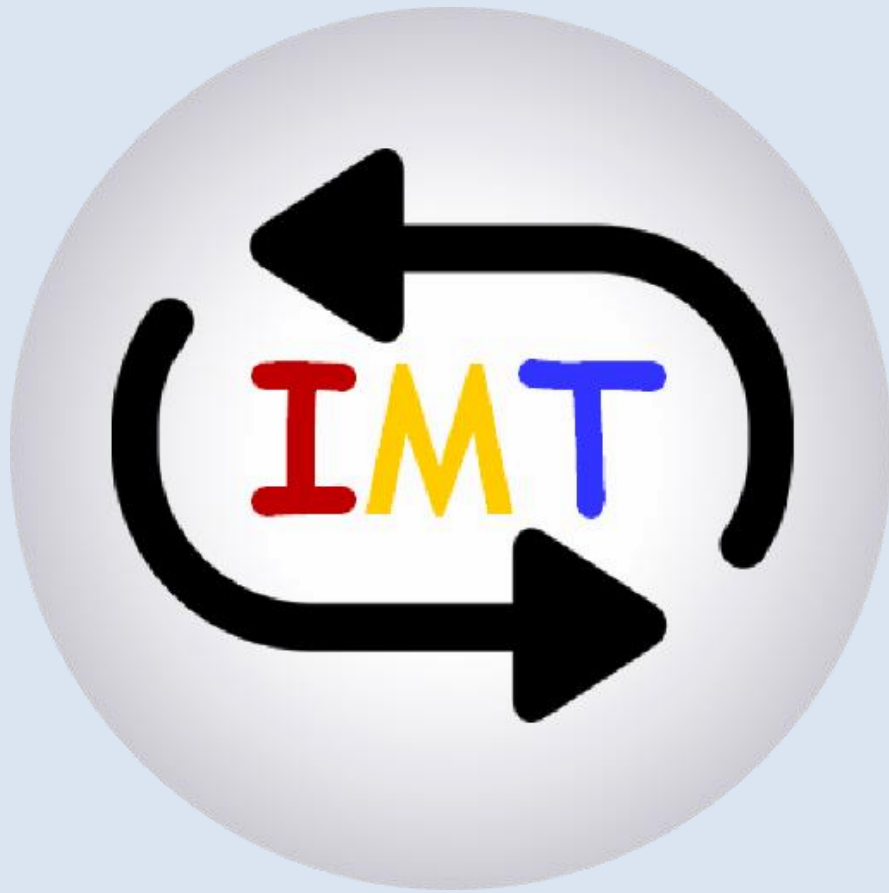


International Money Transfer



INTERNATIONAL MONEY TRANSFER

Fast transaction

Low cost

Safe and confidential



International Money Transfer

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1. CURRENT PROBLEMS

International money transfer (multinational money transfer) is indispensable in the global economy, especially with the current trend of globalization. The demand for international money transfers is increasing, according to unofficial statistics, the amount of money transactions between countries in 2019 accounted for nearly 1000 billion USD, of which individual transactions (civil) accounting for over 70%. It can be seen that this is a large and very potential market.

There are too many intermediaries involved in global money transfers that act as collectors, with the expensive fees consumers are forced to pay without receiving any real value.



There are currently two main methods for transferring money internationally: from bank accounts to bank accounts and through personal money transfer channels. Both have the



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following limitations:

- Slow transaction time (depending on regional scope, time may be from 1 to 7 days).
- High transaction costs (usually 5 USD and a percentage of the total deposit).
- Dependence on banks and financial institutions (If banks or financial institutions are not working, you cannot send money).
- Network of fixed, limited and inflexible transaction points.
- Legality is not uniform, depending on the different countries...

The cost of cross-border money transfer services is generally around 5% to 10% of the transaction value. Among the remittance service providers (RSP), banks still charge the highest cost - an average of 10.44%, MTOs at 6.24%, post offices at 6.64%.

For money transfer and financial companies, users' transactions must be accompanied by regulations such as additional audits, credit certificates, identity verification. Many transfer accounts are frozen because they do not provide the necessary documents, or users are rated "high risk".

2. SOLUTION AND PRODUCTS LAUNCHED

2.1 Solution

October 16-2018, 194 million USD (29 999 BTC) money transfer transaction was made at a cost of 0,1 USD. If the same amount but the transaction made through the bank can cost tens of thousands of dollars in fees.

