API-based
**Smart Contract Solution
for Exchange Hacking**
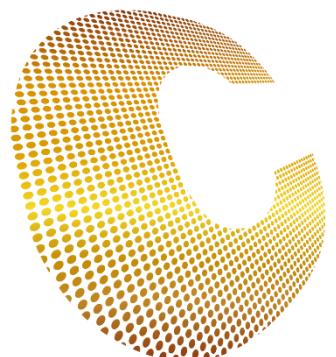
INCODIUM

A risk management protocol that implements fast and
accurate compensation functions on behalf of investors
who are victims of an exchange hacking incident

Table of Contents

SMART COMPENSATION

INCODIUM

Abstract

At the time of this writing, the cryptocurrency market stands at 250 billion USD, and as its popularity grows, so does its global impact. From project finance to cloud storage, from remittances to healthcare, cryptocurrency and blockchain technology are sending shockwaves across the global economy as they disrupt more and more aspects of society.

Unfortunately, this growing interest in cryptocurrency and blockchain has also attracted bad actors, from notorious "scam" projects to the increased incidents of hacking on cryptocurrency exchanges. The existence of these "bad actors" causes investor confidence in the cryptocurrency market to spiral downward. This is especially the case for exchange hacking incidents, as these can have a dramatic negative effect on the market. Moreover, even though some hacked exchanges promise to repay victims, there is too much uncertainty about how long these repayment processes will take, as many victims of exchange hacking incidents have yet to be paid.

This is the raison d'etre of the Incodium project.

Our mission is to provide a rational way for investors to cope with the threat of exchange hacking by providing a "smart compensation protection" service for eligible victims of the exchange hacking.

Built on the Ethereum platform, Incodium presents a solution that is simple, actionable and transparent. Investors are eligible to receive Incodium coin into their Incodium Mobile Wallet as compensation for exchange hacking damage incurred on an exchange where Incodium coin is listed, with respect to all types of coins lost during the exchange hacking incident. We describe this as "smart compensation protection" service. These selfsame investors are eligible for this compensation once they store Incodium coin in the Incodium Mobile Wallet. The compensation amount received is based on a simple set of rules written in a smart contract as well as the current value of Incodium coin held in the Incodium Mobile Wallet at the time of the hacking incident. Eligible victims will receive the lowest of the three values as compensation in the form of Incodium coin: 30 times the amount of Incodium coins held in the Incodium Mobile Wallet; the amount for actual damages; or 10,000 USD.
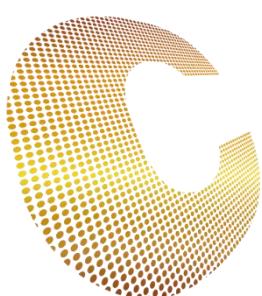
Ultimately, this "smart compensation protection" service will be an automated process, saving all involved parties time as well as sparing investors any stress or worry associated with excessive paperwork and procedures for receiving compensation.

Incodium will allocate 60% of the total volume of coins issued for compensation purposes.

Incodium is a simple, yet powerful tool that better protects individual investors from the threats that exist in the cryptocurrency market. We also believe in the sustainable growth of the market, and view Incodium as a contributor to its healthy growth.

Moreover, to further support "smart compensation protection" services and to provide Incodium coin holders with more benefits, we are creating a connectivity platform accessible via the Incodium Mobile Wallet, where Incodium coin holders have access to a wide-range of services and rewards. From our partnership with a POS service company currently serving more than 10,000 retail clients to the "coin back" opportunities available to coin holders when they make purchases within our e-commerce ecosystem of SME's, from receiving Incodium coin for voluntarily offering data to even crowd buying opportunities, Incodium coin holders will find numerous ways to make use of Incodium coin and obtain coin rewards.

The Incodium team is working to create a "smart compensation protection" service rooted in an ever-expanding ecosystem where more businesses and partners join, further providing Incodium coin holders with benefits and rewards while at the same time building the connectivity platform to create a more sustainable and stable value for Incodium coin which we hope will foster an ideal ecosystem in the cryptocurrency market.

INCODIUM

Exchange hacking damage compensation where Incodium coins are listed

Compensation Eligibility

Hacking victims who hold Incodium coins in the Incodium Mobile Wallet

Compensation Range

All cryptocurrency damages incurred in the event of exchange hacking where Incodium coins are listed

Compensation Received

The lowest amount of the three:
1. Up to 30 times the amount of Incodium coin held in the Incodium Mobile Wallet
2. 10,000 USD
3. Actual damages

Compensation Method

Incodium coins amounting to the lowest of the three options are sent to the Incodium Mobile Wallet

Purchase — Cryptocurrency investors buy Incodium coin through exchanges where Incodium coin is listed

Storage — Once the Incodium Mobile Wallet is developed, users move Incodium coins to the Incodium Mobile Wallet for safe keeping

Hacking incident

1. Check Incodium coin balance in the Incodium Mobile Wallet App
2. Confirm the reported damage amount through communication with the hacked exchange
3. Determine the actual damages incurred by the coin holder based on the market price of all cryptocurrencies lost due to exchange hacking incident
4. Confirm the hacked exchange value of Incodium coin at the time of the exchange hacking incident
5. Calculate the value of Incodium coin to be paid as compensation based on the criteria to determine the lowest of the three values: Up to 30 times the amount of Incodium coin held in the Incodium Mobile Wallet, 10,000 USD or actual damages
6. Send compensation to the Incodium Mobile Wallet App, in the form of Incodium coins.

When there is no hacking damage
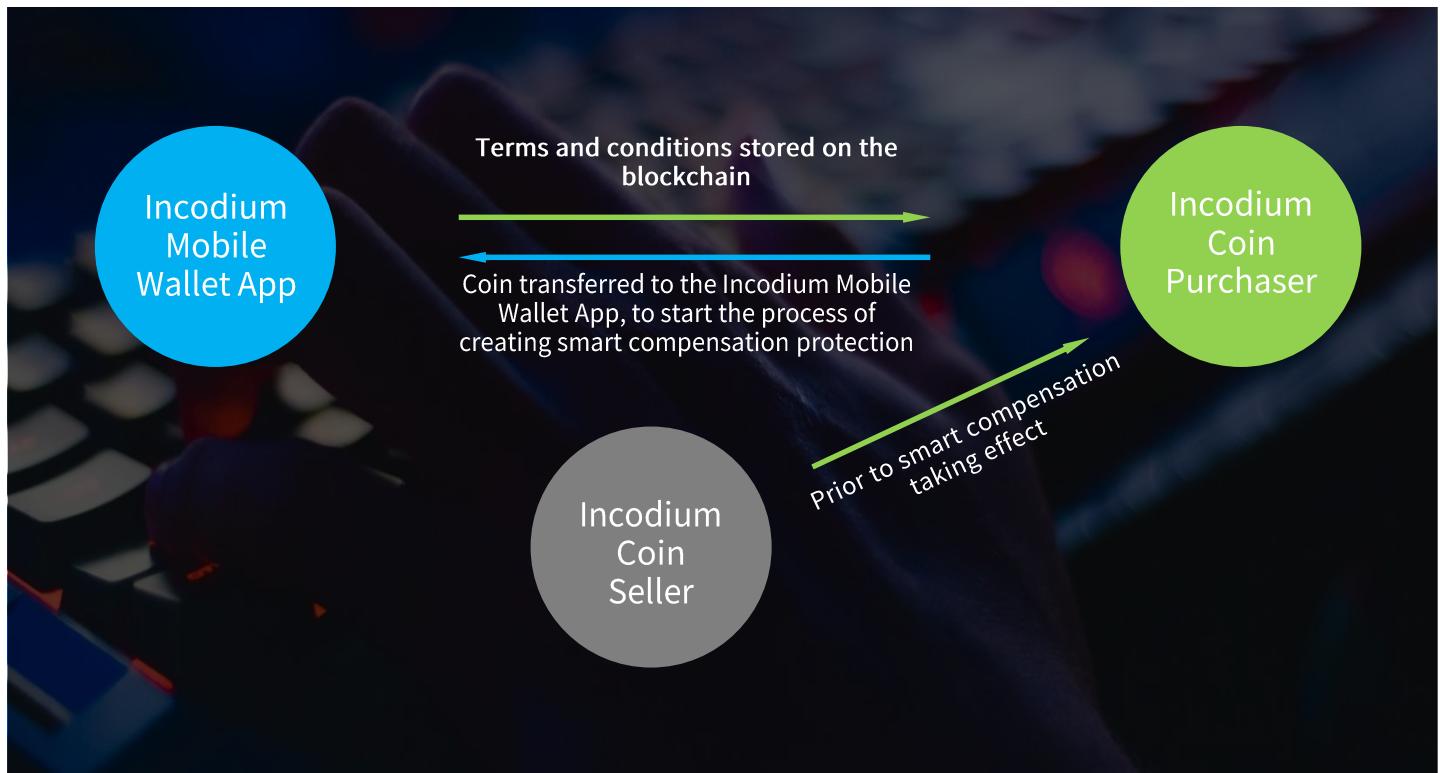
1. Incodium coin can be traded at any time on exchanges where it is listed
2. Use for purchases, payments or crowd buying through the Incodium connectivity platform

Because the Incodium coin balance can easily be confirmed through the Incodium Mobile Wallet App, there will be minimal time needed for carrying out compensation procedures in the event of a hacking incident, as this is at the heart of smart, fast and accurate smart compensation protection.

