



FiCoin

A blockchain-based investment network that makes it possible for anyone to trade crypto currencies or to earn a passive weekly income with our intelligent trading application.

 www.ficoin.tech

 facebook.com/FiCoinTechnology

 t.me/FiCoin



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01 WHAT IS CRYPTOCURRENCY?

Cryptocurrency is a digital currency for which encryption techniques are used to regulate its use and generate its release. Unlike fiat currency – like US dollars, euros and yen – cryptocurrency is not regulated or controlled by any bank, government or centralized financial authorities.

Instead, it relies on the power of the Internet to guarantee its value and confirm transactions. Users on a network verify every transaction, and those transactions then become a matter of public record. This prevents the same digital currency or coin from being spent twice by the same person.

02 WHAT IS FICOIN?

Introducing FiCoin

FiCoin is a lending platform operating on Blockchain technology.

FiCoin's Technology Platform

FiCoin (FiC) is an ERC20 token running on the Ethereum network.

What is ERC20?

The Ethereum token standard (ERC20) is used for Ethereum smart contracts. ERC-20 defines a common list of rules that an Ethereum token has to implement.

What is a Smart Contract?

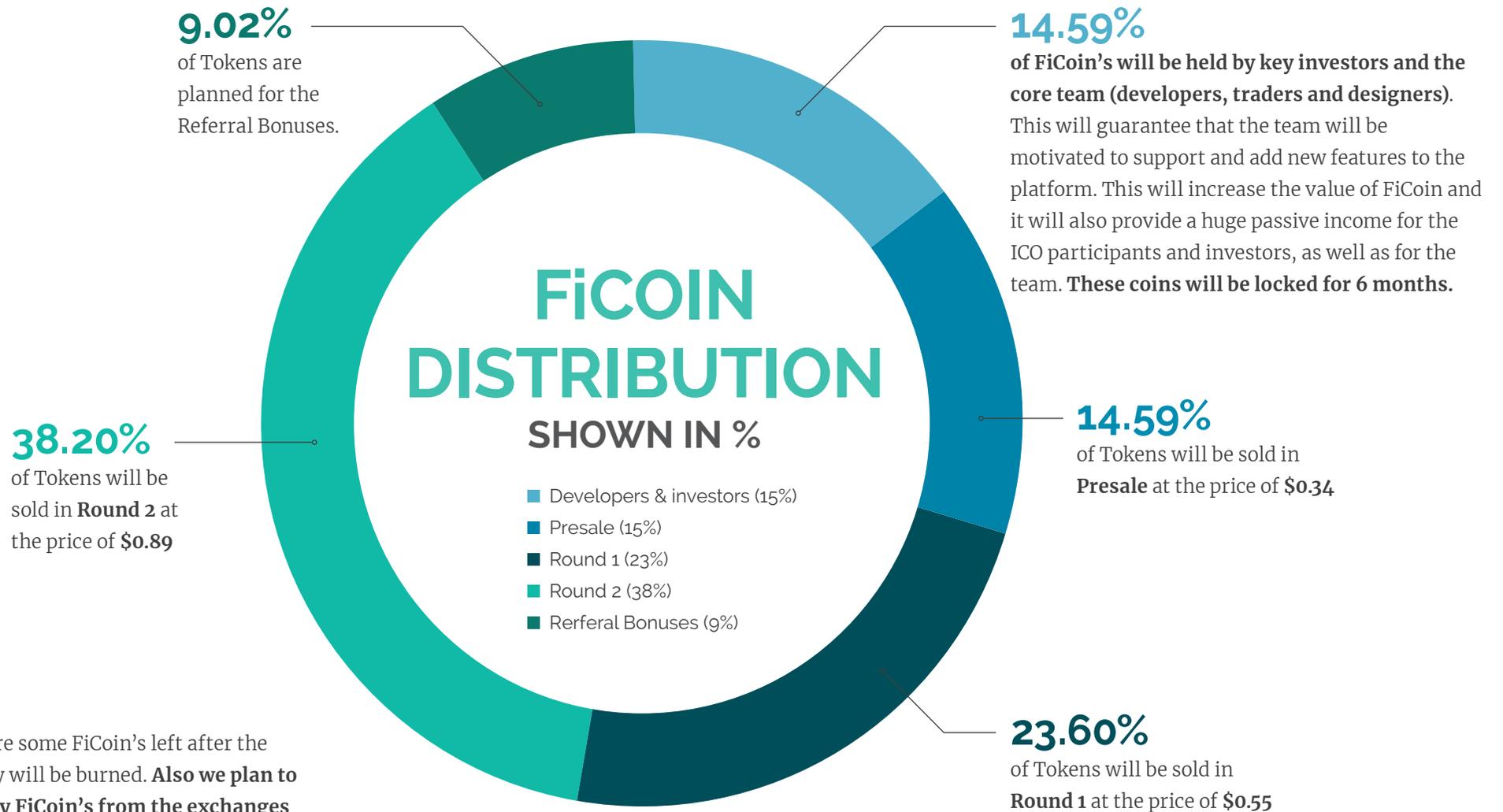
The main objective of a smart contract is to allow two parties to work and transact on the internet without intermediaries. Applications work exactly like programmers without any downtime. The whole process of the smart contract is done automatically without intervention by the third party. We may publicly disclose those transactions but we cannot know who made them.

