



# PlexCoin

The next cryptocurrency

## Whitepaper

Version 2.71

English

For community review  
Subject to change  
August 2017

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## Introduction

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Thank you for your interest in this white paper. We worked hard in order to provide you with intelligible and detailed information on our company.

People who are used to reading white papers will notice that this one is slightly different. Keep in mind that our products are intended for the general public and not only for cryptocurrency experts. We thus simplified certain passages and provided detailed explanations. This may seem banal to some people, but it is necessary for the novices of the field.

**This document is not a prospectus. It was constituted for informational purposes only, in order to present PlexCorps' products. No purchase is necessary. You are free to take part in the project or not. It is your responsibility to review the existing laws in your country before buying PlexCoin. You must read, understand and accept the terms of this document before involving yourself in the project.**

### 2.1. Who are we?

PlexCoin is the first product offered by PlexCorps. Who is behind PlexCorps? We currently are a team of 53 people, men and women from all over the world who have a common goal: improving global financial services by simplifying the use of cryptocurrency in a manner that everybody can easily integrate it in their life. In other words, we are here to change the financial world as we currently know it.

### 2.2. Confidentiality

Since the launch of [www.plexcoin.com](http://www.plexcoin.com) and of our [Facebook](#) page, people ask us why did we not publish our white paper since the beginning, just like other ICOs. One of the many reasons that influenced this decision is that we are different. We do not copy others' websites, documents or systems. PlexCoin has one goal, and its team will never lose sight of it. We do not compare ourselves to other ICOs. Let's take a look at the main reason why we did not make the white paper available before now.

Lately, lots of companies and organizations have launched their own ICO. There are new ones every day. People want to easily finance the development of their company. Every idea can be good; you may want to fund decentralized dental services or you may want to decentralize instant messaging services.



We wanted to avoid a tricky situation: a situation in which people could have read our white paper and develop our concept before we even launch it. We thus decided to make you linger a little bit! Here it is, and our pre-sale begins in a few hours.

We know that eventually, we will have to display the names of some of our executives. However, we will try to remain discreet until all of our projects are launched. Nonetheless, we will never mention the names of our employees and subcontractors. This rule is paramount for our projects' security and for the people around us to remain safe.

### **2.3. Team background**

More and more people join our team every day. Experts of their own field bring their contribution to our ambitious project, which is to change the financial world.

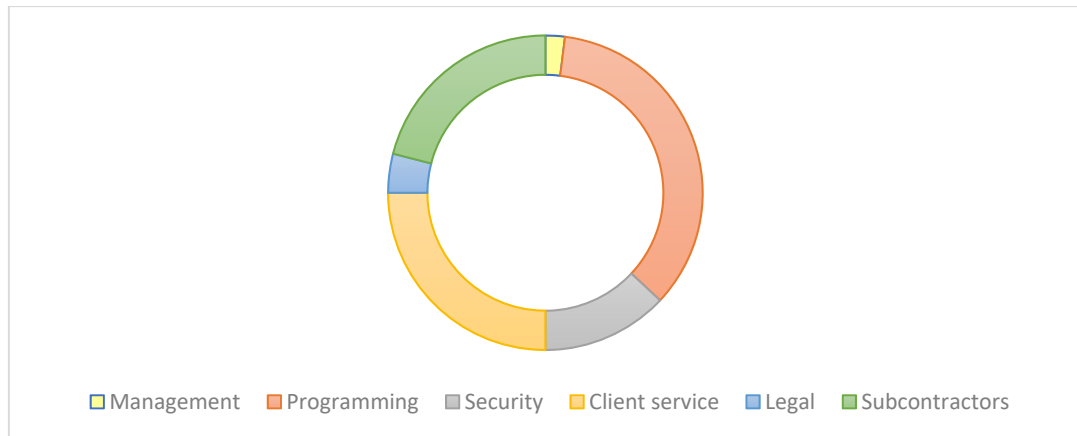
In our entourage, there are:

- Former managers of the finance field;
- Prosperous company founders;
- Specialists in private fund management;
- Lawyers, notaries, accountants and renowned tax experts;
- A business development manager;
- A risk management supervisor;
- A regulation manager;
- A marketing manager;
- A complete team of programmers-analysts;
- A back-end, front-end and network architects team;
- A renowned network security and Cloud specialist;
- A large team responsible for the social networks;
- A large customer service team;

PlexCorps gathers all types of specialists for the accomplishment of its mission. The team grows rapidly. If after reading this white paper you wish to join us and if you think that you can bring valuable expertise to the company, please send your résumé and a transmittal letter at [info@plexcorps.com](mailto:info@plexcorps.com).



Specialists distribution under six categories:



## 2.4. Our experience

A lot of PlexCorps' team members have solid experience with cryptocurrency and with blockchain technology. Indeed, we hire the best people of each area. This has become possible thanks to a company structure that allows employees to work remotely. Instead of only hiring people who are from around our offices, we can see the bigger picture and have access to the best of the best, no matter where they are around the world.

We learn new things each and every day. Even if we are surrounded by the best of each field, we advocate for knowledge sharing between employees. We are ready to take on any challenge. We have run feasibility studies for our projects. We know that we can deliver our projects within the deadlines.

**Important:** The decision to buy PlexCoin or not should not be made solely on the company's information or according to the information provided on our personnel. You must think about the potential success of the product and think about how we will change and improve the financial sector.



## 2.5. Message from the President

Motivated by our willingness to meet the members' expectations, we can affirm today with pride that PlexCorps will have a major impact on the cryptocurrency world. We are focused on our mission more than ever. We want to make the cryptocurrency technology accessible to all by simplifying its management and use to the maximum. The banking sector and the finance world will have to converge to the cryptocurrency path in a near future.

In order to achieve our goal, we rely on five strategical linchpins. According to us, they are essential for success and growth. Here they are:

- Ensure that our members live the best experience;
- Distinguish ourselves by offering unique and effective quality products and services;
- Deploy our unique strategy, which is doing things differently;
- Surround ourselves with the most talented team;
- Access some financial flexibility in order to invest in our most promising projects.

We are proud to tell to each member that they are at the heart of every decision of the company. We always go the extra mile for our customers. At the decentralization and cryptocurrency era, we are fully engaged in connecting with our members, wherever they are.

**It is a fact that applies to each of our products!**

PlexCorps will keep on growing by focusing on client satisfaction, on the talent of its employees, on innovation and on the performance of its products.



**President, CEO**  
PlexCorps





## 2.6. Anonymity

PlexCorps' and PlexCoin's priorities are your safety and the confidentiality of your operations. How do you want us to be able to guarantee you a total confidentiality if we reveal our identity? Any organization could then contact us, visit us and scrutinize our operations (and yours)! This is not what we want.

We are not funding a standard credit card company or an insurance decentralization company. We are talking about a major change in the financial system. Are you not tired of paying substantial fees to your bank? They make billions of dollars every year! These financial institutions lend you money that does not even belong to them, at a high interest rate. This money comes from people's savings accounts, and they only give back a tiny amount.

*The 1 000 richest banks cumulated a profit of 920 billion dollars in 2013, according to The Banker's ranking. (RE: 01)*

We are talking about 2013. Imagine what it is today, in 2017, and what it will be in 2018 and 2019. We have to stop this phenomenon.

This is the main reason why we will remain quiet for as long as possible as to our identity. We want to improve our services and keep on improving them. We are convinced that our projects will make today's banks almost unnecessary.

This will be disturbing. For safety purposes, we decided to remain anonymous, even if it means to work harder in order to earn people's trust. We are persuaded that you will learn to trust us over time.

**Important:** You are free to not take part in this ICO if the fact that we are remaining anonymous in order to provide a competitive product makes you uncomfortable. You can watch the train go by and lose the chance to be part of a great change if this is what you wish.

## 2.7. Our offices

Our offices are currently based in the heart of Singapore. Our team works remotely and is located all over the world. We embrace this type of organization because we do not rely on the availability of our offices in order to provide services. We are able to keep on working in case of any extreme situation such as a power failure, a major accident, a fire or a flood at the headquarters. Not depending on a physical area to provide services is a great thing. It reduces the risk of dependence to a sole workplace.

We are in the process of opening new offices in Switzerland, in the Bern area.



## 2.8. The market

The global money market is enormous, and more and more virtualized, which is very profitable to us. Indeed, paper money is on the path to extinction. It is very difficult, if not impossible, to carry US\$ 100 000 cash confidentially from Paris to Miami. The only way to successfully do that is by an interbank transfer, which means that financial institutions and governments can look up your transaction. In other words, you are not totally free to use your money how you want to.

*How much money is in circulation on the planet? First, you need to know that about 90% of the money is virtual. Indeed, only 10% of all the money is found in the form of either bills or coins.*

*In terms of numbers, we estimated that in 2013 there were about 10 trillion dollars (US) circulating around the world. Moreover, we acknowledge an exponential increase of the total global value of money. (REF: 02)*

The potential cryptocurrency market is wide and within our reach. The only missing elements are easy-to-use and accessible tools.

## 2.9. Issues

Many issues with cryptocurrency have been reported. The most important of them concerns its process of purchase, of sale and of exchange. This is perhaps not true for a young adult to whom the computing world has no secrets and who learns quickly, but for a person who is less accustomed to the field, it may be completely different. Another problem is the misunderstanding of cryptocurrency. The majority of people are novices of cryptocurrency even if it has existed for almost 10 years and if it is being discussed in the media. The third major problem with this concept is insecurity. If properly used, cryptocurrency is safer than any other currency. It has to be wisely used, though. A fourth issue has been raised: volatility. We will resolve this issue with PlexBank. For example, you could go to sleep one night and own US\$ 100 000.00 in Bitcoin, and wake up the next morning with a balance of US\$ 70 000.00. Scary, isn't it?

## 2.10. Solutions

We simplified PlexCoin's purchase, sale and exchange methods to the maximum. No more need to transfer your cryptocurrency to an exchange platform like Poloniex or Bittrex. You will be able to make all your transactions straight from your PlexWallet. However, if you desire to exchange your PlexCoin for other



cryptocurrencies like Bitcoin or Ethereum, you must transfer them to an exchange platform or wait for the launch of PlexWallet.

We also resolve the misunderstanding issue by approaching people in a new way. We regularly update our FAQ and we make available a chat service that will be accessible 24/7 when we launch our currency on the market. Moreover, our interfaces are more ergonomic and user-friendly than those of the competition.

