



# Natmin Pure Escrow

Escrow Services powered by  
Blockchain Technology

## **Table of Contents**

- Introduction
- Our Vision
- What is a Decentralized Escrow Service?
- Industry Statistics
- What is Natmin?
- Why use Natmin?
- How does Natmin work?
- The Natmin Token
- The Token Economy
- The Natmin Node
- Natmin Transaction Fees
- The Node Voting Process
- The Node Points System
- AML/CTF Policy
- TGE Fund Distribution
- Token Distribution
- Referral Bonus Structure
- Roadmap
- Senior Team Leaders
- Contacts

# **Introduction**

It's hard to trust anyone these days, especially in a world where everything happens online. The days of meeting people, shaking their hand, doing a deal is long gone. We need to feel safe when doing transactions online.

This is where Natmin Pure Escrow comes into the picture. We aim to revolutionize the Escrow industry with secure transactions backed by Blockchain Technology for a fraction of the price of a conventional Escrow service.

The Natmin Token is built on the ERC20 / ERC223 standard using the Ethereum Blockchain, making it a widely used and accepted standard.

## **Our Vision**

Our vision is to develop a secure and trustworthy platform where buyers and sellers can transact, knowing their money is safe. We want to provide an effortless experience with low transaction fees.

We want to inspire confidence in the platform with the use of a Node voting system. Only valid and honest votes will be rewarded, thus promoting the truthful assessment of documentation provided. Points will be given to these Nodes, which will increase their reputation within the Natmin Platform.

## **What is a Decentralized Escrow Service?**

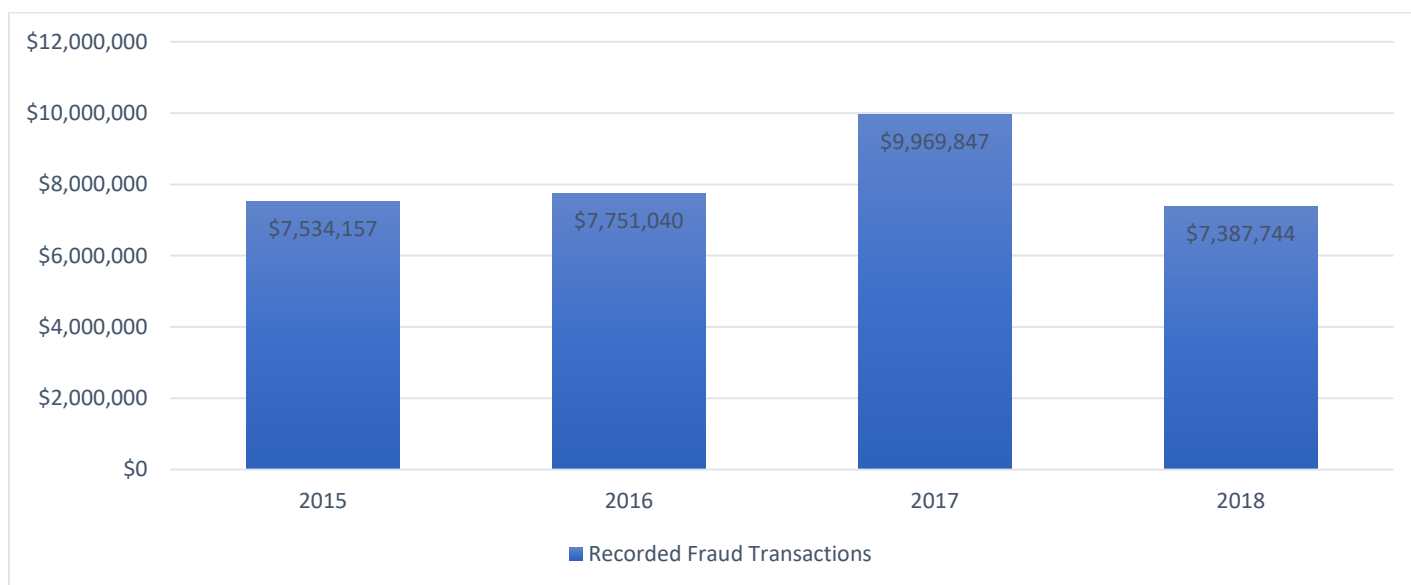
In a conventional Escrow world, the Escrow company facilitates everything about the transaction: receiving the money, confirming the buyer has received their items, and releasing the funds to the seller. Processes like this can take a lot of time.

In a Decentralized Escrow world however, the major difference is the blockchain and Smart Contracts are the Escrow company. This makes the transactions exponentially quicker, much more secure and can cost a fraction of the price. There is no corruption and officials can't be bought.

For example: In a conventional Escrow world, a simple domain transfer can take days for the seller to receive their money, but in a decentralized world that process could take a matter of hours.

