



JCOIN TOKEN

THE FIRST CAR MANUFACTURERS AND
E-COMMERCE GLOBAL PAYMENT
SOLUTION

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WHITE PAPER

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ABSTRACT

Welcome to the JCOIN Token white paper. The first car manufacturers and e-commerce global payment solution, this contract has the potentiality to revolutionize the car manufacturers and e-commerce payment systems, banks and financial sectors. With the innovative business model solution created by blockchain, Electric currency, otherwise known as cryptocurrency, is slowly but steadily replacing traditional payment methods. It is inevitable that cryptocurrency will become a vital part in the future e-commerce world. We believe that the main purpose of cryptocurrencies is to make payments, in particular, with the aim of making transactions relating to the purchase and sale of goods and services, which is the key aspect of human economic activity. So we make it our task to not only make life easier for internet users but also to increase loyalty and drive up demand for cryptocurrencies at large.

In accordance to our projected road map, the JCOIN project plans to positively up set the financial eco system of car manufacturers, insurance companies, service stations, banks and leasing companies, dealers, etc. Since import & export companies need to make and receive constant overseas payments, exchange rates are highly significant in their financial planning. Unfortunately, exchange rates are volatile. But the challenges caused by foreign exchange don't stop there. The execution itself of money transfers can be slow, costly, and can break down. Considering this mentioned above, JCOIN offer a new solution in the car manufacturer market to introducing a new type of relationship between cryptocurrency users around the globe for faster and easy payment.



Table of Content

What is JCoin Token-----	3
Features of JCoin Token -----	6
The ICO -----	8
The use cases of JCoin Token-----	9
Fund Distribution-----	9
Legal aspects/ disclaimer -----	10

What is JCoin?

JCOIN is the first car manufacturer, e-commerce Blockchain solution that was specifically made for global payment transactions, and financial services. Which when integrated has a potential to speed boat transactions and make service delivery more efficient and reduce the difficulty experienced by when using fiat currency transaction

3



We are in the biggest currency shift in human history and In JCOIN, people and businesses buy and sell a broad variety of goods and services worldwide. Shorten the distance between buyers and sellers through the JCOIN in a completely new method.

It is expected that JCOIN will become a major token in funding and develop automobile applications and projects, similar to the way ETHs are used for current ICO generation.

JCOIN's vision is to become a token that is accepted as a payment for car manufacturers, car import/export , e-commerce transactions for Amazon, Alibaba. Customers will use JCOIN, JCOIN visa/master card to pay for goods.

Furthermore, JCOIN will launch e-commerce platform called jcoinshopping.com in which customers can use JCOIN to purchase goods, services and other benefits.

We live in a period of rapid technological advancements that has shaped how businesses are done and what business means. The upcoming generation will need a fast and reliable means of transaction. They desire authenticity, security, reliable means of buying and selling. This is the role JCOIN has come to play in the global economy.

Problems in car manufacturing industry:

Nonetheless, import & export companies still face heavy financial challenges. Since so much trade is done locally and internationally, so much can go wrong. If trade finance is not managed properly, the car import & export industry stands to lose big. And, due to the fact that we are dealing with multiple countries, there is a lot to consider.

The car import & export industry by its very nature faces certain challenges and risks. If not dealt with properly, these challenges can and do put companies out of business. The following are the main challenges and risks Japanese import & export companies face. Jcoin Token is here to provide the lasting solution to these challenges

a. Trouble with financing and loans

One of the most significant challenges facing international import/export companies today is in getting trade finance. The nature of these companies is to do constant and immediate business. They need to get stock on time, and when it gets stuck at customs, they end up with cash deficiencies. Unfortunately, banks don't supply quick financing. The process takes far too long. Furthermore, it's getting harder in general for small to medium



enterprises (SMEs) to get bank loans. Lately, with economic conditions highly uncertain in the Japan, banks are tightening their pockets. This is where jcoin will come to play, replacing bank financing and loan

b. Currency volatility

Since car import & export companies need to make and receive constant overseas payments, exchange rates are highly significant in their financial planning. Unfortunately, exchange rates are volatile, and even small fluctuations can make a big difference. When you're dealing in millions, as big corporations are, a few cents one way or another amount to significant losses. When trading with regions that have more volatile currencies, there can be big changes on a day-to-day basis. In the aftermath of Brexit, the Japan has become one of those regions, with the Yen on very uncertain footing for the foreseeable future. This means that you can import or export the same amount of units in consecutive months, but get paid significantly different prices for them.

When you're relying on a certain income for the continuation of your business, these unexpected swings can cripple you. You might be left in the lurch, unable to pay suppliers or meet your other expenses.

c. Execution of money transfers

But the challenges caused by foreign exchange don't stop there. The execution itself of money transfers can be slow, costly, and can break down.