We cannot afford to take risks in terms of security. Our systems are replicated by a number of servers around the world and your PlexCoin are transferred as of the moment you buy them into your private wallet. PlexCoin's priority is and will always remain your security. Again, this is one of the reasons why we want to remain anonymous. We want to avoid attacks against the company or against its employees. We want to prevent an attack from negatively affecting our strong system structure.

PlexBank will quickly guarantee the value of your cryptocurrency in order to never receive unpleasant surprises. We will get back to this point further in this document.

## 2.11. Security, our priority

Multiple people do not understand the reason why our IT systems are hidden behind a proxy.

*A proxy is a computer software component that plays the role of an intermediary between two hosts in order to facilitate or to monitor their exchanges.*

*In the context of computer networks, a proxy is a program that serves as an intermediary to access another network, generally the Internet. By extension, we also call a proxy a device like a server, implemented to ensure the good functioning of such services. (REF: 03)*

This is carried out to increase your security. We use the renowned services of [www.cloudflare.com](http://www.cloudflare.com) in order to keep our servers' position secret. This service also avoids possible DDoS attacks and prevents hackers from negatively affecting our good workings.

Many well-known companies such as CISCO, DigitalOcean, Zendesk and Nasdaq use this service.



**A global network designed for exponential evolution.**

**A capacity of 10 terabits per second and more than 115 datacenters.**



We are the only ones who use security through obscurity in the cryptocurrency world. Even if a few sceptics are not into this measure, we intend to pursue this path.

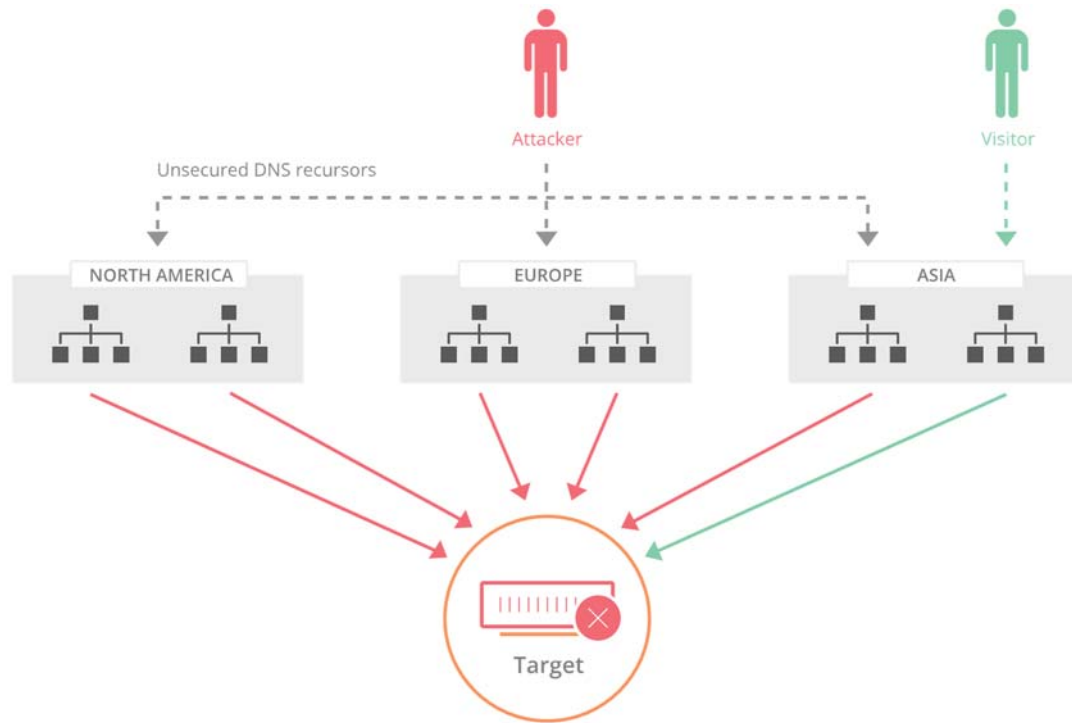
*The concept of security through/by obscurity relies on non-disclosure of information related to the structure, the functioning and implementation of the object or of the considered process in order to protect its security. This applies to the sensitive fields of computing, cryptology, weapons, etc. (REF: 04)*

We prefer to increase the security level and to offer you maximum protection instead of doing just like others and only try to gather the highest number of members, thus face high risks of attacks or risk any control failure.



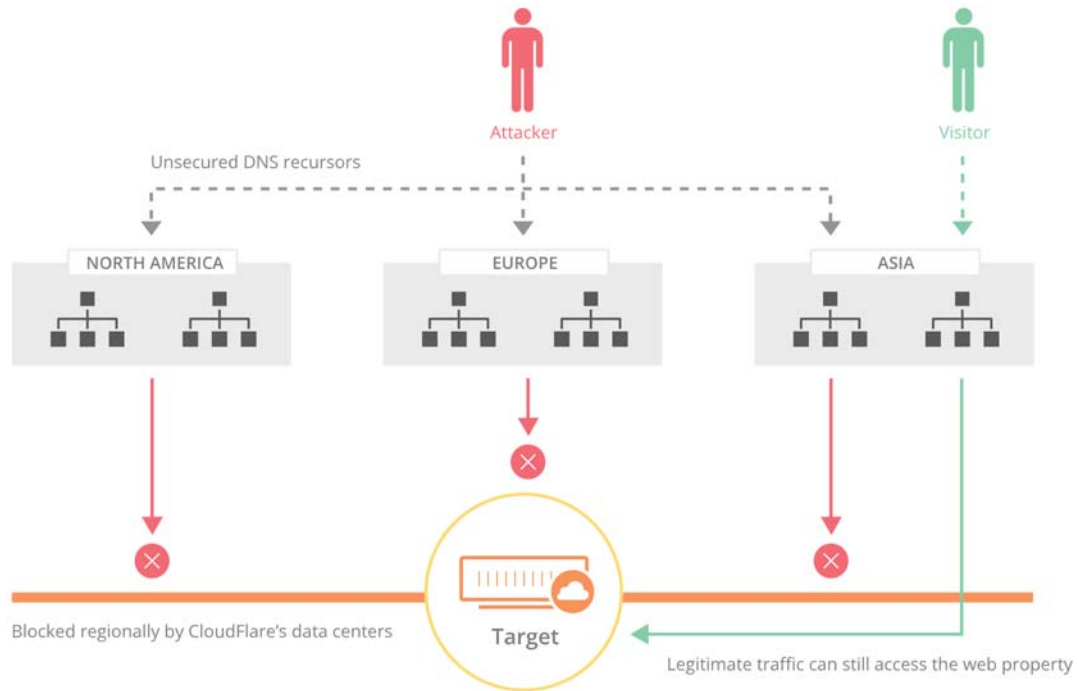
## DNS Reflection Attack Without CloudFlare

The attacker gathers resources, like botnets or unsecured DNS recursion, and imitates the target's IP address. The resources then send a flood of replies to the target, knocking it offline.



## DNS Reflection Attack With CloudFlare

The attacker gathers resources, like botnets or unsecured DNS recursion, and imitates the target's IP address. The resources then send a flood of replies to the target, but PlexCorps regionally blocks their points-of-presence. Legitimate traffic can still access the web property.



Moreover, our client identification and registration systems are rigorously protected against hijacking.

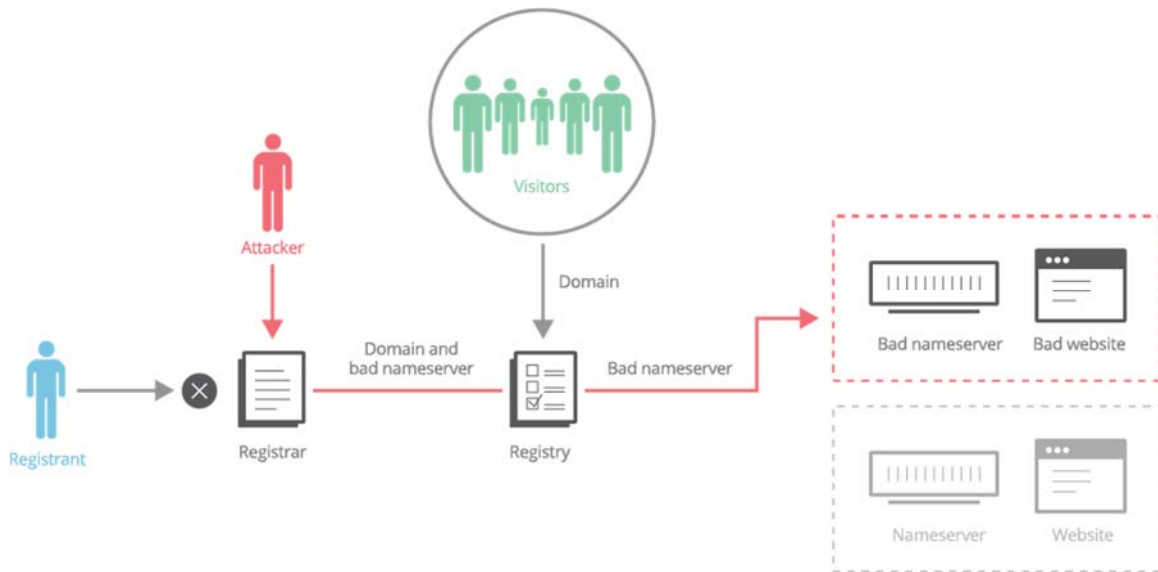
Domain hijacking can occur at the registrar level if an attacker compromises a registrar account and changes the nameserver or other registration information associated with a domain. The registrar, believing that the changes originated from an authorized registrant, sends the new information to the registry.

Recently, various ICOs underwent this type of attacks, making them lose millions of dollars. PlexCoin's security budget is huge. We use every available means to protect you, your personal information and your money.

Even if we intend to create a very simple white paper, we still have to include technical information for important buyers or organizations that could be interested



in PlexCorps' products. Here is the structure that we use to block hijacking attempts.



## 2.12. Our mission

PlexCoin is a company founded by and is made up of entrepreneurs and finance professionals with a strong desire to change the financial world that we live in today by simplifying to the maximum the access to cryptocurrency, the future's currency. Its mission is to increase the number of possible uses and to increase its number of users by streamlining its management process. We are here to provide you with the option to use your money the way you want to, without having to pay astronomical fees to international banks, which already have the monopoly since a long time. We must go the opposite way. It is our main engagement and the reason why PlexCorps works day in and day out. We will advocate for this mission until it is accomplished, and until our members are fully satisfied with our products.

## "Take control of YOUR money!"

PlexCoin makes available the necessary tools in order to use money in a totally private and safe way. Stop giving away money to governments and financial institutions that monitor all your transactions.



