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WHITEPAPER
October 2019

Abstract

DECOIN is a simple, regulated and futuristic trading platform and cryptocurrency. Our digital currency is powered by an independent blockchain which incorporates Proof-of-Stake (PoS) consensus algorithm. Our coin holders are eligible to receive a portion of trading fee generated by our exchange & our credit card program will give our customers easy and immediate access to their crypto assets



Contents

1. Introduction
2. Trading Platform
3. Crypto Index
4. A Different kind of customers service
5. Credit Card Program
6. Decoin Cryptocurrency
7. POS & trading fee
8. Coin Allocation
9. Use of Proceeds
10. Road Map
11. Team
12. Risk Factors
13. Conclusion
14. Disclaimer



Instruction

The invention of blockchain disrupted the financial industry, people can now exchange digital assets without any intermediaries. However, there are hundreds of blockchains with different kind of digital assets. The demand to exchange these assets is essential.

Blockchain disruption has also enabled companies to raise investments by selling securities in the form of digital coins. Hence, organizations can create and sell their own currency to raise funding.

- In 2013, Mastercoin(Omnilayer) raised \$500K and became the first ICO(Initial Coin Offering).
- In 2014, a cryptocurrency platform called Ethereum was created. It enabled organization to easily create their own cryptocurrency.
- In 2016, 45 ICOs raised over \$95M.
- In 2017, 211 ICOs raised \$3.8B. Bitcoin was the second most-searched global news term of 2017.
- To date, 2018 has seen approximately 450 ICOs that have raised over \$14B. There are hundreds of projects in the pipeline and are expected to enter the market in the next few months.

Benefits

DeCoin is a trading platform and a cryptocurrency that will enable its users' trade crypto assets. Though there are hundreds of crypto exchanges, we have unique benefits for our users.

- We have a credit card program that will allow users to use their crypto investments for daily purchases.
- We study the market to handpick promising investment opportunities for our users.
- We have 24X7 multilingual call centers worldwide.
- We are a regulated crypto exchange.



Trading Platform

Our trading platform is apt for beginners as well as experts. Beginners will benefit from its simplicity of use and experts can take advantage of its modern features. A set of coins that our customers are able to trade is constantly growing.

• DECOIN (DTEP)	• Dash (DASH)
• Bitcoin (BTC)	• Litecoin (LTC)
• Ethereum (ETH)	• NEO (NEO)
• Tether (USDT)	• Cardano (ADA)
• Factr (FTR)	• Stellar (XLM)
• Ripple (XRP)	• Tron (TRX)
• Bitcoin Cash (BCH)	• BitTorrent (BTT)
• Ethereum Classic (ETC)	

Exchange Fee

Commission	Maximum of 0.15% per trade 0.075% for Decoin holders
Withdrawal	A maximum of 0.03% per withdrawal
Other	Fees will be collected for service like automated algorithmic order creation.



Features of our Trading Platform



Secure

We take security seriously! We store 97% of the crypto assets in cold wallets(offline). Since they don't exist online, it's impossible for hackers to steal it. The remaining 3%, used for operations, is insured and stored in hot wallets (online).

Additionally, our security team constantly monitors and updates the platform to identify and stop malicious attacks. We follow industry standards to protect the sensitive data stored on our platform. Multi-layered authentication protects trades and withdrawals from the exchange.



Scalable

Our platform site on the AWS Cloud cluster for physically hosting in multi-regions to prevent the possibility of downtime, hence making it one of the most scalable exchanges in the market today.



Quick

We use innovative technology that enables us to execute buy/sell orders without any lag, unlike most active exchanges. Our platform is capable of executing up to 1 million matches per second



Social Trading

Expert traders (willing to anonymously share their trade strategies and activities) will be rewarded in Decoins. This will allow other traders on the platform to follow and learn from the leading traders experience and knowledge.





