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DISCLAMER

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IDMONEY OVERVIEW

If you want to jump right into our high level ICO overview, please click on the button below, it will take you to our appendix section with the most relevant information about our initial coin offering.

APPENDIX



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IDMONEY'S WHITE PAPER

VERSION 1.2.1

The rapidly evolving world of crypto has reminded us that regulation tends to lag behind technology. The explosion of cryptocurrencies and their decentralized platform, has forced governments to take notice and figure out just what these technologies mean for the future of finance, commerce, centralized authority, and precisely what role governments will play in the economies of the future. Watching the meteoric rise of blockchain technology, governments have seen its benefits but are grasping to understand and govern it.

IDMONEY offers a new crypto Governance model: One that is Social, Public and Global. Through the creation of IDMONEY tokens, the development of a tailored decentralized blockchain software, and an established model of governance, IDMONEY offers a solution through ownership. As the first public crypto, IDMONEY will take this three-tiered company and transfer ownership to three local governments (IDMONEY ownership will ONLY be extended on a local/municipal level).

Having local municipalities take ownership of the **IDMONEY** crypto token and decentralized software, places them in the unique position of having a vested interest in establishing the governance necessary to drive success. And in doing so, truly institute a governance model that considers both the regulations and the freedoms necessary to foster continued technological advancement. Giving way to the **IDMONEY** vision: **GLOBAL MONEY**.

The IDMONEY project will be the precursor to what will become GLOBAL MONEY. GLOBAL MONEY will expand on

the effective governance model established by the three local governments which run **IDMONEY**. A new company evolved from the **IDMONEY** model; **GLOBAL MONEY** will offer software that has been fine-tuned, improved upon and perfected to serve a wider global government community.

The **GLOBAL MONEY** mission is to become a decentralized multi-government currency, with a collaborative model that allows each individual to manage their personal information and finance.

GLOBAL MONEY'S Smart Contract will present each individual with both the technology and the opportunity to develop an independent, transparent and decentralized token model that has not been possible via central bank. GLOBAL MONEY aims to transform itself into a world bank that has all the benefits of a regular bank but eliminates all the hassles and centralization issues of a traditional one.

Note: **IDMONEY** administrative model is decentralized. The Roadmap and information included in this Whitepaper are guidelines for the successful implementation of the **IDMONEY** project.

While **IDMONEY** will provide the software and governance model for chosen local governments to manage, implement and promote, the **IDMONEY** team will not be tasked with its operation. **IDMONEY** will, however, provide a community of experts who will work together to offer support and propose strategies to participating local governments.



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The Mission - A social, public and global governance model and blockchain (crypto) wallet for local development and citizens' empowerment

IDMoney's mission is to create a new governance model and free, distributed blockchain wallet to integrate crypto and self-sovereign virtual personality to enhance local development and citizens' empowerment. In addition, **IDMoney** will seek to support the widest diffusion of the concept through a novel campaign of online educational videos. Uniquely, this model and platform will be public, social and global:

- **SOCIAL** for four reasons: (1) the development of the governance model and blockchain wallet will be the result of the collaborative work of many people through the **IDMONEY APP** and other social platforms; (2) the local governments will be able to use the governance model and blockchain wallet software for socio-economic development and citizens' empowerment; (3) the model gives everyone the opportunity to have a self-sovereign identity and hence, the possibility to create wealth for themselves; (4) the model envisages that a substantial 20% of the total value of **IDMoney's** crypto tokens will reach directly the ID wallets of people in conditions of poverty;
- **PUBLIC** because local governments in direct relationship with citizens will be implementors and owners of the governance model and new blockchain wallet. This wallet is named Money Making Wallet for it is not only a storage wallet but, most fundamentally, the first wallet conceived to generate wealth for their owners.
- GLOBAL for two reasons: (1) the new governance model

and blockchain will be the result of contributions from people across the world; (2) the ultimate goal is to set the foundations to facilitate the emergence of a wider global government community offering a decentralized multi government currency (a sort of world-wide distributed world bank) with self-sovereign virtual personality for citizens.

It is expected that the creation of the new governance model and free, distributed blockchain wallet will be an ongoing process that starts in 2018 and will deeply intensify in 2019 from the moment of the ICO of 16 million IDM utility tokens. Once this model is established and local governments are ready for implementation, the ownership of **IDMoney** corporation will be transferred in equal shares to three local governments selected to ensure their commitment to ensure a correct deployment of the IDM results (with the backing of the IDM team) for the purpose of socio-economic development and citizens' empowerment. Twenty percent of the total value of IDMoney's crypto tokens (7 million tokens) will reach directly the local governments' citizens living in poverty. Most importantly, by testing, validating and improving the new governance model and blockchain software, these local governments will have the opportunity to become de facto leaders of the emerging global government community offering a decentralized multi-government crypto with selfsovereign virtual personality for citizens. Certainly, they will not be tasked with the creation of the global government community but their experience will be a strong stimulus for others to follow. The responsibility for stimulating the emergence of the global government community will fall to another organization: Global Money.



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OUR VISION

MOST POPULAR MEDIA OWNER
CREATES NO CONTENT



THE WORLD'S

MOST VALUABLE RETAILER

HAS NO INVENTORY



THE WORLD'S LARGEST ACCOMODATION PROVIDER OWNS NO REAL STATE



THE WORLD'S **BIGGEST BANK**WITH **NO** ACTUAL CASH



THE WORLD'S

LARGEST TAXI COMPANY

OWNS NO VEHICLES

UBER

VISION 2020: GLOBAL MONEY

THE WORLD BIGGEST MULTI - GOVERNMENT MONEY
HAS NO CENTRAL BANK

DISCLAIMER: IDMONEY AND GLOBALMONEY, ARE UTILITY TOKEN NETWORKS, THAT WILL BE DONATED TO LOCAL GOVERNMENTS. LOCAL GOVERNMENTS WILL DECIDE IF THEY REMAIN UTILITY TOKENS, OR IF THEY WILL BE USED AS MONEY.