## 2.13. Our motivation

Why are we doing all of this, exactly? Our main motivation is to provide absolute financial independence. We will give you the possibility to control your money without supervision. No more bounced cheques, no more lengthy transfers, no more frozen funds, no more withdrawal limits at ATMs, no more frozen funds on deposit, etc. Stop depending on banks that make billions of dollars.

We are motivated to change the banking sector and the finance world. We are convinced that we will achieve our goal. The best way to predict the future is to create it.





## Abstract of our projects

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PlexCorps will eventually comprise multiple products related to the financial field. We will explain briefly them hereunder. A white paper will be published to provide you with further information before the launch of each product.

### 3.1. PlexCoin



PlexCoin is a cryptocurrency (private Internet monetary currency) that has a value based on the current market. In other words, PlexCoin is an entirely decentralized open code global currency. Your transactions will not be managed or monitored by traditional banking institutions. The users can now anonymously control their own finances.

In comparison with Bitcoin (45 minutes), PlexCoin's transactions (deposit, withdrawal, purchase, sale, transfer) are confirmed more rapidly (30 seconds) and have enhanced storage efficiency.

PlexCoin's revolutionary operational structure is safer than that of current cryptocurrencies and is a lot simpler to use.

PlexCoin may be used just like traditional money to pay bills or on the market to buy, sell or exchange for other currencies.

### 3.2. PlexWallet



PlexWallet will be available on PC, on MAC and as a mobile application that you may download from the App store or from Google Apps. PlexWallet will give you the freedom to manage your money, to transfer funds, to buy or sell PlexCoin, to give money to your contacts or to pay your bills.

You will also have access to useful options such as a budget tab and a market evaluation tab. You will even have the possibility to configure automatic PlexCoin buying and selling options.

Every transaction made from the PlexWallet will come at no fee! They will be totally safe and immune to prying eyes. It will be possible to use PlexWallet from anywhere in the world. For example, a member may transfer US\$ 100 000.00 from Dubai to Paris in a few seconds, without the funds to be frozen and without facing banking beaurocracy issues. PlexWallet will be an essential tool for your financial operations and will include all of our products.



### 3.3. PlexCard



Revolutionary and unprecedented, PlexCard will be accepted everywhere in the world, regardless of your country's currency. Your card will adapt to the geographical area in which you are located. PlexCard will be linked to your PlexWallet and to your PlexCoin. When you make a purchase with the card, our system will target the best available exchange rate and will debit your account of the exact PlexCoin amount corresponding to your purchase in order to confirm the transaction.

No more credit limit, no more questions on your transactions. You will be the only one to control your finances. We unceasingly repeat that no person or company will be able to consult your transactions. Therefore, we cannot directly deal with VISA. We thus deal with a sister company that issues VISA cards and that meets our expectations.

There already exist similar cards on the market that displays the VISA logo, that are accepted by VISA terminals, but that are not issued by VISA. Our difference? We will offer options that do **not exist yet** and provide **enhanced security**. We will also offer a PlexCoin rewards bonus program on all purchases.

Therefore, we do **not** have a direct agreement with VISA, but we provide credit cards that will be accepted everywhere and that will be directly connected to your PlexCoin. At the time of writing these lines, we are assessing our cards, and the result is definitely up to our expectations



### 3.4. PlexBank



Here is our most important product; the one that will change the way people perceive and use the current banking system. PlexBank will offer you the possibility to manage all your favourite cryptocurrencies (Bitcoin, Ethereum, Litecoin, Ripple, etc.) in a single place.

Obviously, your PlexCard will also be connected to your bank account to manage payments and to manage received purchase bonuses. The most important PlexBank innovation will be the cryptocurrency securing option. In one click, you might freeze the value of one or more cryptocurrencies from your PlexBank account: even if the value of one of your cryptocurrencies decreases, your own value will remain the same.

Here is an example. You own 100 Ethereum, of a value of US\$ 100 each, which equals to a US\$ 10 000 total value. You leave on a trip in a few hours and you decide to freeze your asset through PlexBank. When you come back from your vacation, you notice that the Ethereum value has dropped to US\$ 60, a loss of US\$ 40 per Ethereum. Since you have frozen your asset before you left, you still own a value of US\$ 10 000 in your PlexBank account. Therefore, if you unfreeze your money, PlexBank will not deposit 100 Ethereum in your account, it will deposit 166.66 Ethereum, of a total value of US\$ 10 000 because of the current cost of the Ethereum

This will be one of the options offered by PlexBank. This is something that does not exist at the moment of writing these lines. We are confident about the success of this option.



### 3.5. PlexCorps



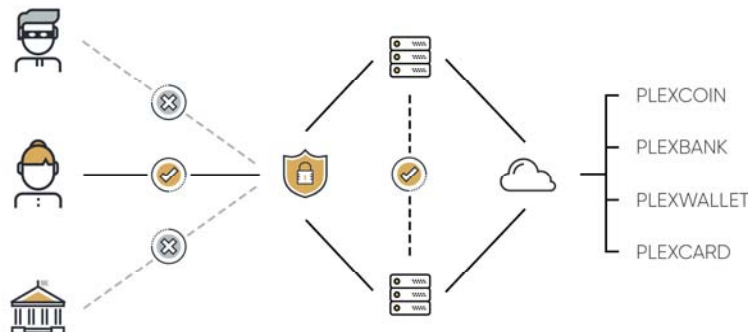
These products are ideas and innovations that stem from PlexCorps. We will work blood, sweat and tears in the next months to develop the financial products that will help you understand cryptocurrencies better and to use them wisely. We are open to any novelty in terms of product offering, but we remain firm regarding our position. Each of our products will always respect these criteria:

- Decentralized;
- Innovative;
- Related to finance;
- User-friendly;
- Private;
- Available to everyone.

An idea that would gather all these criteria would be seriously taken into account, assessed by our team and possibly developed. PlexCorps evaluates its number of employees to almost 100 by the end of 2018, and to almost 300 by the end of 2019.

PlexCorps' products are linked by a strong decentralized authentication structure intended to block attacks from mischievous people and to prevent all types of potential attacks regarding your personal information and your money.

Here is a simplified illustration of the general mechanism of the PlexCorps, PlexCoin, PlexBank, Plex Wallet and PlexCard operational structure.



## The PlexCoin project

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Innovation is terrifying, but cryptocurrency is there for the long haul and to change the world. We already observe this phenomenon.

We notice an increase in the number of companies from different sectors that are taking their first steps towards adopting the blockchain technology. They understand that it is pressing to be ahead of the competition. The principal interest of the sector is shown by technology giants (Microsoft, IBM, Amazon), by Wall Street's biggest banks (JPMorgan, Citigroup) and by companies that work on products based on the blockchain technology, supporting the financial sector like Infosys, TCS and HCL. R3 was the first blockchain company in the finance industry. Founded in 2014, it now manages a consortium of 70 of the most powerful financial institutions in the world and it works on different projects protected by patents.

Meanwhile, the technological demand related to the blockchain for the financial services sector increases at the global level and mostly in developing countries. Various countries from Latin America, Southeast Asia and Africa issue strict regulations on currency control, and consumers are turning to other solutions rather than to traditional financial institutions.

In terms of entrepreneurship initiatives, a tendency is emerging since the last couple of years. Generally speaking, 2015 was the year in which financial institutions and young financial technologies companies discovered the blockchain. The year 2016 was the one of pilot projects and of the first deployments. If we follow this tendency, we expect that 2017 will be the year when blockchain commercial solutions will go from pilot projects to marketing and large-scale adoption

Cryptocurrency transforms the world. It will create an unprecedented positive social impact. You may decide to watch the train go by, or you may take part in a historical moment and support us in this journey.

### 4.1. The future

PlexCoin's projects and ideas on short, medium and long terms are ambitious and bold. Our priority is to make cryptocurrency accessible to everybody. We must inform people on the operating process of this new technology. We also must reassure people about publications found on the Internet that scorn cryptocurrency. Using PlexCoin is as convivial, if not more, than using a traditional credit card.



Having the possibility to transfer an amount to someone without any delay or fees or make your daily purchases without depending on a bank that controls your money by imposing transaction limits and unreasonable fees is the vision of the future of the financial world of the PlexCorps group and of the PlexCoin cryptocurrency.

Here are some of the cryptocurrency's main advantages:

1. They are currencies that do not depend on central banks.
2. They are created for the Internet. They are tangible alternatives to traditional payment systems. They allow increasing the accessibility to online markets of developing countries.
3. They are transparent. All transactions are public, but the owners and the recipients of these transactions are impossible to trace since they own private addresses.
4. Cryptocurrency cannot be counterfeited or misused. The encryption protocol is also intended to resist to an impressive list of computing attacks, including distributed denial of service attacks.
5. There are no transfer fees. Therefore, these are lower than those of traditional banks and to those of fund transfer companies such as Paypal or Western Union.
6. Funds are rapidly transferred, in seconds or minutes. Bank transfers usually confirm in hours or days.
7. Money transfers can be processed internationally, regardless of the country.
8. There is no maximum or minimum amount allowed or required for transfers.
9. There is no intermediary (bank, depository). The credit is carried directly to the recipient.
10. Transactions are irreversible. The recipient cannot undergo any transaction cancellation.
11. Any individual and any company may transfer funds.
12. Cryptocurrency storage is remote, on a server or downloaded on a key.



13. The total amount of money may be capped for some cryptocurrencies, making this kind of currency deflationary (the quantity of money can only decrease over time).

## **4.2. Our goal**

The PlexCorps group focuses on granting its members the total control over their finances and offering them the necessary tools to achieve this goal in a completely safe and decentralized way. Peace of mind based on the confidential management of your finances is within your reach. PlexCorps will ensure you, in a timely manner, an entirely independent way of managing your finances based on the proper functioning of a bank.

## **4.3. How are we different?**

People who are familiar with ICOs and to company funding will quickly notice that PlexCorps do things differently. We do not rely on other ICOs and on their processes. Of course, we often check out other ICOs in order to be aware of the available offers and of the new technologies, but we do not copy them. We noted that some ICOs have identical websites. We even noticed that some images and some team members presented were the same across different companies (we will not name them). We also remarked photographs of totally forged, misleading persons.

Instead of giving wrong information to secure our members, we set the record straight and remain transparent on what we deem important to reveal. If for one reason or another we must narrow down the quantity of information we give away, we will inform you about it as soon as possible and we will provide you with clear explanations as to the reason why we are making such decision.