A coin holder is eligible for compensation once the purchased Incodium coins are stored in the Incodium Mobile Wallet App. This process is fully automated by the smart contract function. Investors, however, become ineligible for compensation once their Incodium Mobile Wallet app has no balance. To ensure the effectiveness of this contract, terms and conditions are set up as highly secure ledgers – recorded in a decentralized manner – so as to build trust and ensure transparency with coin holders. Moreover, if an Incodium coin holder is the victim of a hacking incident, the amount of damage incurred is able to be verified without checking the contract itself. This allows for compensation to be paid to the eligible coin holder immediately. The procedure is simplified, prompt, and without any processing cost for the victim.

Exchange hacking damage compensation where Incodium coins are listed

Terms and conditions stored on the blockchain

Incodium Mobile Wallet App

Incodium Coin Purchaser

Coin transferred to the Incodium Mobile Wallet App, to start the process of creating smart compensation protection

Incodium Coin Seller

Prior to smart compensation taking effect

Connectivity Platform
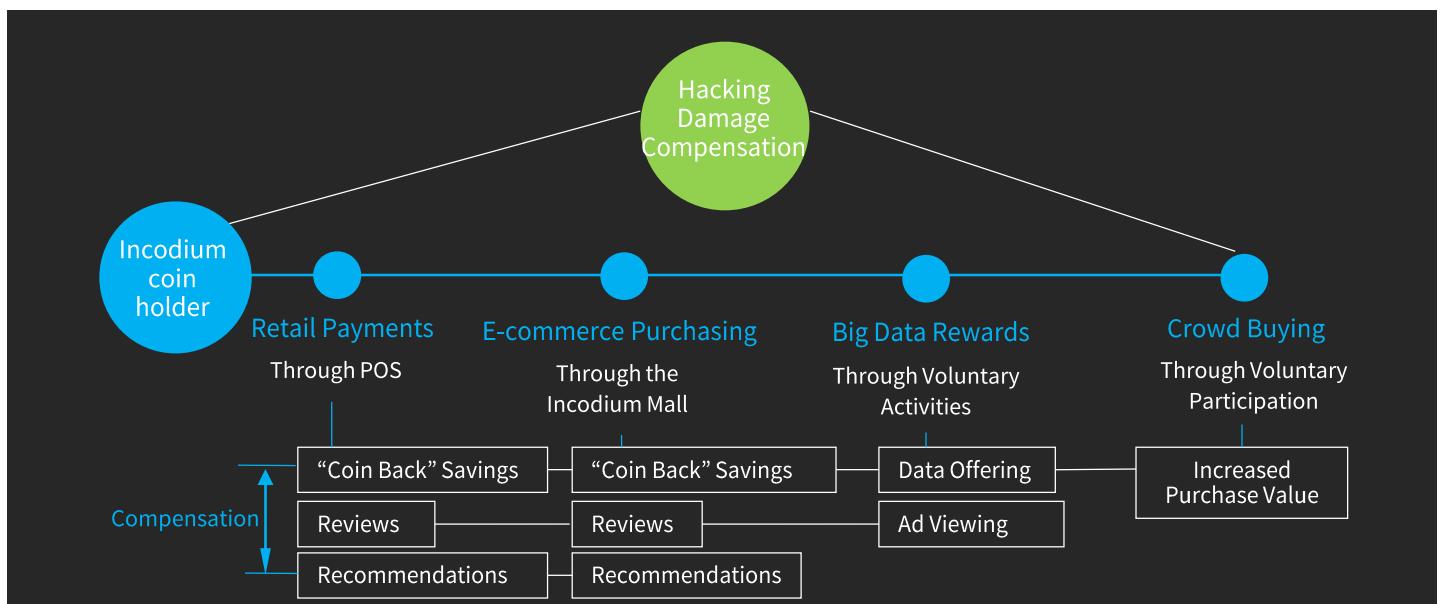
In addition to the guaranteed receipt of compensation with regard to exchange market hacking damage, the Incodium coin holder can benefit significantly from participation in the Incodium connectivity platform, accessible through the Incodium Mobile Wallet. Coin holders can get Incodium coin rewards for providing information, reviews and recommendations within this ecosystem. Holders also benefit from the ability to use Incodium coin to make retail store payments, due to our partnership with a POS service company currently serving more than 10,000 clients. Furthermore, coin holders can benefit from "coin back" opportunities when purchasing innovative products and services from select e-commerce businesses, through the Incodium platform. To this end, the Incodium team is currently working in cooperation with more than 10 small businesses for the planning of the connectivity platform. More than 100 early-to-mid stage businesses are expected to participate by the end of 2018.

Incodium coin holders that participate in the connectivity platform will receive these benefits while also gaining access to startup companies and small businesses looking to market their products and services to targeted audiences at a lower cost than that which is available through more traditional channels.

Moreover, Incodium coin holders will have the opportunity to receive compensation in numerous other ways, such as for voluntarily offering their data, viewing targeted advertisements, and even participation in crowd fund buying opportunities.

We envision an ever evolving ecosystem.

Ultimately, as the Incodium coin value is further stabilized through usage of the connectivity platform, the core Incodium mission – to provide smart compensation protection for those suffering from exchange hacking damage – will be supported.
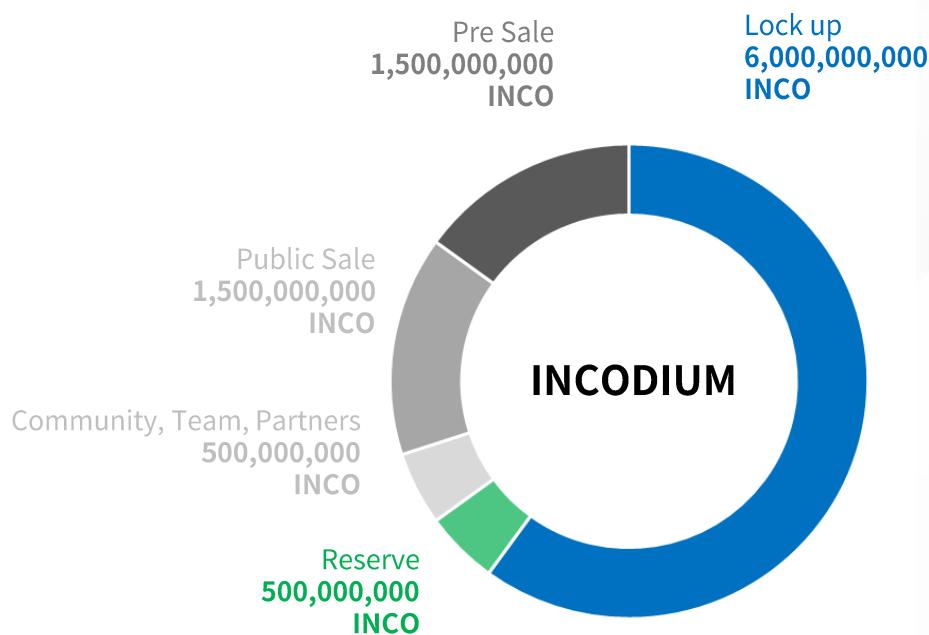
Token Allocation

Total volume issued: 10,000,000,000 INCO (ERC-20) *

1 Lock up 6,000,000,000 INCO (Hacking damage compensation)

2 Pre-Sale 1,500,000,000 INCO

3 Public Sale 1,500,000,000 INCO

4 Reserve 500,000,000 INCO

5 Community, Team, & Partners 500,000,000 INCO (1 year lock-up)

Pre Sale
**1,500,000,000
INCO**

Lock up
**6,000,000,000
INCO**

Public Sale
**1,500,000,000
INCO**

Community, Team, Partners
**500,000,000
INCO**

INCODIUM

Reserve
**500,000,000
INCO**

*Incodium reserves the right to issue more coins if absolutely necessary.

Roadmap

- 2018.07 ~ 2018.08   Public Sale
- 2018.09   Listing on Exchanges(BitMart, LAtoken)
- 2018.11   Web wallet 1.0 ~ store, send & receive INCO + all Ethereum tokens (private Beta)
- 2018.12   Mobile wallet 1.0 ~ Store, send & receive INCO + all Ethereum tokens (private Beta)
- 2019 Q1   "Smart Compensation" Function (private Beta)
- 2019 Q3   Full Release: Wallet 2.0(Public beta + Launch)

Blockchain Technology Overview

Decentralized

- Incodium is a blockchain-based, decentralized compensation service designed for investors who are victimized by a cryptocurrency exchange hacking.