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IDMONEY WILL EXECUTE ITS VISION BY PROVIDING FOUR PRODUCTS:







IDMONEY TOKEN



CRYPTO EDUCATION TOOL:
CRYPTOLAND.TV



4
IDMONEY SOFTWARE DEVELOPMENT
(MONEY MAKING WALLET)



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IDMONEY GAME APP

The **IDMONEY GAME APP** constitutes the tool used by **IDMoney** to achieve all of the project objectives. The game will grant the user the ability to interact with the Crypto world through the different games that the APP will offer. All the games will encourage users to get involved with the project and play as many games as each user decides to win more and help more.



DESCRIPTION:

Exercise your Power and Potential to win 400 ETH and 100,000 IDM Tokens!

Lambo gives you the power to vote and the potential to win! You choose. This game allows you to cast your vote among eligible municipalities to determine which three local governments are chosen to spearhead the **IDMoney** project. You may also choose to be an Ambassador and see your Lambo potential set to overdrive. If you are the Ambassador to one of the three selected local governments, YOU will be awarded 400ETH and 100,000 IDM tokens! Learn more here.

GAME DETAILS:

Within this game lies the core of the **IDMoney** project. **IDMoney** seeks to find 3 local governments dedicated to its vision of effective crypto governance, social contribution, education, and self-sovereign identity. This game is where our community will vote for these pioneering local municipalities and reward the Ambassadors who secured their participation!

The local governments which have been put forward by Field Ambassadors, will be studied tracked, thoroughly analyzed, and qualified by the **IDMoney** Board before being put forward for a vote. All pertinent statistics, demographics and considerations will be published in order to aid in a fully informed and transparent voting process.

Eligible players (voters), will consider each municipality and choose the three local governments they feel will best spearhead the **IDMoney** project.

Those 3 local governments which receive the most votes will be elected to be torchbearers. Furthermore, the Ambassadors attached to these local municipalities will be awarded the grand Lambo prize of 400ETH and 100,000 **IDM** tokens!

VOTING ELIGIBILITY:

A minimum purchase of **0.1 ETH** worth of **IDM** tokens must be made in order to be eligible to vote. Rules and regulations will be available in our website. To become an Ambassador please see Mission Possible Game.



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DESCRIPTION:

Knowledge is power and in Nerd Academy it's also earnings! Pass escalating quiz stages to test your knowledge of the **IDMoney** project. Earn more and more crypto as you make progress. Get started now!

GAME DETAILS:

Quiz questions cover topics related to the **IDMoney** project. We believe the better you know the project the better we can collaborate and drive its success.

Quiz questions cover a range of 5 subjects shown here:

Each level has 5 multiple choice questions.

Each stage has 4 levels.

Presently there are 4 stages meaning there are 80 total questions.

LEVEL 1-4 (STAGE 1 / NERD STATUS)
LEVEL 5-8 (STAGE 2 / SUPER NERD STATUS)

LEVEL 9-12 (STAGE 3 / ULTRA NERD STATUS)
LEVEL 13-16 (STAGE 4 / MEGA NERD STATUS)

WINNINGS:

As players advance through each stage, winnings increase.

Stage 1 wins 10 IDM for each level passed.

Stage 2 wins 20 IDM for each level passed.

Stage 3 wins **30 IDM** for each level passed.

Stage 4 wins 40 IDM for each level passed.

TO PASS A LEVEL YOU MUCH HAVE A 5 OUT OF 5 SCORE.

Winnings will ONLY be posted to the player wallet registered during purchase of minimum required **IDM**. Additionally, prizes will be available until all tokens from the pool designated for this purpose are assigned. Rules and regulations will be available in our website.

COVERED SUBJECTS:

- Social Component
- Public Component
- Money Making Wallet (MMW)
- Manga
- Fundamental Right to a Virtual Personality Self Sovereign Identity



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HISSION REAL LIFE MISSION

DESCRIPTION:

Fortune favors the bold! Establish yourself as an Ambassador and be generously rewarded for each completed assignment in this real-life, mission based game. You will receive details of each mission as you navigate the necessary steps to securing local government eligibility status, winning crypto prizes all along the way. As you advance through the predetermined mission stages, the level of difficulty increases and so do the rewards!

GAME INTRO:

The Mission Possible game readies Field Ambassadors to achieve the goal of Lambo Status. As seen in the Lambo game of the application, the ambassadors attached to the three selected municipalities will win the Lambo worth prize of 400 ETH and 100,000 IDM! The Mission Possible game will put that goal within reach and offer more earnings for bold and dedicated players. So that while only 3 will win Lambo, the possibilities to earn substantially are present in the Mission Possible Game!

GAME DETAILS:

The game's missions aim for 3 overall targets:

TARGET 1 - Introducing/Pitching the **IDMoney** vision to your local municipality.

TARGET 2 - Successfully convincing your local government to submit an application for eligibility.

TARGET 3 - Your local government achieving eligibility status
Field Ambassadors are equipped to achieve each of the above mentioned targets through the completion of various assignments.
These assignments will be detailed to each player (Field Ambassador) as you progress through the game. All necessary documentation, instructions, and tools will be provided.

In order to move beyond Target 2, **IDMoney** board of directors will thoroughly evaluate submitted applications to determine Target 3 eligibility.

COMPETING VS COLLABORATING AMBASSADORS:

Using the **IDMoney** Global Map players can see if there are other users in their local region. The **IDMoney** Global Map will indicate if there is already an active Field Ambassador in your locality. It is up to each Mission Possible player (Field Ambassador) to decide whether they will compete or collaborate. More than 1 Ambassador from the same locality may complete and win prizes for Target 1, however based on quality of game submissions, only



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1 Ambassador will be chosen to advance to Target 2. Using the IDMoney Global Map feature, Ambassadors in the same locality may also choose to connect and collaborate to further the chances of having their local government chosen in the overall voting process. The more thorough your target and assignment submissions, the more likely your Local government will advance to Target 3.

