IMCOIN

The first and only
HYBRIDCOIN

PROYECTO IMC

A new concept that blends stability and profitability, a hybrid currency based on Blockchain

www.imcoinproject.com

SUMMARY
A bit of history

It only takes a brief look at the cryptocurrency market capitalization, the charts along with the history realizes that most of these currencies (Bitcoin, Ethereum, Litecoin, Monero, and other major cryptocurrencies) are showing a meaningful growth in value and a promising expectation to keep growing in the future, causing a loss of faith in the traditional monetary systems and turning up the confidence in the power of blockchain technology. However, these cryptocurrencies are not proving to be very effective as payment methods. Their value growth has caused them to behave more as assets than currencies, to the investors and miners are pushing to hold cryptocurrencies instead of using them to buy goods and services. Users don't have incentives to trade or sell them, as once they are traded, the owners lose their investment standing.

Over the years, different kinds of cryptocurrencies have appeared and one of the most popular is the Stablecoin, a currency that has been back up for an underlying asset that makes people choose them for their easy-transfer and stability. Eventually sacrificing the performance in terms of profitability offered by other currencies.

IMCoin aims to be the first Hybridcrypto coin in the market that provides the owners the possibility of having an underlying asset that minimizes the volatility of the price and sustains it at the same time to increase the value to affect potentially the price of the currency trade. In this way, we consider that either the public of the Stablecoin and the performance of cryptocurrencies will be seen interested and benefited by IMcoin.

%▶ IMCoin   %▶ IMexchange
%▶ Lucy IA   %▶ Lucybook

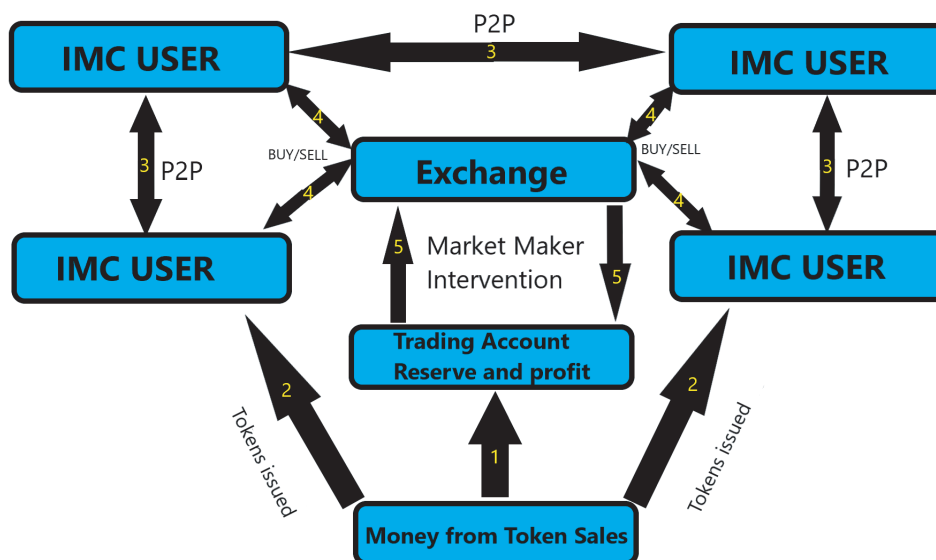**IMCOIN**
A NEW CONCEPT

CASH FLOW
AND TOKENS

1. The money that gets in for tokens sales activity is credited in the trading account which complies as an underlying asset in there and would be operating in the financial markets. The account will be audited to follow-up for the user's knowledge

2. The tokens will be assigned to the user once make the purchase through the e-wallet.

3. Users can exchange tokens via P2P with other users.

4. Once IMC is listed in the online exchange, users will be allowed to buy and sell their tokens at the market rate.

5. The underlying asset will act as a market maker in the exchange when eventually considers that the currency turns up over-supply or over-demand to avoid the loss of the HybridCoin as gist.

IMCOIN
A NEW CONCEPT

IMexchange
Finances -Left Side

IMCoin has at the same time a project to build a stable and profitable business model employing cryptocurrencies as a security deposit, besides an investment asset. Our model aims to make easy access to credit for IMC holders backed by encryption guarantees, based on the security and transparency of Blockchain technology. Platforms that attempt to be a dealer for crypto-backed loans between individual, institutional lenders and borrowers generally fail to provide a solid risk management service to their clients; the volatility prices produce a substantial risk for both parties, lender and borrower. At the other case of the spectrum, most established credit channels are unwilling to accept volatile assets, like as cryptocurrency, as collateral.