FiCoin Token Details

SPECIFICATIONS	
TOKEN NAME:	FiCoin
ABBREVIATION:	FiC
TOTAL SUPPLY:	14,930,352
Decimal Places:	18
Presale Date:	13 th of December
ICO Round 1 DATE:	21 st of December
ICO Round 2 DATE:	5 th of January
ALGORITHM:	ETHASH (Proof of work)

Distribution Overview

DISTRIBUTION	AMOUNT	PERCENTAGES
Referrals & Bonuses	1,346,269	9.02%
Presale	2,178,309	14.59%
ICO Round 1	3,524,578	23.60%
ICO Round 2	5,702,887	38.20%
Early Investors & Partners	2,178,309	14.59%



Note: If there are some FiCoin's left after the crowd sale, they will be burned. **Also we plan to periodically buy FiCoin's from the exchanges and burn them as well – this will decrease the total supply, therefore increasing the value.**



ICO Schedule

EVENT	START DATE	END DATE	OPEN TIME	PRICE
Presale	13.12.2017 00:00 GMT	18.12.2017 00:00 GMT	120 hours	\$0.34
Round 1	21.12.2017 00:00 GMT	26.12.2017 00:00 GMT	120 hours	\$0.55
Round 2	05.01.2018 00:00 GMT	10.01.2018 00:00 GMT	120 hours	\$0.89

ICO Purchase Limitations

ICO STAGES	PURCHASE LIMIT
Presale	5,000 FiC
ICO Round 1	5,000 FiC
ICO Round 2	5,000 FiC

ICO Referral Bonuses

We are trying to keep all facets of FiCoin as simple as possible. This is the same with our referral system. When you share your personal referral link, and a new user registers with your link, they will automatically join your referral list. Each time a user from your referral list buys a quantity of FiCoin, 10% of the amount will be added to your wallet at the end of the FiCoin sale round.

PLEASE NOTE all referrals will be distributed after the ICO rounds.

What is the Value of FiCoin?

The technology incorporated into FiCoin is complicated but it can be reduced for simplicity down to two elements: (1) **trust** (2) **liquidity** (i.e. supply and demand).

All currencies, including cryptocurrency, are only valuable if both parties believe and trust that it is valuable.

For example, a dollar bill has no intrinsic value (it's just a piece of paper after all). But, the

government of the United States guarantees it, therefore the recipient trusts that it will still be worth a dollar when he/she tries to spend it (We don't want to get too technical here but in reality, it will be worth a little less due to inflation).

The more we use a currency, the more comfortable we get with it and thus we use it more often. As the popularity of the currency increases, the laws of supply and demand kick in.

If there is a finite amount of currency in the market (i.e. liquidity), the value goes up due to demand. In the case of Bitcoin for example, there will only ever be 21 million bitcoins created. Therefore the value will go up as we near the maximum threshold in a few years as long as people still trust that it has a value, and more and more people and places accept it as a currency for payment. FiCoin has a total supply of just **14,930,352**; the low supply combined with the consistent returns achieved will ensure that supply and demand increase the value of FiCoin significantly over time.



