

# VVCOIN WHITEPAPER

Your Partner For Every Destination



# ABSTRACT

Over the decades, tourism has experienced continued growth and deepening diversification to become one of the fastest growing economic sectors in the world. The development of information technology has changed the way people interact. In 2016, it had a global economic contribution both direct and indirect of more than \$7.6 trillion. Neilson report forecasts that in 2017, Asia-Pacific will first time surpass North America, becoming the world's largest online travel market.

The **Tourism industry** still has some problems and difficulties such as: high currency conversion fee, slow transactional process, limitation of keeping a specific amount and security of money etc. VVI Fintech Limited tends to make traveling and tourism easier by helping travelers to avoid bank fees associated with withdrawing money from an ATM or even utilizing credit cards in foreign countries platform.

It aims to facilitate the tourism and traveling industry with a multitude of solutions such as: VV Coin, VV Tour app and VV Wallet, etc.



*This whitepaper gives a detailed plan of how VVCoin would eradicate these payments related problems within tourism industry and contribute towards the betterment of tourist's community all over the world.*



# TABLE OF CONTENTS

- 1. ABSTRACT ..... 2
- 2. DISCLAIMER ..... 5
- 3. BACKGROUND ..... 7
- 4. PROBLEMS ASSOCIATED WITH THE TRADITIONAL PAYMENT METHODS
- 5. SOLUTION- VV ORGANIZATION ..... 9
  - VVI FINTECH LIMITED- A BRIEF OVERVIEW
- 6. VV TOUR APP ..... 11
  - FIND BEST TOURIST SPOTS
  - MAKE PAYMENTS WITH VVCOIN
  - AVAIL SPECIAL DISCOUNTS
  - COMMUNICATION PROBLEMS RESOLVED
  - FOOD AND HOTELS SPOTS
  - A NEW WAY TO EXPLORE WORLD
  - NAVIGATION
- 7. INTRODUCTION TO VVCOIN ..... 14
- 8. OBJECTIVES ..... 14
- 9. FEATURES OF VVCOIN ..... 15
- 10. SMART CONTRACTS ..... 16
  - PEER TO PEER PAYMENT
  - VV TOUR APP ( VV GENIUS )
  - VV TOUR WALLET

11. WHY CHOOSE VVCOIN? .....	17
SECURITY	
DECENTRALIZED BLOCKCHAIN	
EASY TRANSACTIONS	
PRIVACY	
ENORMOUS POTENTIAL	
LOWEST FEES	
GET VVCOIN WHEN IT IS THE CHEAPEST	
USER FRIENDLY	
RESERVATIONS	
ENCRYPTED WALLET	
TOURISM MADE FUN	
COMMUNITY VOTING	
PORTABLE	
12. VVCOIN ACCEPTABILITY .....	20
13. VVCOIN ROADMAP AND DEVELOPMENT .....	21
14. ROADMAP AND DEVELOPMENT .....	21
2017	
2018	
15. HOW TO CONTRIBUTE IN THE VVCOIN? .....	22
16. BUYING VVCOINS THROUGH TRADITIONAL EXCHANGES .....	22
17. HOW TO BY VVCOIN .....	22
VVCOIN AND TOURISM BASED FRANCHISE PROGRAM	
SPREAD THE KNOWLEDGE	
BECOME A VVCOIN AMBASSADOR	
JOIN OUR TEAM	
BECOME A MERCHANT ACCEPTING VVCOIN	
TRADITIONAL INVESTING	
18. TEAM MEMBER .....	24-26
19. VVCOIN TOKEN DISTRIBUTION PLAN .....	27
20. VVCOIN CUSTOM TOKEN INFORMATION .....	28
21. CONCLUSION .....	29





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## BACKGROUND

Over the decades, tourism has experienced continued growth and deepening diversification to become one of the fastest growing economic sectors in the world. The development of information technology has changed the way people interact. This also applies to tourism information sharing, especially the impact of social networking and internet applications, and the increasingly popular mobile phones.