Our platform will allow the loan recipients to make profits from their IMC available as a guarantee in the market price rise and as long the lenders reduce risk with the tenancy of Hybridcoins, getting benefit not only for the loan rates but from the profitability of the currency.

This will allow offering lower credit rates in the market compared to other crypto and fiat platforms. The project aims to be able to use cryptocurrencies as a loan guarantee and boost the demand for IMCoin as an investment asset.

The System is based on a blockchain credit which the value of the collateral asset on any occasion will be public and the terms of the credit are transparent and set in a smart contract; no intermediaries needed other than the link that guarantees the conclusion of the transaction and the contract arranged. Under the conditions of a cryptocurrency economy, smart contracts can be separated from the bank's competence and other liquidity providers, the cost of the loan can be reduced, and the conditions to qualify will be transparent to all parties. On the other hand, since it is a Hybrydcoin, the benefits will be fair for both parties of the credit.

IMCOIN
A NEW CONCEPT

IMexchange
Bitcoin Pizza Day

May 22th, 2010 (Bitcoin Pizza Day)

The day a developer bought 2 Papa John's pizzas with 10,000 bitcoins. "Bitcoins didn't have much value back then, so the idea of trading them for pizza was incredibly cool," Hanyecz told The New York times, nowadays those BTC would be worth millions of dollars if he had kept them. If I would have IMC at that time, I could still order that pizza; Just taking a loan through the IMexchange platform, leave as guarantee IMCoins, order and eat your pizza, pay the loan in USD and hold your IMC asset position without loss. Taking this into account as an ordinary example, the same would apply to any business that requires our liquidity, for example, a broker that needs a loan for its trading orders or a business that needs a loan to pay its suppliers, a person who needs a loan to buy a vehicle, etc. ..

"Through the implementation of IMC Project, could be executed promptly because I will connect to IMEXCHANGE in the future."

IMCOIN
A NEW CONCEPT

Application
Model

The IMC Project model uses fluctuating crypto assets as collateral for a loan / counterparty granted in fiat currency such as liquidity (USD and EUR), or another stable cryptocurrency. The list of the advantages of this model compared against the traditional banking and current liquidity providers are:

● Automatic loan/counterpart confirmation in matter of seconds or minutes.

● No requirements for credit rating or asset verification.

● The customer regulates the conditions of the contract on their own subject to the limits of the platform terms.

● An option to deposit the collateral in multiple cryptocurrency assets to stabilize overall collateral fluctuation and decrease

●Transparency of the operation during the transfer and withholding of the security deposit.

● Transparency of the collateral evaluation and the fluctuation of its value over time for both parties.

Choose credit terms
Step 1

Deposit Collateral
Step 2

Get Confirmation
Step 3

Get Credit fund
Step 4

IMCOIN
A NEW CONCEPT

TOKEN TARGET
MARKET

Carlos, owner of a Supermarket, is also an investor who likes crypto money. He invests in Bitcoin and many other cryptocurrencies. For a few moments he felt the thrill of seeing his profits grow explosively due to the volatility of the currency, but many times he was frustrated for the fells and volatility against him. After experiencing this he decided to invest in Stablecoins, he stopped making a profit but he still has that good feeling of having crypto money, be able to transfer them without problems or obstacles and use them. The moments of uncertainty are over, but so are the moments of profit. He switched out from roller coaster to bicycle. Carlos met IMC, made his analysis and realized that he should not sacrifice everything, he could obtain a cryptocurrency that would give him profitability but that at the same time has a work plan that backs up its price, greatly reducing the risk of volatility. Now passed from the bicycle to the convertible, a vehicle that makes you feel quite well driving down the city, go outside for dinner but also get on the highway of profitability, but always with your seatbelt on.

Then Carlos bought 10,000 IMC and keep them for a while and saw that everything was going well. One month he didn't have many sales at the store and didn't have enough money to pay his suppliers. He needed a loan, so he resorted to IMexchange where he placed his IMC as collateral and got fiat money in return. When the contract expired and payed out the agreed interest, after a good month of sales in his store, he received back all his collateral which has even increased its value. In this way, I can come by liquidity, stand his cryptocurrency position and stayed in the investment game in a long term. Carlos is a Hybridcoin Investor.

IMCOIN
A NEW CONCEPT

LUCY
ARTIFICIAL INTELLIGENCE

At the backstage of IMexchange you will find Lucy. Lucy is an artificial intelligence assistant that will provide automated loan operations inside the platform. Lucy is based on a deep artificial intelligence learning algorithm and her goal is to provide such human services to the platform users.