We also are different in terms of proximity to our members. For example, we run a professional Facebook page, which gathers now more than 70 000 followers from all over the world.

This is an unprecedented popularity in an ICO. We target the general public, not only the cryptocurrency experts. We also are very active on our page. A full team is dedicated to answering your questions. We put into place an online chat service on our website and we answer emails within 24 hours.

These details make us stand out from other organizations and people talk a lot about us. Talk about us in a good way or talk about us in a bad way, as long as you talk about us, everything's OK!





#### 4.4. Use of PlexCoin



Those who already know about cryptocurrency have an idea of the different uses of the PlexCoin. For the novices, here are some of its purposes:

- Buy PlexCoin
  - o Directly from the PlexWallet;
  - o By a money deposit at affiliated ATMs;
  - o On exchange platforms (Poloniex, Bittrex, etc.);
  - o From your contacts
  
- Sell PlexCoin
  - o Directly on the PlexWallet;
  - o By withdrawing money from affiliated ATMs;
  - o On exchange platforms (Poloniex, Bittrex, etc.);
  - o To your contacts.
  
- Make daily purchases
- Make online purchases
- Make payments to your contacts
- Use it wherever you are in the world
- Set up automatic periodic transfers
- Pay your rent
- And much more!

PlexCoin will be a common currency that might be used anywhere in the world, without amount limitations, without fees and without delays. You will be the only one to manage your money. Therefore, you will be the only one to decide what to do with it.

Cryptocurrency will eventually outpace traditional money. The number of users and the number of transactions will never stop increasing.



## Global Charts

### Total Market Capitalization



We note an obvious explosion of the cryptocurrency market capitalization since March 2017, reaching a value of more than 100 billion dollars. The time has come for change. It is time to make known this new method of payment and of financial management to everyone.

#### 4.5. Ethereum technology

##### Build unstoppable applications

Ethereum is a decentralized platform that runs smart contracts: applications that run exactly as programmed without any possibility of downtime, censorship, fraud or third-party interference.

These apps run on a custom built blockchain, a very powerful shared global infrastructure that can move value around and represent the ownership of property. This enables developers to create markets, store registries of debts or promises, move funds in accordance with instructions given long in the past (like a will or a futures contract) and many other things that have not been invented yet, all without a middle man or counterparty risk.

*On traditional server architectures, every application has to set up its own servers that run their own code in isolated silos, making data sharing hard. If a single app is compromised or goes offline, many users and other apps are affected. On a blockchain, anyone can set up a node that replicates the necessary data for all nodes to reach an agreement and be compensated by users and app developers.*



*This allows for the user's data to remain private and apps to be decentralized like the Internet was supposed to in the first place. (REF: 07)*

### **Smart money, smart wallet**

The Ethereum Wallet is a gateway to decentralized applications on the Ethereum blockchain. It allows you to hold and secure Ethereum and other crypto-assets built on Ethereum, as well as write, deploy and use smart contracts.

## **4.6. Why ERC20 Ethereum?**

Ethereum is a decentralized exchange protocol allowing for the creation by the users of smart contracts thanks to a Turing complete language. These smart contracts rely on a computing protocol that recognizes the verification or the application of a mutual contract. They are deployed and available for public consultation on the blockchain.

Ethereum uses a denominated count unit called Ether as the payment method for these contracts. The corresponding acronym used on exchange platforms is ETH. Ethereum is the second decentralized cryptocurrency in importance, with a capitalisation of more than 15 billion euros.

An ERC20 token is no different from any other token, it just happens to comply with Ethereum's token standard. Why would Ethereum need a token standard? Interoperability. If all tokens created on the Ethereum network use the same standard, those tokens will be easily exchangeable and be able to immediately work with Dapps, that uses the ERC20 standard.

A token is "standardized" when it uses a certain set of functions. If developers are aware of how a token operates, they can easily integrate it into their projects with a reduced fear of bugs or errors. If multiple tokens behave similarly, operating the same functions in the same way, a Dapp can then easily interface with different sub-currencies.

The ERC20 token standard describes the functions and events that an Ethereum token contract has to implement.

How does a token contract work? Hereunder is a fragment of a token contract to demonstrate how it maintains the token balance of Ethereum accounts:



```

1 contract TokenContractFragment {
2
3 // Balances for each account
4 mapping(address => uint256) balances;
5
6 // Owner of account approves the transfer of an amount to another account
7 mapping(address => mapping (address => uint256)) allowed;
8
9 // What is the balance of a particular account?
10 function balanceOf(address _owner) constant returns (uint256 balance) {
11     return balances[_owner];
12 }
13
14 // Transfer the balance from owner's account to another account
15 function transfer(address _to, uint256 _amount) returns (bool success) {
16     if (balances[msg.sender] >= _amount
17         && _amount > 0
18         && balances[_to] + _amount > balances[_to]) {
19         balances[msg.sender] -= _amount;
20         balances[_to] += _amount;
21         return true;
22     } else {
23         return false;
24     }
25 }
26
27 // Send _value amount of tokens from address _from to address _to
28 // The transferFrom method is used for a withdraw workflow, allowing contracts to send
29 // tokens on your behalf, for example to "deposit" to a contract address and/or to charge
30 // fees in sub-currencies; the command should fail unless the _from account has
31 // deliberately authorized the sender of the message via some mechanism; we propose
32 // these standardized APIs for approval:
33 function transferFrom(
34     address _from,
35     address _to,
36     uint256 _amount
37 ) returns (bool success) {
38     if (balances[_from] >= _amount
39         && allowed[_from][msg.sender] >= _amount
40         && _amount > 0
41         && balances[_to] + _amount > balances[_to]) {
42         balances[_from] -= _amount;
43         allowed[_from][msg.sender] -= _amount;
44         balances[_to] += _amount;
45         return true;
46     } else {
47         return false;
48     }
49 }
50

```



```
51 // Allow _spender to withdraw from your account, multiple times, up to the _value amount.
52 // If this function is called again it overwrites the current allowance with _value.
53 function approve(address _spender, uint256 _amount) returns (bool success) {
54     allowed[msg.sender][_spender] = _amount;
55     return true;
56 }
57 }
```

#### 4.7. PlexCoin token address

The confirmed and verified PlexCoin token can be consulted on the official Etherscan website:

<https://etherscan.io/token/0xb3203DB25a01fa7950a860B42b899Ad7Da52DDD6>

As shown in the token configuration:

- Total supply: 1,000,000,000 PlexCoin
- Token decimals: 8

It shows that in a timely manner, there will be more than a billion PlexCoin distributed everywhere in the world. From that number, only 400 million will be sold on the pre-sale. The other 600 million will be distributed as PlexCoin bonuses on PlexCard purchases.

The PlexCoin will eventually be counted with more than eight numbers after the comma. The PlexCoin UN will thus read as follows: 1,00000000.

#### 4.8. PlexCoin smart contract address

The confirmed and verified PlexCoin smart contract can be consulted on the official Etherscan website:

<https://etherscan.io/address/0xb3203DB25a01fa7950a860B42b899Ad7Da52DDD6#code>

Our contract was created in the simplest way possible in order to reduce to the maximum PlexCoin's transactions delays. The simpler the contract, the faster the process.

We worked for several days on the contract's conception before it met our simplicity expectations.

Here is our smart contract's source code:



```

pragma solidity ^0.4.11;
contract tokenRecipient { function receiveApproval(address _from, uint256 _value, address
_token, bytes _extraData); }

contract PlexCoin {
    /* Public variables of the token */
    string public standard = 'Token 0.1';
    string public name;
    string public symbol;
    uint8 public decimals;
    uint256 public totalSupply;

    /* This creates an array with all balances */
    mapping (address => uint256) public balanceOf;
    mapping (address => mapping (address => uint256)) public allowance;

    /* This generates a public event on the blockchain that will notify clients */
    event Transfer(address indexed from, address indexed to, uint256 value);

    /* This notifies clients about the amount burnt */
    event Burn(address indexed from, uint256 value);

    /* Initializes contract with initial supply tokens to the creator of the contract */
    function PlexCoin(
        uint256 initialSupply,
        string tokenName,
        uint8 decimalUnits,
        string tokenSymbol
    ) {
        balanceOf[msg.sender] = initialSupply; // Give the creator all initial tokens
        totalSupply = initialSupply; // Update total supply
        name = tokenName; // Set the name for display purposes
        symbol = tokenSymbol; // Set the symbol for display purposes
        decimals = decimalUnits; // Amount of decimals for display purposes
    }

    /* Send coins */
    function transfer(address _to, uint256 _value) {
        if (_to == 0x0) throw; // Prevent transfer to 0x0 address. Use burn() instead
        if (balanceOf[msg.sender] < _value) throw; // Check if the sender has enough
        if (balanceOf[_to] + _value < balanceOf[_to]) throw; // Check for overflows
        balanceOf[msg.sender] -= _value; // Subtract from the sender
        balanceOf[_to] += _value; // Add the same to the recipient
        Transfer(msg.sender, _to, _value); // Notify anyone listening that this transfer took
place
    }

    /* Allow another contract to spend some tokens in your behalf */
    function approve(address _spender, uint256 _value)
        returns (bool success) {

```



```

    allowance[msg.sender][_spender] = _value;
    return true;
}

/* Approve and then communicate the approved contract in a single tx */
function approveAndCall(address _spender, uint256 _value, bytes _extraData)
    returns (bool success) {
    tokenRecipient spender = tokenRecipient(_spender);
    if (approve(_spender, _value)) {
        spender.receiveApproval(msg.sender, _value, this, _extraData);
    }
    return true;
}

/* A contract attempts to get the coins */
function transferFrom(address _from, address _to, uint256 _value) returns (bool success) {
    if (_to == 0x0) throw; // Prevent transfer to 0x0 address. Use burn() instead
    if (balanceOf[_from] < _value) throw; // Check if the sender has enough
    if (balanceOf[_to] + _value < balanceOf[_to]) throw; // Check for overflows
    if (_value > allowance[_from][msg.sender]) throw; // Check allowance
    balanceOf[_from] -= _value; // Subtract from the sender
    balanceOf[_to] += _value; // Add the same to the recipient
    allowance[_from][msg.sender] -= _value;
    Transfer(_from, _to, _value);
    return true;
}

function burn(uint256 _value) returns (bool success) {
    if (balanceOf[msg.sender] < _value) throw; // Check if the sender has enough
    balanceOf[msg.sender] -= _value; // Subtract from the sender
    totalSupply -= _value; // Updates totalSupply
    Burn(msg.sender, _value);
    return true;
}

function burnFrom(address _from, uint256 _value) returns (bool success) {
    if (balanceOf[_from] < _value) throw; // Check if the sender has enough
    if (_value > allowance[_from][msg.sender]) throw; // Check allowance
    balanceOf[_from] -= _value; // Subtract from the sender
    totalSupply -= _value; // Updates totalSupply
    Burn(_from, _value);
    return true;
}
}
}

```



## 4.9. Social networks

It is important to explain PlexCoin's marketing strategy. Unlike other ICOs, we focused our efforts on Facebook.