- The Incodium Mobile Wallet App is a decentralization application (DApp) developed on the basis of Ethereum, a blockchain core platform. Data is decentralized and stored in a blockchain (Ethereum) to reduce the risk of data manipulation and hacking as well as to enable secure contracts and transactions through the establishment of smart contracts without the need for intermediaries. The Incodium Mobile Wallet App communicates through the Ethereum Virtual Machine (EVM) and the Incodium API & ABI, and as well serves as the strategic storage place for Incodium coin owned by individuals.

- Incodium is a decentralized service developed on a blockchain, issuing a cryptocurrency – INCO – which plays an integral role in the Incodium ecosystem.

1. 'INCO' is developed as an Ethereum based ERC20 Token.
2. 'INCO' is traded and used for remittance activities through an Ethereum-based smart contract. All 'consensus algorithm' and 'block generation' processes are done with the logic of the Ethereum platform.
3. The cryptocurrency 'INCO' is developed on the basis of Ethereum, providing fair and transparent compensation service.
4. When 'INCO' is held in the Incodium Mobile Wallet App, INCO serves in a 'hacking damage compensation' capacity. It will also ultimately be used within an ecosystem of vertical services.

Blockchain Technology Overview

Decentralized

- Incodium's issued cryptocurrency 'INCO' provides compensation and other vertical services to all coin holders who meet the condition of storing any amount of INCO in the Incodium Mobile Wallet app being developed.

- Incodium's innovative design allows smart compensation protection to take effect simply through the storage of INCO coins in the Incodium Mobile Wallet app and enables efficient compensation processing logic. Data related to INCO coins held in the Incodium Mobile Wallet is stored safely and transparently on the blockchain.

1 The compensation Terms and Conditions cover all the elements of the 'exchange hacking damage compensation', including the compensation rules and conditions. During the process for creating an Incodium Mobile Wallet, by advancing to subsequent screens, users accept terms and conditions automatically.

2 Compensation terms are registered on the blockchain to keep track of any changes in a transparent manner, and so that anyone can see all details related to updates made.

- The INCO balance and transaction records in the Incodium Mobile Wallet App are processed through the Ethereum platform.

1 All information and transactions stored on the blockchain are displayed on the user's smartphone device through Incodium's API & ABI in conjunction with the Ethereum Virtual Machine (EVM).

2 Some information displayed on the user's smartphone device is stored in a secure database designed and managed by Incodium

Blockchain Technology Overview

Incodium Architecture

- Incodium is a decentralized smart phone application (DApp) developed based on Ethereum, a blockchain core platform, and uses the ERC20 token.

- The name of the ERC20 token issued by Incodium is 'INCO' and plays a vital role in the creation and sustainability of the Incodium ecosystem.

- The Incodium Mobile Wallet App is a smart DApp that can be installed and used on a smart phone device.

> **1** The Incodium Mobile Wallet App provides smart compensation protection services according to the coin holder's eligibility conditions, and as well serves as a key building block for the Incodium ecosystem of vertical services that will be developed.

- The core architecture of the Incodium Mobile Wallet App consist of the following components: 'Core', 'API / ABI,' 'EVM,' 'Smart Contract,' 'Database' and 'DApp.'

Core   Incodium uses Ethereum as a blockchain platform, and performs block creation and transactions through the Incodium-specific smart contract

API & ABI   Serve as the communication gateways between the Incodium Mobile Wallet App and the 'Core'

EVM   An abbreviation for Ethereum Virtual Machine, which serves as the runtime environment for smart contracts

Smart Contract   A self-executing protocol that permits trusted transactions and agreements to be carried out among anonymous parties without the need for a middleman
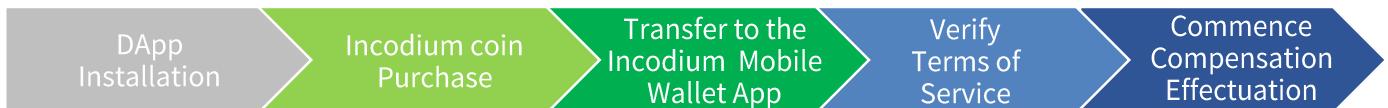
Database   Collection of information or data essential for exchange hacking damage reporting as well as for user verification; some information will be deleted after a specified period of time; database has double-layered security

> **1** All transaction history issued by the Core (Ethereum platform) platform must pass through a Virtual Machine (EVM) before being sent to the DApp (Incodium Mobile Wallet App), and communicates with the DApp via API & ABI so as to be displayed on the user's Smart Device.
>
> **2** The API and ABI are designed for communication between the block chain platform and DApp, and function in a blockchain platform to call the INCO Balance and Transaction functions displayed in the Incodium Mobile Wallet App. The Incodium API and ABI do not directly interfere with the blockchain platform functionality, and only call specific results to the DApp.
>
> **3** When users reports a hacking damage incident, information related to user verification and exchange hacking incident reports is stored in a double-layer secured database. This hacking incident related information will automatically be deleted after a specified period of time.

Blockchain Technology Overview

How to Set-up "Compensation Ready" Incodium Mobile Wallet App

| DApp Installation | Incodium coin Purchase | Transfer to the Incodium Mobile Wallet App | Verify Terms of Service | Commence Compensation Effectuation |

- Incodium is a simple and transparent service for Exchange hacking compensation based on the blockchain.

- Incodium service subscription begins by installing the Incodium Mobile Wallet App, a dedicated DApp, on your device.

- It is used after creating an account and a personal address in DApp installed on the user's Smart Device.

- After completing the steps below, you will automatically be eligible for hacking damage compensation.

  1 DApp(Incodium Mobile Wallet App) Installation

  2 Purchase/Receive payment or Reward in Incodium coin

  3 Keep Incodium coin in the Incodium Mobile Wallet App
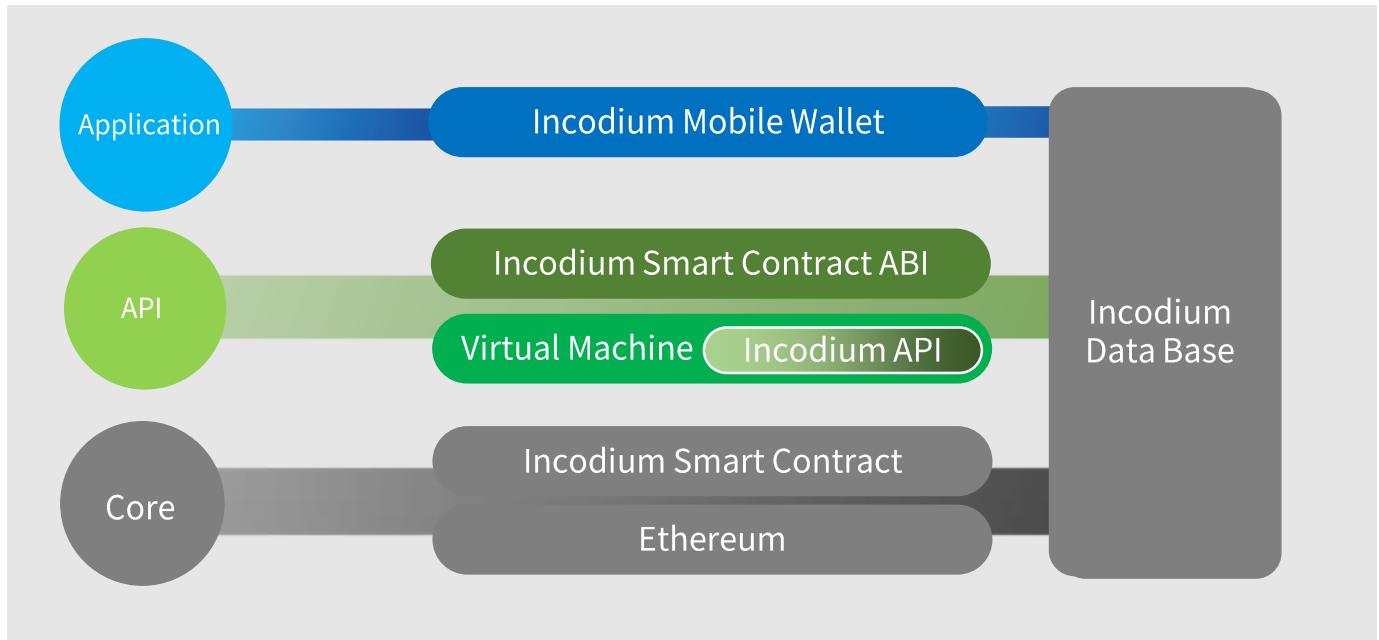
- The terms cover the entire conditions required for compensation and are mandatory for all users.

⬢ Blockchain Technology Overview

Incodium Architecture (Diagram)

The Incodium Database helps to configure the API & ABI for functions such as 'Hacking Damage Report,' 'Compensation Application' for users and information matching.

