

Nickelcoin



www.nickelcoin.co

DEPLOYING BLOCKCHAIN

TECHNOLOGY TO CUSTOMER'S LOYALTY REWARD

CONTENTS

Overview

About Nickelcoin.....	1
Nickelcoin Market Opportunity.....	2
Merchants See Marketing Services As A Huge Opportunity.....	2
Merchants Are Focused On Customer Loyalty.....	2
Traditional Customer Loyalty Programs.....	2
The Big Idea.....	4
How It Works.....	6
Marketing And Customer Loyalty Platform.....	7
NKC Marketing And Loyalty Platform.....	13
What Does The Platform Do For Merchants?.....	14
Advantages Of The Platform.....	14
Technology Overview.....	14
Token Generating Event.....	14
Token Distribution.....	14
Funding Use.....	16
Token Sales.....	15
Product Roadmap.....	17
Team & Advisors.....	18
Team.....	18
Advisors.....	19
Compliance.....	20



■ WHAT IS NICKELCOIN

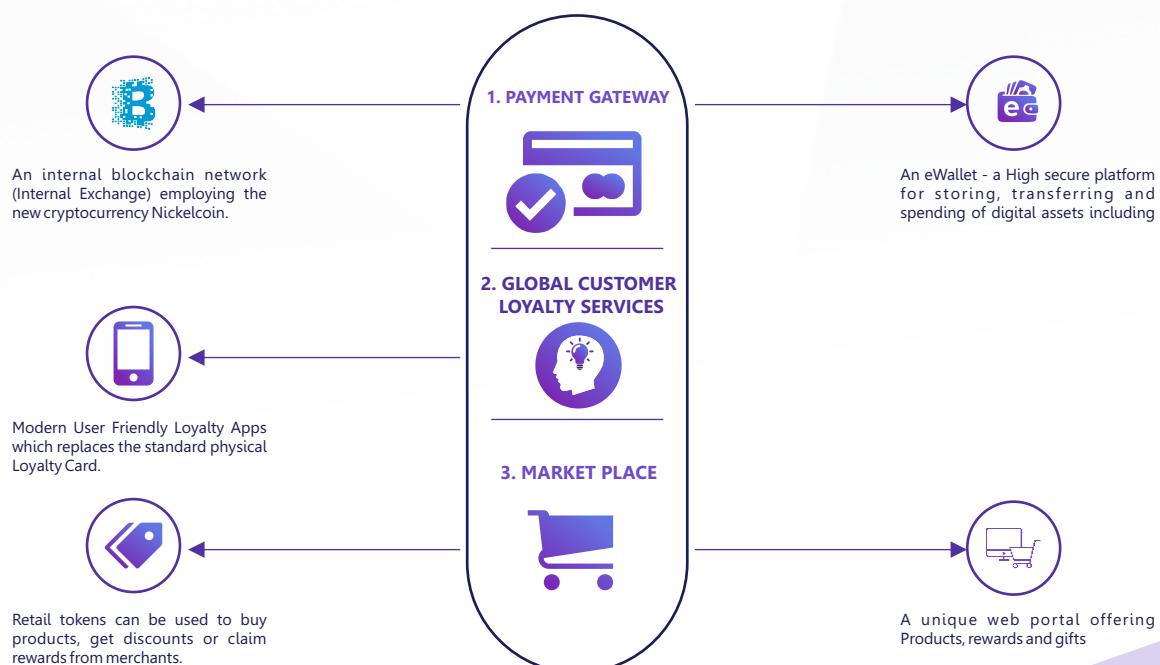
Nickelcoin is a new evolutional cryptocurrency introduced and can be used in traditional solutions for customer Loyalty programs and Digital gift cards. It is also part of the decentralized online currencies just like Bitcoin, Ethereum, litecoin and many more. There is an opportunity for another global approach using blockchain to maintain transaction records in a secure, trustless, digitized interlinked environment, which will eliminate numbers of inefficient issues.

OUR VALUE MANIFESTO

We take a position between customers and merchants, to provide a smooth incorporation of a services portfolio designed on an on demand service platform. Nickelcoin transforms traditional discount coupons, loyalty points and shopping vouchers into liquid, tradable digital tokens. With the following utilities:

Development of Our Marketing platform-based solution which will include:

An internal blockchain network (Internal Exchange) employing the new cryptocurrency **Nickelcoin**.



THE PROBLEM

While some economic experts may claim that low point usage is good for the vendor, we think this is not good. But in our View, there is no use. Merchants are issuing thousands of points to consumers daily and eventually ignore them. This makes a bad consumer experience and is an incredible waste of resources on the merchants end.