Vision for FiCoin

Our vision is to make a steady passive income for our investors which are sustainable over the long term. We will use the advantages of latest technologies in the area of machine learning, data and math analysis, artificial intelligence, blockchain and mobile development in order to bring to life a fully autonomous clever trading bot.

The FiCoin Team

We are a group of passionate developers and traders that have created an innovative, intelligent trading bot called FIBO that will earn passive income for all our customers – FiCoin token owners. We strongly believe that in the current millennium of technologies and cryptocurrencies, trading can be comprehensively more intelligent and automated.

- ✓ **6 people of our team come from a strong technical background.**
- ✓ **4 of our team have over 7 years' experience in the software industry.**
- ✓ **2 of our team have over 3 years Blockchain experience.**
- ✓ **All of our team have strong knowledge in Solidity and JS.**

The Current Problem with Trading Platforms

Recently there has been the release of many trading platforms and trading groups onto the Cryptocurrency market. Although anyone can access this information, it is usually time-consuming and often the information is not correct. Also the emotions of traders when operating in this field quite often play a negative role on their composure and good judgment.

An affordable platform, application or a bot that can trade instead of us and earn a continuous, stable and passive income hasn't been created thus far. The biggest weakness of the cryptocurrency market is its volatility, but on the other hand, it is this volatility that can provide the opportunity for huge returns.



The FiCoin Solution

Our Solution to this trading platform problem is a new generation, intelligent trading bot called FIBO. How are we going to do it? The plan is both simple and straightforward. We combine both the classical approach to trading with an innovative one. FIBO will use existing well-known trading strategies based on technical analysis such as Fibonacci Retracement, Support and Resistance along with Head and Shoulders techniques. Cryptocurrency news is the innovative indicator FIBO will use for safety reasons as far as trades are concerned.

For the cryptocurrency market the daily and weekly news are of highest importance, as they might and often do immediately reverse the trend of the market. With FIBO we will incorporate a scraping algorithm that will search for the latest news from trustworthy sources (e.g. bitcoin.org, blog.ethereum.org etc.) and then will decide whether news is positive or negative and whether the news is important for the process.

If in a particular situation, FIBO finds that two of the factors have taken place (e.g. positive news and good results from technical analysis), then it will issue an order.

Whilst our lending platform will offer the use of FIBO in a hands free automated environment, FiCoin holders can also use our mobile platform to trade by themselves; therefore they have no limit in the money they can earn. Users who want to use this service will have to pay a small monthly fee (paid in FiCoin) and the number of participants will be limited to ensure longevity of returns.

FiCoin's AI Trading Bot - FIBO

Unlike most projects, we already have a working product - FIBO. It is already working on two markets - Bittrex and Kraken, however we are still making some major updates and tests. We've decided to make sure everything works as expected before the release date. Providing high-quality products to our customers is our highest priority.

FIBO is like the **Philosopher's stone**, everything it touches turns into gold. The only difference is that our Bot is real and it will serve to our token holders. FIBO works by means of a complicated combination of the latest technologies in the IT area. The main idea is that FIBO will get better with time and it will provide the FiCoin holders with a stable continuous money flow.

How Does FiCoin Work?

The key to FiCoin is the word diversification. This means that the investment is divided in equal parts, which are invested in different investment products and fulfilling different strategies. The overall return percentage is defined by the success of the separate mini-investments. Over time the cryptocurrency markets will change and there will often be periods of uncertainty, where other lending investments will fail to provide the promised returns. Where FiCoin differs is that we have multiple income strategies, creating additional returns that are accrued and used as an investor protection fund. This ensures that regardless of changes in the markets we will be able to provide the promised returns for the long term.



Strategy 1

The most valuable component of FiCoin is the FIBO AI Trading Bot. This is our advanced tool that we have developed and comprehensively tested, is now fully operational with different investment and trading strategies.

Our users can lend part or all of their FiCoin's if they choose, and in return they will receive **up to 1.2%** ROI every day. This interest percentage will be calculated according to our returns from our trading bot FIBO and the other investments.

We will never force lending at any time; we believe that all investors should be given the choice to gain from either selling FiCoin at an increased value or from using FIBO.

The interest will be calculated using the average value in dollars of the invested FiCoin's for that day, and this will be done for each and every day. When a customer wants to withdraw his investment plus returns they will receive their invested tokens back plus the interest converted in ETH or BTC.

