



## Whitepaper

Version 1.0



**EbbiCoin is the first crypto currency to harness the power of the blockchain to build an ecosystem of enterprise level products and services.**

# 1. INTRODUCTION

EbbiCoin is a new cryptocurrency that is not just a coin, but the gateway to a technical and digital revolution. Unlike other coins, EbbiCoin is not merely a useless string of text, that is held as a type of digital investment that has no real use. Increasing and decreasing in price randomly as consumer demand fluctuates on inclinations and whims.

The EbbiCoin block chain is the underlining technology that will be used in our numerous products and innovations, that will drive the digital landscape for decades to come. EbbiCoin is not just another cryptocurrency but the fuel that will be used to not only make life easier for consumers around the world, but also solve numerous global commerce and business issues.

EbbiCoin is the first cryptocurrency that is building an entire suite of enterprise scale business offerings with our blockchain at their core. Unlike other low-quality coins and tokens that merely have random perceived values and the inability to actually spend them. Our ever-growing Eco-system will not only allow for the actual daily use and spending of our coins but also a measurable growth of value. EbbiCoin is not a token which is run on some other cryptocurrencies block chain. EbbiCoin runs on its own custom and innovative blockchain, which means that we can continue develop new and amazing ways to use cryptography in our products and offerings. Without having to worry about pre-imposed rules and restrictions built into code belonging to someone else. We have full control over the destiny of our blockchain and will continue to grow through hard work and continued development for the foreseeable future.



## 2. THE ADVANTAGES OF EBBICOIN

There are a myriad of new EbbiCoin Innovations that will have a clear advantage over other cryptocurrencies and tokens. Below are a few key benefits. For a more in depth look at the innovation behind EbbiCoin please see section 6.

### 2.1 STAYING TRULY ANONYMOUS

With other cryptocurrencies it is easy to see which wallets send coins to each other. And with a little research you could correlate date, time, and exact transfer amounts in order to match senders and receivers. You could narrow down who received that transaction by looking for a wallet who received that same amount of coins at approximately the same time. One of the innovations of EbbiCoin is our ability to not only hide the transactions by using proxy wallets and bouncing transactions to multiple node servers. But, also, the implementation of a feature which will make all transactions uniform whole numbers. Which makes it difficult to trace the sending and receiving of transactions. Privacy and anonymity were the two main goals of cryptocurrencies when they were first envisioned. Which have been removed from most contemporary cryptocurrencies.

### 2.2 SECURITY

Many wallet services and trading platforms have had numerous issues with hackers, security breaches, and stolen Cryptocurrency. Causing major fluctuations in price as well as a loss in consumer sentiment and trust in other major cryptocurrencies.

EbbiCoin mitigates these issues by only allowing trading of EbbiCoin on our own proprietary cryptocurrency exchange. Where customers can trade not only EbbiCoin but all other major Cryptocurrencies. With every transaction and all data being run through the EbbiCoin Blockchain. Removing the ability of hackers to breach trading platforms of other companies to affect the price and trust in EbbiCoin.



## 2. THE ADVANTAGES OF EBBICOIN

### 2.3 TRANSACTION SPEED

With EbbiCoin, we have built our blockchain in a way where we can process the trading of coins as near instant transactions from node servers and staking wallets.

While using our AOTA technology to handle instant transactions from coin to fiat currency. This proprietary technology will take on the role of buyer and seller of your EbbiCoin in order to make it possible to make payments using EbbiCoin, and have the receiver have fiat currency deposited into their bank accounts. This makes it possible for EbbiCoin to not only be used in currency remittance functions, but also enables EbbiCoin to be accepted at retailers. With retailers and receivers not needing to have EbbiCoin wallets. As we will transfer fiat currency directly into their specified bank accounts and deduct the proper number of EbbiCoins from the sender's wallet.

### 2.4 AN OPPORTUNITY TO PARTICIPATE

The high level technical innovations that are being created and implemented will require the best in the business. As such, we will be recruiting some of the best and most talented developers to join our team.

We will advance our fundraising activity according to the following 2 phase structure.



### **3. EBBICOIN PRE-ICO / ICO**

#### **3.1 PRE-ICO PHASE**

Before we make the purchase of EbbiCoin available to the public through a retail ICO. We will allow a few strategic partners the opportunity to purchase coins in order to fund further ICO development. As a reward for these early adopters, we will allow the purchase of coins at a highly discounted rate.

The EbbiCoin team has set a hard cap of 500,000 coins to be sold during the Pre-ICO stage. Once those 500,000 coins are no longer available, we will be moving onto the retail ICO phase. We will also be allocating a small portion of coins to those who have contributed to our growth at an early stage.



