



Telegraf Money

BLOCKCHAIN EVERYWHERE...

Mobile Decentralized Banking APP

We need banking, but do we need Banks?

BLOCKCHAIN MESSENGER LTD

20-22 Wenlock Road, London, N1 7GU

support@debitcoin.io

<https://debitcoin.io>

Telegraf.Money

DebitCoin (DBC) ICO

Have you ever felt a burning desire to see something you imagined come true? Had a vision that haunts you and keeps you up late at night and keeps you working for endless hours, days, months, years until you see it come to the world?

Well, in my case, this is it! And it is my great pleasure to share it with you. I have been involved in Banking and Financial Services for over 30 years during which I've witnessed many advancements. I am applying my previous experience in forging offline partnerships with significant trade associations, retail distributors and governments to offer the remittance solution on a very large scale.

With major advancements like Blockchain, Smart Contracts, Smartphones etc, it's time for a Fintech revolution.

Join Us! It's Your Moment!



Kent Kristensen

CEO, Co-Founder
Blockchain Messenger Ltd.
Telegraf.Money

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EXECUTIVE SUMMARY

Introducing Telegraf Money, a mobile messenger with a built-in decentralized mobile bank.

What is Telegraf Money?

Telegraf's mission is to bridge the gap between digital and fiat currencies by providing a decentralized mobile messenger with built-in blockchain bank - **Messenger bank** that is easy to use and accessible to a wide range of demographics. Telegraf will remove any barriers that exist between crypto and fiat currencies while making traditional banking services easily accessible through Mobile Banking Messenger App.

Telegraf's features will include a wide range of traditional banking services on top of secured P2P messenger!

Telegraf is creating a one of a kind marketplace where its customers are able to quickly transfer funds to anyone in the world, make deposits, loan each other money all the while having their savings be protected against inflation with Telegraf's investment products.

Telegraf already privately raised 12.88 million dollars in investment capital that was used to build our entire infrastructure. We are in the process of integrating with the Telegram, Facebook Messenger, Skype APIs/SDK which gives us access to a pool of over 2 billion users to fuel our ecosystem and get our 1 Billion Coins in circulation and active usage.

Now we're ready to push the boundaries of digital banking and take off to a whole new level.

MOBILE BANKING

Almost everything has gone mobile and banking is no different.

For example Somalia and Kenya opted to replace traditional bank branches and ATM machines with mobile banking services. This allows a fast majority of the population to easily open a bank account with their phone, pay each other through SMS among many other convenient features.

While a lot of money transfer giants such as Western Union are recognized and semi-trusted, their high fees and the need for physical locations are inconvenient, inefficient and far from being customer friendly. This creates a major advantage for other new products with more flexibility and speed that appeal to an overly impatient and sophisticated audience.

Future steps:

Blockchain is the most revolutionary concept to ever materialize since the Internet.

Blockchain is a digital ledger, in which transactions made in bitcoin or another cryptocurrency are recorded chronologically, publicly and is immutable. Blockchain provides foundation for much faster, efficient and less prone to error system to provide traditional clearinghouse services like ACH or wire transfer. This obviously saves time and money to the banks and makes payments instant and cheaper for clients.

Moreover, Blockchain's decentralized structure makes it almost virtually impossible and painfully difficult for criminals to commit fraud and scam the system.

One of the biggest innovations within the Blockchain world is Smart Contracts. In Banking, Smart contracts allow consumers to exchange any stored value such as: money, company shares, physical property representation amongst other things,

in a secure, no-conflict manner without a middleman interfering and taking a commission at every step.

In addition to being like a regular contract in defining obligations and exceptions around an agreement, the Smart Contract would automatically enforce those obligations.

Smart Contracts are inherently transparent and autonomous, which allows buyers for example to easily check merchants' reviews and previous ratings before buying and also rate them themselves after receiving the product or service.

This creates an environment where trust is automated and adds fluidity to a peer to peer ecosystem which dramatically decreases the risk of fraud and helps customers pick the best product/service available. That's the pure definition of: Enhanced Trade Exchange.

Telegraf, as a mobile messenger bank app, is the answer to that need. It will provide a wide range of traditional banking services, support both fiat currencies, Cryptocurrencies and empower peer to peer interactions in today's world.

Although Telegraf acts like a traditional bank, it is deeply rooted into decentralized spirit of Blockchain.

The blockchain era gives companies and individuals the power to redefine financial services and creates a more trusted, flexible and inclusive space that everyone could benefit from.

