

White Paper







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ABSTRACT

The Cambridge Center for Global Finance's Report ¹ collected data from more than 100 cryptocurrency companies in 38 countries, capturing 75% of the Cryptography Industry, concluding that these digital assets are increasingly being used, stored, braided and extracted around the world. "Conventional wisdom has been that the number of people using Bitcoin and other crypto-coins is about 1 million people, however, based on freshly collected data, including the percentage of the 35 million cryptocurrency portfolios that are in active use, the CCAF research team estimates that there are at least 3 million people actively using cryptocurrencies today. "

The market for cryptography projects has been changing dramatically, it has been the same as in other industries: what was once innovation, now is not. Strong players were established in the most profitable segments of the market, namely: commerce and e-commerce, niches in which they will surely remain unless a new strategic position appears that results in the possibility of new and brilliant ideas with a budget of more than one million dollars. Cryptocurrencies can be better adapted to the prevailing challenges of funding and the emerging digital economy, as well as being a way of involving communities through P2P (Peer to Peer) technology and crowdfunding platforms. There are more than 2 billion people without access to the financial economy or even the foundations of modern civilization².

The average daily transactions per day of Bitcoin, is on the order of 300,000³. Ethereum⁴ has the capacity to easily handle 700,000 to 740,000 per day, but in contrast, Visa handles daily 150 million transactions, making Bitcoin's transactions only 0.20% of Visa's.

The Strategic Market View for ATM Coin is projected to arrive at the close of 2017, with a base of 100,000 users⁵, which according to the inference resulting from the study mentioned and the projected growth for this crypto currency, would result in a participation in the range of 2.50% - 2.86%⁶.

ATM Coin was designed as a cryptocurrency of business and investment, specifically focused on Direct Selling Companies with referral plans, Marketing Networks (Multilevel Marketing), Loyalty and Reward Systems, Online Store Marketing, Mobile Native Applications, Casinos and Online Games, Personal and Business Investment and Trading among users of different platforms

¹ https://www.jbs.cam.ac.uk/faculty-research/centres/alternative-finance/publications/global-cryptocurrency/#Wak 7caZM3g

² From Here to Where? Bitcoin and The Future of Cryptocurrency https://www.forbes.com/sites/haroldstark/2017/04/21/from-here-to-where-bitcoin-and-the-future-of-cryptocurrency/#1bf6a4714367

³ https://www.blockchain.info/charts

⁴ https://www.coinmarketcap.com/currencies/ethereum/

⁵ https://www.atmcoin.com/website/presentacion

⁶ Analyst's Calculations based on ATM's Projections and Cambridge Center for Alternative Finance















The projected vision visualizes the currency as # 1, in the terms described in the previous paragraph, focusing on security and stability in operations and enhancing the user's economic benefits through e-Commerce, Trading and Exchange, and through support in Attraction Marketing Campaigns for both businesses and users.

The so-called "360 Degree Attraction Marketing Plan is deployed through the fundamentals of Marketing 3.0: marketing focused on values, of a multidirectional character, communicated through interactive media, and wholly focused on the integral human being: with mind, heart, and spirit, in hopes of creating a better world. Through the organic and systematic integration of the different activities and the adoption of Incident and Consequential Strategies in the different elements that make it up, specific objectives are achieved through the stimulation of the hidden aspects in the mind of the Consumer: thinking, feeling and acting, empowering them towards the Creation of Competitive Advantages for the Brand, through nourished and transparent dialogue, resulting in trust and credibility, which in turn promotes the creation of Strategies formulated on the basis of winning ideas resulting from the constant evaluation and contributions of the followers, in a digital interactive communication environment, also greatly stimulated by the integration of Gamification and an attractive Plan of Prizes, structured around ATMC Coin. The favorable disposition of the Qualified Followers generates a multiplier effect in Social Networks, through the propensity of these to endorse the brand.

The Brand would receive benefits of diverse order, preliminarily defined as follows:

- a) Brand Social Footprint: Represented in a base of direct Customers and brand ambassadors, estimated at the end of five years in the range of 4.89 - 7.30 million, valued at \$ 100 / Customer, which would represent an economic value of US \$48.9 -US \$73.0 million;
- b) **Brand Value:** Based on a discount scheme and the application of the Financial concept of Capitalized Cost, this would have a value in the range of US \$ 175-US \$ 200 million.;
- c) **Productivity in Business with Strategic Allies:** This calculation is estimated at US \$ 300-US \$ 350 million.

