



Making Crypto **Mainstream.**



Bitcoin  
2009



Ripple  
2012



Ethereum  
2015



Intercoin  
2021

Crypto has been around for **10 years**.

But why aren't most people  
using it in **everyday transactions**?

# New Apps need to be designed to solve actual problems for entire communities:



Local **Currencies** and Sustainable Commerce



Price **Statistics**, Analytics and Insights



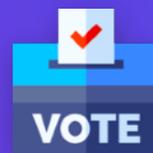
**Disbursements** and Universal Basic Income



**Contests** and Judges to Award Prizes for Solutions

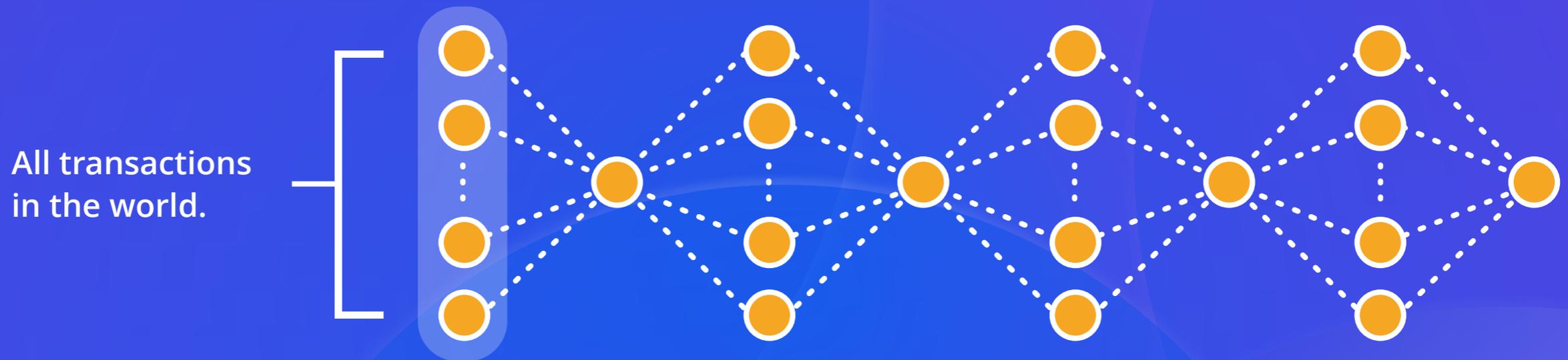


Community **Governance**, Roles, Permissions



Secure **Elections** and Decision Making

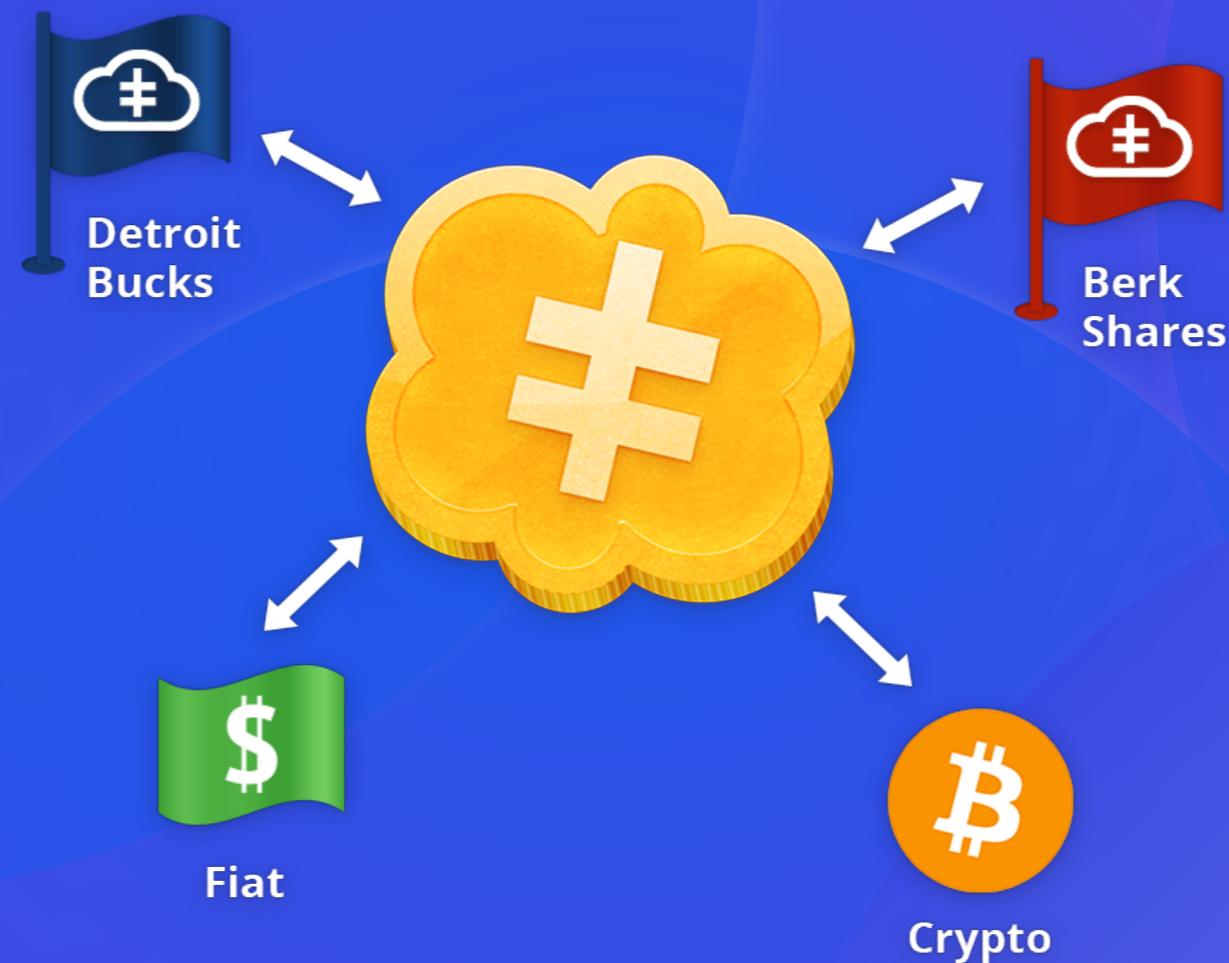
# New Protocols need to be designed to scale to handle unlimited amounts of transactions:



Mining each new block represents a **centralized bottleneck** that constrains the entire network to  $X$  transactions / second.