For example, Transferwise (a UK-based company specializing in the field of international money transfer and payment with today's lowest fees), to send over 1 million USD, the transaction fee is 7,500 USD.



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From that, it can be seen that using bitcoin in particular and blockchain in general to transfer money between countries will solve the high cost problem today. Bank Of America (BoA) has also published data showing that transferring money in Bitcoin in particular and Blockchain in general is 6000 times cheaper than transferring money by conventional methods at the fee of banks.

Blockchain technology promises to provide an innovative solution to the current problems users face in today's remittance market. Remittance activities through a blockchain technology platform will be faster, more efficient and more cost-effective than remittance costs in the current market due to avoiding fees and commissions for services that don't provide any real value.

However, Bitcoin or other cryptocurrencies are currently designed not for the purpose of transferring money, thus leading to many disadvantages as follows:

- There is no money transfer ecosystem
- No organization stands legally responsible

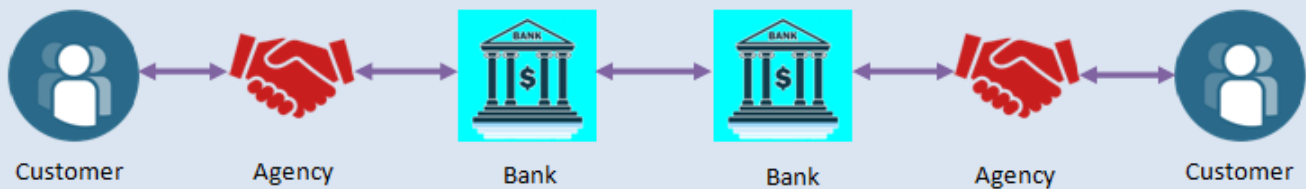
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- Spontaneous and non-systematic transaction points
- No management system, spontaneous transactions

With the above statements, we have researched and built an ecosystem for the purpose of international money transfer and payment based on blockchain platform.

2.2 Products Launcher

With the form of international money transfer via banks and credit institutions, the way it works is as follows:



Banks and credit institutions, along with agents (branches) will act as intermediaries to connect users with users. Therefore, there are many intermediaries, each intermediary stage the user will have to pay a fee, resulting in a very high transaction fee and a long transaction time.

In addition, the link between this bank and other banks in other countries and regions will lead to a lot of legal problems and troubles.

So for the international money transfer ecosystem we built, what would it look like? Let's see the method below:

- Firstly, with the elimination of intermediaries between banks or financial institutions, transaction costs will be reduced and transaction time will be faster.



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- Second, for customers who are not participating in our ecosystem, the transfer will be made through our agents.



- Thirdly, for customers participating in our money transfer ecosystem (called members), the transfer will be made directly through the system. As a result, transactions will be made almost instantly at a very cheap cost.

A special feature of our money transfer ecosystem, is that any member participating in the ecosystem can become our direct agent. Can be roughly understood as the mode of operation of Uber, Grap,...