Apart from acting as a loan assistant, Lucy behaves as legit AI machine, analyzing the client activity on the platform from his first steps up to conclusion of the contract to develop predictive actions, for example: be able to offer additional financial services, track collateral performance, monitor contract reimbursements and expiration dates, all the functions required inside an ecosystem that is not managed by any central authority.

Lucy rids off the need for middle-management and managers, commissions and hidden fees.

IMCOIN
A NEW CONCEPT

LUCYBOOK

Inside our platform there will be the possibility of using Lucybook, a trading account auditor for all markets, fx, futures, stocks, cryptocurrencies and others. It will become a fundamental tool for traders who wish to show their trading results, verified for a tool based on blockchain technology for transaction validation. It will also become an esential tool for the future control of other Hybridcoin that could be added and audit
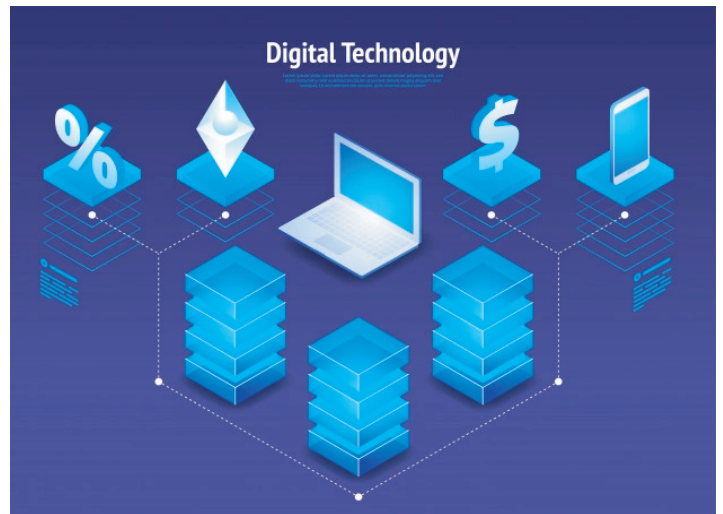
IMCOIN
A NEW CONCEPT

DESCRIPTION
METHOD

IMexchange will use Ethereum-based smart contracts to secure the terms of the agreement. Escrow funds will be deposited in protected wallets that require 3/4 signatures to access. One firm is owned by the borrower at all times, another is owned by the lender, the third and fourth are owned by the IMC arbitration service. The transaction records and contracts will be available in the future, making IMexchange a fully transparent platform.

The contract payment and reimbursement of the guarantee. Once the contract has been paid, the user receives a security deposit at his blockchain address.

1. Payment types of the contract:

● The payment is distributed by the time factor

● Refund on time

2. The early reimbursement will be fractionated by the quantity factor:

● Full early reimbursement

● Partial early reimbursement

3. According the method of refund:

● Reimbursement using the same currency which the contract was arranged (standard method).

● Reimbursement with the guarantees accumulation by transferring a proportional amount of guarantees to the platform address. The remaining amount of the guarantee after contract reimbursements is transferred to the borrower's address.

● Reimbursement with other cryptocurrencies assets.

IMCOIN
A NEW CONCEPT

DESCRIPTION
METHOD

Credit Flow

The borrower is allowed to withdraw the contract currency from the system for his own use. The borrower can pay the contract in advance. Borrower can partially pay the contract ahead of schedule. On the last day of the contract, the borrower may have the opportunity to extend the contract with an additional deposit. The main matter is that smart contracts are not as smarter nowadays as many crypto money holders think.

For example, the Ethereum smart contract cannot be part of agreements within different cryptocurrencies, such as BTC or BCH. In addition, the smart contract will not work until the events happen automatically. It must be activated manually or through a back-end script process. Many users are not aware of this and believe that a smart contract is an automated contract that is able to control an agreement independently and that solves the trust problem.

Unfortunately, Ethereum is not yet there. Hence that, until a self-sustaining cross chain technology come to view, the smart contract can not automatically control the agreement. Consequently, the problem of trust in our platform will be solved not through smart contracts but through with multiple signature system with separate addresses for each cryptocurrencies BTC, ETH and all the other existing.

