



SECURE  
PRIVATE  
DECENTRALIZED  
EGALITARIAN  
FUNGIBLE  
FAST

**MEET THE  
BLOC.MONEY**

# The future advancements of Digital payment and Cryptocurrencies

In the past decade, demand for cashless and digital payments has increased. "Global transaction volumes grew by 11.2% from 2014 to 2015 to reach 433 billion, an increase partially fuelled by Emerging Asia<sup>\*1</sup>. In the past 24 months, this growth has been enhanced by the introduction of mobile contactless payment solutions such as Apple Pay, Google Pay, and Alipay." "Between 2015-2020, mobile proximity payment volume (such as Near Field Communication (NFC) and QR codes) is expected to rise by a compound annual growth rate (CAGR) of 80 percent, which would bring mobile proximity payments volume over US\$4 trillion by 2020."<sup>\*2</sup>

Overall, the crypto economy and specifically, the cryptocurrencies are increasing at a fast-paced rate. "It is estimated that by 2020 the crypto economy will exceed three trillion dollars<sup>\*3</sup> and that by 2022 it could be equal to 10% of world GDP."<sup>\*4</sup> . Only time will tell whether these predictions are correct, but what is certain is that cryptocurrencies have passed their point of no return. They are here to stay, and their importance will only increase. On the other hand, universal transaction processing for cryptocurrency against fiat based goods is practically non-existent. This is an unsatisfied demand across a cryptocurrency capitalization that has already surpassed US\$150 billion<sup>\*5</sup>

From this estimation, a successful introduction of the cryptocurrencies in today's global economy is illustrated. The future of digital banking and cryptocurrencies performance is yet to come!

BLOC introduces solutions to this issue with the commercial launch of its global ecosystem and payment services. Through this process, buyers and sellers will be offered a set of tools needed to connect and make transactions with one another. The world's most advanced and ever created cryptocurrency is most ready than it ever has been for mass adoption.

BLOC differentiates itself from others as there has been no initial coin offering made to fund and launch the project. As we believe that there are too many ico's piping out every day without real products, providing exceptional products and services are key principles enforcing the project to grow at an increasing rate. Therefore, the developing team presented themselves through financial support with their share of the money.

## What are Cryptocurrencies?

Bitcoin, the first cryptocurrency, was created in 2009. There are currently more than 2000 crypto-currencies alternatives, called "Altcoins," such as BLOC. A cryptocurrency is a fully decentralized and secure digital currency. Its creation is controlled by cryptography. Each currency or coin has various functions, properties, and qualities.

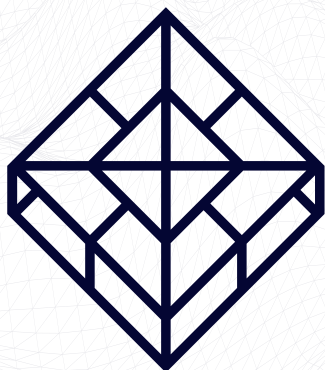
As the central banks do not issue them, their value does not depend on banking policies. Unlike common currencies where new funds can be introduced into the money supply through quantitative reduction (QE), Cryptocurrency prices are fundamentally based on supply and demand.

## The Altcoins Market

The rise of the Altcoins really began 2 years ago when the share of bitcoin accounted for 95% of the cryptocurrency market. In comparison, today, Bitcoin does not represents "more than" 55% of the cryptocurrency market. The Altcoins market has a valuation of 90 billion dollars for a market cap of 200 billion<sup>\*6</sup>. The market Altcoins has therefore experienced an extraordinary boom in the last 2 years and it is still very far from having reached its maximum potential. The craze for Blockchain technology and the cryptocurrencies do not decline despite various restrictive measures in certain countries key as China.

# Which kind of future to expect for the the Altcoins ?

We are convinced that Altcoins are at the heart of the upcoming digital revolution. We believe that the globalized economic environment drives the growth of Altcoins and Blockchain technology. Individuals are looking for a more equal, decentralized world, associated with less control and power entrusted to States and Banks. Therefore, Cryptocurrencies are there to perform at this level of expectation. BLOC's philosophy ensures that Altcoins will offer the best-associated services, while will standing out from today's and tomorrow's crowd.



## Presentation of BLOC

The BLOC Ticker: BLOC is a cryptocurrency launched in MAY 2018 using egalitarian proof of work with Cryptonight Haven algorithm, based on open source Cryptonote technology.

BLOC is:

Fully decentralized, Secure, Private, Fungible, Fast and Egalitarian

Moreover, thanks to the team as the transaction costs, implanted in the roots of the code, are fixed unusually low. Launched in May 2018, with its brand new ecosystem and exclusive set of mining tools, BLOC is the world first cryptocurrency to connect buyers and sellers.

One of our fundamental mission is to build a more accessible and egalitarian financial future. Our blockchain technology will able the following as it is revolutionizing the financial service industry through our empowerment amongst users across the globe to authenticate and transact immediately without cost intermediaries. "There are already 3 million daily users of cryptocurrencies, a number that is expected to exceed 200 million by 2025<sup>\*7</sup>."

"The demand for cryptocurrencies exists now and will grow at an annual CAGR of ~70% for the foreseeable future." A fully functioning ecosystem and personalized cryptocurrency services will be needed to provide easy access to our everyday mainstream users. The benefits of cryptocurrency, such as rapidity of payment, low transaction costs, and removal of boundaries across nations, will be at its highest performance once individuals can use cryptocurrency in the same way as they use their current common currency.

As we are filled with excitement, BLOC has the potential to create a global banking economy, circled by a fast-paced growth and global presence, which will exceed any traditional banking development plan.

# A Brand New Cryptoeconomy is yet to come

As there is an increasing global demand for cashless payments, we are now facing a reality where we need to provide an end to cash payments. Even though the number of global cashless transactions was "over 430 billion in 2015 while the rise of mobile payments is expected to exceed \$3.8 trillion by 2020"<sup>\*8</sup>, for many, cryptocurrencies are still perceived as an investment process. Therefore, the crucial step in moving benefits from the conceptual and into the practical mainstream is to enable individuals to use cryptocurrencies in the same way as they use any other currency.

Cryptocurrencies have been introduced in the world of economics as people are continually changing their interactions with money. The Bitcoin, the world's first digital currency, became a new financial ecosystem called the blockchain, just over ten years ago. "Today there are over 2,000 digital currencies"<sup>\*9</sup>, known as cryptocurrencies."

There are a variety of advantages which cryptocurrencies have over traditional fiat currencies. For example, "the average cross-border transaction fee is 7.45%."<sup>\*10</sup> If our users follow this type of transaction, it can take up to several days and cost a significant share of the money. In this centrally globalized world, by using cryptocurrencies via the blockchain, a transaction between two individuals in different countries can be done for a cost practically equivalent to zero and in a more secure manner.

## Comparing The World's Best Traditional Banks With A New Blockchain decentralized system

With technological advances in market technology, the old world order is often presented as having difficulties to adapt to new world realities. BLOC will pursue its mission to demonstrate how such a recent blockchain based crypto platform will take over the current banking institutions and implemented systems to crypto economy in the near future.

