

TCOIN TCN WHITEPAPER VERSION 0.2.1





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Overview

We live in a world where there have been great developments in financial and payment instruments due to advances in technology. Those advances make distances smaller, allowing people to interact, behave and communicate anywhere in the world. Access to information is now in the hands of anyone who wants to have it.

The way people do business also changes constantly. And, when it comes to financial markets, it's part of their nature. Financial markets are more global than ever, with millions of worldwide transactions per minute, in real time, using digital instruments. It was in this technological environment that appeared cryptocurrencies – digital, encrypted coins that are autonomous and independent from banks or governments.

Cryptocurrencies have an increasing importance in the financial markets, since some had incredible valuation over the last years. Trust in these instruments increased which lead to more people using cryptocurrencies, due to its low-cost, fast, easy and secure transactions - and there's a whole potential market around it. The cryptocurrency market moves fast and will very soon reach the value of \$400 Billion from which \$250 Billion refers to Bitcoin value, at current market price.

With the growing use of cryptocurrency tokens, there will be a bigger demand for services such as cryptocurrency exchange, cryptocoin banking system, debit/credit cards and other similar banking services. We believe that the importance of cryptocurrency exchange platforms will grow dramatically in the years to come. We also predict that they'll have an important role in this type of transactions, allowing the customer to exchange different cryptocurrencies easily. It s in this market that our holding Trade by Trade operates. Trade by Trade has a cryptocurrency exchange and will launch banking and debit and credit card/services. We will also launch our own token called Tcoin TCN.

Our Vision

Tcoin TCN is a token. It's a Trade by Trade token that will be used for withdrawals and payments of products and services with special focus on merchants. Tcoin TCN will be a part of the financial results of Trade by Trade.

Trade by Trade is an Exchange platform with several different tokens, bots and an active called Tcoin TCN.

Trade by Trade in the near future services will include a fully licensed cryptocurrency bank.

To reiterate, we have the technology from our partners, the capital and we are now working on the bank license in Vanuatu.

Demand for cryptocurrency exchange services

The importance of cryptocurrencies is growing with more demand. As a result, our objective was to create something that fits the needs of that growing demand for cryptocurrency exchange platforms.

Different currency options to a diverse market

The cryptocurrency market has seen an exponential growth is the last years. We believe that cryptocurrencies' importance will be greater in the years to come, due to the multiple functions that they have and how they can benefit customers in their operations. But there are several cryptocurrencies that people will need. In Trade by Trade, clients will be able to find and exchange several of those cryptocurrencies, which they can use in their operations.

What is TCOIN TCN?

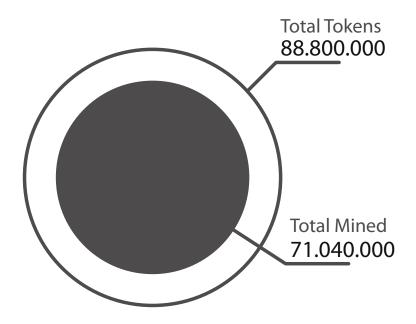
Tcoin TCN is a cryptocurrency based on Bitcoin blockchain technology. This paper will explore how Tcoin TCN as an alternative cryptocurrency will function; the products and services associated, the asset details and about how Tcoin TCN may result in better benefits for its participants..

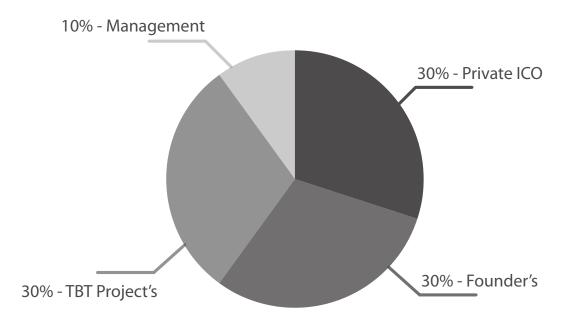
What you can do with Tcoin TCN?