The interest will be calculated only on the tokens which are lent before 12 AM UTC and are not withdrawn before the end of that day – 12 AM UTC on the next day.

For example if you lend tokens at 3 PM you interest will start working at 12 AM on the next day – so you will not receive interest for the 9 hours which are between 3 PM and 12 AM.

The whole process of lending and returning the proceeds to the **ICO owners will be controlled by a smart contract.**

AMOUNT	DAILY RETURNS
\$1- \$1000	Up to 1.0%
\$1001 – \$10 000	Up to 1.1%
\$10 001 – \$50 000	Up to 1.2%

RETURNS OF UP TO 36% PER MONTH

With no minimum lending period

CEASE LEND AND CASH OUT AT ANYTIME



Strategy 2

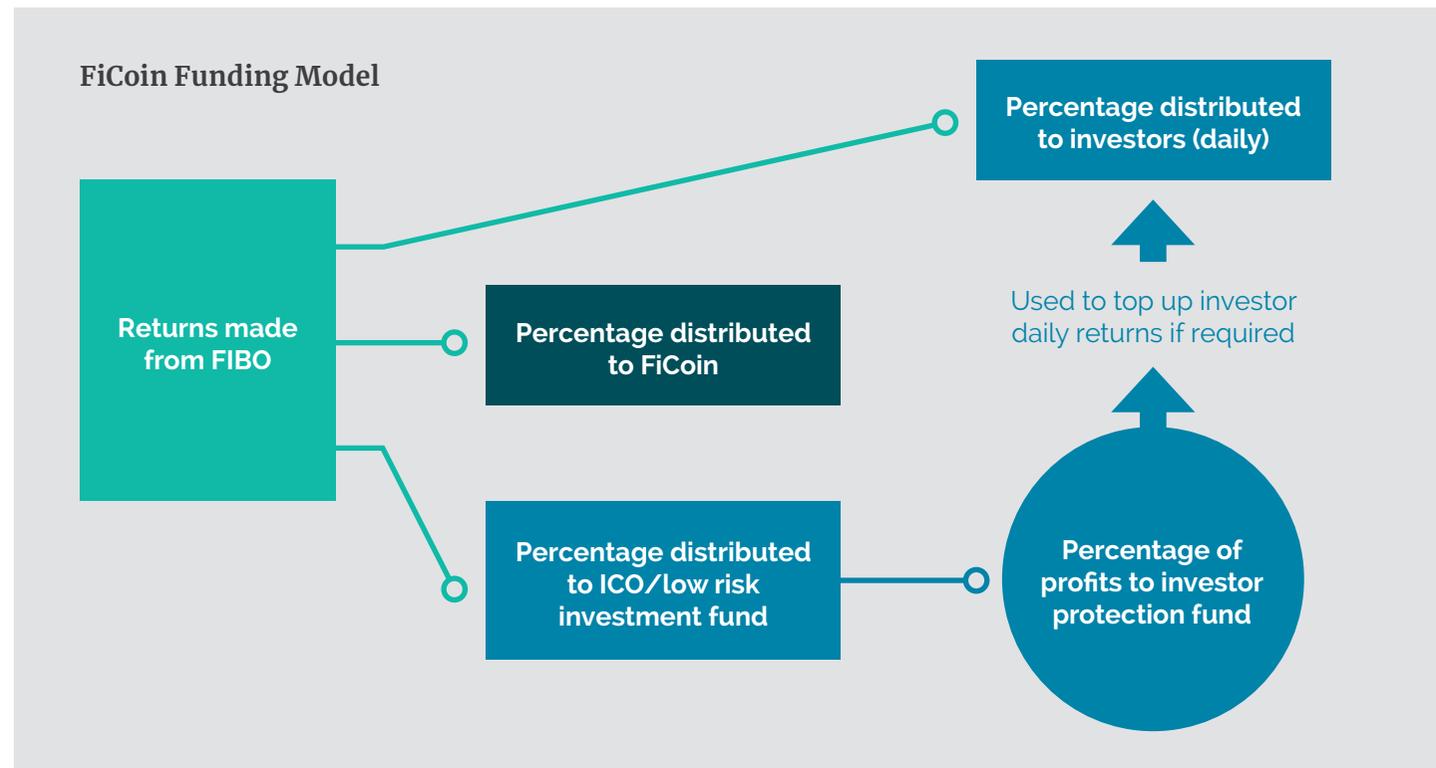
Part of the income generated over and above the investor returns will be used for alternative investments ranging from low to medium risk. The returns from these will be used to build the Investor protection fund.

