



# DIMCOIN

Whitepaper



# 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. This forces users to register and pay multiple fees to a plethora of service providers, increasing costs and inefficiency for users and businesses involved.**

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. All these services interact with each other and produce commissions as a result, which will be distributed to the token holders according to their token percentages. 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. Less barriers will permit a large pool of users to use the ecosystem.

**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





# Introduction



**The cryptocurrency market has evolved extensively since its inception with the birth of Bitcoin. Bitcoin is the most known and valued cryptocurrency in terms of market capitalisation. Altcoins, however, have been diluting Bitcoin's market share in recent times. Altcoins are all the other cryptocurrencies, except for Bitcoin. They come in different forms and perform different functions, such as Ether, Dash, Monero, Litecoin, etc.**

What are cryptocurrencies? Cryptocurrencies are digital mediums of exchange that utilise cryptography and shared public ledgers (blockchain). These characteristics allow digital coins to be secure, traceable and anonymous. Cryptography and blockchain are also the foundations for the creation, mining, and harvesting of digital coins. Cryptocurrencies are decentralised in nature, meaning that there's no central point of concentration, therefore increasing their desirability for security-conscious users. This also eliminates the middleman, thereby reducing transaction costs. Their decentralised nature means that cryptocurrencies are not backed by governments or other financial institutions such as central banks. Central banks control the flow of finance within geographical regions and act as individuals within a global financial ecosystem. In decentralised platforms, the users control the flow of finances, data, etc. Individual users operate as a collective within decentralised platforms. Their values are determined by perception and other economic factors, such as demand and supply. The cryptocurrency and blockchain markets are still relatively young, but have potential for exponential growth, leading to new offerings in the market.

The DIMCOIN is one such new offering in the market. It is one-half of the DIM cryptocurrency and provides access to the DIM Ecosystem. The DIMCOIN can be exchanged into all accepted cryptocurrencies and fiat currencies within the 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 DIM Ecosystem endeavours to make the use of cryptocurrencies legally available for both individuals and institutions, thus paving the way for them to enter the crypto-data market. 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 DIM Ecosystem, assets are valued and denominated in DIM Currencies.

**” The key to growth is the introduction of higher dimensions of consciousness into our awareness. “**

Lao Tzu



# >> Blockchain Technology







# Blockchain Technology<sup>1</sup>



Blockchain technology is the foundation of the DIMCOIN and is the next “industrial revolution”. It is a decentralised ledger system with enhanced security, is simple in design and inexpensive to operate. The ledger system allows for transactions to be done with complete accuracy because it is a fusion of computer peer-to-peer (p2p) technology, cryptography and database systems. The fusion of these technologies leads to a ledger system that is immutable and irreversible, meaning that transactions cannot be tampered with when signed and transferred. Transactions become final and there is no double-spending. Cryptography is utilised for encrypting messages on the ledger, but is significantly used for signing off transactions by users and to proof these transactions. With cryptography, blockchain does not require supplementary security solutions to protect the authenticity of transactions. Blockchain’s decentralised and p2p nature means that the ledger eliminates the need for a data-centre and a disaster recovery centre (DRC) that houses core systems. The end result is that the ledger will always be up and running.

” Security depends not so much upon how much you have,  
as upon how much you can do without. “

Joseph Wood Krutch

1 Radicalizing The Equity Market Landscape - <https://www.nem.io/RadicalizingEquityMarket.pdf>



## >> NEM Network

” A lot affects the outcome. It boils down to scheduling and the commitment of the network. “

David Ogden Stiers



# NEM Network<sup>2</sup>



**The DIM cryptocurrency is built upon the NEM network/blockchain, which is underpinned by the consensus mechanism called the Proof-of-Importance (POI). The POI is similar to Proof-of-Stake (POS) with the main difference being that it integrates behaviour trusted to be positive for the entire economy, while POS derives importance from the user's account balance. POI also has an advantage over Proof-of-Work (POW), another popular system<sup>3</sup>, in that POI does not require large scale computing resources for maintaining the blockchain. The NEM network emphasises security and trust-less computing.**

The NEM platform is run by a network of nodes operating together in a p2p configuration. The nodes record and verify transactions that are transmitted on the network. At block time (periodic intervals), these transactions are grouped together and then go through a hashing process that connects them to previous blocks. The network's participants are anonymous and there is no restriction on their calibre, which exposes the network to nefarious participants who can inject hostile nodes into the network, that can distribute invalid information or disrupt the network in some ways. To counter this threat, the network deploys the EigenTrust ++ reputation system to identify hostile nodes and reduce communication with them.

A reputation system has various benefits:

- Nodes can select their communication partner according to the trust values from other nodes,
- Hostile nodes that provide dishonest data and feedback are easily identified,
- The trust algorithm cuts down the percentage of failed interactions even if hostile nodes collude to give hostile nodes a high trust value.

2 NEM Technical Reference - [https://www.nem.io/NEM\\_techRef.pdf](https://www.nem.io/NEM_techRef.pdf)  
3 What is POI? - <https://blog.nem.io/what-are-poi-and-vesting/>



# >> DIMCOIN Foundation





# DIMCOIN Foundation



**The DIMCOIN Foundation is a non-profit organisation that is responsible for the creation, management and 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 DIMCOIN Foundation's long-term goals are to:

- become a major exchange platform for altcoins,
- make the process of splitting currencies easier; e.g. we are able to create currencies for regions that wish to have a currency separate from their national currency,
- create currencies for certain sectors and industries, similar to what was achieved by WIR Bank when they created a private currency for certain businesses in Switzerland<sup>4</sup>, and to
- create a community payment system for local needs.

**The modern composer builds  
upon the foundation of truth.**

Claudio Monteverdi

4 WIR Bank - <https://www.wir.ch/>



## >> The Data Interchange Module (DIM)



# The Data Interchange Module (DIM)



The Data Interchange Module (DIM) cryptocurrency is a p2p, quantity-committed, secure, private and robust digital medium of exchange. Its cryptography is based on the Elliptic Curve Cryptography<sup>5</sup>, which guarantees security and speed. 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. The DIM is created and issued by the DIMCOIN Foundation to WISEConsulting, who will function as an exchange bureau. There are two versions of the DIM cryptocurrency: DIMCOIN and DIM Currencies. The DIMCOIN will be available initially through the DIM TOKENs during the ICO rounds. After the ICO, however, it will be made available through WISEConsulting. The DIM Currencies will be for use in the DIM Ecosystem and consumer-related purchasing.

**You must be the change you wish  
to see in the world.**

Mahatma Gandhi



# DIMCOIN



The DIMCOIN is a speculative digital coin that is available worldwide. It is built upon the NEM blockchain protocol, making the coins low-cost and transparent. The coins contain high confirmation speeds and are 99.99% immune to fraudulent activities. The DIMCOIN has a quantity commitment of 9 billion coins, with an initial price of \$0.01 each. The DIMCOIN will be available on major cryptocurrency exchange platforms, and will be permitted to float and be traded p2p. The price of the DIMCOIN will be determined by market forces and cryptocurrency exchange mechanisms. Users will be able to buy and sell DIMCOIN using fiat currencies and cryptocurrencies. The DIMCOIN is not integer and it is available in fractional amounts.



Figure 1 - Example of "Buy" and "Sell" procedure

The minimum value of the DIMCOIN is \$0.01. It has no ceiling, making the price increase in value to unprecedented levels, according to market forces, as portrayed in Figure 2.