### 3. EBBICOIN PRE-ICO / ICO

#### 3.2 ICO PHASE

The EbbiCoin supply will be composed of 75 million coins, of which only 48 Million (64%) will be made available and distributed during the ICO as follows:

##### **1st ROUND:**

May 21 - May 31

**12MM**

coins available

**COIN PRICE: \$ .70**

##### **2nd ROUND:**

June 1 - June 10

**12MM**

coins available

**COIN PRICE: \$ .80**

##### **3rd ROUND:**

June 11 - June 21

**12MM**

coins available

**COIN PRICE: \$ .90**

##### **4th ROUND:**

June 22 - July 4

**12MM**

coins available

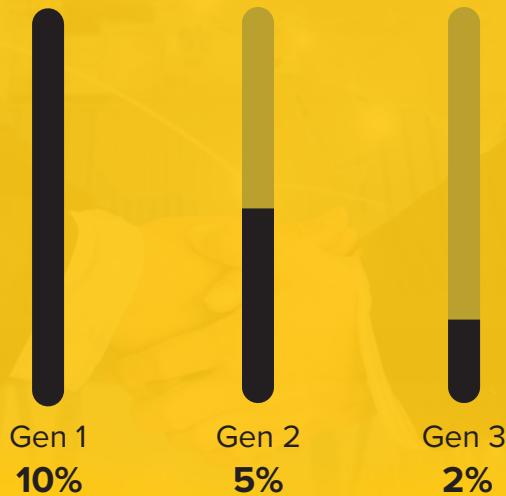
**COIN PRICE: \$1.00**

Any coins left over from the ICO will be burned and taken out of circulation. Immediately lowering available supply, and further increasing the value of each coin.

## 4. AFFILIATE PROGRAM

As a reward for those who help EbbiCoin become a massive success, we will be awarding bonus coins to members who introduce others who participate in the ICO. Every user will have a referral link in their back office and will earn a percentage of coins received by their referrals. These bonuses will be paid out as bonus EbbiCoin and determined as follows:

### AFFILIATE PROGRAM Earning Levels



## 5. LOOKING AHEAD

Following the completed EbbiCoin ICO, we will be breaking down the following development year into 3 main phases. Those phases are:



**PHASE 1**

**Brick and  
Mortar digital  
payments**



**PHASE 2**

**Instant Global  
Currency  
Remittance**



**PHASE 3**

**Easy global  
telecommunications**



## 5. LOOKING AHEAD

### 5.1 PHASE 1: BRICK AND MORTAR DIGITAL PAYMENTS

Anyone who has knowledge of the current cryptocurrency landscape is aware of the painful fact that after you purchase a coin or token, there is no real place you can use it. It is held by most people as a sort of speculation that can only be transferred through a few exchanges, and only if there is someone willing to buy it at the time you are wanting to sell it. In a best case scenario, you have to put the coins you want up for sale, match with a buyer, and pay a fee to the exchange. Then you have to request a withdraw to your bank account and pay more fees, while also having long wait times for the exchange to send the money. You then have to wait for your bank to accept the money and post it to your account. And that is a best-case scenario.

There are many things that could go wrong along the way. What if there is nobody wanting to buy coins when you need to sell them. What if the exchange goes down or is "Hacked?" What if the exchange has a glitch where all the coins that they were exchanging for you just disappear, or they send the withdraw to the wrong bank account? There is also a lot of room for human error as well, since there has to be multiple sending steps from one wallet to another. You would have to transfer from an exchange that deals with the coin you are trading to another exchange that will actually give you a cash out in fiat currency.

Then transfer from secondary exchanges to bank accounts etc. Since we are working with cryptocurrencies, there is no way to get that money or coins back.

We have taken all these steps out of the equation and made it simple.

## 5. LOOKING AHEAD

While developing EbbiCoin we wanted to not just improve some of these issues but solve them completely.

### **1) Built-in exchange on the blockchain.**

We are developing our own cryptocurrency exchange, which is build and run on our own block-chain, that anyone with an EbbiCoin wallet has access to. Because of this, anyone can buy, sell, and trade EbbiCoin. Not only for cash but also for other cryptocurrencies all in one place from their EbbiCoin wallet. Since this exchange is built on our own blockchain it not only has the security that cryptography was built for. But every trade that happens for any coin on the exchange will increase the demand of EbbiCoin. Also, since every transaction uses the blockchain, there is never a chance for a hack, glitch, or system failure. A true decentralized cryptocurrency exchange.

### **2) Cashing Out / Spend-ability**

As previously mentioned with other coins and tokens, there is no meaningful way to spend them. There are a few bitcoin ATM's here and there, or a few places who say they will accept bitcoin. But that prospect is very underwhelming. So, we have built EbbiCoin to not only give holders the ability to get fiat currency for their EbbiCoin in a flash, but also made it so there is no need to get fiat currency at all.