Our Facebook campaign targeted a total of 1.8 billion people from all over the world, every day (excluding the province of Quebec (Canada) and the United States). We targeted men and women from 18 years of age to 65 years old speaking English and French.

Unlike a Google advertising placement, which only aims at people who research on cryptocurrency, Facebook targets people who are susceptible to like our page, thus people who have already seen or read an article on cryptocurrency or who talked about it with their friends. Our mission is to make PlexCoin known to the highest number of people possible. Facebook is then our main ally.

An additional strategy used was a simple contest in which we allowed people to invite their friends to also participate. We then drew a winner for a US\$ 5 000.00 cash prize.

Another very successful strategy was referencing for a 5% bonus on purchases. When subscribing, each member had a unique link that they could share with their friends and have the chance to get 5% of all the purchases made by the referred people on the pre-sale, additionally to a 5% bonus on their own purchases.

A few numbers that show Facebook's potential (Q1 2017):

- Active users: **1.936 billion**
- Active mobile users: **1.74 billion**
- Active daily users: **1.28 billion**

Therefore, we plan to continue our expansion through Facebook.

During the pre-sale registration campaign, we received numerous requests from websites that offered us advertising services in exchange for a Bitcoin payment.

Various people criticized the fact that we were not on large ICO websites. Did you know that they ask for a weekly amount of US\$ 5 000.00 to display your company?

We do not think that it is necessary to spend that much money for this purpose. Once again, we are different.

## 4.10. Important dates of the PlexCoin project

Please take note of these important dates related to the PlexCoin project:





<b>Q3 2016</b>	Research and analysis on PlexCorps' services
<b>Q1 2017</b>	PlexCoin development
<b>July 3, 2017</b>	PlexCoin pre-sale registration
<b>August 8, 2017</b>	PlexCoin pre-sale launch
<b>September 12, 2017</b>	PlexCoin official launch
<b>September 15, 2017</b>	Bonus tokens distribution to members
<b>September 20, 2017</b>	PlexCoin launch on exchange platforms
<b>Q4 2017</b>	PlexWallet launch (PC, Mac, iOS, Android)
<b>Q1 2018</b>	PlexCard launch
<b>Q1 2018</b>	PlexCard distribution for VIP members
<b>Q1 2018</b>	PlexCard request form
<b>Q3 2018</b>	Launch of the main project, PlexBank

#### 4.11. PlexCoin, the new Bitcoin?

We already hear that PlexCoin could be the next Bitcoin, which is very flattering. It is virtually our main goal.

Bitcoin was created in 2009, and it is already getting old. Its mining technology is not optimized, and the minors have a decreasing interest in the gains they are generating with it compared to other cryptocurrencies.

Bitcoin's value is considerable because this cryptographic currency is just like gold to the banking system. It is the foundation on which other cryptocurrencies calculate their performance. When a person buys or sells another type of cryptocurrency, they often go through Bitcoin for the payment, which makes it the "official" cryptocurrency.

*Since 2011, the enthusiasm has rapidly increased, particularly while on the fast rise of the Bitcoin price in April 2013. From 2014 on, a second generation of cryptocurrencies surfaced (Monero, Ethereum and Nxt) with new functionalities such as stealth addresses, smart contracts, the resort to lateral blockchains or ones relying on assets like gold.*

*Nowadays, the representatives of many central banks declared that cryptocurrency adoption such as Bitcoin poses a significant challenge for the central banks' capacity to influence the credit price for all the economy. They also evaluated that the growing popularity of commercial cryptocurrencies may influence consumers and these may lose faith in paper money. Gareth Murphy, a representative from the American central bank, said "the general use of cryptocurrency would pose a challenge for the statistics organizations, because it would become difficult to gather data on economic activities, these data being used by the governments to orientate the economy". He warns that cryptocurrencies represent a new challenge for the control of important functions of the monetary policy and the change policy of the central banks. (REF: 05)*



We are convinced of the potential of PlexCoin and of its products. We truly believe that it could outpace Bitcoin over the next years. PlexCoin could become the main exchange cryptocurrency and the most used one in the world.

The only solution to this extravagant ambition is to make ourselves known and for PlexCoin to be used by the general public. In order to do that, we need PlexCoin to be user-friendly and highly convenient.

**« Be the game changer! »**



## Pre-sale (ICO)

---

This section will inform you of important aspects of the PlexCoin pre-sale, which will be launched for the registered members on August 5, 2017, at 2:00 p.m. GMT. For the people who did not register, the official sale will begin on August 7, 2017, at 3:00 p.m. GMT.

### 5.1. Why a pre-sale?

An ICO (Initial Coin Offering) pre-sale is an unregulated means of crowdfunding. Early ICO's were for funding development of new cryptocurrency instruments, but modern ICOs serve any purpose.

Generally, tokens are sold to raise money, with token existence and behaviour defined by mathematical contract algorithms. Unlike an initial public offering (IPO), the token acquisition is not regulated by the government, and may or may not grant ownership or other rights in the venture.

In order for PlexCoin to become an international phenomenon and for everyone to talk about it, we had to create a *buzz* around this pre-sale. The means used to achieve this goal was the percentage of profit attributed (projection) according to the sale level (ROI), an unusual method in the ICO market.

The PlexCoin pre-sale will allow collecting US\$ 249 500 000.00. These funds will be used to develop and design PlexCorps' products. They will also be used to maintain the market. You will find more details on PlexCorps' budget at number 5.15 of this white paper.

Therefore, we hope to sell all the available PlexCoin (400 000 000.00 PLX) on the pre-sale, and thus make our members benefit from this craze.

### 5.2. Pre-sale functioning

The pre-sale functioning is very simple. As for all our products, we designed the system so that it would be easily understandable. ICOs are usually complex, not to mention their registration process. People often don't know what to do or how to do it, and there is usually little to no information on which to rely on. People then give up the process and just go to the next ICO, which turns out to be as complex as the previous one. We solved this puzzle for you. Here are the pre-sale steps to follow:



## Registration

To register to the PlexCoin pre-sale, click on the "Registration" tab, accessible via the [www.plexcoin.com](http://www.plexcoin.com) website menu and enter an email address in the appropriate field.

In the following 15 seconds, the registration management system will send a validation message to the member's email address.

The member must consult the received email and click on the "Confirm my email address" button for our system to confirm that the emails will be sent to the correct location.

The system will then ask to provide a password, preferably a complex one so that nobody can guess it. This password will allow access to the money; it is then recommended to avoid common ones.

Once this step is finished, the registration process is completed and the member is on the waiting list.

## The purchase time

The system will assign a purchase time according to the member's position on the waiting list. In order to avoid overloading our servers, we will grant access to the pre-sale to 2 000 people per hour. These people are categorized according to the date and time at which they registered to the pre-sale in order to respect the priority.

The purchase time will be displayed according to Greenwich Mean Time (GMT), also known as "Hour 0" on the client access. The time and date are displayed at the top of the client access screen. A countdown will also be displayed. The ladder will outline the remaining time before the sale period.

## The pre-sale

One hour before the exact sale time, a reminder email will be sent. It will explain the simple procedure to buy PlexCoin. Members must be ready when the moment comes; they must have their payment method at hand and be connected at the right time to enjoy the best prices before PlexCoins are all sold at each level.

## PlexCoin management

Once PlexCoin are purchased, the transaction will be displayed on the client access. It will be possible to make other transactions after an initial purchase. One might buy more PlexCoin until they are all sold.

Important tools will be at the reach of the members on the client access. Here are some of them:



- The number of available PlexCoin
- The number of buyers
- PlexCoin's current price
- PlexCoin's current value
- The wallet's value
- The detailed transactions list
- Referencing information
- The current sale level
- The pre-sale end date

With this information, the members will have an overall idea of the situation and of the pre-sale performance.

### End of the pre-sale

When the pre-sale ends, it will not be possible to buy PlexCoin from your PlexWallet anymore, even if all the PlexCoin are not sold.

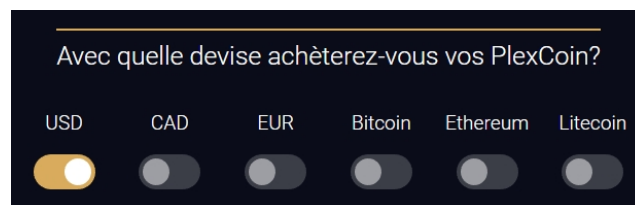
The remaining PlexCoin will be added to the wallet that is strictly reserved to the bonus issued to the PlexCard users.

It will then be possible to transfer PlexCoin in private Ethereum wallets or to leave them in the PlexWallet while waiting for the official, complete PlexWallet launch, as of Q4 2017.

## 5.3 The calculator

On PlexCoin's website, you will find a section called "Calculator". This tool is designed to give you an idea of the potential of our cryptocurrency.

The tool will ask you which currency will be used for the PlexCoin purchase. Note that these currencies are updated every 5 seconds according to the current global value, to give you the most precise numbers possible.



Once you have chosen a currency, you may use the tool to display the amount that you wish to spend on PlexCoin. Please keep in mind that this tool relies on the



possibility that you bought PlexCoin at the price of US\$ 0.13 per unit and on the possibility that the 400 million available PlexCoin are sold during the pre-sale.

The profit percentage decreases considerably at each sale level.

We explain this fact with this passage:

*This calculation tool relies on the pricing scale of the first sale level, which will be activated on the pre-sale launch (US\$ 0.13 per unit). The evaluated value (US\$ 1.76 per unit) relies on the possibility that all of the PlexCoin are sold within the pre-sale period. If this is the case, your initial purchase will be multiplied by 1 354% in 29 days or less. (REF: 06)*

You also have the "I want to invest more" option, at the bottom of the calculator. By clicking on this button, the numbers displayed on the calculator will increase by x100.

## 5.4 Return on investment

The return on investment (ROI) is the projected gain on your PlexCoin purchase, considering that you must sell your PlexCoin to receive your money.