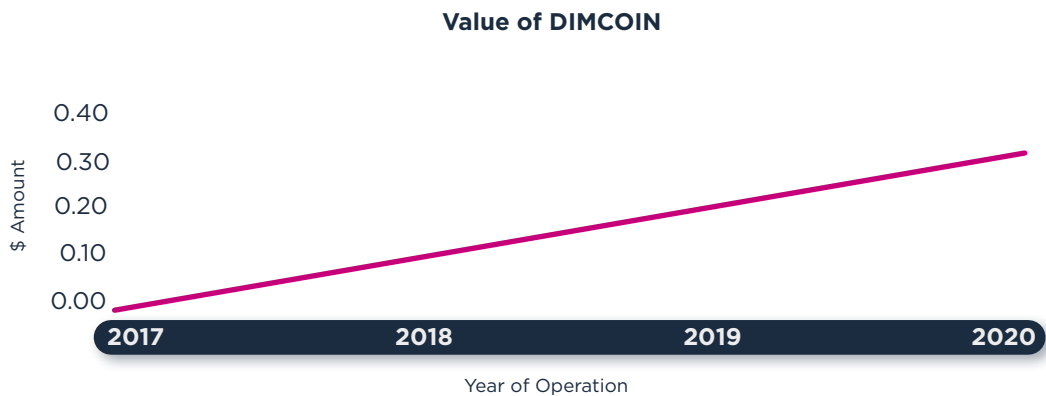


Figure 2 - Example of the potential value of DIMCOIN





# DIM Currencies



**The second version of the DIM cryptocurrency is the DIM Currencies, which will be equivalent to the value of the fiat currencies that users exchange with. The DIM Currencies will be utilised as a medium of exchange in the DIM Ecosystem. They will also be used for e-commerce and merchant purchasing on platforms that will accept the DIM cryptocurrency. For example, if a user converts their fiat currencies into 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 (Figure 3).**

1,50 USD	=	1,50 DIM USD	100,50 USD	=	100,50 DIM USD
1,50 EUR	=	1,50 DIM EUR	100,50 EUR	=	100,50 DIM EUR
1,50 INR	=	1,50 DIM INR	100,50 INR	=	100,50 DIM INR
1,50 JPY	=	1,50 DIM JPY	100,50 JPY	=	100,50 DIM JPY
1,50 CNY	=	1,50 DIM CNY	100,50 CNY	=	100,50 DIM CNY
1,50 GBP	=	1,50 DIM GBP	100,50 GBP	=	100,50 DIM GBP

Figure 3 - Example of fiat currencies to DIM Currencies conversion

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. This expansion of the DIM Currencies will be in line with the roadmap target of expanding into Asia during 2018 (Figure 4). In 2019, the line-up of DIM Currencies will include the British Pound. This is due to the large community of Indian expatriates living in the United Kingdom, ensuring that they will be able to easily link with users in India. The Russian Ruble will also be made available in 2019.

## DIM Currencies

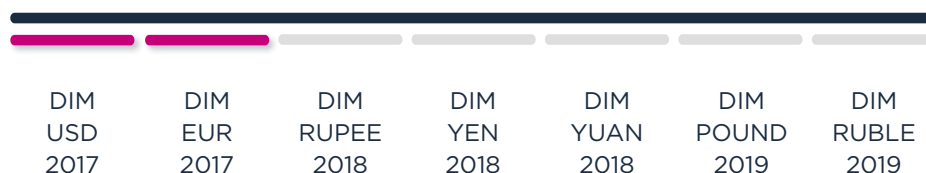


Figure 4 - DIM Currencies roadmap



Users within the DIM Ecosystem will be able to buy and sell DIM Currencies p2p, whereas users seeking to purchase the DIM Currencies on the market will have to place “buy” or “sell” orders on the order book (Figure 5). The “buy” orders are offers to buy the DIM Currencies in exchange for other fiat currencies or cryptocurrencies at a maximum price-per-DIM Currencies. The “sell” orders are offers to sell the DIM Currencies against other fiat currencies or cryptocurrencies at a minimum price-per-DIM Currencies.



Figure 5 – Example of buy and sell procedure for the DIM Currencies

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 (Figure 6).

1 EUR	=	1.17 USD*
100 DIM EUR	=	117 DIM USD
1 USD	=	0.78 GBP
100 DIM USD	=	78 DIM GBP

\*Amounts are subject to exchange rate prices.

Figure 6 – Example of DIM Currencies to DIM Currencies exchange



# Comparison between DIM-COIN & DIM Currencies

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

Table 7 - DIMCOIN vs DIM Currencies comparison



# DIM TOKEN



The DIM TOKENs will be made available to the public at ICOs, during which 10 million will be available. One DIM TOKEN will be equivalent to 100 DIMCOIN, each being worth \$0.01 (Figure 8).

$$\begin{array}{l} \$ 0.01 \times 100 \text{ DIMCOIN} = \$ 1 \\ \$ 1 \text{ per DIM TOKEN} \end{array}$$

Figure 8 - Value of each DIM TOKEN

The tokens will represent a form of ownership of the DIM Ecosystem. Token holders with +50 DIM TOKENs will receive 30% of the net fee transfers on the DIMCOIN, DIM Currencies and cryptonised assets conducted in the DIM Ecosystem. The 30% net transfer fees will be distributed according to the percentage of tokens each token holder owns. As long as token holders possess the DIM TOKENs, they will receive their commission.



# DIM Ecosystem



**The DIM Ecosystem was created in such a manner that all the segments (entities) can function independent of each other while remaining interconnected - a revolutionary step in the crypto-data industry. Each company is an independent legal entity but they all fall under one umbrella group. Most companies only offer individualised services. Rarely do they offer multiple services in the form of an ecosystem. The DIM Ecosystem is one of its kind and has ample growth opportunities. Early backers and enthusiasts will position themselves to be part of the next generation of blockchain financial offerings.**

Users of the ecosystem will be able to exchange their fiat currencies against cryptocurrencies on their DEPOTWALLET and to convert different DIM Currencies against each other from anywhere in the world. This currency exchange function eliminates the burden of high exchange fees. Users will no longer have to search for low prices at Forex exchange platforms. Exchange rates provided on the DEPOTWALLET will be derived from finance meta-data distributors.

Usage of the ecosystem increases convenience for users and businesses alike. Through DEPOTWALLET debit cards, users will be able to do both online and walk-in merchant shopping. Such payment options allow users to track their spending habits and create budget discipline. There will be no need to withdraw cash and deal with counting change after payments, making users' lives more convenient. Users will not need to carry bundles of cash in their wallets, which can be potentially dangerous, depending on their location. Businesses that will utilise the DIM Ecosystem will be encouraged to accept the DIM Currencies as a form of payment method, thus enlarging the pool of businesses that users can purchase from using the DIM Currencies. Likewise, businesses will have access to a large pool of potential clients in possession of DIM Currencies. Businesses will be able to perform day-to-day administrative duties, like paying their bills, through the DEPOTWALLET, thereby increasing efficiency and decreasing costs.

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 or hand-held devices. They can also trade in all kinds of cryptonised assets in the ecosystem and even loan finances amongst each other. Users can also contribute to the development of the ecosystem by participating in the suggestion and voting processes. By safeguarding their private information, users are responsible for their own security on the ecosystem. The individual responsibility of users forms part of the collective responsibility that DIM Ecosystem users have toward the platform. The decentralised nature of the ecosystem eliminates the "Big Brother" type of governance structures. There will be no central authority to dictate, and possibly enforce, undemocratic policies on how the ecosystem should function.



