



# DIMCOIN

## Whitepaper Summary



# Abstract



**Since the introduction of Bitcoin, blockchain technology has grown in leaps and bounds. Blockchain has allowed not only cryptocurrencies to flourish, but has opened other traditional sectors such as financial services to exploit the technology. The problem with many of these blockchain offerings is that they offer individualised or complimentary services, but not the entire package.**

The solution to the afore-mentioned problem is a blockchain-based financial ecosystem – a financial ecosystem that offers users a platform regardless of their financial standing. The Data Interchange Module (DIM) cryptocurrency is such a solution. The DIM comes in two versions; the DIMCOIN and DIM Currencies. It is more than just a cryptocurrency; it is a key to the DIM Ecosystem. The DIM Ecosystem comprises of the DIM, DEPOTWALLET, WISEConsulting and Hybrid Stock Exchange (HYBSE).

It offers blockchain wallets, crypto-fiat currency exchanges, cryptocurrency exchanges, digital equity trading & management, and commodity trading & management. Buying DIM TOKENs from the DIMCOIN ICO will permit the holders to receive commissions. Token holders will receive the commissions as long as they are in possession of DIM TOKENs. The DIM Ecosystem, with its low fees and uncomplicated registration process, breaks the financial, administrative and geographical barriers that have separated potential issuers and investors in traditional financial systems.

**Risk Disclaimer:** Buying DIM TOKENs involves substantial risk of loss and is not suitable for every investor. The valuation of the DIM may fluctuate, and, as a result, clients may lose more than their original investment. Before deciding to invest in DIM TOKENs, you should carefully consider your investment objectives, level of experience, and risk appetite.



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# DIMCOIN ICO



Available at:	<b>www.dimcoin.io</b>
ICO 2017 Dates:	Pre-ICO = 1 <sup>st</sup> (12:00 pm CET) - 15 <sup>th</sup> (23:59 pm CET) of July ICO = 16 <sup>th</sup> (00:00 am CET) of July - 27 <sup>th</sup> (23:59 pm CET) of August [ICO End]
Type of Offer:	Initial Coin Offering
Purchase:	1 DIM TOKEN includes 100 DIMCOIN
Commissions Qualification:	50 or more DIM TOKEN*
Tokens Available:	10,000,000
Token Structure:	1 Token = 100 DIMCOIN
Token Price:	\$ 1 per Token
Minimum Purchase Per Person:	1 Token
Maximum Purchase Per Person:	4,500,000 Tokens
Bonus DIMCOIN Available:	30% = 1 <sup>st</sup> (12:00 pm CET) - 15 <sup>th</sup> (23:59 pm CET) of July 20% = 16 <sup>th</sup> - 29 <sup>th</sup> of July 15% = 30 <sup>th</sup> of July - 12 <sup>th</sup> of August 10% = 13 <sup>th</sup> - 19 <sup>th</sup> of August 5% = 20 <sup>th</sup> - 27 <sup>th</sup> of August [Bonus DIMCOIN <b>END</b> on the last day of ICO <b>or</b> when DIM TOKENs are finished]
Accepted Cryptocurrencies:	BTC, ETH, LTC, XEM, DASH, USDT
Group Structure:	DIMCOIN Foundation (Founder & Architect of DIM) Hybrid Stock Exchange (Trading Platform) WISEConsulting (DIM Exchange)
Attachments:	DIMCOIN Terms & Conditions, DIMCOIN Prospectus, DIMCOIN Technical Report and DIMCOIN Presentation
Dilution:	Token holders will not have their ownership and commissions diluted. No future tokens that have earnings from the DIM Ecosystem will be issued.

\*required amount of DIM TOKENs in order to receive commissions based on the fees generated within the DIM Ecosystem .



# Introduction



Cryptocurrencies are digital medium of exchange that utilise cryptography and shared public ledgers (blockchain). These characteristics allow digital coins to be secure, traceable and anonymous. The cryptocurrency and blockchain markets are still relatively young. They have potential for exponential growth, leading to new offerings in the market. The DIMCOIN is a new offering in the market. It is one-half of the DIM cryptocurrency and it provides access to the DIM Ecosystem. The DIM Ecosystem offers services such as: stock exchange trading, cryptonisation (securitisation) of equity, equity trading & management, cryptocurrency exchanges, crypto-fiat currency exchanges, e-commerce, debit card purchases, inter-business transactions, and commodity trading & management. The use of fiat currency in the ecosystem is achieved by exchanging fiat currencies against DIM Currencies. The DIM Currencies are the other half of the DIM cryptocurrency. The value of the DIM Currencies is tied to the value of the denominated fiat currencies. Within the ecosystem, assets are valued and denominated in DIM Currencies.

