



D'FINTECTM

GLOBAL

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(Official members of ACCESS & SFA)



ACCESS
Singapore Cryptocurrency and
Blockchain Industry Association



www.dfintec.sg

LAUNCHING



D'COINTM (DCO)

for



D'CRYPTTM



13 April 2018
Version 1

www.dcoinico.io

CONTENTS

2	Introduction	3
2.1	Executive Summary	5
2.2	Uncertain Environment of Volatility – The Challenge	7
2.3	The Solution – D’Coin (DCO)’s Platform – D’Crypt™	8-10
2.4	D’Crypt™ Platform – Power at your finger tips	11
3	The D’Team™	
3.1	D’Fintec™ Global Pte Ltd – Board of Directors	13
3.2	D’Fintec™ Global Pte Ltd – Executive Management Team	14
3.3	D’Coin™ (DCO) – Advisory Board	15
3.4	D’Coin™ (DCO) Expert Advisory	16
3.5	D’Fintec™ Blockchain Team	17
3.6	D’Fintec™ Team	18
3.7	D’Fintec™ Legal Advisory Partners	19
4	ICO Overview	20
4.1	Purpose of ICO	20
4.2	Fixed Token Value	20
4.3	ICO Timeline	22-23
4.4	Distribution OF Tokens	24
4.5	Application of Funds	25
5	Token Utilization and the D’Coin™ (DCO) Community	26
6	Our Potential Media Partners and Extended Community	26
7	D’Fintec™ Global Pte Ltd Corporate Vision	
7.1	Our Goals	27
7.2	Corporate Culture	27
7.3	Product Development	27
8	Adherence to Legal and Regulatory Standards	28-29
9	Disclaimer	30-33

2. INTRODUCTION

In recent years, the demand and growth for cashless digital payments has swept the developed economies. Between 2015-2020, mobile payments are expected to rise to over US\$4 trillion by 2020. We believe this figure does not include the incalculable contribution that developing countries will add to the overall volume once adoption takes hold in some of the fastest developing regions, such as India and ASPAC, the Asia-Pacific countries. ASPAC plus India in population has a total of over 3 billion people – nearly half of the world population.

Similarly, the cryptoeconomy and cryptocurrencies in particular are growing at a phenomenal rate. It is estimated that by 2020 the cryptoeconomy will exceed US\$3 trillion, and that by 2022, it could be equal to 10% of world GDP. (Yet again with the 'unknown' of how quickly and the volume to which the above-mentioned economies will contribute and add to the estimated figures.)

2017 has arguably proven cryptocurrencies and blockchain technology have passed their point of no return. They are here to stay, and their importance will only increase and while we see movement by various regulatory authorities to develop guidelines to protect consumers. The various bodies in cryptocurrencies and the community has shown signs of welcoming the guidance of regulations as cryptocurrency begins to be adopted by institutional players. This will only help to accelerate the acceptance of the platform and potential as tradeable instruments by jurisdictions who are presently expressing negative sentiment or resistance.

We believe 2018 is the year where regulation will appear in various jurisdictions and wider acceptance by the investment and financial community in developed economies (as well as individuals of both developed and undeveloped countries) of cryptocurrencies and the cryptoeconomy will continue to exponentially grow. It is D'Coin (**DCO**)'s intent that we are an essential part of this ecosystem by providing a central cryptocurrency platform for private and institutional investors to reference and utilize for information, recommendations, commentary and also to trade cryptocurrencies and compare different Cryptocurrency Exchanges in different geographies while manage their portfolios all on the one platform, 'D'Crypt™', via their mobile devices at their fingertips.

D'Crypt™ will be different from other tools available or being touted as offerings to come as it does not relate to just displaying your static assets and the values thereof. D'Crypt™ enables the individual user to run a wide set of analytics as well as access real time advice for the 5 most volatile coins of the day and also the 5 exchanges with the widest spread on the chosen coins for that day for our community to consider.



Executive Summary

2.1 EXECUTIVE SUMMARY

The leadership team at D'Coin (**DCO**) have been involved in the financial services sector and across the full spectrum of commercial industries in South East Asia, APAC and India, while also having gained deep C-Level experience in Australia, the USA and Europe - all adding up to collectively over 100 years of international business experience.

We have been keen observers of the cryptocurrency and blockchain development environment over the last decade and are strong believers in the technology of digital deployment of decentralizing ledgers and other categories of important information – and the potential of peer-to-peer transactions and interactions where the secure transfer and storage of currency and information will lead to many new opportunities as entrepreneurs, innovators, regulatory authorities and business operators begin to create beneficial ways to deploy the technology. Also, as the applications, implementation and adoption learning curve all become less costly, quicker and ever more practical with mobile, IoT and 5G, we believe being leaders to market with this technology can only benefit us not just from financial gains, but invaluable implementation and practical experience to leverage as we expand our products and services based on blockchain technology and the cryptoeconomy.

We have reviewed the various sectors and applications for blockchain technology and smart contracts and with the increasing number of different industries, products and services that have (and will be) utilizing the ICO platform for fundraising – resulting in an ever-increasing variety of cryptocurrencies / tokens that represent value in those businesses / startups – interest from the investment community, both private and now more and more so institutional, will also obviously increase.

We have focused on bringing together data, advice, news, forecasting, reporting and instant trading for cryptocurrencies onto 1 platform – available on desktop and mobile.

For us this is only the beginning as we look into the future with plans to expand our platform to include all tradeable instruments and also the application of our knowledge to the development of our platforms based on blockchain concepts to multiple industries and uses.



SALE

BRANIT

The Challenge & The Solution
STRATEGY *PROGRESS*

2.2 UNCERTAIN ENVIRONMENT OF VOLATILITY – THE CHALLENGE

Cryptocurrency and blockchain has continued to make the news over the last 12 months with a vertical ramping up of boom or bust stories, new ICO's every week, and the appearance of every support service imaginable – from advisors to programmers to specialized legal services and on and on...

Also the volume of polarizing differing opinions from top business leaders and specialist commentators – who all differ on their opinion about whether cryptocurrencies are a speculative bubble waiting to burst, a commodity or a currency, the likelihood of survival or shut down and how the regulatory authorities are going to go about putting in place compliance laws and regulations that will apply – seems to be still in full swing.

While this debate continues – the amount of failures also continues as does the incredible growth in coin / token offerings (ICO), service providers to the cryptoeconomy, evolution of the software itself to improve and add functionality that will even further Blockchain technology's benefits – financial institutions investing in cryptocurrencies via derivative markets and providing their traditional services to this booming new asset class and so on. The end result is that interest and trading will continue to escalate.

We have in the cryptocurrency world and in the real IPO world today about 6,000 brokers in cryptocurrency and 2 Million Real time Security Brokers who provide online trading services through Various Trading platforms. According to the statistics, about 4,000,000 traders use their trading accounts in brokerage companies daily. However, only 10% of these brokers hold a license to provide intermediary services on the financial markets.

Some securities brokers choose to not get licenses which is due to a complicated procedure, harsh requirements and extremely high costs, which start at US\$200,000 and may reach several million dollars, and which small companies cannot afford at the initial stage.

It is in this state of flux (and evolution) where the biggest challenges and rewards lie. We believe identifying where some of the long term needs of the cryptoeconomy are, and providing professional robust products and services to cater to that need will not only provide opportunities to establish successful businesses, but also assist in the transition of the cryptoeconomy into a legitimate industry and asset class.

It is with this goal in mind D'Coin (**DCO**) has developed our crypto-analytics and trading platform D'crypt™.

We have an opportunity in the cryptocurrency environment to democratize the process of providing best in class advice and analysis without having to charge our community users exuberant fees or commissions for the privilege of using that advice.

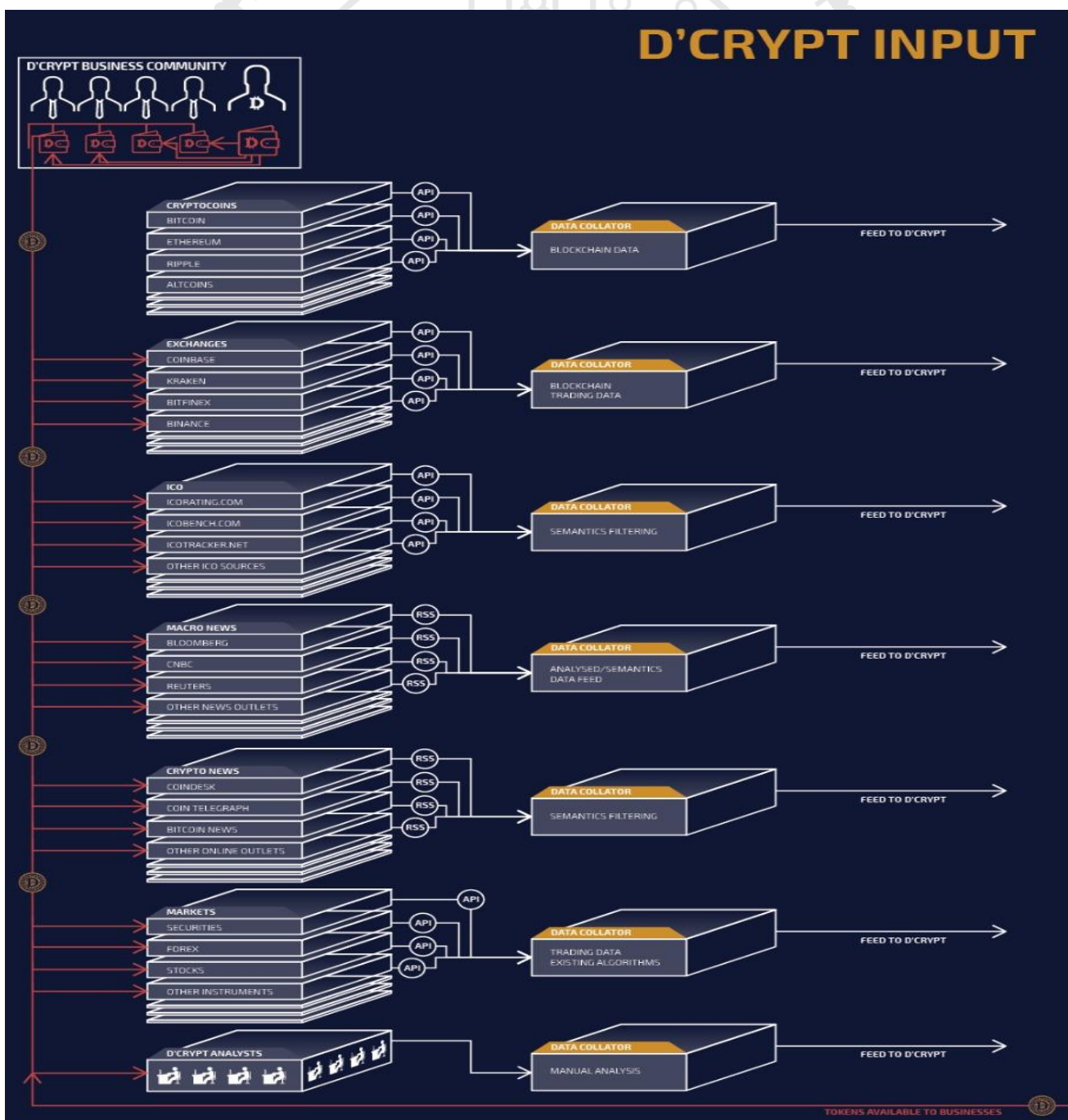
The ideal combination of technological reliability, infrastructural inclusiveness, relevant experience and deep financial knowledge makes D'Coin (**DCO**)'s offering realistic and unique.