The different programs being developed projects the creation of 4.89 to 7.30 million Customers for ATM Coin, during the three years of the process, plus the Residual Period, where the benefits of the different developments will still be perceived. The progressive average of growth of the base of followers created with the Strategic Positioning Program is expected to be the following:



| | % Participation | Lower Rank | Upper Rank |
|---------------------|-----------------|------------|------------|
| ATMC – First Year | 25.00% | 1,221,290 | 1,825,199 |
| ATMC – Second Year | 30.00% | 1,465,548 | 2,190,239 |
| ATMC – Third Year | 25.00% | 1,221,290 | 1,825,199 |
| ATMC – Fourthe Year | 15.00% | 732,774 | 1,095,120 |
| ATMC – Fifth Year | 5.00% | 244,258 | 365,040 |
| | 100.00% | 4,885,159 | 7,300,797 |

The Estimated Economic Benefits in Five (5) Years is the range: US \$523.90-US \$623.00 million.





























INTRODUCTION

"A world in which the Bitcoins are widely used by American housewives, Indian vendors, and German factory workers is the widespread dream of every company in the Bitcoin Industry. In ideal circumstances, the exchange rate of any cryptocurrency will increase rapidly, resulting in the capital growth of the owner of the crypto-currency, and projects developed around the cryptocurrency will receive hordes of new users, leading to substantial growth of the benefits."

Not many people predicted and bet that the world would quickly lose interest in Bitcoin and that other cryptocurrencies could hardly be positioned in the market, but eight years after its creation and thanks to a robust technology, the cryptography of commerce has reached a historical moment.

According to Coin Market Cap⁸, all cryptographic assets are now worth just over \$ 116.9 trillion, just above its previous record high of \$ 116.2 trillion reached on June 12, 2017.

Goldman Sachs, a global leader in global investment banking, investment management, securities, and other financial services, is advising its clients to avoid leaving out the reality of a scenario that is significantly influencing the financial market, today with "assets that exceed US \$ 120 billion and also with Bitcoin growing above 200% in the current year." 9

Technology giants like Microsoft, IBM and Amazon, as well as some of the major Wall Street banks, including JPMorgan Chase and Citigroup, are investing in blockchain technology, the underlying technology class that began with Bitcoin, while other corporations such as Infosys, TCS, HCL, and Accenture work on block-based products for banks, whose chains are used as a public notary that is unmodifiable of the entire transaction system in order to avoid the problem of a currency being spent twice.

One of the largest brokerage companies in the United States, Fidelity Investments¹⁰, has also understood the importance of integrating Bitcoin on its Internet site, as, by the end of 2017, its clients will be able to check their Cryptocurrency Coins balance directly from the company's website, provided that they store it in Coinbase¹¹, one of Bitcoin's main exchange sites.

2017 has been a year in which the visibility of cryptocurrencies among the main investors and the administrators of the traditional funds has increased, as affirmed

⁷ https://cointelegraph.com/news/whats-next-for-bitcoin-hot-startup-ideas-2016

⁸ https://coinmarketcap.com

⁹ https://www.bloomberg.com/news/articles/2017-08-09/here-s-what-goldman-is-telling-big-money-clients-about-bitcoin

 $^{^{\}rm 10}$ https://www.engadget.com/2017/05/25/major-investment-company-bitcoinseriously/

¹¹ https://www.coinbase.com/?locale=en-US















by the article, "Investment Funds that offer Cryptocurrency exposure see big gains¹²": ".... Cryptocurrencies have become the first digital asset class of the 21st century and there are many ways in which Investors can invest in them and manage to propel their growth by themselves, but also through Trusts, Self-Directed IRAs and Funds of Coverage, among many others."

Since the cryptocurrencies are, by definition, decentralized (which is one of their advantages), they cannot do as governments do- rely on central banks and through them alter the money supply at will, for example by causing inflation. They need a whole new approach when it comes to crushing volatility, doing so without compromising users' freedom and without resorting to inflation. It would seem that the option is a decentralized community, a plan in which people are willing to cooperate, where the basic premise is about growth, rather than greed and even a diagram of physical places of currency exchange. With such a model, cooperative businesses and services should ideally be operated as a unit, and one could think of a currency formed and democratically operated by this cooperative in a controlled manner.

Stable prices do not happen by accident; they are not a miracle of the market. They require a carefully constructed base. A stable currency first needs a stable ecosystem; it needs to grow with people, not beyond them. With inflated prices, the common people can no longer aspire to use the currency in everyday transactions without high rates and risks present on the scene, where business prevails simply for speculators. With a truly stable currency, on the other hand, they can have currency conversion, remittances, ATM withdrawals, and other financial services at lower rates than fiat systems. In other words, it can be used as intended: like money. This is what will ultimately attract a dominant audience and will actually encourage them to make the switch to the cryptocurrencies.