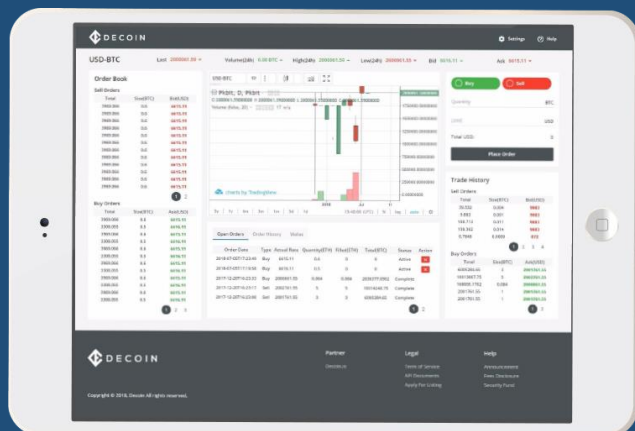
Trading Tools

We also plan on offering financial tools such as a contract for difference (CFDs). This will allow traders to take advantage of prices moving up and down. Our team of analysts will provide periodic reports on market trends (new ICO's and digital coins) that are in the spotlight.



DTEP Specifications

- Advanced security standards, exceeding anything currently available in the marketplace.
- Easy interface, clear and simple for both advanced traders and newbies
- Optimization technology algorithms for allowing internal trades to be completed in milliseconds
- AWS Cloud cluster for physically hosting in multi-regions to prevent the possibility of downtime
- Open API – allows for rapid development by frontend team, traders, affiliates and 3rd parties
- Multi-currency wallet support – easy integration capabilities with new currencies and exchanges
- Multi regulation and legislation support - fully GDPR compliant
- Multi Language support



Decoin Crypto Index

Decoin's research analysts will be scouring the crypto market regularly to study various blockchain projects. In order to handpick attractive and financially promising investment opportunities for our users.

We will be selecting up to eight (8) promising crypto companies according to their performance & financial merits. As our users grow, additional indices will be created in different sectors.

Companies chosen to participate in the index will be swapping their own coins for Decoins. Hence, they will be mutually invested and interested in the index and Decoin's success. Investment-as-a-fund will raise the worth of Decoins in the long term, which will lead to a higher value for Decoin holders



A Different Kind Of Customer Service

Crypto is generating tremendous interest and people want to get involved and take part, but the reality is that most still do not know how to get involved or are afraid of this new and seemingly complicated technology.

At DECOIN, we work differently. We encourage you to call us as soon as you have a problem and get assistance. In addition to the standard chat, messaging applications and email support most Crypto companies provide, Decoin has live 24X7 multilingual call centers worldwide with experienced professionals standing by the telephones to directly answer your questions and assist.

We dedicate more time to our users than our competitors. Our average user call time is around 55 minutes (unlike other companies who have an average call time of 15 minutes).

No waiting, No Chats, No emails to wait for. DECOIN is live and here to help!



Credit Card Program

The hassle most crypto traders face is using their cryptocurrency for their expenses. We are the first company to create wallets that will help you spend money whenever and wherever you want.

The DeCoin credit card program will give our users easy access to their crypto assets. Our platform has functionalities of processing trades, converting crypto investments into fiat money (Ex: USD).

This would then be transferred to the user's DeCoin credit card where they can use it for their day-to-day expenses. Our cardholders will have access to cash back and cost savings in selected stores, entertainment venues, etc. DECOIN provides five types of credit cards with different benefits depending on the amount invested.



Card Type	Basic	Silver	Gold	Platinum	Black
Minimum Investment	\$2,000	\$5,000	\$10,000	\$50,000	\$100,000
Cost	\$50	\$30	Free	Free	Free
Profit Cash Out	100%	100%	100%	100%	100%
Investment Cash Out	0%	10%	20%	50%	100%
Commission	2%	1%	0.5%	0.5%	0.01%
Discount	Yes	Yes	Yes	Yes	Yes



Decoin Cryptocurrency

Our Decoin cryptocurrency is powered by an independent blockchain which incorporates Proof-of-Stake (PoS) consensus algorithm.