## >> DIM Ecosystem



# DIM Ecosystem

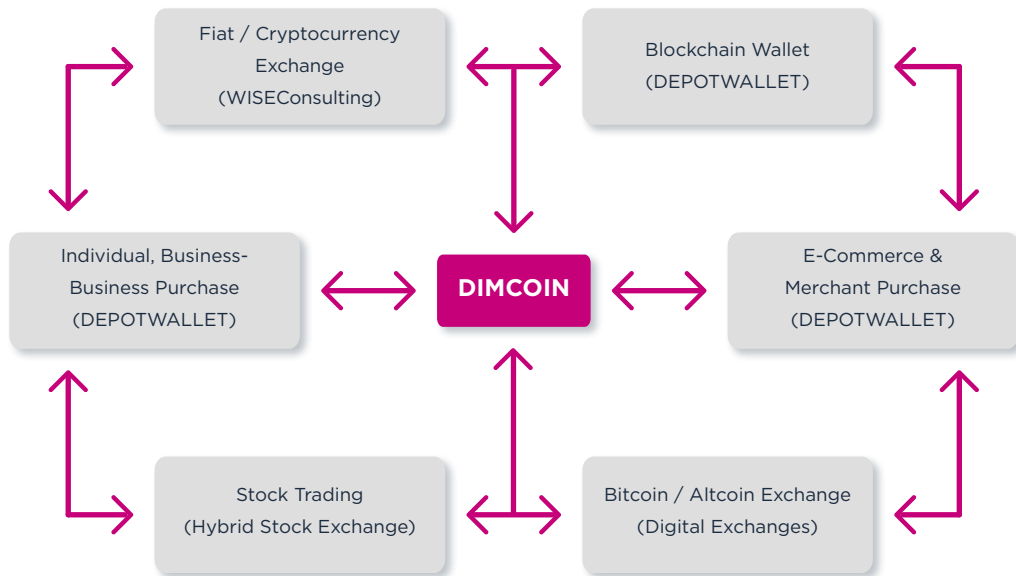


Figure 9 - DIMCOIN interaction with the DIM Ecosystem

“  
It always seems  
impossible until it's done.  
”

Nelson Mandela



# 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. It is an online financial platform where buyers and sellers meet for exchange purposes. Users can trade cryptonised (securitised) currencies, securities and commodities. HYBSE was programmed and developed under the guidance and advice of a group of financial and software specialists formerly employed at the Frankfurt Stock Market (Xetra). 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. They are also riddled with too many intermediaries, such as broking companies, clearing houses and share registrars, which increases costs and decreases efficiency. HYBSE's blockchain-based platform will eliminate these hurdles, allowing issuers and investors to conduct business on a secure and efficient platform. The platform will be a hybrid blockchain platform since physical shares will be cryptonised in order to be traded. 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.

To have a valid means of exchange, users must go to WISEConsulting to have their fiat currencies exchanged into DIM Currencies. Issuers will have their securities cryptonised by HYBSE before they are listed on the platform. Cryptonised shares will also be decryptonised by HYBSE into physical 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. Investors and issuers will have their cryptonised instruments deposited into their DEPOTWALLET accounts, after which they will be allowed to trade.





# Tradable Securities on HYBSE

- > Cryptonized Shares
- > Cryptocurrencies
- > ETC (Exchange-Traded Commodities)
- > ETF (Exchange-Traded Fund)
- > ETN (Exchange-Traded Note)
- > Forex Exchange
- > Index
- > Startups - IPO
- > Startups - ICO
- > Pirate Market

# Advantages of Using HYBSE

- > Low operational costs
- > Transparency
- > Quick clearing
- > Friendly and easy web interface
- > P2P trading
- > A large pool of financial instruments to trade
- > Highly secure



# Traditional Stock Markets vs HYBSE

>> Trading on the DIM Ecosystem eliminates many of the intermediaries that are found in the traditional financial market. Compare Figures 10 and 11.



Figure 10 - How traditional stock markets operate

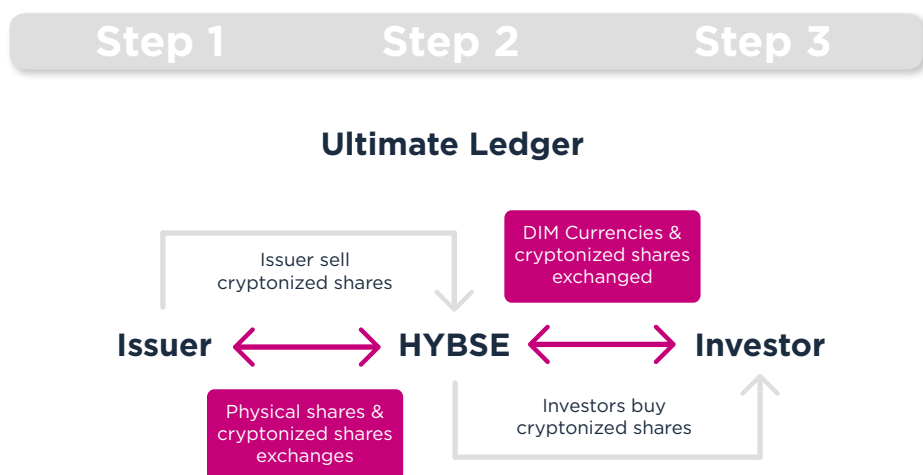


Figure 11 - How HYBSE operates



# WISEConsulting



It is intended that WISEConsulting (wiseconsulting.io) 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, as displayed in Figure 12.

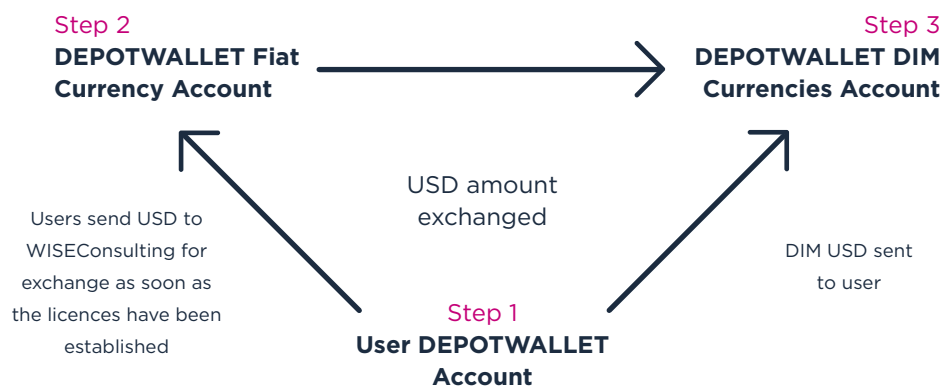


Figure 12 – Exchange process of fiat currencies



# DEPOTWALLET

## 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. These securities can be accessed globally via computers and hand-held devices. Users do not need to have a bank account to set-up a DEPOTWALLET account. The wallet is free to download at the DIMCOIN ICO, HYBSE and DEPOTWALLET websites. Users will also be able to download the wallet after they have completed the ICO registration process. After downloading the wallet, they can create an account and receive a private key and password, giving them access to the wallet. The wallet has an interface that is user-friendly and simple to operate.**

DEPOTWALLET's interface allows users to connect and communicate with nodes on the NEM network. The information that is displayed on the DEPOTWALLET is information that is received from the nodes. The wallet is secure by design, is decentralised and can be backed up. 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. The DEPOTWALLET addresses are base-32 encoded. In addition, the wallet has innovative online banking encryption standards.

Users can trade p2p and exchange Bitcoins and major altcoins for DIM cryptocurrencies in their DEPOTWALLET address. The wallet can be utilised for personal use through private accounts and simultaneously for large scale business purposes via multi-signature accounts.



## Private Account

» When users complete the registration process, their default account will be a private account. Private accounts utilise public and private keys for encryption and decryption. A user's public key is available for everyone to see in the DIM Ecosystem and NEM network. That public key is used to encrypt information meant for that particular user and only that particular user can decrypt the information by using a private key<sup>6</sup>. If a user loses their private key, the encrypted information, including the DIMCOIN, will remain inaccessible and thus lost to the user. Users must ensure the safety of their private keys by making copies of them and storing them in secure places. DEPOTWALLET's management does not keep copies of private keys in cold data storage. Users are charged one fee stamp to transfer cryptocurrencies. Fee stamps are similar to postage stamps used for sending mail. When their account is activated, users will be allocated a minimum of 10 free fee stamps. Users must ensure that they have free stamps in their accounts; if not, they must contact DEPOTWALLET. When the free stamps are depleted, users can purchase more on the DEPOTWALLET. One fee stamp equals about 0.162562 USD (28.06.2017) , subject to the XEM USD exchange rate.

## Multisignature Account

» Multi-signature or multisig accounts can be created at a cost of three fee stamps and will then be allocated 10 free fee stamps. Private accounts can be converted into multisig accounts<sup>7</sup>, which will cost 16 fee stamps. Compared to private accounts, multisig accounts are more demanding on the network and thus generally have higher fees associated with them. Co-signatories must provide their details during the creation of or conversion to multisig accounts. The number of co-signatories is capped at 32. The addition or removal of co-signatories to or from accounts requires the approval of all existing co-signatories. The user being removed does not need to co-sign. Multisig accounts are best suited for accounts with numerous users or with large sums of DIMCOIN, DIM Currencies or cryptonised securities. These accounts are best suited for corporations, non-governmental organisations or other similar-sized entities. Multisig accounts are safe because all involved parties are required to sign before transactions are authenticated. Co-signatories have 24 hours to co-sign a transaction from its inception before it becomes void.