2.3 THE SOLUTION – D'COIN™ (DCO) PLATFORM – D'CRYPT™

The D'Coin tech team has chosen ERC20 as our blockchain of choice for our ICO due to its proven track record as the number #1 blockchain for ICOs.

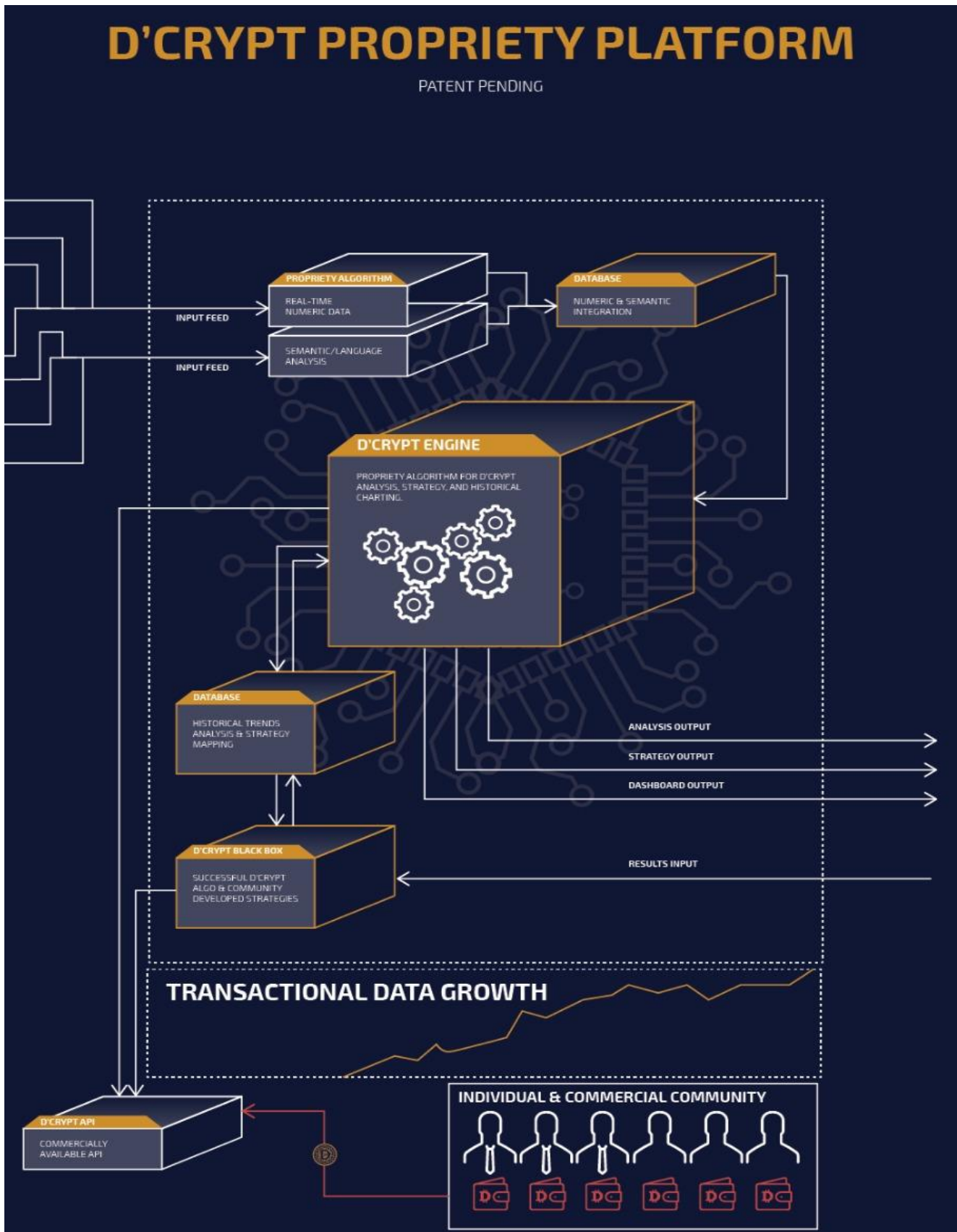
The D'Crypt™ Platform

The D'Crypt™ platform is an ecosystem where all relevant information feeds are integrated as well as historical trading analysis, macro and micro economic influences as well as where analysis of all available cryptocurrency exchange's spot rates and spreads are constantly which are instantly analyzed and compared. With the input of our team, advisors and consultants with deep experience in algorithmic predictive formulas for institutional investment instruments and trading in general. we will develop D'Crypt's™ patented proprietary algorithms (including D'Crypt's™ patented semantic sentiment algorithm for the most volatile coins in each 24 hour period to allow our community to either set auto execution buy or sell instructions form a pick and choose set of modules / strategies or be notified by the platform of when bench marks are reached to manually execute a trade on our own platform / exchange or on our recommended best price current exchange.



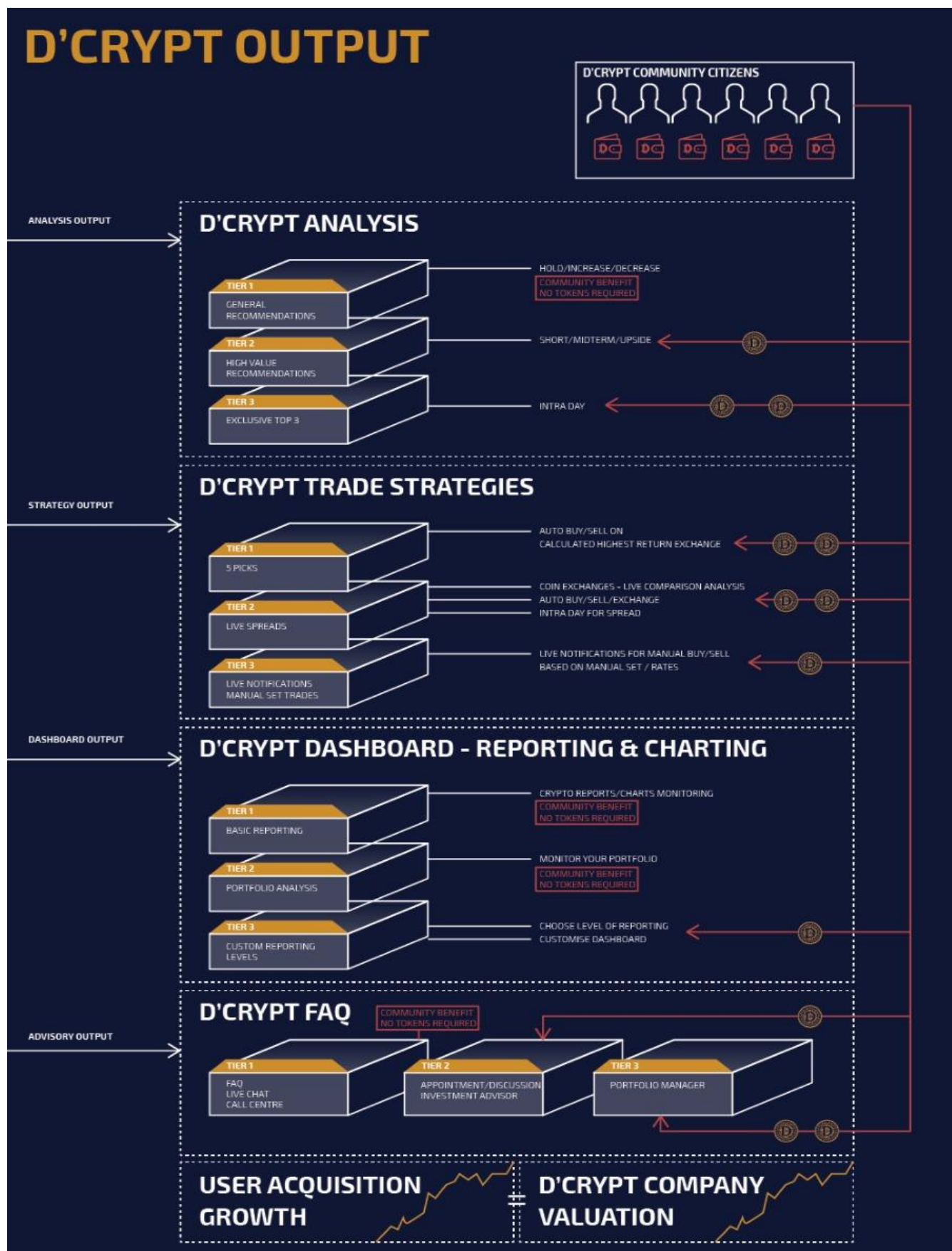
2.3 THE SOLUTION – D'COIN™ (DCO) PLATFORM – D'CRYPT™