Tcoin TCN is a cryptocoin that is safe, reliable and that you can use to do transactions online as most of other cryptocurrencies. It also can be traded in trading platforms, starting in Trade by Trade.

What are Tcoin TCN's characteristics?

Tcoin TCN will have finite number of tokens, 88.8 million, with actual pre-mined value of 80% of 71 040 000 tokens. This last amount will distributed in the following way:





30% (21 312 000 of tokens) for actual clients of TBT by invitation (which can be immediately traded in TBT). This value will be released in 3 different phases until the end of 2017;

30% (21 312 000 of tokens) to TBT (to be used in marketing and new products development);

30% (21 312 000 of tokens) to TBT founders;

10% (7 104 000 of tokens) to TBT management.

The remaining 20% (14 208 000) of total tokens will be mined in the next years.

Why invest in Tcoin TCN?

Besides the valuation that occurs in trading, if you're a Tcoin TCN holder, from the 31st December 2019, you will receive annually, in the proportion to your number in tokens in wallet at that time of the year, the corresponding value of 10% of Trade by Trade's annual financial net profit in bitcoins, according to the following formula:

10 % * TBT annual financial net profit Total of mined tokens * The number of tokens you are holding at that time

The Exchange of Trade by Trade will be connected to other Exchanges that will also trade Tcoin TCN very soon.

Growth Potential

Tcoin TCN is a Trade by Trade asset

Cryptocurrency

A cryptocurrency is a fully decentralized, secure, digital currency whose creation is controlled by cryptography. Cryptocurrencies are not issued by central banks and their value does not depend on bank policies. Bitcoin, created in 2009, was the first cryptocurrency. There currently are over 800 alternative cryptocurrencies, called Altcoins, such as Ethereum, Monero and Ripple etc.

Cryptocurrencies can be considered, in a way, similar to precious metals, in that their creation is controlled and most have a cap on the amount of units, just like precious metals, which have limited minable amounts.

TCoin TCN Specifications

Wallets

Web: https://wallet.tcoin.eu/

QT Wallets for Mac OS and Windows

Android: Play store

iOS: pending review in app store

Specifications

Tcoin TCN is an asset based on bitcoin core. This way it gets the major Bitcoin Core 0.17 version properties and advantages.

Primary project website: https://tcoin.eu

Supply: The total supply of coins is 88 800 000

Abbreviature: TCN

Decimal places: 8

TCoin Masternode Development

Bitcoin brought innovation to the way of doing business, but the experimental nature of the initial project did not anticipate the great expansion of its adoption. That way there are bottlenecks and issues to be resolved.

Our platform will be developed in order to implement these improvements, and is aligned to meet the technical needs imposed by the increasing demand of the world market.

These needs range from the ability to handle the large flow of information as well as improve security-related aspects.

TCOIN, like Bitcoin and most other cryptocurrencies, is based on a decentralized ledger of all transactions, known as a blockchain. This blockchain is secured through a consensus mechanism; in the case of both TCOIN and Bitcoin, the consensus mechanism is Proof of Work (PoW). Miners attempt to solve difficult problems with specialized computers, and when they solve the problem, they receive the right to add a new block to the blockchain. If all the other people running the software agree that the problem was solved correctly, the block is added to the blockchain and the miner is rewarded.

TCOIN works a little differently from Bitcoin, however, because it has a two-tier network. The second tier is powered by masternodes, which enable financial privacy, instant transactions, and the decentralized governance and budget system. Because this second tier is so important, masternodes are also rewarded when miners discover new blocks. The breakdown is as follows: 45% of the block reward goes to the miner, 45% goes to masternodes, and 10% is reserved for the budget system (created by superblocks every month).

The masternode system is referred to as Proof of Service (PoSe), since the masternodes provide crucial services to the network. In fact, the entire network is overseen by the masternodes, which have the power to reject improperly formed blocks from miners. If a miner tried to take the entire block reward for themselves or tried to run an old version of the TCOIN software, the masternode network would delete that block, and it would not be added to the blockchain.