6 Public Key Encryption and Digital Signature: How do they work? - [https://www.cgi.com/files/whitepapers/cgi\\_whpr\\_35\\_pki\\_e.pdf](https://www.cgi.com/files/whitepapers/cgi_whpr_35_pki_e.pdf)

7 How to Use Multi-signature Accounts - <https://blog.nem.io/how-to-use-multi-signature-accounts/>



# Debit Cards

>> **DEPOTWALLET account holders will be issued debit cards that are connected to their accounts, permitting them to convert their cryptocurrencies to DIM Currencies. They will be able to make purchases using their DEPOTWALLET debit cards.**

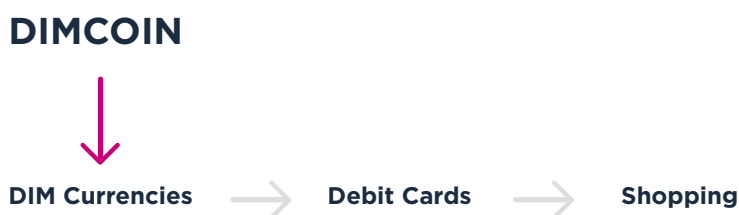


Figure 13 - Example of debit card usage.

# Transactions<sup>8</sup>

>> Each new transaction created is delivered to a node. A node is a server on a decentralised network that is run by users to maintain the NEM blockchain. When a node receives a new transaction, it places the transaction into its unconfirmed transactions cache and then broadcasts the validated transaction to other nodes on the network. Unconfirmed transactions are not reflected in accounts (DEPOTWALLET addresses); only after they have been validated, will they reflect. Nodes receive harvesting fees (similar to mining fees) called stamps for validating transactions on the wallet.

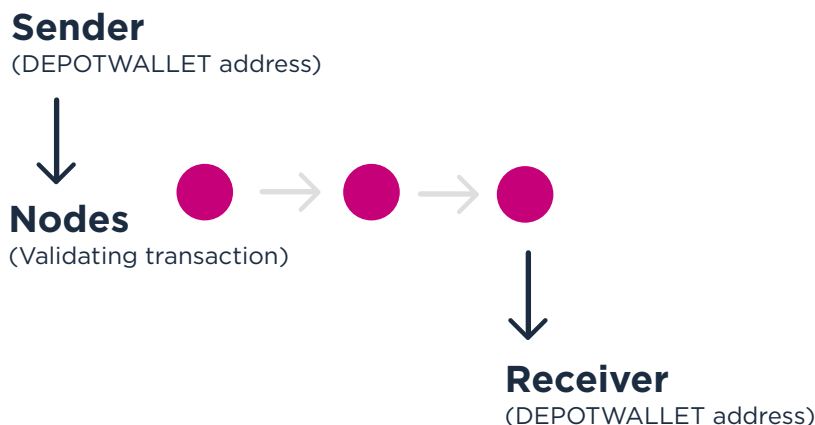


Figure 14 - How transactions are processed.



## Nodes<sup>9</sup>

>> The nodes that are utilised in the DIM Ecosystem are NIS nodes. These nodes support requests encoded in JSON or NEM proprietary binary format. Individual nodes are linked by a single primary account, which is utilised to authenticate responses by that node. The benefit of this is that it prevents an attacker from impersonating a node without obtaining its private key, even if it is able to imitate the node's IP address. The NIS nodes use binary format to communicate among themselves, which has the benefit of minimizing the network bandwidth.

## DEPOTWALLET Functions

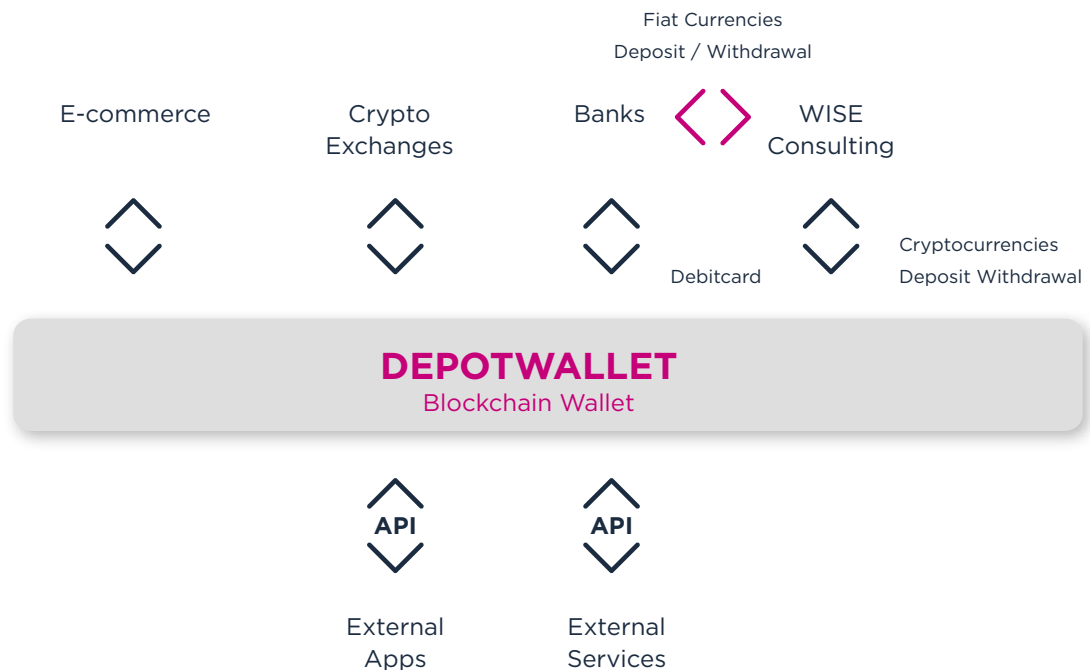


Figure 15 - DEPOTWALLET functions.



# Digital (Cryptocurrency) Exchanges



DIMCOIN holders will be able to exchange their coins for DIM Currencies on the HYBSE and WISEConsulting websites and through DEPOTWALLET. After HYBSE has been reprogrammed on blockchain, users will be able to exchange DIMCOIN against other cryptocurrencies. The DIMCOIN will be listed on all major cryptocurrency exchanges and will have a laissez-faire policy for buying and selling. This will cause the DIMCOIN to be recognised and accepted globally as a trusted cryptocurrency. Listing on digital exchanges will also pave way for the DIMCOIN price to increase, leading to substantial benefits for holders.





## >> DIM Ecosystem Goals

” Set your goals high, and don't stop till you get there. “

Bo Jackson



# DIM Ecosystem Goals

- > have the DIMCOIN listed on the major cryptocurrency exchanges (such as Poloniex, Bithumb, Bitfinex, etc.) by the end of 2017,
- > have debit cards integrated into DEPOTWALLET and provide a physical card by the end of 2017,
- > have the DIM Currencies accepted by retailers and others as a medium of exchange for e-commerce by the end of 2017,
- > launch an android application for the DIMCOIN by the end of 2017,
- > increase the usage of the DIMCOIN across Europe during Q1/Q2 2018 (Figure 16),



Figure 16 - Potential DIMCOIN usage in Europe (2017).