1. You need to set up a collections system. This is especially relevant when it comes to car import finance. If the recipient does not pay you on time, you could be left flailing. And while it would be easier to collect in the Japan (but not always that easy), you need to now handle debt collection in a foreign country.
2. Payment processing itself sets you up for a lot of trouble. You need to process payments in accordance with the laws of more than one country. You need to use efficient systems that are suited to overseas payments.
3. Repatriation of capital is limited strictly by regulatory authorities in all countries. This is so capital is not drained from the country in a small space of time. So, when you wish to bring your capital back to the Japan, you'll face limits and some resistance. Jcoin Token will put an end to all these
4. Paying suppliers sets up challenges. If they're using a system that is costly or inefficient, you need to negotiate who pays the fees. Overseas payments for car imports can get tricky, both financially and organizationally.

d. Clearance procedures and taxes



Everyone dreads bureaucracy and taxes. But car import/export companies face the biggest challenges. They're dealing within the limitations of trade agreements and if procedures are not carefully handled, they can end up in hot water. Tax is a tricky subject, seeing as different tax laws apply to different locations. Ultimately, you end up with masses of documentation, along with associated costs.

e. **Charges of import duty, fuel prices, and other independent variables**

One of the more difficult challenges to deal with is the impact independent variables have on prices. Countries often hike import duties. Fuel prices are often changing, increasing the costs of transport. Other factors affecting prices in countries with which you're dealing can increase costs of transport and goods. These are factors you have no control over.

Features Of JCoin

Blockchain technology

Blockchain is the foundation of the JCOIN and is the next "industrial revolution". It is a decentralized system with enhanced security, simple in design and inexpensive to operate. JCOIN is a 100% peer-to-peer, open-source, community-driven, decentralized cryptocurrency that avoids any interference by banks, governments, or other third parties.

The ledger system allows for transactions to be done with complete accuracy because it is a fusion of computer peer-to-peer (p2p) technology, cryptography and database systems. Information and transactions of all parties using the JCOIN will be encrypted and secured through the blockchain algorithm. Users of the JCOIN will not be hacked and their private information is completely protected from the threat of deletion. Blockchain can address data integrity issue and privacy issue which most users want their information or past activities data to be displayed only to trust/authorization parties. Information stored directly on the blockchain will be ensured that it is fully protected and is immediately available to those authorized to access. However, at the same time, storing large data files slow down the processor speed and presents potential challenges for system expansion. Transactions cannot be tampered with when signed and transferred. Transactions become final and there is no double-spending. Cryptography is utilized for encrypting messages on the ledger, but is significantly used for signing of transactions by users and to proof these transactions. With cryptography, blockchain



does not require supplementary security solutions to protect the authenticity of transactions. Blockchain's decentralized and p2p nature means that the ledger eliminates the need for a data-Centre and a disaster recovery Centre (DRC) or intermediaries that houses core systems.

(POW/POS).

The JCOIN Protocol efficiency limits are up to 100,000 transactions per second, The formation of a new block takes 3 seconds as compared to 10 minutes for Bitcoin. Low transaction fees which get reduced even further in proportion to the growth of the token price. JCOIN is a cryptocurrency that is built upon blockchain, which is underpinned by the consensus mechanism called the Proof-of-work (POW)/ proof of stake (POS). The POW is similar to Proof-of-Stake (POS) with the main difference being that it integrates behavior trusted to be positive for the entire economy, while POS derives importance from the user's account balance. JCOIN major algorithm is that of Proof-of-Stake (POS), because it does not require large scale computing resources for maintaining the Blockchain. The JCOIN network emphasizes security and trust-less computing. The JCOIN blockchain is run by a network of nodes operating together in a p2p configuration.

API (Application Programming Interface)

A person or a company will be able to acquire access to the JCOIN CHAIN API, and thus get direct access the JCOIN CHAIN system, by utilizing JCOIN tokens (or other crypto or FIAT currency). This will allow individuals and businesses to easily integrate our data into their systems. The dot-com era saw a number of startups grow into massive online agencies, disrupting traditional means of buying and selling and creating more convenience and flexibility for users. Sharing economy services like blockchain are continuing this tradition of disrupting industries through convenience and flexibility. JCOIN will continue this tradition of disruption in the financial industry as a single hub underpinned by the tokens issued through integration with our APIs.