The following table provides key ideas and examples of the various advantages of a new blockchain bank compared to any leading traditional bank.

Consequently, BLOC portrays that no other single blockchain cryptocurrency platform will dominate the new economic sector. Preferably, an integrated network of unprecedented key players will direct the market forward in hopes to lead blockchain platforms to outperform the currently leading traditional banks.

	<b>LEADING TRADITIONAL BANK</b>	<b>BLOCKCHAIN CRYPTOCURRENCY</b>
Countries of Operation	Limited by Capital and Regulation	Unlimited, There Are No Country Boundaries
Number of clients	Limited by Systems, Countries of Operations Etc	Only technical limitations
Scalability	Slow and Expensive	Fast and Relatively Cheap
International Transfers	Restricted, Slow and Expensive	Unrestricted, Fast and Free
Transfer Values	Restricted	Determined by The Individual
Cost of Transactions	Up To 5%	Almost 0%
Speed of Transaction	Potentially Several Days	Minutes/Immediate
Withdrawal of Funds	Potentially Several Days (depending on the amount)	Minutes
Control	Centralized	Decentralized
Control Over Funds	The Bank	The Client
Security	Trust to The Bank	Open Source Independently Verified Ledger
Integration of New Services And Partners	Difficult and Slow	Easy and Fast
Currency Conversion	Up To 5%	As low as 0%
Customer Services	Terrible and often delocalised	Excellent and local

# BLOC E-Commerce and Automated Services Solution's

BLOC has unfolded and advanced a set of key methods to portray universal and integrated access to act as an alternative or replace the current banking system in regards to the expensive and restricted POS contactless terminals. For the merchant to receive crypto payments, the BLOC application must be installed by the purchaser on their choice of mobile device. Once installed, the purchaser uses their BLOC mobile application to scan the QR code, which will contain the essential payment details (such as contact phone number and delivery address). Once scanned, payments will be processed instantaneously.

It is estimated, "over 70% of payment points are equipped with QR payment solutions, which in turn support the most popular applications Alipay and WeChat." As illustrated, such effective methods of payment have become economic game changers in countries in Asia, such as China, in eliminating almost all competition. With the support of BLOC and PAYCHANGE, such mass adoption available for any merchant, with no geographic boundaries, could easily be extended to cryptocurrencies.

BLOC developed API enables any internet store to display a QR code, which can be directly read by the BLOC mobile application. The method of using cryptocurrencies, through a code scan, enables to create a secure sense of banking system which does not differ much from contactless payment options and allows to share the same benefits of the mobile application.

Comparably, these benefits also apply to offline contactless payment points where there is no need for human interaction. Such as parking payments.

## BLOC open Platform

BLOC believes that the cryptocurrency era will require a broader development community than just a few leading crypto platforms. For this reason, BLOC is providing an open platform that enables companies to build their own products using BLOC API. Many of the features of the mobile platform will be made available for developers to use with their payment applications.

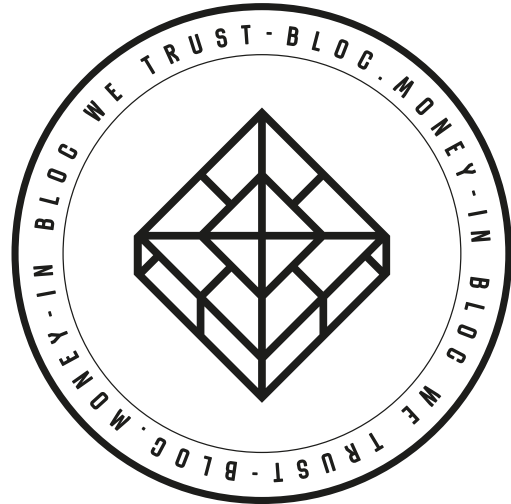
Examples of products and services that can be created and provided through the BLOC API include:

- Cryptocurrency wallets
- Cryptocurrency exchanges
- Cryptosystems for payments on and off-line
- Loyalty programs
- Payments with the use of cryptocurrency and tokens
- Information retrieval
- Automated regular payments
- Billing
- Receive automatic notification of transactions



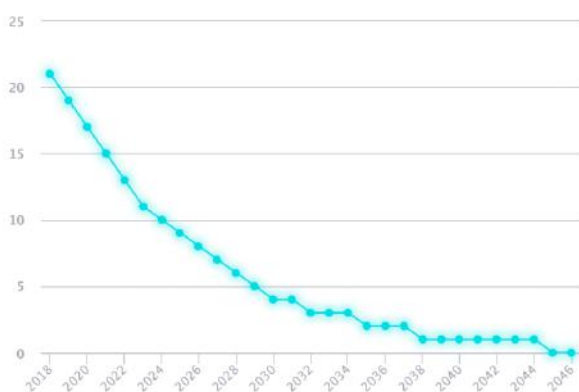
# BLOC Technical Specs

Ticker	BLOC
Symbol	₮
Max supply	50,000,000
Speed factor	21
Emission	120
Blocks per day	720
Blocks per year	262,800
Premine	5,000,000

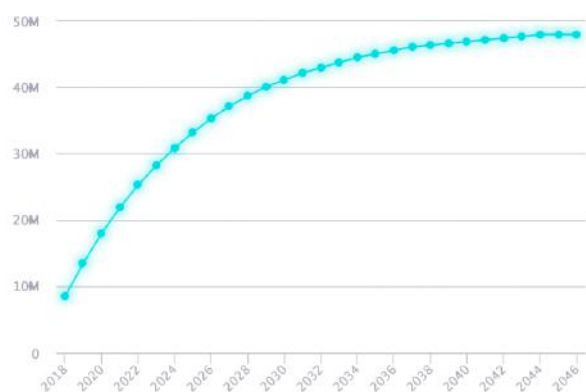


## BLOC Emission

Year	Aprox block #	Bloc per year	Avg reward/block	Total bloc
2018	166,320	3,492,720	21	8,492,720
2019	429,120	4,993,200	19	13,485,920
2020	691,920	4,467,600	17	17,953,520
2021	954,720	3,942,000	15	21,895,520
2022	1,217,520	3,416,400	13	25,311,920
...	...	...	...	...



Average reward by block



BLOC emission

# Why and how is BLOC different?

BLOC has intrinsic technological qualities due to its technology-based algorithm Haven/Cryptonote (presented in detail on the website [www.bloc.money](http://www.bloc.money)):

The validation of the transactions is almost instantaneous (whereas the bitcoin's validation takes of 10 minutes to several hours depending on the fees you are willing to pay).

Transaction fees are fixed and low.

Transactions can be entirely anonymous.

Wallets can be private and secure (unlike Bitcoin where everything is visible by anyone).

The source code is particularly clean and straightforward (80% of Altcoins use dirty code).

## The differences from BLOC compared to other Altcoin's:

### 1. Unmatched applications and software environment

#### - A rich ecosystem for wallets:

Desktop Wallet application Mac, Linux, Windows.