IMCOIN
A NEW CONCEPT

TECHNICAL
DESCRIPTION

Contract Replay

In the case, the borrower pays the contract and returns the funds within the term agreed, the security deposit will be released and transferred to the borrower's wallet address. In the case, the borrower does not pay on the term agreed and fault complying with the commitment set forth in the contract, part of the funds in the equivalent of the reimbursement amount will be released and transferred to the platform address wallet. The platform will have the right to use a fraction of the guarantee for the damages caused for the borrower's breach of contract. The borrower will receive the left amount of the guarantee back.

In the scenario that the borrower's collateral begins to depreciate and its estimated value approaches the value of the contract, if the terms of the contract states it, the borrower can deposit an additional collateral or partial pay of the loan in advance to reduce the collateral.

If the borrower does not take the options mentioned and the borrower's collateral continues decreasing its value (length of the contract before the return of the contract), part of the security deposit will cover the equivalent of the due amount and money will be released to be transferred into the platform wallet address. The platform can release part of the collateral to pay damages caused by the breach of contract for the borrower. The borrower will receive the left amount of the collateral back.

IMCOIN
A NEW CONCEPT

TECHNICAL
DESCRIPTION

Contract parameters

Parameters loan can include

- Contract currency.
- Collateral currency.
- Contract amount.
- Loan duration in days.
- Interest rate per day.
- Repayment to collateral ratio (RtC), which affects the calculated value of the guatantee.

Calculated parameters include:

- Service interest (I), calculated by the formula:

$I = La \times p \times d$

- Loan credit amount to reimburse (Ra), calculated by the formula: $Ra = La + I$
- The collateral quantity (Ca), calculated by the formula $Ca = Ra \div RtC \times 100$

COLLATERAL CRYPTOCURRENCIES

At the time of the platform's launch, IMC will be accepted as collateral. In a second version, Bitcoin and Ethereum will be accepted, being these two cryptocurrency with the highest market capitalization XRP and ADA other well-known cryptocurrencies that are listed as the 10 most capitalized will be added as collateral crypto-currencies in the third version of the platform. Other popular tokens that have gained a market quote and are backed by a successful and trust asset will be added as collateral currencies in the future.

IMCOIN
A NEW CONCEPT

TECHNICAL
DESCRIPTION

Contract Coins

IMC is a stable token on the IMC exchange platform used as a credit currency for contracts or exchanged for fiat money. 1 IMC = 1 USD. The quantity of IMC existing will be covered for EDP (Encrypted Guarantee Debt Positions) or the equivalent balance in USD in the trading accounts. Meanwhile other tokens and currencies are successfully positioned in the market, this new type of projects (cryptocurrencies) will make available on the IMexchange platform as a credit currency.

The properties of the IMC token are quite the same as USDT. IMC is an token that Users are available to:

● Transfer them among other IMC users.

● Use them to invest on brokerage platforms or exchange them for other crypto-assets at exchange spots.

IMC Environment

IMC Cryptocurrency

The solution we have developed to minimize the risks, either for the platform and its users, is a token with a specific functionality.

Token functions:

● Privileged terms for products in the platform for users depositing in IMC to receive credit Membership.

● Up to 50% discount on the platform fees for borrower membership plan.

● When the user balance discount is applied, the equivalent of 50% of the USD discount is charged in IMC tokens, once the IMC Full Loans Platform concludes

● The opportunity to become a lender depositing in IMC for lender membership plan.

IMCOIN
A NEW CONCEPT

TECHNICAL
DESCRIPTION

IMC properties

The supply of IMC is limited.

IMC tokens can be purchased during token pre-sales price at $1.00 (U.S. dollar) and increasing according the performance of the underlying. Subsequently the token pre-sale, IMCs will be available for purchase or sale on at least one licensed exchange.

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IMC Security Fund

In order to level out the risks related to a suddenly drop in the value of the guarantee currencies in regarding to the value of the contracts granted, or difficulties in the processing of the guarantee asset, an IMC security fund will be set up a Security's portfolio that will be conform for:

● A reserved percentage of the profits for each credit agreement;

● A reserved percentage of the contributions gained with the sale of coins

● Funds that will be received through the Platform for retail sales.

● A percentage destined for the traders' team management

IMCOIN
A NEW CONCEPT

IMC TOKEN
DEVELOPMENT

Phase 1. Creation and planning of Token Q1 2019

● Concept development

● Team conformation

Phase 2. Platform development Token Q2 2019

● Platform design

● Token's Implementation

● Integration of Ropsten and MainNet

● Wallet integration

● Test environment

Phase 3. Official IMC announcement Token Q3 2019

● Pre-sale Round 1

● Pre-sale Round 2

● Official Token announcement of the Imexchange Platform.