Modern tourism is closely linked to development and encompasses a growing number of new destinations. These dynamics have turned tourism into a key driver for socio-economic progress. The travel and tourism industry is among the world's biggest industries. In 2016, it had a global economic contribution both direct and indirect of more than \$7.6 trillion. The direct economic impact of this industry, including in entertainment, attractions, accommodation, and transportation, was approximately \$2.3 trillion. These figures suggest that the business volume of tourism equals or even surpasses that of oil exports, food products or automobiles.

According to general perception of the World Tourism Organization (*UNWTO*), in the future, tourism continues to grow on a global scale. The number of international visitors is forecasted to reach 1.8 billion by 2030. In addition, a research by Statistics.com from the collection of major travel companies around the world, reveals that more than 90% of people check online information before the selection of tours.

According to a Neilson report, global online travel sales in 2016 reached 565 billion \$, up 13.8%. Asia-Pacific and America-Latin. It further forecasts that in 2017, Asia-Pacific will first time surpass North America, becoming the world's largest online travel market.



# PROBLEMS ASSOCIATED WITH THE TRADITIONAL PAYMENT METHODS

Tourism industry still have a huge room for improvement when it comes to online tourism assistance and facilities. One issue is the difficulty of payment specially when international travelling is concerned i.e. the currency conversion dilemma. These difficulties include high currency conversion fee, slow transactional process, limitation of keeping a specific amount and security of money etc.

Given the trend in tourism industry, there is a need of creating a mode of payment that is direct, secure, quick and have minimal conversion charges.

The best solution in this regard would be to take the control from centralized authorities such as Banks and governments and give that right to the end users. Decentralized mode of payment such as crypto currencies are created with this aim and can provide the right solutions we are looking for.

A cryptocurrency is a digital asset designed to work as a medium of exchange using cryptography to secure the transactions and to control the creation of additional units of the currency. Cryptocurrencies are classified as a subset of digital currencies and are also classified as a subset of alternative currencies and virtual currencies.



Bitcoin is the first decentralized cryptocurrency. It was created in 2009 by Satoshi Nakamoto.

Since then, there has been a trend in creating new cryptocurrencies each having its own domain and objectives. All of the coins other than Bitcoin are called altcoins and acts as a blend of bitcoin's alternatives. VV Coin is one such project created with the aim to facilitate tourism industry by presenting them with a perfect decentralized payment solution.





## SOLUTION - VVI Fintech Limited

VVI Fintech Limited is the solution to all the above mentioned problems associated with tourism and traveling industry. By offering an ethereum based cryptocurrency , VV Organization will ensure that travelers can avoid the currency conversion charges.



Another benefit is that traveler does not have to carry a lot of cash which will be needless, which is extremely convenient for travelers who are travelling in foreign countries.



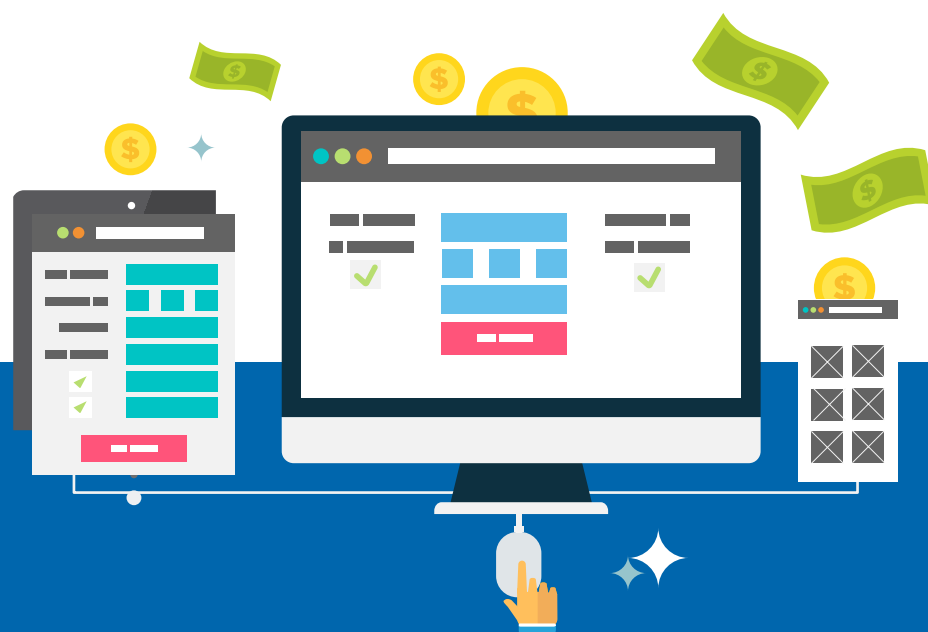
## VVI Fintech Limited - A Brief Overview