Here are the expected returns on investment, relying on the possibility that all PlexCoin are sold during the pre-sale:

- Sale level 1: ROI after 29 days or less: **1 354%**
- Sale level 2: ROI after 29 days or less: **629%**
- Sale level 3: ROI after 29 days or less: **332%**
- Sale level 4: ROI after 29 days or less: **200%**

These numbers might seem enormous, but they are real. For comparison purposes, hereunder are shown some ROI examples from previous ICOs:

- Bitcoin: **1 887.36%**
- Ethereum: **7 951.36%**
- Ripple: **3 005.48%**
- Litecoin: **938.46%**
- Dash: **88 736.89%**
- Monero: **1 539.95%**

We are rather conservative in these comparisons. This information is displayed only to show to novice people that cryptocurrency's value is ever growing. This growth is principally generated by the craze around cryptocurrency and by the products that the companies offer in order to maintain the value of its money.



Please understand that the return on investment relies on the eventuality that all PlexCoin are sold during the pre-sale. If not, you may consult the value according to the number of available PlexCoin on our calculation tool.

## 5.5. Payment methods

During pre-sale, multiple payment methods will be accepted:

- Credit card (VISA, Mastercard, AMEX, Debit, etc.)
- PayPal
- Bitcoin
- Ethereum
- Litecoin
- QR code\* payment at an affiliated ATM

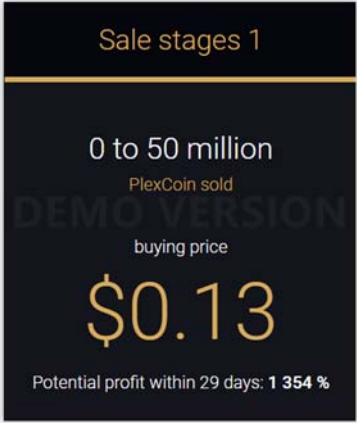
\* In your PlexWallet, you will find a "QR Code" button, which will display your Bitcoin wallet's address in the form of a code, so you can go to a cryptocurrency affiliated ATM and deposit cash to exchange it for PlexCoin.

Denied payment methods during the pre-sale:

- Payoneer
- Cheque
- Transfer
- Any other payment platform (except PayPal)

## 5.6. Sale levels

We established four gradual sale levels during the pre-sale:

	<p>The first level will be the most popular and will be the one that ends the fastest. This level offers the best return on investment ever offered by an ICO.</p> <p>50 million PlexCoin sold at US\$ 0.13 per unit ROI: 1 354%</p>
---	--

<p style="text-align: center;">Sale stages 2</p> <hr/> <p style="text-align: center;">50 to 100 million PlexCoin sold buying price</p> <p style="text-align: center; font-size: 2em; font-weight: bold;">\$0.28</p> <p style="text-align: center;">Potential profit within 29 days: <b>629 %</b></p>	<p>The second level will automatically be activated when level 1 ends. This level is very interesting because of its relatively low purchase price.</p> <p>50 million PlexCoin sold at US\$ 0.28 per unit ROI: 629%</p>
<p style="text-align: center;">Sale stages 3</p> <hr/> <p style="text-align: center;">100 to 200 million PlexCoin sold buying price</p> <p style="text-align: center; font-size: 2em; font-weight: bold;">\$0.53</p> <p style="text-align: center;">Potential profit within 29 days: <b>332 %</b></p>	<p>The next sale level offers a very attractive ROI of 335%. More PlexCoin will be offered on this level, so it will last longer.</p> <p>100 million PlexCoin sold at US\$ 0.53 per unit ROI: 332%</p>
<p style="text-align: center;">Sale stages 4</p> <hr/> <p style="text-align: center;">200 to 400 million PlexCoin sold buying price</p> <p style="text-align: center; font-size: 2em; font-weight: bold;">\$0.88</p> <p style="text-align: center;">Potential profit within 29 days: <b>200 %</b></p>	<p>The final level will be your last chance to buy PlexCoin before the sale ends. This level will release 200 million PlexCoin at less than US\$ 1.00 per unit.</p> <p>200 million PlexCoin sold at US\$ 0.88 per unit ROI: 200%</p>



These sale levels are definitive and cannot be modified since the launch of the pre-sale registration process.

## 5.7. PlexCoin price

PlexCoin's purchase price and its value during pre-sale are two different concepts. Its value relies on an algorithm that will make it increase at each transaction.

The established base price is US\$ 0.13, but its initial value is US\$ 0.26. On the sale level 1, the price will remain of US\$ 0.13, but the value will always be increasing. At every PlexCoin transaction, the value will rise.

There is a tool on the client access that will inform you of the PlexCoin value during the pre-sale. You can also verify this information on our website, on the sale levels tab. We displayed a value/quantity graph; you will then be able to hover the cursor over the graph to consult the precise data according to the number of PlexCoin sold.

For example, after we sell 20 millions of them, the purchase price will remain US\$ 0.13 per unit, but its unitary value will be of US\$ 0.34. Your wallet's value will thus increase continuously.

The expected final value after the 400 million PlexCoin are sold is of US\$ 1.76 per unit. This value will remain the same until its market entry on exchange platforms in September.

We estimate an approximate unitary value of US\$ 8.50 before the end of the year 2017, and a value of US\$ 14.00 per PlexCoin by the end of 2018.

## 5.8. Bonus

In PlexCoin's business plan, you will find four types of PlexCoin bonuses:

### 1. Profile bonus

These bonuses are issued when a member answers the questions asked on the client profile. A total of 5 PlexCoin per answered question will be delivered.

We implemented these bonuses for one simple reason. We want you to live the PlexCoin client access experience with real transactions since the beginning of your journey with us. When the pre-sale launches, your bonus PlexCoin's value will increase, which will certainly make you want to have more in your account.



## 2. Reference bonus

This bonus is issued by percentage. Each referred person who subscribes will be linked to your account as referrer/referred.

The referred person, who became a PlexCoin member thanks to you, will receive a 5% bonus on each purchase in PlexCoin.

As a referrer, you will also receive the equivalent of 5% on every purchase made by your referred people during the pre-sale.

## 3. PlexCard bonus

The PlexCard will offer you bonus PlexCoin on every purchase. There will be four types of PlexCard:

- PlexCard Ultimate Member Limited edition
- PlexCard Platinum Member Limited edition
- PlexCard Helper Member Limited edition
- PlexCard Standard




These cards will have different characteristics, explained in the corresponding PlexCard white paper. They will all offer different percentage bonuses on purchases paid in PlexCoin.

During the pre-sale, at the bottom of the client access, you may verify your admissibility to one or another of these cards. The Platinum and Helper cards will rapidly be given out since they are both intended for the first thousands of people who will buy PlexCoin.

The Ultimate Member card's list of potential recipients will be updated until the very end of the pre-sale because it is intended for the 500 people who will have bought the highest number of PlexCoin. This list is available on the client access. Are you one of these lucky people? If you are at position 505 of 500, you will not receive the Ultimate Member card. If you decide to purchase more PlexCoin and you now qualify for this card, you will be, for example, at rank 498 and thus be admissible for the card.

Here are the requirements to meet in order to receive the limited edition cards.



 <p>The image shows a gold-colored PlexCard labeled 'ULTIMATE MEMBER'. It features a chip, a contactless symbol, the card number '1234 5678 1234 5678', an expiration date 'EXP 02/25', and the name 'ANDREW WINSTON'.</p>	<p><b>Ultimate Member</b> <b>Important buyers</b></p> <p>The 500 people who will buy the largest number of PlexCoin will receive the PlexCard ULTIMATE MEMBER Limited edition card, which will offer 10% bonuses on every purchase, unlimited withdrawals at ATMs and no fee for life.</p>
 <p>The image shows a silver-colored PlexCard labeled 'PLATINIUM MEMBER'. It features a chip, a contactless symbol, the card number '1234 5678 1234 5678', an expiration date 'EXP 02/25', and the name 'ANDREW WINSTON'.</p>	<p><b>Platinum Member</b> <b>Fast buyers</b></p> <p>The 1 000 first buyers (regardless of the amount purchased) will receive a PlexCard PLATINIUM MEMBER Limited edition card, which will offer 7.5% bonuses on every purchase, unlimited withdrawals at ATMs and lifetime reduced fees by 75%.</p>
 <p>The image shows a dark blue PlexCard labeled 'HELPER MEMBER'. It features a chip, a contactless symbol, the card number '1234 5678 1234 5678', an expiration date 'EXP 02/25', and the name 'ANDREW WINSTON'.</p>	<p><b>Helper Member</b> <b>Helper buyers</b></p> <p>The first 2 000 buyers (regardless of the amount purchased) that will have referred at least one person with their private referral link will receive the PlexCard HELPER MEMBER Limited edition card, which will offer 5% bonuses on every purchase and lifetime reduced fees by 50%.</p>

People who do not qualify for one of these three cards will have the option to order a standard PlexCard card as of February 15, 2018, from their client access. Please note that all our cards will be issued on demand, without fees and without a credit inquiry.

#### 4. Draw bonus

During our advertising campaigns, we will make several drawings. The winners will be granted bonus PlexCoin in their personal account.



## 5.9. Available PlexCoin number

The total number of available PlexCoin is 1 000 000 000.00.

The total number of PlexCoin on sale is 400 000 000.00.

The total number of PlexCoin exclusively reserved for bonuses is 600 000 000.00.

No additional PlexCoin will be created. When all PlexCoin are issued, there will be a total of 1 000 000 000.00 PlexCoin in circulation. We configured the PlexCoin so that it can display up to 8 decimals after the 0. This will be necessary if its value increases so much that it is possible to buy parts of them (buying 0.005 PlexCoin or 0.00000008 PlexCoin, as an example).

## 5.10. How to buy?

The PlexCoin purchase procedure has been simplified to the maximum in order to respect our commitment to the public, which is to make cryptocurrency highly convenient.

On a regular ICO, a person who desires to buy tokens has to already possess cryptocurrency, such as Bitcoin. On the new ICO's website, you will find a wallet address, to which you must transfer the desired amount in Bitcoin.

This transaction cannot be made from exchange platforms such as Poloniex, Bittrex or Coinbase, but from a private wallet that belongs to you.

Complicated, isn't it?

One hour before your purchase moment, you will receive an information email from PlexCoin in order to notify you to get ready to purchase. Once the moment has come, go to the PlexCoin website and connect to your profile. You will then see, in the "PlexWallet" section, the "Buy" button, which will be in colour when you will be allowed to make a purchase.

Click on the "Buy" button. On the next page, you will find the terms and conditions, which you must read and confirm to agree on by checking two boxes.