Our community participation and use of tokens are also illustrated. One of our main objectives is to provide a platform with the most intuitive UI, touch points our community will appreciate and utilize – to continuously grow our userbase. We believe with the varied applications of blockchain technology as yet undiscovered, our platform will simply be the beginning for D'Fintec's deployment of products and services which will utilize this new technology to lead to an entire ecosystem of platforms – thus leading to an ever increasing number of our community users and utilization of our platforms



2.3 THE SOLUTION – D'COIN™ (DCO) PLATFORM – D'CRYPT™

Our community will consist of B2B and B2C partners and users, with the democratized option for our individual community participants to be rewarded by our business partners in our community by sharing and acquisition of individual strategies via token transactions and also ultimate recognition by D'Crypt™ of contributors to any overall strategies calculated over time and data which produce consistent results.



2.4 THE D'CRYPT™ PLATFORM – “POWER AT YOUR FINGER TIPS”

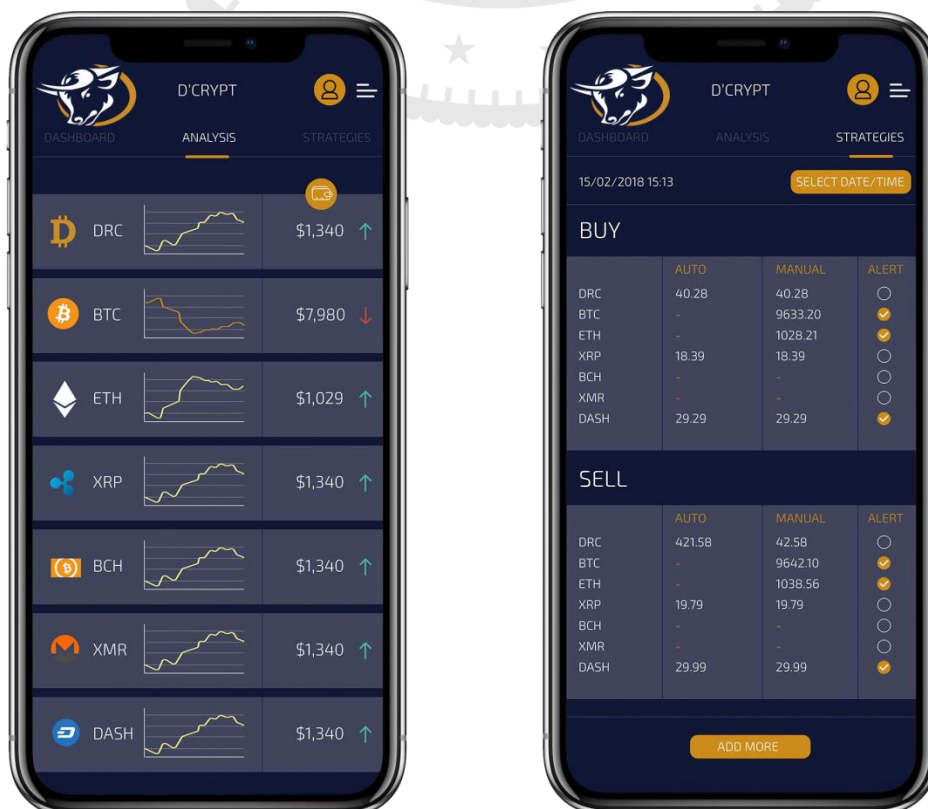
Some of the functionalities and services we intend to offer includes but not limited to – (note – also please refer to our platform architecture on previous page :

- ICO section outlining upcoming ICO launches and respective value – with commentary and recommendations
- Cryptocurrency news, opinion, forums, blogs
- Trading history of selected cryptocurrencies – and dashboard viewing options
- D'Crypts patented algorithm – analyzing the top 5 cryptocurrencies based on Market Cap activity, Spread in prices between the top 5 Exchanges on Selected cryptocurrencies
- Daily recommended picks as a result of D'Crypt™ algorithms' calculations
- A cryptocurrency wallet to hold your D'Coin **DCOs** and other crypto currencies
- Our own D'Exchange where you can trade cryptocurrencies with FIAT after the launch of D'Crypt™
- An analytics dashboard feature – results of your portfolio
- An alerts or auto set function for buy and sell

The D'Crypt™ platform will be available for IOS, Windows, Android

All functionality will be available on your mobile, including a variety of dashboard reporting on your own portfolio results which will be customizable. Our objective is to provide a seamless experience, from easy viewing of our analysis and recommendations, to placing strategic buy sell orders automatically or manually with a wide set of customizable parameters, confirmation of trade and notification of receiving funds or tokens in our / your wallet - to the review of the performance of your intraday trading. All done with the push of a few key strokes on your mobile.

Our company mission is to deliver to your mobile (customized unique alerts tones – that notifies you of confirmed trades, confirmation of funds received, upward indicators to confirm your position – if fact a unique set of notification alert tones that will let you know you're headed in the right direction!





D'Coin™ ICO Team / Advisory / Experts

3.1 D'FINTEC™ GLOBAL PTE LTD – BOARD OF DIRECTORS

D'Fintec management team is made up of highly experienced business professionals with extensive experience in many sectors including startups in: Telecommunications, Insurance, Media, Hospitality, Finance, Agro-finance, IT and Fintech. This experience spans Europe, Asia, India, Australia, New Zealand and the USA.

Debashish Pattnaik (Founder)



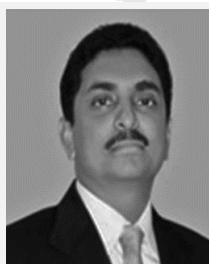
Debashish Pattnaik (Founder) has been involved in accelerating startup growth at an international level – having co-founded, advised, and developed several startups from conception to successful exits. One of the main founders behind D'Fintec Global Pte Ltd he will be sharing his invaluable business and government networks as well as 21 years of knowledge of business development with D'Fintec™. to guide and set goals by the Board to achieve the successful delivery of the project. Having been an entrepreneur for more than 21 years in industries ranging from Telecom, Banking, Investment Banking and M&As across the Southeast Asian region, Debashish will now apply all his experience to the cryptocurrency environment. A cryptocurrency enthusiast since 2014, he looks forward to applying his passion for business innovation and technology to fulfill his ambitions to contribute a significant role to the cryptoeconomy with the launch of D'Coin™ (DCO).

Bernard Lang



Bernard Lang has been working for the last 12 years with EFGN & SW and comes with a rich experience of banking and securities trading, fund management and investment Banking in his global consulting roles after 40 plus years in the industry. Bernard specialized in real estate banking and finance and has and maintains presently his role as Director Asia desk fund management since 2005. Bernard has advised and helped dozens of startups in creation, funding or acquisition stages of their life cycle and is an integral part of the early fund-raising as well as the ICO process of D'Coin™ (DCO) and will continue to lead the financial aspects of the platform's development and business planning as well advise on KYC and AML and also European jurisdictional regulatory requirements as they evolve. Being an entrepreneur and investment banker with over 40 years experience he will be sharing his business acumen with D'Fintec Global Pte Ltd providing a deep level of international financial experience rare in the cryptoeconomy currently.

Dibyendu Patnaik (Founder)



Dibyendu Patnaik has always been at the forefront of technological innovation, having cofounded several startups. Inspired by finding new ways to combine technology, innovation and new disruptive business practices, Dibyendu has put his creative thinking at the service of many sectors such as Insurance and IT. He was the founder of IT Edu Hub in South East Asia as well as accomplished executing several projects in the Insurance and Banking sectors when he was based in Singapore. Dibyendu is now focused on being a thought leader in the application of blockchain technology to the various sectors of industry he has been a pillar in in South East Asia and will lend invaluable experience to the Board of D'Fintec Global Pte Ltd and our initial Dcoin offering and the direction of the Dcrypt platform.

Dah Lee



With 25 plus years of experience in the real world of self-owned businesses from concept creation, startup and operations to successful exit strategies, Lee has been an iconic figure in New Zealand in the 80's and 90's in the hospitality industry as well as fashion. He ventured into tech startup w AR company skignz and now is operating in the world of blockchain and the cryptoeconomy. An early observer of the cypherpunk movement and the birth of blockchain and Bitcoin, Lee's experiences range from financial design, international trade, operational architecture and systems design and implementation, Augmented Reality tech startup and general business management at international level. Lee is now fully immersed in the ICO and cryptocurrency and cryptoeconomy ecosystem. He leads a dynamic team for the launch of D'Coin (DCO) and D'Crypt's™ ICO. Lee is also recognized for his business achievements by the invitation only membership of KEA World Class New Zealander Group He is the founding and Chair of the New Zealand Chamber of Commerce in Cambodia.