3. COMPETITION SITUATION

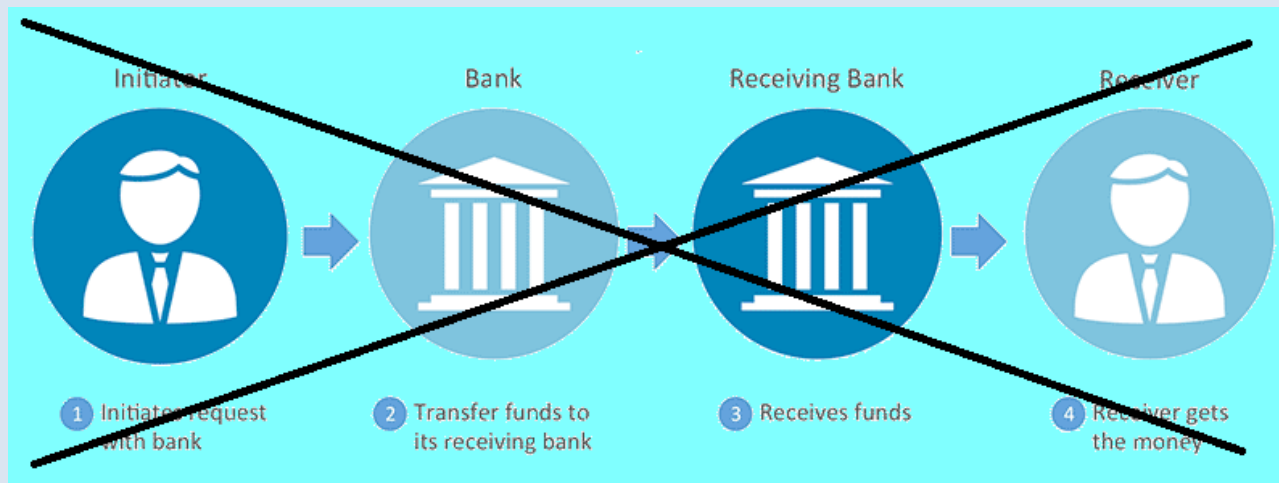
3.1 Compete with the bank

Today, there are still more than 1.7 billion people in the world without a bank account, but most people use mobile phones. Therefore, this is a very potential market, if exploited effectively, it can bring huge profits with a huge number of customers.



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Besides, with the advantages that blockchain brings, the transfer of money through banks will tend to be gradually replaced by the transfer of money via blockchain.



3.2 Compete with other blockchain money transfer services

In the world, there are a number of financial institutions using blockchain for the purpose of transferring money such as RippleNet, Ant Financial, Gcash, ... However, currently the service only applies to internal transfers, domestic is primarily. Besides, the above organizations though transferring money using blockchain, the implementation of currency conversion through third parties are exchanges or banks, both increasing costs and causing trouble.

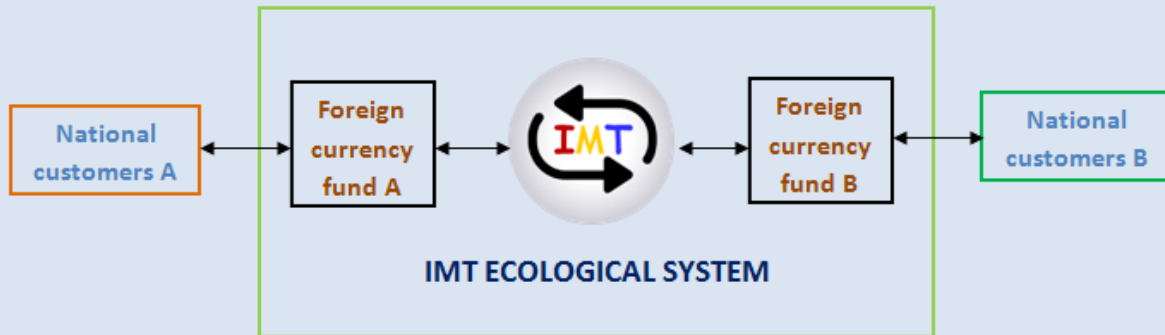
Therefore, the transfer of money by blockchain technology can be considered as new and potential, is the development trend of the future.

3.3 Advantages of International Money Transfer (IMT)

- With the money transfer ecosystem, the IMT operating center will coordinate all direct operations between users, without any intermediaries.