Even though discount coupons and loyalty points are powerful tools to trigger purchases, there is a surprising lack of consumer utilization. Our Team believes this is a consequence of the traditionally illiquid and inflexible nature of retail points and shopping incentives, meaning users aren't easily able to transfer, exchange or sell them to other users. Customers interested in a brand or product don't have easy access to any potential coupons for the product or service they would actually like to buy. Oftentimes these coupons are given in the form of actual paper coupons or store cards to save loyalty points. Both are highly impractical for usage on a daily basis as they all have to be constantly carried around in physical wallets.

Merchants have a hard time retaining customers. Prior to the digital information age, comparing different offers was a lot harder than it is nowadays with online price comparisons and reviews. Today, consumers are much more likely to switch to whichever is the cheapest, or has the highest reviews.

Brick-and-mortar merchants (offline stores) face an even tougher challenge without the rich data set of their online competitors to target consumer groups by demographics, spending preferences or geolocation. Brick-and-mortar merchants often send out large quantities of these coupons to users, creating vast amounts of spam without even offering real value to the consumer. To summarize, specifically these categories of merchant rewards have the following problems:

- Loyalty points: not interchangeable between stores or brands.
- Discount coupons: hard to acquire coupons for stores/brands people specific desire; carrying and managing numerous paper coupons is inconvenient.
- Free samples: not specifically for the stores, brands or products consumers desire.

HOW WE WILL SOLVE THESE PROBLEMS

Our disruptive advancement exists on the substantially used allocated ledger technology - the blockchain technology advancement and the production of the Nickelcoin token which will be used as unit of exchange for any service provided on our platform. By delivering this platform, we enable an eco-system including brands, merchants, consumers and service providers working in a cooperative manner and drawing mutual benefits from the system. This eco-system is described as followed:





Brands and Merchants will have access immediately to our loyalty system in the point of sale platform without any maintenance service. They can acquire Nickelcoin to buy a set of services such as Loyalty Points, Email, SMS, and E-vouchers to reach a broader customer base available in the system.



Customers earn Loyalty Points as a fractional amount of Nickelcoin from their buying activities and redeem points for any gifts or rewards offered by other brands and merchants registered in a centralized web portal.



Investors can trade Nickelcoin on universal coin exchanges to invest in the eco-system and draw financial benefits as the more participants engage in the system the demand for Nickelcoin will increase.



Service providers can shape their marketing services with smart contracts and exchange for Nickelcoin.



Customer behavior data captured by the system will enrich our data analytics services which will provide feedback to merchants for even more effective Marketing campaigns.

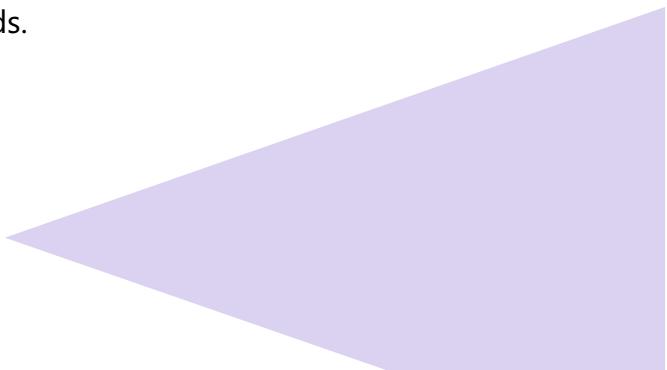
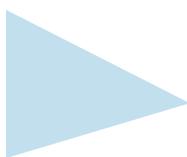


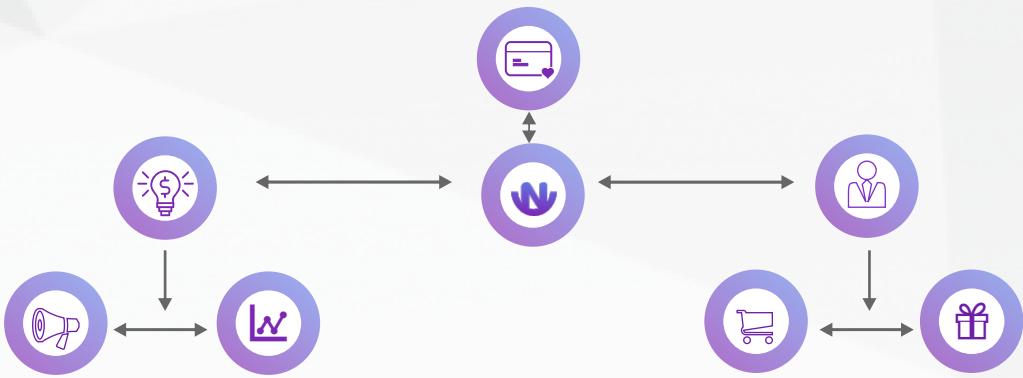
The eco-system benefits from quick network growth because the more merchants participating in the system, the wider choices for rewards offered in the redemption catalog, which in turn will stimulate more customers to join. When customers earn instantly valuable incentives from their shopping activities, they are more enthusiastic to re-engage. As the number of customers involved in the system increases, the merchant acquisition will increase even more quickly.