# DIMCOIN Foundation



The DIMCOIN Foundation is a non-profit organisation that is responsible for the creation, management, distribution of the DIM (DIMCOIN and DIM Currencies) and DIM TOKENS and is a central production hub of the DIM Currencies. Its functions will also include cryptonising assets and creating future products or services under the DIM copyrights. All the profits received by the foundation will be utilised to further improve the DIM in order to increase its value.



# The Data Interchange Module

» The Data Interchange Module (DIM) cryptocurrency is a p2p, quantity committed, secure, private and robust digital medium of exchange. The DIM is built upon the NEM network. It is different from the rest of its competitors because it is part of an ecosystem. Ownership of the DIM cryptocurrency offers entry into the ecosystem and the services within it. There are two versions of the DIM cryptocurrency: DIMCOIN and DIM Currencies. The DIM TOKENs will initially supply the DIMCOIN via the initial coin offering (ICO). The DIM Ecosystem is a community of DIM based services working together.

## DIMCOIN

» The DIMCOIN is a speculative digital coin that is available worldwide. The coins contain high confirmation speeds and they are 99.99% immune to fraudulent activities. The DIMCOIN has a quantity commitment of 9 billion coins with the initial price starting at \$0.01. The coins will be available on major cryptocurrency exchange platforms such as Poloniex, Bithumb, Bitfinex, etc. Users will be able to buy and sell the DIMCOIN using fiat currencies and cryptocurrencies. The DIMCOIN is not integer and it is available in fractional amounts.

## DIM Currencies

» The DIM Currencies will be utilised as a medium of exchange in the DIM Ecosystem. They will also be for e-commerce and merchant purchasing on platforms that will accept the DIM cryptocurrency. For example, if a user converts their fiat currencies into the DIM Currencies using US dollars, the amount of DIM Currencies the user receives will be equivalent to the value of the US dollar in relation to the DIM Currencies. There will be no conversion fees attached to DIM Currencies. The converted US dollar amount will be denominated as DIM USD. Currently (2017), only the DIM USD and DIM EUR are available. In 2018, the DIM Currencies will be expanded to include the Indian Rupee, Japanese Yen and Chinese Yuan. In 2019, the line-up of DIM Currencies will include the British Pound and Russian Rubble. Users can exchange DIM Currencies amongst themselves based on market prices of the fiat currencies involved. There are no exchange fees attached to DIM Currencies. Users will be able to exchange different DIM Currencies against each other on DEPOTWALLET. Holders of DIM EUR can convert their amounts to DIM USD.



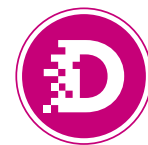
# Comparison between DIMCOIN & DIM Currencies

>>	Characteristics	DIMCOIN	DIM Currencies
	Speculative coin	✓	✗
	Available worldwide	✓	✓
	Tradable on crypto-exchanges	✓	✗
	Tradable p2p	✓	✓
	E-commerce	✗	✓
	Merchant purchasing	✗	✓
	Fractional amounts	✓	✓
	Currency Exchange Risks	✗	✓
	DIM Ecosystem payments	✗	✓
	Pegged to fiat currencies	✗	✓
	Manageable on DEPOTWALLET	✓	✓

Table 1 - DIMCOIN & DIM Currencies comparison.

## DIM TOKEN

>> The DIM TOKENs will be made available to the public at the ICO, during which 10 million tokens will be available. One DIM TOKEN will be equivalent to 100 DIMCOIN, each DIMCOIN being worth \$0.01. Token holders with +50 DIM TOKENs will receive 30% of the net fee transfers on the DIMCOIN, DIM Currencies and cryptonised (securitised) assets. These transfers will be conducted in the DIM Ecosystem. The 30% net transfer fees will be distributed according to the percentage amount of tokens that each token holder owns. As long as they possess the DIM TOKENs, token holders will receive their commission.