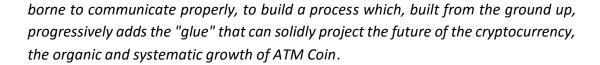
In spite of the good winds that are blowing for the future of the cryptocurrencies, the promising perspectives that experts assign to the system and the series of advantages that many already recognize in these assets, such as their control and security and transparent information, freedom in payment, very low fees, minimal risks for merchants, anti-identity theft shielding, and easy access for anyone, potential users are still clinging to various fears that accompany them when investing or adopting them as a means of exchange.

All the conjectures that weave together, which sow doubts about the benefits of the system, erode the way to build trust in current and potential users. *The need is thus*

¹² https://news.bitcoin.com/investment-funds-cryptocurrency-exposure-big-gains/

¹³ http://www.investopedia.com/terms/f/fiatmoney.asp





The obligatory question is then in what way the Communication Strategy used by the cryptocurrencies is transmitting the intended message. In most Latin American countries, cryptocurrencies are promoted based on the Ponzi¹⁴, Hyip¹⁵ and Scam schemes ¹⁶, not only causing people to misunderstand what these coins and technology are, but also to relate them to systems that are poor in reputation, such as pyramid schemes or money laundering.

The traditional marketing scheme has ultimately failed to display information relevant to the results, to the effectiveness of what it aims to achieve. Marketing executives and those who hire their services, mostly still do not understand that times have changed and that the old paradigms have been replaced in a vertiginous way: in the old marketing the brand mentality uses a modality of unilateral communication to tell the history of the brand, while in the new approach, it rests on a nourished dialogue and relationships, seeking to be more transparent, while gaining trust and generating credibility. In the Brand Value, the old paradigm, the brand recall is a Holy Grail, whereas today, this is determined by the customers, who actively recommend the goods or services. The differences not only rest on the aforementioned aspects, they also extend to segmentation, where the consumers are traditionally grouped by demographic aspects, while the new model does it by behavior, attitudes and interests, everything that is important to them. In the form of communication, the traditional approach "pushes" messages for customers to absorb, while the new vision focuses on the Digital Environment for interactive communication through search and consultation. The differences are marked in several aspects, but perhaps the strategy is where the greatest contrasts lie: before, the top-down strategy, imposed by top management, drives tactics, compared to the current conception of a bottom-up strategy, which is based on winning customerchanneled ideas.













 $^{^{\}rm 14}$ https://www.bbva.com/es/como-funciona-un-sistema-ponzi-conocelo-para-protegerte

¹⁵ https://en.wikipedia.org/wiki/High-yield_investment_program

¹⁶ http://www.businessdictionary.com/definition/scam.html















STRATEGIC POSITION

Formulation of a Strategic Position

- **Strategic Position of ATM Coin:** Build awareness about the ATM Coin Brand and position it as a safe, massive, reliable and flexible payment medium.
- **Who should you look for as Clients?:** Expand the business base with existing clients and try to find new or untapped customer segments.
- What additional Products or Services should be offered and How should these Services be provided to Customers?: Identify new consumer needs that no competitor is meeting. Explore and exploit popular services for remote work, merchandise marketing and services paid at ATM Coin, solutions for the integration of ATM Coin payments into the main products that work as micro payments, hardware technologies where transactions and payments in ATMC are useful, easy, and cost-effective for people.

















VISION AND MISSION

- a) Vision. The projected vision visualizes the currency as # 1, focusing on security and stability in operations, Trading and Exchange, and through support in Attraction Marketing Campaigns for both businesses and users. ATM's vision is to make digital assets easy and accessible.
- b) Mission. ATM Coin was designed as a cryptocurrency of business and investment, specifically focused on Direct Selling Companies with referral plans, Marketing Networks (Multilevel Marketing), Loyalty and Reward Systems, Online Store Marketing, Mobile Native Applications, Casinos and Online Games, Personal and Business Investment and Trading among users of different platforms.

















OPPORTUNITY

ATM Coin has conceived a program that adequately communicates the Brand Value for ATM Coin and seeks its position as one of the market's leading Cryptocurrencies, reducing generic competition and focusing on creating a community of buyers and sellers in the field of e-commerce and traditional sales in different businesses in various industries, to stimulate three main potentialities: building personal relationships and networks of trust, bringing together people with common interests or profiles, and involving these specific groups of people. Undoubtedly building trust and credibility should be a priority.

The Research and Development Department permanently assesses the activities of the daily operation with the aim of improving existing products and procedures while leading the development of new products and services.





TARGET USERS

ATM Coin was designed as a cryptocurrency of business and investment, specifically focused on Direct Selling Companies with referral plans, Marketing Networks (Multilevel Marketing), Loyalty and Reward Systems, Online Store Marketing, Mobile Native Applications, Casinos and Online Games, Personal and Business Investment and Trading among users of different platforms.

