3.2 D'FINTEC™ GLOBAL PTE LTD – EXECUTIVE MANAGEMENT TEAM

Dah Lee, CEO



Lee possess management experience at international level including CEO of a US\$1 billion private companies launch into Australia and New Zealand as well as working with the leading Public companies in Australia and New Zealand. His experience in building businesses from ground up to 250+ staff both for his own enterprise and for US based Venture Cap groups has given him valuable experience in international operating standards and best practice business methodology in Financial reporting, HE, project management, marketing and internal and external stakeholder relationship building.

Lee now has assembled a best in field group of C-Level operators each in their own respective fields to build the culture and team to take D'Fintec to its end journey of delivering the D'Crypt™ platform and insuring the product is relevant and engaging to build user growth over the coming mid-term to satisfy token holders needs and expectations as well as position D'Fintec to be a major player in the blockchain and cryptoeconomy globally – with an ASEAN centric focus.

<https://www.linkedin.com/in/dah-lee-86604450/>

David Pearson, CFO



David brings to D'Fintec over 45 years of accounting and financial experience. Educated in New Zealand, David has been a recognized figure as a partner in various top tiered mid-sized accounting firms in New Zealand prior to creating his own sole practice catering to high wealth individuals – David moved to Cambodia in 2010 where he soon became the CFO of the largest conglomerate in the country ROYAL GROUP and acted as their CFO for 3 years. David's experience spans Fintech, M&A, Energy, Telecoms, Media, Airlines, Petroleum, and IT amongst others.

David was also one of New Zealand's premier Franchise consultants during the 90's and continues to be sought after for his knowledge in structuring deals. David will be D'Fintec's consulting Financial Controller with the interim focus on establishing transparency, timely reporting and also succession planning for a new FC in the mid term..

<https://www.linkedin.com/in/david-pearson-b50a3b45/>

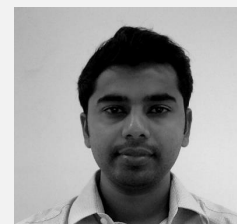
Hugo Servellon, COO



Hugo Servellon has extensive experience in supervising large teams of IT professionals. His extensive experience with startups and large legacy institutional companies gives D'Fintec deep experience with rapid growth adaptation and team development. A professional software developer with more than over 15 years of experience working for the Telecom Industry . Performing in different domains : OSS, VAS and IP. Carrying out successfully and with flexibility different projects in different regions of the world . Hugo is an asset to our startup and end vision of establishing D'Fintec as a significant entity in the fintech space in the South East Asian region over the coming months and years.

<https://www.linkedin.com/in/hugo-servellon-7265299a/>

Adolf D'Silva, CTO



Adolf D'Silva is a professional software developer with more then 5years of experience in the fintech payment industry. Adolf has developed Banking solutions at AGS and Hitachi Payments. He has also developed mobile Point Of Sale solutions in AGS and worked on complex in house Banking Switches in Hitachi Payments which provides POS services to more than 5000 SBI POS Terminals. Adolf possess in depth knowledge on encrypting and hashing algorithms

Udacity – Android Developer Nanodegree Mumbai University in India. Bachelors in Engineering May 2017 June 2012

Java, Android, Swift, iOS Frameworks / Libraries: Android UI, iOS SDK, Firebase, Retrofit, Swift HTTP Alamofire
Other: Git / GitHub, Linux, Shell Script.

A blockchain and cryptocurrency enthusiast since 2015 has been involved in blockchain technology and is now leading the blockchain development at D'Fintec Group Pte Ltd.

<https://www.linkedin.com/in/adolf-dsilva-99609866/>

3.3 D'COIN™ (DCO) – ADVISORY BOARD



Mark Lewis

Founder and Chair of Singapore Internet Entertainment International Plc Mark has been active in the cryptoeconomy in China for the last 20+ years. He has worked with some of the highest profile ICO and exchanges in China until regulatory changes in September 2017 required Mark to relocate his operations. He is the founder of Blockchaincasnio and CTP Mall Digital Asset Exchange and has been successfully investing in crypto for over 15 years.

<https://www.ctpmall.com>
<http://blockchaincasnio.org>



Daniel Wein

Daniel is currently head of the financial legal advisory team including cryptocurrency advisory in Cambodia for leading regional law firm DFDL. Daniel's areas of expertise include mergers & acquisitions, banking & finance, securities law, personal property securities law and insolvency, commercial law and commercial property. He holds an LL.B and a B.A. (Victoria University, Wellington, NZ). He previously spent 4 years as a Partner in the Law firm of Stace Hammond in Auckland New Zealand where his areas of expertise included: Mergers and Acquisitions, Banking and Finance, Securities Law, Personal Property Securities Law and Insolvency, Commercial Law, Commercial Property (leasing; due diligence; acquisition).

<https://www.linkedin.com/in/daniel-wein-231a7b/>



Albert Wollen

Wall Street banker with over 35 years of experience in IPOs, M&A and Private Equity with positions of Syndicate Manager, Vice President, Executive Vice President, and Director of Capital Markets with Lewellyn Securities, Bellevue, Washington; Burr Wilson, San Francisco, California; and Ladenburg, Thalmann & Co., New York, New York. At Ladenburg managed over one hundred IPO's on the New York Stock Exchange the NASDAQ Exchange and the London Stock Exchange while also a founding member of Notre Capital, a Private Equity Firm in Houston, Texas and a Partner in Raintree Capital, a merchant bank, Wollen has been CEO of ENSR Corporation and Samaritan Pharmaceuticals, both publicly listed companies in the USA. In Asia for the past twelve years and residing in Vientiane, Lao PDR and presently Financial Advisor to Lao Skyway, a State Owned Enterprise; CEO Summit Tours and Partner InvesThor Co., Ltd., Korea centric investment bank.

•<https://www.linkedin.com/in/bert-wollen-a187553/>



Vinay Ahuja

Head of DFDL's India Desk and DFDL partner based out of the firm's Bangkok office, with core expertise in regional Banking & Finance as lead of firm's banking and finance practice and current matters on fintech, blockchain, and cryptocurrencies.

With 13 years of transactional and advisory experience, with 7 years in Southeast Asia at DFDL representing and advising a vast spectrum of multinational (MNC) clients in complex transactions relating to Energy, Mining & Infrastructure, Information Technology, Agriculture & Plantations, Transport and Logistics, and Telecommunications in addition to financial services above and experience in international dispute resolution.

A graduate gold medalist from Symbiosis Law School, University of Pune, India, and member of the Bar Council of India, as well as the International Bar Association and the Inter-Pacific Bar Association. Also, a polished speaker at various international industry conferences, seminars and workshops and published author of several article and papers including the IPBA Journal, Asian-MENA, ALB, and IBLJ.

<https://www.linkedin.com/in/vinayjhansi/>

3.4 D'COIN™ (DCO) – EXPERT ADVISORY

Senath Fernand



Experienced Chief Executive, Visionary Entrepreneur and Investor (Financial Services, Distributed & High Performance Systems), Executive and Entrepreneur. Specialties: distributed systems architecture, agile development.

<https://www.linkedin.com/in/sanath/>

Eric Ong



Eric Ong is an experienced and passionate lifestyle trader, investment strategist, public speaker & trainer. He has more than 10 years of experience in investment trading, specialized in US Stock Markets, FOREX, Gold, Options and especially Contract for Difference (CFD). Founder, Director, Speaker, Trainer, ICO Advisor and Author of the best selling book Bitcoin Insights Shadow Banking

<https://www.linkedin.com/in/ericongpc/>

3.5 D'FINTEC™ BLOCKCHAIN TEAM



Hugo Servellon
Blockchain and server
security director



Adolf D'Silva
Technical director, Blockchain
Development supervisor



Kimleng Kim
Senior blockchain developer



Joe Ogden
Front End consulting supervisor



Tim Southland
Front end senior engineer

3.6 D'FINTEC™ TEAM



Gaurav Raul – Director of Communications

Gaurav Raul is currently Head of Business Development for D&D Group and Director of Communications for D'Fintec Global Pte. Ltd. Trained in Business Information Systems in Canada, he has followed cryptocurrency and kept a close interest in Blockchain Technology, Smart Contracts and Server Security. Prior to his career at D&D, Gaurav was involved in Agricultural Field Consulting, Financial Management and Audit and Internal Risk Management at KPMG in his early career.



Art Moon – Digital Marketing Manager

Art Moon has explored the exciting world of digital media marketing through social media and has been the sales strategy captain for many years. Art is a world-traveler and former telecom field engineer of 10+ years experience, and studied physics, maths, and telecom engineering at the University of Texas at Dallas. Art Moon is also a well-known member of the media, movie actor, and former radio host and emcee with hosting and language skills.



Sothea Se – Web Developer

Sothea Se is a daring trader in the emerging world of cryptocurrencies. He is an accomplished coder and in multiple programming languages. Sothea Se established the AML/KYC guidelines for us and is an avid fan of trading using blockchain technology. He has a bachelor's degree in Information Technology from the Royal University of Phnom Penh and experience at major technology firms.



Christian Navida – Director of the AVP and MVP

Christian has been creating stunning visuals, videos, animation and infographics with After Effects as well as editing and producing the final cut of several significant corporate videos. He leads our creative team in collaboration and style.



Sopheak Song – PR and Relationship Manager

Sopheak is a specialist in VIP relations and an integral part of the welcoming face of D'Fintec™. She oversees the proper routing of all important visitors and guests. Experience includes Honda, where she received hospitality training to serve efficiently and politely. Graduate from Human Resources University in Phnom Penh.