TELEGRAF FEATURES

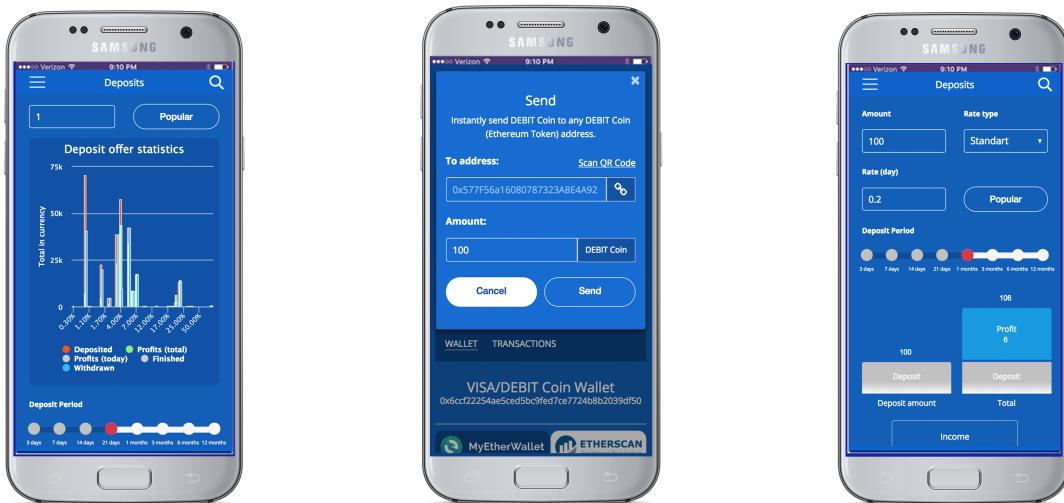
Instant

If you hate waiting, Telegraf confirms your payments in less than a second. Instant payments, no delays, no headaches, no convoluted processes.

Secure

Security you can rely on. Transactions are confirmed by an Actual hashrate of 99,405.48 GH/s

Communicate, Spend, Share, Lend, Borrow and Save Online With Telegraf.



Manage & Multiply Your Funds

Unlike traditional bank, Telegraf allows its end users to earn income from their deposits by having deposits participate in managed fund or be able to loan out their funds to any verified Telegraf users at whatever terms they choose.

Telegraf users will be able to manage any pre-authorized payments, issue additional debit cards for multiple practical purposes, invite family and friends to download the app and create their own account and instantly transfer them or lend them DebitCoins.

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Multi Currency

Unlike traditional banks, Telegraf end users will be able to open accounts and subaccounts in multiple crypto or fiat currencies.

Accessible

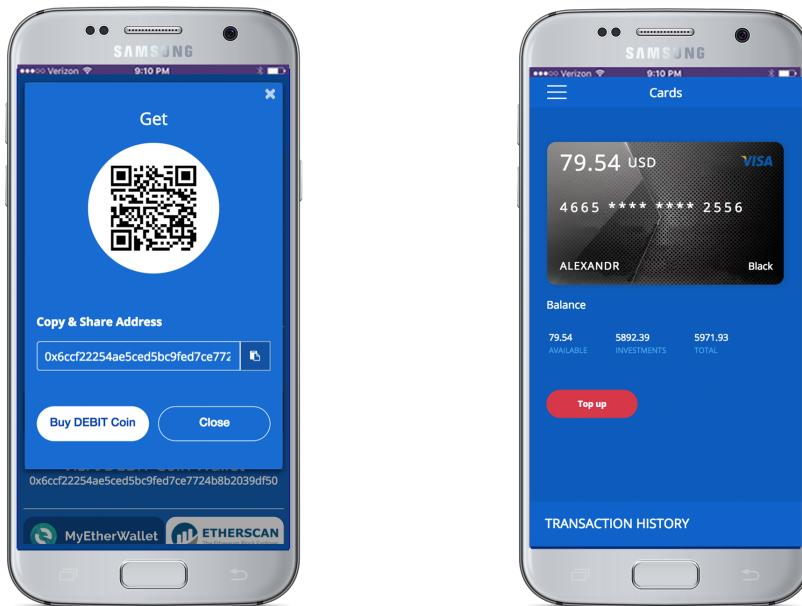
Telegraf will offer individual international bank account numbers (IBAN) which can accept and make payments in the Single Euro Payments Area (SEPA), Faster Payments in the United Kingdom and connect with the Canadian and American Systems (fast ACH).

Telegraf users will have access to their funds with a Visa/MC Debit card which is accepted worldwide.

Our mobile app is a P2P blockchain messenger with full banking features allowing transfer of funds, loans, recurring payments initiated during a Peer To Peer Chat between members.