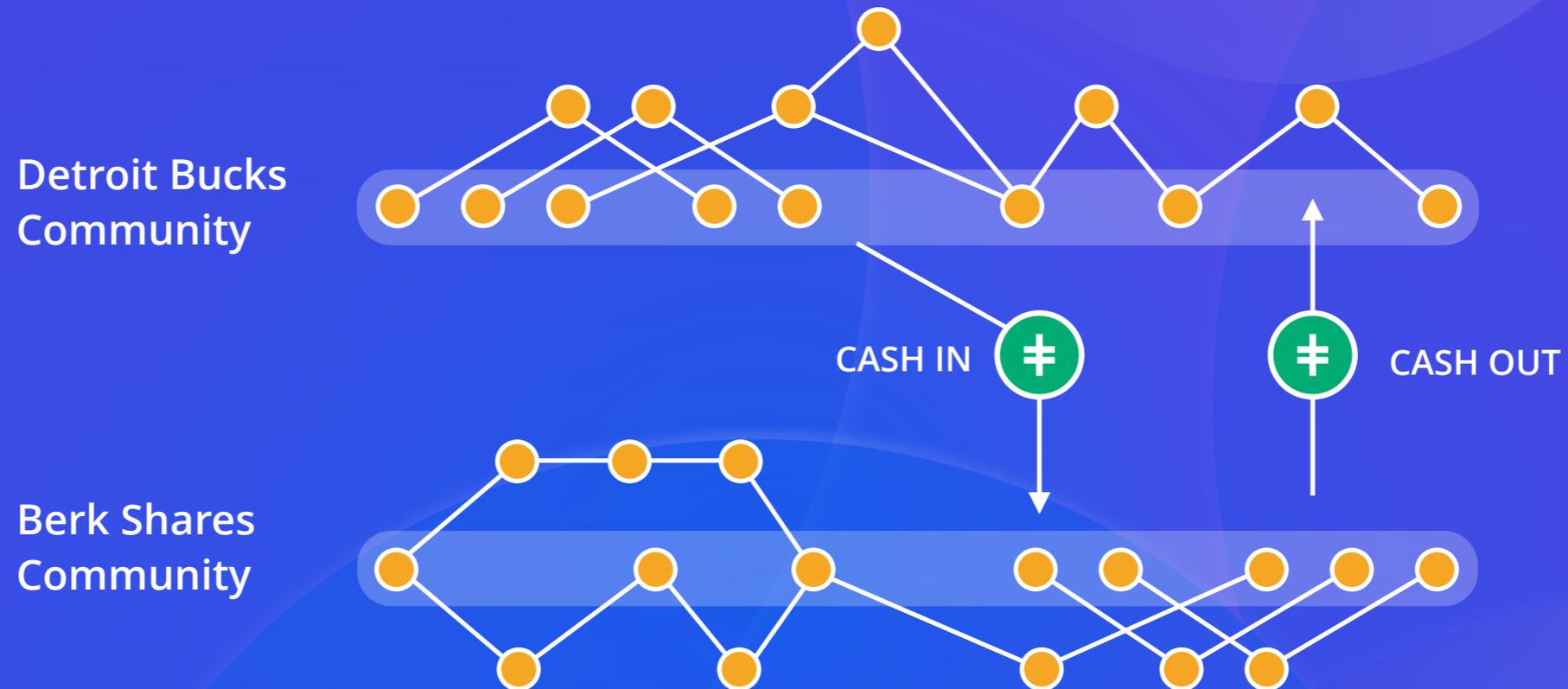
**Transaction fees** grow without bound every time mainstream adoption occurs, as it starts to saturate the network capacity.

**Token Economics** need to be designed to create liquidity between any **currencies**:



**Intercoin is architected like the Internet:**  
**acting as the bridge between local currencies.**

# People store and spend **Local Currencies**



**Currencies circulate in the local community, and encourage everyone to freely spend them back into the local economy.**