Proof-of-Stake

Proof-of-Stake is an alternative mechanism to validate transactions. It's faster and inexpensive compared to Proof-of-Work. In Proof-of-Stake users only have to show ownership of a certain amount cryptocurrency. The system selects the users to create blocks in a pseudo-random way depending on their stake. In this system, blocks are not mined but forged or minted. The validators in this system are called forgers. They put their coins as stake before validating transactions. If they behave maliciously they are penalised otherwise they are incentivized.

DECOIN can be used to invest in ICOs and companies in the crypto index (DCI). Investing in Decoins will make users eligible to receive bonus profits from index investment cash-outs.

There will be a maximum of 140 million coins. 70 million of these coins will be distributed. 70 million coins will be allocated and used to guarantee the 6.2% annual return promised to DECOIN holders through the Staking of the coins on their online DECOIN wallet.

Decoin will initially be listed on the Decoin Trading & Exchange Platform. As the number of Decoin holders increase, Decoins will register and be listed on additional digital asset exchanges. For the first six months of trading on the Decoin Trading & Exchange Platform, the selling price of Decoins will be limited to no lower than 0.9 US dollars per Decoin.



Decoin Blockchain Specifications

- Decoin is an independent proof of stake (PoS) coin based on X11 hashing algorithm with 60 seconds Block-Time. Due to less block time, transactions get confirmed faster
- Stake age of the Decoin Blockchain is 1 hour - 60 minutes for the coins to mature in the wallet and produce passive income
- Each wallet serves as a node and receives a proof-of-stake reward
- Currently, the speed of the Decoin Blockchain is 32 TPS, while Ether has 16 TPS. The Decoin's engineering team aim to increase the transaction speed significantly
- The consensus we choose for the Decoin Blockchain is proof of stake. In order to minimize resource consumption and make it less vulnerable to 51% attack.
- Decoin's Blockchain randomly selects validators for block creation. The more weight in the wallet, the better your chances to get the PoS reward. This provides better decentralization than proof of work because large miners can't control the network. It is far easier for a PoS user to pledge his coins and leave his wallet open

Consensus Algorithm Comparison

Currency	Bitcoin	Ethereum	Decoin	Monero	Dash
Consensus Algorithm	POW	POW+POS	POS	POW	POW+POS
Staking Reward	NA	1% P.A	6.2% P.A	NA	8.3% P.A
Earn Interest	No	Master Node	Every Node	No	Master Node
Block Time	600s	12s	60s	120s	120s
True Anonymity	No	No	Yes	Yes	No
Open Source	Yes	Yes	Yes	Yes	Yes
Circulating Supply	16.5M	93.5M	70M	15M	7.5M



POS & Trading Fee



Proof-Of-Stake (POS)

Our coin holders will achieve a 6.2% rate of growth per annum for staking coins in their online DECOIN wallet.



Discounted Trading Fees

Our coin holders will receive a discount of 50% on the trading fees. If they choose to pay their trading fee with Decoins, they only have to pay a fee of 0.075% instead of 0.15%.

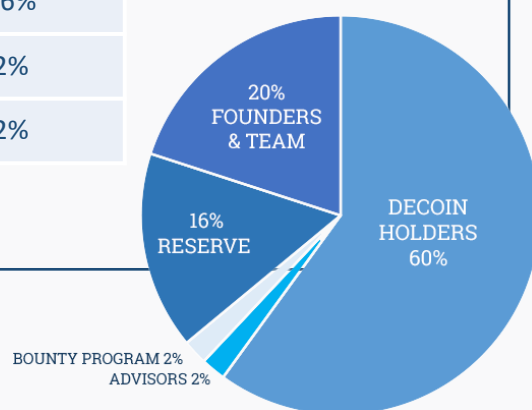
Decoin holders who are users of our exchange, will be given a discount of deductible fees automatically. The cost of DTEP amount depends the market price.