THE NICKELCOIN BIG IDEA



Our solution is to combine Loyalty Points with a package comprising Personalized Experience, Perceived Value and Meaningful Engagement around authenticity and shared values. The solution combines an appropriate context to create the Loyalty Strategy and Program of the future – where points in a coalition program will be a Loyalty Digital Currency that is spendable or transferable through a digital eWallet at any moment, and in most locations. Capturing consumer insight from the eWallet will be a much more effective way to increase the client database than expecting customers to present loyalty cards.





For consumers, the value proposition is the ability to collect more points in a single program – where the points are far more useful (i.e., a fungible digital currency, spendable in any amount, stable in value) while the service helps merchants use their data more effectively. For merchants, as the participation has a low operating cost, they get access to sophisticated business analytics and marketing tools, as well as access to more customers especially their best customers. Nickelcoin as our Loyalty Digital Currency will enable merchants to pass 100% of the value of points to consumers to reduce friction; and, will generate incremental revenue primarily from exploiting consumer behavior data.

The value of the Nickelcoin as the Loyalty Digital Currency can appreciate better than US Dollars due to high demand over the network; and, if Members of our Loyalty eco-system can earn 3-15 times more than with nearly every other loyalty program, this creates a strong point of differentiation.

The blockchain technology is by nature a distributed ledger system providing automated validation and trust, which is permanent and unalterable for all transactions related to digital assets and services exchanged. It is used in this project as a mechanism of peer to-peer transfer, as well as for acquiring or redeeming of Loyalty Points for all participants of the eco-system. Moreover, blockchain technology removes the need of a third party as a trusted entity for all transactions and thus significantly removes overhead costs. Each participating merchant contributes to the performance of the system by running an autonomous component of the blockchain network and obtains benefits through very low transaction-fees.

Loyalty Points on our platform increase in value and become an exchangeable currency deployed as a unit of exchange for gifts or rewards. Furthermore, our system is extendable for any future payment services in any country that allows the option.

HOW IT WORKS

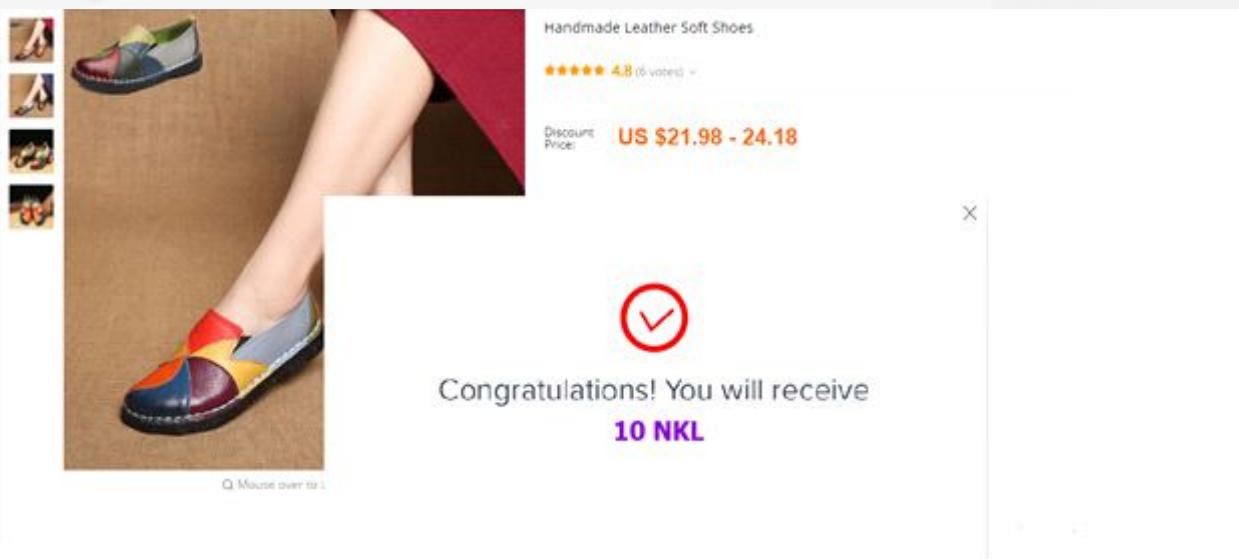
1. The retailers connect to the Nickelcoin loyalty system by installing the ready-made GIFTD extension or by integrating it with their own loyalty system.
2. This idea rewards customers with NKL for their buying activities or purchases as well as other actions. The module performs all the required token processing through the Nickelcoin platform.
3. The market value of Nickelcoin may appreciate because of the limited initial issuance of just 12 million nickelcoin tokens and the constant leading demand for tokens from the growing number of retailers joining the platform.
4. The constant appreciation of NKL encourages customers to save their tokens instead of redeeming them for purchases, it also reduces the amount of free-floating tokens.

