 2017	<ul style="list-style-type: none"> Full integration of in-house developed and independently audited online wallet feature and affiliate program. 	<ul style="list-style-type: none"> Card Program is in the finalizing stage, legal and organizational structure is being put into place 	<ul style="list-style-type: none"> 130,000 additional custom-designed GPUs purchased (Investment of approx. 30MIO USD) 	<ul style="list-style-type: none"> 100 installed throughout Europe
Q1 - Q4 2018	<ul style="list-style-type: none"> Further development of existing features Introduction of new features Payment systems /Wire functions , GUI /UX Change iOS and Android APP Application for an E-Money License in Europe Expansion of the Partner Network /Banks /Fin Techs IBAN Function will be introduced 3.Q 	<ul style="list-style-type: none"> Implementation of Crypto Card into existing system Application for VISA and Mastercard membership Introduction of an Affiliate System 	<ul style="list-style-type: none"> Acquisition of an additional server building (approx. 30,000 qm) Leasing of servers to 3rd parties Licensing of in-house designed BIOS and operating system to 3rd parties 	<ul style="list-style-type: none"> Introduction of an ATM designed and produced by Cointed 5 different models with Software programmed by Cointed ATMs will be available as white label products Expanding the ATM network in Europe and internationally

TEAM & ADVISORS



OUR TEAM



Aches Wong
General Manager
Co-Founder



Wolfgang Thaler
Assistant Manager HK
Co-Founder



Albert Sperl
Head of Marketing



Vadim Konstantinov
Software Developer



Marianne Knöbl
Financial Controller



Günter Ederegger
Office Assistant



Jerry Ng Chien
Regional Manager
Co-Founder



Christopher Rieder
Assistant Manager HK
Co-Founder



Robert Velik
Head of Sales



Annekatrien Reichel
Junior Art Director



Christian Gründler
Office Assistant



Willi Tykalsky
Support Team



Daniil Orlov
Assistant Manager HK
Co-Founder



Jimi Aho
Assistant Manager



Ivan Prosenik
Head of Engineering



Aleksander Savic
ATM Technician



Marion Fiala
Secretary Vienna



Charli Aho
Assistant Manager HK
Co-Founder



Eduard Orloff
CEO / Co-Founder
Swiss & Poland



Thomas Moritz
Chief Software Developer



Andreas Fleischmann
ATM Sales Manager



Tricia Nikolaiczek
Secretary Kufstein

OUR ADVISORS

Deloitte.



Karthik Iyer
Blockchain and Fintech

OUR PRESS COVERAGE



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INSIDER
DEUTSCHLAND



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CONTACT US

Thank you for your interest in Cointed, the only allround service provider in the cryptocurrency industry.

It is never too late to seize an opportunity, so please do not hesitate to get in touch with us.

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