Be reminded, while only 1 Ambassador from a local municipality will win the ultimate Lambo prize, Ambassadors are encouraged to and may negotiate terms to share winnings among contributors. Note* Field Ambassadors MUST activate the **IDMoney** Global Map feature.

RESTRICTIONS:

Due to legislative restrictions, there are countries in which the **IDMoney** project will not operate. Therefore residents of the USA or China are not eligible to play. Click *here* for further details.

Players must consider the following before advancing to Target 2 in the Mission Possible game. Your local governments MUST meet the following requisites to be evaluated by the **IDMoney** team. If not, you will not be eligible to advance to Target 2.

DOES YOUR LOCAL GOVERNMENT HAVE THE FOLLOWING?:

- Established legislation for the use of crypto tokens.
- Established poverty relief programs.
- High technological infrastructure to operate the IDMoney

platform.

- Local population has access to smartphone devices: To run the Money Making Wallet (MMW) application.
- Ability to integrate local institutions and governments services within our platform.

WINNINGS:

Each assignment associated with meeting the target will carry certain winning as displayed in the game. However the full completion of each Target will carry the following rewards:

Target 1 - Introducing / Pitching the **IDMoney** vision to your local municipality. **\$1,000 EQUIVALENT IN ETH**

Target 2 - Successfully convincing your local government to submit an application for eligibility. **\$10,000 EQUIVALENT IN ETH**

Target 3 - Your local government achieving eligibility status \$10, 000 EQUIVALENT IN ETH.

Winnings will ONLY be posted to the player wallet registered during purchase of minimum required IDM. Please see *Rules and Regulations*.

SOCIAL MEDIA MARKETING:

As Field Ambassadors advance through the Targets, associated assignments may be used for social media marketing to applaud



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the hard work and collaboration of community members. **IDMoney** team members will reach out directly to receive consent. Rules and regulations will be available in our website.



DESCRIPTION:

Be the first to see the latest Cryptoland Manga episodes exclusively through the app, up to weeks in advance! This feature also provides easy, convenient access to episode archives, making-of videos and much more. Users can even find themselves starring in their very own personalized manga episode with offers found exclusively in the Cryptoland manga feature. Purchase here.

MANGA ARCHIVES:

Find your favorite Cryptoland Manga episodes searching by date, title or simply scrolling through at your leisure.

Search by Date

Search by Title

MAKING-OF VIDEOS:

Find Making-Of videos to learn more about the creative process and the dedicated artists bringing each Cryptoland character to life. Search by Date and by Title.

CRYPTOLAND MANGA EARLY RELEASE:

The latest Cryptoland Manga episodes will be streamed up to weeks in advance exclusively through the IDMoney App. You can choose to receive an *alert* when new releases are available, or simply click the Early Release button in the Cryptoland Manga icon to see upcoming release dates.

PERSONALIZED MANGA EPISODE:

Users may be featured in a personalized manga episode alongside their favorite Cryptoland character. Upon payment, you will be contacted promptly for an artist consultation where you will collaborate in designing and developing your episode.

Pricing

Feature spot with Yuki - 100 ETH Feature spot with Kei - 50 ETH

PAYMENT PROCESSING:

Must be made through our wallet and payable to...???



DESCRIPTION:

Powered by Google Maps, IDMoney World Map connects you to your global and local IDMoney community with all the features Google has to offer. Choosing to activate this feature will publish your location and allow you to see and connect with other users to better plan and get organized.



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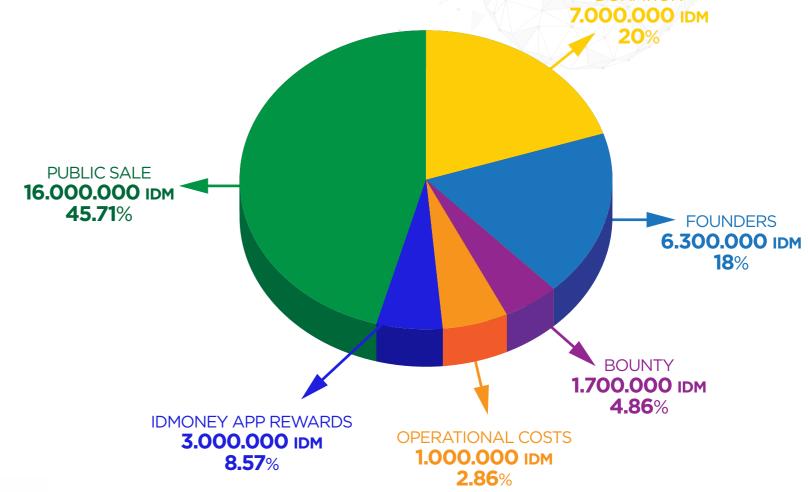
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IDMONEY TOKEN

IDMONEY TOKEN DISTRIBUTION

A total of 35,000,000 **IDM** will be created and divided into five portions:

DISTRIBUTION	IDMONEY
DONATION	7.000.000
FOUNDERS	6.300.000
BOUNTY	1.700.000
IDMONEY APP REWARDS	3.000.000
OPERATIONAL COSTS	1.000.000
PUBLIC SALE	16.000.000
TOTAL	35.000.000







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TOKEN SALE DETAILS

PRESALE

- A total of **1,000,000** tokens will be offered in the presale
- Presale will begin **JUNE 1st** and continue until all presale tokens are sold.
- 1 million tokens will be sold in consecutive batches of 100 thousand units. The following presale bonuses will apply:







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SALE

• A total of **15.000.000** tokens will be available for purchase once immediately after all presale tokens are sold.