How customers earn NKL

The following image illustrates the simple steps users will need to take in order to earn Nickelcoin Tokens by completing their purchase at the any Nickelcoin Network's member merchant.



- A customer makes a purchase in an online store, which is connected to the Nickelcoin module and sees the reward they can earn for every item they buy in the store.
- They register through a social network, email or phone.
- The customer sees confirmation of their NKL reward after the completion of their order.



- They also have easy access to their wallet on the online store's website.
- Each customer registered in the loyalty system of the Nickelcoin Network on the retailer's website automatically receives a crypto-wallet with the unique Ethereum-address. This can be used for the receiving and sending of Ether and any other ERC20 tokens, and to serve as payment for goods or services of this or any other retailer in the Nickelcoin Network.
- If needed, tokens can be sent to any Ethereum compatible wallet.
- A confirmation message regarding the successful transfer of NKL is shown on the screen and sent to the user's email, if provided.

STEPS TO REDEEM NKL REWARD EARNED FROM PURCHASES



Nickelcoin Tokens are also easy to redeem. A customer will just need to mark how many NKL he or she wants to spend on the purchase, and the order amount will be reduced depending on the current market rate of NKL. A special smart contract will be introduced which will serve as a middleware between the shop and customer in this scenario. It will hold the customer's NKL until a full fiat currency payment is received, then it will transfer NKL to the shop. If the full payment is not received in the certain time period, it will transfer NKL back to the customer and notify the shop about this event.

If the customer wants to top up NKL at his Nickelcoin Network, he can transfer Ether or any ERC-20 tokens from his Ethereum wallet to his Nickelcoin Wallet and then use Liquidity smart contract to convert Ether or tokens to NKL.

STEPS TO REDEEM NKL REWARD TOKENS FOR PURCHASES:

The wallet with NKL is seamlessly integrated into the merchant's online store, and customers can choose what amount of NKL they want to redeem for their purchases. The wallet is easily accessible from any merchant's website.

RETAILERS' WORKFLOW

The retailers can interact with the Nickelcoin system in two ways:

Via Nickelcoin Operator, which carries out all necessary operations and administers the sales and purchases of tokens. Working through the operator, retailers have the opportunity to make payments in crypto-currency and conduct settlements in fiat currencies. The accounting and financial documents, if necessary, will be provided by the operator.

Buy the Nickelcoin tokens directly at the open market, or through a Smart Contract that maintains the liquidity of the NKL in the market.

1. WORKING WITH THE SYSTEM VIA THE NICKELCOIN OPERATOR

Since a lot of retailers are not ready to work with crypto-currency exchanges directly, operations will be handled through the Nickelcoin' operator company. It will provide the retailers with the ability to transact in crypto-currency and use the platform's loyalty features with the view to enable them to use distributed ledger technologies to improve their products and to promote the Nickelcoin tokens adoption. The operator will offer extended support, design new tools for the retail industry, and provide legal, tax and accounting counseling to the clients.²¹

MECHANICS OF REWARDS PAYMENT THROUGH THE NICKELCOIN OPERATOR

1. After a customer makes a purchase with their Nickelcoin tokens, the Nickelcoin plug-in installed by the retailer sends the Nickelcoin operator an inquiry "Rewards Request". The inquiry also contains the e-mail address of the customer (or other ID), or their wallet address.
2. If the Nickelcoin operator receives the wallet address, the system transfers the tokens from its stock to this wallet. If the address is unknown, the operator creates a new account, transfers the tokens there, and the customer receives a notification with the details of the created wallet. Using the link, the customer installs the web or mobile Nickelcoin Wallet, and can transact with it, or choose to transfer their tokens to their other wallet.
3. After the completion of the operation, the Nickelcoin Network operator produces a bill in fiat currency in the address of the retailer for the amount which the operator spent on the transaction.

PAYMENTS FOR PURCHASES THROUGH THE NICKELCOIN OPERATOR:

1. In case a customer makes a purchase in full or in part using Nickelcoin tokens, the retailer sends a request through API for the sale of the Nickelcoin tokens.
 2. In response to the request, the Nickelcoin Network operator returns the wallet account number and the amount in fiat currency, which will be paid for the given amount of tokens.
 3. After receiving the tokens, the operator transfers the fiat money to the retailer.
- Using the current infrastructure of Ethereum, the transaction processing can take up to 1 minute. After the release of the Raiden Network and Lightning Network protocols, the transaction will be settled in a matter of seconds.



