



Nexty**Coin**

Whitepaper



NEXTY WHITEPAPER

A bright future for daily transaction

A future of payment would be completely different from the traditional one. Future payment refers to when people can make any purchase without cash, anywhere, at any time and without any transaction fees. There are lot of growing cryptocurrencies that help to build such payment method, but none of them have completed so far.

With foresee as a mean of future payment, Nexty shall support businesses of all sizes and scopes to overcome barriers of trading, to make the future possible, Nexty is having three deciding factors:

- ✔ Fast **Instant** Transfer
- ✔ Low **Zero** Transfer Fees
- ✔ Price **Stabilization** System



Why can Nexty do this?

Nexty

=

Ethereum Open Source + Dual Cryptocurrency Confirmation System

We will mention Dual Cryptocurrency Confirmation System in the below section of this white paper.

Websites:

Portfolio: <https://nextycoin.com>

I/O & Ecosystem development: <https://nexty.io>

Telegram: <https://t.me/nextyio>

Twitter: <https://twitter.com/nextyio>

Facebook: <https://facebook.com/nextycoin>

Medium: <https://medium.com/@nextyio>



Quick Glance

1. Businesses & individuals have not found a really convenient payment method
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 - 5 important elements of a payment system of the future
3. The up-rising of Fintech & what Nexty will do
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 - Technical parameters
 - Nexty ecosystem & startup era
 - Roadmap
4. Community contribution
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 - Affiliate program
 - Your business integrated with Nexty
5. Conclusion

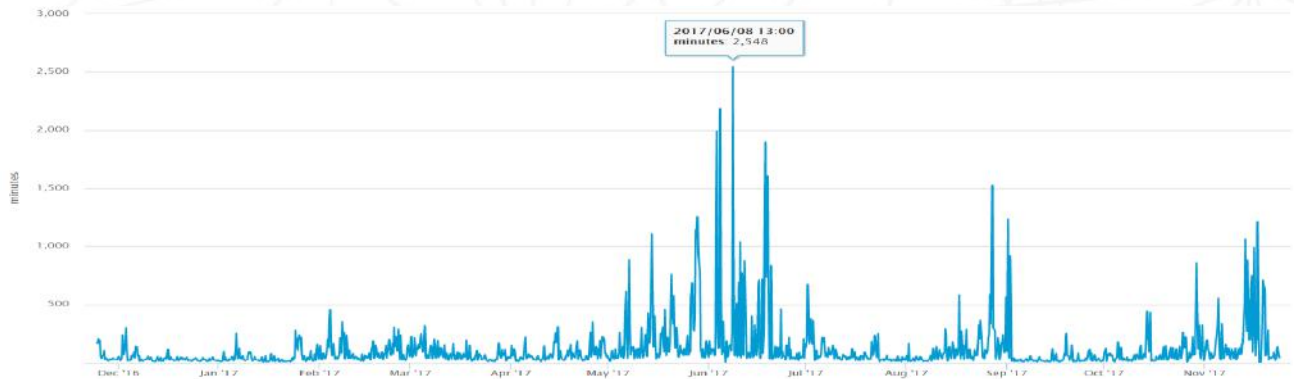


1. Businesses & individuals have not found a really convenient payment method

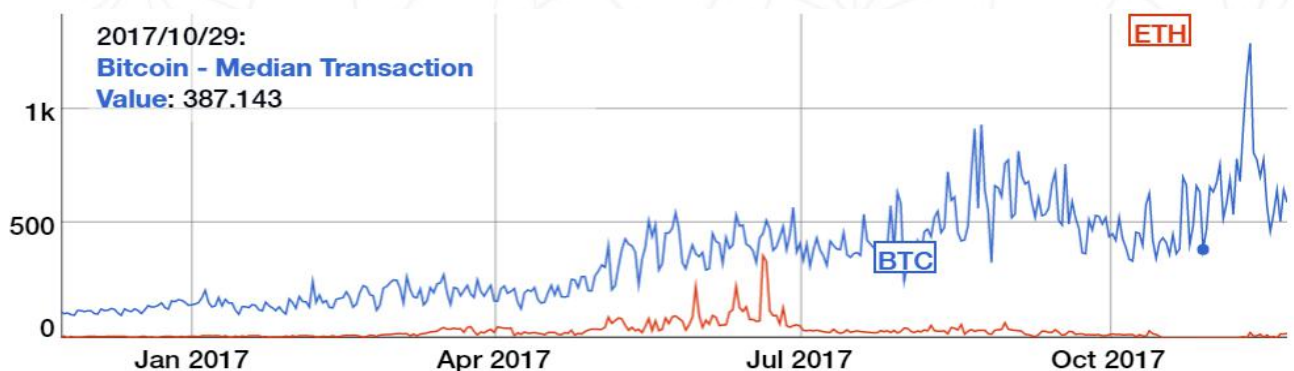
It is easy to see that although information technology is booming, the banking system is cumbersome and it is difficult to put the change into practice quickly. The difficulty is faced especially with reference to international payment. In addition to that, the payment time is very long - from 1 to 3 days for the form of transfer. Usage of payment tools such as credit card and online payment system face a big barrier in the form of transaction fees and the security of those systems. Cryptocurrency has been drawing a lot of attention recently, although it is 'evaluated' to be the solution of the above backlog but has not really solved these problems. Some Cryptocurrencies has reduced international settlement time to near-instantaneous threshold, but soon after, it became