You will then be invited to choose between four payment options:

- 1. Credit card
- 2. Bitcoin
- 3. Ethereum
- 4. Litecoin



1. The credit card option requires for you to indicate the amount that you wish to use (in USD) to buy PlexCoin, in the window at the right of the screen. Once this step is done, click on the box to confirm that you are the owner of the card and click on "Continue".

A window will open. It is an external secured application that processes millions of transactions yearly. It is reliable. You will have to enter your credit card number and its expiration date in the window.

Once this procedure is completed, you will be redirected to the client access home page and you will see the new transaction appear.

2. PlexCoin innovates: instead of having only one wallet to receive the Bitcoin used by its members who buy tokens, it is PlexCoin's system that will help you to complete the registration to a private wallet for each cryptocurrency that we accept as a payment method. This prevents security problems and prevents hackers from attacking one wallet address where all the money would be.

Buying PlexCoin with Bitcoin is simple. Copy your PlexCoin personal wallet address and transfer the desired number of Bitcoin from any exchange platform. You may use Poloniex, Bittrex, Coinbas and other ones without any issue.

When your Bitcoin is in your private PlexCoin wallet, our systems will automatically detect the transaction and immediately exchange the Bitcoin value into PlexCoin.

When you make a Bitcoin transaction, once the transfer is processed, the transaction will appear in the transactions list on your client access. It will be "Pending" until your Bitcoin transaction is confirmed.

3. Ethereum purchases use the same innovation as Bitcoin. The functioning is identical, but if you interact with a private Ethereum management app, you will have to indicate an amount in GAZ as well as an amount in GWUI.
  - Suggested GAZ amount: **200 000**
  - Suggested GWUI amount: **50**

4. The Litecoin purchase process is exactly the same as the Bitcoin one.

5. A fifth option is available. Once again, it is an option that was never offered by an ICO. A number of cryptocurrency ATMs are available in the world, with which you may deposit money and exchange it for Bitcoin.

Every PlexCoin member has a private Bitcoin, Ethereum and Litecoin private addresses. This means that when you go to a cryptocurrency automatic teller machine, instead of scanning your Bitcoin, Ethereum or Litecoin private wallet QR code, you need to scan the QR code of one of your PlexCoin wallets.



These QR codes are found in the cryptocurrency section of your choice. Copy the wallet address. You will find a button that will make appear the QR code linked to your wallet.

This way, the money you deposit will be automatically distributed in your PlexCoin wallet. The system will change the incoming cryptocurrency for PlexCoin.

### **5.11. How to sell?**

On the client access, at the right of the "Buy" button, you will find the "Sell" button. When the pre-sale ends, you will have the opportunity to sell your PlexCoin according to the current value. It will also be possible to transfer them to another private wallet, which will be a "myetherwallet" and to download your cryptocurrency on a USB drive.

To sell your PlexCoin from the client access, click on the "Sell" button. The system will display the following PlexWallet details:

- The number of PlexCoin owned;
- The number of bonus PlexCoin owned;
- The total number of PlexCoin available for sale;
- The current PlexCoin value.

You may then indicate the number of PlexCoin that you are selling in the appropriate field. The transaction will be immediate and definitive. It will also be listed in your transactions display.

The money earned from your PlexCoin sale will be added to your wallet in USD. From this wallet, you may ask for a withdrawal by direct transfer or you may buy more PlexCoin.

When you receive your PlexCard, it will be easy to transfer your PlexCoin and/or your US dollars on it in order to spend your money privately.

### **5.12. How to transfer?**

When the PlexWallet is officially launched, you may download the mobile application on the device of your choice (iOS or Android). You also may install PlexWallet on a tablet, a PC or a MAC.

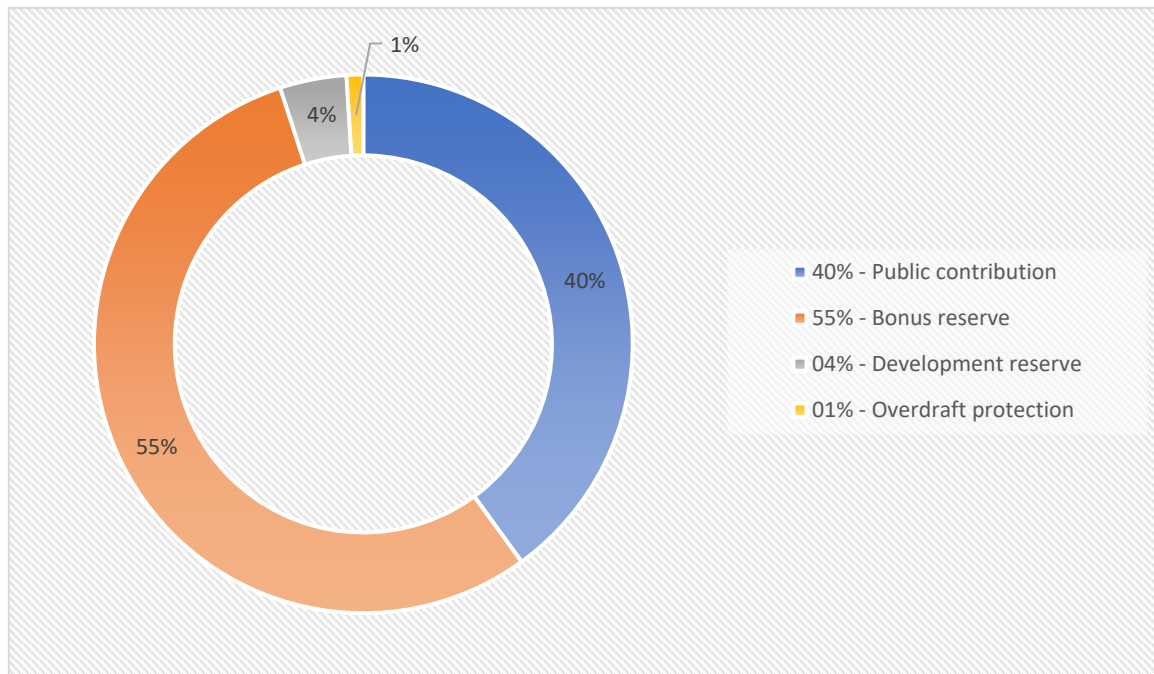
The "Transfer" option may be used to transfer your PlexCoin from your PlexWallet to an external wallet. You may then transfer funds to a friend who is on the other side of the world or to a family member in seconds and at no cost.



You may also receive transfers from your contacts. It is your money; you should be able to do whatever you want with it!



### 5.13. PlexCoin distribution



- Of the total number of PlexCoin, 55% of the ones created during the pre-sale are reserved for bonus remittances, mainly on the purchases made by members with the PlexCard.
- Of the total number of PlexCoin, 40% of the ones created during the pre-sale will be sold to members who buy them with one of the payment methods available on the client access.
- Of the total number of PlexCoin, 4% of the ones created during the pre-sale will be dedicated to the development team at PlexCorps. These PlexCoin will be used to operations tests for our future products.
- Of the total number of PlexCoin, 1% of the ones created during the pre-sale will be reserved to the "overdraft" mode to conclude dysfunctional transactions or to solve potential conversion problems. Please note that this reserve exists for security purposes only and that it is very unlikely that it becomes necessary.

These four allowances will be transferred onto four different wallets pertaining to PlexCoin since the very beginning of the pre-sale to secure the amount.



### 5.14. Amount earned from the PlexCoin pre-sale

According to a simple calculation, here is the expected amount to be earned from the PlexCoin pre-sale:

Level 1 = 50 million PlexCoin X US\$ 0.13 = US\$ 6 500 000.00

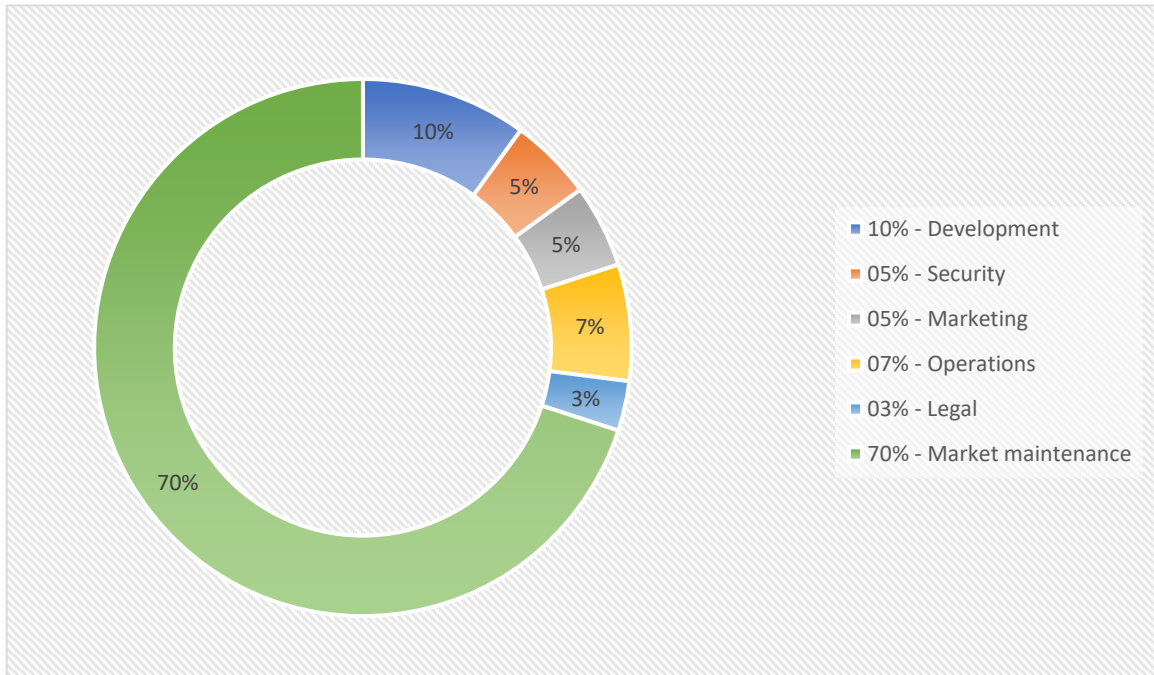
Level 2 = 50 million PlexCoin X US\$ 0.26 = US\$ 14 000 000.00

Level 3 = 100 million PlexCoin X US\$ 0.53 = US\$ 53 000 000.00

Level 4 = 200 million PlexCoin X US\$ 0.88 = US\$ 176 000 000.00

A total of 400 million PlexCoin sold and US\$ 249 500 000.00

### 5.15. Project budget



The funds earned from the PlexCoin pre-sale will be used according to the chart. Regardless of the received amount, the funds will always be used in these proportions. Our budget structure allows for a large part to be used for the market maintenance. This will ensure a consistent increase of PlexCoin's value, even if members sell their assets massively.