A BLOC wallet available on Telegram (more than 200 million users).

Tailor-made BLOC wallet BLOC mobile application IOS and Android (available soon).

API and SDK for developers to integrate BLOC into their actual payment system.

#### - A rich ecosystem for mining:

A desktop application Mac, Linux, Windows with a "one-click button" for mining without any technical knowledge.

An online javascript miner is accessible with any web browser (desktop or mobile) ([www.bloc-mining.com](http://www.bloc-mining.com)).

An IOS and Android application with a built-in miner (available soon).

Official mining pool will be located in different continents (Europe, Asia, North America) for better propagation of the mining process. m.

**Our cryptocurrency BLOC explorer shows the latest blocks details in the blockchain ([www.bloc-explorer.com](http://www.bloc-explorer.com)), while also including a BLOC explorer for Telegram.**

Have a look at the developer's website to learn how to integrate BLOC on an e-commerce website or develop applications built around the BLOC network (currently being finalized).

**Up to date, no other cryptocurrency in the world offers an ecosystem with mining tools, wallets, mobile application, as complete, as varied and with a fully functional system like BLOC.**

### 2. Our world first and exclusive services

Unlike many crypto-currencies, our goal is to offer a wide range of services amongst BLOC. We can detail these services on request but here is a list of our planned projects:

- A mobile application for IOS and Android integrating a portfolio, a system of mobile mining, geolocation of businesses accepting the BLOC and other key tools. It's a world first: no one has made a mobile application as complete.

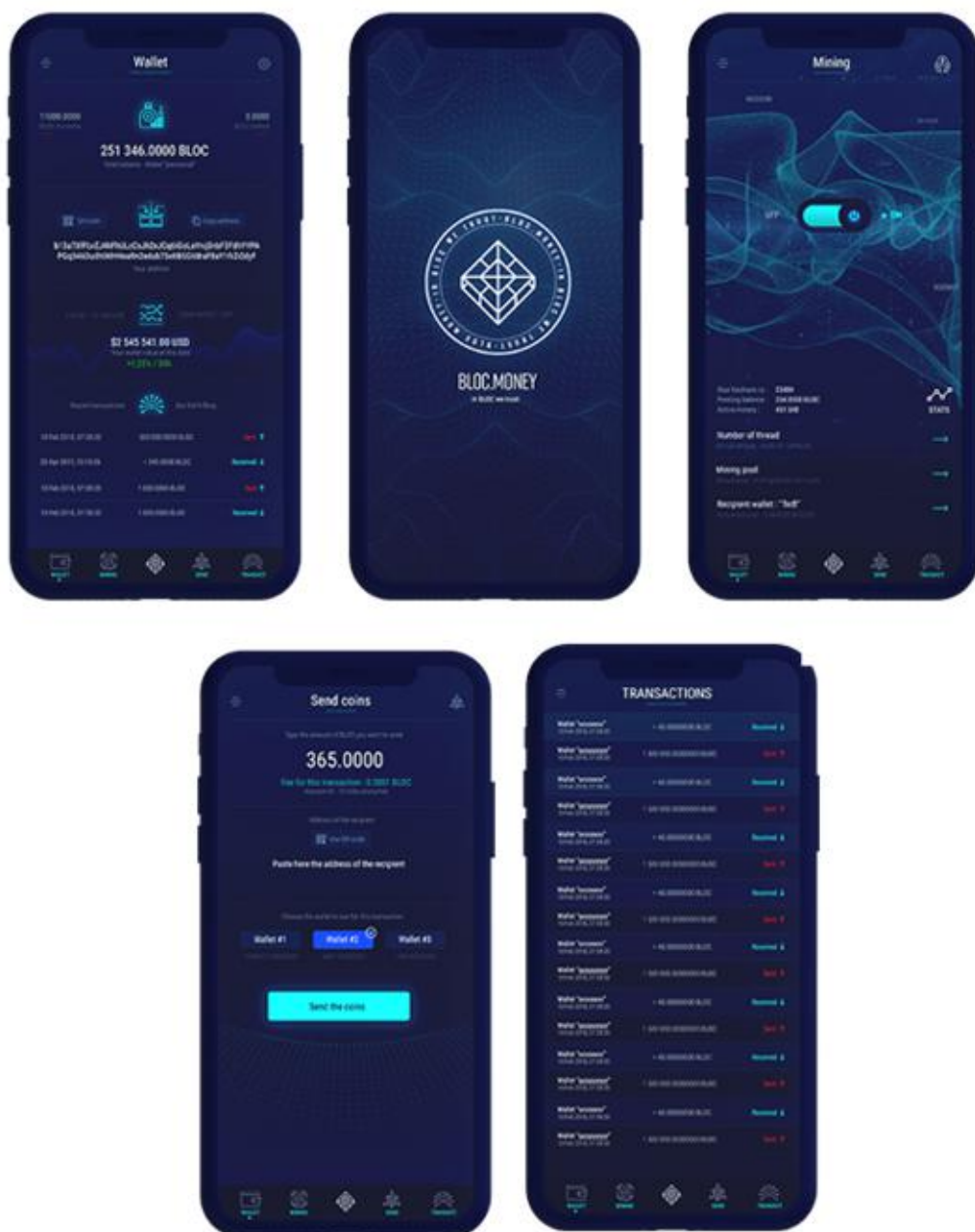
- Development of the most secure exchange in the world via physical hardware. To connect to your account on the exchange, you will use a unique, secure "dongle" that will protect your transactions and account.



We are already in the process of prototyping this hardware. This is a world's first, no other cryptocurrency or exchange offers such a service.

- Development of a payment system that relies on the exchange through the mobile application to pay and be paid with any cryptocurrency and more traditional means, such as standard credit card types visa, master card and wire bank transfer. It is a leading innovation, so far there is no equivalent system. No cryptocurrency has the global approach that we want to put in place on this point.

**Say bye to the current banking system in regards to the expensive and restricted POS contactless terminals. Pay and get paid using the QR code feature from the BLOC Wallet mobile app almost instantly. Already available in the App Store worldwide (Android coming soon).**



### 3. A wide range of services to create the best ecosystem in the market.

We are also developing multitudes of services to have the most abundant and diverse ecosystem of all crypto-currencies. Here is a non-exhaustive list.

- A powerful online dashboard to create a community with missions to achieve and get rewarded in BLOC (+ bounty).
- BLOC online support. The first ever cryptocurrency offering an online support for it's users. Service is a key features and is in the NDA of BLOC.
- A cryptocurrency portfolio with BLOC subscription (for mobile and desktop payable with BLOC subscription only).
- An online store of cryptocurrency related items (payable in BLOC only).
- A credit card/cryptocurrency service to spend your BLOC coins directly in everyday shops or withdraw in ATMs.
- A paper wallet generator online.
- Development of payment gateway for Wordpress, Shopify ... to integrate the BLOC as a means of payment on millions of sites.
- Development of a physical hardware to store the ultra secure BLOC (which will eventually converge with the security hardware for the exchange we create).
- A BLOC wallet on the WeChat application (more than 1 billion users).