EbbiCoin is built in a way where all transaction fees from the blockchain are split between miners/stakers, and the EbbiCoin Reserve Account. The EbbiCoin Reserve Account is an account that is used in order to ensure the speed of transactions from EbbiCoin to Fiat currency. But also make it possible for a sender/purchaser to use EbbiCoin to pay for goods or service or send money. With the seller/receivers being automatically paid out in their chosen fiat currency. No need for a seller to accept EbbiCoin, as when the transaction processes they will receive fiat currency instantly.

This creates the ability to use EbbiCoin to send money to friends and family, inside brick-and-mortar stores, online retailers, and anywhere where debit/credit cards are accepted. We have created the Autonomous Omnipresent Trading Algorithm technology to handle these functions.

Which we affectionately refer to as AOTA.



## 5. LOOKING AHEAD

### MEET AOTA

The most innovative benefit of AOTA is that we are able to put in place a retailer ecosystem where large chains and retailers are able to accept EbbiCoin in place of fiat currency all together. When a customer goes to a participating retail store and gets to the checkout, all their items will be rung up and totaled as normal. When it is time for them to pay, they will simply open their EbbiCoin smartphone app and type in the amount of the purchase total. The cashier will then scan the QR code that is produced, and the proper amount of EbbiCoin will be removed from the customers wallet. AOTA will then send the proper amount of fiat currency to the retailer's account from the reserve account. AOTA will then put those coins for sale on the exchange, and when they are sold the proper amount of fiat currency will be deposited back into the Reserve Account for future instant transactions. In this way, we can provide a seamless integration into the POS systems of all brick and mortar retailers. By using EbbiCoin over traditional payment processors such as visa or MasterCard. The retailer will not only save money by paying lower transaction fees, but also will be able to get access to their money instantly, opposed to once per day or once per week when they settle their credit card charges and wait for the deposit from visa/MasterCard.



## 5. LOOKING AHEAD

### 5.2 PHASE 2: INSTANT GLOBAL CURRENCY REMITTANCE

Currency Remittances reached \$548 billion in 2019 up from \$529 billion in 2018, according to the World Bank. And the majority of options available for currency remittance are old, bloated, expensive, and way out of date. Anyone who has gone abroad and lost their debit/credit card or was running low on cash. Knows what a struggle it can be to receive money either from your own bank account back home, or as a gift from parents or relatives. And in many developing countries there are few to no solutions at all.

And the available processes are difficult for the senders and the receivers. There are high transaction fees, sending limits, and specific business hours, which doesn't help in an emergency situation. And in some cases, there is not even any options available at all. So, we set out to solve this ever-growing issue.



## 5. LOOKING AHEAD

### 5.3 PHASE 3: EASY GLOBAL TELECOMMUNICATIONS

Anyone who has traveled to another country knows how difficult it can be to get off the plane and have no wireless voice service or internet connection. You need to call a car to pick you up, open maps for directions to your hotel, message a friend that you are there and where to pick you up from etc. But as soon as you are out of your own country, you are in a digital black hole.

Sometimes there will be airport WiFi, but they require you to receive a text message in order to log on. And if you don't have phone service, then you can't receive that text message. Basically you are stranded. On occasion you get lucky enough to have a local sim card retailer inside the airport. But it might not be business hours, they may be closed, and you won't know until you get there. And by then you might just be stranded. With the influx of new smartphones and the growing reliance of internet and GPS, we couldn't believe how broken this traveling process is. So we decided to fix it.

Phase 3 is by far our most ambitious and large scale phase, that will change the way of life for every traveler in the world. We look to make roaming and lack of service abroad a thing of the past, by providing web and telephone service to anyone worldwide, using EbbiCoin as the fuel. There are 3 main steps to making this a reality.

**Firstly**, we will be renting airtime from local telephone companies and holding that allowance in reserve. AOTA will be doing his same job, but with pre-purchased airtime and data. When a holder of EbbiCoin wants to make a phone call or use data abroad, all they have to do is open their wallet, go to telephone section and click enable phone/data. When they do this the app will connect them to the nearest cellular tower and they will be online. AOTA will track how much data and voice service they use and the proper amount of EbbiCoin will be withdrawn from their wallet. AOTA will put those collected coins onto the exchange and



## 5. LOOKING AHEAD

sell them for the proper amount of fiat currency. More local airtime will be pre-purchased from that provider and be ready for the next user.

**Secondly**, we will be working with all major airports to install wireless routers so that anyone with EbbiCoin can connect to the WiFi for a 1 time cost of EbbiCoin. No text messages needed.