# DIM Ecosystem



**The DIM Ecosystem is a blockchain-based financial platform that offers services ranging from equity trading to fiat-cryptocurrency conversion. The platform is the world's first due to the combination of services offered, technology behind the ecosystem, low fees charged and the interlinked nature of the ecosystem. The ecosystem eliminates the exclusionary high walls set by mainstream financial platforms. It also gives the user an empowering p2p trading platform and allows ordinary users to get access to financial markets that were once reserved only for professionals and institutional investors.**

Each company in the ecosystem is a legal entity, but they are under one umbrella group. Users of the ecosystem will be able to exchange their fiat currencies against cryptocurrencies on their DEPOTWALLET. Users will be able to convert different DIM Currencies' against each other from anywhere in the world. This currency exchange function eliminates the burden of high exchange fees. No more searching for low prices at forex exchange platforms. Exchange rates provided on the DEPOTWALLET will come from finance meta-data distributors. Through DEPOTWALLET debit cards, users will be able to perform online and walk-in merchant shopping. There will be no need to withdraw cash and carry bundles of cash in their wallets. Such payment options allow users to track their spending habits and create budget discipline. Businesses that will utilise the DIM Ecosystem will be encouraged to accept DIM Currencies. This will enlarge the pool of businesses and potential customers that purchase using the DIM Currencies. Businesses will be able to perform day-to-day administrative duties like paying their invoices through the DEPOTWALLET.

The ecosystem places the user in complete control of their finances and assets. Users can send remittance to other DEPOTWALLET users across the globe straight from their computers and hand-held devices. Users can trade in all kinds of cryptonised assets in the ecosystem. They can even loan finances amongst each other. They can also contribute to the development of the ecosystem by participating in the suggestion and voting processes. Users are also responsible for their own security on the ecosystem by safeguarding private information. The individual responsibility of users is part of the collective responsibility that ecosystem users have for the platform. There will be no central authority to dictate, and possibly enforce undemocratic policies on how the ecosystem should function.





# Hybrid Stock Exchange (HYBSE)



Hybrid Stock Exchange (HYBSE [HYBSE.com]) is an online stock exchange platform that offers small and medium enterprises (SMEs) a platform where they can seek and access international capital from investors. Users can trade cryptonised currencies, securities and commodities. With HYBSE's programming, the latest technology was fused with the wishes of ordinary traders and brokers. HYBSE is currently migrating to the blockchain protocol, since it has decided to conduct trading through cryptocurrencies. The mainstream equity markets are defined by over-regulation, red-tape, excessive fees and long waiting periods before trading can commence. Trading on the platform can be done p2p, eliminating the need for too many external intermediaries. The DIM Currencies are recognised and permitted as a medium of exchange on the platform. Issuers will have their securities cryptonised by HYBSE before they are listed. Cryptonised instruments will be transferred to DEPOTWALLET addresses allowing users to trade. HYBSE will also decryptonise shares when it is in the best interest of the DIM Ecosystem. The steps, means and costs of decryptonising can be viewed on the HYBSE website.

# WISEConsulting Limited



It is intended that WISEConsulting (dimcoinexchange.com) will become the bureau de change for the DIM (DIMCOIN and DIM Currencies) and also conduct public relations for the DIM cryptocurrency. WISEConsulting will – as soon as the required service contract have been concluded – exchange fiat currencies into DIM Currencies. WISEConsulting shall not have any obligation to re-exchange the DIM Currencies back into fiat currencies. The exchange prices for fiat currencies against DIM Currencies will be provided from finance meta-data companies. Using WISEConsulting will enable users from different countries to get prices of different DIM Currencies on their DEPOTWALLET. Users will be able to make exchange requests on their DEPOTWALLET, after which WISEConsulting will administer the exchange.



# DEPOTWALLET



DEPOTWALLET (DEPOTWALLET.com) is a state-of-the-art blockchain wallet that permits users to buy, sell, manage and hold DIM cryptocurrencies and cryptonised assets. The wallet is free to download at the DIMCOIN ICO, HYBSE and DEPOTWALLET websites. After downloading the wallet, they can create an account and receive a private key. Users do not need to have a bank account to set-up a DEPOTWALLET account. DEPOTWALLET is also a blockchain explorer for the DIM Ecosystem; therefore, users can view the history of transactions, creating a transparent ecosystem without the need of financial reporting. In addition, the wallet has innovative online banking encryption standards. The wallet can be utilised for personal use through private accounts and simultaneously for large scale business purposes via multi-signature accounts.



# DIMCOIN ICO

## >> The DIMCOIN ICO will be held at: [dimcoin.io](http://dimcoin.io)

The ICO countdown will be from the 1st (12:00 pm CET) - 30th (11:59 am CET) of June 2017. The pre-ICO will be from the 1st (12:00 pm CET) to the 15th (23:59 pm CET) of July 2017. The DIMCOIN ICO will be from the 16th (00:00 am CET) of July to the 27th (23:59 pm CET) of August 2017. Each prospective DIMCOIN ICO participant is solely responsible to determine whether they are eligible to participate based on their respective jurisdiction of residence.