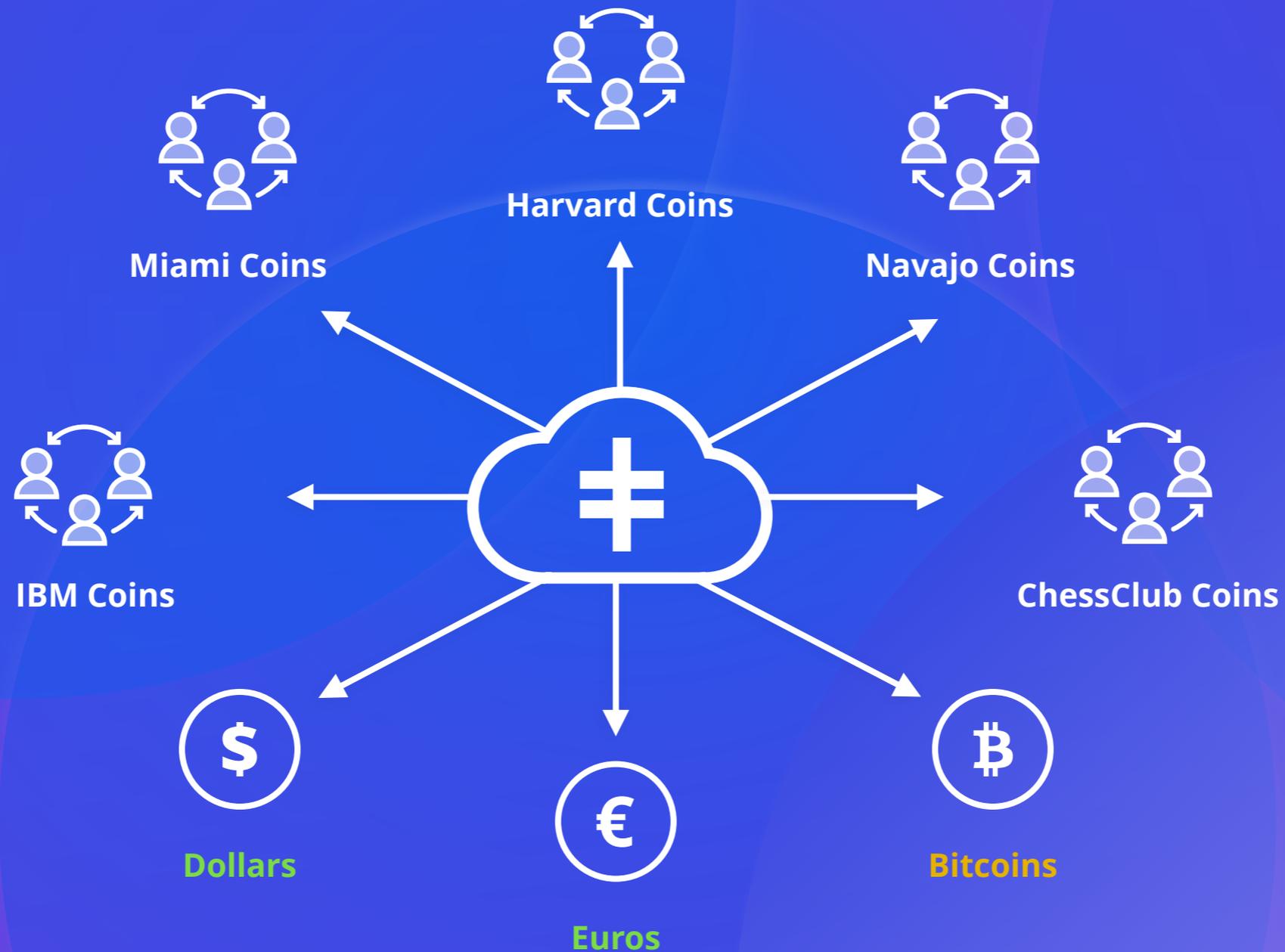
**Universal Basic Income, Contests and other disbursements can be paid out sustainably, in the community's own currency.**

Communities can **never run out**  
of their own currency.



It circulates within the community,  
until redeemed for Intercoin during global payments.