Chenda Touch – Senior Financial Management Officer

Chenda is an experienced financial and accounting professional and leads our accounting and financial reporting team. Work experience includes large shopping centers and luxury retail. Chenda is very interested in ledger-accounting in cryptocurrency blockchain theory.

3.7 D'FINTEC™ LEGAL ADVISORY PARTNERS



DFDL one of the leading ASEAN regional legal and tax advisors
Will be our Legal advisory partners.

Gateway Law Corporation is our Singapore Partner Firm ensuring
We meet all local regulatory requirements with our ICO

4 ICO OVERVIEW

4.1 PURPOSE OF THE ICO

D'Coin (**DCO**) is offering to potential users of its D'Crypt™ platform the right to purchase D'Coin (**DCO**) tokens through an ICO event that commences on the 28th March 2018. A pre Introductory ICO Launch was completed on 14th Dec 2017.

D'Fintec Global Pte Ltd is registered under the laws of Singapore, with its head office located in Singapore. It is subject to a market best practice audit in accordance with Singaporean regulations thereby ensuring total transparency and absolute accountability of all D'Fintec Global Pte Ltd activities including the publishing of full company statements.

Singapore has been chosen for its favorable climate of digital innovation while also being the international business hub of Asia and South East Asia.

D'Coin (**DCO**) tokens bestow on its holder's special product benefits including increased loyalty rewards depending on user activity. D'Coin (**DCO**) tokens are not stocks, securities or their equivalent and therefore do not create the right of ownership or disposal of D'Fintec Global Pte Ltd or its assets. D'Coin (**DCO**) token-holders do not exert any influence over the decision making of the company or its activities.

D'Coin (**DCO**) tokens will be distributed in direct proportion to the amount paid by the participants during the pre ICO and ICO period in accordance with the Terms and Conditions.

All organizational and implementation processes of D'Fintec Global Pte Ltd's ICO have been prepared in accordance with industry best practices.

Additionally, D'Fintec Global Pte Ltd has employed the services of smart contract which will be overseen and audited by AMBISAFE thereby applying an additional level of security and providing further confidence for contributors that the distribution of tokens will be in accordance with D'Fintec Global Pte Ltd's smart contract conditions.

The funds received as a pre-payment for service fees through the use of D'Coin (**DCO**) tokens will remain in escrow until the distribution of D'Coin (**DCO**) tokens to token holders takes place at the predetermined date specified.

4.2 FIXED TOKEN VALUE

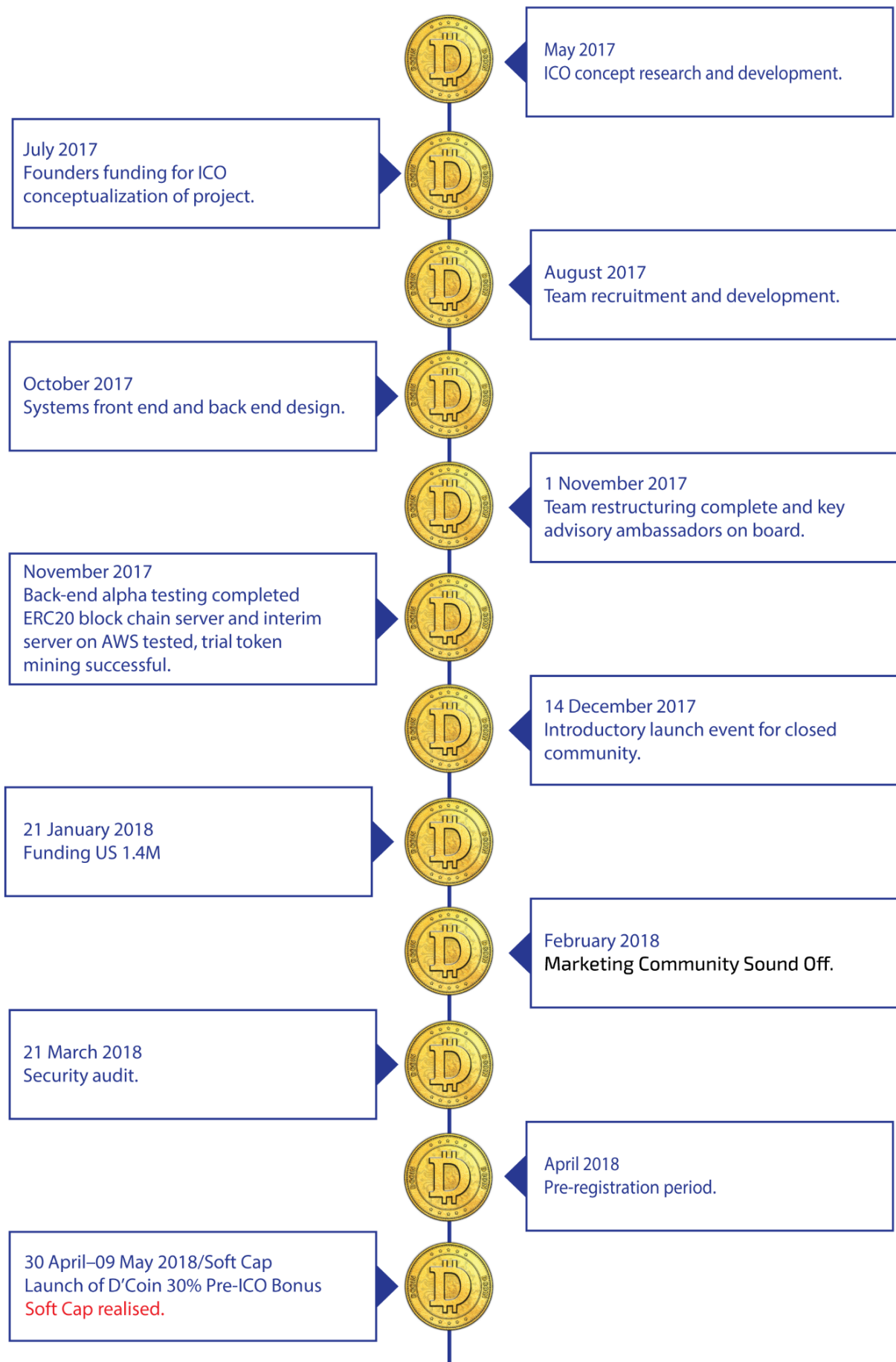
Upon launch, a single D'Coin (**DCO**) token is valued at US\$1 (due to the USD equivalent value of a single Bitcoin this is a more convenient measurement of value). For equivalent prices in other cryptocurrencies, the following exchanges will be used; ETH, Kraken, Bitstamp, Bitfinex and Poloniex. However due to the extreme fluctuations in Bitcoin and Altcoins, there will be a pegged price of US\$1 per Token which shall then be recalculated into current bitcoin and altcoin values to reflect the US\$1 per token cost at ICO

A wide-angle photograph of a two-lane asphalt road stretching from the foreground into the distance. The road has a dashed white center line and solid white edge lines. It curves slightly to the left in the middle ground before continuing straight towards a range of blue, hazy mountains in the background. The landscape is arid and desert-like, with sparse, low-lying green and brown shrubs. The sky is a pale, clear blue. The overall mood is one of vastness and forward movement.