ATM Global Investments









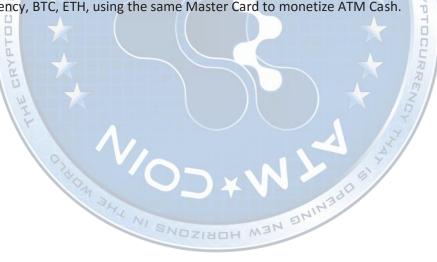


ATM'S UNIQUE FEATURE

ATM offers a unique solution that combines Blockchain technologies with traditional payment networks in the new digital asset ecosystem, Blockchain solutions and state-of-theart e-commerce solutions to meet the needs of customers. ATM Coin has the following characteristics related to the type of technology it uses:

- **4** It is a safe currency.
- ♣ It is decentralized.
- ♣ It is open source.
- The transactions made with cryptocurrency are faster than with the fiduciary currencies.
- ♣ The transactions with this cryptocurrency has low commissions or are nonexistent.
- ♣ Confidentiality. Anyone has control of it, not a third party, not a bank.

When ATM Coin exceeds the limit of ten dollars in the market, using the same Exchange BitsBlockchain.net and the Exchange Bits Club network, the BitShop application and the minnut¹⁷ Social network, It will launch ATM Cash, it will be a total of \$ 2.3 billion of ATM Cash available to the market. It is a new currency backed by the same group and technologies used for ATM Coin, which will be able to exchange ATM Coin x ATM Cash and vice versa, as well as FIAT Currency, BTC, ETH, using the same Master Card to monetize ATM Cash.



¹⁷ www.minnut.com





The Management Company of BitsBlockchain and ATM Coin is ATM Global Investments LLC, domiciled in Macau, China. ATM has extensive experience in the development and management of state-of-the-art technologies and financial services and is backed by a company that integrates more than 25 companies worldwide.

ATM offers a unique solution that combines Blockchain technologies with traditional payment networks in the new digital asset ecosystem, Blockchain solutions and state-of-theart e-commerce solutions to meet the needs of customers.

ATM Global Investments is a financial technology company that helps clients take advantage of Blockchain technology. ATM Coin has its Blockchain, Exchange and Trade, created and explored through the link:

PAPTOCU

http://explorer.bitsblockchain.net

Its Control Panel can be accessed in real time through the following link:

http://bitsdashboard.bitsblockchain.net/atmc

The initial Exchangers of ATMC in the market are:

- https://www.bitsblockchain.com
- https://www.bits.club

DIENING NEW HORIZON MAXIMUN DIGITAL FILE AMOUNT

The Founders, Partners and Investors defined as the Maximum Amount of Digital Assets (coins) registered under the BitsBlockchain Technology, not value, 10,000,000,000 in Block1, as verified through the link:

http://explorer.bitsblockchain.net/block/0000acadb2ece1c2d4f1e94d221b5a7335e e3226c5c9292fcda9422c8044077c



























INITIAL CONI OFFERING (ICO)

The Founders, Partners and Investors had the opportunity in the pre-lunch meeting, after 28 April 2017 to purchase the ATM Coin for the price of 0.01 to 0.35 cents for its equivalence in USD, but decided not to do a public ICO18 for capital raising.

- Reserve Co-Founder, Partners and Development Team: 225,000,000.00 ATMC
- Reserve actual and future Payout Systems to clients MLM, direct sales, binary options and online games companies: 2,000,000,000.00 ATMC (Market niche of the ATMC)
- Reserve Advertising Market: 10,000,000.00 ATMC
- Reserve Booking Crowdfunding project: 55,000,000.00 ATMC
- **♣** Reserve Nonprofit organization: 10,000,000.00 ATMC (Donations)
- **↓** Total Supply: 10,000,000.000,00
- ♣ Initial Distributions: 10,000,000,000.00 ATMC
- ♣ Reserve Coins any proposal: 2,300.0000.000.00

BITSHOP APLICACIÓN

The BitShop ¹⁹ app - APP for User and Vendor -, which contains the main Market Cryptocurrencies, including ATMC, can be downloaded in IOS, Android or through the link:

https://www.bitshopclub.com

MINNUT

Minnut is a technology based on BI integrated to ATMC and which belongs to the firm ClickFriend Digital Market LLC²⁰, of the same ownership as ATM Global Investments LLC and which will be the first social network and social commerce which will pay its members for followers and in ATM Coin and can be downloaded in IOS and Android or through the link:

https://www.minnut.com

¹⁸ http://www.investopedia.com/terms/i/initial-coin-offering-ico.asp

¹⁹ http://www.bitshop.com

 $^{^{\}rm 20}$ https://www.corporationwiki.com/Florida/Miami/click-friend-digital-market-llc-5901587.aspx