



**INTEGRATIVE WALLET TOKEN**

# Integrative Wallet

Whitepaper

An electronic version of this whitepaper is available at [iwtoken.com](http://iwtoken.com).



# Contents

<b>1</b>	<b>Introduction</b>	<b>1</b>
1.1	Background . . . . .	1
1.2	Our objective . . . . .	1
<b>2</b>	<b>The integrative wallet ecosystem</b>	<b>2</b>
2.1	The integrative wallet . . . . .	2
2.2	The integrative ATMs . . . . .	3
2.3	The integrative card. . . . .	4
<b>3</b>	<b>Roadmap</b>	<b>5</b>
3.1	Stage 1 . . . . .	5
3.2	Stage 2 . . . . .	5
3.3	Stage 3 . . . . .	5
<b>4</b>	<b>Token</b>	<b>6</b>
4.1	Token supply . . . . .	6
4.2	Token sale. . . . .	6
4.2.1	Crowdsale Information . . . . .	6
4.2.2	Crowdsale Cap . . . . .	6
4.2.3	Method of payment . . . . .	6
4.2.4	Pricing . . . . .	7
4.2.5	Crowdsale objective . . . . .	7
<b>5</b>	<b>Usage of crowdsale funds</b>	<b>8</b>
5.1	Project Development . . . . .	8
5.2	Legal Team . . . . .	8
5.3	Marketing & Public Relationships . . . . .	8
5.4	Reserve Capital . . . . .	8
	<b>Bibliography</b>	<b>10</b>

# Introduction

In this white paper we propose the Integrative Wallet project, a new ecosystem to integrate and adapt the world to new technologies, focused mainly on crypto currencies adoption all around the globe.

The Integrative Wallet project is intended to be funded by a crowd sale, which will in exchange give its funders tokens. This tokens will represent a share of the company created, and will allow its owners to receive payouts from profits generated.

## 1.1. Background

Since 2009 when Bitcoin was officially launched, we have seen a continuous improvement and development of new cryptocurrencies, making them become more popular each day that passes, and also becoming a store of value and used across different online pages as a payment option, demonstrating to be more reliable, secure and fast than other traditional services, like banks.

## 1.2. Our objective

We highly believe cryptocurrencies will keep gaining the place they deserve and start to be used more frequently, for everyday transactions all across the world, used just as a payment for a service like buying something at a supermarket, making a high net worth transaction between two entities or just for sending some money from you to a friend or a family member who might be in another city.

Our main objective is to integrate cryptocurrencies into the everyday use of people, making them easy to buy, hold, spend or sell, making this operations cheaper, safer and decentralized.

# 2

## The integrative wallet ecosystem

Our proposal is the creation of an ecosystem which will consist of 3 products, our integrative wallet, a multi-wallet, which feature will be to hold all the cryptocurrencies that are in circulation, being able to send and receive coins/tokens from the wallet to another user.

The other product will be the Integrative ATMs, we want to deploy ATMs all around the world, in capital cities first, and later in different strategic cities, allowing everybody to access them, this ATMs are intended to be beneficial for the user, specially for less developed countries like the Southern Americans, where buying and selling of cryptocurrencies is hard for the user, allowing everybody an easy option to buy or sell cryptocurrencies.

Our last product will be our own debit card, the integrative card, which will be connected to each users wallet, easy to configure from the wallet software, allowing an user to spend the desired cryptocurrency when making a payment with it.

We believe this products would allow us to integrate cryptocurrencies to the everyday life of the user, making it easy for one to buy a desired coin/token, spend their cryptocurrencies as they want to, or even control your holdings from your phone.

### 2.1. The integrative wallet

The integrative wallet, will be intended to hold all the available cryptocurrencies/tokens that are on the market, the user will be able to directly import private keys of their addresses, or to create new addresses directly from the wallet. Regarding security of the wallet, wallets will be json files, containing private keys completely encrypted, so when our server is reached by a wallet, it will appear as a Base64 string, meaning we will not be able to view your balance, addresses or make any transactions. This also means that any attack that we would receive on our server would be worthless since the attacker would see random Base64 string which could not be decrypted, storing all private keys safe.

The wallet, will be accessed with an account previously created by the user, this account will be then the one that holds each of its own private keys for each of the different coins/tokens it may possess. The UI of the wallet will be configurable to show the desired coins/tokens to show, additional features like coin/token to USD or BTC price will be available, this data will be obtained from coinmarketcap.