MAINTENANCE OF FIAT AND CRYPTOCURRENCIES RESERVE AT THE NICKELCOIN OPERATOR

- The Nickelcoin operator needs to maintain a necessary reserve of NKL, fiat currencies, and ETH tokens and will convert the collected during ICO cryptocurrencies into fiat at its own discretion, if required for the performance of the Nickelcoin Network project.
- To prevent the sharp fluctuations of the NKL' tokens rate, a liquidity smart contract will be created on the basis of Bancor.Protocol (BNT tokens).
- For the maintenance of the necessary level of NKL reserve, the Nickelcoin operator buys or sells NKL at the open market, or through the liquidity smart contract.
- For the maintenance of the necessary level of fiat currencies ETH or BNT, the Nickelcoin Network operator at its own discretion buys or sells fiat currencies at the open market for NKL.

2. DIRECT TRANSACTIONS

Nickelcoin is a decentralized system. Retailers can make operations with the purchase and sale of NKL independently, without the Nickelcoin operator.

1. The retailer creates its crypto-wallet designed for the payment of rewards and the receiving of tokens for purchases from the customer.
2. The retailer makes all necessary transactions of purchases and sales of tokens and fiat currency at the open market, and/or with the liquidity smart contract provided by Nickelcoin Network.

LIQUIDITY SMART CONTRACT

Nickelcoin Tokens are designed to appreciate over the course of time. Crypto assets markets can be volatile, and the market price of NKL can depend on the general market conditions and expectations. Since NKL' main purpose is the means of payment, it is important that the token's rate against crypto or fiat currencies does not change rapidly and has liquidity at all times. In order to provide for this liquidity and mollify the market fluctuations, a Bancor (a product of Bprotocol Foundation1) smart contract will be created. It will allow the buying and selling of NKL and will also be used to increase the market demand and supply when the token rate fluctuations leave a certain corridor.

The special liquidity smart contract will hold a reserve of tokens of the Nickelcoin system and means (in the form of Bancor tokens - BNT). Anyone will be able to buy or sell NKL simply by sending ETH to the contract's address. This solution is able to provide for the liquidity of tokens and solves the problem of a "double coincidence of wants", when a buyer and a seller have to match the time and place for the transaction to occur. A liquidity smart contract always acts as one of the parties either selling or buying.

The contract also abides by efficient market rules: upon the selling of the asset, the price goes



down, and upon the buying of the asset, the price goes up, therefore the liquidity smart contract changes the market price of the asset, available to the transaction, depending on the transaction's amount.

Therefore, the liquidity for any party interested in buying or selling NKL will be provided for at all times.

PRODUCT ARCHITECTURE

RETAILERS

Plugins for online shopping platforms

Plugins for online shopping platforms are widgets, which can be set up as the loyalty program of the retailer, and to pay Nickelcoin as rebates to customers as rewards for their and their friends' purchases. The system of rewards and loyalty is based on the suite of solutions of GIFTD which are widely applied in e-commerce:

- A "cart protection" tool: incentivizes the completion purchases, which increases the amount customers spend and reduces the amount of abandoned orders
- A referral system integrated with social networks
- Net promoter score calculator and Customer's reviews module
- Digital gift cards solutions, which enables customers to send gift cards via email, SMS, Facebook, etc.
- Points-based loyalty system: Customers earn points for their actions and retailers can define which of the points they put into the Nickelcoin Tokens and at what rate.

These solutions will be transferred on the distributed ledger and will be supplied for free to all members of Nickelcoin. It will include API for integration of the existing loyalty programs of retailers.

MERCHANT'S DASHBOARD

A merchant's dashboard is set up when creating the loyalty program. This allows merchants to define the actions and amount of the rewards earned for the completion of each purchase, including the percentage of the purchase returned to customers for their and their referral's purchases.



RETAILER'S CRYPTO-WALLET

The retailer does not necessarily need to create the Nickelcoin crypto-wallet, as the transactions can pass through the Nickelcoin Operator using fiat currencies.

Retailers can store their NKL, ETH and other cryptocurrencies, which they use for transactions and pay for NKL from this wallet.

The retailer's crypto-wallet will be an open-source software, which is installed on the retailer's servers. For convenience, the Docker image, which contains all necessary settings, will be created. For maximum security, the private key for the retailer's crypto-wallet will reside at the retailer's servers. The less secure, but simpler way is to use Nickelcoin API that stores the keys.