Send Money To Anyone

Telegraf users will be able to easily transfer funds from their accounts onto their sub accounts, or to any other member on Telegraf's messenger network.



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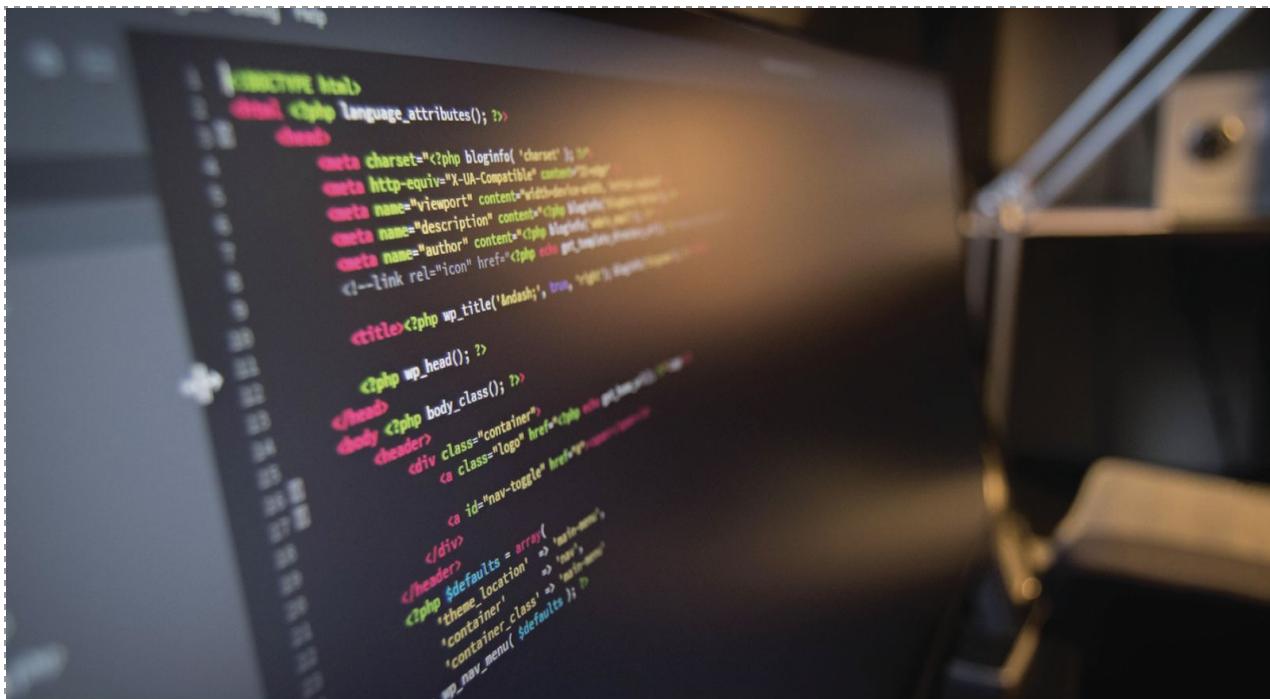
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Developer friendly

We're open to innovation, that's why we'll provide a full featured Decentralized Application Programming Interface (DAPI) for users to create their own banking applications that run on Telegraf. Telegraf will be available via GitHub under Open Source Licensing to provide total transparency while inviting developers from all over the world to contribute to its development.



Accept payments

Create payment plans for subscription based services, or simply generate a request for funds and invoice. Accepting payments has never been this easy. Telegraf users will enjoy a wide range of merchant services, like:

- accepting payment on website through easy-to-integrate widgets
- being able to accept payment in multiple crypto currencies and have them instantly exchanged to currency of choice
- sending out invoices via text message, email or built in Telegraf messenger
- creating and managing pre-authorized payments

Decentralized community

Almost all Telegraf transactions will be rateable. With every interaction, end users will be able to rate each other's experience. P2P reputation will create a circle of trust, at a glance any user will quickly assess if they choose to do business with each other.