RESTRICTIONS





- Based on legislative restrictions prohibiting the sale of tokens and difficulties in obtaining authorization to sell tokens, **IDMONEY** will not sell tokens to a person / company of any nationality, that is buying from the USA or China. Additionally, **IDMONEY** cannot sell to a company or person that is a national of a restricted country, even if buying from a country without restrictions.
- IDMONEY will not sell tokens to persons or companies linked to money laundering or terrorism. Interested buyers must complete a registration form (we will only ask for email address as part of the personal information, given that we respect all aspects of your virtual personality) and send ETH funds to purchase tokens, at which point our audit process begins; we will also review that an address does not process multiple orders surpassing 10,000 USD. Those who do not pass will be refunded their payment. Those that do pass will receive purchased IDM tokens.
- To buy IDM tokens, buyers must be of legal age.
- The minimum purchase of IDM tokens is 0.1 ETH.
- The maximum purchase of IDM tokens is one million IDM tokens.

No buyer may purchase more than one million **IDM**, either in a single purchase or several.

• IMPORTANT NOTE: ONLY DIRECT TRANSACTIONS FROM A COMPATIBLE WALLET (ERC - 20) ARE ALLOWED TO PURCHASE IDM TOKENS. DO NOT CONDUCT TRANSACTIONS FROM ANY EXCHANGE, THESE ARE NOT ALLOWED AND YOU WILL FORFEIT YOUR ETH.



RISKS

IDM TOKEN WILL BE ISSUED ON THE ETHEREUM BLOCKCHAIN.

THEREFORE, ANY FAILURE OR MALFUNCTIONING OF THE

ETHEREUM PROTOCOL MAY LEAD TO THE TRADING NETWORK

OF IDM TOKEN NOT WORKING AS EXPECTED.

THERE IS NO GUARANTEE THAT IDM TOKEN WILL GROW IN VALUE. THERE ARE NO GUARANTEES THAT THE PRICE OF IDM TOKEN WILL NOT DECREASE, INCLUDING SIGNIFICANTLY, DUE TO SOME UNFORESEEN EVENTS OR BECAUSE OF FORCE MAJEURE CIRCUMSTANCES.

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CRYPTO EDUCATION TOOL: CRYPTOLAND.TV

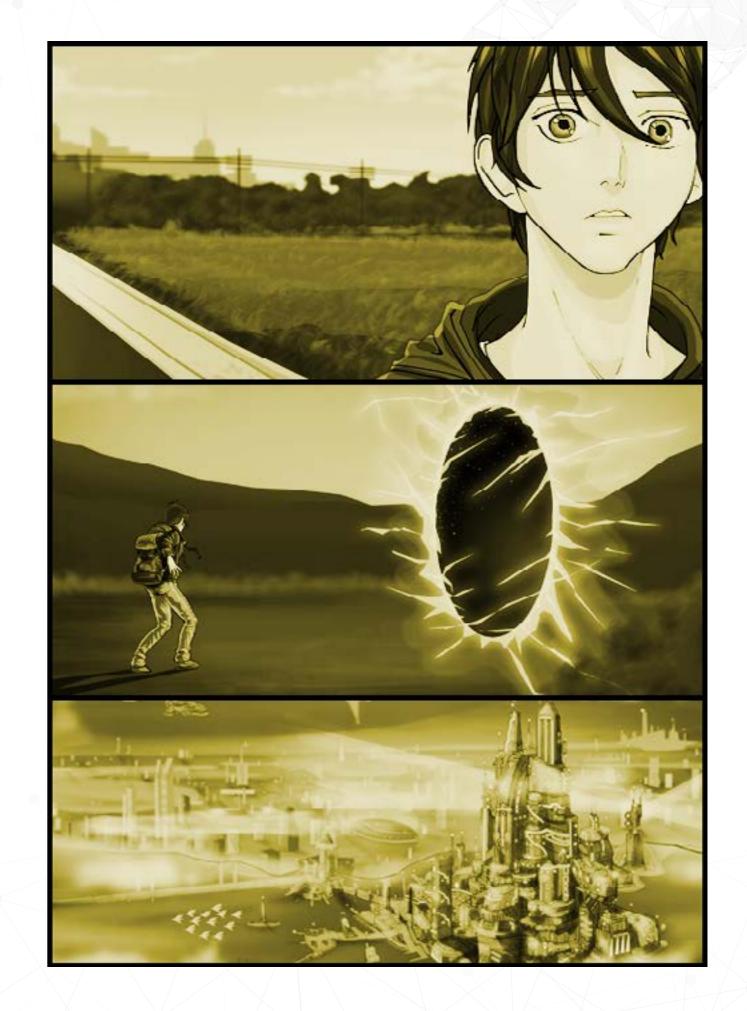
Education is a cornerstone of knowledge and understanding.

In the fast-paced and continually changing CRYPTO world, it
is imperative that there are sources of education which allow
each person to learn and make well-informed decisions.

IDMONEY will offer an original and entertaining educational tool. Creating a Manga comic series which will educate through storytelling, audiences will be well informed on everything from **IDMONEY** software tools, to the crypto world it operates within. With all its tumultuous twists, turns and innovations.

The series will feature videos that give specific and essential information for all the users, to better understand its tools, their use and how best to employ them to reap full benefits.

As an interactive series, it will target Millenials who may even contribute new character ideas.





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IDMONEY SOFTWARE MONEY MAKING WALLET

Money Making Wallet software has already proven its effectiveness as it evolved from a title fraud prevention software used successfully by **SCOTIABANK** since 2007..

Money Making Wallet will be developed under the free software license. This is strategic for **IDMONEY**, not only for its efficiency (open source) but also as it is in keeping with **IDMONEY'S** values of freedom.

Money Making Wallet will allow each user to exercise their fundamental right to a virtual personality through establishing a self-sovereign identity on our network[†]. In doing so, users are empowered to manage and control their personal information, deciding who has access to that information, and under what terms that information can be used.



†http://xdi.org/?page_id=13

By utilizing the Money Making Wallet, users will not only manage personal information but generate profit from their identity. They will be able to exchange personal data with financial institutions, marketing firms and other interested entities.

Personal User information will be made available (on payment) to interested parties registered in the Money Making Wallet network.