VVI Fintech Limited tends to make traveling and tourism easier by helping travelers to avoid bank fees associated with withdrawing money from an ATM or even utilizing credit cards in foreign countries platform. It aims to facilitate the tourism and traveling industry with a multitude of solutions such as: VV Coin, VV Genius and VV Wallet etc.

VVI Fintech Limited features an ethereum based cryptocurrency called VVCoin. This cryptocurrency is created with the aim to facilitate the tourism and the traveling industry by presenting them real life payment alternative. VVCoin that would operate throughout the VVI Fintech Limited and allows the travelers to pay for: booking hotels, reservation of air tickets, availing local tour package, buying local foods, transportation and special promotional deals etc.

The VVI Fintech Limited also provide the tourists and travelers with a smart phone app called VV Genius. This app would revolutionize the tourism industry by combining big Data along with Augmented Reality(AR) and Artificial intelligence(AI). The combination of these modern day technologies will allow the tourists to search nearby tourist points, make direct payments via VVCoin, buy air tickets, transportation and avail special discounts from merchant all over the world who accept VVCoin promotion deal all at their fingertips.

Here is a brief description of the products and solutions that would be integrated into the VVI Fintech Limited and would change your perception of what can be achieved through online applications and how easy could the tourism be.



## VV Genius

VV Genius brings augmented reality to the tourism industry by combining it with big Data. It allows users to navigate your outdoor adventures with ease of payment - they won't have to worry about traditional payment problems anymore.



The VV Genius also enable the users to make direct payments via VVCoin for all of their tourism related needs such as: Booking hotels, reservation of tickets, local foods etc.



The VV Genius will be available both in android and iOS version. Some of the feature of this app are:

### **Find Best Tourist Spots**

Being integrated with “Big data” technology, the VV Genius will enable users to find perfect tourist spots. It will learn the user likings and based on that it would suggest them places that could be appealing to them.



### **Make Payments with VVCoin**

VV Genius would allow VVCoin holders to make direct payments for their traveling based needs such as booking hotels , availing transportation based services, buying air tickets etc.

### **Avail Special Discounts**

VV Genius will offer special discounts to the VVCoin holders. These discounts would be offered throughout the world from the merchants who accept VVCoin tokens.



### **Communication Problems Resolved**

Being integrated with Augmented Reality (AR) technology , VV Genius app will automatically detect the local country language and trans- late into a known language for the user. The user can opt for both written and speech version of the translation.

Thus the tourist doesn't have to worry about languages or communication barriers any more when they visit a new place.



## Food and Hotels Spots

VV Genius will learn over the time a user's favourite foods, habits and likings. It will also track the user's health record. Based on the data, it would suggest local food and places to provide maximum enjoyment and facilities while the users are away from home. This data would be encrypted and taken only if the user allows it.

## A new way to explore world

The VV Genius will overlay waypoints and navigation arrows on the real landscape and enable you to plan your own routes or download route guides. You would even view peaks, towns, lakes, cliffs, glaciers, and more all across the globe in the augmented reality.



## Navigation



VV Genius will also allow the tourists to navigate to their chosen destination by providing a google map like interface . It will have voice functionally implemented that will guide the users step by step and enable them to reach their destination at ease.





# INTRODUCTION TO VVCOIN



*VVCoin is based on Ethereum blockchain based ERC20 cryptocurrency, which has the potential to become the biggest smart contract system in the world for travel and tourism market. It allows you to store your digital assets in your personal VVCoin wallet, strictly confidential and absolutely private. Being a peer to peer mode of payment, all of your transactions are direct; not through any third-party.*

*Unlike traditional currencies, VVCoin is based on the decentralized technology, meaning that: there is no central authority to control the coin. This way it gives the actual power to real owners of the coin i.e. all of the VVCoin holders.*

## Objectives

VVCoin is created with the aim of facilitating and providing an alternative payment method for travel and tourism industry. Being a peer to peer payment (P2P) method, it makes the booking process simplified and more efficient for both providers and consumers. Furthermore, it also saves you from the hectic process of currency conversion and higher fee when you exchange your money into a foreign currency.