The screenshot shows the Telegraf mobile application's user interface. On the left, there is a sidebar with various icons and links: DEBIT Coin (ID: 99676729), CONTACTS, WALLETS, CARDS, DEPOSITS, LOANS, SEND MONEY, GUARANTEES, LOCALBITCOIN (SOON), EXCHANGE (SOON), AFFILIATES, BONUS, and SUPPORT. At the top, there is a summary of funds: \$65219.74 Total and \$120.55 Available. The main screen displays a feed of user profiles. At the top of the feed, there is a button labeled "Invite a partner". Below it, the first profile is for "瓦总" (user ID: 60693286), followed by "misha kol" (user ID: 35940537). The feed continues with profiles for "kent kristensen" (user ID: 55491645), "oleg kotelevskiy" (user ID: 90838642), "ramil" (user ID: 91720742), "madina kayumova" (user ID: 90376233), "capitan-jack sparow" (user ID: 51903481), "hassan .alafgaal" (user ID: 70419068), "mahmoud benyoucef" (user ID: 30814258), "chuyen quynh" (user ID: 15974295), "shalini singh" (user ID: 56763056), "mukul azad" (user ID: 45111939), "diwan-nurulain khan" (user ID: 42323800), "Jura" (user ID: 66154866), "dato machaidze Jr" (user ID: 10728208), and "Ольга Белая" (user ID: 90835923). The bottom right corner of the screen has navigation arrows.

Telegraf will offer protocol level moderation in case of payment dispute between users. Both Parties can make a claim and a moderator can decide whether or not to issue a refund to either party.

Cash is king

Telegraf doesn't aim to create a physical bank or to compete with cash providers in the traditional economy. However we are planning on creating:

- Partnership with current brick and mortar businesses to offer cash deposit/withdrawal services
- Network of agents. In developing countries where infrastructure to handle deposits and withdrawals is not yet developed (such as South America), Telegraf will offer retailers (such as grocery stores or gas stations) the opportunity to be agents for Telegraf, to handle deposits and withdrawals. Naturally, each of these agents will have an account with Telegraf to facilitate this process.

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DEBITCOIN (DBC)

DebitCoin is a cryptocurrency (private internet currency), based on the Ethereum structure, that has a value based on the current market valuation. In other words, DebitCoin is an entirely decentralized open source worldwide currency, without any central authority. No traditional bank or financial institution will be managing, controlling or verifying your transactions. *You Are Now In Total and Private Control of Your Financial Destiny.*



DebitCoin is linked to VISA/MasterCard cards which are embedded in the messenger, so their owners can download the crypto currency to their virtual or plastic cards, without the need for exchanges and intermediaries for cash exchange.

DebitCoin Elements:

- **The DebitCoin**, connects your wallet to the ecosystem, which enables online payments, ATM withdrawals and PoS transactions using ERC20 tokens in the Wallet;

- The DebitCoin is used to pay for the services of the platform itself, compensate the ecosystem participants for the services they provide, for performing any transactions in and out of the system through payment cards;
- The DebitCoin can be used for any transactions between community members, loading of Debit cards linked to the Telegraf.Money messenger, for issuing and receiving short-term P2P loans on the Blockchain, creating smart deposits, accepting and sending payments between the users of the messenger;
- The DebitCoin's tokens are not subject to inflation, as they are subject to redemption by any transaction from VISA/MasterCard to which the token is tied, so the total number of tokens constantly decreases;
- The DebitCoin, offers a unique and smooth user experience and puts all the pieces of the ecosystem together;
- The **DebitCoin Wallet**, secures users' assets and enforces spending and security parameters set by the user.

DebitCoin and Telegraf.Money Wallet

DebitCoin will allow you to spend ERC-20 compatible tokens at ATM machines or POS terminals all around the world without having to worry about any crypto and blockchain mechanics.

DebitCoin Speed

Unlike the usual 10 to 45 minute confirmation delay on BitCoin network, DebitCoin transactions will be confirmed in under 10 seconds.

DEBIT Coin GOLD - a coin-wallet for cryptocurrency cold storage.

Each buyer who makes a purchase of tokens in the amount of \$500 and above, receives a coin DebitCoin GOLD (18K Gold Plated).

DebitCoin GOLD is a multi-currency wallet for cold storage of private keys from crypto-currency: bitcoin, altcoin and any tokens of Ethereum standard ERC20. The device reliably protects users' wallets from viruses, malware and locks. Cold

multi-wallet DebitCoin GOLD is the most reliable wallet for your crypto currency. It gives you better protection and convenience, so anyone who is not even familiar with the crypto market can securely protect their crypto-currency assets.

DebitCoin GOLD with any number of crypto currencies added into it can be transferred to any other person as cash.



DebitCoin GOLD is a multi-currency wallet for cold storage of private keys from crypto-currency: bitcoin, altcoin and any tokens of Ethereum standard ERC20. The device reliably protects users' wallets from viruses, malware and locks. Cold multi-wallet DebitCoin GOLD is the most reliable wallet for your crypto currency. It gives you better protection and convenience, so anyone who is not even familiar with the crypto market can securely protect their crypto-currency assets.

DebitCoin GOLD with any number of crypto currencies added into it can be transferred to any other person as cash.