In short, miners power the first tier, which is the basic sending and receiving of funds and prevention of doublespending. Masternodes power the second tier, which provide the added features that make TCOIN different from other cryptocurrencies. Masternodes do not mine, and mining computers cannot serve as masternodes. Additionally, each masternode is "secured" by 1000 TCOIN. Those TCOIN remain under the sole control of their owner at all times, and can still be freely spent. The funds are not locked in any way. However, if the funds are moved or spent, the associated masternode will go offline and stop receiving rewards.

Principles and mechanisms of masternodes.

A masternode is a server connected to the network which guarantees a certain minimum level of performance and functionality to perform certain tasks related to Private Sender and Instant Sender, as the anonymity and instant transaction features in TCOIN are called. The masternodes are paid for this service, using a concept known as Proof of Service. This is in addition to the Proof of Work done by miners to secure the blockchain. Masternodes are also allowed to vote on governance and funding proposals, with each masternode receiving one vote (yes/no/abstain) on each proposal submitted to the system.

Anyone can run a masternode. The objective is to have enough decentralization to ensure that no single person controls a significant fraction of the masternodes. However, to avoid bloating the network with unnecessary masternodes or encouraging reckless operators, there is one condition that needs to be fulfilled: proof of ownership of 1000 TCOIN. The coins don't need to be in the masternode, but they need to be kept in a certain way that is transparent to the entire network. If the owner moves or spends those coins, the masternode stops working and payment ceases.

Masternodes are paid by the network for the Private Senders, Instant Senders and governance services they provide. 45% of the block reward is paid out to the masternodes,

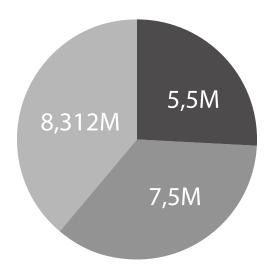
45% to miners and 10% to the budget. In practice, half of the reward from a normal block goes to the miner and half to the masternode. Then, every predetermined number of blocks (approximately X days), a superblock is created that contains the entire 10% payout to the budget proposal winners. Masternodes are randomly selected for payment in each block (approximately every X minutes) from a list once they reach the top 10% of the total count of masternodes, and moved to the back of the list after payment. As more masternodes are created, the duration between payments increases. Due to the selection algorithm, there is always an aspect of randomness to payment selection, but in the long term all masternode owners should receive similar payments. If the collateral behind a masternode is spent, or if a masternode stops providing services to the network for more than one hour, it is removed from the list until normal service resumes. In this way, masternodes are given incentive to provide efficient and reliable services to the network.

Having so many servers holding a full copy of the blockchain and working for the coin can be extremely useful. Thanks to the reward system, there is no risk of not having enough masternodes, and the developers can rely on them quickly deploying any new decentralized feature they want to implement. This is where the true strength of TCOIN lies - an incentivized system of thousands of distributed servers working 24x7 means that TCOIN can scale more efficiently and deploy services more quickly than a blockchain run entirely by unpaid volunteers. The more masternodes, the better and safer the TCOIN network.

Every masternode appears in the global list. Their position in this list is determined by their time since the last payment according to the network, not the blockchain. New masternodes joining the network and masternodes receiving payment are placed at the end of the list. Running, active masternodes which are restarted using the rpc commands 'masternode start' or 'masternode start-alias' are also placed at the end of the list. Using the new rpc command 'masternode start-missing' avoids this. As masternodes are moved to the end of the global list, the remaining masternodes slowly migrate towards the top of the list. Once a masternode reaches the top 10% of the global list, it is eligible for selection from the selection pool.