## Industry Statistics

There has been an influx of online transactions between buyers and sellers over the past several years, but unfortunately there has also been an influx of fraud in online transactions. The chart below shows the increase of “buying and selling” related fraud transactions recorded in Australia alone over the past 4 years.



Six months into 2018 and the number of recorded fraud transactions has already reached a staggering \$7,387,744. That is 74.1% of the total amount recorded in 2017.

This fraud could have been avoided if a secure and trusted Escrow Service was used to facilitate the transactions. Natmin Pure Escrow prides itself in providing a secure service to help prevent the losses consumers otherwise would have faced due to fraud.

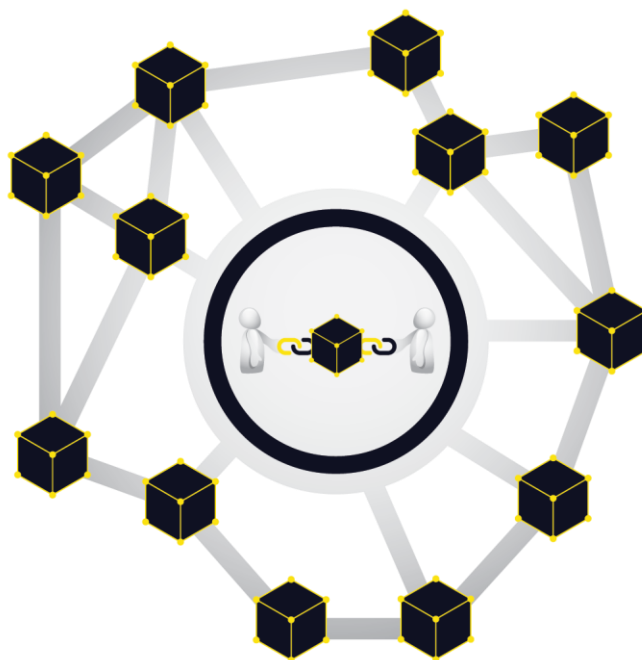
<https://www.scamwatch.gov.au/about-scamwatch/scam-statistics?scamid=15&date=2018>

## What is Natmin?

Natmin Pure Escrow is a decentralized application that provides pure Escrow Services built on Blockchain Technology. We aim to revolutionize the Escrow industry by utilizing Blockchain Technology to facilitate Escrow transactions for a fraction of the price of conventional Escrow services.

Natmin is a self-regulating system that provides secure transactions between the buyer and seller with extremely low fees. Natmin utilizes smart contract technology to implement and regulate Escrow transactions. This removes the need for a middleman, thus reducing transaction costs and the possibility of fraud.

The Natmin Token (NAT) ensures utmost security and peace of mind between the buyer and seller. It is built on the widely used and accepted ERC20 / ERC223 standard using the Ethereum Blockchain.



## **Why use Natmin?**

We live in a world where convenience has become the great commodity. Our time is precious, and anything that cuts down on wasted time is seen as a boon. Unfortunately, sometimes this convenience can lead to a degradation of quality. It's all well and good to offer a wide variety of products, but it's a vastly different matter to have everyone involved knowledgeable on all products. Sometimes the quality of care you receive is not as extensive as what you would get from someone who specializes in the product you are after.

Would you buy a big-ticket item like a car from a grocery store, or from a dealer whose job it is to know everything about the product they are selling and compare it to others in the market?

At Natmin Pure Escrow, we believe in a superior quality of service. How we deliver this to you is simple: our sole focus and specialty is Escrow services. We don't need to tie you down with unrelated offers or find other ways to grab your business, because our sole concern is Escrow services. We don't need to insert non-Escrow related services into our platform to make it more appealing, because that is not why you need us. You need us for Escrow services, and that is what we deliver. No gimmicks, no loopholes, no wasted time.

All of our time and effort goes into Escrow services. We believe this commitment and superior quality of service is what sets us apart from our competition, and what makes us the wiser choice in all Escrow related services.

Some key aspects where we outperform others:

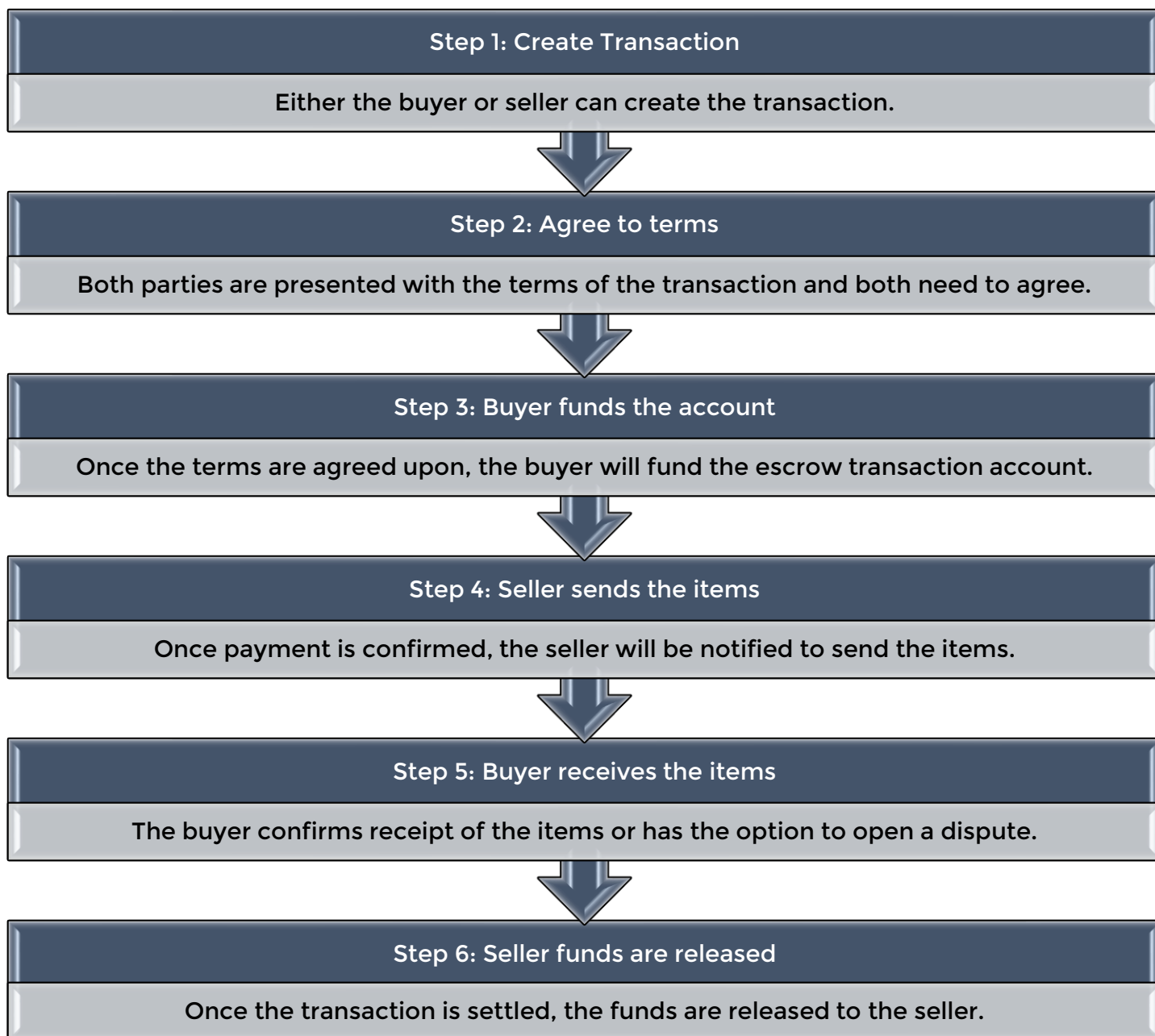
- Lower transaction fees.
- The easy navigation of our platform.
- We enforce AML/CTF regulation, which provide peace of mind for our customers.
- Voter reputations inspires confidence in our dispute system.