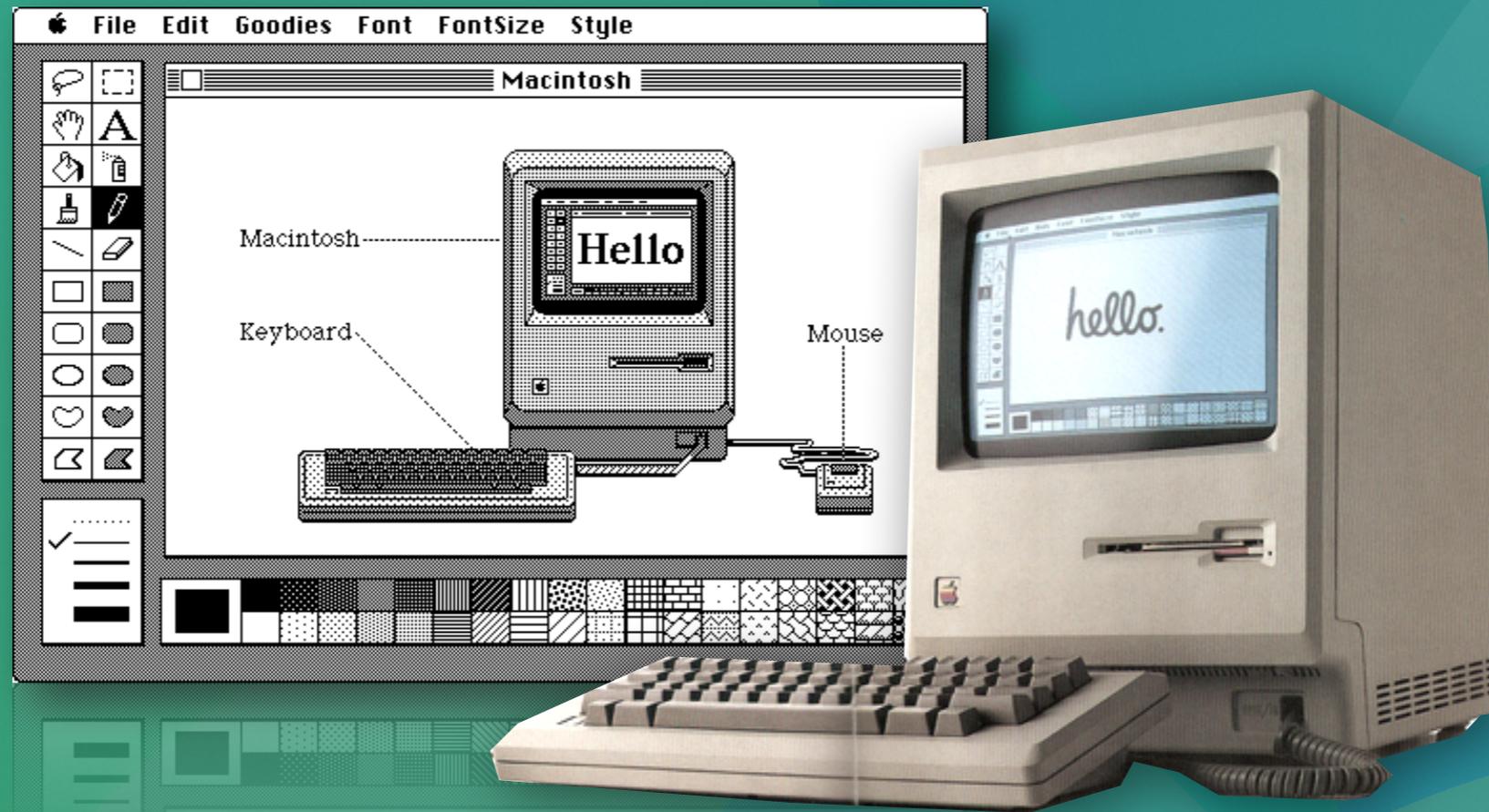
Communities must hold Intercoin **on reserve**,  
to enable cashing out to any other currency:



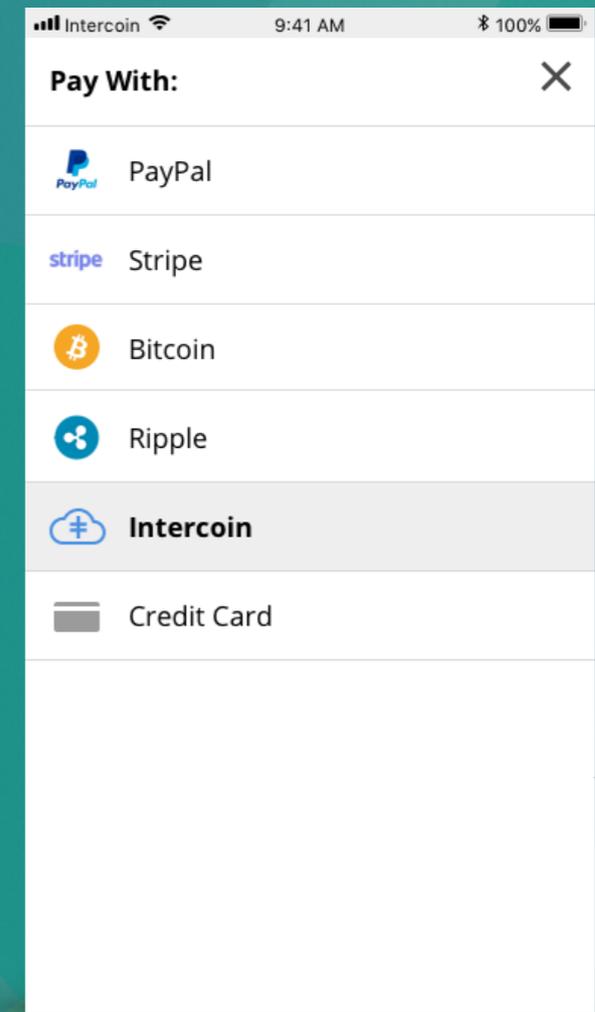
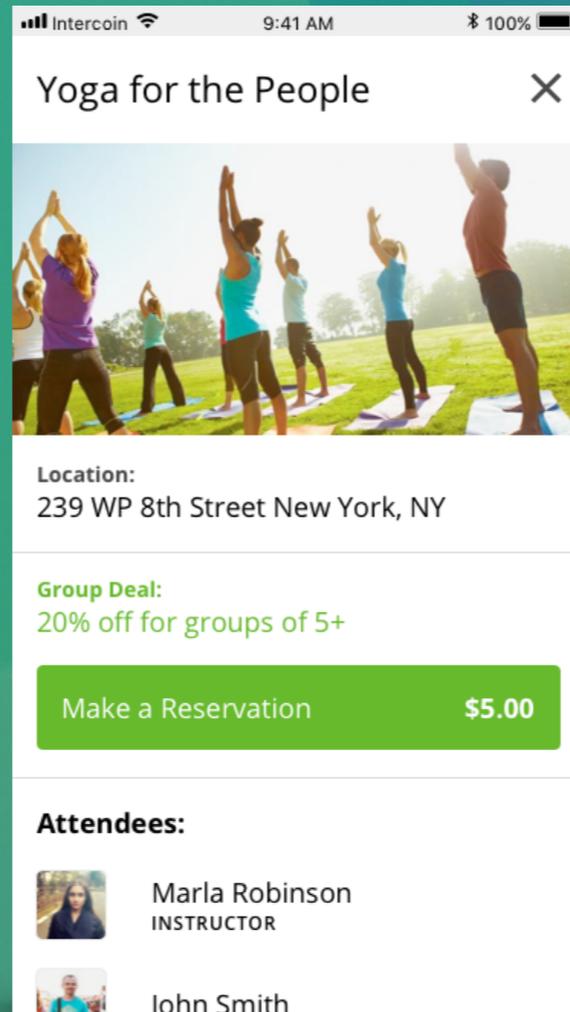
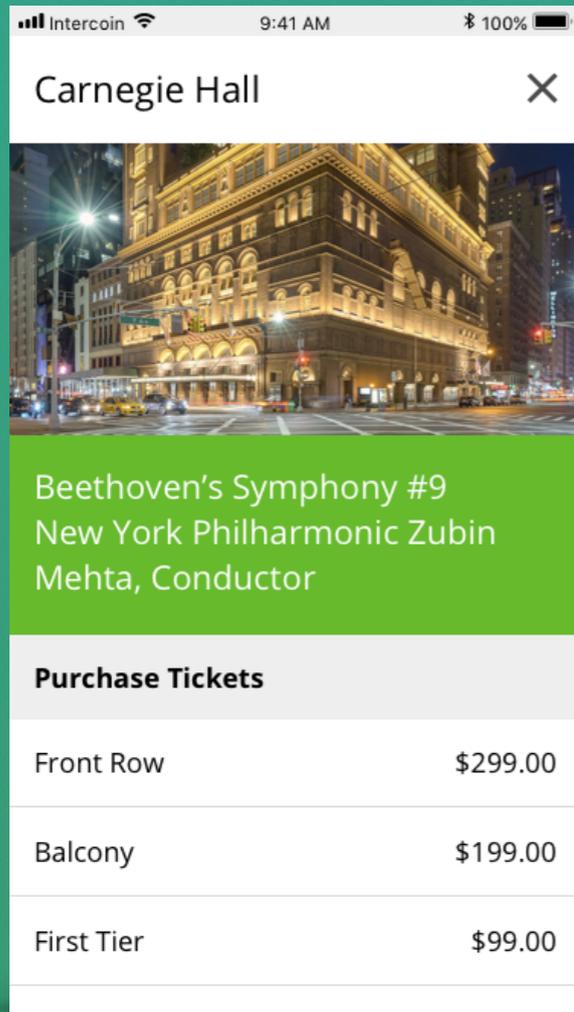
Intercoin is **held on reserve** by each community, to allow merchants to cash out (for a fee).