If needed, the retailer can open two crypto-wallets — cold (for large amounts) and hot (for current transactions). The "cold" wallet should be shielded from online connection and managed manually. The "hot" wallet should be connected to the other software of the retailer (CMS, accounting software, etc.) through a private API.



NIKELCOIN MARKET OPPORTUNITY



COMPANIES VIEW MARKETING SERVICES AS A HUGE OPPORTUNITY.

Based on a recent survey as reported by our marketing team, up to 81% of companies consider marketing as a part of their business strategy. Still only 28% of companies have used marketing tools such as SMS, email marketing, Facebook Ads or Google Ads to reach their customers in the last 1-year period. However, 65% of merchants agree to increase their budget for marketing effort to reach more customers and to retain their existing customers.

BUSINESS OWNERS ARE FOCUSED ON CUSTOMER LOYALTY

Business owners are interested in technologies that take on Customers. The increasingly mobile-based customer lifestyles are driving companies to innovate in order to improve customer experience and avoid the risk of being left behind. A Customer Loyalty program is playing an important role in the merchant business strategy for attracting and retaining customers. A demonstration of these phenomena is that we have received over 99% positive feedback from the companies we have reached out to concerning the customer Loyalty module to be offered in our system.

TRADITIONAL CUSTOMER LOYALTY PROGRAM

It has been obvious for some time that Loyalty Programs are reaching the limits of their utility because they can only drive behavior change for the top 10% to 15% of customers. Most people subscribe to dozens of Loyalty programs but rarely realize any benefit because programs are so fragmented that they cannot accumulate enough points to redeem for something of value. From business owners point of view, to implement, manage and maintain a complex system using traditional Loyalty Cards - without the ability to collect most of customer data - is a hassle that prevents many of them to embrace such an outmoded solution.

In this context, loyalty programs focused on driving consumer behavior change among only their top customers will be obsolete – especially if suppliers keep weakening their programs by cutting value as they have been doing over the past several years.

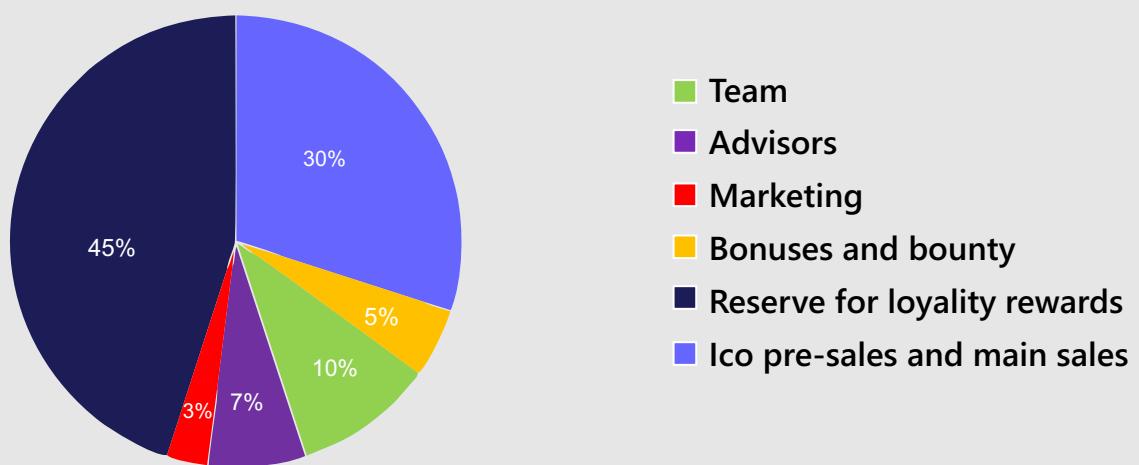


ADVANTAGE OF THE PLATFORM



NICKELCOIN TOKEN DISTRIBUTION

Nickelcoin Total Supply: 40,000,000 (40 million)



TOKEN SALES



Disclaimer: We fully comply with international Anti-Money Laundering legislation. Nickelcoin Ico sales is not available for Ico restricted countries and we will cooperate with law enforcement agencies if requested by them, OR if we identify activity that looks to be criminal in nature. We will only accept Bitcoin and Ethereum in the Ico sales

Pre sale 12th April - 23th April 2018

Pre-ICO: \$0.4 per Nickelcoin. This pre Ico stage is limited to the first 1.3 Million Nickelcoin Token purchased by business partners and investors who have high influence on the eco-system community of the Loyalty platform.