Along with establishing a self-sovereign identity for users, it will also function as a multi-currency crypto wallet as well as a personal data assistant.

We will make sure to comply with all regulations at national and regional levels, including GDPR and personally identifiable information (PII) protection. The wallet will store data in the blockchain in an encrypted and secure way. The user may therefore safely register/store their personal information, such as but not limited to the following:

NAME
GENDER
DATE OF BIRTH
ID NUMBER
ADDRESS
EMAIL ADDRESS
TELEPHONE NUMBER
HEALTH INFORMATION
BIOMETRIC DATA

FAMILY COMPOSITION

EDUCATION

POLITICAL AFFILIATION

INTERESTS

JOB HISTORY

FINANCIAL AID

PROPERTY HOLDINGS

FINANCIAL ASSETS



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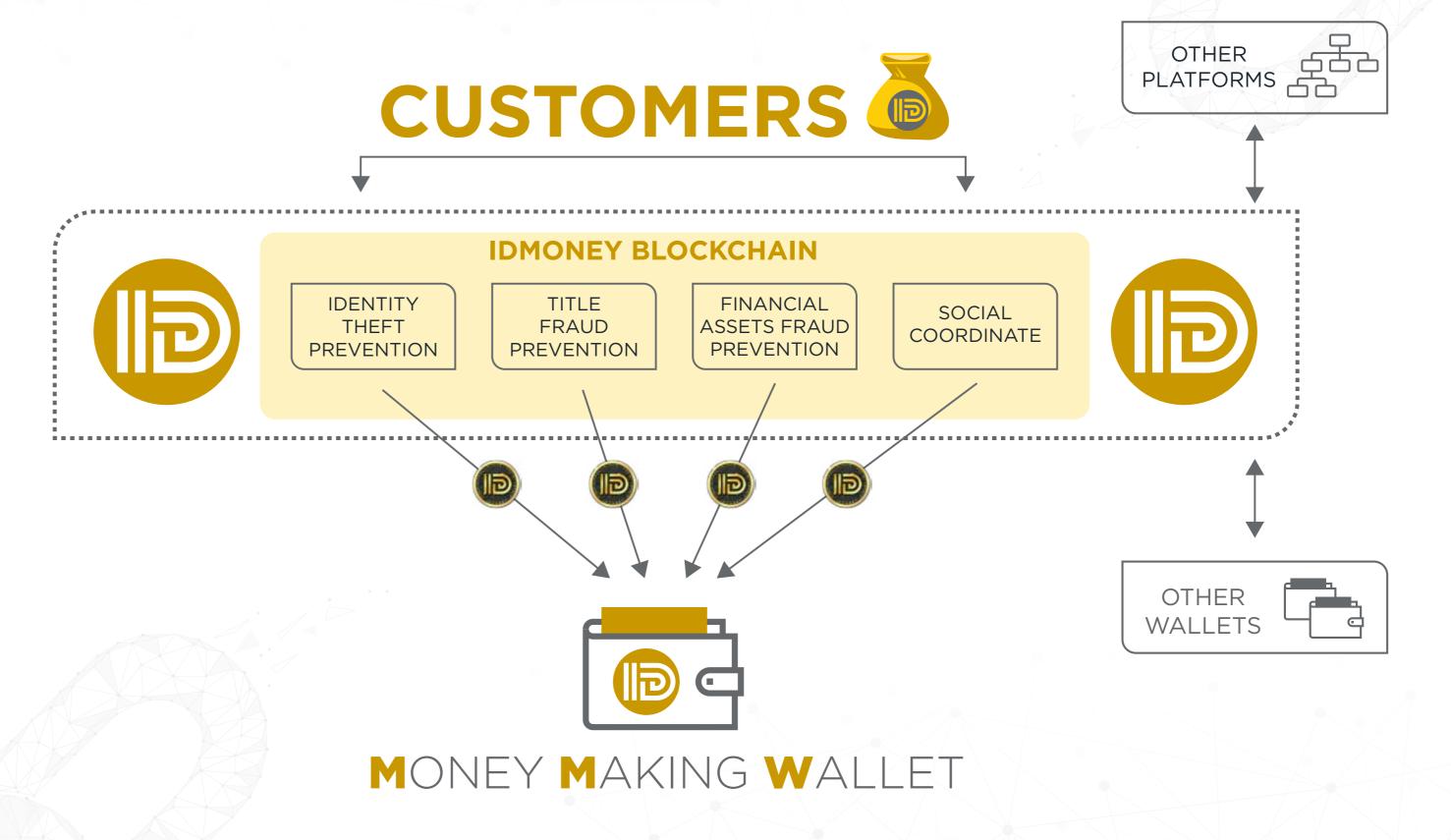
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SMART WALLET

The Smart Wallet system will allow users to make transfers and receive IDM tokens between wallets and as a multicurrency crypto wallet other cryptos may also be stored and transferred within the Smart Wallet. The Smart Wallet will additionally allow for the storage of personal information and documents and prevent fraud against its owner.

SELF-SOVEREIGN-IDENTITY

This component provides a platform to integrate individuals as owners of their personal data. This is of considerable value to many entities and institutions that require this data from as many individuals as possible. It is of utmost importance to the institutions responsible for certifying this data as well. As users, businesses and local government institutions interact with each other within the network, and this feature will improve confidence in the data provided by the platform. This will ensure certified data is available in transactions.

IDMONEY users will earn IDM tokens by choosing to exchange their personal data through the platform. This data will be made available to entities and institutions for a given fee. The owner of this information receives 50% of that fee, while 50% goes to IDMONEY.

THEFT AND CREDIT FRAUD PREVENTION

This component allows the **IDMONEY** user to certify his or her data with the corresponding authorized institutions. These institutions will authenticate and verify the user's information before approving any and all transactions. In this manner, the user will enjoy a safe and secure self-sovereign identity.