Tokens that are not sold at the end of the ICO will be given to the DIMCOIN Foundation. In the case where all tokens are all purchased before the end of the ICO, investments will still be accepted. Supporters will receive DIMCOIN equivalent to the size of their investment, instead of DIM TOKENS.

# Bonus DIMCOIN

>> **Bonus DIMCOIN will be given to early investors during the pre-ICO and ICO. If the DIM TOKENs are sold out before the end of the ICO, the bonus DIMCOIN will not be given to the purchases made afterwards. The bonus DIMCOIN will only apply to DIM TOKENs. The bonus coins will be provided from the marketing and development purposes supply.**

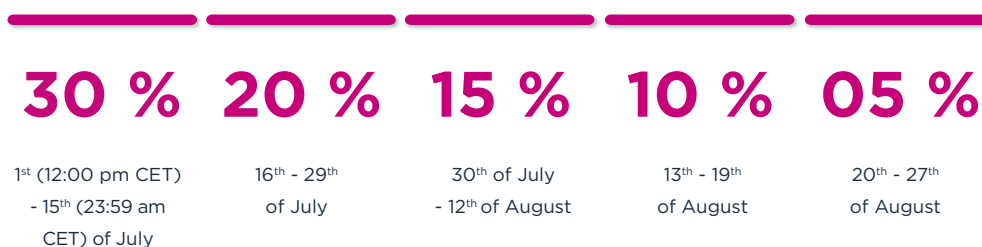


Table 2 – Bonus percentages for ICO backers.



# DIM TOKEN Depletion



The DIMCOIN ICO will have 10 million DIM TOKENs. With each token priced at \$1 each, the maximum amount that can be raised through the tokens is \$10,000,000. If there is still a demand for coins after the tokens have been depleted, individual coins will be sold to the public. These coins will not have benefits attached as the tokens do, i.e. the commissions given to token holders will not apply. After the tokens have been depleted, the price of coins will increase with \$0.01 per coin for every \$2,000,000 reached. After \$30,000,000 has been reached, the DIMCOIN price increment will cease and the price per DIMCOIN will remain constant.

Funds Raised	Price-Per-DIMCOIN
\$0 - \$10,000,000.00	\$ 0.01
\$10,000,000.01 - \$12,000,000.00	\$ 0.02
\$12,000,000.01 - \$14,000,000.00	\$ 0.03
\$14,000,000.01 - \$16,000,000.00	\$ 0.04
\$16,000,000.01 - \$18,000,000.00	\$ 0.05
\$18,000,000.01 - \$20,000,000.00	\$ 0.06
\$20,000,000.01 - \$22,000,000.00	\$ 0.07
\$22,000,000.01 - \$24,000,000.00	\$ 0.08
\$24,000,000.01 - \$26,000,000.00	\$ 0.09
\$26,000,000.01 - \$28,000,000.00	\$ 0.10
\$28,000,000.01 - \$30,000,000.00	\$ 0.11
+\$30,000,000.00	\$ 0.12

Table 3 - Price-Per-DIMCOIN when DIM TOKENs are depleted.