## **10% - Development**

A budget of 10% of the revenue will be allowed to PlexCorps' future products development. This budget will be used to improve the user's experience and to maintain it up-to-date. The team at PlexCorps will design easy-to-use and safe products and applications, in accordance with the main mission of the company.

## **5% - Security**

The financial health of the PlexCoin market relies on its security. We will use every necessary and available means to secure your transactions and to protect our infrastructures against potential attacks.

## **5% - Marketing**

PlexCoin must be known by everybody. We want to expand more in the underdeveloped countries that wish to use their own money in a safe way. We also wish to be present in the world's biggest cities to outpace Bitcoin.

## **7% - Operations**

To ensure quick and efficient transactions, our networks management team will always be optimizing our networks and redundancy architectures everywhere in the world for your transactions to be fast and for our products to remain secure.

## **3% - Legal**

Laws differ from one country to another. PlexCorps needs to ensure compliance with these laws. Even if our services are decentralized, we need to protect the members that use our services in countries where laws about cryptocurrency are not clearly dictated.

## **70% - Market maintenance**

The major part of the pre-sale earned funds will be reserved for this use. Our market maintenance team will remain on the lookout for PlexCoin's value fluctuations when it will be launched on the market. The team will limit the value decreases by buying if the value drops. This part of the budget will also be used to buy member's PlexCoin on demand via PlexWallet.

We will thus guarantee a rather steady increase of PlexCoin's value and will avoid high price fluctuations in case of mass purchase or sale from our members.



## Finances

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Our company is taking off and we promote a new business model that offers significant innovations. This compromises the assessment of the popularity of our products and complexifies the predictions of the impact of these on the population. Therefore, we created not one, but two tables of financial forecasts for the next five years. One displays conservative numbers, and the other displays optimistic numbers.

### 6.1. Abstract

PlexCorps' and its products' revenues will only come from PlexBank, which will be launched at the end of 2018. We want to reduce to a minimum the fees paid by our members so we can increase the number of people who use and appreciate our products and our cryptocurrency to the maximum.

PlexCoin will profit from the PlexCoin sale and from the purchase of these. The company will then offer this profit to its members after the pre-sale. If clients wish to buy PlexCoin (if any still available) after the pre-sale, they will pay a price 2% higher than the current PlexCoin value. A member who wants to sell PlexCoin after the pre-sale will be able to do it directly with PlexCoin from the client access at a price 2% lower than the current PlexCoin value.

PlexBank will offer special accounts to the members, with established monthly fees and interesting investment benefits thanks to our "freeze cryptocurrency value" service, an option that is not available elsewhere.

From a conservative standpoint, we estimate that, on average, a member who uses all of PlexCoorps' services will bring a yearly profit of US\$ 1 100 in the fifth year.

Since January 2017, Ethereum and the cryptocurrency market increased their value of almost 300 000% yearly (6.7 times per three months). We do not believe that this increase will last for a long time, but the market will stabilize over a few years.

It is time to take advantage of the *buzz* around cryptocurrency and to use its services. Do not forget that, at the very beginning, the Bitcoin sold at less than US\$ 0.03 per unit and that now, it sells at more than US\$ 3 000: a phenomenal increase of 10 000 000%.

Hereunder you will find our conservative financial forecast, as well as the optimistic one, for the five years to come.



The major part of the company's profits will come from the PlexCard purchases. When members will use their credit card to make a purchase, the PlexCoin system will "buy" the exact amount of necessary PlexCoin to pay for the transaction in the currency of the member's choice. The purchase will be made at the amount of the current PlexCoin value minus 2%. These PlexCoin will then return on the market, sold at the current price.

This 2% revenue per transaction ensures great profitability. By proceeding this way, we will be able to guarantee a profit margin during the pre-sale to our founding members.

The purchase fees are subject to change. They will be reviewed at the PlexCard launch. The details will be explained in the project's white paper.

## 6.2. Financial forecast – Conservative

To estimate the numbers of the conservative forecast, we considered that 50% of the PlexCoin would be sold in the pre-sale and that the number of members would increase by 25% yearly.

	Year 1	Year 2	Year 3	Year 4	Year 5
<b>Members</b>	80 000	88 000	96 800	106 480	117 128
<b>Active PLX</b>	200 000 000	225 000 000	275 000 000	350 000 000	500 000 000
<b>Average value</b>	US\$ 0.75	US\$ 0.98	US\$ 1.34	US\$ 1.55	US\$ 1.80
<b>Total market</b>	150 000 000	245 000 000	368 500 000	542 500 000	900 000 000
<b>Increase</b>	25%	25%	25%	25%	25%
<b>Revenues</b>	US\$ 72 000 000	US\$ 100 000 000	US\$ 137 500 000	US\$ 171 875 000	US\$ 214 843 750
<b>Expenses</b>	US\$ 18 000 000	US\$ 35 000 000	US\$ 61 875 000	US\$ 94 531 250	US\$ 139 648 437
<b>Profit</b>	<b>US\$ 54 000 000</b>	<b>US\$ 65 000 000</b>	<b>US\$ 75 625 000</b>	<b>US\$ 77 343 750</b>	<b>US\$ 77 195 312</b>



### 6.3. Financial forecast – Optimistic

Here is the optimistic forecast. We considered that the totality of the PlexCoin would be sold through the pre-sale and that the number of members would increase by 230% yearly, for five years. We also added to this hypothesis that all our projects would be delivered and functional by the established deadlines.

	Year 1	Year 2	Year 3	Year 4	Year 5
<b>Members</b>	130 000	299 000	687 700	1 581 710	3 637 933
<b>Active PLX</b>	400 000 000	600 000 000	1 000 000 000	1 000 000 000	1 000 000 000
<b>Average value</b>	US\$ 1.76	US\$ 8.50	US\$ 15.00	US\$ 25.00	US\$ 70.00
<b>Total market</b>	704 000 000	5 525 000 000	15 000 000 000	25 000 000 000	70 000 000 000
<b>Increase</b>	230%	230%	230%	230%	230%
<b>Revenues</b>	US\$ 117 000 000	US\$ 429 000 000	US\$ 1 557 270 000	US\$ 5 138 991 000	US\$ 16 958 670 300
<b>Expenses</b>	US\$ 29 250 000	US\$ 150 150 000	US\$ 700 771 500	US\$ 2 826 445 050	US\$ 11 023 135 695
<b>Profit</b>	US\$ 87 750 000	US\$ 278 850 000	US\$ 856 498 500	US\$ 2 312 545 950	US\$ 5 935 534 605



## Conclusion

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We hope that this white paper allowed you to get a grasp of PlexCorps' mission and the company's products. We also hope to have answered every question you might have had.

We attempted to explain each point in a clear way, without exaggerating on the document's length. Should you have any interrogation, please communicate with our client service team at [info@plexcoin.com](mailto:info@plexcoin.com).

### 7.1. PlexCorps' projects roadmap

<b>Q3 - 2016</b>	Research and analysis
<b>Q1 - 2017</b>	PlexCoin development
<b>3 July 2017</b>	PlexCoin pre-sale registration
<b>8 August 2017</b>	PlexCoin pre-sale launch
<b>12 September 2017</b>	PlexCoin official launch
<b>Q4 - 2017</b>	PlexWallet application launch
<b>Q1 - 2018</b>	PlexCard launch
<b>Q3 - 2018</b>	PlexBank project presentation
<b>Q2 - 2019</b>	PlexBank operations launch
<b>Q1 - 2020</b>	PlexBank opening to the public

The dates of this table are subject to change. They are approximative and may depend on many factors that might cause delays or an early launch.



## 7.2. Official pages links

### PlexCorps

Internet: <http://www.plexcorps.com>

Facebook: <https://www.facebook.com/plexcorps>

### PlexCoin

Internet: <http://www.plexcoin.com>

Facebook: <https://www.facebook.com/plexcoin>

### PlexWallet

Internet: <http://www.plexwallet.com>

Facebook: <https://www.facebook.com/plexwallet>

### PlexCard

Internet: <http://www.plexcard.com>

Facebook: <https://www.facebook.com/plexcard>

### PlexBank

Internet: <http://www.plexbank.com>

Facebook: <https://www.facebook.com/plexbank>

## 7.3. Reference links

Most of our reference links lead people towards French pages. You may change the language to English directly on the websites, if needed.

REF : 01 : <http://www.financialafrik.com/2014/07/02/les-banques-africaines-les-plus-rentables-au-monde/#.WXOE8ljhBHZ>

REF : 02 : <https://www.lepetiterudit.com/combien-dargent-y-a-t-il-dans-le-monde/>

REF : 03 : <https://fr.wikipedia.org/wiki/Proxy>

REF : 04 : [https://fr.wikipedia.org/wiki/S%C3%A9curit%C3%A9\\_par\\_l%27obscurit%C3%A9](https://fr.wikipedia.org/wiki/S%C3%A9curit%C3%A9_par_l%27obscurit%C3%A9)

REF : 05 : <https://fr.wikipedia.org/wiki/Crypto-monnaie>

REF : 06 : <https://www.plexcoin.com/>

REF : 07 : <https://www.ethereum.org/>



## 7.4. Logos

PLEXCOIN  
— the next cryptocurrency —

PLEXWALLET  
— access & use your cryptocurrency —

PLEXCARD  
— control your money —

PLEXBANK  
— the first private cryptobank —

PLEXCORPS  
— decentralized visionary team —





## Terms and conditions

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This document is not a prospectus. It was created with the sole purpose of information, to explain PlexCorps' products. No purchase is necessary; the decision to take part in the project or not is on you. It is your responsibility to consult the applicable laws of your country before purchasing PlexCoin. PlexCorps disclaims any responsibility mentioned in this document and commits to comply with the laws outlined hereunder.

### 8.1. Applicable laws

This Agreement shall be governed and construed in accordance with the laws of Singapore.

All disputes, controversies or differences arising out of or in connection with this contract, including any question regarding its existence, validity or termination, shall be first referred to mediation in Singapore in accordance with the Mediation Rules of the Singapore International Mediation Centre for the time being in force.

### 8.2. Acknowledgements

We thank all our collaborators, our employees, our vendors, our law firm, our accounting firm, our notary firm, our cryptocurrency specialists, our security firm, the government of Singapore and every other organization and supplier for the support provided to our company.

**We especially thank every member and ally. Without you, PlexCorps would not exist.**