VVCoin aims to give you a secured payment solution with minimal transaction fee and all of your digital assets gets transferred right into your VV Wallet in blink of an eye.

VVCoin Team has many years of experience in the tourism industry which is the foundation of introducing VVCoin service. VVCoin will be linked with accommodation and transportation websites through VV Tour app which allows VVCoin to be used as one of the secured payment methods other than cash.



# Smart Contracts

*VVCoin uses Smart Contracts based technology for its transactional purposes. Smart contracts help you exchange money, property, shares, or anything of value in a transparent, conflict-free way while avoiding the services of a middleman third part.*

The best way to describe smart contracts is to compare the technology to a vending machine. Ordinarily, you would go to a lawyer or a notary, pay them, and wait while you get the document. With smart contracts, you simply drop a Cryptocurrency into the vending machine (i.e. ledger), and your escrow, driver's license, or whatever drops into your account.



More so, smart contracts not only define the rules and penalties around an agreement in the same way that a traditional contract does, but also automatically enforce those obligations.

VVCoin use Smart Contracts technologies that are the deterministic exchange mechanisms controlled by digital means that can carry out the direct transaction of value between untrusted agents. VVCoin use this technology to facilitate, verify, and enforce the negotiation or performance of economically-laden procedural instructions and potentially circumvent censorship, collusion, and counterparty risk.





## Peer to Peer Payment

Peer-to-peer payment system are electronic money transfers made from one person to another through an intermediary, typically referred to as a P2P payment application.

P2P payments can be sent and received via mobile device or any home computer with access to the Internet, offering a convenient alternative to traditional payment methods.

VVI Fintech Limited has the built in functionality of peer to peer payment that would facilitates the users to send and receive their earned amount directly into their e-wallets without having to worry about massive surcharges implemented on traditional payment methods.

## VV Genius App

VVCoin is supported by VV Genius. It is a mobile based application that would combine big Data and Augmented reality technologies, thus, adding a whole new dimension into the tourism industry. VV Genius is discussed in great detail above.



## VV Tour Wallet

VV Wallet is a VVCoin based digital wallet. With VV Wallet, you can quickly and easily buy, sell, send, and store VVCoin. It allows you to use your credit cards, ethereum or cash to fund your VVCoin wallet and convert it into VVCoin.

With the VV Tour Wallet, you can make direct payments to book hotels and buy tickets. You can also pay merchants who accept VVCoin directly without involvement of an intermediary. Based on blockchain based encrypted technology, all of your digital assets are secure in the VVWallet.



## Why Choose VVCoin?

Unlike the traditional tourism platforms and payment methods, VVCoin is the only currency that share profit with its users. As the value of the VVCoin increases, the value the VVCoin holder increases as well, thus enabling them to generate maximum profits. By investing in VVCoin, you become a valuable member of the VV Community and get the authority to ultimately control the future of this platform.

### Security

Based on the latest smart contract technology of ethereum blockchain, VVCoin is one of the most secure cryptocurrency. Being a peer to peer mode you won't have to worry about a third party getting any information or your data. All of your data is encrypted and your digital assets reserved in a wallet only you can access.

### Decentralized Blockchain

VVCoin blockchain is capable of handling any amount of transaction volume all the time without having the chances of the network getting down or showing any sign of sluggishness. Unlike traditional payment methods there is not a single point of failure. Due to more frequent block generation, the network supports more transactions without a need to modify the software in the future. As a result, VVCoin users get faster confirmation times, while still having ability to wait for more confirmations when selling bigger ticket items.

### Easy Transactions

You can transfer VVCoin to anyone- anywhere in the world as long as the recipient is connected to the internet. It will be later stored in the VV Wallet.