There is a limited **supply** of 1 Billion Intercoins.  
**Demand** increases as more communities hold it.

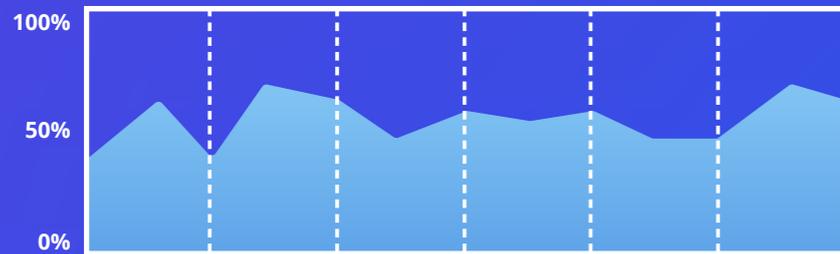


The Mac made computing **mainstream** for people and organizations, with a graphical operating system, and **user-friendly apps** built on top of it.



Intercoin is making crypto **mainstream** for people and organizations, with a scalable protocol suite, and **user-friendly apps** built on top of it.

# Intercoin Apps Work Together like LEGOs

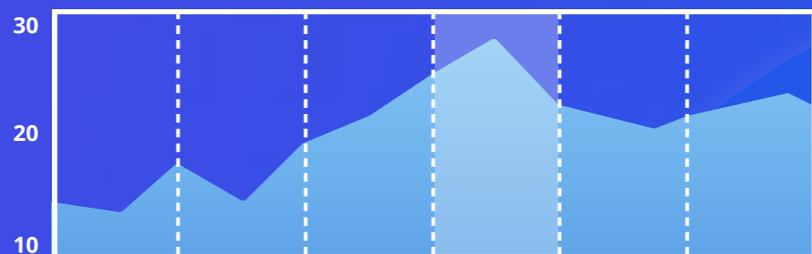


Ongoing Poll:  
*Percentage of  
Average Spend*

Merchant addresses are tagged with categories such as “food”.

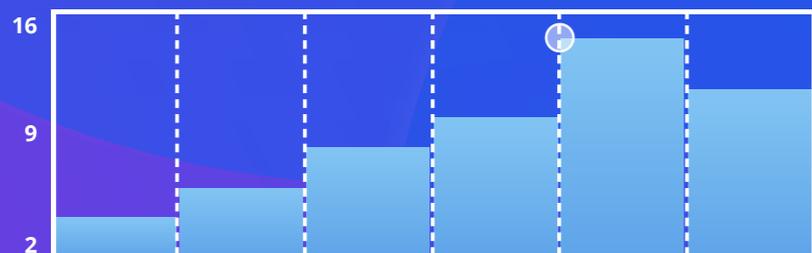
The local network calculates the average amount per time period spent on each category and generates a report.

Members are continuously polled as to how much Basic Income should be issued to subsidize each category.