After the first public release of the Wallet, a mobile wallet will be developed, which will have the same features as the desktop one.

At a further stage of the development of our project, when our debit card has been launched, we will add

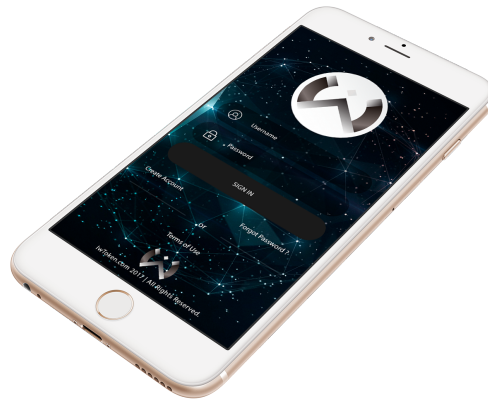


Figure 2.1: Integrative Wallet App for smartphones

configurable options to the wallet related to the card, if the users wants to activate it. This options will be configuring a maximum amount that can be spent using the card, which coin/token to be exchanged to USD or your local currency,when the card is used. This process would work as the following (Figure 2.2):



Figure 2.2: Functioning of payments

The automatic exchange will be held by us, where we will receive the coins/tokens used, and transform them to USD which is sent to the shop, this coins/tokens are later sold on the market to cover for the USD sent.

## 2.2. The integrative ATMs

With the ATMs we will offer users an easy access to the buying and selling of cryptocurrencies. We are gonna work with a Bitcoin ATMs manufacturer, who already manufacture 2-way bitcoin ATMs supporting Bitcoin, Litecoin and Dogecoin and will add the rest of the altcoins and tokens of the market, this ATMs will be integrated with our card, allowing users to use them as cashiers and make monetary extractions on their local currency.

A fee of 2%, will be charged on every transaction made on the ATMs, this fees will go towards the company holdings, the usage of this fees is explained on the “Token Mechanism Section”.

## **2.3. The integrative card**

The Integrative Card, will be intended to be normal debit card.

Transactions will be carried and recorded on the blockchain. The decentralized blockchain will keep all data secure due to the general consensus of the nodes, which means data can not be taken down as long as the blockchain continues. The inalterability and openness of the blockchain will also assure the users that transactions can not be modified and are open for the public to be seen at the blockchain.

A fee of 1.5% will be charged which will be used for the following purposes, a small portion will be used to cover for transaction costs. The rest of it will be stored as profits at the main holdings company to be later distributed to token holders.

## **2.4. Security in private keys**

### **Update :**

We aim mainly at the latam market but can be used in other countries.

As for the security of private keys generated for each currency within our wallet, it will be encrypted or private.

In addition there will be an identity management component for them.

# 3

## Roadmap

### 3.1. Stage 1

First stage of the project consists on the first steps towards the development of the new ecosystem. Legal registration of companies, release of desktop and mobile wallet, first steps towards debit card system development will be the focus at this stage. Small marketing will be performed at this stage, focused mainly on making the crypto community aware of us.

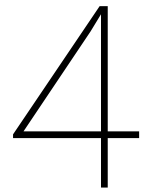
### 3.2. Stage 2

Second stage will be focused towards making it outside of the crypto community. Start of stage 2 will be declared when the first ATM has been deployed and final version of wallet has been released. Constant deployment of ATMs on capital cities of different countries, Improvement of the wallet software, release of the Integrative card will be the focus at this stage. Strong marketing will be made on this stage, focusing on spreading the word about us across the globe.

### 3.3. Stage 3

This will be the final and most exciting stage of the project. Start of this stage will be one month after profits start to flow from ATMs and Debit Card usage. Focus will be on continuing the deployment of ATMs now at strategic cities, accessible through different routes, making this to be the final integration of different communities who have it hard to access buying or selling cryptocurrencies. As well as with the start of this stage, monthly profits generated with ATMs and Debit Card will be used to pay token holders. Strong marketing will be continuously made as it had been started at Stage 2. Now focusing on the usage of our services and improving general awareness of cryptocurrencies.