- > increase the usage of the DIMCOIN across North America during 2017 (Figure 17),

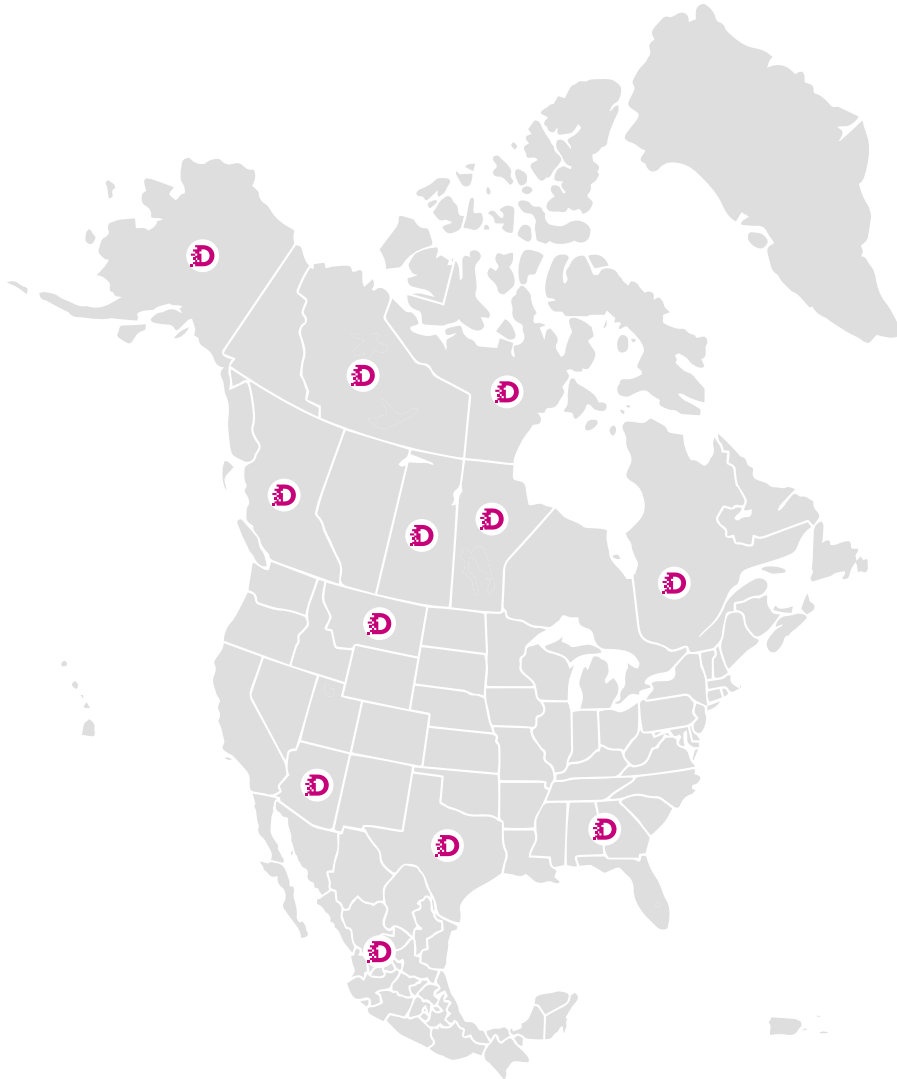


Figure 17 - Potential DIMCOIN usage in North America (2017).



- > reprogram HYBSE into a full blockchain platform by 2018,
- > promote the DIMCOIN across Asia during 2018 (Figure 18),

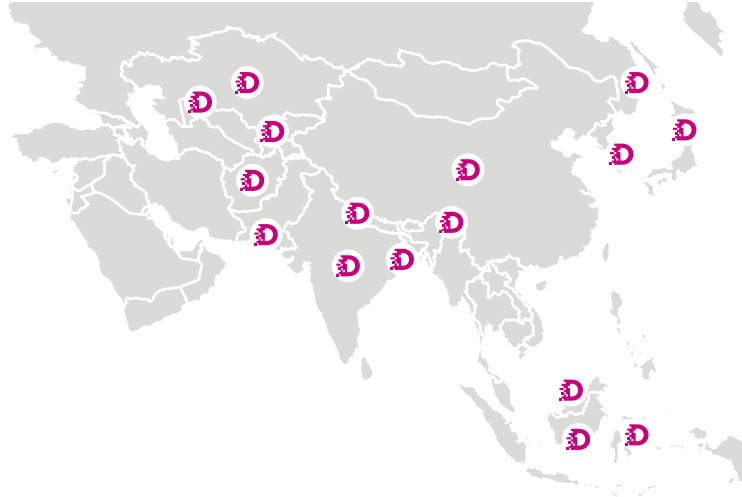


Figure 18 – Potential DIMCOIN usage across Asia (2018).

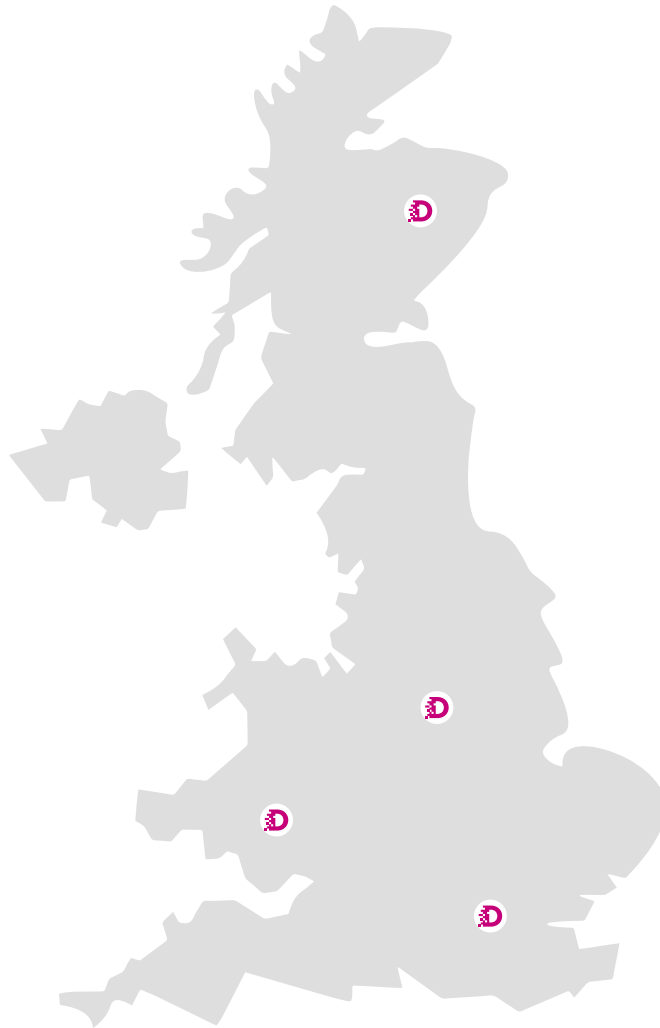
- > have 1% of the worldwide stock trade conducted via the DIM Ecosystem (HYBSE) by 2019,
- > promote the DIMCOIN in Russia during 2019 (Figure 19),



Figure 19 – Potential DIMCOIN usage across Russia (2019).



- > introduce the DIMCOIN in the United Kingdom (2019) (Figure 20), and to



**Figure 20** – Potential DIMCOIN usage in the United Kingdom.

- > have the DIM Ecosystem listed on the major global stock exchanges by 2020.



# >> DIMCOIN ICO

” “  
Price is what you pay.  
Value is what you get.

Warren Buffet



# DIMCOIN ICO



**From its inception, the DIM Ecosystem has been funded by its founders. For the ecosystem to be truly decentralised in both the technical and ownership perspectives, funding had to be opened to the crypto-public. The best form of financing to create a decentralised ecosystem is crypto-financing via an initial coin offering (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 run for 15 days, from the 1st (12:00 pm CET) to the 15th (23:59 pm CET) of July 2017. The DIMCOIN ICO will run for 43 days, 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

<b>30 %</b>	<b>20 %</b>	<b>15 %</b>	<b>10 %</b>	<b>05 %</b>
1 <sup>st</sup> (12:00 pm CET) - 15 <sup>th</sup> (23:59 pm CET) of July	16 <sup>th</sup> - 29 <sup>th</sup> of July	30 <sup>th</sup> of July - 12 <sup>th</sup> of August	13 <sup>th</sup> - 19 <sup>th</sup> of August	20 <sup>th</sup> - 27 <sup>th</sup> of August

Table 21 – Bonus percentages for ICO backers.