### Privacy

In past, keeping your transaction details confidential and your privacy was a dream. With VVCoin, that dream has become a reality and now the users can enjoy the advantages of using a public blockchain, while still being sure that their private information is protected.



## ➤ Enormous Potential

You can be a part of a Tourism Network that has the true potential of becoming the world's leading Tourism Network and Tourism based payment system. More demand for VVCoin ecosystem over the time will raise the value of the coin itself. Investment in VVCoin will get profit from the raising price of VVCoin on the market exchange. The value of VVCoin will increase from market demand.

## ➤ Lowest Fees

VVCoin will offer significantly lower fee than any other major online payment system.

## ➤ Get VVCoin when it is the cheapest

It is a new platform so rates are extremely affordable when compared to the already existing crypto currencies such as Bitcoin and ethereum that are trading at value worth more than hundreds of dollars e.g. Bitcoin USD 10,000 and ethereum USD 430.

Thus, you can buy VVCoin at a very minimal rate now, and trade at later at with a huge profit after its value increases, which is expected to be rising very soon after the Tour app has been launched.

## ➤ User Friendly

All transaction with VVCoin can be easily done by using VVCoin wallet application or even VV Genius on any smart phone or computer.

## ➤ Reservations

VVCoin can be used to order flight tickets, hotels, car rentals, tourist accommodation and tour packages with special discounts from merchants all over the world who accept VVCoin.

## ➤ Encrypted Wallet

VVCoin would come integrated with a secure digital Wallet having encryption available. The encrypted technology of the wallet would allow you to secure your VVCoin, so that you can view transactions and your account balance. Furthermore, the encrypted wallet would provide protection from wallet-stealing viruses and Trojans as well as a sanity check before sending payments.





## 🚀 Tourism made Fun

Along with enjoying the fun of tourism and travelling, VVCoin allow you to get maximum rewards for yourself by looking and searching for promotional based incentives available in each part of the world. Just like Pokémon game, you would be able to take real life awards when you find merchants have offer promotions.

## 🚀 Community Voting

You can take part in decision making process of the future, as it is based on Blockchain, so you don't have to worry about any centralized body controlling the process. You will make a difference with your actions, take your destiny into your own hands.

## 🚀 Portable

VVCoin is designed to be portable. With the current major currencies, it is difficult to carry around large amounts of money. Cash amounting to millions is risky to carry for several reasons, which is why Crypto currency investors prefer it to other currencies. With VVCoin, you can easily carry around a million dollars' worth of VVCoin in a memory card.



# VVCoin Acceptability

*Unlike other Cryptocurrencies that are struggling with their acceptability and mainly rely on exchanges, VVCoin would be accepted almost everywhere in the Tourism industry.*

We are currently in negotiation with leading hotels, restaurants, food chains, mega shopping malls, online shopping centers and other merchants.

## Here is a brief list of the benefits you get with VVCoin:



Once the coin is listed, you would have the facility to use VVCoin just like your VISA card and that too without having to worry about any additional charges from banks etc.



Having already made its worth in the Tourism industry, VVCoin is supported by a huge network of tourists and merchants all over the world.



Being a part of the VVI Fintech Limited, your digital assets could be used for all of the transitions such as purchasing products or services from merchants who accept VVCoin.



# VVCOIN ROADMAP AND DEVELOPMENT



## 2017

### ✓ Q1:

- Wallet Creation Started
- Website development started

### ✓ Q2:

- The release of VVCoin Website Completed

### ✓ Q3

- VVCoin Launching
- Token sale starts
- Negotiation with merchants who accept VVCoin

### ✓ Q4:

- Coin Listing on major exchanges



## 2018

### ✓ Q1:

- Android app development Started
- iOS app development started
- VVCoin is fully integrated as a payment method with various merchants across the global tourism industry

### ✓ Q2:

- Augmented Reality Technology integrated
- Hotel Booking functionality is fully implemented in VVCoin Network

### ✓ Q3:

- Big Data integration stated
- Flight booking functionality is fully implemented in VVCoin Network
- The release of VV Genius on Apple app store and Google Play store
- Transport hiring services is fully implemented in VVCoin networking platform



## HOW TO CONTRIBUTE IN THE VVCOIN?

You can contribute in various ways. Here is a detailed description of how to start getting involved with the VVCoin and its associated functionalities.