FINANCIAL FRAUD PREVENTION

regarding their assets and financial services. They can define limits on the use of their credit and debit cards or bank accounts, such as transfer amounts, dates, type of transaction, country of origin and all kinds of attributes required for the transaction being made.

TITLE FRAUD PREVENTION

IDMONEY users can protect their property and express their preferences regarding those assets; such as a desire to remortgage or whether assets are for sale. This data will be accessed by entities and institutions for a fee.

INHERENCE PROTECTION

This application feature will operate in 2019 and will provide an encrypted vault that will store data and documentation on users assets which may then be shared with beneficiaries according to users opting-in.





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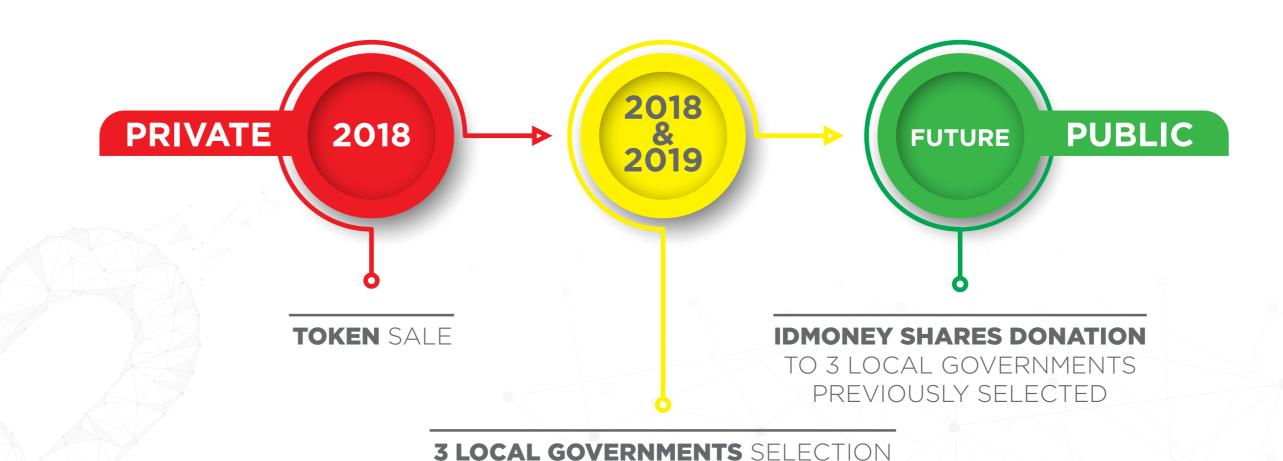
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GOVERNANCE MODEL

Governance in our world has been defined as "the establishment of policies and continuous monitoring of their proper implementation by the members of the governing body of an organization". Each governance model includes the mechanisms required to balance the powers of its members, and their primary duty of enhancing the prosperity and viability of the organization.

One of the more common aspects of Governance Models is that they are centralized. The power resides within one entity / government that makes all the decisions. However, more often than not these decisions tend only to benefit those at a level of society who carry the most power, money, and influence.

IDMONEY proposes a different governance model; one that is a social, public, and global, in a collaborative way. One which will provide local governments with a decentralized blockchain software they can implement and integrate into their territory and use as a tool of empowerment for their citizens. One which will deepen their understanding of how best to regulate this crypto tool while promoting its growth and benefiting from economic stimulus. One which will enable people to create wealth for themselves and elevate their socio-economic status.



SHARES INTO TRUST



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IDMONEY will accomplish this governance model by going through 3 steps:

1. TRUST:

Once the **IDMONEY** sale starts a trust will be created to hold the shares of **IDMONEY**. This trust will be used as a tool to ensure **IDMONEY'S** commitment to being public. The trust will carry out instructions to donate the shares at a specific time to a selected local government which will implement the **IDMONEY** Software.

2. SHARES:

IDMONEY shares will be managed by a Council Board. This board will have a shareholders' agreement to make and execute all decisions.

3. COLLABORATION MANAGEMENT:

One of the most important features of IDMONEY'S Governance Model is its collaborative concept. We believe that creating and managing a collaborative community in which each individual can contribute to the improvement of the model, is key to its success. This task will be achieved by using DRUPAL Content Management Systems to manage and improve the community.



IDMONEY will use the Drupal platform to assemble and mobilize experts in varying fields of governance. Within this created Drupal community, the IDMONEY team along with community contributors, will compile methodologies and develop strategies which will guide Local governments in the IDMONEY software implementation process. This Drupal community will serve as a collaborative Think Tank, allowing dedicated innovators, problem-solvers and experts to share ideas that expand and finetune the IDMONEY governance model. Chosen local municipalities will be better positioned to reap the full benefit of our software.

Community experts will be tasked to develop strategies and offer support to the local governments in the following areas:

• SOCIAL: The main community goal is the search and selection of ten local governments that comply with IDMONEY guidelines and requisites. Once selected, and their project proposals analyzed, the IDMONEY APP community will vote to elect three final local governments that will execute the project. Voters in the election process will be IDMONEY token owners that have received this benefit by acquiring tokens and actively participating in the IDMONEY APP Gamified process.



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- GOVERNANCE: Analyzing the shareholder's agreement, developing governance agreements between municipalities and furthering the promotion of GLOBAL MONEY.
- **ECONOMY:** Creation of the **IDM** Money Contract Algorithm as well as develop Local Economic Impact Proposals; to fully capitalize on the use **IDMONEY** by local governments, leading the way to global implementation (**GLOBAL MONEY**).
- **TECHNOLOGY:** Management of third-party software, integration of third-party software with **IDMONEY** software and provision of tech experts and suppliers to the local governments.

IDMONEY invites all interested in participating, through the Drupal platform, to contribute with new ideas and provide ways to improve the governance model. There will be community incentives for contributors that present formal plans and strategies for implementation, in the form of ETH payment.

Each area (economic, political, social, management, etc.) will have an assigned lead. Leads will be charged with managing the community in their specific area of responsibility. They will also make selections on final proposals for implementation. For their responsibilities, leads will be paid ETH.