Application	Incodium Mobile Wallet	
API	Incodium Smart Contract ABI	Incodium Data Base
	Virtual Machine Incodium API	
Core	Incodium Smart Contract	
	Ethereum	

⬢ Blockchain Technology_Incodium Mobile Wallet Architecture

Account Information System

• Incodium Mobile Wallet App

① The Incodium Mobile Wallet App's full functionality is based on user log-in status.

② The user can create an account after entering the minimum amount of personal information according to Incodium policy.

③ Once the account has been set up, the user downloads the Incodium Mobile Wallet App to store Incodium coin. The Mobile Wallet is displayed on the user's device in the form of an address created on the blockchain and is used permanently.

Blockchain Technology_Incodium Mobile Wallet Architecture

Account Information System

- Register

After installing the Incodium Dapp (Incodium Mobile Wallet App) on the user's smart device, the log-in screen prompts and guides users through the membership registration and mobile wallet creation processes. Membership grants users access to the Incodium Mobile Wallet App main service for storage of Incodium Coins.

1. ID_Email
2. Password
3. Phone Number
4. Birthday(YYYY.MM.DD)
5. Gender (optional)

Users are required to provide the above information upon registration, as this information must match user information on file with exchanges. Additional information may be required when 'reporting hacking damage' on an exchange. All information collected is stored in a secured database.
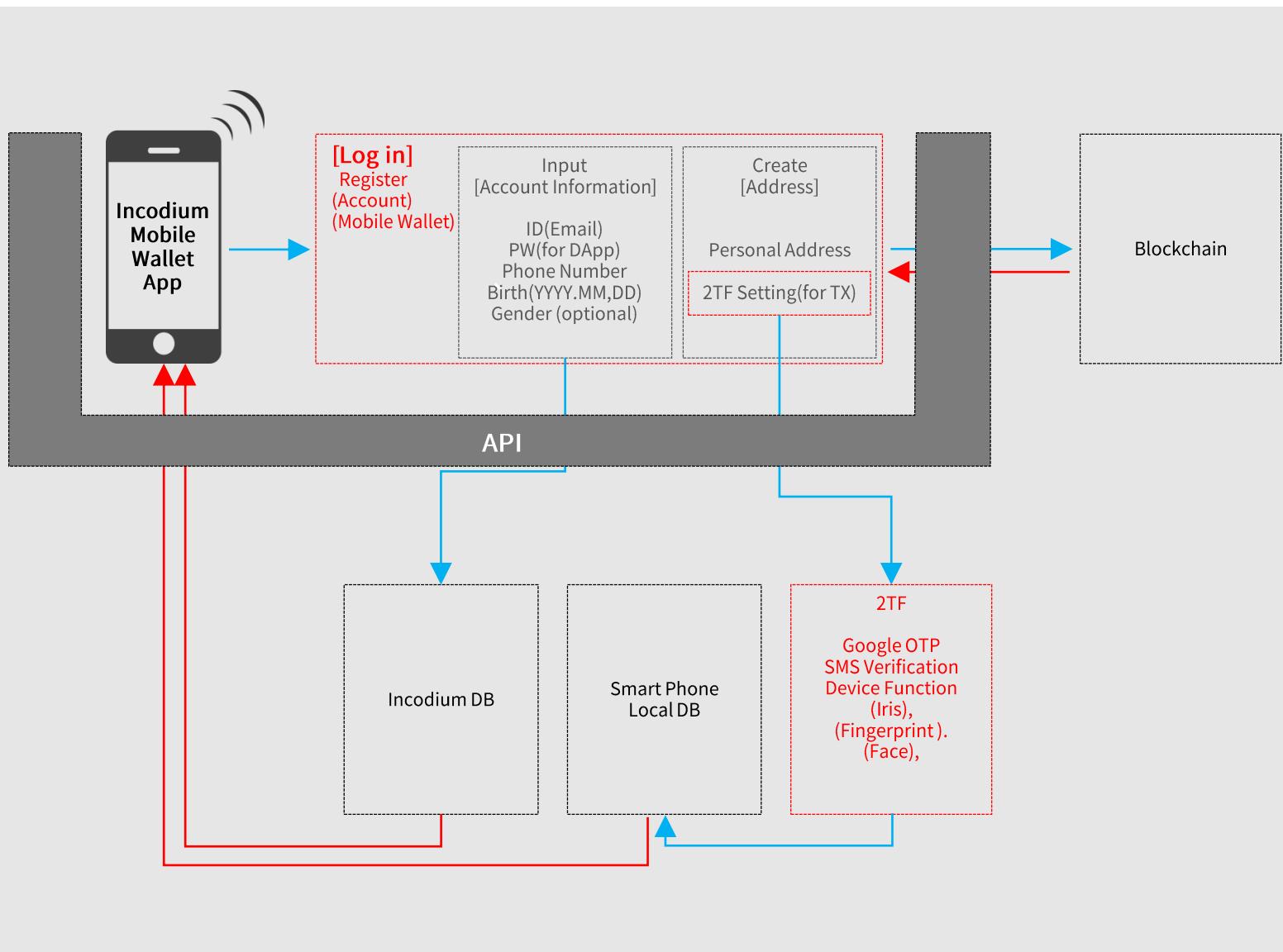
- Wallet Creation (Personal Mobile Wallet Address)

1. As part of the registration process, you can create the Incodium Mobile Wallet, the main function of the Incodium Mobile Wallet App.

2. The Mobile Wallet created is used to store Incodium coins and ensure compensation for any Exchange hacking damages that occur while the coins are being held in the Mobile Wallet.

3. The Mobile Wallet generated indicates 'Incodium coin Balance' as well as shows 'Transaction', 'Hacking Report', 'Compensation Eligibility', ' Transaction History' and 'Terms'.

Blockchain Technology_Incodium Mobile Wallet App Architecture

Account Information System Diagram

Incodium Mobile Wallet App

[Log in]
Register
(Account)
(Mobile Wallet)

Input
[Account Information]

ID(Email)
PW(for DApp)
Phone Number
Birth(YYYY.MM,DD)
Gender (optional)

Create
[Address]

Personal Address

2TF Setting(for TX)

Blockchain

API

Incodium DB

Smart Phone
Local DB

2TF

Google OTP
SMS Verification
Device Function
(Iris),
(Fingerprint).
(Face),

Blockchain Technology_Incodium Mobile Wallet App Architecture

Balance

- The Incodium coin balance displayed on the landing page of the Incodium Mobile Wallet App indicates the amount of Incodium coin that you have, in real time.

- The amount of Incodium coin balance displayed in the Incodium Mobile Wallet App will determine the level of compensation that will be paid out in case of exchange hacking damage.

- Unlike with PCs, a blockchain can not directly communicate with a Smart Device. Processes such as transaction processing, agreements and records in the blockchain are displayed on the user's Smart Device through the Incodium API & ABI which is connected to the virtual machine.