slow when the number of users increased drastically. In addition, payment fees are relatively high, even some particular types have higher costs using old payment methods such as online credit card, online payment system etc.



Average Transaction Time in 2017 (blockchain.info)



Average Transaction Value in 2017 (bitinfocharts.com)



Average Transaction Fees in 2017 (bitinfocharts.com)

2. Nexty has a vision:

- *Prospective transactions*

Leica is an intern. She is new in the city, carrying a small luggage and her phone. She has been in contact with her landlord Jimmy to discuss sub-renting his studio apartment. After receiving the apartment's location and pictures, she transferred the deposit to Jimmy's Nexty account. On hand-over day, they set up items of the existing digital contract established by Nexty's partners. To accept the contract and confirm the payment on a period of six months, Nexty just



needs to scan the QR code on Jimmy's phone. After that all other steps will be performed automatically. All daily payment activities of Leica are that simple. From food to fashion, or other expenses can be performed through Nexty's account by easily scanning the QR code.

Jimmy has his own business, importing large amount of lamb from other countries to sell in domestic market. Every time performing an international transfer to a business partner abroad, it requires a lot of time with high transaction fees. However, with the help of Nexty's technology, Jimmy does it quickly by the guarantee of partners belonging to the ecosystem of Nexty in terms of creating and following LC. The Contract's articles are intelligently formatted under the electronic form.



This can be well reflected by this new business transaction stream. Jimmy recently signed a contract with Lambrovider, a lamb-exporter in New Zealand. The disbursement is guaranteed and payments are fully made at each point the action is compliant with the contract.

Lambrovider has a bunch of orders this year. With its limited cash available on account, they are not able to gather enough lamb meat to export. They have worked with ecoBank, one of the partners in the Ecosystem of Nexty. Since ecoBank could verify that the contract with Jimmy is reliable and they are able to reimburse the payment, the loan was quickly approved. Everything needed was the information of digital contract between Lambrovider and Jimmy.

For online and traditional payment transactions, ecoBank and Nexty have collaborated and issued MasterCard, which allows



customers to pay traditional credit card merchant, by swiping cards, or through apps such as Apple Pay, Google Tez, and Samsung Pay.

So, why can Nexty work together with partners to build a convenient payment for the future?

Shortly after the ICO succeeded, Nexty would build a very active service network through its connection to Nexty's system. Among them, there are numerous of start-up businesses using Nexty's own token system to call for capital because they can take advantage of the existing system with the superior features that Nexty has.

- *5 important elements of a payment system of the future*

- Fast
- Low fees
- Commitment to privacy & confidentiality
- Simple to use



- Low volatility

3. The rise of Fintech & what Nexty will do:

3.1 The rise of Fintech

Fintech is a term being mentioned repeatedly in the usage of information technology and how it is used in the financial sector. As Forbes magazine mentioned in their recent article, there is a rise of Fintech for three reasons:

- There is a strategic contradiction between technology and finance
- Market realities encourage short-term thinking
- Incumbents in the market are powerful and resistant to change

However, that resurgence requires a currency platform with low transaction time and low transfer costs. This can be met with the Duo Cryptocurrency Confirmation System invented by Nexty. With the Duo Cryptocurrency Confirmation System,



all transactions will be transferred in near-instant (only delayed due to Internet connection) at no cost.

3.2 Dual Cryptocurrency Confirmation System (DCCS):

Duo Cryptocurrency Confirmation System includes two types of Cryptocurrency operating in parallel. The former called NTY, is the main cryptocurrency for using in daily transactions. The latter called NTF, is for transaction confirmation system. Transaction confirmation system is built on a peer-to-peer network with specific criteria to meet operational requirements. The breakthrough here is that instead of charging per transaction, those who are the holders of the second type of cryptocurrency will be rewarded with a small amount of cryptocurrency at the minor rate at the end of each month. This will allow the transaction fees to be zero



while still guaranteeing the benefits to the persons who contribute to transaction confirmation system.

This bonus is generated by the POF algorithm (described below)

The method of operation is as follows:

Appendix:

NTY: Code name of Nexty Coin

pNTY: Package equivalent to 10,000 NTY

NTF: Nexty Foundation Coin

DCCS: Dual Cryptocurrency Confirmation System

PoF: Proof of Foundation – the new coin algorithm was invented for transaction confirmation system.