# How does Natmin work?

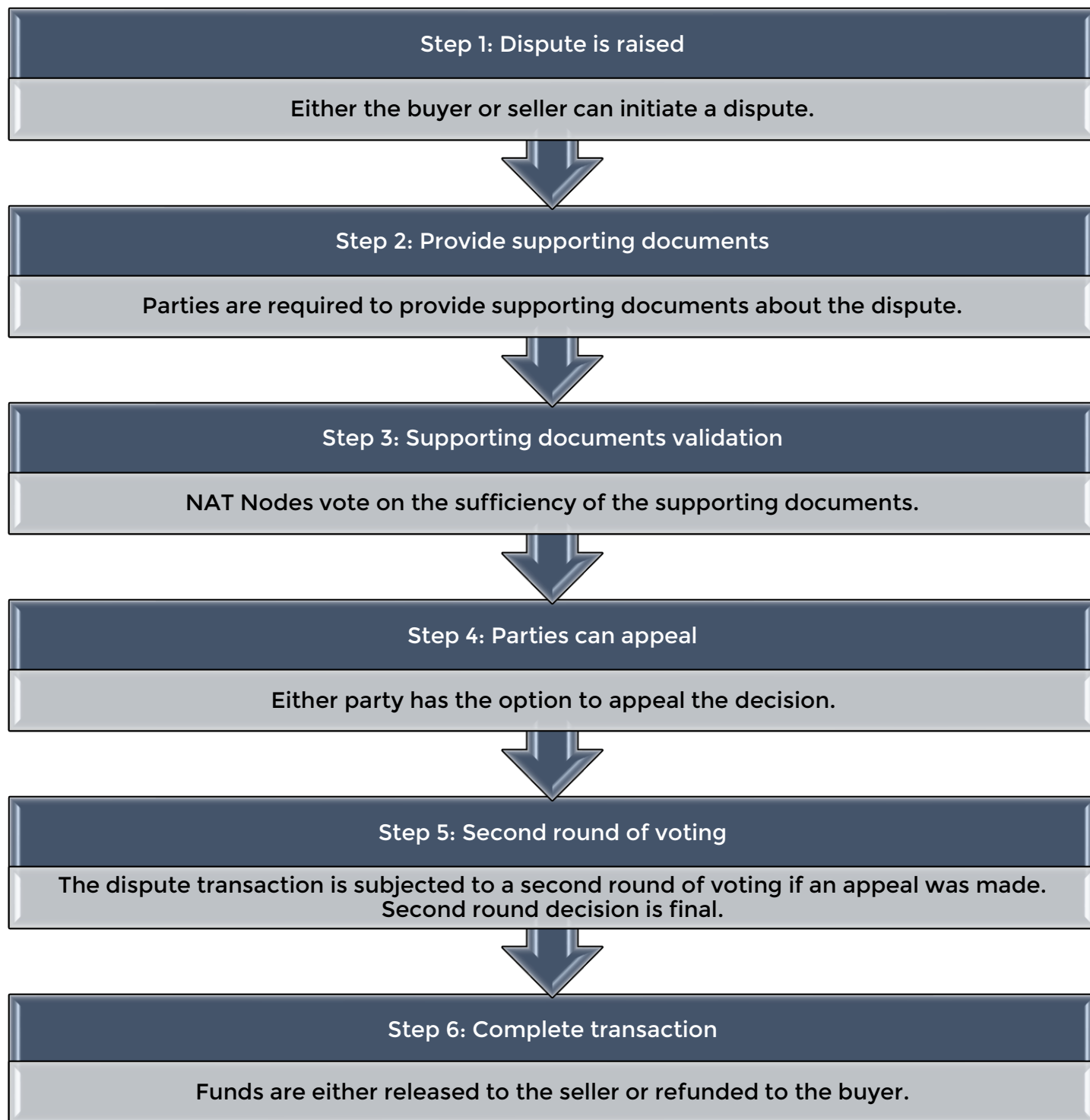
Natmin has a minimum of 6 steps in the transaction process depending on the outcome of the transaction.

## Normal Transaction



## How does Natmin work? (Continued)

### Dispute Transaction



## **The Natmin Token**

The Natmin Token (NAT) is a digital token that powers the Escrow platform. It will be used to fund transactions between buyers and sellers. It also ensures utmost security and peace of mind between the buyer and seller.

NAT is an unmineable token built on the ERC20 / ERC223 standard using the Ethereum Blockchain, which makes it a widely used and accepted standard. The upcoming Token Generation Event (TGE) will be the only time Natmin Tokens will be created.

NAT has a fixed supply and platform users will be able to acquire the NAT Token directly from the platform or from various exchanges after the Token Generation Event.

## **The Token Economy**

Just like any other cryptocurrency, we expect to be listed on various cryptocurrency exchanges to provide the best possible liquidity solutions for our clients. With the increased popularity of cryptocurrencies, tokens and decentralized applications in conjunction with our marketing strategy, we aim to increase the popularity of the Natmin Platform and in-turn increase the value of the Natmin Token (NAT).

We will achieve this in a few different ways, which includes acquiring business partners, our future development strategy and our token burning strategy.

Our future development strategy includes the implementation of currency conversion from Fiat to Tokens (for the buyer), as well as the conversion from Tokens to Fiat (for the seller). This will give the Natmin Platform the ability and means to be widely accepted and thus increasing the popularity and value of the NAT Token.

After the TGE has completed, 70% of the unsold tokens will be distributed to Pre-Sale and Public Sale contributors as a bonus according to their contribution.

Our token burning strategy include the instant burning of unsold TGE tokens. A token amount equal to 15% of the unsold tokens will be instantly burned, decreasing the total supply. The last 15% of unsold tokens will be made available to be purchased directly from the Natmin Platform when creating transactions. This available token amount will be burned at a rate of 1% each month for a period of 15 months or until the available amount reaches 0, whichever comes first.



## **The Natmin Node**

Any person can register on the platform and apply to become a Natmin Node. A Natmin Node is a physical user that will be eligible to participate in dispute transactions. A Natmin Node can earn tokens for assessing the supporting documents in a dispute transaction and then cast a vote accordingly. A Natmin Node will only be able to earn tokens for doing work on the platform. A Natmin Node will not be able to earn tokens for purely holding Natmin Tokens (NAT).