**Connecting buyers and sellers with an innovative approach using full advantage of the global contactless phenomenon to escort with care the mass of users into a new era and provide the use of cryptocurrency instead of conventional payment method. PAYCHANGE aims to provide services required to change the way we pay and get paid in our everyday life. Time changes, Payment method too. BLOC creates PAYCHANGE.**

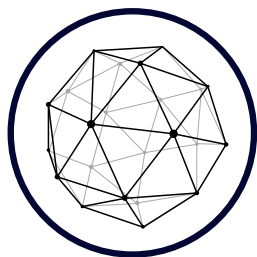
### 4. PAYCHANGE - Connecting the real world to crypto-currencies

BLOC is building the ecosystem for the Cryptocurrency era. People will be able to use, spend, exchange any type of cryptocurrency in the same way as they could with any other currency, but in a quicker, cheaper and more secure environment than it is currently possible in any traditional bank or other current exchange. BLOC with PAYCHANGE will be the core which will interlock the limited financial world in today's societies and a future Cryptoeconomy with limitless nationwide possibilities.

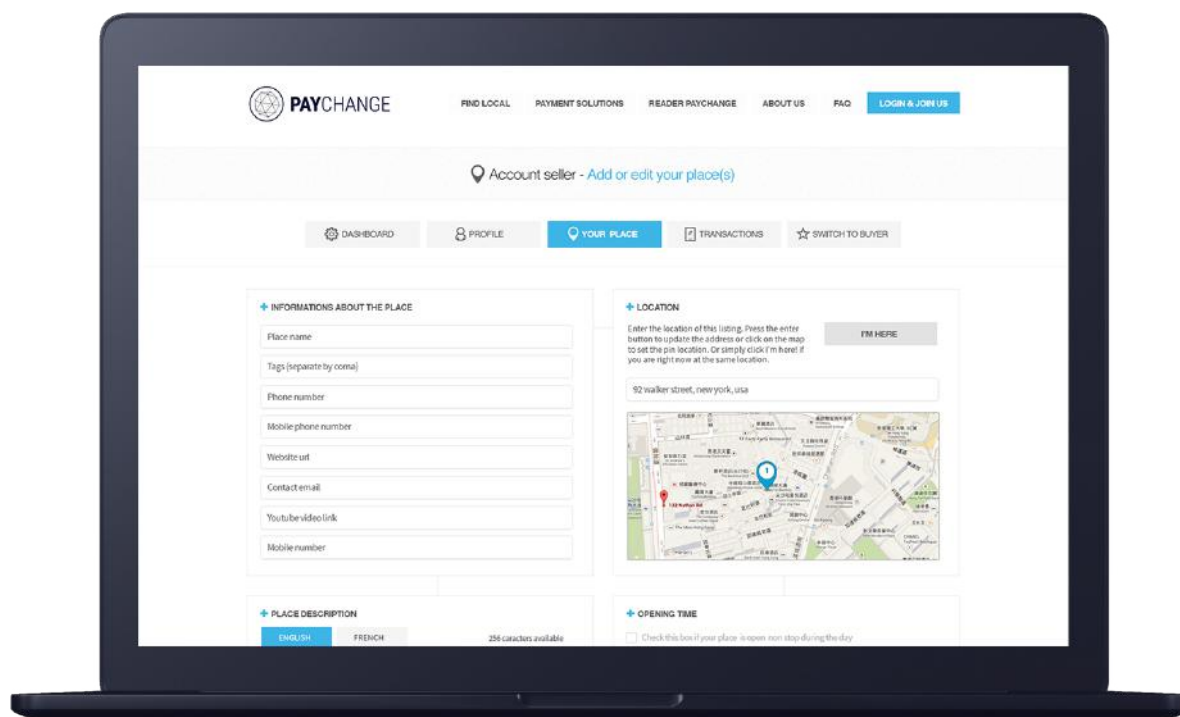
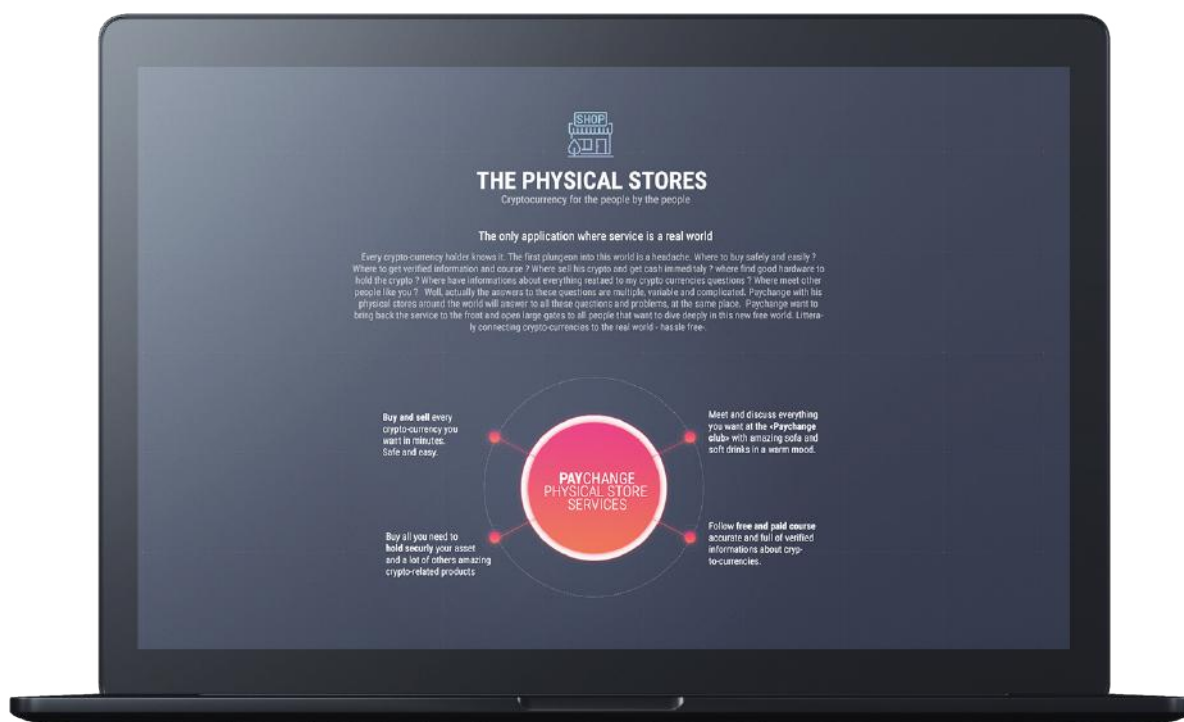
"Most of the technology for this financial revolution already exists: Apple Pay, Samsung Pay, Alipay; the world's biggest banks and payment platforms have already installed more than 42 million contactless payment terminals throughout the world, a number that is proliferating."

PAYCHANGE will fully take advantage of the global contactless phenomenon and provide the use of cryptocurrencies instead of conventional payment cards using fiat currencies, through mobile devices.