> By calling blockchain information through Incodium API & ABI, the Incodium Mobile Wallet App computes and displays the account balance on the user's Smart Device
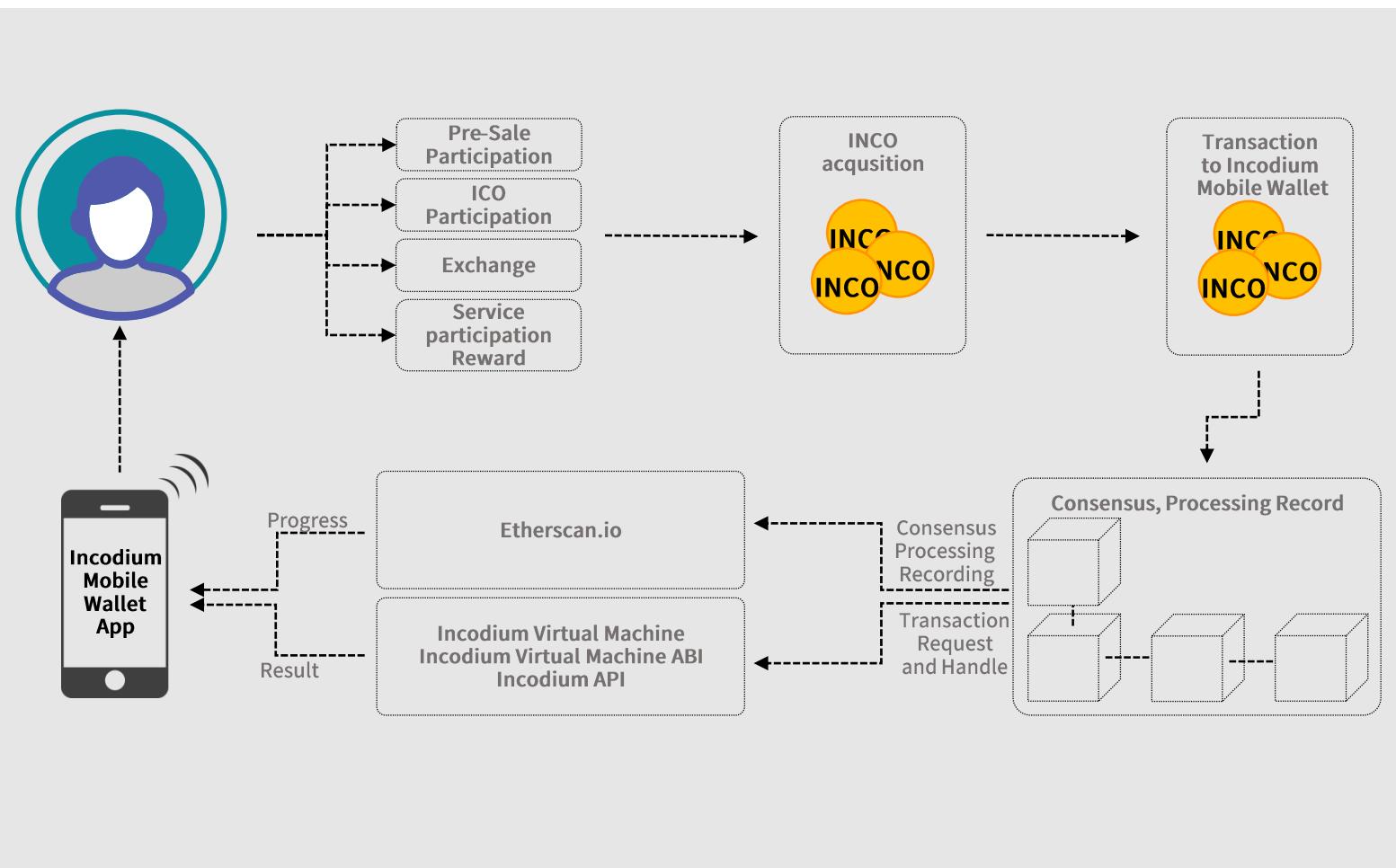
- The Incodium coin balance in the Incodium Mobile Wallet App is not stored in the Incodium DB . However, in the event of an exchange hacking incident, the Incodium API may temporarily go through the Incodium secure DB for information matching, checking the level of compensation and facts of the incident.

> 1 All back up information on Incodium Coin balance is erased from the system once compensation is paid, and after a stipulated time has expired.
>
> 2 The Incodium DB is built with an added security function. Also, by limiting the time frame for information storage, the system ensures total protection of user information.

⬢ Blockchain Technology_Incodium Mobile Wallet App Architecture

Balance Diagram

Pre-Sale
Participation

ICO
Participation

Exchange

Service
participation
Reward

INCO
acqusition

INCO
INCO
NCO

Transaction
to Incodium
Mobile Wallet

INCO
INCO
NCO

Consensus, Processing Record

Consensus
Processing
Recording

Transaction
Request
and Handle

Etherscan.io

Incodium Virtual Machine
Incodium Virtual Machine ABI
Incodium API

Progress

Result

Incodium
Mobile
Wallet
App

Blockchain Technology_Incodium Mobile Wallet App Architecture

Exchange Hacking Compensation

- Incodium "Exchange Hacking Damage Compensation" service is the core offering of the Incodium Platform.

- Anyone who has the Incodium coin in the Incodium Mobile Wallet App provided by Incodium will be eligible for compensation in case of Exchange hacking damage.

- Incodium 'Exchange Hacking Report and Compensation' is based on the blockchain and available via the Incodium Mobile Wallet App (Smart Phone Application). Additional personal information is required in order to complete user matching and verification of damage when filing for compensation.

  1 Additional personal information submitted at the time of the report will be used for verification of identity of the claimant, amount of damages and confirmation of the facts of the incident.

  2 Any additional personal information submitted at the time of filing is managed by a separate secure database which is configured by Incodium and deleted after compensation.
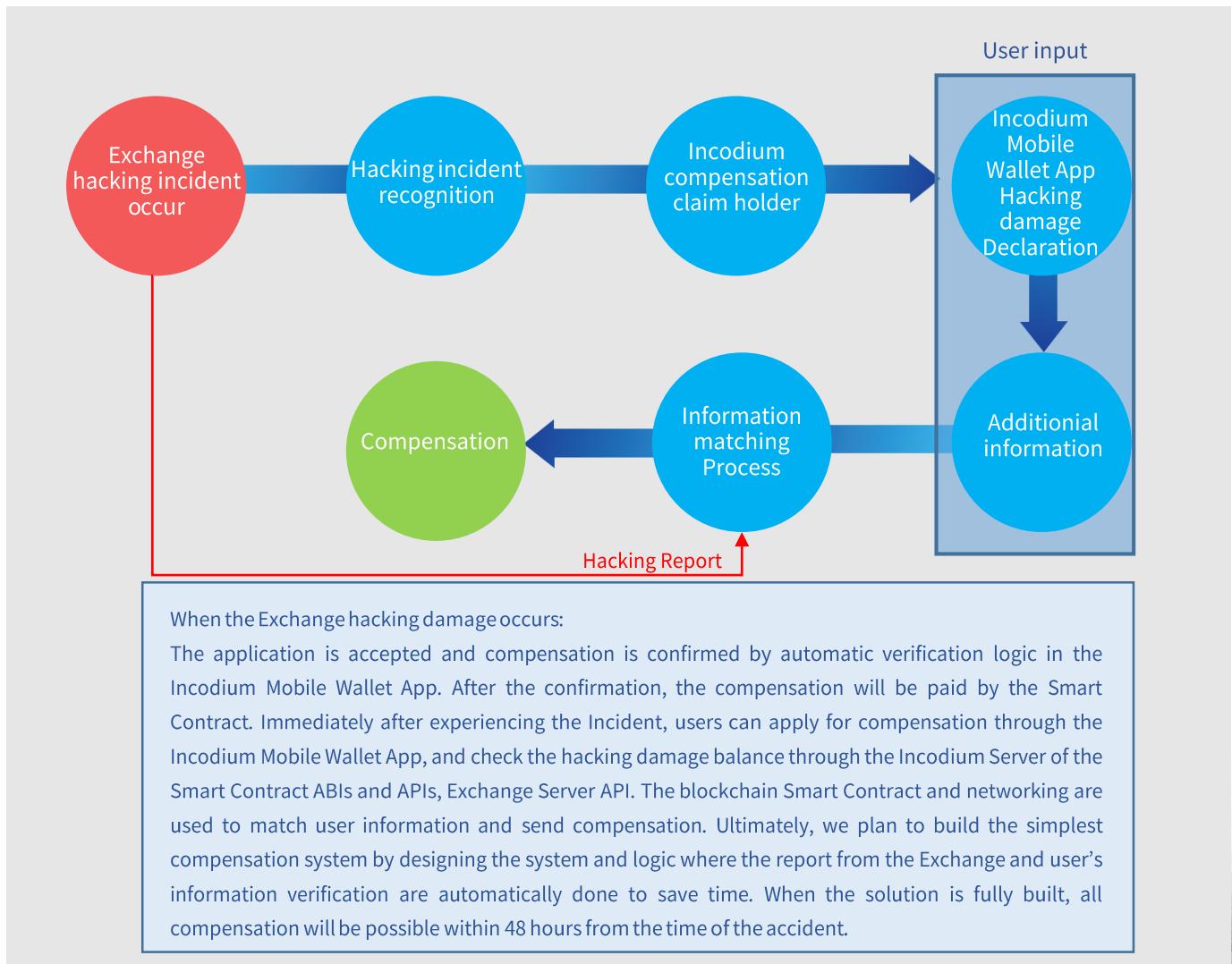
- Once all the items of a compensation claim are matched and verified, the Incodium Compensation System will compensate the user by sending Incodium coins – corresponding to the amount of damages – directly to their Incodium Mobile Wallet App.

  1 In case the information provided is insufficient, the claimant will receive a request for additional information through the notification feature of the Incodium Mobile Wallet App.

  2 The report – and any additional information collected – will only be held for a limited period of time, after which it will automatically be deleted.

Blockchain Technology_Incodium Mobile Wallet App

Exchange Hacking Compensation

```
                                                                   User input
┌──────────┐      ┌──────────┐      ┌──────────┐      ┌──────────────┐
│ Exchange │      │ Hacking  │      │ Incodium │      │   Incodium   │
│ hacking  │ ───▶ │ incident │ ───▶ │compensa- │ ───▶ │    Mobile    │
│ incident │      │recognition│      │  tion    │      │  Wallet App  │
│  occur   │      │          │      │claim holder│    │   Hacking    │
└──────────┘      └──────────┘      └──────────┘      │    damage    │
                                                      │ Declaration  │
                                                      └──────────────┘
                                                             │
                                                             ▼
┌──────────┐      ┌──────────┐      ┌──────────────┐
│Compensa- │ ◀─── │Information│ ◀─── │ Additionial  │
│  tion    │      │ matching  │      │ information  │
│          │      │ Process   │      │              │
└──────────┘      └──────────┘      └──────────────┘
                  Hacking Report
```

When the Exchange hacking damage occurs:

The application is accepted and compensation is confirmed by automatic verification logic in the Incodium Mobile Wallet App. After the confirmation, the compensation will be paid by the Smart Contract. Immediately after experiencing the Incident, users can apply for compensation through the Incodium Mobile Wallet App, and check the hacking damage balance through the Incodium Server of the Smart Contract ABIs and APIs, Exchange Server API. The blockchain Smart Contract and networking are used to match user information and send compensation. Ultimately, we plan to build the simplest compensation system by designing the system and logic where the report from the Exchange and user's information verification are automatically done to save time. When the solution is fully built, all compensation will be possible within 48 hours from the time of the accident.