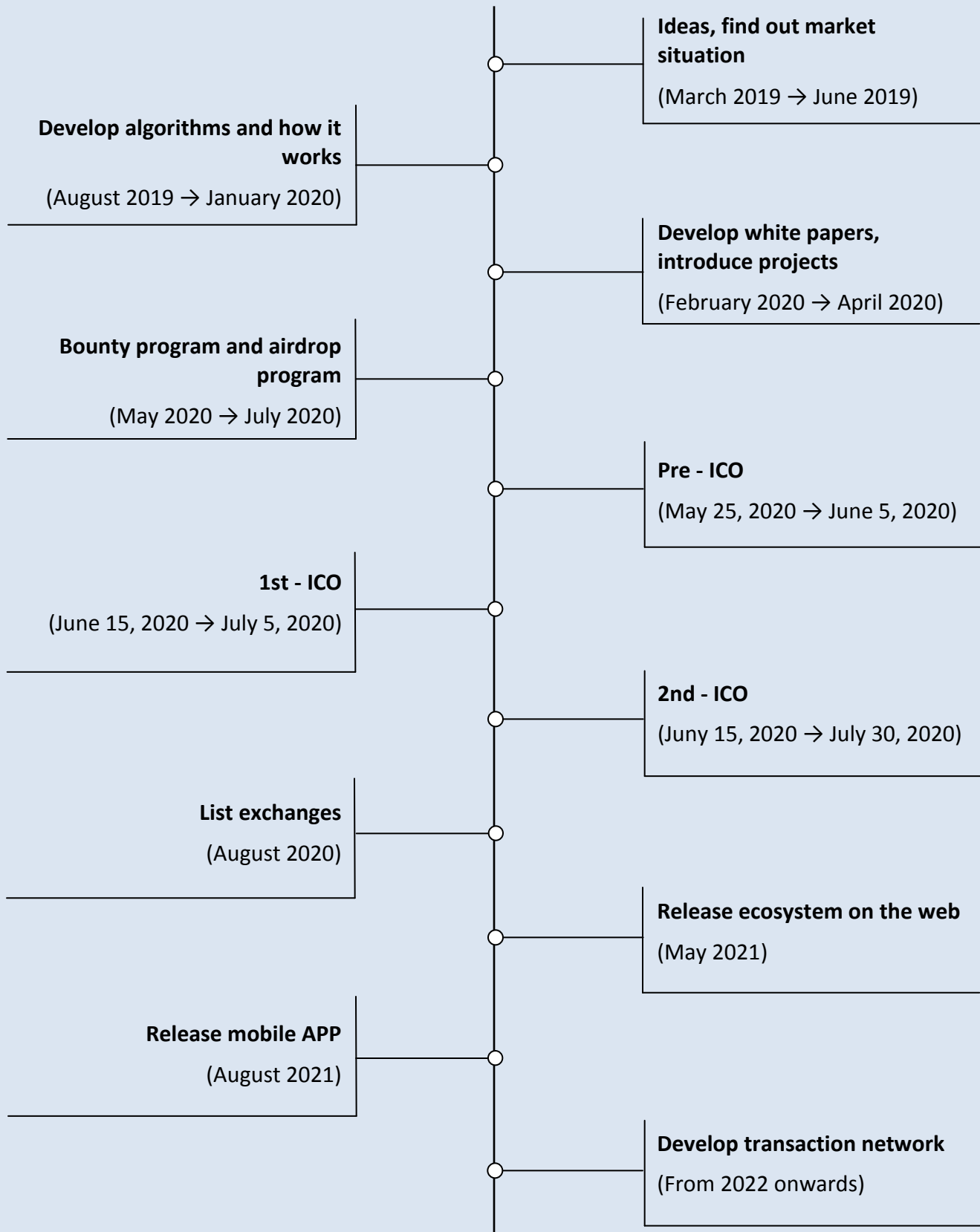
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- The lifeblood of the money transfer ecosystem is the IMT coin. All currencies in the world can be exchanged (bought, sold) directly with IMT. We built a foreign currency fund to serve the ecosystem of money transfer quickly.



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4. ROADMAP



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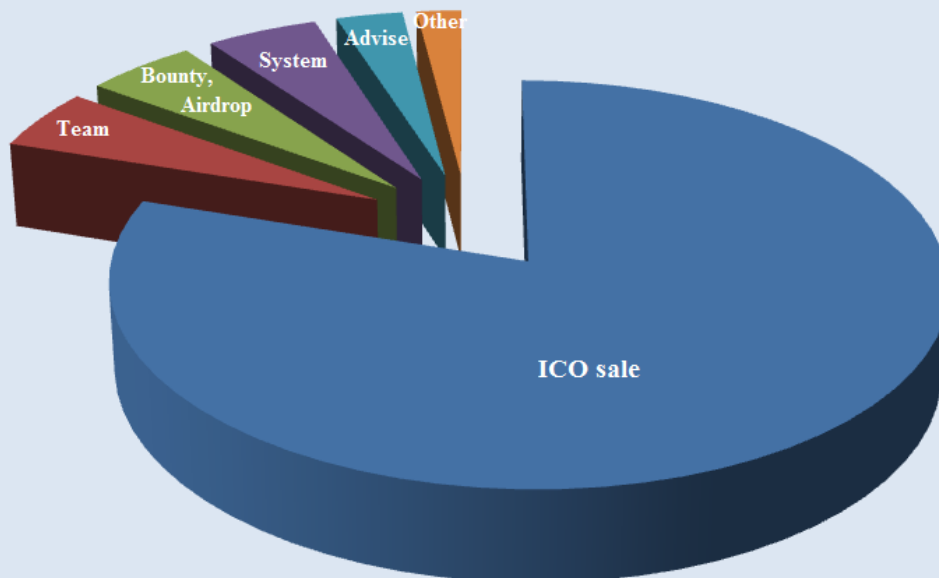
5. ICO STRATEGY

5.1 Total supply

- + Total supply: 1.000.000.000 IMT
- + ICO Token sale: 800.000.000 IMT
- + Building an ecosystem: 200.000.000 IMT

5.2 Token Allocation

- + ICO sale: 80% = 800.000.000 IMT (For ICO launches)
- + Team: 5% = 50.000.000 IMT (For the development team)
- + Bounty and Airdrop: 5% = 50.000.000 IMT (To deploy bounty and airdrop program)
- + System: 5% = 50.000.000 IMT (Develop network)
- + Advise: 2% = 20.000.000 IMT (For a team of project advisors)
- + Other: 3% = 30.000.000 IMT (Community development, listing on exchanges,...)