PAYCHANGE aims to provide services required to change the way we pay and get paid in our everyday life, by delivering one of the best Cryptocurrency online secure platforms to use, buy, sell, and transfer, while connecting buyers and sellers.



# PAYCHANGE



## **PAYCHANGE's Functionality:**

- PAYCHANGE website phase 1 (early 2019).
- Cryptocurrencies listing with description details and price charts.
- PAYCHANGE Swap gives you the power to quickly swap your cryptocurrency assets in the most easy and secure environment.
- PAYCHANGE is not a wallet, as we do not store assets.
- The PAYCHANGE engine is developed by our team allowing us to make almost instant transactions between cross blockchain.
- Integrating most secure cryptocurrencies wallet service such as Coinbase, Binance ...
- Buy/sell cryptocurrency with fiat using wire bank transfer.
- Integrating standard payment method such as Apple Pay, Visa credit/debit card, bank wire transfer.
- Choose the way you want to pay and get paid while visiting a PayChange partner.
- International transfers to any blockchain wallet's account, including bank cards, without limits or restrictions (other than those applied for anti-money-laundering purposes).

### **Buyer's account:**

Search and find your favorite store where you can pay the way you want

Interact with the business page, leave comments, like, feedback

Receipt of your purchase at any Paychange partner store

Access to PayChange Swap

Receive notifications including geo-notifications & discounts from your favorite store

### **Seller's account:**

Business page management. Business owners will be able to add their business to the Paychange revolutionary listing increasing instantly the brand awareness of your business and getting access to the soon largest cryptocurrencies buyers database.

Interact with customers using notification from your business page

Complete statistics such as reviews, transactions, checkin, notifications ...

All your transactions in one place including a receipt

### **Cryptocurrencies mass adoption is near. PayChange is the trigger.**

It's not easy to understand how to buy and store securely cryptocurrencies online or in the real life for people that are not familiar with this digital universe.

There is no product that combine cryptocurrencies and standard payment methods like wire transfer, Credit/debit card, Coinbase and that allow you to choose how you would like to proceed with the payment and where you would like to receive the payment.

There is no website and application where you can find a worldwide map with all the places accepting crypto-currencies in a very effective and simple way to redirect from buyers to the sellers.

There is no physical place around the world where you can follow information classes or a place where to buy cryptocurrencies locally, while getting answers to all the questions a customer might have

PAYCHANGE focuses on creating bridges between the real world and crypto-currencies. This enables individuals to buy and/or sell online or in real life while using cryptocurrencies in a simple and effective manner with an innovative approach.

PayChange will have physical stores in different countries around the world where you can buy, sell cryptocurrencies hassle free but also get informations, courses, buy accessories (hardware wallet) and more. Paychange application for mobile and website will allow you to pay directly with BLOC and any cryptocurrencies account through the different API of Coinbase, Bittrex, Binance but also your visa credit/debit card or your bank account.

Paychange application and website will allow businesses owners to get paid with any cryptocurrency or standard payment method like bank transfer, credit /debit card and let you choose where you want to receive the payment (in crypto, on your bank account in fiat)

PAYCHANGE is not a crypto bank and not a wallet. We do not store our customer's assets. PAYCHANGE focus on services and will change the way we use payment forever by bringing and connecting the cryptocurrencies and other standard payment methods to the real everyday world, for everyone with a modern, secure, and practical approach.

Every cryptocurrency enthusiast knows it. The first dive into this world is a headache. Where is the best place to buy safely and efficiently? Where to get verified information and who to trust ? Where to sell cryptocurrencies and get cash immediately? Which hardware to use to store my cryptocurrencies? Where to meet people like you?

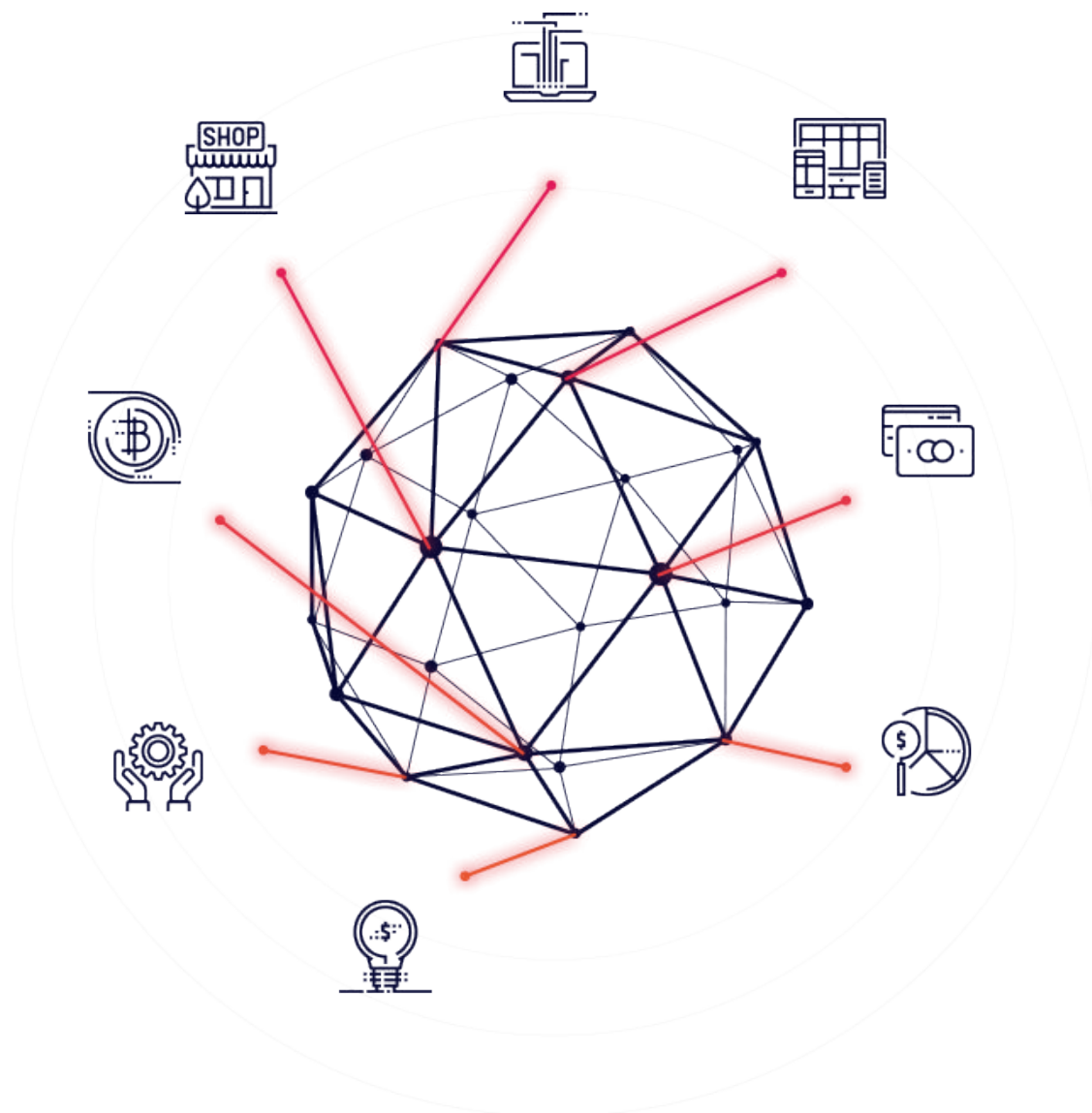
PAYCHANGE is the answer to all these questions. PAYCHANGE will bring back the service to the streets and open large gates to all the people that are ready to jump in the cryptocurrencies Era.