# Token

Integrative Wallet Tokens will have an important function on the ecosystem we will create. They will act as shares of the main holding company where the 3 subproducts, Integrative Wallet, Integrative ATMs and Integrative Card will be held.

Token holders will receive monthly payouts, which will be made with the profits generated by 2 of our 3 products, the Integrative ATMs and the Integrative Card. Payouts will begin on stage 3 of our Roadmap.

## 4.1. Token supply

There will be a fixed amount of 100.000.000 IWT (Integrative Wallet Tokens) 45.000.000 (45%) will be used for the crowdsale. 25.000.000 (25%) will be used for the rewards program. 30.000.000 (30%) will be held at a safe account, for more information you can read the “Reserve Capital” section.

## 4.2. Token sale

### 4.2.1. Crowdsale Information

Crowdsale will start the 31th of August at 13:00 UTC and finish the 28th of September at 13:00 UTC. The address of the contract and where the crowdsale will be held is as follows:

0x77faed976e187f26b49e78be8418ab074a341f26

Please don't send ether before the crowdsale start date. Any transference out of time will be declined and the ether sent back.

### 4.2.2. Crowdsale Cap

45.000.000 (45%) tokens will be sold of the total 100.000.000 (100%)

### 4.2.3. Method of payment

The method of payment will be ETH coins.

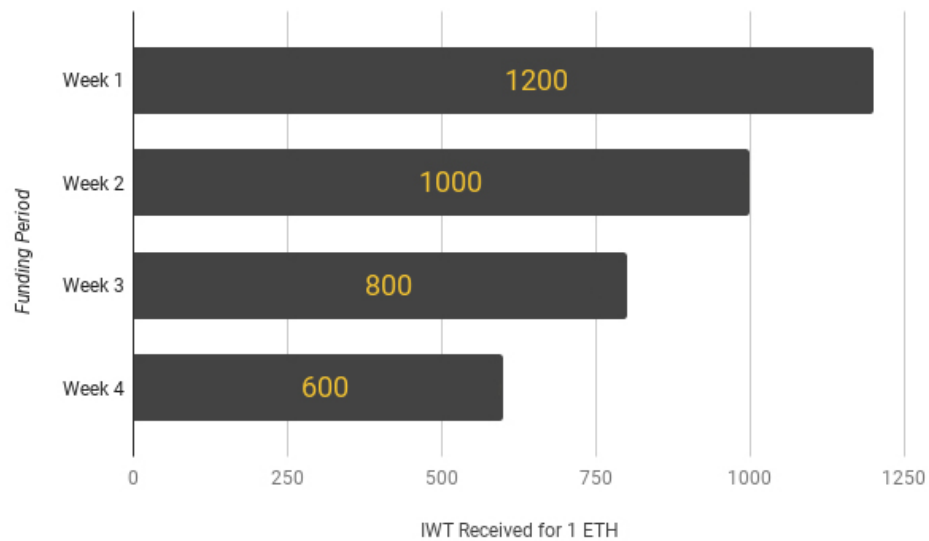


Figure 4.1: Price per token during crowdsale

#### 4.2.4. Pricing

Token price will increase as days pass by, it will be performed in 4 weeks. (Figure 4.1)

#### 4.2.5. Crowdsale objective

Crowd sale target will be to raise enough funds to develop the first stage of the project development. In order to achieve this, 1st phase of the crowd sale would have to be completed.

Note: Tokens that would not have been sold when the crowdsale has been finished, will be stored in an account for future uses, for more information see “Reserve Capital” section. Account data will be given once the crowdsale is finished.

# 5

## Usage of crowdsale funds

Funds raised will be allocated to be used in the following areas:

### **5.1. Project Development**

The majority of the funds will be used for development purposes, hiring additional team members to accelerate project development.