A Natmin Node will earn tokens equal to 14% of the allotted transaction fee. A Natmin Node will automatically receive tokens when the transaction ends successfully and the Node's vote counted towards the success of the transaction. Please see the section "The Node Voting Process" for a more detailed explanation. A dispute transaction will have 5 votes and needs a success rate of at least 60%. That means 3/5 voters needs to be in favour of a successful transaction.

Natmin Nodes will earn points on their contribution in the voting system. This inspires confidence in the voting system and increases your earning potential.

## Natmin Transaction Fees

A successful uncomplicated transaction (a transaction without a dispute) will be subjected to a 1% transaction fee. This is payable by the buyer and seller on a basis of 0.5% each. This 1% transaction fee will be paid back to the Natmin system to cover related blockchain transaction costs and system operating costs.

A disputed transaction will carry a cost of an additional 3% which is payable by the party initiating the dispute. An appeal can be raised on the dispute's voting decision and this will carry an additional 3% to initiate an additional round of voting. The second-round voting is final.

The 3% dispute fee will be distributed according to the table below. For example: If a dispute is made in relation to a \$1000 transaction, the dispute fee will be \$30. The \$30 will be distributed as set out below.

Beneficiary	% of transaction fee	Amount in \$
Natmin (Operating Costs)	30%	\$9.00
Node 1 (Voting Payment)	14%	\$4.20
Node 2 (Voting Payment)	14%	\$4.20
Node 3 (Voting Payment)	14%	\$4.20
Node 4 (Voting Payment)	14%	\$4.20
Node 5 (Voting Payment)	14%	\$4.20

The Natmin Node must qualify to receive the "Voting Payment". Please see the section "The Node Voting Process" below for an explanation on how to qualify for a payment.

# The Node Voting Process

All voting will be done anonymously, and Nodes will not be able to see what other Nodes voted. Nodes will be paid 14% of the allotted dispute fee. To be eligible to receive payment for the vote, the vote needs to be on the majority side of the decision.

When the Node needs to assess the supporting documents and vote, the following question will be asked: Was the supporting documents sufficient to complete the transaction successfully? The Nodes will then need to vote either Yes or No after they assessed the supporting documents.

(These are some example votes).

## Example 1

Node	Vote Result	Will Node be Paid?
Node 1	Yes	Yes
Node 2	No	No
Node 3	Yes	Yes
Node 4	Yes	Yes
Node 5	Yes	Yes

This example will end up being a successful transaction and the payment will be released to the seller.

## Example2

Node	Vote Result	Will Node be Paid?
Node 1	No	Yes
Node 2	No	Yes
Node 3	No	Yes
Node 4	Yes	No
Node 5	No	Yes

This example will end up being an unsuccessful transaction and payment will be returned to the buyer.



## **The Node Points System**

When a Node qualifies to receive a payment for a vote made in a dispute transaction, that Node will also receive points accordingly. These points will be viewed as the Node's reputation within the Natmin Platform.

A Node will be awarded 2 points for a completed transaction if the vote qualified the Node to receive payment for that vote. This means the vote result was on the majority side of the decision (Please refer to the explanation and examples under the section "The Node Voting Process").

A Node will be deducted 1 point for a completed transaction if the vote disqualified the Node to receive a payment for that vote. This means the vote result was on the minority side of the decision (Please refer to the explanation and examples under the section "The Node Voting Process").

If a Node is deducted a total of 3 points, their rights to act as a Node will be revoked and will not be able to apply again.

This points system is designed to inspire confidence in the voting process and to promote a truthful assessment of the documentation provided in a dispute transaction.

## **AML/CTF Policy**

### **Anti-Money Laundering (AML) / Counter-Terrorism Financing (CTF)**

In anticipation of being regulated under the AML/CTF Act, Natmin Pure Escrow PTY LTD will abide by all rules and requirements of the reporting body today. Our customer due diligence requires us to know our customers (KYC).

KYC requires us to record the name, residential address and date of birth for every customer. We will enforce this policy to prove our desire to prevent money laundering and terrorist financing.

KYC will be required for all customers (buyers and sellers) using the Natmin platform. It will also be required for all participants in the Token Generation Event (TGE).