BUSINESS MODEL

The platform is built to be completely transparent and to charge participants a transaction fees fixed at 0.3% per transaction. Transaction will be defined as any exchange of funds taking place on the network, be it a loan being issued or money being sent to friends and family abroad.

The strategic goal of the platform is to provide a network which enables participants to securely communicate, conduct financial transactions and manage their money all through our Telegraf mobile Messenger bank app.

Additional revenue will include revshare with 3rd party developers who will have access to an API that will allow them to create additional products to be included in Telegraf's Ecosystem.

Telegraf.Money users can buy DebitCoins, take or issue loans, send and receive money, issue prepaid debit cards Visa/MasterCard that are connected to Telegraf account, make deposits and etc.

Telegraf platform allows anyone in Crypto Economy to create their own financial products and services: Insurance, Investment, Brokerage, Exchange and any other bank services as well as commercial services: retail and wholesale shops or service providers – everything on a Blockchain platform, ensuring transparency and security for all participants.

Telegraf platform will include a library of smart contracts and allow third parties to add to its smart contract templates to suit the needs of the entrepreneurs which will operate on the platform.

Additionally, a validation rating will be required to complete each transaction, all participants will build up a visible profile that can be seen by all users to be rated upon.

We aim to be the banking app for people from all walks of life, from the person working abroad to provide his family with shelter to the modern businessman

who can conduct many aspects of his business on his smartphone in seconds. We have many years of experience in this field and are looking forward to providing you with the best service in the industry.

Money's Status

The extensive financial background of the team founders lead us to identify three main money trends in today's economic situation.

- First, cash is still the predominant form of money and value exchange, especially in developing and emerging economies and most likely not to change within the next decade.
- Second, Electronic and digital versions of money is increasing in popularity all over the world.
- Third, we have already started seeing the development of new currencies, new money, and new value exchange tools and the future will only enhance that.

So let's go in details and see how we are playing a major role in reshaping the present and the future of money.

ICO TOKEN SALE

During the Initial Coin Offering or More Specifically Token Generation event, Telegraf Money will distribute previously issued virtual Currency Tokens called DebitCoin (DBC) on the Blockchain operated by a smart contract.

Total sum of 1,000,000,000 (one billion) tokens will be distributed, out of which 65% (650,000,000 tokens) will be available through ICO.

ICO Release Phases

DebitCoin ICO will consist of multiple phases. Each phase will be done in the form of an auction. Each consecutive auction period and term will be determined by the previous phase, taking into account volume and price of distributed tokens.

Auction process is designed to get fair market value during each phase of the ICO.

For detailed information about the auction terms and conditions, please refer to the [ICO Guidelines page](#).

DebitCoin Circulation

35-40 days after ICO launch, DebitCoin token will be available to trade on exchanges, as well as for transactions between participants, payment for services provided by participants and services for the platform.

ICO Start date: October 24th 2017.

Internal Distribution

30% of the tokens are reserved for the remuneration of team members, partners and advisors, and can only be sold after the ICO has ended. Sale of these tokens will be subject to a minimum value restriction where the sale will only be allowed if current market value is greater than value established during initial ICO period.

These tokens are also used to reward partners who create and promote applications within the Telegraf.Money platform.

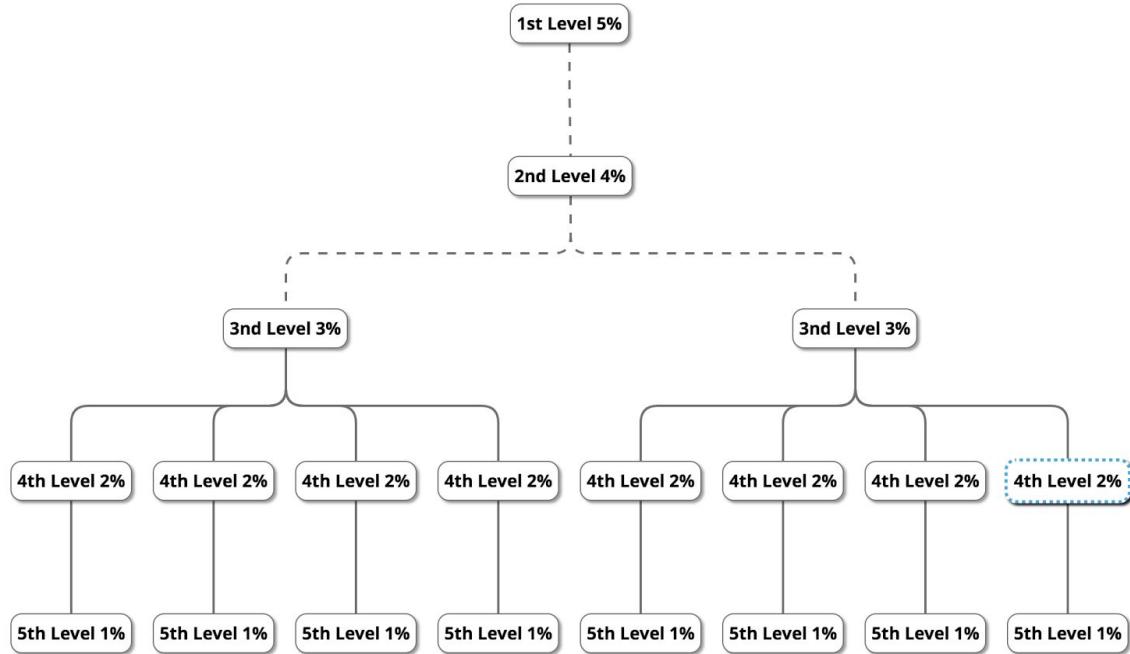
3% of the total DebitCoin tokens issued will be used in the framework of marketing (including bonuses) and bounty campaigns, to reward participants for promoting tokens and platforms in social networks and forums.