Each area managed by the Drupal platform will be further divided by country. Each country will have a Community Coordinator who will earn **IDM** and ETH for their role. While each individual is responsible for the work done, the Community Coordinator will be responsible for organizing all contributors of their assigned country into one workforce.

IDMONEY believes that collaboration is an essential tool to move forward in an ever-evolving world. A global community working toward a common goal is what changes the world. United efforts in implementing the **IDMONEY** model within three local governments will open the door to create a worldwide trend which empowers and elevates all people.

TWO SIDES OF THE SAME COIN



BY THE

VIRTUAL PERSONALITY
FUNDAMENTAL RIGHT

IDMONEY: MADE BY FREE SOFTWARE FREE AS IN FREEDOM, NOT AS IN FREE BEER

GLOBAL GOVERNANCE
—— COMPOSED BY ——
LOCAL GOVERNMENTS



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LOCAL GOVERNMENTS REQUIREMENTS

IDMONEY will conduct a very thorough and extensive search for the most capable and receptive local governments that want to participate in the IDMONEY token project. In addition, IDMONEY buyers will collaborate with the project, because they will be responsible for choosing the 3 local governments that will be selected to receive the donation. This process will be carried out in a very clear and transparent way, in which the buyers will be able to choose the 3 local governments from a list of 10 finalists.

Among the aspects to be evaluated will be:



ESTABLISHED LEGISLATION FOR THE USE OF CRYPTO TOKENS.



POVERTY RELIEF PROGRAMS.



HIGH TECHNOLOGICAL INFRASTRUCTURE TO OPERATE THE PLATFORM.



THE POPULATION'S ACCESS TO SMARTPHONE DEVICES, DUE TO THE USER'S NEEDS TO RUN THE APPLICATION.



ABILITY TO INTEGRATE SERVICES, FROM LOCAL INSTITUTIONS, TO OUR PLATFORM.



THE INTEREST AND DEVOTION OF THOSE WHO GOVERN, INSTITUTIONS, BUSINESSES AND CITIZENS TO INTEGRATE THIS NEW WAY OF INTERACTING WITH EACH OTHER.



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PROVIDING A SOLUTION

Imagine a world where everyone had a Self-Sovereign Identity and Virtual Personality that they own and govern exclusively. A world where a person is not just recognized as a legal persona validated by a record kept on a public entity's computer, or as a figure endorsed by a social media platform. But instead, a world where self-sovereign identity is the recognized and respected norm. Governance Labs intends to make this concept a reality.

Governance Labs is a consortium of individuals from all over the world who have been working together since 1988, developing, promoting and encouraging governments and institutions to establish the fundamental right of a virtual personality. Ten years ago, our founders contributed to the Costa Rican constitutional amendment regarding this fundamental human right and with the advent and revolution of blockchain decentralization, we are ready to advance this cause through the creation of **IDMONEY**.

Identity is purely a human concept, inherent to us all since the moment of birth. Identity, unlike riches or happiness, is a birthright. We are unique beings, but for the briefest of times.

School is the first step in the long road towards losing our identity. Once we become part of society, our identities begin to dilute in a quagmire of societal complexities.

Social security numbers, insurance records, dental records, arrest records, they all chip away at our birthright, one computer keystroke at a time.

The issue here is centralization, the concentration of power in central hubs of control and governance. The social service database, the school database, service providers, you name it. Stop and think of how many places hold

your personal data right now.

Entrusting your identity to one (or a hundred) centralized political or technological hubs may lead to a significant consequence for the individual: The denial of identity by that entity. Someone might be denied a driver's license, a loan, bank account, or may be declared an unacceptable person for a variety of reasons, an undesirable in the cold eyes of the centralized core. It may also be a matter of access. Which begs the question, are those who live a more rural life any less deserving of a recognized identity? And so, one by one, the pillars of our very own identity, who we are since birth, is called to question.

In addition to the data centralization problems in our everyday lives, there has been a long-standing problem with finance and money as well.

Modern finance is broken. The institutions responsible for this are governments and the banking system, which have caused several economic crises in the last century.

So, how do we solve these problems?

The answer to that question is **IDMONEY**.

IDMONEY crypto eliminates the centralization and trust element in the financial system by removing the third party component. We can engage in a peer-to-peer electronic token network without the need of going through a financial institution and its governance.

IDMONEY intends to use blockchain technology to promote the critical concept of self-sovereignty, whereby an individual's identity stems from



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self, rather than spawned by a bureaucratic web. The fundamental principle here is that identity is purely human status, not an administrative condition.

IDMONEY'S purpose is to foster and promote trust (and the sacred safeguarding of identity) through a decentralized, self-governed ecosystem where there is no centralized autocratic entity.

IDMONEY is a human development token network. It is the first token network that will be owned by local governments. This business design will help prevent some of the problems that challenge today's crypto ownership model, such as reduced and

centralized private ownership, forks or derivatives and private or collective interests.

The ultimate goal of **IDMONEY** is to help reduce poverty by enabling everyone equal opportunities for self-sovereignty through their digital identity using a blockchain application, hence allowing access to housing, education, banking facilities, etc.

All the enterprises in the **Crypto Social Consortium** will focus on different strategic plans to enforce and help IDMoney to better fulfill the objectives set up in this Whitepaper. For more information on the consortium visit GlobalLabs.io.

CRYPTO SOCIAL CONSORTIUM: ONE PLANET, ONE FUTURE







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IDMONEY'S FUNDAMENTALS

IDMONEY evolved from an endeavor that began 15 years ago with the establishment of the Fundamental Right to Virtual Personality. At that time, the project's founders began to develop and advance this central theme which then became the foundation of **IDMONEY**:

FUNDAMENTAL RIGHT TO VIRTUAL PERSONALITY

The fundamental right to virtual personality protects the following:

A. EXISTENCE:

IDMONEY will generate a unique user ID, exclusively owned by the individual. This will be a user's self-sovereign identity. Not owned, controlled or dependant on a government, NGO, third party or corporation to exist.