Coin Allocation

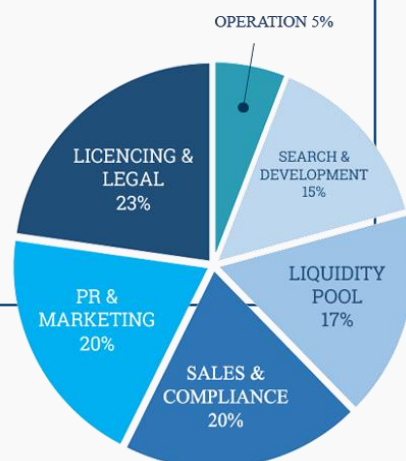
Decoin Allocation

Participant	Amount (DTEP)	Stake
DECOIN holders	42,000,000	60%
Founders & Team	14,000,000	20%
Reserve	11,200,000	16%
Bounty Program	1,400,000	2%
Advisors	1,400,000	2%



Coin Allocation

Funds Usage	Stake
Licensing & Legal Fee	23%
Sales & Compliance Team	20%
PR & Marketing	20%
Liquidity Pool	17%
Research & Development	15%
Operation	5%



USE OF PROCEEDS

Funding from the ICO will be used to invest in the development of DTEP. The hard-cap has been established at a level sufficient to allow robust investment in growth and development. Robust demand is anticipated for Decoin. The proceeds of the coin sale will be deployed in appropriate proportions to the following budget categories:

- Research and development;
- technical development of platform and hosting;
- cyber security and auditing;
- marketing and sales;
- general and administrative expenses; and
- advisors;

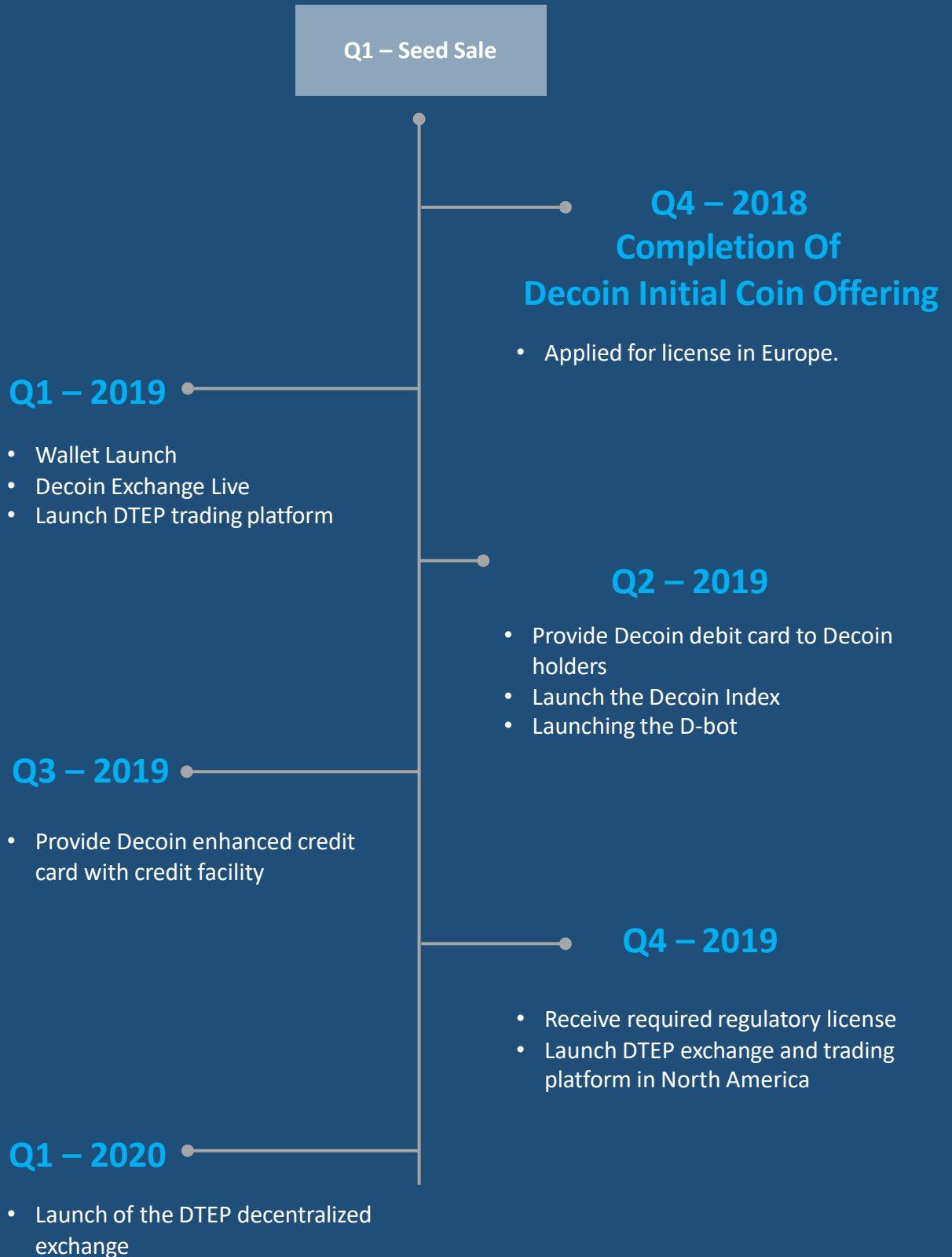
Decoin will be operating in a dynamic environment where regulatory and security risks are paramount concerns, and where the competitive landscape will be continuously and rapidly evolving.