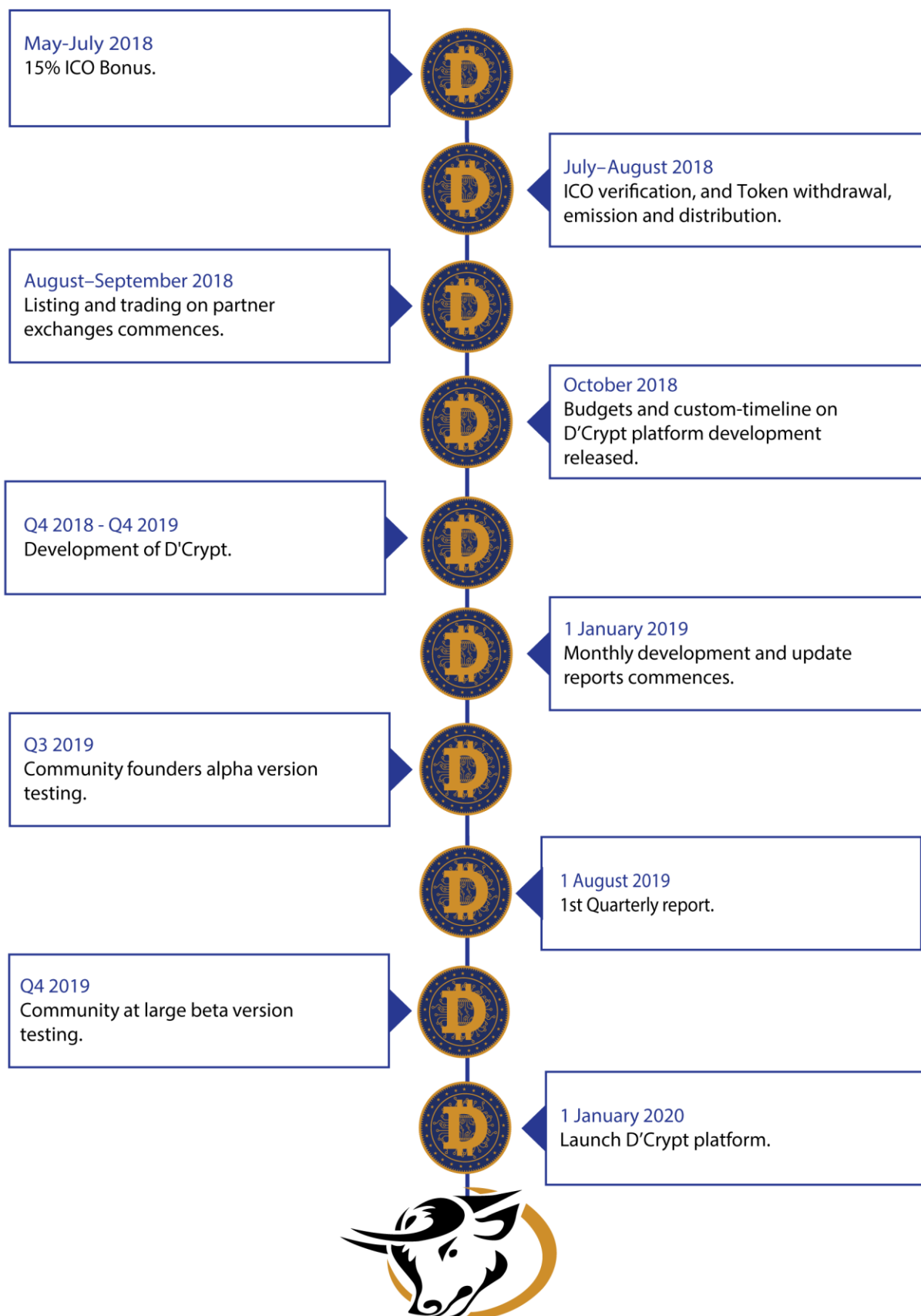
The D'Coin™ Roadmap for D'Crypt™

4.3 ICO TIMELINE

Timeline



4.3 ICO TIMELINE



4.4 DISTRIBUTION OF TOKENS

D'Coin™ (DCO) will set a hard cap of 240,000,000 tokens for purchase during our ICO. All unsold tokens from this segment will be burnt at the close of our ICO. The balance of tokens will be distributed as per diagram below with a focus on acquiring the best advisory panel during and post ICO as we start to develop our platform D'Crypt™ – Marketing and relationship building to solidify our presence and brand and operating costs to minimize cash burn as we barter with suppliers, media, consultants, etc. to help us create an ICO with best practice and highest standards. We will also minimize costs during launch and ICO with distribution of tokens to staff and other partners as we bootstrap our way to and through our ICO and post ICO emission and token distribution process.

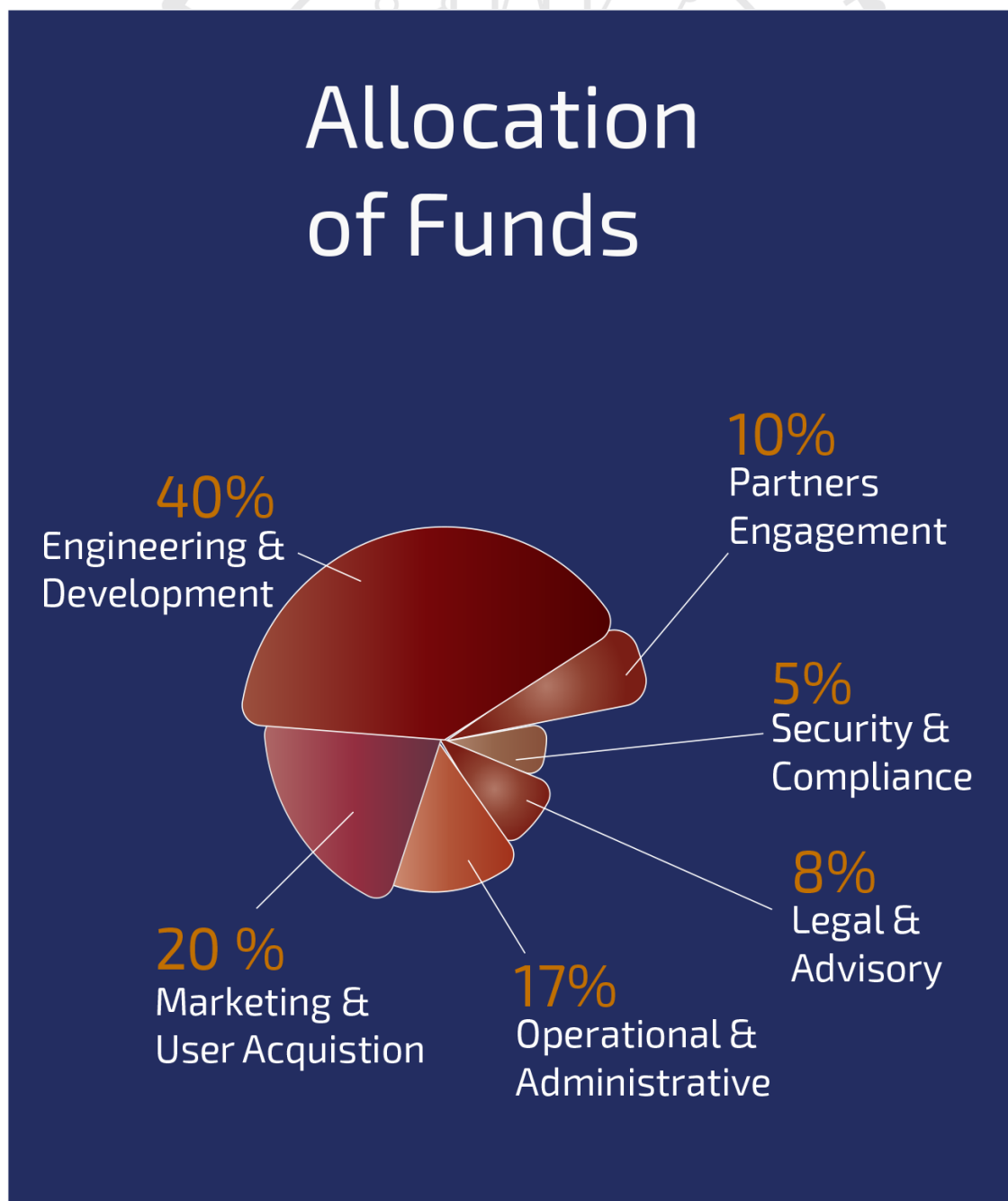
Token Distribution



4.5 APPLICATION OF FUNDS

We will apply funds received primarily to the development of the platform and necessary relationship building in the cryptoeconomy. We are also mindful of being prepared to be agile in our structuring to meet regulatory developments so D'Coin™ (DCO) remains a credible and professional player in the blockchain and cryptoeconomy as it evolves.

As per our undertaking, we will be broadcasting our projections and budgets and commencing monthly updates on the development of the platform after September 1, 2018 and thereafter. We will also commence marketing the D'Crypt™ platform after the Founders' alpha testing has been successful with a major launch planned for the beta version.



5 TOKEN UTILIZATION AND THE D'COIN™ (DCO) COMMUNITY

On the D'Crypt™ PLATFORM all transactions will require the utilization of the D'Token™. We will establish a tiered system of users for the platform where the access to the premium section with extra functionalities such as: recommendations from our algorithm, direct access to our advisors and added dashboard reporting capabilities, which will incur a monthly fee – payable in D'Tokens.

All purchases of other cryptocurrencies on the D'Trade™ will require D'Tokens.

We will also charge a transaction fee for transactions on our Platform which will be paid / deducted in D'Coins **(DCO)**.

As the platform gains popularity and daily user numbers grow, we will operate advertising and brand presence opportunities at market driven rates which will be paid in D'Tokens by advertisers.

We will initially allow a set quantum of tokens to be distributed amongst early adopters and users as marketing incentives and rewards for initial trading trials and also as volume of trading grows, a system will be calculated to reward high volume users. These loyalty **DCO** tokens, when used by the beneficiary, will be returned to the pool set aside for loyalty and marketing programs to be reused.

6 OUR POTENTIAL MEDIA PARTNERS AND EXTENDED COMMUNITY

The development team at D'Coin **(DCO)** are working on APIs for various news feed sites while our relationship and stakeholder team has been preparing our strategic partnership proposals. Below is a targeted list representative but not limited to the news partners we will be working towards securing – initially an incentivized D'Token allotment will be issued to each Media Partner which can be used for their respective marketing activity. D'Coin **(DCO)** will also commit a number of tokens to be expensed by D'coin **(DCO)** as a monthly commitment to advertising on each media partner.



7 D'FINTEC™ GLOBAL PTE LTD CORPORATE VISION

7.1 OUR GOALS

Our goal is for D'Crypt™ to be the leading platform for our community to utilize the complex Algorithms of our platform to trade and invest in cryptocurrencies without needing very little prior knowledge. And to consistently improve generating larger trading profits for our and community. We also wish to create one of the larger trading platforms by market cap comprised of D'Coin™ (DCO) participants for the benefit of D'Coin™ holders

All our ambitions can only be achieved if we succeed in becoming the top analytics fintech group to have a developed and provided a platform that provides consistent results, with the best user interface to consistently build our Daily User Count. By achieving this, our platform will establish our reputation as a key player and also exponentially open up opportunities through our expanded community base.

We are cognizant of the market opportunities and have an end goal insight to take advantage of the convergence of technology, internet, social media, blockchain technology, lot and what the future may bring.

7.2 CORPORATE CULTURE

Our corporate culture formed by the years of successful development and achievement of planned results is based on the following principles. Not less than 60% of all available resources are distributed for scaling and increase of user base. This is a formulae we have proven to be successful in the past.

No more than 10% of resources is intended to be used to maintain current operational activities including maintaining keeping and acquiring best in class talent, and to also maintain operational tolls to best in class standard to assist our operators to perform at peak level. Balance of resources will be applied to R&D to maintain our knowledge base and be ahead of the market at all times.

