



# ***RUCOIN***

## **RUCOIN Cryptocurrency and One Loyalty Network (RUCOIN LOYALTY)**

### **Business model**

During repayment/use of rewards bonuses: When a user from a partner brand or sites uses his bonuses in a global rewards network, the corresponding brand or site will charge a fee for the exchange cost together with the commission for the transaction (0.01%) of providing the use opportunity. The fee will be transferred to the brand that has shown the products in the bonus program for use/repayment. There will also be a 1% interest payable by the brand for increased sales due to RUCOIN LOYALTY.

If the user repays the RUCOIN tokens in the brand network, the seller retains 10% of the reserve fund of the RUCOIN LOYALTY ecosystem.

If the user repays the RUCOIN tokens not in the brand network, the seller retains 10%, of which 5% is in the reserve fund of the RUCOIN LOYALTY ecosystem and 5% of the brand has given out the cashback.

25% increase in the provision of RUCOIN tokens, 25% of the brand redeemed bonuses, 25% cashback buyer, 25% RUCOIN LOYALTY.

Recalculation of the RUCOIN provision is carried out and publicly published quarterly.

### **Savings from the wholesale purchase (Bulk Buy) in the rewards catalogue.**

For micro use/repayment, a list of bonus products that are given from the wholesale purchase with minimum savings of 10% to 20% of the use/repayment cost will also be presented.

#### **The example of one transaction:**

Market value of one iPhone X is \$999/pc. 149,85

Wholesale price (Bulk Buy) with 15% discount for 1000 pcs. – \$849,15/pcs.

Price for consumers in RUCOIN LOYALTY - \$857,65/pc.

Earning = \$8.49/pc.

Sold 1000 pieces = \$8490

*8.490 \$ are credited to the reserve fund and distributed: 75% increase in security of RUCOIN tokens, 25% of RUCOIN LOYALTY.*

## **Use cases**

### **1. Brands with existing loyalty points**

Brands with existing loyalty programs can cooperate with RUCOIN LOYALTY and allow their members an additional way to repay a desired reward from the global bonus rewards.

### **2. Brands and websites that would like to implement loyalty ecosystem.**

Brands can integrate the involvement components of RUCOIN LOYALTY in the rewards network to facilitate the bonus use for their users in the global catalogue.

### **3. Brands that aim at attracting customers.**

Brands can also register as a repayment partner in the rewards network, showing their products and subscriptions. This way of interaction provides Brand with access to a large consumer resource not only from other participating brands, but also from networks (applications/websites).

#### **Example:**

The above-mentioned business model is designed in such a way that the demand for the RUCOIN token increases in proportion to the increase in rewards use/repayment. Growing acceptance and limited availability of RUCOIN will increase the unit cost of RUCOIN tokens, which provide benefit to the token holder.