# How ICO Funds Will Be Used

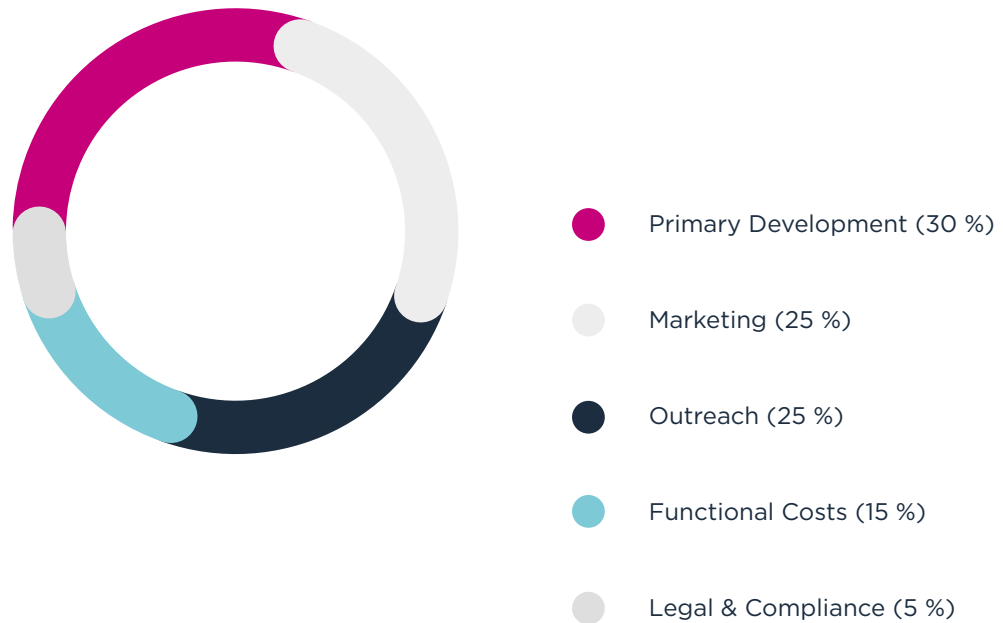


Figure 4 - ICO funds usage.

Primary development funds will be used for programming DEPOTWALLET and HYBSE. Both are still beta versions. Functional cost funds will be used to meet day-to-day operational costs. To ensure that the DIMCOIN and DIM Ecosystem become household names, marketing funds will be utilised to promote the coin and the ecosystem. Legal & Compliance funds will be needed to meet legal challenges that comes from utilising blockchain technology. Outreach funds are to educate the general public about the DIM Ecosystem and blockchain through expos, conferences, etc.



# Fund-Keepers

» The 10 million DIM TOKENs available during the ICO will be placed in one multisig account. The 9 billion DIMCOIN will be distributed into multiple multisig accounts, each holding different amounts. This is done to ensure that no single individual has access to the accounts holding the tokens and the coins. The signees will be internal senior management staff and trusted external advisers.

## Benefits of DIMCOIN ICO (Fee Structure)

» **The token holders with +50 DIM TOKENs will receive 30% of the net fees earned, according to the percentage of their tokens on the following:**

### Fee Earnings

	DIMCOIN	DIM Currencies	Cryptonized Assets	DEPOTWALLET
	0.1% of transfer volume for transfer- ring DIMCOIN p2p	0,1 % of transfer volume for transfer- DIM Currencies peer - to - peer	0,5 % of transfer volume of transfer- ing p2p	Cash payout account fee: Minimum \$ 50,00 or 1 % per action
Assets			1,5 % of whole transfer volume for trading on trading platform	0,1 % of value for the cryptonized asset per transfer per client
				0% one-time setup fee

Figure 5 - Transfer fees charged on the DIM Ecosystem.



## Voting

- » Voting on the DIM Ecosystem will be available to token holders once the relevant voting programming has been completed. The same voting system will be used for yearly company meetings by investors who have purchased issuer shares on HYBSE. Token holders will be able to vote for or against decisions concerning proposed ecosystem changes and the allocation of funds. The DIMCOIN Foundation will make proposed changes concerning the ecosystem. The token holders can also send their suggestions to the DIMCOIN Foundation, for which they will be charged 10 DIMCOIN per suggestion. The suggestion fee is to eliminate the possibility of spamming the suggestion inbox.

## DIMCOIN Ambassador

- » Token holders and members of the crypto-community can apply to become DIMCOIN ambassadors. DIMCOIN ambassadors will function as local backers, experts and officials of the DIMCOIN and DIM Ecosystem in their local regions. They must be informed and enthusiastic about blockchain technology as well as the NEM blockchain. Successful applicants will be ambassadors for a minimum of two years.



# DIMCOIN Roadmap



**2017** - List the DIMCOIN in three major exchanges. Integrate debit cards into DEPOTWALLET. Launch trading on the OTC. Launch application on android. Apply for operating licences in Switzerland and Dubai for WISEConsulting. Exchange services up and running. Hire more programmers. Reprogram HYBSE into blockchain platform. Have 50 companies listed on HYBSE (Q4).



**2018** - Beta testing and implementation of HYBSE on blockchain platform. Expand the exchange, listings and trading functions on HYBSE. Beta testing of HYBSE (Q2). Launch mobile phone trading for Android (Q1). Have DIM Currencies accepted for commerce purposes. DIM debit cards (physical cards) to be made available to the public. Expand operations into Asia. Expand trading platform to other operating software (iOS, Desktop) (Q1/Q2).



**2019** - Have 1% share of the global trading done on the DIM Ecosystem. Prepare to list the ecosystem on global stock markets. DIMCOIN ATMs. Expand operations into South America.



**2020** - List the DIM Ecosystem on global stock markets. Expand operations into Africa.





DIMCOIN.  
TOMORROW.  
TODAY.