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**What is Kriptokuna?**

Kriptokuna is a stable cryptocurrency based on Waves ecosystem and Neutrino protocol that is 1:1 in countervalue with Croatian Kuna which makes it a decentralised bank account under the control of its users and allows for it to have around 50% yearly savings interest with a daily pay-out and all that without a time deposit.

The interest is earned using almost identical principle as classic banking with the difference is that with Kriptokuna it is not distributed between the bank and international banking cartels because all the profit goes back to the users of Kriptokuna itself who are ultimately its owners. The money that a user puts on the Kriptokuna account is invested in projects within Waves ecosystem through direct-democratic and transparent processes in which anyone can participate. Those projects then return part of the profit to those who had invested in them – users of Kriptokuna and other crypto-equivalents.

Financial experts decide on the investments and there are so many such projects that even if one of them should potentially fail, that just means that the ultimate interest will be slightly lower for the ultimate user.

Even though there is some risk (which is there with classic banking system too), in this way it is reduced to a minimum.

Kriptokuna can be used through Kriptokuna wallet or the original Waves Exchange wallet, but Waves wallet is significantly more complicated to use whereas Kriptokuna wallet is by far more simple and adapted to Kriptokuna itself. Both wallets allow sending, receiving, and trading Kriptokuna for other cryptocurrency or for “real” fiat money (Kuna, Euro etc) in a quick and easy way.

The price of a transaction is 0.05 kn regardless of the amount of the transaction, and that money goes to people who maintain a decentralised network of computers throughout the world which hold the infrastructure of the Waves ecosystem and Kriptokuna itself. This prevents Kriptokuna from being legally banned because the computers on which it works on are out of legal restrictions of certain countries. For instance, somebody in Indonesia or Nigeria does not care about whether Kriptokuna is banned in Croatia or not.

The last part was explained because it has become clear that the international power centres will try and stop this project as they have tried with all other similar projects. Behind Kriptokuna there is simply nobody to prosecute, it is merely an open-source software which motivates people across the world with its profitability to maintain its infrastructure and allows its users complete anonymity and privacy.

**What is AINT (banker) token?**

From the very beginning, Kriptokuna has been almost completely decentralised but the conversion process of Kuna into Kriptokuna and the other way around is still slightly complicated for a normal user.

To deposit money in the Kriptokuna account and enjoy the blissful interest, a user first must exchange “real” money (Kuna, Euro or something else) into Waves token using one of crypto exchanges then send Waves token to the address (account) of Kriptokuna. At the end of that process, the user will then get Kriptokuna onto his Kriptokuna account. Of course, the process is the opposite for taking the money out, whilst sending and receiving happens almost instantly.

In Croatia, for this we recommend Bitcoin exchange office called Bitcoin Store.

Precisely because of simplification of the exchange process between Kuna and Kriptokuna, the ecosystem now has AINT token (Anonymous Infrastructure Token). In the second phase of Kriptokuna’s release, it will allow those who have it to provide banking services for regular users. By purchasing this token, the future banker shows that his intentions towards Kriptokuna and its ecosystem are noble (Proof of Stake) and depending on the amount of AINT tokens he possesses he will be allowed to exchange Kriptokuna for Kuna and the other way around by using a regular bank account or cash through the wallet itself or a system of Telegram chat bots.

Apart from that, possessing AINT tokens enables profit in one other way; interest in Kriptokuna’s ecosystem is slightly bigger than 50% for its users and it varies depending on the world financial crypto markets and it can even go up to 150% yearly. The normal users get 50% whilst anything above that is distributed among the owners of AINT token according to the amounts of AINT token they have.

Kriptokuna, as an open-source software, was developed by Croatian programmers and hacktivists who volunteered to participate in the project without any profit. Because of that, the third role of the banking AINT token is to crowdfund a system for direct banking (direct conversion between Kuna and Kriptokuna) which is slightly more complicated to develop than the actual Kriptokuna and because of that we need the financial help. At this moment, the programmers have all the AINT banking tokens, and they will sell them to future bakers at a certain price. That price will increase as the project grows because the total amount of money held on Kriptokuna accounts by users will grow resulting ultimately in profit growth for those in possession of AINT banking token.

That makes the triple role of AINT token rounded. It is used to finance the further development of Kriptokuna with future bankers buying it for its benefit in the form of shared user interest and with the purchase itself they prove their noble intentions and credibility as bankers in the process of exchange Kriptokuna into Kuna and the other way around.

Of course, by working as a banker they will also earn a compensation for mediation and the price of the AINT token itself will grow and will be open for selling and making a profit on the banking token itself should they choose to do so, in a similar way that stock exchange functions in the existing banking system.