Trade Market

JCOIN has a clear, potential orientation and many sustainable values that will succeed in the future its major focus is to provide borderless means of payments around the world. In doing this, JCOIN will provide an exchange market where it can be traded to different country's fiat currencies. We intend to integrate JCOIN as a payment processor, this will enhance a mass adoption of JCOIN among the parties involved in the transaction since there is a ready market where it can be



traded and exchanged to fiat currencies. Unlike other means of cryptocurrency exchange where it is been traded for Bitcoin, JCOIN will provide direct trade access to local fiat currencies helping indigenous currencies to thrive. Investors can get a lucrative return on their investment through lending, mining, referring, publishing and affiliate marketing.

The ICO

The JCOIN ICO will be launched on April 15th 2018 by a team with solid and relevant skills to execute at the enterprise level. Please check the JCOIN website (www.jcointoken.info) for the latest information. The JCOIN ICO has clearly defined realistic goals. Efficient utilization of funds, as well as business-based thresholds for both minimum and maximum raise will be available. Furthermore, the ICO and post ICO development is governed by the industry's best practices in good governance for the project, team and technology. We are also offering premium rewards for early joiners.

ICO Structure

ICO Structure: The ICO will feature 21million JCoin Token (21, 000,000) for sale, with each coin creating a broader opportunity to be held by JCoin holders. Only 21,000,000 JCO is currently available as pre-mined to be sold in ICO. This means that the rest of the coins will be mined by the JCoin community. The ICO sales will run from 15th April 2018 to 1th July 2018. The official price for the ICO crowd sales is start from \$0.40 To join ICO sales visit www.jcointoken.info

MILESTONES

Please visit www.jcointoken.info for details



The JCoin Use Case

JCOIN will help reduce loss, curb financial irregularities and create a transparent ledger system that will make security paramount.

We are in an era of business and commerce where trust is the currency on which business models are built on, the centralized system of business has not only limited trust but also hindered most exchange of goods and services to occur which has a dwindling effect on the economy. Analyze the various channels of your e-commerce business to help you develop a business plan for future operations. Use this information to plan inventory for the next period and make decisions about new markets to target.

JCOIN can be used for payments of goods and service in Car Manufacturers, Car Import/Export, E-commerce Platforms, Online and Offline transactions, Banking Services, insurance companies

One of the major roles of the banking institution is to act as an intermediary between two parties for the transfer of funds either interstate or intrastate. In most cases, this transition is slow and hence affects business, if banks, car manufacturers, car importers/exporters, insurance companies will integrate JCOIN to their payment system that builds trust and swift transfer of funds, In and out of the country, it will enable quick service delivery.

Export/ Import

This sector of the economy contributes to the economy massively but is often limited due to conversion rates and unseen over-head charges which limits and slows down the movement of goods and services.

JCOIN will be integrated into several E-commerce and trade systems to enable payment thereby breaking the trade limitations placed on fiat.

Transparency: JCOIN seeks to be fully transparent in all its financial dealings. Operating in the decentralized network with assets, information, and funds save in the smart contract. Smart contracts help integrate interests of all participants to encourage them to contribute and collaborate in the best interests of each other. More specifically, one of the breakthroughs that blockchain technology has brought into the financial system is transparency, where parties involved in a transaction can have equal access to it and constantly check up on it. This has enabled transparent transactions. To achieving the aforementioned objective we have integrated JCOIN into an E-commerce platform which enables purchase of goods and service globally using JCOIN as a means of payment, and also to sell their goods and be paid with JCOIN.



Smart Contracts

Blockchain-based smart contracts provide accountability in a way that no other technology can provide. Smart contracts help integrate interests of all participants to encourage them to contribute and collaborate in the best interests of each other

Serve as a token

JCOIN blockchain through its trading market will serve as a utility token for other upcoming car manufacturer and e-commerce platform. And every holder of jcoin token will receive Jcoin 1 -1 when it will be Release . Meaning ,the holder of Jcoin Token will receive one JCOIN in addition.

Funds Distribution

Please check the ICO website for details www.jcointoken.info

Legal Aspects and Disclaimer

The information given in this white paper may not be complete and does not imply any elements of the contract. The content of this white paper is not mandatory for company and may change in accordance with the research and development of the platform. This white paper is not an advisement of investment, legal document, tax, financial, or accounting report and is not intended to provide a sole basis for any review.

JCOIN possible buyers should consult with legal, investment, and tax, accounting advisors to determine the potential and legal consequences of the transaction. This white paper will not be deemed to constitute a prospectus of any kind of investment invitation. This material is not subject to the laws or regulations of any jurisdiction that prohibits or in any way restricts transactions involving or use of digital codes. We will keep JCOIN buyers informed based on quarterly investment reports. All legal, financial and operational aspects of the JCOIN, protocols and associated financial eco systems will be coordinated by a central management team.

Please also review our Terms and Conditions before purchasing JCOIN.