Immediately following the close of the Decoin ICO the total amount of Decoin sold will be grossed up to permit an additional allocation of Decoin as follows:

- up to 70% to advisors and backers, a portion of which will be subject to a 12 month lockup period, with restrictions on monetization thereafter;
- 100% to the four Decoin co-founders, all of which will be subject to a 12 month lock-up period, with restrictions on monetization thereafter.



Road Map



Decoin Team



Shay Perry
CEO



Nadav Moshe
Founder & CTO



Ari Recht
VP Business Dev.



Yuval Cherbis
CMO



Dmitry Romanoff
Product Manager



Ofek Kahanof
Product Manager



Ikumi Minami
Business Dev



Taha Sheikh
Blockchain Developer



Moran Rachamim
Marketing manager



Netalie Shapiro
UX/UI Designer



Risk Factors

Purchase of DTEP Coins (hereinafter referred to as the "Coin" or "Coins") may be associated with a high degree of risk. To protect the interests of Coin's potential purchasers, Decoin team conducted an analysis of such potential risks and outlined the result of this analysis in this chapter of the Whitepaper.

IMPORTANT: THE LIST OF RISK FACTORS DESCRIBED BELOW IS NOT EXHAUSTIVE. IN ADDITION TO THE RISKS DISCLOSED IN THIS WHITEPAPER, THERE MAY EXIST OTHER RISKS, WHICH DECOIN TEAM AT PRESENT CANNOT REASONABLY FORECAST.

These risks can materialize in other forms of risk than those specified here. Prior to acquiring Coins, each potential Coin purchaser is advised to carefully review all the information and assess the risks of such purchase, including but not limited to, the risks set forth in this whitepaper and to decide upon purchase of Coins based on such assessment.

THIS IS NOT FINANCIAL ADVICE. NOR IS IT INTENDED TO BE INVESTMENT ADVICE. BEFORE PROCEEDING PLEASE REFER TO A LICENSED ADVISER OR TAX AGENT. DECOIN DOES NOT OFFER GENERAL OR PERSONAL FINANCIAL PRODUCT ADVICE. NOTHING IN THIS WHITEPAPER IS INTENDED TO BE OR SHOULD BE TAKEN AS FINANCIAL, LEGAL OR TAXATION ADVICE. INDIVIDUALS SHOULD SEEK THEIR OWN FINANCIAL, LEGAL, TAX AND ACCOUNTING ADVICE.