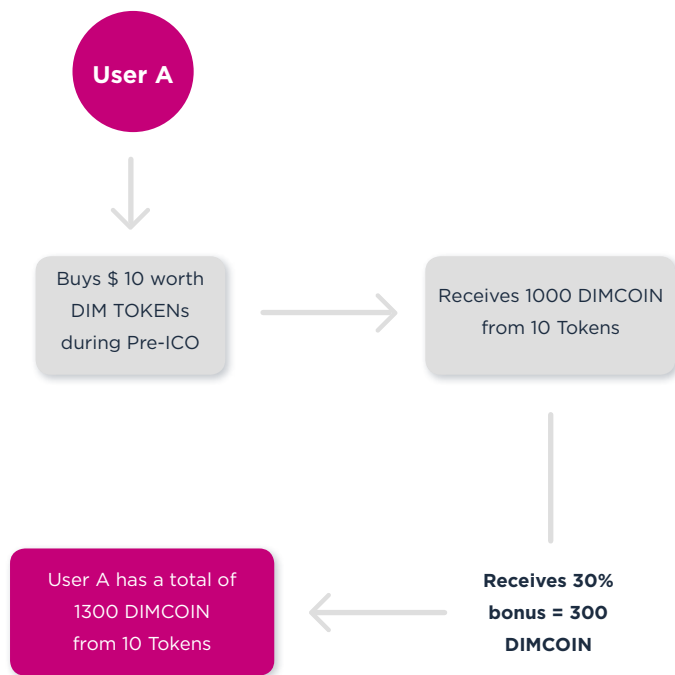


Figure 22 – Example of bonus DIMCOIN distribution.





# 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.

<b>Funds Raised</b>	<b>Price-Per-DIMCOIN</b>
\$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 23 - Price-Per-DIMCOIN when DIM TOKENs are depleted.



# How ICO Funds Will Be Used

>> Figure 24 illustrates how funding received from the ICOs will be utilised.

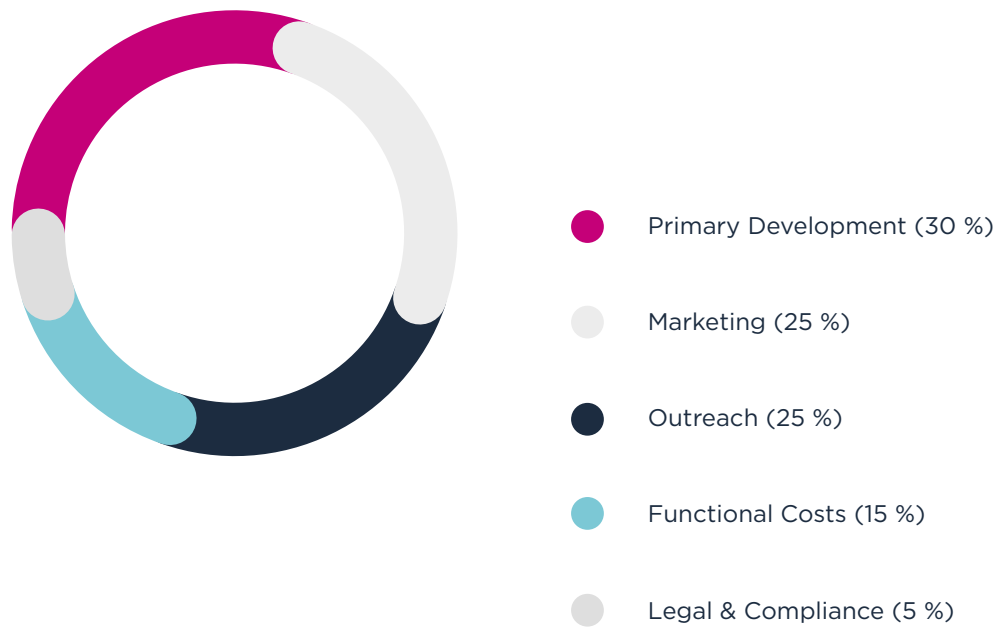


Figure 24 - ICO funds usage.



## Primary Development

- >> Thirty per cent of the funds received during the ICOs will be allocated for the development of our primary entities within the DIM Ecosystem. Entities such as DEPOTWALLET and HYBSE still need more programming in order to be fully functional as they are currently still in the beta versions. A detailed description of how the funds will be used can be found in the DIMCOIN Business Plan.

## Functional Costs

- >> The expansion of the DIM Ecosystem will require capital for day-to-day operational costs. For example, as a financial ecosystem, there is a need to purchase cryptocurrencies to ensure that there are enough reserve funds to meet the demand for crypto-fiat currencies exchanges. There are also numerous expenses that may arise on a day-to-day basis. Fifteen per cent of the raised funds will be reserved to meet these costs.

## Marketing

- >> To ensure that the DIMCOIN and DIM Ecosystem become household names, 25% of the funds gained from the ICOs will be utilised to promote the coin and the ecosystem. Marketing will be done through social media, direct marketing, partnerships and affiliate programs.

## Legal and Compliance

- >> Although blockchain-based services are growing at an exponential rate, there is still ignorance about them and their potential. This can lead to legal requirements failing to keep up with the progress of blockchain, even becoming a hindrance in the process. As such, to make the DIM Ecosystem available on a global scale, there are some license and legal requirements that will need to be met, for which 5% of the funds will be allocated.



# Outreach



Our outreach funds will be utilised to provide education to the general public on the DIM Ecosystem and blockchain in general. This can be accomplished through expos, conferences and similar operations. The more people are aware of the DIM Ecosystem and blockchain, the more they will become comfortable with the ecosystem and its technology. It is a win-win situation for both the DIMCOIN and the public.

# Accepted Cryptocurrencies



Bitcoin



NEM



Dash



Litecoin



Ethereum



Tether

Table 25 - Accepted cryptocurrencies.



## >> Fund - Keepers

Great things in business are never done by one person.  
They're done by a team of people.

- Steve Jobs



# Fund - Keepers



The 10 million DIM TOKENs that will be available during the ICO will be placed into one multisig account (Figure 26).



Figure 26 - DIM TOKEN multisig accounts.

The nine billion DIMCOIN will be distributed into multiple multisig accounts, each holding differing amounts (Figure 27). 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.



Figure 27 - DIMCOIN multisig accounts.



# >> Legal Implications





# Anti-Fraudulent Measures

- >> The anonymous nature of cryptocurrencies makes it beneficial for privacy. Simultaneously, however, it presents its own challenges when used for fraudulent activities - a challenge that many blockchain-based financial platforms will have to contend with. The DIMCOIN, like other cryptocurrencies, allows anonymity for its users. Thus, p2p DIMCOIN transfers or DIMCOIN-to-bitcoin/altcoins transfers are anonymous. Fiat currency to DIM Currencies exchanges will be subject to Know- Your-Client (KYC) procedures. This governance tool will assist in combating money laundering in the DIM Ecosystem. The KYC due diligence will be carried out by WISEConsulting before it exchanges fiat currencies. To prevent excessive one- time fiat currency withdrawals, withdrawal limits will be set for fiat currencies from the DIM Ecosystem.

# DIM TOKEN Implications

- >> The DIM TOKENs offer limited real rights as contained in the DIMCOIN ICO terms and conditions. The tokens represent a set number of DIMCOIN, set at 100 DIMCOIN per token. The DIM TOKENs are transferable, are not refundable and are not for speculative investment. No promises of future performance or value are or will be made in respect to the DIMCOIN, including no promise of inherent value, no promise of continuing payments, and no guarantee that the DIMCOIN will hold any particular value. The DIM TOKENs are sold as functional goods and all the proceeds received from them through the ICO will be spent free from any conditions.

**In law a man is guilty when he violates  
the rights of others. In ethics he is guilty  
if he only thinks of doing so.**

Immanuel Kant





# Blockchain Terrain Implications

- >> The DIMCOIN, DIM Currencies and DIM Ecosystem are blockchain-based platforms that utilise cryptography. The afore-mentioned products and services will be provided in accordance with the laws of relevant jurisdictions. As such, the DIMCOIN, DIM Currencies and DIM Ecosystem may not be immediately available in certain jurisdictions. The team behind the products and services are working aggressively towards obtaining the relevant licences to offer the DIMCOIN, DIM Currencies and DIM Ecosystem to a wide spectrum of participants.