### Buying VVCoins through traditional exchanges

Buying VVCoins is a very easy process. All you need is an ERC20 wallet that can hold your VVCoin. We recommend VVCoin in this case- as VV Wallet is one of the most secure wallet originally created with the aim to hold your VVCoins.

For buying VVCoins you can use a multitude of different methods and platforms.

## HOW TO BUY VVCOIN

VVCoin would be available on the world's biggest crypto exchanges such as: Coinbase, Changelly etc. This would enable you to exchange your local currencies or the cryptocurrencies you hold such as Ethereum and Bitcoin directly with VVCoin.

You can also buy the VVCoin directly from our website [www.vvcoin.io](http://www.vvcoin.io). All you have to do is create a VVCoin wallet and enter the amount of USD or your local currency and we would take care of the rest.

VVCoin would be listed on the major trading platforms real soon. After it is listed, its value is expected to see a great rise, consequently, providing you a huge chance to gain maximum profit and usability within the tourism industry.

### VVCoin and Tourism based Franchise Program

VVI Fintech Limited is already a strong entity when it comes to the tourism sector. It has a franchise program which is already working. VVI Fintech Limited will find a franchise and suitable location and invest 50% of the asset. The remaining 50% will be divided into certain members. This way the investors would be able to have the franchise business and share the profit indirectly.

In case you have no spare money to invest or want to do more than just helping us financially, there are other ways to contribute.





## SPREAD THE KNOWLEDGE

Post about VVCoin on your current social media accounts and tell people what we are doing. If you are a reporter or a journalist write a newspaper publication about us. We are always happy give an interview and tell about our cause.

## BECOME A VVCOIN AMBASSADOR

You can become our team ambassador in your area and help us market this social cause intended to reward everyone within the tourism industry. You can also help us by being our early user and convincing your inner (friends and families) and outer circles (far relatives) to join VVCoin and download VV Genius.

## JOIN OUR TEAM

There are always work you can do. If you are interested in helping us, write to us, and tell what you can do and how you can help us. For the work you do. we will pay you with our tokens and in the future you may find a permanent employment in our organization.

## BECOME A MERCHANT ACCEPTING VVCOIN

By accepting VVCoin , you can boost up your business . All VVCoin holders and VV Genius would be able to purchase your products and/or services, thus, giving your business a push you always needed.

## TRADITIONAL INVESTING

If you don't prefer crypto currencies, but still want to invest in our foundation, please contact us directly and we will find a suitable solution for you. For any enquiries, please email us at: join our telegram group or contact us at our facebook page now.







### Akili Polee

#### Founder, CEO

Akili Polee is an astute business visionary and a seasoned entrepreneur, investor and a blockchain enthusiast. He was involved in a number of early stage and second stage ventures across China, Malaysia and other South East Asian countries. A skilled miner in the industry from the beginning of bitcoin. Akili has been a consultant for over 50 companies worldwide in the implementation of various of cryptocurrencies, operations for global expansion and finance. Being the CMO of TRA INC, the first company that created liquid based mining for cooling, are based out of Austin, Texas, with facilities in Seattle, Washington and Las Vegas, Nevada. He holds the following accreditations: Master's in Business Administration Operations and International Business from Seattle University, Masters of Organizational Leadership Chapman University California.

### Joseph Strat

#### CTO

A dedicated professional with a vast experience in development, testing, configuring and troubleshooting computer software. Having over 15 years in the field. he has successfully Identified and investigated risks using a variety of applications and processes. Knowledge of security controls, concepts and security management practices, security architecture, security operations, and security modeling.



### Monica Lee

#### CMO

Monica is an experienced Digital Marketing Specialist with a demonstrated history of working in the medical practice industry. Skilled in Digital Marketing, Google AdWords, Google Analytics, PPC, SEO, SEM, SMM, Microsoft Word, Market Research, Time Management, and Teamwork. Strong marketing professional with a Master of Business Administration (M.B.A.) focused in Business Administration and Management, General from National University of Computer and Emerging Sciences. She is an expert in tracking effectiveness of promotions and events through performing post activity analysis. Having over 10 years of experience in community management, she has successfully Implemented and facilitated annual marketing plans and public relations plans for various companies.