Release date:

We plan to release the 1st version of PAYCHANGE before the end of this year.

Decentralised Fuel to Power the Engine

All the PAYCHANGE products and services will be invoiced in the currency BLOC.



**Part of our mission is to revolutionize the sport talent management system using advanced hardware to track and record the activity of an athlete, coupled with artificial intelligence and provide the world first action sport tracker based on a blockchain technology offering a whole new world to the sport industry. So we created «Traakx».**

## **5. TRAAKX - Dream big, Ride Bigger. .**

In regards to transactions, Blockchain offers a highly intuitive concept as it allows to create a decentralized system that makes crowdfunding easier.

As TRAAKX's is the first project to tokenize athlete, part of its mission is to revolutionize the sport talent management system. It aims to do so by tracking athletes performances through the use of two main principles. A custom developed hardware and a blockchain technology to decentralize it. These will significantly benefit and facilitate support for athletes while adding a sense of value and belonging to their community through technology.

Purchasing BLOC able you to support an athlete, while benefiting from various features. BLOC coins can be redeemed to get "a share of their income, endorsements at a significant discount, training time, and sponsorship." From these features.

### **There Will Be An Greater Number Of Sports Stars**

When looking at a young athlete's career, expenses and funding are limited. This new concept enhances the potential of these athletes as it will enable them to reach a higher level of professionalism through their career, which will contribute to facing higher-ranked opponents.

This new powerful approach of a decentralized crowdfunding model contributes to the increase in money being raised, while supporting athletes.

### **Athletes Will Be Perceived As Assets**

Every athlete in this new system will be represented as having a specific market price in BLOC.

The price will increase as the athlete makes progress through time, therefore following market dominance. Many factors surround the BLOC, which will have immediate impacts on the athlete's performance. Athletes will also be able to enhance their value through a social media presence, sponsorship, and charitable initiatives.

To be part of the list on the TRAAKX market as an athlete, it can be done in two ways. Either, voluntarily when an athlete makes the decision to get listed, or automatically when reaching a certain level at a particular stage of career development by uploading TRAAKX run using the TRAAKX device.

In regards to the stock market, there are possibilities for there to be speculation, long-term and short-term investments, data mining and complex models to contribute to determining features of the stock market, such as profitable strategies.