Blockchain Technology_Incodium Mobile Wallet App

Exchange Hacking Compensation (Diagram)

Exchange Hacking

Recognition →

Declaration →

Incodium Mobile Wallet App

Hacking damage compensation application

Enter additional information

DeleteInfo API

Compensation API

Issue Verification API

Delete data after a period of storage

Compensation completed

Report registration →

Matching of claimant, verification and compensation

Confirmation

Completion report

[Secure Database]

Fact check and verification request

Blockchain Technology_Incodium Mobile Wallet App

Incodium Vertical Services

- Retail payments

  1 Incodium partner UnionSoft (which has 10,000+ retail clients) is developing patent-pending POS software

  2 INCO coin holders will be able to make retail payments via the Incodium Mobile Wallet App

- E-Commerce

  1 INCO coin holders will be able to purchase innovative products through the Incodium e-commerce platform

  2 Those who purchase through the platform will be eligible for "coin back" rewards

- Big Data

  1 By voluntarily offering data or watching targeted advertisements, users can receive "coin rewards."

  2 Data is collected with the user's consent and stored in a secured database which is configured by Incodium.

- Crowd Buying

  1 INCO coin holders will have exclusive access to crowd buying opportunities via the INCO voting system for the group purchase of traditionally high-priced items such as art or real estate.

  2 Participation is open to all INCO coin holders, irrespective of the amount of Incodium coins owned, as the buying will start from the smallest unit, and decision making as well as voting power will be based on contribution.

  3 When market conditions are ideal, items will be sold and profits will be shared.

- The four vertical services mentioned above help to maintain the value of Incodium coin. These services also help bring synergy between the investor and the real economy, all via the Incodium platform.

- The Voting System, Big Data Retail Payments and E-Commerce services provide further use for the Incodium coin, thereby enabling diverse rewards for INCO coin holders.

- All services on the Incodium platform are enable by blockchain technology whereby transparency and stability are guaranteed. To ensure accuracy, a double check is executed through a separate secured database. The Incodium Mobile Wallet App user will undergo double checks during transactions to ensure asset protection.

# ◆ Blockchain Technology_Incodium Mobile Wallet App

Crowd Buying: The Incodium Voting System

- The Incodium Voting System functions inside the Incodium DApp as a feature within the Incodium Ecosystem. Incodium facilitates the group purchase of art or real estate, products which are difficult or burdensome for the general public to purchase. Buying decisions, profits, and rewards are done by voting, based on the amount of coins held.

> **1** Decisions are agreed upon, processed and recorded on the Incodium Platform. The EVM and Incodium API & ABI then call the results and display them on the user's Smart Device.
>
> **2** The voting history and results are recorded on the Ethereum blockchain. They are managed transparently and can be seen by anyone.
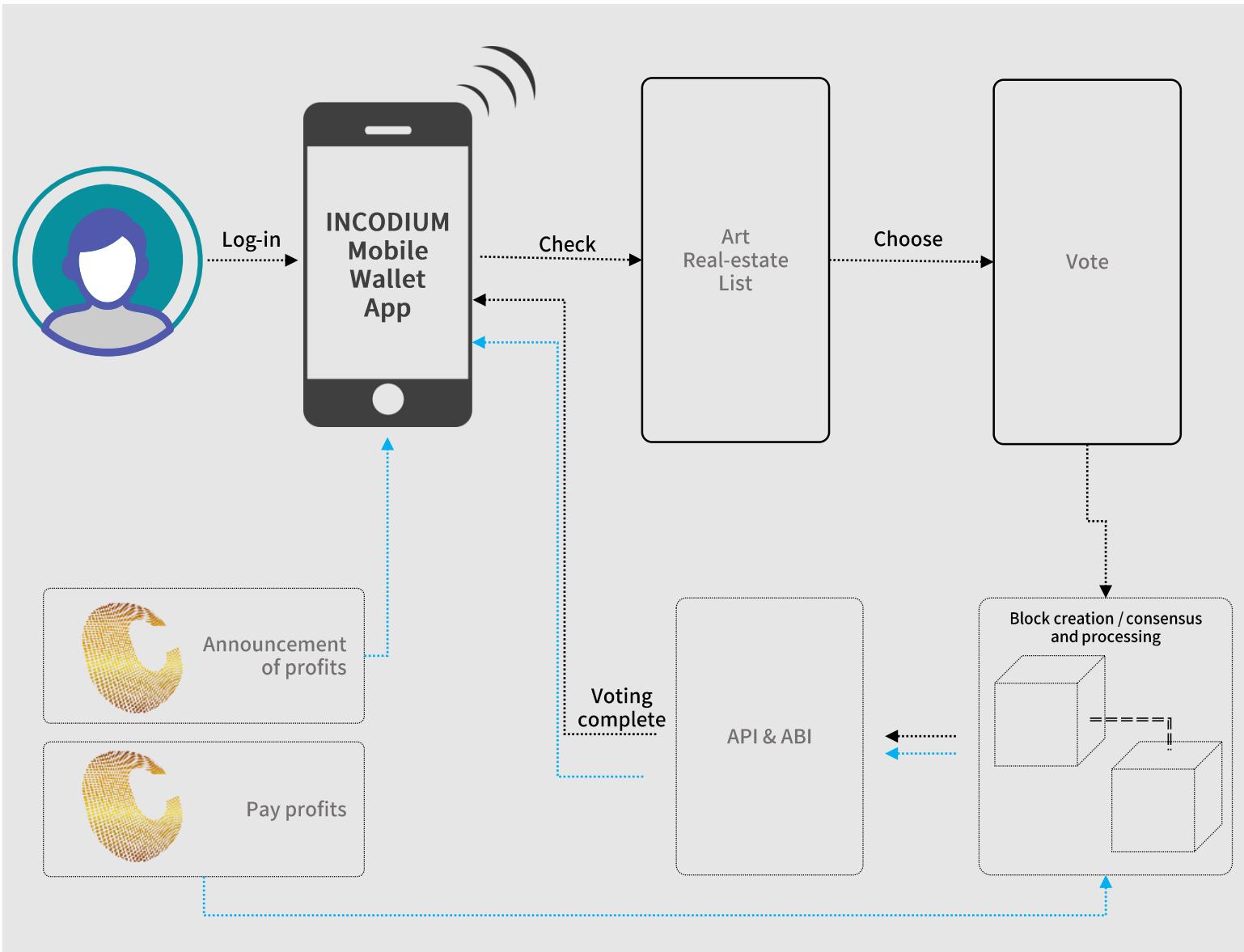
- Users who buy and participate through the Incodium Voting System can receive profits when the purchase becomes profitable.

- Double layer security authentication will be utilized.

> **1** The Incodium-based voting service will be implemented in the same format as the transaction function of the Incodium Mobile Wallet App. It also uses the user's own asset (Incodium coin) to apply the double layer security authentication.
>
> **2** This protects users' assets by applying the double layer security authentication – established by the transaction function of the Incodium Mobile Wallet App – to the voting function.