Phase 4. Sales round for IMC coins Q4 2019

● Sales round for Coins

● Coordination and implementation of P2P sales.

Phase 5. Access to IMC IMExchange platform - Q4 2019 1st presentation and test phase

● IMC as a stable currency in a new and secure cryptographic asset exchange.

● User interface API for exchanges.

● Easy to use

● Similar platform with support of many peers such as BTC, ETH, BCH and others.

● Active only for IMC P2P sales and administrative testing

Stage 6. Execution of ICO platform compatible with Metamask for IMC Q4 2020

● ICO platform design

● User transfer

● Instant online purchases

● Referrals program

Stage 7. Multiexchange list application for listing Q4 2020

● Recruitment of a company specialized in listing

● Documentation presentation on Exchanges 1st line

● Instant online purchases on the new ICO platform

IMCOIN
A NEW PROJECT

IMC TOKEN
DEVELOPMENT

Phase 8. IMC at Exchange on 1st line Q1 2021

● Public announcement for approval with date and time

● Last stage of pre-sale at preferential prices

● Frequent media announcements boosting the number of users

Stage 9. IMC Listed in Q1 2021

● Work plan for token value protection

● Strategies for IMC investment delivered to users

● Ongoing communication for application of the strategies

Stage 10. IMC IMExchange - 2nd presentation Q2 2021

● Options to become a lender depositing IMCs

● Multi-currency collateral; Exchange service for collateral custody feature of multiple signature

● IMC Payment Card

● Reference Program

● IMC Loan API comunication for external platforms: exchanges, wallets, media

● Incorporate into other exchanges and qualified currencies in Crypto Capital websites.

Phase 11. IMC IMExchange - 3rd presentation Q2 2021

● Add the most stable currencies and popular as credit currencies

● Obtain financial licenses and start integration of currencies into credit currencies .

● Add other successfull tokens with work products as collateral

● IMC mobile application

● Lucy as SaaS (Software as a Service) for other financial services

● Lucybook as Hybridcoins lead auditor

● Crypto currency card

IMCOIN
A NEW CONCEPT

Royal Solutions
Adding Value

When we refer to IMC, we are not only treating a new token, but also a Crypto Bank (LOAN), a steady and profitable Hybridcoin, disruptive the concept as a Crypto loaner, ATMs, Crypto Currency Cards and substantially more.

IMC Crypto Currency Card

The IMC Crypto Currency Card is a pre-paid, multi-active debit card which allows to trade of currencies in all fiduciary currencies of the world without exchange fees. The user will be able to manage the assets through the IMExchange platform, loading the card with Bitcoin, Ethereum, BCH, XRP, IMC and many other crypto-currencies.

Debit cards come with the holder's name on the card and will be in force for 36 months. No matter where you reside in, you can be a a IMC's crypto-currency holder and easily manage your assets through our easy-to-use dashboard.

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Risk Management

Typically, high returns incur in higher risk (of loss). We aim to reduce overall risk by carefully diversifying our fund's assets while keeping high-performance attributes. The selected due diligence parameters and a planned set of steps according to our risk analysis are the frameworks for our risk management success. (For those interested in a deeper understanding of asset risk management, we recommend reading Quantitative Risk Management: Concepts, Techniques and Tools by Alexander J. McNeil, Rüdiger Frey and Paul Embrechts, published by Princeton University Press in 2015; 2nd edition, 1st. edition 2005) All of our traders have verifiable records of high success available for the user's knowledge.
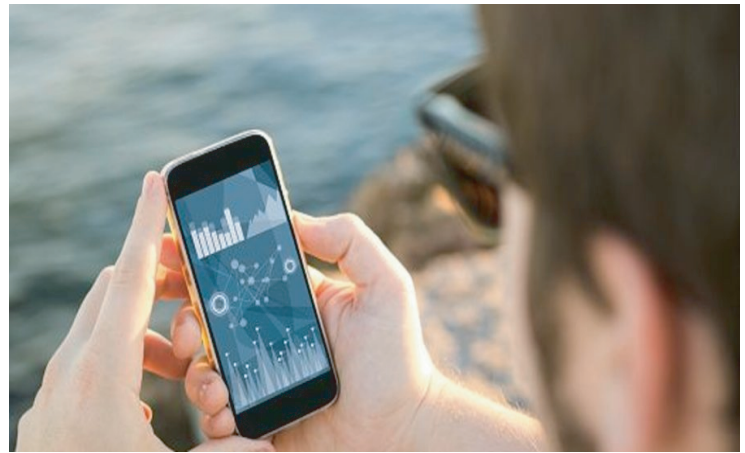
IMCOIN
A NEW CONCEPT