An investment in new ICOs is one way we are generating income. We will use our algorithms and trading skills to decide which ICO is worthy and which is not.

The returns generated from both FIBO trading and other sources will then be deposited into a holding fund, from which FiCoin holders will be rewarded depending on their amount of FiCoin ownership. This fund will also make up any shortfalls on our passive lenders' daily returns (1%) from short term market volatility.

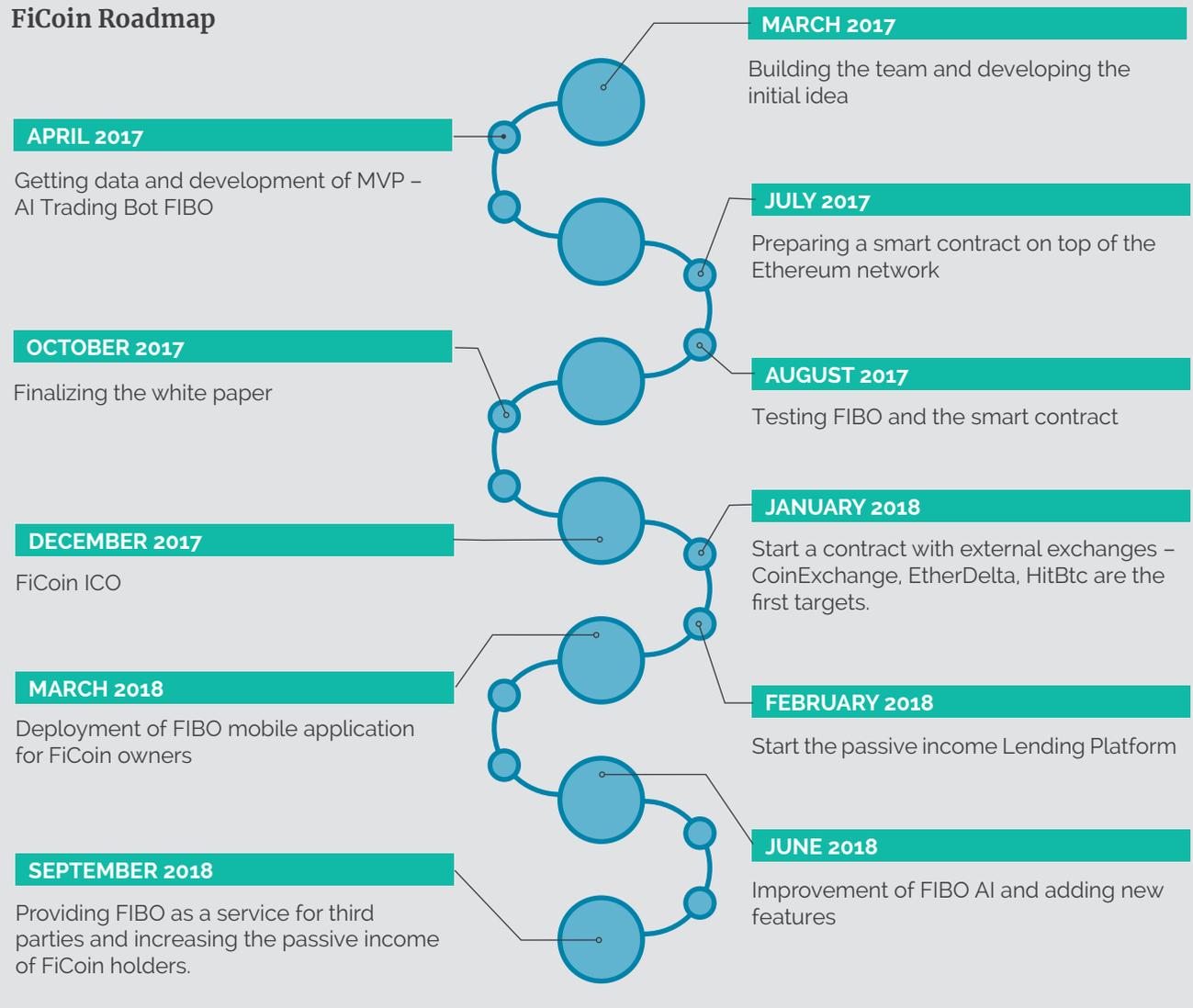
Strategy 3

The next big major initiative that is scheduled for the end of 2018 is to launch our FIBO AI Bot as a service for 3rd parties, including large trading companies and institutions. This will generate another source of income to ensure FiCoin will be a leading force in the lending category.





FiCoin Roadmap



FiCoin Exchanges

We aim for FiCoin to be available on multiple exchanges with discussions already being at an advanced level.

- ✓ **CoinExchange**
- ✓ **EtherDelta**
- ✓ **HitBTC**
- ✓ **Kucoin**
- ✓ **Evercoin**



03 FICOIN'S TECHNOLOGICAL SUPERIORITY

“Everything you can imagine is real”

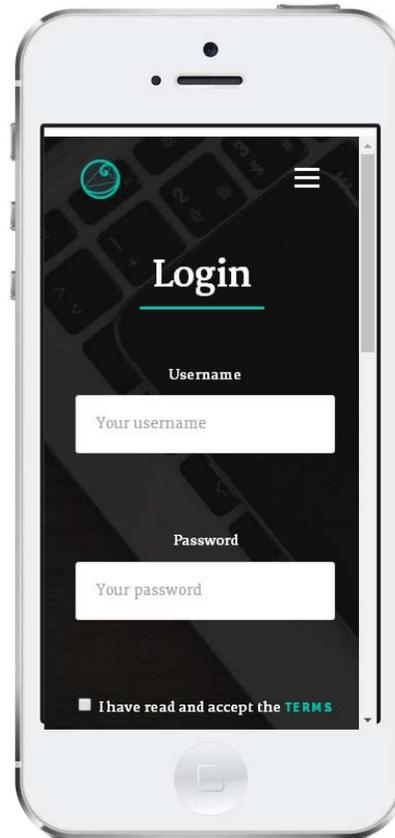
Pablo Picasso

Intelligent Trading Platform

Along with the development of FIBO and our algorithms, we will provide a trading platform – web and mobile. Its fuel will be FiCoins. This platform will provide different sets of trading strategies and evaluations based on fundamental analysis. The platform will also present serialized and evaluated data with all industry specific important news, which will be a very useful resource.

Mobile Wallet App

We are planning to make contracts with some of the key crypto wallets, because we want to find an easy and a safe way for our customers to store and use their FiCoin's.



Predictive Intelligence Fuel