## Risks

- >> Investing in the DIMCOIN ICO, like any other form of investment, includes risks. For investment risks, refer to the DIMCOIN Prospectus. For general risks, refer to the DIMCOIN ICO terms and conditions.



# >> Why Invest In The DIM TOKEN

**In investing, what is comfortable  
is rarely profitable.**

Robert Arnott



# Why Invest In The DIM TOKEN



**Obstacle:** The current global stock markets are electronic in nature<sup>10</sup>. In general, all electronic matching systems are quicker than the open outcry system of the past. However, it is still not quick enough for our ever-changing world. After orders are matched, it can take days for them to be executed.

**Obstacle:** It is burdensome and expensive to buy assets such as shares from foreign markets using traditional avenues such as banks and stock markets<sup>11</sup>.

**Obstacle:** Transferring shares between issuers and investors using current banking systems is archaic and lethargic at best. It can take from two days to six months before both parties are in possession of their assets.

**Obstacle:** The listing processes for companies are costly and complicated. This prevents plenty of SME companies from participating.

**Remedy:** In the DIM Ecosystem, the problems encountered in the global stock markets are eliminated through the usage of the NEM blockchain. Using DEPOTWALLET and HYBSE, orders are matched quickly and, within minutes, booked. Users no longer have to wait days for orders to be executed.

**Remedy:** The p2p nature of the DIM Ecosystem ensures that parties across the globe can trade on an inexpensive, quick and secure platform.

**Remedy:** Through DEPOTWALLET, transferring assets (cryptocurrencies + cryptonised securities) p2p is reduced to more minutes.

**Remedy:** Blockchain technology has simplified the process of listing companies' prices and made it user-friendly and practical.

<sup>10</sup> Radicalizing The Equity Market Landscape - <https://www.nem.io/RadicalizingEquityMarket.pdf>

<sup>11</sup> Understanding Order Execution - <https://www.investopedia.com/articles/01/022801.asp>



**Obstacle:** For users to enter the global financial system, they require bank accounts to use the financial services. According to the World Bank's Global Findex report, over two billion adults do not have bank accounts<sup>12</sup>, making the current financial systems exclusionary in nature.

**Obstacle:** Before investors and issuers enter the global stock markets, they need brokers to conduct deals on their behalf. This is highly inefficient and costly, as it partly diverts resources away from their intended recipients.

**Obstacle:** Mainstream e-commerce payment instruments such as debit cards can come with +0.5% charges; credit cards with 1-5%.

**Remedy:** Users do not need a bank account to use the DIMCOIN, DIM Currencies and DIM Ecosystem. Users need to download the DEPOTWALLET, which gives them access to international financial services at low fees. There are no lengthy processes, paperwork or postage required.

**Remedy:** The DIM Ecosystem offers p2p exchanges without intermediaries. The ecosystem is a platform that brings users together to conduct exchanges without additional costs.

**Remedy:** The DIM Currencies have a charge of 0.1%.



## >> Benefits of DIMCOIN ICO



# Advantages of DIMCOIN Tokens



**Purchasing the DIM TOKENS during the ICO rounds has the following benefits for early enthusiasts and backers of the DIMCOIN:**

- > Token holders with +50 DIM TOKENS will receive 30% of the net fees, according to the token percentages, from DIMCOIN, DIM Currencies and cryptonised assets' transfers within the entire ecosystem.
- > Token holders can get access into the services provided within the DIM Ecosystem.
- > The DIMCOIN can be exchanged with major cryptocurrencies and fiat currencies.
- > The DIMCOIN is currently only available through ICO rounds but will later be made available to purchase.
- > DIM TOKEN holders will have the liberty to sell their DIMCOIN on the market at their discretion after the ICO ends.
- > If the ICO is mostly successful, the price of the DIMCOIN will automatically increase.

**Write your injuries in dust, your  
benefits in marble.**

Benjamin Franklin



# Fee Structure

>> Investors with +50 DIM TOKENs will receive 30% of the net fees earned, according to the token percentages, on the DIM cryptocurrency transfers within the DIM Ecosystem (Table 28). The remaining 70% net fees will be divided between HYBSE and WISE Consulting (Figure 29). These payouts will be made to the token holders once per month.

## 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

Table 28 - Transfer fees charged on the DIM Ecosystem.

## Net Fee Distribution

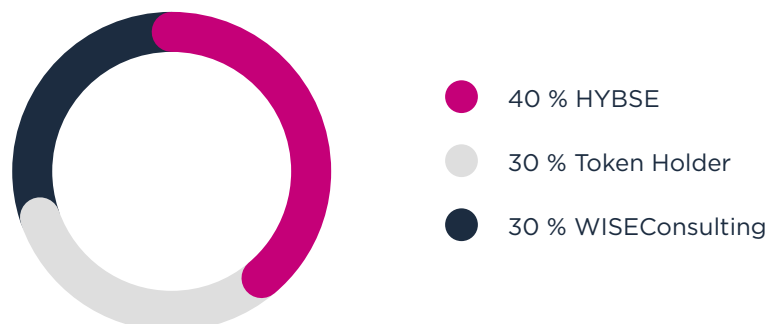


Figure 29 - Net fee distribution model.



# Transparency of Commissions

>> **Fee transfers can be viewed on the ledger, ensuring transparency within the ecosystem. Token holders will be able to view the trails of the commissions that are deposited into their wallets.**

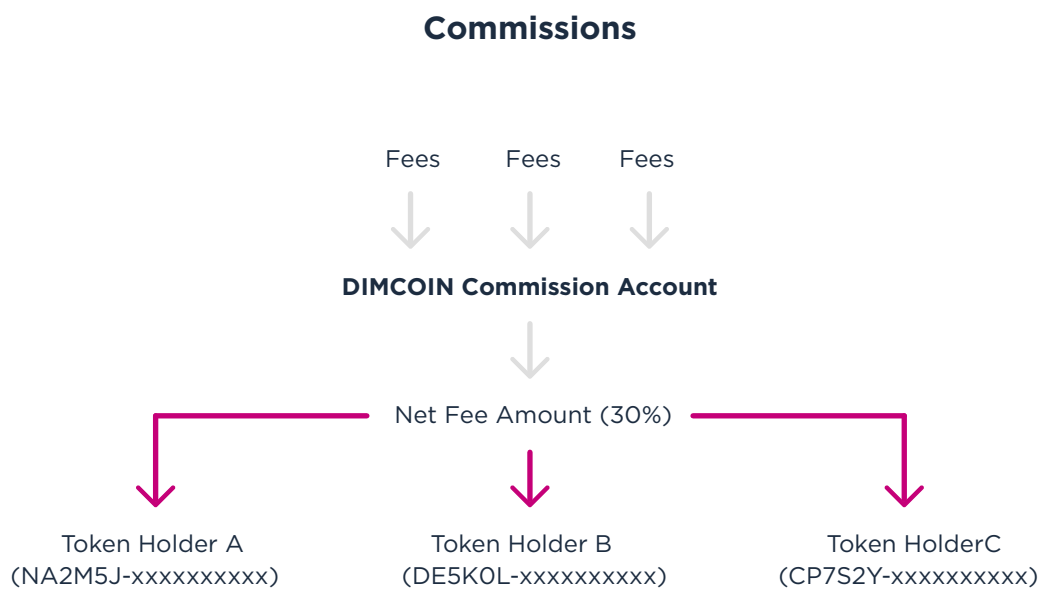


Figure 30 - How net fees are distributed to token holder addresses.





# >> Governance





# Governance

- » The DIM Ecosystem, like most blockchain-based services, is decentralised in nature. This presents a governance difficulty due to the absence of a central authority. The DIM Ecosystem overcomes this difficulty through the process of voting by the token holders, which will create a governing structure on a decentralised platform.