Royal Solutions
Adding Value

PLATFORM / EXCHANGE / FOLDER / MOBILE APPLICATION

The platform with easy-use and dashboard allows a fast access to a variety of features. On one side, will there be a wallet that shows the account balance, a cryptocurrency ecosystem for exchange and the option to invest in IMC token funds and products. On the other hand, there is a referred system which allows the user to benefit according their ambition to build networks. Our easy-to-use platform will be available on the interface web and portfolios either Android and iOS according to our timeline guidelines. Our mobile applications will provide a forefront native use and guarantee a fast and natural user experience.

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TOKEN SALES
PROCEDURE

To finance the project and the platform, we made a coin sale. (ICO / ITO) The ticker symbol for the company's token will be IMC.

The coin sale proceeds as following.

Royal Facts:

ICO available: 100,000,000

Whole supply: 100,000,000

Hard case: USD 100,000,000

Equivalent Cryptocurrencies: ETH, USD, EUR, BTC

Initial exchange rate: 1IMC equal to 1 USD

Variable exchange rate: According to the underlying with an estimated increase of 5% monthly.

Exchange rate for underlying entrance: It will be the price at which the ICO closes.

Token utility function

The IMC is mainly a payment method, a digital coupon, for all the services available and offered for IMCoin environment, particularly ICO services and fees related to the Loan Platform.

IMC is made for people who like Stablecoins but do not want to sacrifice performance, becoming their owners into Hybridcoin Investors. With the option of using these currencies to request for loans, and keep them and produce profitability.

Structure

IMC tokens are accepted on the P2P sales platform subject under supply and demand behavior on IMC wallets only for the time being. Since tokens will be released after the Token Generation Event, transactions can be made in the secondary market. At the phase of register on exchange first line, tokens can be sell in the market. The initial IMC distribution is shown below:

10,000,000 IMC created during the Generation Event will be assigned to our company. 80,000,000 IMC will be assigned to customers

10,000,000 IMC will hold for supply/demand control

IMCOIN
A NEW CONCEPT

Our Bases
and Instruments

Iamexchange OÜ

This is lead by Diego Agüero, along with his team of traders, well-known for being one of the best cryptocurrency traders of the last years, proving through his audited accounts, his high effectiveness as a manager. He is also recognized as an educator training and be into hundreds of people in the application of the Order Flow and Market Profile. In recent years he has set up an exceptional team of traders and multiple financial software that nowadays are used for the management of large capitals concentrating in the volume, arbitrage and fundamental analysis.

SL CORP INNOVATION & SOLUTIONS

SL Innovation & Solutions arises from the need to put forward technological solutions to the Latin American market, focused in expediting the Digital Transformation. We are committed with ethics action, responsibility, quality and customer experience. We are proud to have over 5 years of experience in the technology industry, sharing comprehensive IT solutions, following the highest quality standards and focused on customer satisfaction.

We take advantage of technology to offer innovative and personalized solutions focused on solving the needs of organizations, always providing the best service experience, through the implementation of Artificial Intelligence and BigData engines, as well as permanent advice with our highly professional team and prepared.

http://www.sliscorp.com/

FXblue Audit Tool

The underlying account is audited by one of the most recognized companies in this field. FX Blue's management is experienced in financial services, the Internet, the development of industry-wide software solutions and design implementation of sophisticated back-testing and automated trading systems. The FX Blue team is unique positioned to understand and meet the needs of the trading community. FX Blue prides itself on its reputation for quality, reliability and deep and wide analysis.

https://www.fxblue.com/about/aboutus

IMCOIN
A NEW CONCEPT

Our Bases
and Instruments

Metatrader 5

Our underlying is operated on MT5, The MetaQuotes firm's platform Software Corp. which stablished in 2000 as a developer of B2B software. These days, MetaQuotes is a leader production of software for the financial markets, and has offices based all over the world.

https://www.metatrader5.com/es

Atas ADVANCED TRADING ANALYTICAL SOFTWARE

The partnership with ATAS, an analytical and professional platform, designed to order flow analysis. It contains everything imperative to make an outstanding evaluation and market follow up (ExecutionTime and Sales), Level II data (Market Depth -DOM-) and HFT activity (high frequency algorithms), among others. https://atas.net/es/

IMCOIN
A NEW CONCEPT