7.3 PRODUCT DEVELOPMENT

Our vision is for a seamless platform which provides all the functionalities which gives our community of users an edge. Our product development is centered on that and all focus will be to constantly improve the core offering so the platform is delivering. On top of the effectiveness of our patented algorithm, our product also involves real live instant chat advice and assistance when required. Based on that offering we will be heavily targeting our resources to develop best in house analysts and portfolio managers as a part or our platform. Lastly, we will have a team of designers and programmers constantly improve the UI and insuring we are developing our user experience to be one of the most seamless and easiest to use in the marketplace.

8 ADHERENCE TO LEGAL AND REGULATORY STANDARDS

The purchase of any tokens involves a high degree of risk, including but not limited to the risks described below. Before purchasing **DCO** Tokens, it is recommended that each participant carefully weighs all the information and risks detailed in this whitepaper, and, specifically, the following risk factors.

8.1 DEPENDENCE ON COMPUTER INFRASTRUCTURE

D’Fintec™ Crypto dependence on functioning software applications, computer hardware and the Internet implies that D’Fintec Crypto can offer no assurances that a system failure would not adversely affect the use of your **DCO** Tokens. Despite D’Fintec Crypto implementation of all reasonable network security measures, its processing center servers are vulnerable to computer viruses, physical or electronic break-ins or other disruptions of a similar nature. Computer viruses, break-ins or other disruptions caused by third parties may result in interruption, delay or suspension of services, which would limit the use of the **DCO** Tokens.

8.2 SMART CONTRACT LIMITATIONS

Smart contract technology is still in its early stages of development, and its application is of experimental nature. This may carry significant operational, technological, regulatory, reputational and financial risks. Consequently, although the audit conducted by independent third party increases the level of security, reliability, and accuracy, this audit cannot serve as any form of warranty, including any expressed or implied warranty that the **DCO** smart contract is fit for purpose or that it contains no flaws, vulnerabilities or issues which could cause technical problems or the complete loss of **DCO** Tokens.

8.3 REGULATORY RISKS

The blockchain technology, including but not limited to the issue of tokens, may be a new concept in some jurisdictions, which may then apply existing regulations or introduce new regulations regarding blockchain technology-based applications, and such regulations may conflict with the current **DCO** smart contract setup and **DCO** Token concept. This may result in substantial modifications of the **DCO** smart contract, including but not limited to its termination and the loss of **DCO** Tokens as well as a suspension or termination of all **DCO** Token functions.

8.4 TAXES

Token holders may be required to pay taxes associated with the transactions involving **DCO** Tokens. It will be a sole responsibility of the token holders to comply with the tax laws of the relevant jurisdictions and pay all required taxes.

8.5 FORCE MAJEURE

D’Fintec Crypto performance may be interrupted, suspended or delayed due to force majeure circumstances. For the purposes of this whitepaper, force majeure shall mean extraordinary events and circumstances which could not be prevented by D’Fintec Crypto and shall include: acts of nature, wars, armed conflicts, mass civil disorders, industrial actions, epidemics, lockouts, slowdowns, prolonged shortage or other failures of energy supplies or communication service, acts of municipal, state or federal governmental agencies, other circumstances beyond D’Fintec Crypto control, which were not in existence at the time of Token sale. If such circumstances occur prior to issuance **DCO** Tokens and D’Fintec Crypto is unable to issue **DCO** Tokens within 3 months from the projected date, D’Fintec Crypto may issue a refund at the request of the **DCO** Token purchasers. The refund will be issued in the original form of payment to the same digital wallet or bank account where the funds were transferred from.

8.6 DISCLOSURE OF INFORMATION

Personal information received from **DCO** Token holders, the information about the number of tokens owned, the wallet addresses used, and any other relevant information may be disclosed to law enforcement, government officials, and other third parties when D’Fintec™ Crypto is required to disclose such information by law, subpoena, or court order. D’Fintec Crypto shall at no time be held responsible for such information disclosure.

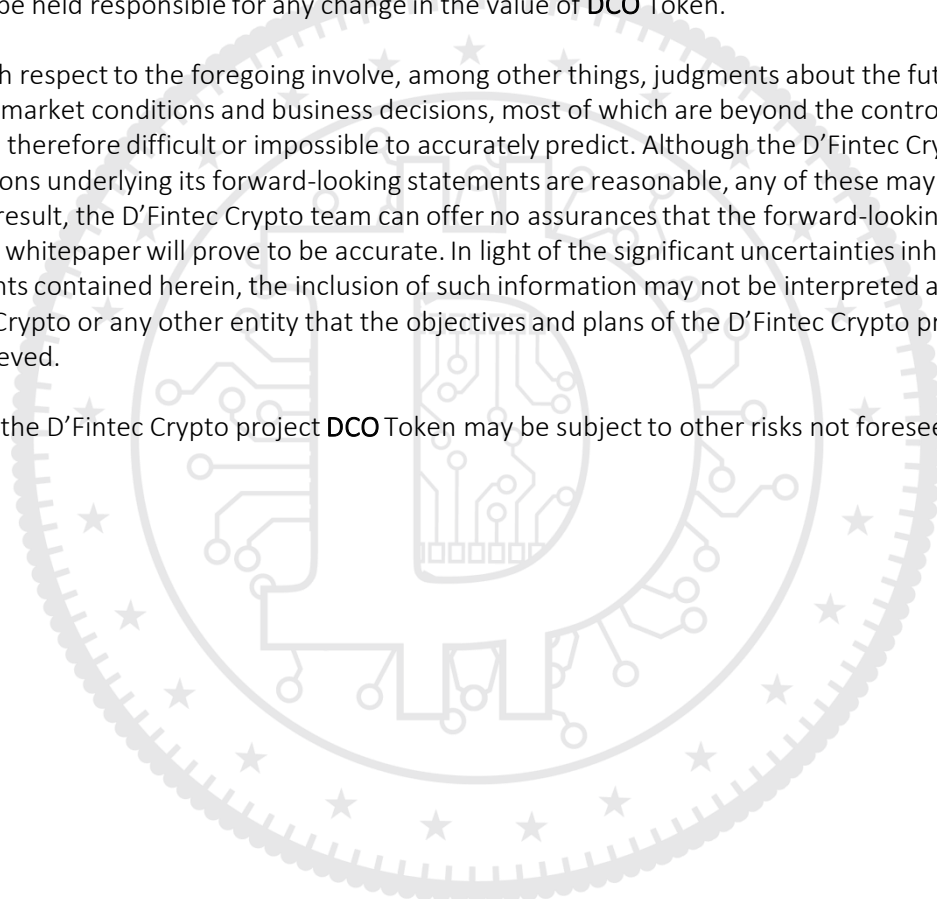
8.7 VALUE OF DCO TOKEN

Once purchased, the value of **DCO** Token may significantly fluctuate due to various reasons.

D’Fintec Crypto does not guarantee any specific value of the **DCO** Token over any specific period of time. D’Fintec Crypto shall not be held responsible for any change in the value of **DCO** Token.

Assumptions with respect to the foregoing involve, among other things, judgments about the future economic, competitive and market conditions and business decisions, most of which are beyond the control of the D’Fintec Crypto team and therefore difficult or impossible to accurately predict. Although the D’Fintec Crypto team believes that its assumptions underlying its forward-looking statements are reasonable, any of these may prove to be inaccurate. As a result, the D’Fintec Crypto team can offer no assurances that the forward-looking statements contained in this whitepaper will prove to be accurate. In light of the significant uncertainties inherent in the forward-looking statements contained herein, the inclusion of such information may not be interpreted as a warranty on the part of D’Fintec Crypto or any other entity that the objectives and plans of the D’Fintec Crypto project will be successfully achieved.

Please note that the D’Fintec Crypto project **DCO** Token may be subject to other risks not foreseen by its team at this time.



9 DISCLAIMER

If you are not sure about joining the following ICO (Initial Coin Offer) / ITS (Initial Token Sale), please consult professional advisers in legal, tax and financial spheres.

The purpose of this whitepaper is to present D'Coin™ (**DCO**) / D'Token™ to potential token holders in connection with the proposed Initial Token Offering. The information set forth below may not be exhaustive and does not imply any elements of a contractual relationship. Its sole purpose is to provide relevant and reasonable information to potential token holders in order for them to determine whether to undertake a thorough Crypt of the company with the intent of purchasing D'Tokens.

Nothing in this whitepaper shall be deemed to constitute a prospectus of any sort or a solicitation for investment, nor does it in any way pertain to an offering or a solicitation of an offer to buy or sell any securities in any jurisdiction. D'Coin (**DCO**) clients agree to use all income of selling D'Token / Coins for funding D'Coin (**DCO**)'s cryptocurrency projects, businesses and operations.

D' Token is a utility token. This token is not a security and has not been registered under the Securities Act, the securities laws of any state of the United States or the securities laws of any other country, including the securities laws of any jurisdiction in which a potential token holder is a resident.

D' Token cannot be used for any purposes other than those provided in the whitepaper, including but not limited to any investment or other financial purposes. D' Token is not intended for sale or use in any jurisdiction where sale or use of digital tokens may be prohibited.

D' Token confers no other rights in any form, including but not limited to any ownership, distribution (including but not limited to profit), redemption, liquidation, proprietary (including all forms of intellectual property), or other financial or legal rights, other than those specifically described in the whitepaper.

Certain statements, estimates and financial information contained in this whitepaper constitute forward-looking statements or information. Such forward-looking statements or information involve known and unknown risks and uncertainties, which may cause actual events or results to differ materially from the estimates or the results implied or expressed in such forward-looking statements.

This English language whitepaper is the primary official source of information about the D'Token. The information contained herein may from time to time be translated into other languages or used in the course of written or verbal communications with existing and prospective customers, partners etc. In the course of such translation or communication some of the information contained herein may be lost, corrupted, or misrepresented. The accuracy of such alternative communications cannot be guaranteed. In the event of any conflicts or inconsistencies between such translations and communications and this official English language whitepaper, the provisions of this English language original document shall prevail.