Main sale 1st round: 26th April -7th may 2018

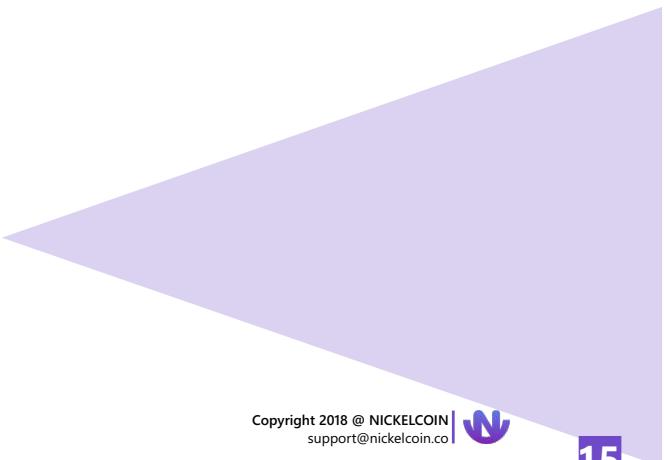
2.2 million Nickelcoin tokens will be sold at the rate of \$0.65 per Nickelcoin

2nd round : 10th may - 22nd may

3 million Nickelcoin tokens will be sold at the rate of \$0.85 per Nickelcoin

Final 25th may - 10th June

5.5 million Nickelcoin tokens will be sold at the rate of \$1 per Nickelcoin

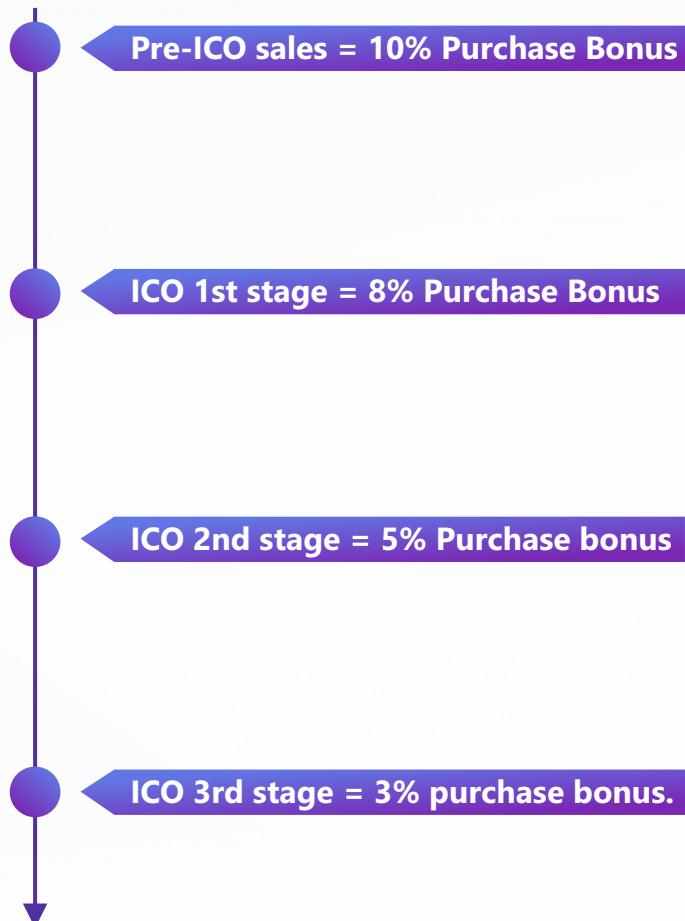


ICO SALES BONUSES:



Purchase Bonuses:

There will be purchase Bonuses on any amount of token you buy during our ico sales.