Machine learning is the science of getting computers to act without being explicitly programmed. In the past decade, machine learning has given us self-driving cars, practical speech recognition, effective web search, and a vastly improved understanding of the human genome. Machine learning is so pervasive today that you probably use it dozens of times a day without knowing it. Many researchers also think it is the best way to make progress towards human-level AI.

FIBO will leverage the power of machine learning, performing a full analysis on crypto news and big announcements that can reverse the current price trend. This will be achieved by using libraries like TextBlob/Natural Language Toolkit. This will give us much more precise evaluation and more successful results.

As FIBO gets smarter in news analysis it will also develop new skills. Analyzing news and texts, scrapping large amounts of data and making decisions based on this is in the core of event prediction. So if everything goes as expected the superpowers of FIBO can be used not only for crypto news analysis, but for all kind of text analysis, which is a useful and expensive process.



04 FiCOIN ICO

FiCoin ICO Goal

All the team members behind FiCoin have a dream to make FIBO the first AI Trading Bot of its kind. This includes having the technical and Artificial Intelligence ability to provide a continuous passive income to all of our customers, even in markets and environments that prove challenging to other trading Bots. We want to raise enough funds during the ICO to accomplish this dream.

The funds will be used for Marketing, Research & Development, Quality Assurance testing and Operational Management of the whole FiCoin project and community infrastructure.

We are aware that the percentage we offer is not the highest when compared to other platforms, but there is a very reasonable explanation for that.