The proportion of generated amounts is based on the POF algorithm to pay for the machinery and personnel operating the transaction confirmation system, helping to ensure that



the two features of the cryptocurrency are superior for properly operating.

However, NTF holders do not have the right to vote for NTY currency decisions in the future, such as block size upgrades, mining speeds, transaction confirmation. The rights will belong to NTY holders with fair votes.

- The Appearance of NTF – Nexty Foundation:

For only the first 10 billion of NTY joining Smart Staking program within 3 months: 10,000 NTY in the wallet will have one NTF generated automatically.

At the end of 3-month Smart Staking, when NTY's total current supply is up to 100 billion, the NTF (which had automatically calculated before) will be available in the market. Since only the first 10 billion NTY can generate NTF, the amount of NTF is limited to 10 million.



Only NTF holders will be given the right to build mining and confirmation machine for NTY. There will be a total of 40 billion NTY generated by POW, and after that time, the machine system will only be responsible for transaction confirmation. At present, there are many investors mining with great power on the former coin systems such as BTC, ETH, ... but more and more difficult to mine and cause the value of the machine fell. Thus NTF will help to make use of these miners through leasing or acquisition and that is fully within reach.

What will be another source of income for NTF holders besides mining? We have a new concept, POF (Proof of Foundation). Every month, only holders with NTF will receive NTY by that algorithm, divided by the percentage of them their amount of NTF over 10 million NTF. The NTY generated by the POF algorithm is calculated as follows:



Month	NTY from POF
Less than 12 months	0.5%/month
12 - 23	0.4%/month
24 - 35	0.3%/month
36 - 47	0.2%/month
48 months onwards	0.1%/month

Do not worry about the decrease in NTY rates for two reasons

- Total NTY increases (by POS, POW)
- NTY values increase due to its popularity, community acceptance and ecosystem expansion

Specifications

Nexty Specifications

Coin name:	Nexty
Abbreviation:	NTY
Algorithm:	POW/POS/POF
Presale Date:	December 12, 2017



ICO Date:	December 19, 2017
Total coin supply for ICO:	11,000,000 pNTY (110,000,000,000 NTY)
Total POW:	4,000,000 pNTY
Total POS:	4,000,000 pNTY
Dev & Team:	2,000,000 pNTY
Marketing:	1,000,000 pNTY
Minimum stake age:	7 days
Maximum stake age:	360 days
Block spacing:	in 1 second

There will be at least 220,000,000,000 NTY in total, which ensures that there will not too many confusing zero digits after the decimal point in daily transaction.

In the long run, the target price will reach about 1 USD for each NTY in next 5 years then going to be stable. This target will be



achieved thanks to algorithm of Price Stabilization System.

This system is controlled by a group of expert economists at the first year, then going to be managed under an automated and decentralized system.



Nexty Foundation Specifications

Coin name:	Nexty Foundation
Abbreviation:	NTF
Available on:	April 12, 2018
Available for:	Only holders of first 10,000,000 pNTY
Initial supply:	10,000,000 NTF
Maximum supply:	10,000,000 NTF
Type of coin:	Rare

Nexty Ecosystem & New Era of Startup

Shortly after the ICO, Nexty will release the RESTFUL API access at Nexty.io to work with other businesses to build an ecosystem that can use Nexty in a form of currency or method of new payment. With such a combination, users will soon have access to Nexty's ecosystem and use Nexty as a real wallet to be able to participate in daily transactions.



In addition, Nexty will cooperate with partners to hunt & ICO Startup, especially in the field of Fintech, will become a part of Nexty, helping it become a convenient payment form as well as the currency of the future. These startups will be challenged and reviewed until they are proven to be have potential, and they will be fully funded by the ICO methodology.



ROADMAP

2017

Presales & Web Wallet

DEC 12

DEC 19

ICO

2018

15 Smart Staking & Issue NTF

25 Internal Exchange

Target Price: \$15

27 Block Explorer Launch

30 Windows Wallet

Jan

Feb

MacOS Wallet

Linux Wallet

Android Wallet

iOS Wallet

External Exchange

12

12

12

25

12 E-commerce Integration Demo

Mar

Apr

Listed on CoinMarketCap

Official Mining Pool

Mining Factory Demo

1

5

Startup Investment

May

Jun

E-commerce Extensions

Magento, Woocommerce, Presta, Opencart and Shopify.



System Upgrade

Mining Factory Launch

Aug

Sep

Seminars

Support for Blockchain Community

Award Program

Oct

Nov

Target Price: \$300

Ecosystem Enhancement Campaign

Annual Event

Dec

2019



4. Contribution from the community:

ICO & investors' interests

Nexty will run the ICO program starting on December 19, which is prepared by the presale program on December 12. Total volume for ICO is 10,000,000 pNTY.