The selection pool is the top 10% of the global list. Its size is determined by the total masternode count. As an example, if there are 3700 active masternodes, the top 370 masternodes in the global list are eligible for selection. Once in the selection pool, selection for payment is determined by block hash entropy. The block hash 100 blocks ago determines which masternode will be selected for payment. A double SHA256 of the funding transaction hash and index for all masternodes in the selection pool is compared with the proof of work hash 100 blocks ago. The masternode with the closest numeric hash value to that block hash is selected for payment.

Launch Phases



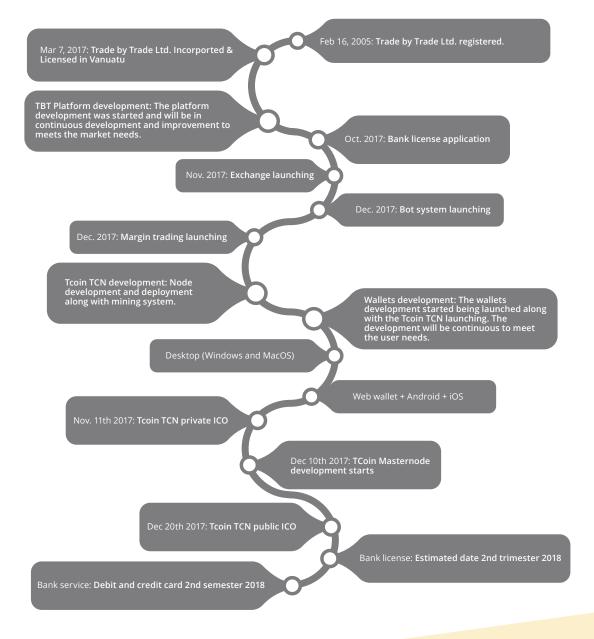
Trade by Trade will do a private ICO to sell the Tcoin TCN tokens in different phases: Phase 1: 5.5 million tokens at 5\$ - *Estimated date Nov.* 12th or 13th of 2017 Phase 2: 7.5 million tokens at 5.5\$ - *Estimated date Nov.* 23th or 24th of 2017 Phase 3: 8.312 million tokens at 6\$ - *Estimated date Dec.* 8th or 10th of 2017

What is Trade by Trade?

Trade by Trade is an Exchange platform with a License in Vanuatu where the user has features that allows them to exchange cryptocurrencies efficiently.

We have seen that people are giving more attention to cryptocurrencies, using it to buy and sell diverse products and services. We also understand that, due to cryptocurrencies unique characteristics, with its high volatility and reduced transactions fees, investors are shifting from traditional markets to that of cryptocurrency.

Traders are constantly seeking tools that will assist them in trading more effectively. Trade by Trade concept meets their needs and demands, offering a cryptocurrency exchange solution that is user friendly but at the same time has advanced features where users' funds can be comprehensively managed.



Trading features

The cryptocurrency exchange market is a relatively new market. Although it's novelty, it works in many ways as other exchange markets enabling clients with different experience levels. We believe that the number of people trading cryptocurrencies will increase, so our platform presents features from basic ones, such as exchange module to advanced features, such as Trade by Trade's exclusive "Conditional Buy".

The cryptocurrency exchange market is a relatively new market. Their exist different trading platforms suited with different levels of products and services ranging from basic, intermediate or advance. We believe that the number of people trading cryptocurrencies will increase, so our platform presents features from basic ones, such as exchange module to advanced features, such as Trade by Trade's exclusive "Conditional Buy".

Services Offered

Cryptocurrency exchange services:

Exchange

Exchange will include buy, sell and stop-limit orders.

Margin

Margin operations offer the users the possibility to borrow money from the system, and use it to leverage their investments.

Conditional buy

Conditional buy is an exclusive innovative Trade by Trade feature, where the user has one buy option, three sell options and one stop-limit option in the same screen, that can be used to lower the risk of operations.