Blockchain Technology_Incodium Mobile Wallet App Ecosystem

Crowd Buying Voting System (Diagram)

Log-in → INCODIUM Mobile Wallet App

Check → Art Real-estate List

Choose → Vote

Announcement of profits

Pay profits

Voting complete

API & ABI

Block creation / consensus and processing

Blockchain Technology_Incodium Mobile Wallet App Ecosystem
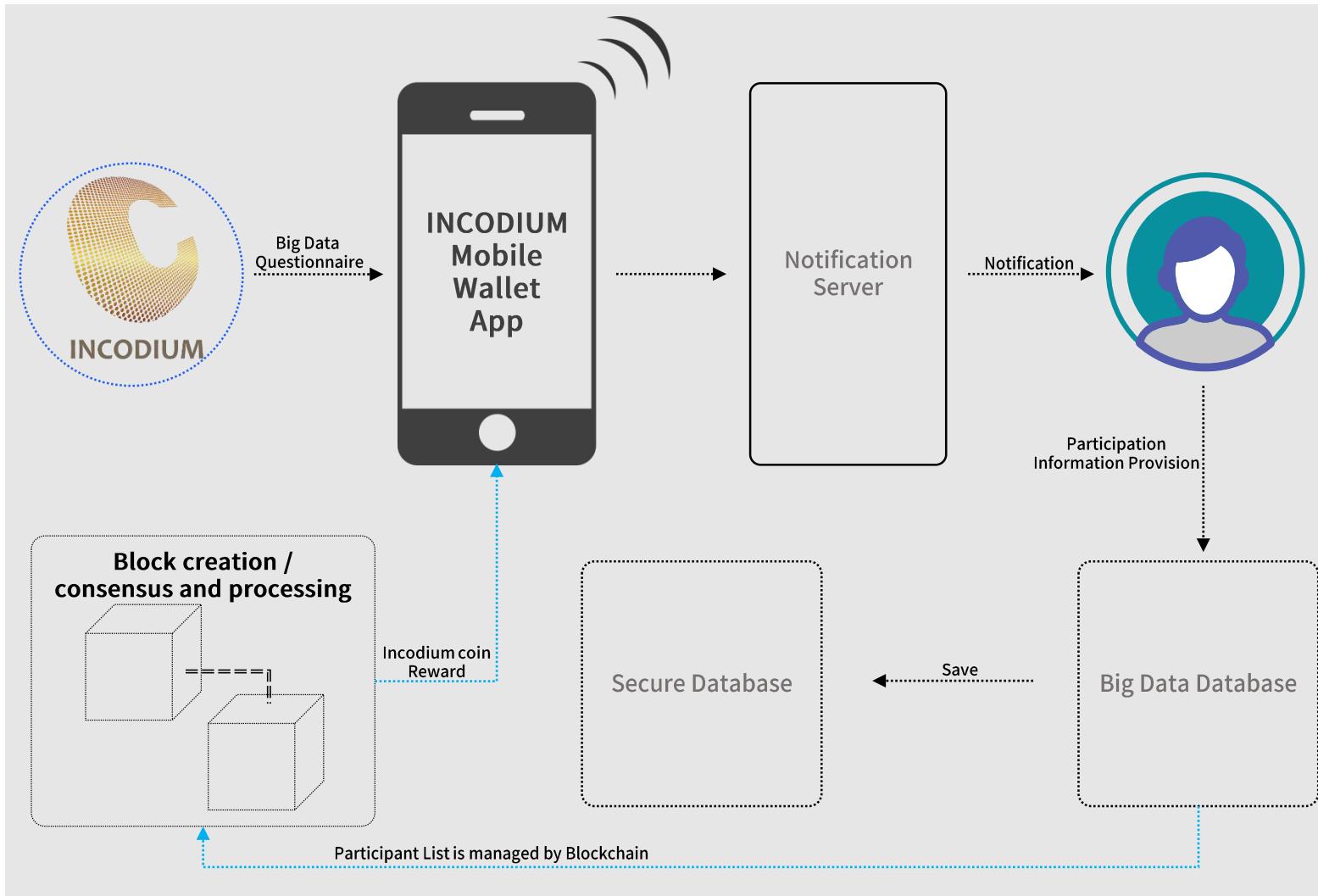
Big Data Vertical Service

- Another vertical service offering will be the Big Data platform. With the consent of our investors, we will collect data on key issues including cryptocurrency portfolio, investment decisions, market sentiments and more. Investors will be rewarded with Incodium coin for participation in this service.

- Users will also be able to receive rewards for watching targeted advertisements.

- The structure and content of data gathered will depend on market trends or trending issues in the blockchain industry.

- Users willing to participate in the Big Data service can do so inside of the Incodium Mobile Wallet App by pushing the Data tab or responding to Big Data Item Request notifications.

- The information collected is stored in a separately configured Incodium secured database. At the end of the collection period, the information is transferred to a database that is not connected to the network, protecting the information from being leaked.

- All users participating in the 'Big Data' service will receive Incodium coin as reward.

Blockchain Technology_Incodium Mobile Wallet App Ecosystem

Big Data Vertical Service (Diagram)

INCODIUM

Big Data
Questionnaire

INCODIUM
Mobile
Wallet
App

Notification
Server

Notification

Participation
Information Provision

Block creation /
consensus and processing

Incodium coin
Reward

Secure Database

Save

Big Data Database

Participant List is managed by Blockchain

Blockchain Technology_Incodium Mobile Wallet App

Vertical Service Diagram

Blockchain
- Compensation eligibility
- Compensation terms
- Transaction Information
- Balance information

INCODIUM Compensation API
- Compensation for Hacking Damage, Communication between Blockchain and DApp

INCODIUM Big Data API
- Communication of Blockchain and DApp related to providing Big Data information
- Limited to consent

Big Data DB
- User information of consenting participants
- Big Data information of consenting participants

INCODIUM User DB
- User information
- Compensation terms
- Transaction information

*Separate Hacking damage compensation DB

Blockchain
- Compensate
- Compensation history

INCODIUM Mobile Wallet App

Blockchain
- Voting System
- Voting History
- Transaction history

INCODIUM Crowd Buying Voting API
- Communication between block polling and DApp related to voting for art and real estate buying

INCODIUM E-Commerce API
- Communication between Blockchain and Dapp related to Incodium Dedicated commodity purchase, settlement corresponding to a series of actions

E-Commerce
- Product description
- General Payment

Blockchain
- Incodium transaction(purchase)
- Incodium compensation for purchase(%)

Blockchain Technology_Incodium Mobile Wallet App

Ecosystem

Incodium's exclusive Mobile Wallet App will configure its own ecosystem, enabling the use of Incodium coin for the crowd buying of art and real estate as well as the purchase of a wide variety of products.

Crowd Buying

INCO coin holders gain exclusive access to crowd buying opportunities via the INCO voting system for the group purchase of high-priced items such as art or real estate. When the market conditions are ideal, items will be sold and profits shared.

Crowd Buying Voting system

E-commerce

Those who hold INCO coin in the Incodium Mobile Wallet also benefit from exclusive access to the Incodium e-commerce platform, where they can purchase innovative products and are eligible for "coin back" rewards.

E-Commerce For Innovative Products

INCODIUM

Hacking Compensation

Incodium provides a rational way for investors to cope with the threat of exchange hacking by providing a 'smart compensation protection' service for eligible victims.

Exchange Hacking Damage Compensation

Big Data

By voluntarily offering data or watching targeted advertisements, users can receive rewards.

Big Data

Team

Daniel Park
**Co-founder
Co-CEO**

As the CEO of a risk management and investment firm (working with private investors and SMEs over 10 years), I have learned that all successful processes are accompanied by enormous risks and threats. In recent years, while the world has embraced the cryptocurrency revolution, the risk of hacking and fraud—which threaten market participants—is growing. Because these threats are too big for individuals to manage, we are launching the Incodium Project, providing a way for people to prepare for the threats of the cryptocurrency market. Our focus is the Exchange hacking compensation; providing immediate compensation for coins lost as a result of hacking on Cryptocurrency Exchanges. We are committed and working hard to achieve this goal and gain the trust and confidence of the market participants worldwide.

Martin Jang
**Co-founder
Co-CEO**

MBA in Finance, Yonsei Univ., Korea
B.S. in Management Information System, University of Newcastle, Australia

Formerly:
Business Development Manager, Visual Product Division, Epson
Overseas Sales & Marketing Manager, LG Electronics, B2B Division
Development Planner, City & Country Real Estate Development

Fred Kim
Co-founder CMO

Adjunct Professor, Railway Business Administration, Woosong University
Director of Institute for Creative Management Academy
Director of Korea Industry 4.0 Association

J'HEALEE
**Chief Technology
& Strategy Officer**

PhD in Electrical Engineering, Yale University, USA
Innovation enthusiast—from practical mindfulness to revolutionizing the status quo. The immense potential of blockchain is often misunderstood because of hacking, fraud, and volatility caused by speculation. Incodium is taking a practical and concrete step to address these problems. We hope you join us and innovate together toward creating a transparent and fair economy!