To prevent a decline in DebitCoin market value, a monthly sales cap of 10% will be applied to tokens issued for Marketing & Bounty.

AFFILIATE PROGRAM



For active partners (affiliates), with the initial placement of tokens within the ICO, a generous referral program is provided.



Threshold based:

Starting at 100k US dollars - plus 5% of the base variant;
Starting at 300k US dollars - plus 10% of the base variant;
Starting at 500k US dollars - plus 15% of the base variant;
Over 1 million US dollars - plus 20% of the base variant.

Affiliate promotion are temporary in nature and we reserve the right to change them at any time, please keep referring to our Updates in our Blog.

<https://blog.telegraf.money/>

We will be announcing on the website multiple promotional events including but not limited to Raffles and Prizes to attract more downloads. Either you pay 2\$ for a raffle ticket or download the app and submit your member's number to enter.

We will issue 10 million DebitCoins per 10 million app downloads as a raffle promotion.

Why are we doing an ICO?

There are many reasons why we have chosen to do initial coin offering instead of alternative ways to raise money. First, an initial coin offer allows us to get onboard participants from different regions but also to incentivize them to promote Telegraf's products by the virtue of usage (network effect) and by affiliate marketing and collecting a bounty while doing so. Second, tokens provide liquidity since they can be traded on multiple exchanges after the ICO is completed.

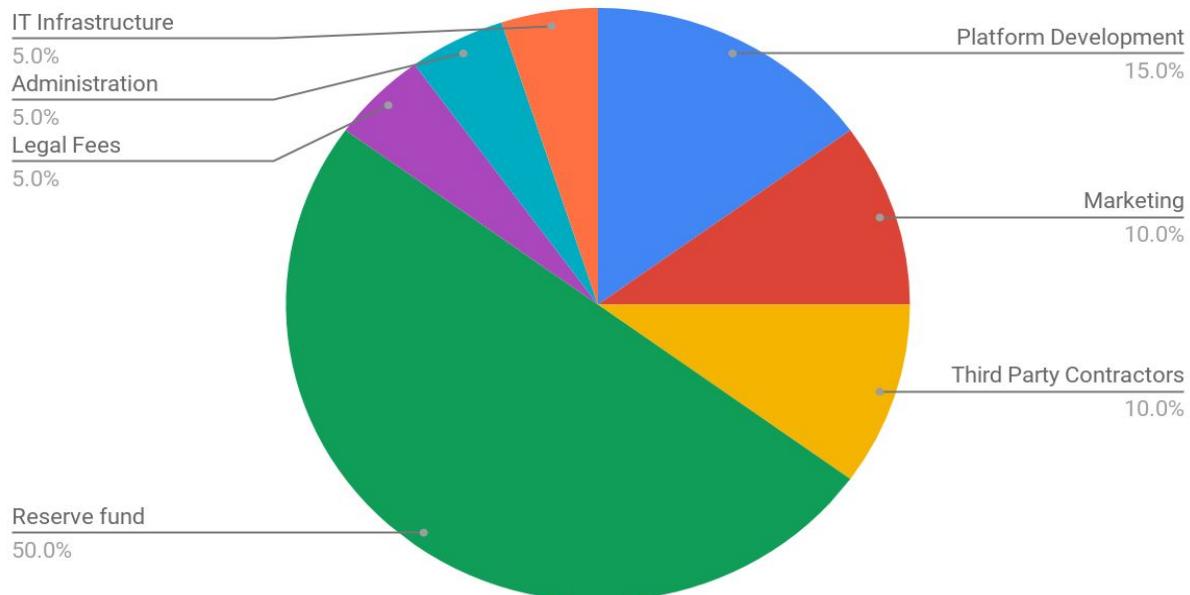
Participants can liquidate their DebitCoin faster than selling shares in a public company.