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5.3 ICO sale and Token price

+ Pre-ICO: 200.000.000 IMT; 1 IMT = 0,010 USD

+ 1st ICO: 200.000.000 IMT; 1 IMT = 0,015 USD

+ 2nd ICO: 400.000.000 IMT; 1 IMT = 0,020 USD

Note: Unsold tokens will be destroyed

5.4 Hardcap and Softcap

+ Softcap: 3.000.000 USD (3 million USD)

+ Hardcap: 12.000.000 USD (12 million USD)

5.5 Payments

To buy the token, users can use Bitcoin (BTC) or Ethereum (ETH). Other payment methods (if any) will be specifically informed later.

6. BOUNTY AND AIRDROP

6.1 Bounty program

Participants: Individuals and organizations interested in participating in our system are not prohibited by local laws.

Complete the following requirements to receive a reward:

- + Register an account on our website
- + Write an introduction to the project on the Bitcointalk forum
- + Subscribe to all our official social channels
- + Retweet to at least 5 posts on our official Twitter

Reward for bounty program: 10.000 IMT per person (Limit: 1000 people at the earliest).



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6.2 Airdrop program

Register an account on the website to receive 200 IMT.

Refer a person (ref) to receive 20 IMT and 5% of the token that person purchased.

Additional encouragement:

+ 10 ref: add 500 IMT and 5% off when purchasing tokens

+ 50 ref: add 2000 IMT and 10% off when purchasing tokens

+ 100 ref: add 5000 IMT and 20% off when purchasing tokens

Note: All fraudulent actions will be permanently locked account!



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7. DEVELOPMENT TEAM

Name: **Antoni Zigli**

Position: **Co - founder & CEO**

Experience: Over 20 years of digital strategy and interactive entertainment experience with a career spanning commercial, production, operations, and product senior management roles.



Name: **Jeremy Zani**

Position: **Co - founder & CEO**

Experience: Over 20 years of experience in IT and Transportation industries at PARKGURU, DAEM, etc. In the past Gianni was the CEO of City of Utah.

Name: **Ricy Jay**

Position: **Blockchain Specialist & Developer**

Experience: Over 15 years of experience in software development and program management developing enterprise and commercial products. John has a background in software, cryptography, and degrees in mathematics.



Name: **Jonas Hubman**

Position: **Blockchain Specialist & Developer**

Experience: Over 18 years has been working in the IT and Transportation industry. He has extensive experience in Smart City and IoT projects working on engagements for government and private sectors in US, Canada,...

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Name: **Shazad Azix**

Position: **Blockchain Specialist & Developer**

Experience: He obtained his PhD in AI at MIT CSAIL, an MBA from MIT Sloan and his research is focused in three areas: digital learning, SCM, and IoT/AI.



Name: **Jonh Kenzy**

Position: **Business Development**

Experience: Has significant financial expertise with a demonstrated track record of working in the investment management industry, managing multi asset portfolios, fund selection, equity valuation,...

Name: **J. Janyde**

Position: **Communication coordinator**

Experience: He is the co-founder of Day1 Technologies, an artificial intelligence based mobility solutions company dealing in apps powered by cryptocurrencies like Ethereum and Bitcoin.



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8. CONTACT AND COMMUNITY

8.1 Contact

Website: imt-ecosystem.network

Email: contact@imt-ecosystem.network

Address: W. Elder St, Ada County, Idaho, United States

Phone Number: +1 208 216 8889

8.2 Community

Twitter: <https://github.com/imtecosystem>

Telegram Group: <https://t.me/imtofficialgroup>

Telegram Channel: <https://t.me/imtofficialchannel>

Linkedin Group: <https://www.linkedin.com/company/imtecosystem>

Medium: <https://medium.com/@imtecosystem>

Youtube: <https://www.youtube.com/channel/UCcn5Emv0uWBkJvjkr5oTp5Q>