Instant buy /sell

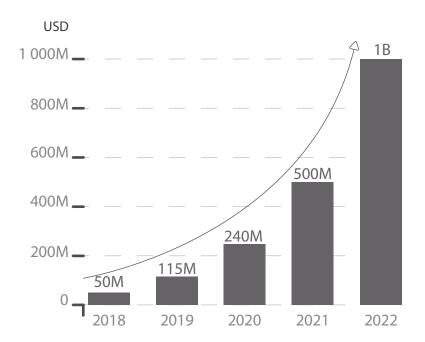
Instant buy is where a user can buy or sell directly from the existing orders in the platform.

Use of robots for operations

User will have the option to set up robots to do the operations in the platform.

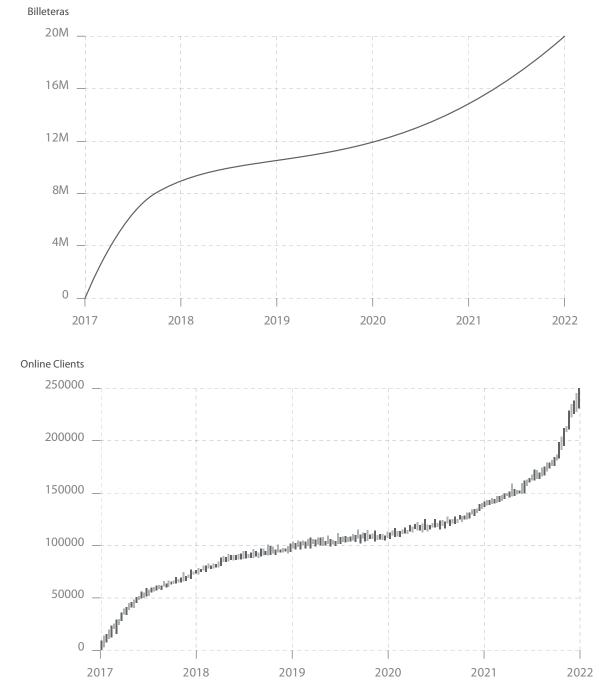
Trade by Trade Cash Flow Forecast

| YEAR | USD |
|------|------|
| 2018 | 50M |
| 2019 | 115M |
| 2020 | 240M |
| 2021 | 500M |
| 2022 | 1B |



Trade by Trade and the potential of Tcoin TCN

Currently with almost 1 million clients all over the world; our projection for the next four years is to have 20 million wallets and a 15% market share in cryptocoin exchange in world market.



Although these are our projections, we cannot guarantee that the growth will occur this way. Decision of investing is made by the client, and we cannot be hold liable if projections don't go exactly as planned.

Trade by Trade Bank

Trade by Trade has submitted a bank license application in Vanuatu to allow Trade by Trade to open a cryptocurrency bank. At the moment, Trade by Trade is preparing the capital adequacy to meet the ratio requirements.

Trade by Trade Bank will have as its focus an efficient payment and bank solution with debit and credit card facilities, allowing Tcoin TCN holders to pay for services and products with a significant discount.

| Bank license application | Trade by Trade Bank applied to a license in Vanuatu | Mid 2017 |
|--------------------------|--------------------------------------------------------|----------|
| Bank license | Estimated time to acquire the license. | Mid 2018 |

The team

The CEO has a remarkable resume to include several high positions in some of the most prestigious companies of different areas, including strategical financial investments, formulae and control of international financial operations, trading and forex exchange, financial and investments for at least 10 years with special focus in cryptocurrency over the last 4 years.

Our team includes also a strong support team divided into technical support and user support.

With a team of 70+ persons from Europe, Central America, South America and Asia, mainly recruited from the blockchain industry, in the areas of IT, business development, marketing, infrastructure and security with a special focus on compliance and monitoring policies, know your customer (KYC) and anti-money laundry (AML).

Last Thoughts

Tcoin TCN is implemented under a unique business model that will bring advantages to the owner of the coin.

Our group is focused in cryptocoin industry with products and services that complement themselves, including:

Tcoin TCN token

Cryptocurrency exchange

Cryptocurrency Bank

All supported by a strong technical team and legal foundations.

We believe that cryptocurrencies are the future happening today.