# 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.

The Foundation will then make the chosen proposed changes available on the DIMCOIN Foundation website, which will enable token holders to vote “yes” or “no” on the proposed changes using their DEPOTWALLET addresses. For a proposal to be valid, a minimum of 10% of all token holders have to participate in the voting process. If less than 10% of the token holders vote on the proposed changes, those votes and proposed changes become void. For the proposed changes to be accepted and implemented, the participating token holders need a +60% “yes” vote count. At a later stage, voting will take place on the DEPOTWALLET accounts. This is to ensure that the DEPOTWALLET becomes an all-in-one platform for DIM Ecosystem users.



# 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.

The benefits that DIMCOIN ambassadors will receive are plentiful. Ambassadors will:

- > become part of the global ambassador network,
- > become recognised figures in the DIM Ecosystem,
- > become recognised figures in the cryptocurrency world,
- > have direct access to the ecosystem and become the first to be updated on DIMCOIN events,
- > become central figures regarding press and communications concerning the DIMCOIN in their region,
- > be exposed to various industries relevant to the growth of the DIMCOIN, and
- > receive 100,000 DIMCOIN as an incentive for being an ambassador.

## DIM TOKEN Rights

Token Rights	+ 50 Token Holders	- 50 Token Holder
Commission	✓	✗
Voting Rights	✓	✓
Suggestion Rights	✓	✓
Tradable Tokens	✓	✓

Table 31 – DIM TOKEN rights.



# Operational Times

>> **The DIM Ecosystem operates using CET (Central European Time), except for WISEConsulting, which uses GST (Gulf Standard Time).**

Operational Times					
		GMT Times	CST Times	HKT Times	BST Times
<b>HYBSE</b>	09:00 - 21:00 (CET)	08:00 - 20:00	03:00 - 15:00	16:00 - 04:00	09:00 - 21:00
<b>WISEConsulting</b>	08:00 - 20:00 (GST)	04:00 - 16:00	23:00 - 11:00	12:00 - 00:00	05:00 - 17:00
<b>DEPOTWALLET</b>	24 hours	24 hours	24 hours	24 hours	24 hours
<b>DIMCOIN Foundation</b>	24 hours	24 hours	24 hours	24 hours	24 hours

Table 32 - Operational times in different times zone.

“  
With proper governance,  
life will improve for all.”

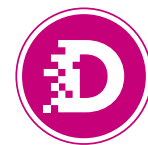
Benigno Aquino III



## >> DIMCOIN History

**“We are not makers of history. We  
are made by history.”**

Martin Luther King Jr.



# DIMCOIN History



**2012** - The idea of a p2p financial ecosystem was born. We researched what licenses, programmers, legal requirements, and financial and IT engineers would have to be acquired to create the DIM Ecosystem. Research was done on the problems encountered by brokers and traders in the traditional financial markets. The development team was created and the necessary people were employed. A stock market architecture was created. A 10-year business plan was created for the ecosystem. Offices were opened in Mallorca, Spain.



**2013** - An external IT company was appointed to help create the ecosystem. The necessary documentation was drafted to help create the ecosystem. Stock market internal guidelines were created. As a result, offices in Mallorca became fully operational. A wish list was created: features and possibilities of the ecosystem, trading technical plan developed (brokers and traders' problems incorporated into the wish list). The needed technology and framework were added.



**2014** - Stock exchange licences were requested. Basic market core was developed. Listing servers and trading exchange functions were developed. Development on DEPOTWALLET began. The core of the stock exchange was renewed and its functions expanded. Administrative work became fully operational. Stock market internal guidelines were reviewed. The legal team was created. Offices in Mallorca were expanded by 40%. Programming on HYBSE began, 19 applications were added, 25 changed and 55 fixed.



**2015** - Financial and IT engineers were acquired. Office location was moved to Johannesburg, South Africa. A development team was created and the necessary people were hired. Offices in Johannesburg became fully operational. Programming on HYBSE continued, 11 applications were added, 12 changed and 18 fixed. Licenses for global stock exchange were requested.



**2016** - HYBSE programming continued, four applications were added and six fixed. Offices in Johannesburg were expanded by 40%. DIMCOIN was created. Beta testing for HYBSE. DEPOTWALLET was created. Planning for an ICO commenced. Re-design and concept team appointed. WISEConsulting was incorporated. Security dealer licence was obtained. Free stock market education strategy implemented. Alliances created in the crypto-world.



## >> DIMCOIN Roadmap

**“The future belongs to those who believe  
in the beauty of their dreams.”**

Eleanor Roosevelt



# 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.





## >> Summary

“At the end of the day, if I can say  
I had fun, it was a good day.”

Simone Biles



# Summary



**The DIM cryptocurrency comes in two versions with unique functions. The first, the DIMCOIN, is a speculative coin. It can be traded and exchanged on major global exchange platforms, and, simultaneously, within the DIM Ecosystem. The DIMCOIN will initially be available to the public through the DIMCOIN ICO. Users who purchase DIM TOKENs will receive 100 DIMCOIN per token, each token carrying a value of \$1. Token holders will have a form of ownership on the DIM Ecosystem. Holders with +50 DIM TOKENs will receive 30% of the net transfer fees charged, according to the token percentages, on DIMCOIN, DIM Currencies and cryptonised assets' transfers. Token holders will also have access to the DIM Ecosystem and the services provided therein.**

The second version of the DIM is the DIM Currencies. The DIM Currencies are equivalent to the fiat currencies that they are converted into. If users convert their US dollars into DIM Currencies, then \$1 = 1 DIM USD. The value of the DIM Currencies is linked to fiat currencies and thus will not deviate from the market value of fiat currencies. The DIM Currencies will be used within the DIM Ecosystem for transaction purposes.

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.

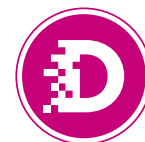
Listed companies within the DIM Ecosystem will be encouraged to accept the DIM Currencies as a form of payment for their services rendered. This will open their businesses to a large pool of potential customers who are in possession of DIM Currencies. Simultaneously, this will expose the DIM Currencies' holders to a large pool of businesses that can service their needs.

The DIM Ecosystem is a blockchain-based financial services ecosystem comprising of:

- > **HYBSE** – an online stock exchange where listed small and medium companies get access to international capital from registered investors. The platform is in the process of migrating to blockchain protocols. HYBSE is responsible for cryptonising assets so that they can be eligible for trade on the platform.
- > **WISEConsulting** – a bureau de change for the DIM cryptocurrency.
- > **DEPOTWALLET** – a blockchain wallet that permits users to hold and manage their DIMCOIN and DIM Currencies together with their cryptonised assets. The wallet is free to download, giving users access to the ecosystem.
- > **Digital Exchanges** – users can exchange Bitcoin and other popular altcoins for DIM cryptocurrencies and vice-versa.



>> Glossary



# Glossary



**Crypto-data** - securitized data

**Cryptonization** - the process of securitizing physical assets into digital format

**DEPOTWALLET** - a blockchain wallet that allows users to buy, sell, manage and hold cryptocurrencies and cryptonized assets

**DIM** - Digital Interactive Medium cryptocurrency

**DIMCOIN** - Speculative digital coin

**DIM Currencies** - digital currency for the DIM Ecosystem and e-commerce

**DIM Ecosystem** - a community of services that utilises the DIM cryptocurrency as a medium of exchange

**DIMCOIN Foundation** - non-profit organization that has oversight of the DIM and DIM copyrights

**DIM TOKEN** - a package representing a number of DIMCOIN during ICO rounds

**Fee Stamp** - charges associated with the DEPOTWALLET

**Hybrid Stock Exchange (HYBSE)** - an online stock exchange offering issuers and investors an alternative trading platform

**ICO** - Initial Coin Offering

**JSON** - JavaScript Object Notation

**Multisignature/Multisig account** - an account with more than can be accessed by more than one user requiring multiple signatures

**Nodes** - servers on the network that are run by users

**Price-per-DIMCurrencies** - the individual price of each DIM Currencies

**Unconfirmed transaction cache** - collection of transactions still to be validated

**WISEConsulting** - a specialist company that distributes and manages cryptonized data



## >> Reference List



# Reference List



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