### **5.2. Legal Team**

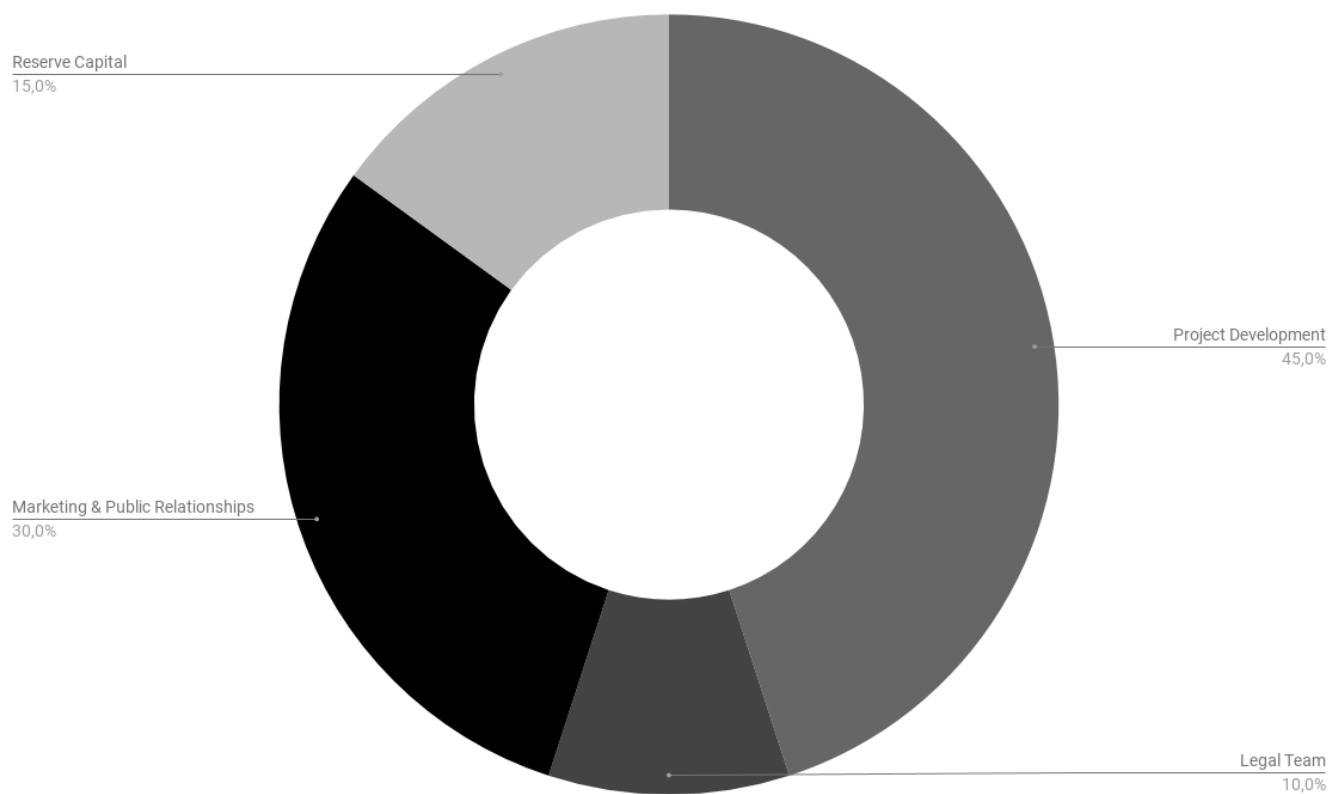
A portion of the funds will be destined to hire a legal team which will be in charge of the legal structure, in order for the 3 products to be registered under a main holding company, where tokens will constitute the ownership of the business.

### **5.3. Marketing & Public Relationships**

Marketing and public relationships will be a really important part of the ecosystem, in order to be implemented all around the world, a strong marketing and good public relationships will be performed by our Marketing & Public Relations team.

### **5.4. Reserve Capital**

A minor portion of the capital will be held along with the Company Tokens, this funds will be used for extra cost that could take place, or potential acquisition of business that would benefit the entire ecosystem. This funds will be held at an account that will not be able to be accessed until the Stage 3 of the development or any potential acquisitions.

**Update 5/8/2017 :**

Our application will provide facilities such as:

Multiples coins & erc-20 tokens at your fingertips within our portfolio.

The creation of an alias for a wallet, that is, orally can not express the current portfolios because they are too many characters,

for it the users who register in our application can generate an alias and change it whenever they wish.

This way if another person wishes to send a payment he / she can carry out through the alias as if it were a current banking system.

Our project is a prototype, in terms of automatic teller machines (ATMs), has been debating with our staff, and postponed to debate again in the future,

Since each wallet will be linked to a user.

Update 10/8/2017 :

**TOKEN SALE**  
**START DATE : AUGUST 31 - 1:00 PM (UTC)**

## Roadmap