## VVCOIN TEAM MEMBER



### Changhoon Ko

#### CFO

Hybrid experience: algorithmic trading, market making, quantitative research, technology and scientific background. Over 10 years of work experience in the technology financial services and fintech industry. He has given a significant contribution in promoting various algorithmic trading technology solutions to different types of financial institutions and in particular FX, derivatives and commodity trading firms. Developed trading strategy, managed currency positions using technical/fundamental analysis.

### Kennedy Miller

#### COO

Senior Accounts Management Professional with demonstrated experience in Finance and Auditing, currently working as Financial analyst in the British Petroleum. As a Financial Analyst, he monitor & analyse the performance of the company. In this position I lead the development and implementation of key financial decisions, and make recommendations for more effective management strategies. This experience has been invaluable in allowing him to develop my financial and accounting expertise, as well as my management skills.



### Oswald Lee

#### Senior Finance Manager

Expert and business knowledge regarding the operation of the financial markets and the banking and non-banking participants in them; the standardisation of the financial and payment services; the major trends of financial and payments innovation and regulation in the European Union. EU regulations: Payment Services Directive (PSD); E-Money Directive (EMD); SEPA Regulation; Settlement Finality Directive (SFD); Markets in Financial Instruments Directive (MiFID); European Market Infrastructure Regulation (EMIR); Regulation on CSDs (CSDR); and etc.





# VVCOIN TEAM MEMBER



## Jane Evergreen

### Human Resources Head

Experienced Human Resources with a demonstrated history of working in the information technology and services industry. Skilled in Talent Management, Microsoft Excel, Customer Service, Employee Engagement, and Recruiting. Strong human resources professional graduated from University of New York.

## Evan Khan

### Lead Developer

Highly analytical, deadline-driven accounting supervisor who completes accounting activities with accuracy and speed. Dedicated Bookkeeper who leverages initiative and resourcefulness to deliver excellence in meeting business objectives.