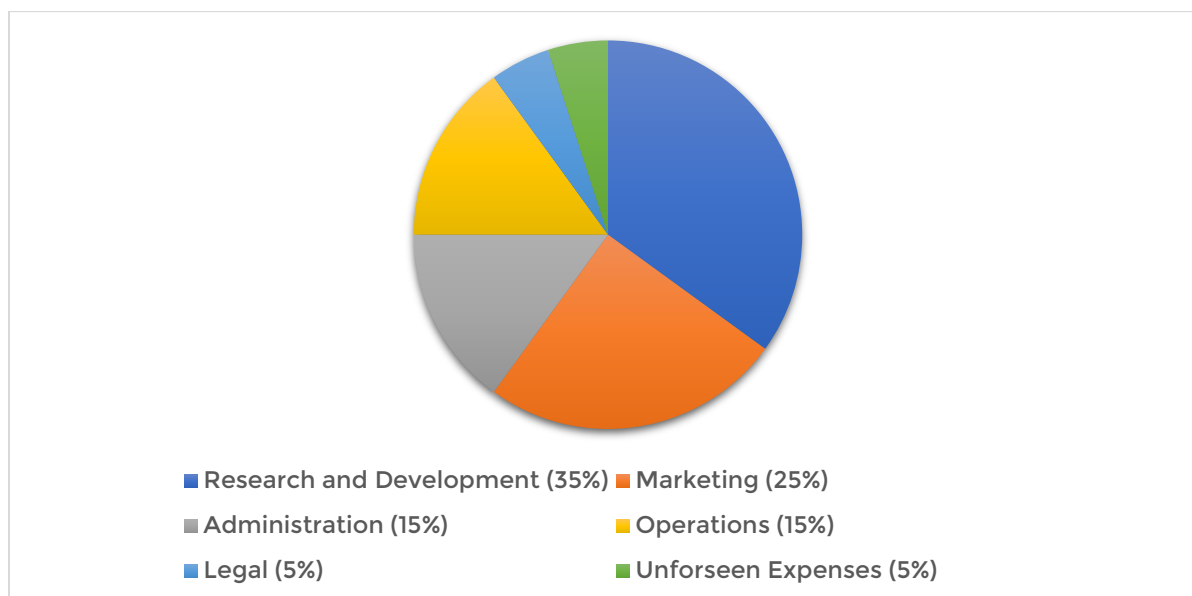
## **Incorporation Details**

Country : Australia  
Date : 13 Jun 2018  
ABN : 37 626 770 232  
ACN : 626 770 232  
Links :

<https://abr.business.gov.au/ABN/View?abn=37626770232>

[https://connectonline.asic.gov.au/RegistrySearch/faces/landing/SearchRegisters.jspx?\\_adf.ctrl-state=g0ylea1qo\\_66](https://connectonline.asic.gov.au/RegistrySearch/faces/landing/SearchRegisters.jspx?_adf.ctrl-state=g0ylea1qo_66)

## TGE Fund Distribution



### Research and Development

This includes all research and development for the smart contracts, web app and both mobile apps (Android and iOS).

### Marketing

These funds will be used for sales and marketing, brand development and awareness, advertisements and SEO.

### Administration

This is used for company expenses including (but not limited to) office space, equipment and recruitment expenses.

### Operations

This will cover the running costs of all platforms not on the blockchain as well as the expansion of the Natmin community.

### Legal

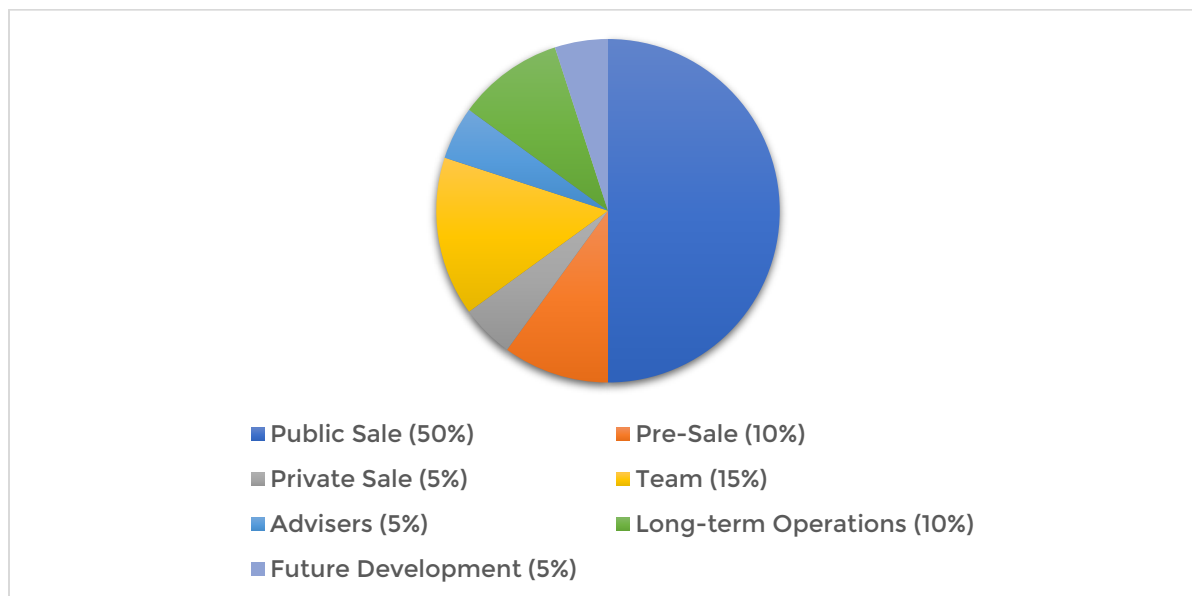
All costs involved regarding the legal processes and licensing to operate in various countries around the world.