Through Joint Ventures and Partnerships with Other Messaging Platforms and Social Networks, we will incentivize both the platforms and the users to use our ecosystem for their financial needs. This is one of the main reasons we are selling Debit Coins through the ICOs.

PAYMENTS ALLOCATIONS



Budget Distribution



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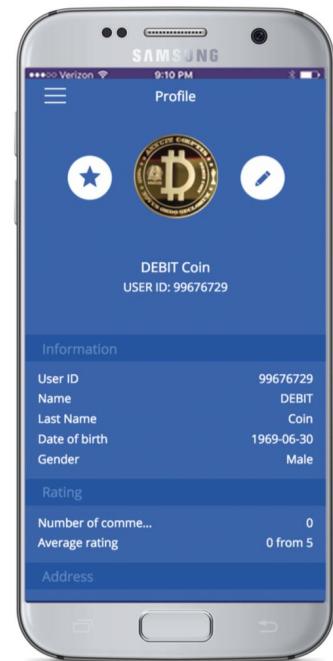
DEVELOPMENT PLAN

Telegraf is already developed and is loaded with fully working features.

Here's the near future development stages:

Telegraf offers an infrastructure that is already fully functional. It already includes a wide range of features enjoyed on 7 continents. Existing features include:

- P2P Secure Messenger;
- Universal Cryptocurrency Wallet that will accept any ERC-20 Token and BitCoin;
- Transactions in DebitCoins, Bitcoin, Ethereum;
- Visa or MasterCard Debit Card;
- P2P Lending;
- Blockchain-deposit;
- Issue of guarantees;
- Affiliate program.



Phase 1 (Nov 2017 to Feb 2018):

- P2P Private Encrypted text and audio messages, audio and video calls, group conferences;
- Messenger-exchange service, where participants can buy and sell cryptocurrencies within the platform;
- Offer seamless exchange between fiat and crypto currencies;
- Open Source Code for the Platform to allow 3rd party integration and collaboration.

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Phase 2 (March 2018 to August 2018):

- Enhanced Global KYC/AML : Highest level of compliance, bank grade KYC onboarding with enhanced biometrics and multi-factor authentication;
- Messenger will offer individual international bank account numbers (IBAN) which can accept and make payments in the Single Euro Payments Area (SEPA), Faster Payments in the United Kingdom and EFT in Canada];
- Securing international banking licensing to connect to legacy banking systems;
- Achieve issuer and acquirer status with availability of major payment card schemes;
- Invite 3rd party lenders to the network: large lending capacity;
- Messenger Bank AG Switzerland is to be registered with a Full Banking License (approx August 2018).

Proof of Message

The proof of sending the message, Proof-of-message (PoM) is an innovative method of confirming transactions, in which the probability of the user forming a block in the blockchain is proportional to the share that is sent by that user the number of messages from their total number.

This will be an added layer of rewarding and incentivizing usage of the platform every time blocks are formed or validated.

Please stay tuned for detailed updates on this new breakthrough concept we are developing.

OUR TEAM



Kent Kristensen

CEO and Co-founder

Chairman and co-founder of Telegraf.Money and Blockchain Messenger Ltd. With his past 12 years working with Clubworldconnect, he contributes with strategic planning and overview to this new industry; Crypto Currency - The business of the future.



Mervyn Putz

Head banking compliance

Telegraf.Money Head banking compliance and Co-founder, CMP Investment Afrique S.A. Managing Director and CFO - Asset structuring. Wealth management for shareholders. Deutsche Bank Switzerland S.A. Director, ING Switzerland Head asset management and advisory services Private bank ING Switzerland



Mogens Garbenfeldt

CFO and Co-founder

Telegraf.Money - CFO and co-founder, Club World Connect CEO, Danhill Energy Solution, Danhill Marketing Managing Director Owner, Xpenco Europe ApS Founder CEO, Garand International trading A/S Managing director Education: Syddansk Erhvervsskole.



William Bastos

Executive director

Executive director of Blockchain Messenger Ltd and Telegraf.money finance legal advisor A former Latin America attorney for Clubworldconnect. East West Trading GR - Executive director, Enypesa Group International Division (Madrid)



Azamat Kurbanov

**Co-founder,
Marketing Director**

A self-starter and successful entrepreneur, more than 10 years experience on marketing and creating multi million worth companies.