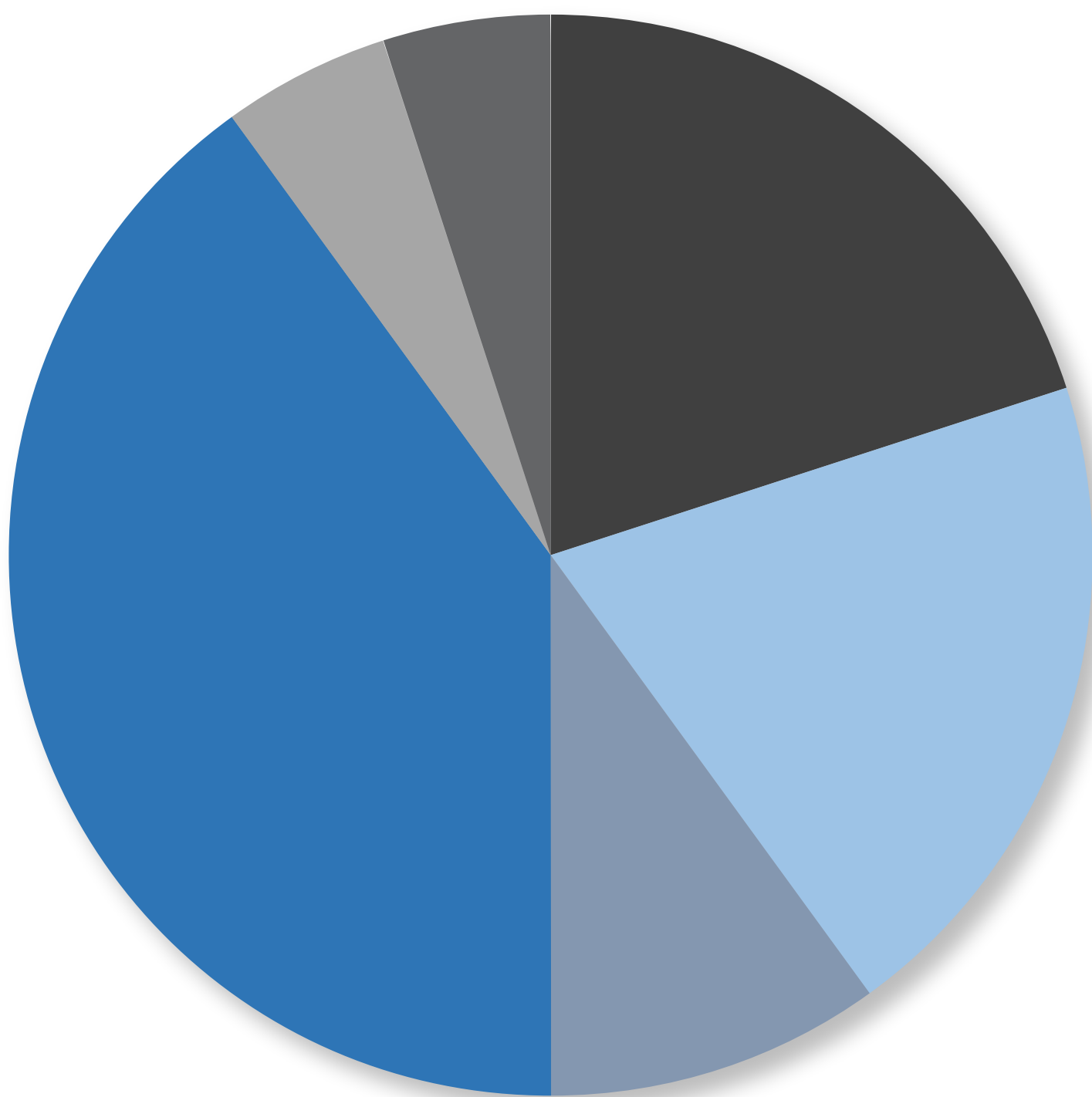
## Anthony Mark

### Ph.D, Advisor

Dr. Antony is an accomplished researcher and scholar with more than 150 academic and professional papers, including widely circulated “white papers” on communication during disasters, more than 50 academic and professional articles and publications, and he is the author, co-author or editor of nine books. He has served as a faculty member at prestigious universities and has taught up to the advanced graduate levels. His innovative programs and highly sought curriculum offerings have earned him an international following. He is an expert in organizational and business communication with a specialty in organizational crisis communication including communication during emergencies, crises, and disasters, as well as health and risk communication priorities for pandemics and other public health crises, effective risk communication, behavioral and psychometric assessment and appraisal, incident notification, crisis leadership, teamwork, multicultural and intercultural diversity, organizational integrity, public relations and program evaluation and assessment.



VVCOIN Token Distribution Plan



20%

Founding Team

20%

Business Development Fund

40%

Marketing Expense

10%

Operation Team

5%

Community Operations and Rewards

5%

Charity Fund

## VVCOIN CUSTOM TOKEN INFORMATION

Name: **VVCoin**

Symbol: **VVI**

Decimals: **8**

Total Supply: **3,000,000,000**

First round airdrop: **Million VVcoin**

HARD CAP: **VVcoin**

ETH per token: **300,000**





# CONCLUSION

Over the decades, tourism industry has experienced continued growth and deepening diversification to become one of the fastest growing economic sectors in the world. The industry is resulting in creation of a huge revenue worldwide and generate equal if not more than the revenue generated by Oil and Gas or Automobile Industry.

*The Tourism industry still has some problems and difficulties such as: high currency conversion fee, slow transactional process, limitation of keeping a specific amount and security of money etc.*

VVI Fintech Limited tends to make traveling and tourism easier by helping travelers to avoid bank fees associated with withdrawing money from an ATM or even utilizing credit cards in foreign countries platform. It will facilitate the tourism and traveling industry with a multitude of solutions such as: **VV Coin, VV Genius and VV Wallet** etc. which would allow the users to book hotels, reserve tickets, buy foods, pay traveling expenses. VVCoin would be accepted almost everywhere in the Tourism industry.

Being a peer to peer payment (P2P) method, it makes the booking process simplified and more efficient for both providers and consumers. Furthermore, it also saves you from the hectic process of currency conversion and higher fee when you exchange your money into a foreign currency.



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