Summarizing the foregoing, this document is provided for informational purposes and can not be used as a legal document or investment agreement, and therefore we strongly recommend to read the following sections before making any investment decision.

9.1 DISCLAIMER OF LIABILITY

To the maximum extent possible by the applicable laws, rules and regulations, D'Coin (DCO)[™] or the User are not responsible for any special, vicarious or any kind of consequential damages as well as any other losses, like loss of income, profits, or loss of use or data, caused by reliance on D'Coin (DCO) whitepaper concept or any part of it by you.

9.2 NO REPRESENTATIONS AND WARRANTIES

D'Coin (DCO) does not make and does not claim to make, and hereby disclaims, any representation, warranties and obligations in any form whatsoever to any entity or person, as well as any representation, warranty or undertaking in relation to the accuracy, truth or completeness of any information, provided in the D'Coin (DCO) whitepaper.

9.3 REPRESENTATIONS AND WARRANTIES PROVIDED BY YOU

By receiving and / or accessing any information provided in this whitepaper or any part thereof (depending on the circumstances), you represent and guarantee to D'Coin (DCO) and / or the User the following:

- 1) you agree and fully understand that the D'Tokens[™] / D'Coins[™] (DCO) are not meant to be the constitute of securities in any jurisdiction;
- 2) you agree and acknowledge that the D'Coin (DCO) whitepaper does not contain any recommendations or advice to purchase D'Tokens / D'Coins (DCO) neither from us, nor User.

It does not constitute any investment decision or contract which means that this document can not be considered an investment or any other contract, and the fact of its provision can not be the basis for investing or concluding an investment agreement;

- 3) you agree and acknowledge that any information provided in this whitepaper has not been checked or approved by regulatory bodies and authorities. Publishing and distributing this whitepaper to you does not mean that the applicable laws, regulatory requirements and rules or regulations have been complied with;

- 4) you agree and acknowledge that this whitepaper, the launching and / or the conclusion of the D'Coin (DCO) concept of the analytics software D'Crypt[™], as well as future trading of the D'Token / D'Coin (DCO) on any cryptocurrency exchange, shall not be considered, interpreted or perceived by you as an indicator of the D'Coin (DCO) and / or the User, the D'Token / D'Coin (DCO), the D'Coin (DCO)-D'Crypt[™] and D'Coin (DCO) Wallet merit;

- 5) the circulation and distribution of this whitepaper, any part or any copy thereof and acceptance of it is not restricted or prohibited by the appropriate laws, rules and regulations in your jurisdiction, and in case where it is restricted by the applicable laws, you take sole responsibility that you have acknowledged all the restrictions, removing liability from D'Coin (DCO) and / or the User;

- 6) you agree and acknowledge that in case you wish to purchase any D' Token / Coins, they should not be perceived or classified as:

- a) any kind of currency other than cryptocurrency;
- b) debt securities, stocks or shares issued by any person or organization (whether D'Coin (DCO) and / D'Token);
- c) rights, options or derivatives in relation to such debt obligations, shares or stocks;
- d) rights under a contract for differences or for any other contract the purpose or feigned purpose of which is to gain profit or avoid loss;
- e) units in the scheme of collective investment;
- f) units in business trust;
- g) derivative units in business; or
- h) any other security or class of securities;

9.3 REPRESENTATIONS AND WARRANTIES PROVIDED BY YOU

7) you have a basic understanding of the operation, functionality, use, storage, transfer mechanisms and other material features of cryptocurrencies, software systems based on blockchain, wallets for cryptocurrencies or other related tokens storage mechanisms, technology of blockchain and technology of smart contracts;

8) you agree and acknowledge that D'Coin™ (**DCO**) and their respective businesses and operations, may contain several risks and uncertainties;

9) you are fully aware and understand that to the maximum extent possible by the applicable laws, rules and regulations, D'Coin (**DCO**) and / or the D'Crypt™ are not responsible for vicarious or any kind of consequential damages as well as any other losses like loss of income, profits, or loss of use or data, caused by reliance on any part of this whitepaper by you;

10) all of the abovementioned representations and warranties are true, complete, accurate and non-misleading from the time of your access and / or possession of this whitepaper and part thereof (as the case may be).

11) No fund insurance provided

Any and all types of funds collected during PRE-ICO and ICO are in no way insured. Funds may lose their value in whole or completely without warning. There is no legal entity or insurance company, private or public, to turn to should something go wrong with the funds provided.

12) Fund refunds

In case our crowdfunding campaign and distribution of BitAI tokens is canceled, the funds collected will be returned back to the wallets of their respective providers. BitAI bears no responsibility to cover any claims made by its affiliates promoting BitAI token, exchange, BitAI Pay, BitAI Liquidity Pool or BitAI Lending.

13) Integration

This whitepaper does not constitute an official agreement of any kind and the information provided herein is for informational purposes only. Project parameters, dates, specifications provided as well as other details technical or not are subject to change without prior notice.

9.4 CAUTIONARY NOTE ON FORWARD-LOOKING STATEMENTS

All claims and statements made in this D'Coin (**DCO**) whitepaper, statements made in press releases or in any place available to the public and any oral statements made by D'Coin (**DCO**) and / or the D'Crypt™, or its team members, and that are not an accomplished fact, may represent so called forward-looking statements. Some of these "forward-looking statements" could be considered as such by containing the following terms: "believe", "if", "will", "anticipate", "plan", "would", "possible", "aim", "target", "could", "estimate", "expect", "intend", "may", "should", or any other such terms.

However, the above mentioned terms are not necessarily the only ones to identify forward-looking statements. All statements which consist information about D'Coin's and / or the D'Crypt's™ financial position, plans or prospects, business strategy, as well as the future prospects of cryptocurrencies and banking industry, should be considered as forward-looking statements. These forward-looking statements are not already accomplished facts, but only projections that include but not limited to statements about D'Coin's and / or the D'Crypt's™ profitability, prospects and revenue, future plans or possible industry trends.

The forward-looking statements may include known and unknown risks, uncertainties and possibly other factors that may lead to the future results, achievements of D'Coin and / or the D'Crypt™ analyst software on the blockchain.

9.4 CAUTIONARY NOTE ON FORWARD-LOOKING STATEMENTS

All forward-looking statements made or expressed by D'Coin™ (**DCO**) or representatives acting on behalf of D'Coin™ (**DCO**), are entirely qualified in full by above mentioned factors. Taking into consideration that risks and uncertainties that could influence the actual future results, could differ materially from the reality, or the expected attainments of D'Coin™ (**DCO**) and / or the D'Crypt™ and could be materially different from initially expressed or implied by the forward-looking statements in this whitepaper, unjustified trust must not be put in these statements. These forward-looking statements are relevant only on the date of this whitepaper.

9.5 CAUTION ON FORWARD FACTORS

D'Crypt™, which may differ materially from any future results, performance or achievements which were initially expected or intended by such forward-looking statements. These factors include, among the others:

- 1) any changes in stock or cryptocurrency market conditions, as well as in political or social conditions, or the regulatory environment in the countries where D'Coin (**DCO**) and / or the D'Crypt leads its operations and businesses;
- 2) risks and uncertainties that D'Coin (**DCO**) and / or the D'Crypt may be unable to implement its future plans and business strategy, described in this whitepaper;
- 3) changes in interest / exchange rates of cryptocurrency and fiat currencies;
- 4) shifts in the expected growth strategies and anticipated internal growth of D'Coin (**DCO**);
- 5) changes in the availability and fees paid to D'Coin (**DCO**) and / or the D'Crypt in connection with its respective businesses and operations;
- 6) alterations in remuneration of D'Coin (**DCO**) employees, who were primarily required by D'Coin (**DCO**) and / or the D'Crypt™ to operate and manage related business operations and activities;
- 7) changes in preference of D'Coin (**DCO**) and / or the D'Crypt customers;
- 8) alterations in the market competitive environment which may affect the realization of D'Coin (**DCO**) and / or the D'Crypt's™ plans, as well as the ability of D'Coin (**DCO**) team to compete under such conditions;
- 9) changes in the future capital requirements for D'Coin (**DCO**) and / or the D'Crypt and availability of
- 10) sufficient funding and availability of resources to finance such needs;
- 11) unsafe conditions carrying a threat for public and social safety such as war, revolution or terrorism;
- 12) emergency and natural disasters which may affect the abilities of D'Coin (**DCO**) and / or the D'Crypt
- 13) team to implement the working plan, mentioned in the whitepaper;
- 14) other factors, outside the control of D'Coin (**DCO**) and / or the D'Crypt.

Neither D'Coin (**DCO**), nor D'Crypt or any other person takes responsibility and guarantees that the future results will correspond with the aforesaid forward-looking statements. The practical results, progress and achievements of D'Coin (**DCO**) and / or the D'Crypt™ may be materially different from those stated in these forward-looking statements.

No information, contained in this whitepaper should be perceived as a promise, commitment representation or undertaking as to the future performance of policies of D'Coin (**DCO**) and / or the D'Crypt™. In addition, D'Coin™ (**DCO**) and / or the D'Crypt™ waive any responsibility for updating any of those aforesaid forward-looking statements, or publicly announced revisions to these forward-looking statements reflecting future progress, events or circumstances, even if new information becomes publicly available or other unexpected events take place in the future.



D'FINTECTM

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LAUNCHING



D'COINTM (DCO)

for the



D'CRYPTTM

TRADING PLATFORM

An official member of ACCESS and SFA



ACCESS
Singapore Cryptocurrency and
Blockchain Industry Association



13 April 2018
Version 1

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