We expect that the percentage of returns that the FIBO Bot is able to generate is will be comfortably more than 1% per day for investors in usual market conditions.

Following Murphy's Law, which states that 'if anything can go wrong, it will' – if the market situation in the cryptocurrency world happens to get worse for a period of time, and we cannot provide stable income for our users, we will use the returns from the diversified investments held in the client protection fund to ensure all returns are paid over the long term.

Many of our competitors do not have a strategy in place to protect investors in less favorable market conditions and therefore have to have minimum lending periods. **It is our diversified strategy that allows us to have no minimum lend period. This is a unique feature which will ensure the longevity of FiCoin and also ensure the value of the coin is ever increasing.**

DIVERSIFIED STRATEGIES
with Investor Protection fund



ICO Contribution Procedure

- All contributions made to FiCoin during the sale periods will be qualified as non-refundable donations for the project
- The contribution period starts on 13th December 2017 and will continue until 5th January 2018.
- Contributions can be made using Bitcoin and Ethereum. The instructions can be found in the Contribution Instructions section of this document.
- There is minimum contribution amount of **0.1 ETH** and **0.002 BTC**. The Ethereum contract will not accept less than **0.1 ETH**, so do not waste your time trying. **!!!WARNING!!!** If you send us less than **0.002 BTC**, you will neither receive your tokens, nor your BTC back.
- If there are some technical problems, contribution could be frozen for a while by FiCoin team. However, it will be restored as soon as possible.

ICO Contribution Instructions

!!!WARNING!!!: Please do NOT send ETH from exchange based wallets (e.g. Bittrex, GDAX, Coinbase, Kraken, Bitfinex etc), as this might lead to loss of your purchased tokens.

Make sure you only use your personal ERC20 wallet. If you don't have a personal wallet or you are not sure if you have one, please read this post on how to create one:

<https://www.cryptocompare.com/wallets/guides/how-to-use-myetherwallet/>

You can buy FiCoin by following these instructions:

1. Create an account in our [FiCoin Website](#)
2. Go to your profile and enter the Contribution page
3. Select the currency that you wish to pay with.

Option 1: Bitcoin

You will see a simple form with only 1 field.

1. Enter your public ETH address.
2. Accept the Terms and Condition.
3. Click Get Bitcoin Address – this will generate a unique BTC address for you.
4. Go to your 3rd party Bitcoin wallet and transfer the BTC to the address provided.
5. After we receive the transaction (1-2 minutes) we will reserve the amount of tokens on your behalf.
6. If the transaction is not verified within 12 hours the tokens will be released for sale.



Option 2: Ethereum

You will see a simple form with 2 fields.

1. Enter your public ETH address. (Not Exchange)
2. Enter the amount that you want to send.
3. Click “Confirm” – this will reserve the amount of tokens on your behalf.
4. Open MyEtherWallet and send the requested amount to the address provided.
5. You can add FiCoin in MyEtherWallet using add custom token
Address:
0x4c251de85ad3498c5b89388d8efc696ddd0b0fe7
Token Symbol: FiC
Decimals: 18
6. Enter your transaction hash in our contribution page (this can be copied from the ERC20 wallet you are sending from) and click “Verify”
7. Your transaction will be verified and added to the dashboard.
8. You will receive your FiCoins in your MEW wallet

05 FUTURE DIRECTION FOR FICOIN

Our major priorities moving forward from the ICO are to:

- a. Further enhance and develop our community of investors, contributors and partners
- b. Continue to develop our technical skills and processes
- c. Apply our skills and knowledge to the continual development and optimization of the FIBO Trading AI Bot

We also want to provide our investors and contributors a continuous and reliable passive income from their holdings of FiCoin.

The next big major initiative that is scheduled for the end of 2018 is to launch our FIBO AI Bot as a service for 3rd parties, including large trading companies and institutions.

We will continue to strive for iterative advancements of the performance of FIBO in its Artificial Intelligence algorithms towards its perfection in trading functionality.

Later in 2019 we aim to introduce FIBO’s unique text analysis of cryptocurrency news sources, to gather market collateral and predictions that will further enhance FIBO’s trading superiority.

The only fuel for this ultimate tool will be the FiCoin token. The FiCoin token will be the fuel of the future. The future we will rule.



We're here
FOR THE LONG-TERM