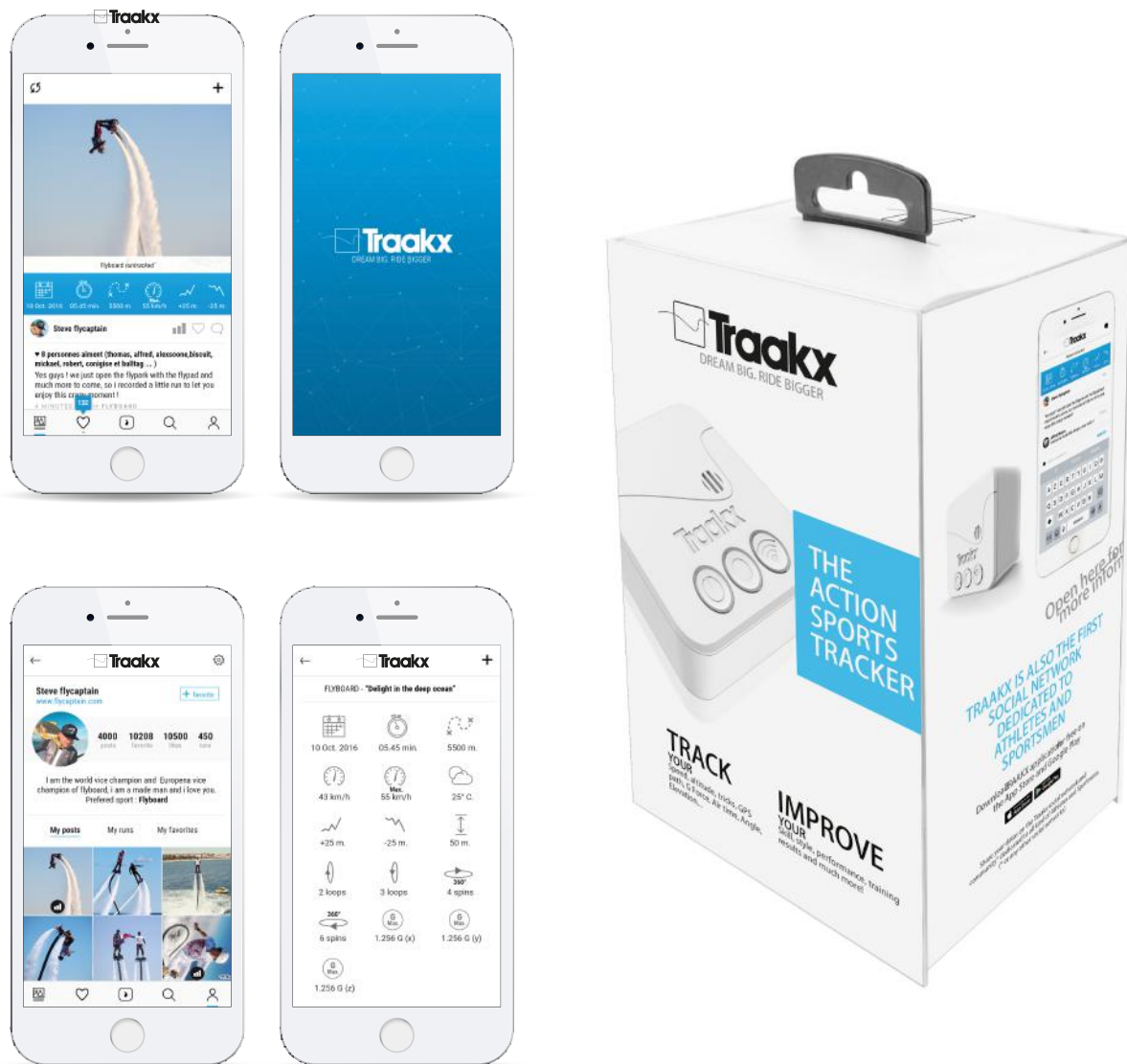


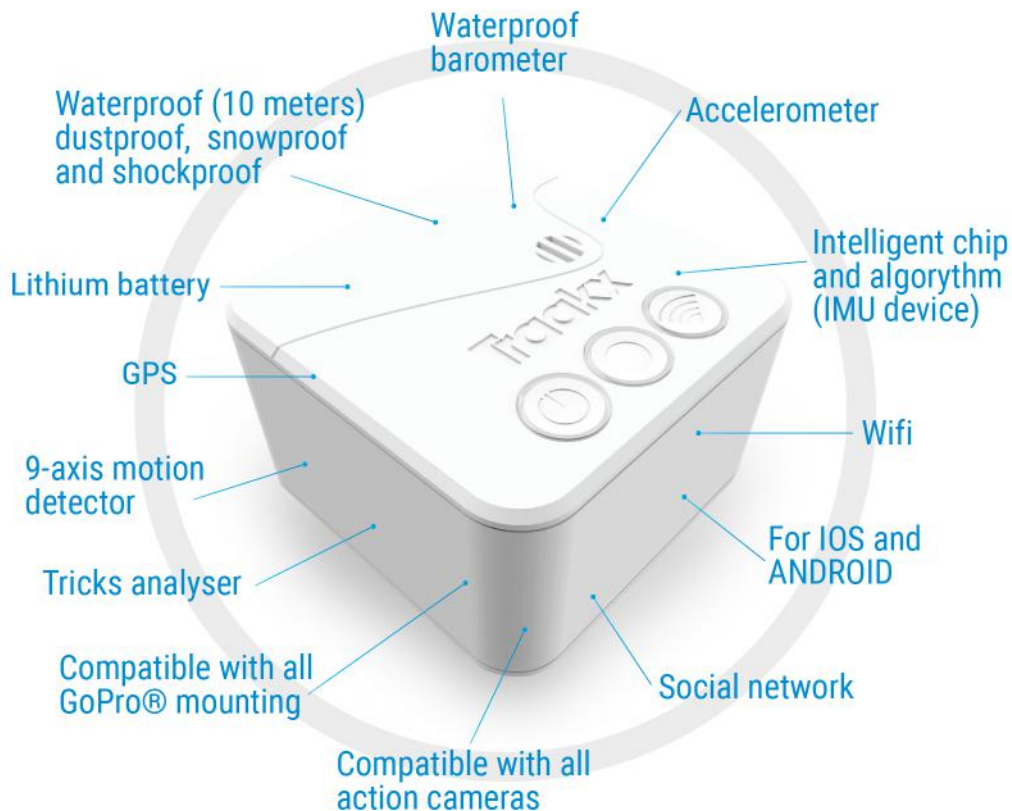


## Tokenization Will Fuel Interest In The Greater Domain Of Sports

As bitcoins and other cryptocurrencies are becoming revolutionary, individuals who previously had no particular interest in blockchain are now always kept up to date with the development of these advanced technologies.

As more individuals will be willing to invest in sports cryptocurrency, the market will grow, and a similar situation as the bitcoin will happen to the domain of sports. Therefore, the growing audience across a global scale will create a boost in the sports market.





## TRAAKX CUSTOM HARDWARE

Traakx is a device which is able to record movement and position in multiple axes. All this is done using a micro controller which gathers data from the sensors and stores it on a micro SD card in order to communicate over wifi and send the data for analysis procedures.

The device contains the following components:

- a micro controller to command all the sensors (ARM 32 bit)
- an IMU (inertial measurement unit) that measures and reports a specific acceleration, angular rate, and the magnetic field (LSM303).
- a high precision gyroscope which senses the angular velocity from the Coriolis force applied to the device (L3GD20H)
- a waterproofed barometer (HP206)
- a GPS (MTK3339)
- a micro controller driven wifi card (ESP8266)
- a micro SD card reader (Memory Socket, Micro SD)
- 3 buttons to input commands for the device
- 2 multicolour led lights to show the status of the device and to give a visual guide for the user once commands are inputed

In competitions is quite hard to judge the figures made by the competitors (for example the maximum height a competitor achieves can only be approximated, or the angular velocity can only be measured using a stopwatch to count how many rotations have been made in a defined timeframe) so having a device which can track and display the data for analysis is quite useful for the judges. The data can also tell the competitors where they have to work harder, and help them understand how they can achieve better performances.

Of course having a simple accelerometer could achieve most of those tasks but every IMU (inertial measurement unit) will have some error. All those errors add up over time to the point that their output becomes useless. So to prevent this we enclosed in the system 2 other sensors: gyroscope and GPS. GPS has long term accuracy while the gyroscope has a fairly good short term accuracy. The gyroscope is very precise, but also tends to drift in time. The accelerometer is a bit unstable, but does not drift.

Using the data provided by an IMU (both accelerometer and magnetometer sensors) is easy to determine the user's position but in order to be able to compensate for sensor drifts we included in the system a barometer which offers a redundant information used to calculate the position (having the pressure we can determine the height/depth the device has reached thus).

In order to be able to track the device movement in and outside water we incased the whole device in a waterproof case and we used a waterproof barometer which works both outside and inside water.

But this device is not complete without the server part where we analyze and compare the data. Because the device has to record each second multiple times the data provided by the sensors (this is why we opted for a high speed micro controller), it lacks the computing power to analyze large chunks of data to determine the figures the device (competitor) performed, so we consider the server a part of our system. There data can be analyzed differently for each sport because in each sport there are specific movements which can be interpreted in different ways depending on the sport that is practiced.

## **Compatibility**

While developing our own hardware for TRAAKX we found that it would be great to add some of the coolest hardware already existing on the market for sports and include their data into the TRAAKX platform. So we included the option to import GoPro video directly into the TRAAKX platform and be able to extract and display some amazing data. An example of this prototype can be found here while we made the test on FRANKY ZAPATA while flying the FLYBOARD AIR.

Video available here: <https://www.youtube.com/watch?v=RU-ehS4NNEk>

## **Sales:**

We are already dealing with multiple retail sport brands to resell the TRAAKX device all over the world. We are planning to sell about 10000 to 50000 TRAAKX devices for the 1st year of release following upcoming contracts.

## **Release date:**

We plan to release the 1st version of the TRAAKX APP before the end of this year. The hardware is still under development at this stage.

## **Decentralised Fuel to Power the Engine**

**All the TRAAKX products and services will be invoiced in the currency BLOC.**

## **To resume in a few words:**

- BLOC is a fast, secure, private, decentralized, fungible and egalitarian cryptocurrency
- BLOC already has the ecosystem of applications desktop, mobile, explorer, which are the most complete and reliable for a cryptocurrency.
- BLOC will be the cryptocurrency with the largest galaxy of services and associated projects.
- BLOC develops projects of international scope and which are world premieres as the most secure exchange in the world with a physical hardware, the most complete mobile application in the world: portfolio + miner + geolocation business + exchange and payment with any cryptocurrency + standard credit/debit card / wire bank transfer.
- PAYCHANGE connects cryptocurrencies to the real world to change the way we pay and get paid.
- TRAAKX revolutionize's the sport talent management industry with a custom build tracking device.
- The most advanced and ready to go mass adoption cryptocurrency
- A group of blockchain passionate ready to disrupt the actual corrupted economic system with inovative projects

# The team

The BLOC Team share a common sense of value as they have had experience in mobile software solutions for the past fifteen years.