Consumer Price  
Index Report:  
*Percentage of  
Medium Spend*

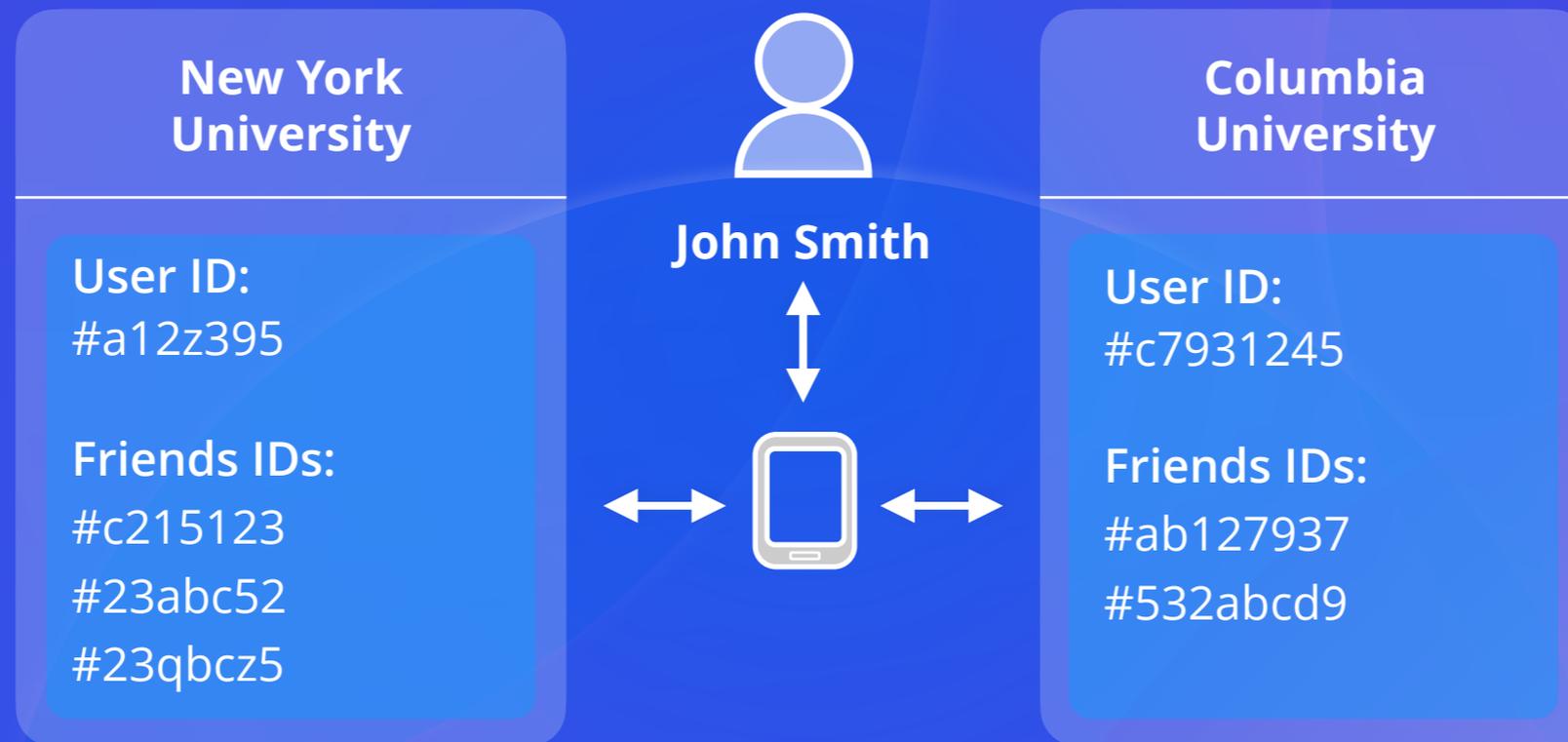
Shortage



**New Coins** Issued  
to all Community  
members for “food”

**Result: end food insecurity in your community.**

People can **manage their identity** across communities, and choose who to share their id and data with.



People store private keys on their own devices.  
No passwords needed.

# Sound money. Individual choice. True democracy.



**Intercoin allows communities to make truly democratic decisions about their own monetary and fiscal policies.**

**To ensure that anyone can always cash out, Intercoin is kept on reserve to back the community's currency.**

**Investors and donors can see how their money is being used.**

# Powering all kinds of communities



Towns



Universities



Cruises



Companies



Nonprofits

Intercoin is growing a platform for **local fintech innovation** inside entire communities.

Its market cap would be the total of **all** the community economies that are created backed by Intercoin.

# Team



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Founder, Architect



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Acumen Capital Partners



**Sara Hanks**  
CEO, CrowdCheck



**Dallas Johnston**  
CEO of Credify



**Petar Maymounkov**  
Inventor of Kademia



For detailed info, feel free to read our [white paper](#),  
see our [tokenomics](#) and join [community.intercoin.org](https://community.intercoin.org)

Schedule a call with our team  
[calendly.com/intercoin/15min](https://calendly.com/intercoin/15min)