Technical and technological risks

- Risks of the blockchain. Coins are released on Decoin's private blockchain which is based on a pure proof of stake algorithm. In this regard, any malfunction of the protocol may lead to a restriction in the use of Coins, and / or to the fact that Coins or the platform will function in an unforeseen manner.
- Risk of hacker attacks on the platform or Coins. Coins can be expropriated and / or stolen, by hacking Coins, or otherwise. Hackers or other groups or organizations may attempt to intervene in various ways, including, but not limited to, virus attacks, DDOS attacks, concerted attacks, network attacks, and denial of service attacks, and others. In the event of such a weakness of the software, Coins owners are not guaranteed any compensation.



- Risk of hacker attack on the computer of Coin holder, or loss of passwords / of private keys. Purchased Coins can be stored by the Coin holder in her\his digital wallet or safe, for which a password, a digital key or a combination of digital keys is required. Accordingly, the loss of the necessary keys associated with such digital wallet or safe, can lead to loss of access to Coins. In addition, any third party that gets access to such passwords and / or private keys (by way of getting (through hacking, or negligence of Coin holder) access to login credentials of Coin holders' hosting-wallet, or otherwise), will be able to use Coins of the Coin holder. Decoin assumes no liability for such losses.
- Risk of using new technologies, and changes in technology in the future. Coins and blockchain are fairly new and relatively untested technologies. Although at the moment they have largely proven their efficiency, reliability and security, there is no guarantee that in future these technologies do not fail in any way. Further, as technological progress develops, flaws can be found in these technologies, which will prevent their functioning in the way that they function at the moment. Finally, there is no guarantee that these technologies will be compatible with any new technologies invented in future. In the event of such incompatibility, use of Coins and blockchain can be found unreasonable and stopped.
- Risk of incompatibility of the crypto wallet service. An electronic crypto wallet or wallet service provider that Coin holder has chosen \ will choose for obtaining and storing Coins, must be technically compatible with Coins. Failure to comply with this condition may lead to the fact that the Coin holder will not be able to get access to her\his Coins. Coin holders must independently determine the fact of the compatibility of the crypto wallet she\he registered, with the Coins. Decoin assumes no responsibility for any errors related to wrong determination of the above fact.



Regulatory Risks

- Risk of regulatory uncertainty. Regulatory status of cryptographic Coins, digital assets and blockchain technology, is unclear or not defined in many jurisdictions. It is possible that such technologies, and, in particular, Coins, will in future become subject to one or more (adopted or new) interpretations of laws (or other regulations), court judgments, or actions by various regulatory bodies around the world, including, but not limited to, the imposition of restrictions on the use or possession of digital Coins, such as Coins. Such changes can adversely affect Coins in various ways, including, for example, determination that Coins are regulated financial instruments that require registration or compliance with other legal requirements and procedures. Decoin may stop distributing Coins, developing a platform or terminating operations in a particular jurisdiction if the actions of regulatory authorities of the relevant jurisdiction make it illegal or not commercially viable to proceed.
- Risk of inability to obtain, maintain or renew licenses and permits. As of the date of Coins sale, there are no statutory requirements requiring Decoin to obtain any licenses and permits necessary for the sale of the Coins, but the risk that such legislative requirements may be enacted in the future cannot be ruled out. In this event, possibility of sale and further use of Coins will depend on the procedure of issuing such licenses and permits, and on compliance with their terms. We cannot exclude that requirements of the law will be technically or economically unachievable for Decoin. Decoin may stop distribution of Coins and development of a platform or terminate operations in a particular jurisdiction in the event of economic, technological or other inability to obtain the required licenses or permits under such jurisdiction.



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- The risk of governmental action. The industry of blockchain and Coins is new, and simply by virtue of novelty can be subject to increased supervision and regulatory control, including investigations or enforcement actions. There can be no guarantee that the government will not study the activities of the parties. Such an investigation may have a significant negative impact on Coins and / or platform development.