### Unforeseen Expenses

This will cover all expenses not mentioned already.

## Token Distribution

A total supply of 400,000,000 tokens will be created and 240,000,000 tokens will be made available during the Pre-Sale and Public.



Tokens allocated to the team and advisers will be vested for 180 days.

There will be no softcap, meaning the project will continue despite the amount raised. The hardcap will be set at 12,000 ETH. The Token price is set to 1 ETH = 20,000 NAT.

TGE will start on the 1<sup>st</sup> of September 2018 and will run for 30 days. The bonus structure is set out below.

Pre-Sale	:	45% Bonus
Day 1 - 3	:	35% Bonus
Day 4 - 10	:	25% Bonus
Day 11 - 17	:	20% Bonus
Day 18 - 24	:	15% Bonus
Day 25 - 30	:	10% Bonus

## **Referral Bonus Structure**

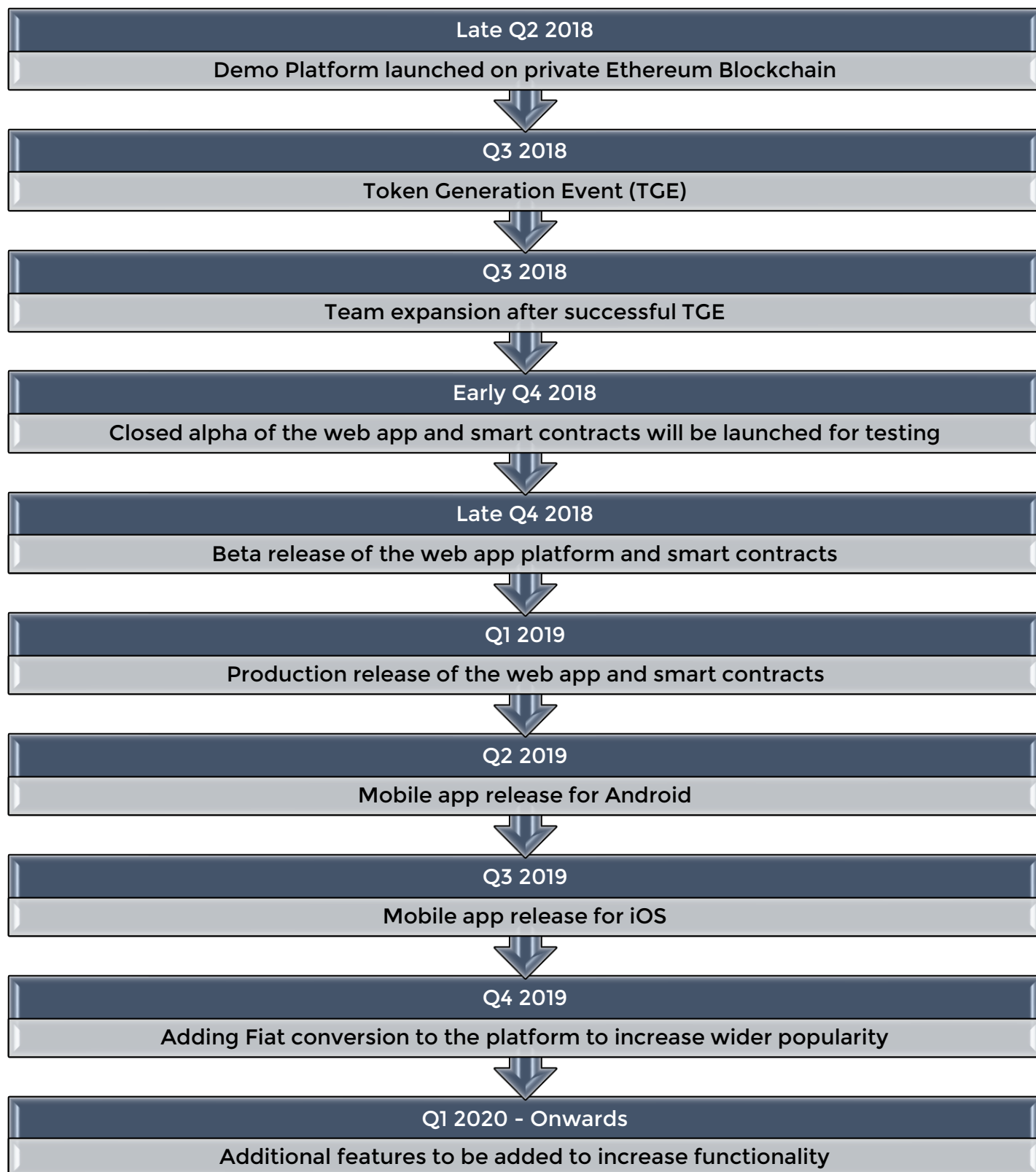
Every TGE contributor will receive a unique referral URL. TGE contributors will receive 10% bonus on every referral contribution. Please see the table below for an example.