**Thirdly**, we will work on creating branded sim cards, that can be purchased and installed into any smartphone. At this point we will then become the cell phone provider for consumers, while they are home and not only for traveling abroad. In this phase we will be able to offer world wide calling, text, and internet, for a low monthly fee.

One thing to remember about all 3 of these phases is that we will have the EbbiCoin blockchain under the hood. This means that every phone call, text message, and all internet data will be not only extremely secure and anonymous. But will also be driving up the demand of EbbiCoin for all holders as they are spent for services.

We have big plans for EbbiCoin and our blockchain that exceeds these 3 initial phases that will continue to grow the demand for EbbiCoin and the ecosystem that uses our blockchain indefinitely. And as such the value of EbbiCoin will have a basis in reality, business growth, and development that can actually be measured. In this way, EbbiCoin will replace all other coins as it continues to work its way into all facets of future technology.



## 6. POST-ICO PLANNING: THE FIRST 12 MONTHS

Post ICO we will hit the ground running, as we will be hard at work creating all of the amazing technology that will make up the EbbiCoin Eco-system. Our first priorities are as follows

**Our top priority and important innovation** will be the creation of the EbbiCoin exchange that will be hosted on our blockchain. Once live, this exchange will give EbbiCoin holders the opportunity to buy, sell, and trade EbbiCoin with others for fiat currency or other top cryptocurrencies. We anticipate to launch with crypto to crypto exchanges, available within 30 days of the completion of the ICO.

**Our second main focus will be to apply for our currency remittance license**, as this will be an important legal step that needs to be taken before we proceed with phase 2 in the second year.

**Thirdly we will create our mobile app** which will have the ability to link holders of EbbiCoin with the EbbiCoin exchange and wallet from their mobile devices. This will allow for easy sending of EbbiCoin from 1 user to another, Trading of cryptocurrencies from mobile devices, and easy cash out from EbbiCoin to Fiat Currency. We anticipate the exchange/wallet mobile app to be finished no later than 120 days from the completion date of the ICO.

**The fourth main focus that we aim to complete is the creation of hardware** that can be delivered to retailers in order to integrate with the EbbiCoin blockchain. In tandem we will be completing a new module for the mobile app which will allow for easy QR code generation by customers and connection to POS (point of sale) devices for retailers. We will also be including the ability to transfer EbbiCoin between wallets via NFC. We anticipate to finish within 240 days from the completion of the ICO.



## 6. POST-ICO PLANNING: THE FIRST 12 MONTHS

**Our last main focus for phase 1** is to develop business relationships with brick and mortar stores and online retailers to accept EbbiCoin as payment. This will round out the first 12 months of development and phase 1.

While these 5 points will be the main focus of our team in the first 12 months, we will continually be developing and enhancing the functionality and security of our blockchain during this time. We will also be consistently working to develop strategic partnerships, in order to continue the use of our coin in new and innovative ways.



## 7. TERMS & CONDITIONS

The information provided in this document does not imply contractual obligations. Its purpose is to provide vital information to potential EbbiCoin member and EbbiCoin holders, which will enable them to get further acquainted with the initial offer of EbbiCoin and possible participation.

No sections of this white paper can be defined as a scheme of emission or investment offer of any kind. This original EbbiCoin offer is not an offer to sell or buy securities of any jurisdiction.

This document is prepared without regard to any legislative or regulatory acts of jurisdiction designed to protect investors and are not regulated by those.

Some of the statements, calculations, and financial indicators in this whitepaper are projected preliminary information. They can be based on known and unknown risk factors and uncertainties, as a result of which actual circumstances and results may differ significantly from the following calculations and results, directly or indirectly provided for such preliminary forecasts.

Your participation in the crowd funding event for EbbiCoin is solely on a voluntary basis. In order to be able to participate, you must agree and adhere to the EbbiCoin terms and conditions. Please read them carefully before enrolling in the crowdfunding event, and be sure to understand the requirements and risks described. By participating in this crowdfunding event, you are doing so under your own personal discretion. It is the duty of every participant to check local, state, and federal laws, regarding participation. EbbiCoin and its associates cannot be held liable for any personal issues or legalities which may arise from the participation in this crowdfunding campaign. All those who participate agree to the terms and conditions provided herein. If you cannot agree to any of the above warranties, please do not participate in the crowdfunding event for EbbiCoin.

## 8. 2021-22 ROADMAP

**February  
2021**

Presale

**May  
2021**

Internal Exchange  
platform will be launched.



**January  
2022**

Currency Remittance  
Features, and tap to pay



**March  
2021**

Initial Coin Offering

**September  
2021**

Mobile Application will be  
launched.

**August  
2022**

Release Hardware for  
brick-and-mortar  
payments

# CONTACT US



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