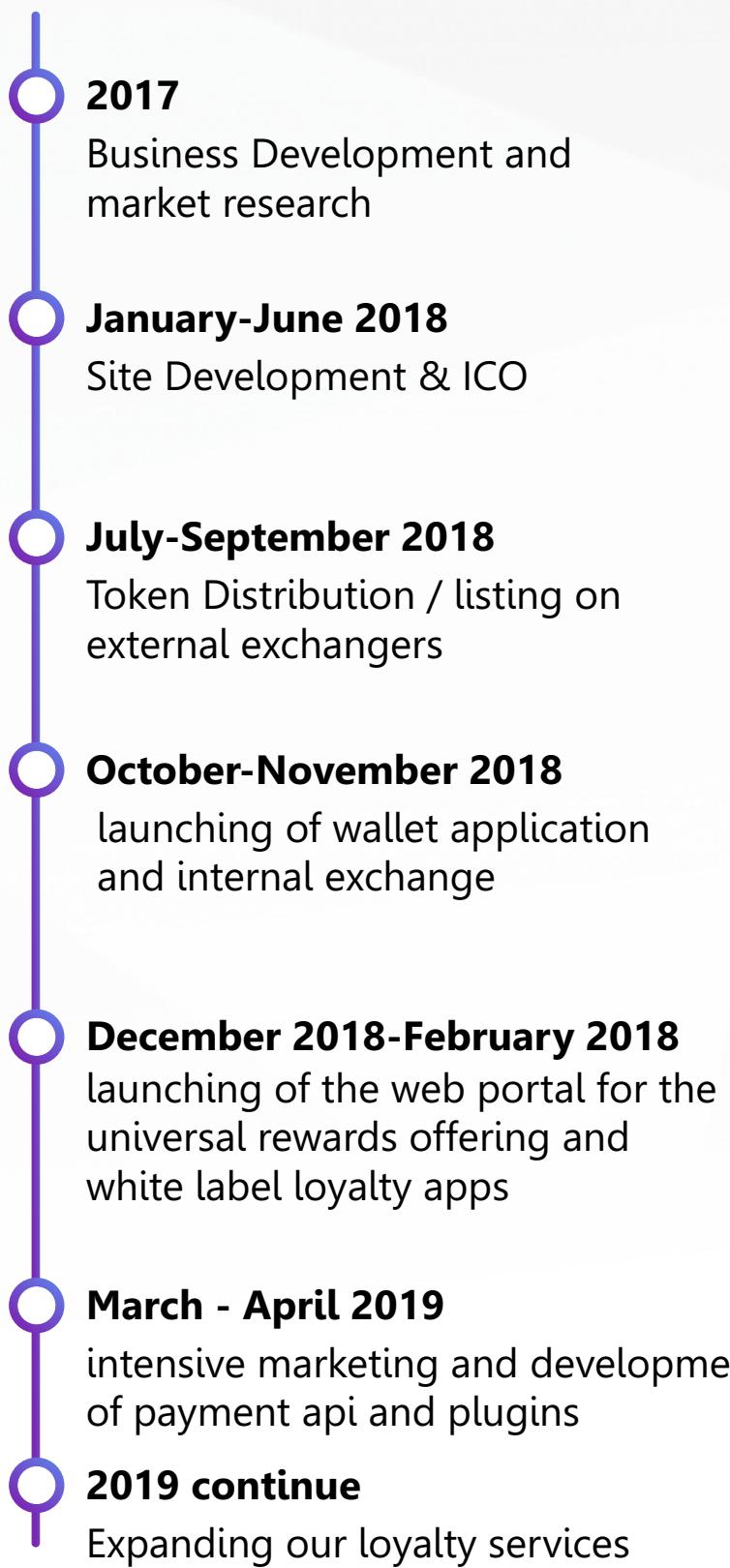


REFERAL BONUS



Get 5% Referral Bonus Commission of Nickelcoin purchased by someone you referred.

PROGRESS MAP



TEAMS AND ADVISORS



Justin Heagney
Founder & CEO



James Cooper
Project Development
Manager Co-Founder



Lachlan Harrison
Lead Backend Developer



Arkady Alexander
Frontend and full stack
developer



Kiran Jain
UI/UX Designer



Reptar Yhu
Smart Contract Engineer



Feng Hsiao
CMO Co-Founder



Thelma Runolfsson
PR Director



NICKELCOIN ADVISORS



Andrej Plankar

Blockchain Specialist, Expert and Advisor. He is also a Blockchain Advisor for Insurepal. Andrej Sees blockchain as the new digital alphabet that will rock the business world. With a degree in economics he is a good connoisseur of today's industry challenges. He used his skills and logical mind in his previous career as a professional poker player. Today, he is a prolific entrepreneur and a blockchain expert, advising international companies.



Philip Shelpner

CEO Loyalty & Reward Co. A loyalty management consultants, designer, Loyalty Theory and platform solution. He started as a business analyst in 2001 and has worked for 8 companies before establishing Loyalty and Reward Co in 2014.



Ping Fu

Ping Fu is the Executive Chairman of Gelsight Inc. and a board member of the Long Now Foundation and Burning Man Project; San Francisco. Formal CEO And Co-Founder of Geomagic, Inc. She Led the company from inception to exit. Created a global brand with #1 position in 3D imaging software market. She is also an Entrepreneur, Innovator, Tech Investor and a Philanthropist.



Francesco Alessandrini

Start Up and Financial Advisor at Elpis Investment. Francesco has extensive experience in fund raising for start-ups, developing financial models and evaluating high-tech start-ups



Peter Moloney

Former managing director at Strategic Angels. CEO at Loyalty Builders, a company that their automated analytics process uses transaction history to predict future likelihood of every customer to purchase every product, and calculates precise loyalty scores, with proven accuracy.

COMPLIANCE

Nickelcoin Holding will advise Members that we fully comply with international Anti-Money Laundering legislation and that we will cooperate with law enforcement agencies if requested by them, OR if we identify activity that looks to be criminal in nature.



THANK YOU



Email: info@nickelcoin.co
website: <https://nickelcoin.co>