Business risks

- Risk of failure in development. It cannot be excluded that for various reasons, including but not limited to, reasons of insolvency of business or technological strategies or business arrangements, technological problems, emergence of new technologies, etc., that the model that Decoin developed and described in this Whitepaper, will not achieve the desired functionality, be inoperative, or work in a way different from what developers designed it for. Also, we cannot exclude the risk that for these or other reasons, development and implementation of the model can take longer than Decoin predicts at the moment, and when the model is ready, it will appear to be outdated and/or irrelevant.
- Risk of insufficient implementation. It cannot be excluded that, for various reasons, including, but not limited to, for reasons of insolvency of marketing strategies, external constraints, or competitors' actions, the model developed by Decoin and described in this Whitepaper model may appear to be unpopular and/or unclaimed, lacking use and application.



- Risk of dependence on third parties. Even after the launch, the model developed by Decoin and described in this Whitepaper will rely, wholly or partially, on third parties, for adoption and implementation of certain functions, as well as for continuing its development, maintenance and support. Though above-mentioned third parties are carefully selected by Decoin team, there is no insurance or guarantee that these third parties will do their job properly, or otherwise meet users' needs, and this can have a significant adverse impact on the platform.
- Risk of loss of cash. The project described in this Whitepaper, the model developed by Decoin, the platform being created, the D-bot as well as any funds collected, are not insured. In case of failure of the project for any reason, loss of functionality of the Coin or platform, there is no private or public insurance representative to whom Coin holders can apply for reimbursement.
- Risk of force majeure. In the future, there may occur extraordinary circumstances that Decoin cannot reasonably anticipate or prevent and that may become subject to restrictions or impediments to the operation of Decoin or Coin platform



Conclusion

DeCoin is a next generation trading platform and cryptocurrency. It is powered by an independent blockchain which incorporates Proof-of-Stake (PoS) consensus algorithm. We have a credit card program that will allow users to use their crypto investments for daily purchases. We study the market to handpick promising investment opportunities for our users. To address our users' concerns we have 24X7 multilingual call centers worldwide.



DISCLAIMER

This document is for information purposes only and is not an offer or a call to sell stocks or securities on the Decoin platform, or that of any other related or associated company.

Absence of guarantees of income or profit

There is no guarantee that Decoins will grow in value. There are no guarantees that the price of Decoins will not decrease, including significantly, due to some unforeseen events, or events over which the developers have no control, or because of force majeure circumstances.

Regulatory uncertainty

Blockchain technologies are subject to supervision and control by various regulatory bodies around the world. Decoin may fall under one or more requests or actions on their part, including but not limited to restrictions imposed on the use or possession of digital tokens such as Decoins, which may slow or limit the functionality or repurchase of Decoins in the future.

Decoins are not an investment

Decoins are not official or legally binding investments of any kind. In case of unforeseen circumstances, the objectives stated in this document may be changed. Despite the fact that we intend to reach all goals described in this document, all persons and parties involved in the purchase of Decoins do so at their own risk.

Risk of losing funds

Funds collected in fundraising are in no way insured. If they are lost or lose their value, there is no private or public insurance representative that buyers can reach out to.

Risks of using new technologies

Decoins are a new and relatively untested technology. In addition to the risks mentioned in this document, there are certain additional risks that the team of Decoin platform cannot foresee. These risks may manifest themselves in other forms of risk than those specified herein.



Integration

All information contained within this Whitepaper is provided for general information purposes only, and is intended to present a guide to the services which may be provided by Decoin in future. Nothing published in this document is intended to be (i) legal, financial, professional, tax or other advice; (ii) a recommendation to undertake (or to cease undertaking) any action whatsoever; (iii) an advertisement, solicitation or legal offer; (iv) an offer or a call to buy or sell stocks or securities on the Decoin platform, or that of any other related or associated company, (v) a promise of any voting or ownership rights of Decoin (vi) or a promise of receiving any passive income, any return on investment or any profit; and should not be construed as any of the foregoing. Decoin is a cryptographically-secured representation of a coin-holder's rights to get access to the Decoin platform and receive services on the Decoin platform in future through the coin-holder's active actions, such as launching campaigns, buying services an etc.





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