Alya Maximova

**Co-founder
Business Analyst**

8 years of experience in banking and finance, business development and process improvement. Responsible in assessing the effectiveness of the business to optimize operations.

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Huang Yichen

Digital Marketing

Boutique PR and digital marketing profi. Award winning online journalist. Institute of Direct Marketing (iDM) trained in social media strategy.



Imantas Jadevičius

Designer

Professional competence with Adobe PhotoShop, illustrator, Development of site layouts, design banners, icons, mobile interfaces



Bogdan Medvedev

Project Back End Developer

Was involved in numerous high-load projects based on Node.js (ES6). Professional competence with Ethereum smart-contracts (go-ethereum, web3, keyethereum, ethereumjs). Experience with Reactive, React, Angular, Cordova, PhoneGap

ADVISORS



Dr. Rand Neveloff

Dr. Rand Neveloff, MA, MA, JD, MBA, PhD, is a seasoned developer, investment banker and attorney who has specialized in International project development, finance and consulting for past 30+ years



Remy Jacobson

Remy Jacobson is a well established business man, real estate mogul, and one of the very early bitcoiners. Remy lives by "play hard, works harder".



Greg Bachrach

Computer engineer and one of the early Bitcoin professional miners, we suspect his well-documented energy drink consumption is due to the constant fueling needs of an ASIC chip brain implant.



Jean Marc Jacobson

Our Canadian team leader is an experienced financial services entrepreneur and real estate investor. He orchestrates the internal and external relationships of the company.



Aymen Boughanmi

Serial Entrepreneur and International Deal Maker. Great experience in Marketing, Scaling and Fintech. Investment and advisory roles in a wide range of symbiotic fields: Renewable Energy, Technology Platforms and MarketPlaces, Blockchain and Fintech



Sergey Kovalev

Professional Boxer. WBO Super/WBA Super/IBF and WBC Diamond Light Heavyweight World Champion 30-1-1|26KO The Ring magazine named him their Fighter of the Year in 2014, and in July 2016 he was ranked as the world's best light heavyweight by The Ring and BoxRec.

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CONTACT US

BLOCKCHAIN MESSENGER LTD

Company number 09808907

Registered office address:

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Support: support@telegraf.money

Incorporation Date 04/10/2015



<https://www.facebook.com/TelegrafMoney/>

<https://twitter.com/TelegrafMoney>

<https://blog.telegraf.money/>

<https://t.me/Telegrafmoneyeng>

<https://www.reddit.com/user/telegrafmoney/>

<https://bitcointalk.org/index.php?topic=2294401.0>

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WHAT'S NEXT

The graphic is a promotional image for the World Blockchain Summit. It features a dark blue background with a purple diagonal band across the middle. On the left side, there's text for the event: "WORLD BLOCKCHAIN SUMMIT" in large white letters, "24 - 25 OCT 2017 | THE ADDRESS DUBAI MALL, UAE" below it, and logos for "ENDORSED BY SMART DUBAI" and "SUPPORTED BY DUBAI ECONOMY". In the center, it says "AN EVENT BY trescon". On the right side, there's a purple banner with the text "EXCLUSIVE ICO PARTNER" at the top, followed by "join us !! it's your moment". Below this are two circular logos: one for "Telegraf.money" with a white paper airplane icon and another for "Debitcoin.io" with a gold-colored logo featuring a dollar sign and some text. At the bottom of the purple banner, it says "MIDDLE EAST'S BIGGEST BLOCKCHAIN SUMMIT".

To Fuel The Economy within the Telegraf planet, the first ICO will happen at the Dubai World Blockchain Summit on the 24th of October 2017. More on that later.

<http://dubai.worldblockchainsummit.com/>

It's difficult to predict and measure all that lies ahead, mostly due to yet untapped potential of the blockchain technology. With legacy banks joining the trend and new blockchain-based startups we can expect the future of digital banking to evolve in many unexpected ways.

Once we transition from digitizing traditional banking services to inventing digital banking services that suit the blockchain era, we will experience increased accessibility and trust, cheaper and faster services and a significantly more automated banking industry.

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None of us knows what might happen even the next minute

Yet still we go forward

Because we trust

Join Us! It's Your Moment!

Acknowledgements

We would like to thank anyone not directly mentioned in this white paper in supporting and assisting us over all this time. We also want to thank the entire blockchain community for laying the ground base over the past 8 years to make Telegraf possible.

Legal Disclaimer

Telegraf will not be offering the DebitCoin (DBC) for sale in the United States, China and other countries with uncertain regulatory reasons. We have systems to verify and stop those transactions.



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