	Tokens Purchased
Referral 1	20,000
Referral 2	30,000
Referral 3	15,000
	65,000

In the above example, the TGE contributor had 3 paid referrals, which purchased 20,000, 30,000 and 15,000 tokens. The total amount of referral tokens is 65,000 tokens. The contributor will then receive 10% of 65,000 tokens, giving them a referral bonus of 6,500 tokens.

The referral contributions will be calculated and distributed at the end of the TGE. This will happen within 14 days after the TGE has completed.

# Roadmap



## Senior Team Leaders

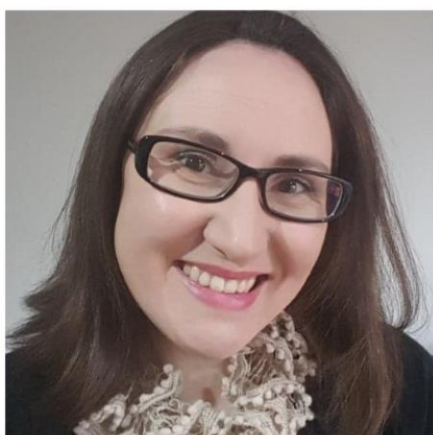


### Jaco Swanepoel

Managing Director  
Lead Developer

For the past several years I have been the owner of a successful cloud application development company. We specialize in the Blockchain / Decentralized applications, Smart Contract development and conventional cloud applications.

[Profile](#)



### Rebecca Swanepoel

Head of Marketing

I have a background in Social Media Marketing and a Bachelor of Education degree from UNE. I enjoy creative writing and dabble in JavaScript, HTML and Website Design.

[Profile](#)



### Frederik Lund

Legal Advisor

As an attorney at law I have significant experience within company law and general business law. I help international companies to establish and do business in Norway.

[Profile](#)



## Lisa Cashen

### Community Manager

For the past two decades I have had extensive experience in various aspects of customer service, and I genuinely enjoy helping people with any questions or problems they may have. I have also been involved in content writing and editing for the last five years.

[Profile](#)



## Monika Shaw

### Head of Accounting

Being a Registered Tax Agent and also a member of the National Tax and Accountants Association, allows me to share business advice that can help take the stress out of accountancy.

[Profile](#)



## Jason Jones

### Senior Developer

In the last five years I have been predominantly involved in the full Microsoft stack, developing using Windows Forms, WPF, ASP.NET WebForms (MVC with Web API more recently) with C# and WCF as application/middle/top layer technologies and Microsoft SQL Server variants at the data tier.

[Profile](#)





## Ong Jun Hao

### Strategy Advisor

Founder of BlockConnectors.io - Top Advisory for blockchain and cryptocurrency firms in Singapore. Consulted for more than 30 Initial Token Offering (ITO). Build a total community of more than 200,000 across multiple token sale projects. Raised more than \$300 Million for all projects collectively. Passionate about Cryptocurrency and the underlying technology, blockchain. Deep understanding of the cryptocurrency market. Amassed over 16,000 followers on Telegram (<https://t.me/CryptoAnalysisTM>).

[Profile](#)



## Olga Kuznetsova

### Marketing Specialist

Olga has over 12 years of marketing experience in various industries. She has directed a number of marketing teams and implemented many national-wide marketing strategies, using both traditional and digital tactics. Olga has extensive experience implementing customer relationship management (CRM) systems, including customisations, user training and adoption.

[Profile](#)



## Darrell Emmanuel

### Investment & Asset Management

Mr. Emmanuel has more than ten years' experience in the financial industry. He was introduced to Venture Capital in 2001 he worked as an associate for Brooklyn Capital. He also has deep knowledge of the tech world in 2000 in the height of the dot.com era he co-founded a company called internet buying guide.com. He has worked for Global Maxfin Investments as the district manager for the city of Vancouver. He has also worked for RBC Royal Bank, Investors Group and Freedom55, before starting DE Asset Management.

[Profile](#)

## Contacts

Website : [www.natmin.io](http://www.natmin.io)  
Email : [support@natmin.io](mailto:support@natmin.io)  
Telegram : <https://t.me/NatminPureEscrow>  
Facebook : <https://www.facebook.com/NatminPureEscrow/>  
Twitter : <https://twitter.com/NatminPE>  
Github : <https://github.com/NatminPureEscrow>  
Medium : <https://medium.com/natmin-pure-escrow>  
Reddit : <https://www.reddit.com/user/natmin>  
Bitcoin Forum : <https://forum.bitcoin.com/post214197.html>  
YouTube : <https://www.youtube.com/watch?v=F4MQvqW4lqY&t>