Team

Jay Lee

Head of Blockchain Technology

CEO, NEMOLab (Blockchain Development)
CEO, Cardano Plus (Blockchain Development)
CEO, MIC Consulting Korea (Investment)
Daitobunka University, Japan
Author of "Rakuten Story"

Sam Kwak

App & Blockchain Software Engineer

Blockchain Development
PC Application Development
Kwangwoon University

Jinkyu Kim

Head of Big Data

Professor, Changwon Moonsung
Univ., Bigdata Center
Visiting Research
Professor, Computer Science, Carnegie
Mellon Univ.
KMBA at Korea Univ.
B.S. in Adv. Materials Engineering,
Sungkyunkwan Univ.
Big Data Platform/Analytics, Text Mining,
Machine Learning, Network Analysis

Yun Su Lee

Android Software Engineer

Android development
Video platform development
Web development
Howon University

SoJung Ban

Head of Legal

Lead Attorney, Hoyul Law Firm
Consulting Attorney, LH Corporation
Member, Seoul District Attorney's Office
Member, Rire Brigade Review Board

Youngdae Jun

Server & Blockchain Software Engineer

Server development
Blockchain development
iOS & Android development
Cheongju University

Murphy Shin

General Development Manager & Blockchain Software Engineer

Server Development
Blockchain Development
PC Application Development
Pukyong National University

June An

Planning Team Leader

BA in Business and Technology,
Bellevue College, USA

Formerly:
Global Business Project Manager,
Onnet Overseas (online game & search
portal)
CEO, ItHaus

Team

Lydia Lee

PR Manager

Fashion Designer
CEO, Online Shopping Mall
Background in Advertisement
Daejeon University

Tanwie Talom Gilbert

**Market Research
and Development**

Lecturer, Korea University GSIS
PhD in International Relations, Korea University
M.A. NGO Studies, Ajou University
B.Sc. Political Science, University of Buea

Sean Park

Executive Director

Sales Consultant
Pre-IPO investment practice for SMEs
Licensed Realtor

Barca Ha

General Manager

Sales Consultant
Pre-IPO investment practice for SMEs

Nick chi

**Digital Marketing
and Analytics**

CEO, Cruseau Consulting

Advisors

Nikolay Shkilev

Nikolay is a crypto enthusiast and mentor. He was rated one of the Top 3 people in Blockchain in 2018. He has over 20 years experience in large-scale transaction projects, and is the winner of many awards and titles in IT business. Nikolay is also the founder and CEO of Private Business Club, the recepient of the "Enterprise of the Year" award in the Kremlin.

With Incodium, Nikolay is actively involved in exchange listings, creating and maintaining partnerships with other projects. He also advises the project on various social media strategies.

Vladimir Nikitin

Vladimir is a legal consultant, financial advisor with over ten years' experience in the legal, financial, retail, and IT industries. He is a well-known cryptocurrency expert, ICO advisor, and was rated one of the Top 4 people in Blockchain. As an active supporter and advocate of blockchain technology, he provides consultancy and advice to selected projects in the CIS region. His network in the crypto community counts over 31,000 followers.

Vladimir advises the Incodium project on exchange listing, project publicity and partnership with other projects. He is working on creating exposure for the project through the publication of articles and arranging interviews with pioneers in the blockchain community.

Savio Gomez

Savio is an active Strategy Advisor to a dozen start up projects across diverse industries. He has close to three decades of international and diverse experience in the Transportation & Technology fields. With an MBA in International Business, Trade & Logistics, Savio is a certified Blockchain & Artificial Intelligence professional, and a Master Mariner with degrees leading up to a PhD in the Marine Transportation & Technology field.

At Incodium, Savio advises in strategic matters such as partnerships, exchange listing, best practices, investor relation and assists in the global expansion of the project.

Advisors

Ismail Malik

Ismail Malik, a self-styled 'social engineer and PR Renegade', is the Editor in Chief of the world's foremost publication on Initial Coin Offerings — ICOcrowd, has over 20 years experience in technology related startups and entrepreneurship, and is among the leading experts in the blockchain field. In fact, Ismail has been recognized as part of the top-100 most influential people in blockchain by rise.global.

Ismail is also the founder and CEO of Blockchain Lab, 'supplychain on blockchains consultant' for Chainx, crafts smart contracts on the blockchain for SmartLedger, retired co-founder of the Credits protocol, and former director of the Ideas Lab for College Space.

Robert Stone

Rob has negotiated over $1bn of technology solutions for major corporations during his impressive career. He started to explore opportunities with blockchain tech in 2016 and has since dedicated his career to the ICO space providing advisory, mentoring and capital investment services to new blockchain projects. Rob brings a wealth of business and operational knowledge following successful assignments with a number of new technology projects. On the rare occasion when his laptop is closed, Rob enjoys flying his drone in some of the worlds most remote locations capturing some amazing aerial imagery.

Dr. Jay(Jangwoo) Lee

Dr Jay Lee is a distinguished brand marketing coach, with over 27 years of experience working with companies across the world, including 5M & Imation in the US and South Korea. He holds PhDs in Arts and Marketing. Dr Jay has made hundreds of appearances at brand marketing, innovation, trends, Blockchain and ICO events across the globe.

Executive Vice Chairman of Korea Marketing Association;
Member of Board of Directors of Coreana Cosmetics;

Former advisor for:
-Hyundai Engineering & Construction;
-National Tax Office (Republic of Korea);
-Nation policies at President's office (Republic of Korea)

⬡ Advisors

Professor Sunghee Kim

Professor Emeritus, KAIST Business School
Visiting Professor, KAIST Graduate School of Future Strategies
President, International Knowledge Service Society

B.E., Seoul National University
M.E. in Industrial Engineering, Univ. of Missouri, USA
Ph.D. in Management Engineering, Stanford University, USA

Formerly:
-Dean, KAIST Management College
-President, Korea Medical Information Society
-Advisor: LG Electronics, Samsung Electronics, Hyundai Motor
-Director: Korea Software Promotion Agency (NIPA), National Information
Promotion Agency (NIA)

Partners

Incodium's Partners

KeySupreme — Authentication redefined.

Blockchain Times

BITLAB — BITCOIN LABORATORY

LATOKEN — LIQUID ASSETS PLATFORM

EXTRADECOIN — Trade and Play

XCRYPT

Coin Delite

NEM■LAB

PEARSON & PARTNERS

CAREON CHAIN

UNION POS


J.Bath

Hoyul Law Firm

dipo — Differentiated Power

Public Sale Legal Disclaimer, Restrictions, Etc.

Any information in this document (henceforth "Whitepaper") shall be available only for those who have received it for the sole purpose of evaluating INCODIUM and INCO tokens.

INCODIUM (including INCODIUM Project, its members, employees, and subsidiaries) has authored this Whitepaper to provide detailed information about the team and the platform the INCODIUM team is planning to create, for those who have keen interest in INCODIUM. This Whitepaper is not intended to solicit investment for the INCODIUM team or platform. Furthermore, as this Whitepaper is based on information gathered at the time of its writing, there is no guarantee that any information contained herein will be relevant in the future.

The INCODIUM team does not represent or guarantee the accuracy of anything in relation to this Whitepaper and does not bear any liability therefore. For instance, the INCODIUM team does not guarantee whether 1) the Whitepaper was written based on legitimate rights and does not infringe upon the rights of a third party. 2) the Whitepaper is commercially valuable or useful, 3) the Whitepaper is appropriate for your specific purposes, or 4) the Whitepaper is free of errors. Of course, the range of liability exemptions is not limited to the above.

In the case where you have used (including, but not limited to, referring to or having as a basis) this Whitepaper to – inter alia – make your own decisions, you are responsible for all of the consequences regardless of whether they are advantageous or disadvantageous. In other words, you should be aware that the INCODIUM team shall not compensate, indemnify, or take responsibility in any way for any damage, loss or debt, etc. that you incur as a result of using this Whitepaper.

Public Sale Restrictions

Citizens, residents (tax or otherwise), or green card holders of the United States of America are ineligible to purchase any INCO tokens in the INCODIUM Public Sale (as referred in this Whitepaper).
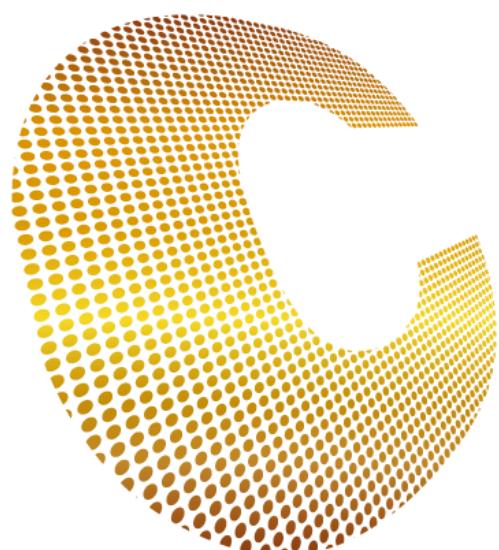
Anti Money Laundering (AML) Act

Buyers must agree to not be engaged in money laundering, illegal currency trade, and any other prohibited activities in any way through the use of INCO tokens, INCODIUM or other related derivatives (if any). Each participant should be aware: they are not allowed to – directly or indirectly – sell, exchange, or dispose of INCO tokens and other related derivatives for the purpose of money laundering.

Other Important Issues

Due to frequent change in related policies, laws, regulations, technology, economy, and other factors, information contained herein may not be accurate, reliable, or final and may be subject to changes. This Whitepaper is for information only, and is provided only as a reference. The INCODIUM team does not take any responsibility for accuracy and legitimacy of the information provided. If you want to participate in the platform, you should not solely depend on the information in this Whitepaper.

Essentially, this Whitepaper is a business proposal or promotional material and is not legally binding in any case. All information set out herein is only for reference, and token buyers should take extra caution, and conduct their own independent research aside from this Whitepaper.

INCODIUM