Nexty has a number of preeminent features, and the ICO will be an important stage in attracting capital to grow. Funds will be used primarily for following purposes:

- Build the initial infrastructure of both personnel and machinery to operate the system properly so that it can initially serve large numbers of users.
- Developing an ecosystem for Nexty by extending its connectivity to all businesses with a large client base, to convince Nexty to integrate the system.



Last but not least, we will choose from many startups in the Financial Technology field for potential startups to fund and call for funding. This strengthens the Nexty ecosystem and maintains the stability of Nexty coin in the long run.

Investors will have the following advantages when participating in our ICO program:

- By joining Smart Staking, only those who own 10,000,000 pNTYs will initially be granted NTF 10,000,000 without increasing. NTF coin will be very rare, because the quantity is not much, there are many advantages in the future. In addition, only NTF holders are allowed to equip mining and transaction confirmation machines
- NTF holders enjoy a high monthly income through the operation of transaction confirmation systems



- Buy NTY at a much lower price than when we started listing on the floor
- Earn income from our Lending program

Our ICO Schedule

Date	Price (USD)	Volume
PRE-SALES		
12/12/2017-12/14/2017	1	300,000 / day
12/15/2017 – 12/18/2017	1.05	300,000 /day
ICO		
12/19/2017 – 12/21/2017	1.1	250,000 / day
12/22/2017 – 12/24/2017	1.15	250,000 / day
12/25/2017 – 12/27/2017	1.2	250,000 / day
12/28/2017 – 12/30/2017	1.25	250,000 / day
12/31/2017 – 01/02/2018	1.3	250,000 / day
01/03/2018 – 01/05/2018	1.35	250,000 / day
01/06/2018 – 01/08/2018	1.4	250,000 / day
01/09/2018 – 01/11/2018	1.45	250,000 / day
01/12/2018 – 01/14/2018	1.5	250,000 / day
01/15/2018 – 01/17/2018	1.55	250,000 / day
01/18/2018 – 01/19/2018	1.6	200,000 / day



Smart staking program

Smart staking program is a monetary policy to regulating demand and supply. By providing flexible interest rates, this program can inspire NTY holders to sell, buy or hold NTY to adapt to the balance of demand and supply. There are three types of staking programs:

- 7-day staking
- 30-day staking
- 90-day staking
- 360-day staking

These programs target to short-term, middle-term and long-term effect, respectively.

Using this smart staking program can help investors increase their assets periodically if they keep a minimum amount in



their staking wallet. Within 6 hours after the end of each staking period, Nexty's system will add to the owner's wallet.

The estimated interest rates will be introduced as follows:

Time range	Balance bonus	Balance bonus	Balance bonus
	7-day staking	30-day & 90-day staking	360-day staking
Feb 2018 - May 2018	1% - 4%	4% - 7%	50% - 75%
Jun 2018 - Aug 2018	0.75% - 4%	3% - 6%	45% - 65%
Sep 2018 - Dec 2018	0.6% - 3%	2.5% - 4.5%	35% - 45%
Jan 2019 - Jun 2019	0.3% - 2.2%	1.5% - 3.5%	25% - 35%
Jul 2018 - Dec 2019	0.2% - 2%	1% - 2.5%	15% - 25%
Jan 2020 - June 2020	0.1% - 1.5%	0.5% - 1%	8% - 12%
Jul 2020 - Dec 2020	0.07% - 0.4%	0.28% - 0.6%	4% - 6%
Jan 2021 - Dec 2021	0.03% - 0.2%	0.14% - 0.3%	2% - 3%
Jan 2022 - Dec 2022	0.015% - 0.15%	0.07% - 0.2%	1% - 2%
Jan 2023 - Dec 2023	0.007% - 0.05%	0.03% - 0.1%	0.5% - 1%
From Jan 2024	0.007%	0.03%	0.5%



Affiliate Program

As a means of Nexty can be broadly developed, the construction and spread to the community is very important. Being aware of this, each successful referral will earn affiliate 6% commission on purchased amount of pNTY.

Your business integrates with Nexty

After the end of the ICO, we will build a secure payment gateway for Nexty ecosystems. Online or retail stores will have extensions available if they use popular store systems such as Magento, Woocommerce, Presta, Opencart, or Shopify, while other systems require only 4 to 8 hours to integrate. Their systems then are available with Nexty's API.

In addition, after the ICO, we will demo our Online wallet into operation on the phone, for Android, iOS, or web-based applications to be able to pay or transfer quickly between individuals - individuals



5. To summarize things:

The future of the Nexty ecosystem is approaching and it is very clear, with the application of Blockchain technology which is formed from a currency form with superior features. Investing in Nexty will secure your financial future in the coming decades.