Steve Palma 🇫🇷

**Co-founder - 37 years old**

Entrepreneur in the technology and software sector related to smartphones for 15 years in China where he lived between Guangzhou and Hong Kong. Early investor in Bitcoin and talented sportsman. Founded a successful company in mobile phone industry.

Thomas Gayet 🇫🇷

**Co-founder - 41 years old**

Art Director, Web Specialist, User Experience (UX) and User Interface (UI) for 20 years. Founder of several companies like AmkaShop, the multimedia studio The Refractions ... lived 3 years in China and Hong Kong. Early investor in Bitcoin. Worked for big brands like SFR, MEETIC, ADOBE, SANOFI or celebrities like PATRICK BRUEL, BRUNO REYMOND...

Maxime Bornemann 🇫🇷

**CTO - 30 years old**

Specialized Mobile Developer (IOS & Android), C, C ++, Swift ... He worked for big brands and groups like WARNER BROS, FNAC ...

Cristian Rus 🇷🇴

**Senior Architect - 35 years old**

Specialized PHP, HTML, MySQL, CSS, Javascript, Node Js developer. Located in Romania.

Daniel Ciocarlan 🇷🇴

**Senior developer - 35 years old**

IT security expert, hacking, reverse engineering. Located in Romania.

Paul Merlas 🇷🇴

**Web developer - 28 years old**

PHP, HTML, MySQL, CSS, Javascript. Located in Romania.

Ciprian Comiati 🇷🇴

**Hardware engineer - 33 years old**

Specialized in Hardware Development. Located in Romania

Cristophe Jakobuco 🇫🇷

**Manufacturing advisor - 45 years old**

Specialized in the manufacture of hardware / product. Installed in China since 15 years. Successful entrepreneur who distributes mobile-related articles around the world. Located in China.

Jing Chao Kuang 🇨🇳

**Asia specialist advisor - 34 years old**

Chinese market specialist, business developer. Located in China.

# Strategy

The strategy adopted since the creation of the BLOC is finally quite simple.

**1.** The first step was to create clean coded coin with a innovative ecosystem of applications and explorer securely. We took 5 months to complete this step.

**2.** The second step is the launching of ongoing projects.

- First the new dashboard (October 2018). It is a powerful marketing and community tool. It will help to gain notoriety, strengthen the network of miners and begin to federate companies that accept the BLOC.
- Then, the mobile application for iPhone and its wallet + mining builtin. As we discussed with Apple, the application is already finalized, it will soon be available on the App Store.
- The Android application will follow the iOS.

These 3 releases should attract the attention of the cryptocurrency community and increase the value of the BLOC. Other releases will be added to its first launches (wallet paper generator, plugin for Wordpress, Shopify, credit cards backed by crypto-currencies, portfolio, secure exchange...)

**3.** The 3rd step is the listing of BLOC on bigger exchanges. This point is decisive in the life of a Altcoin. These exchanges require high registration fees (from 1 to 25 bitcoins, sometimes more) but the presence of BLOC on these exchanges will immediately increase the value of the BLOC.

**4.** The 4th step in parallel with the previous ones is to create the most secure exchange in the world thanks to our custom hardware that will have to be controlled with BLOC only (this hardware is already in prototyping). This will allow us to be independent of other exchanges and provide regular revenues that will be used to increase our visibility (global advertising and cross platform). This will also allow us to integrate the currency exchange function in our mobile application (and multi-currency payment platform).

**5.** Release of PAYCHANGE.

**6.** Release of TRAAKX.

**7.** Follow our road maps.

**8.** Connect with entrepreneur's ready to change the world and offer new services and products built around BLOC to improve the ecosystem. We have so much to decentralize: Private messenger, Social media platform, music & artists, means of transport and much more. Contact us and let's build together a better future !

**9.** Live with BLOC in your everyday life.



## BLOC PREMINE Distribution

Since all the projects fuelled by the BLOC are using private funding, we have premined 10% of the maximum supply of BLOC. Which means 5 000 000 BLOC coins has been kept by the team to assure the correct development of the BLOC cryptocurrency during its lifetime.

We are happy to share with you the content of our wallet using the following view keys :

4 500 000 BLOC remain on the main BLOC wallet

[illegible]

200 000 BLOC were paid to the Maxime (iPhone developer). TXID: f1a528827f8042d863bc138ce82c23-  
caa3ab975e61a32b4d5ae1ca31ae4c500c + da0be0d846bd2275a5803f12c5cbca4f7fcadb-  
b5ebfd220d99fe224b7c953efc

20 000 BLOC were paid to Speedy (web developer). TXID: 35b98a775fb7c4cb06b6e55f-fec2104742cb73031558f64ff8fcae4eadbb442c

10 000 BLOC were paid to Paul (web developer). TXID: fc571-

da266b938e1de5b9259e658051b16afe4f51f32e88667f81dbe78c501ef

22 000 BLOC paid on bounty until now

248 000 BLOC available in our daily use wallet:

We are all holding our BLOC and did not sold anything until now.

We also personally invested about 200.000\$ in the BLOC project paying monthly salary and development costs since the last 2 years for the BLOC ecosystem development.

## Financial forecast

We are aiming for a value of the BLOC around 0.50 to 1.50 USD within 1 year (time needed to take out all the projects in progress). The long-term goal is the value of BLOC to be between 20 and 100 USD which would represent a Market Cap for BLOC of around 1 000 000 000 USD by 2020. But in 2020 who knows if the USD will still even exist..

The revolution already started, it is about time to change the world we are living in and provide a better future to our progeny. As it is one of our mission with BLOC, lets' build a more open, accessible, and fair financial future to face the challenge and create a real decentralized world.

SOURCE :

1 Cap Gemini World Payments Report 2017

2 IDC Financial Insights' 2014 Consumer Payments Survey

### 3 Insert footnote

#### 4 Deloitte estimations

5 Coinmarketcap

6 Coinmarketcap

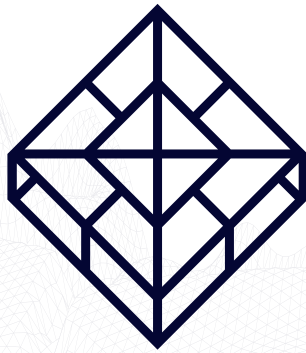
7 Estimations based on current CAGR (Data from Global Cryptocurrency Benchmarking Study, Dr Garrick Hileman & Michel Rauchs)

8 IDC Financial Insights 2014 Consumers Payments Survey

9 The website CoinMarketCap lists no less than 2000 different types of cryptocurrencies, 1400 of which have listed market caps of at least \$100,000 (referenced October 2018)

10 The World Bank: Remittance Prices Worldwide. URL:

[https://remittanceprices.worldbank.org/sites/default/files/rpw\\_report\\_march\\_2017.pdf](https://remittanceprices.worldbank.org/sites/default/files/rpw_report_march_2017.pdf) (2017), (Accessed May 11, 2017)



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