IDMONEY will not only be used to integrate with government services (local or national) but also to login to all other virtual based services, including email, social media, e-commerce, etc.

B. CONTENT:

These days the most regulated aspects of life are each individual's content and data, which are the main components of the Fundamental Right to Virtual Personality which includes habeas data (access to information) and data protection regulations.

IDMONEY'S self-sovereign Identity software will store the user data and release it only when requested and authorized by the user.

C. PRESENCE:

Presence regulates and controls all the communication channels, including email, instant messenger, social media, and others.

D. PROJECTION:

IDMONEY will provide several projections in that its software will allow each individual to control and manage their intentions regarding various aspects of their profile. It will allow each person to safeguard their intentions, thereby preventing identity theft, title fraud, and credit fraud.





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FUNDAMENTAL RIGHT

OF HAVING OR NOT HAVING A VIRTUAL PERSONALITY

EXISTENCE

CONTENT

PRESENCE

PROJECTION













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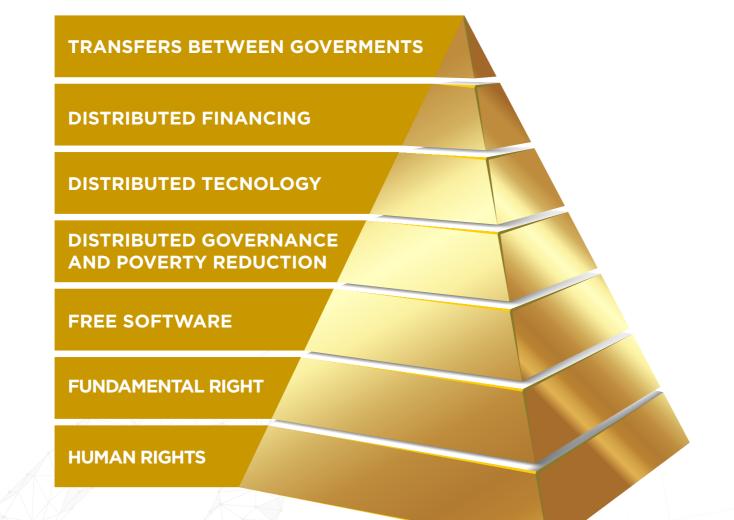
ABOUT US

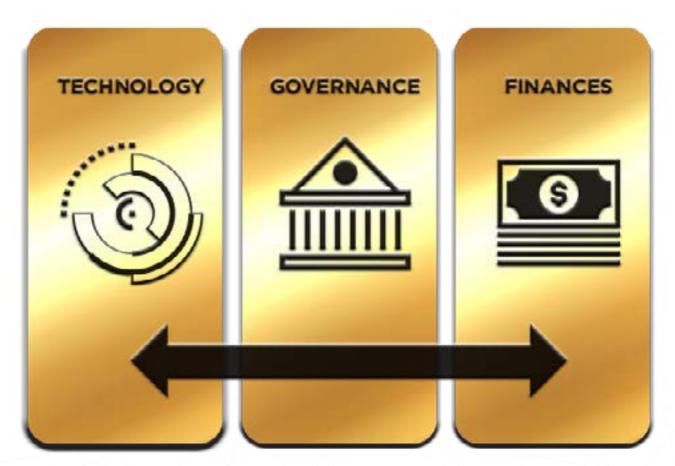
www.idmoney.io

FREE SOFTWARE LICENSE

Free software is strategic to **IDMONEY**, not just because of efficiency (open source), but because it aligns with **IDMONEY** values of freedom.

By developing our software with a free software license **IDMONEY** lets the community use and enhance the software provided to make it better and more useful all across the globe.









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IDMONEY will develop optimal software and will subsequently donate the company's shares to carefully chosen local governments.

-SOFTWARE DEVELOPMENT

IDMONEY software will be designed under the free software license.

The development team will focus on two main applications that will be developed using agile and lean practices, delivering value to the users in an iterative way. The IDMONEY APP will be the vehicle to deliver our Social, Public and Global business model, while the creation of a versatile and multipurpose personal crypto assistant called the Money Making Wallet will ensure citizens' virtual empowerment. Our wallet will have all the traditional functions of a digital wallet, but will also provide the user with a self-sovereign identity and the ability to generate revenue through various channels.

IDMONEY will also collaborate with various free software license communities (e.g.,bountysource) to advance our project's needs and fulfill user wishes.

Additionally, **IDMONEY** will work in conjunction with thirdparty collaborators in research, design, programming and testing all software components, offering better quality control to our users. **IDMONEY** will employ our vast and knowledgeable personnel to engineer optimum software products, taking advantage of the most advanced and modern tools to achieve these goals.

-LOCAL GOVERNMENT/MUNICIPALITY SEARCH

IDMONEY will devote several months to the election process in choosing three local governments to implement our platform, this will be a collaborative process in conjunction with the users of the IDMoney application.

There will be personnel assisting our project in multiple countries, studying the law, social, political and economic environments for crypto.

IDMONEY will task international ambassadors to promote the project in their respective local governments. Based on an incentive system, Ambassadors who finalize a contract with a municipality that meets **IDMONEY** requisites will receive the equivalent of **400 ETH and 100.000 IDM**.

IDMONEY will conduct an exhaustive and extensive search for the most capable and receptive local governments to participate in the **IDMONEY** token project.

Among the requisites to be evaluated will be:

- Established legislation for the use of crypto tokens.
- Established local government poverty relief programs.



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- High technological infrastructure to operate the platform.
- Population's access to smartphone devices, to run the application.
- Ability to integrate local institutions and governments services within our platform.
- Dedication to seeing government institutions, businesses and citizens integrated with this new way of interacting with each other.

Ultimately, **IDMONEY** wants highly organized local governments to join our project and make this endeavor a success so that it can serve as an example to the world.

-DONATION OF COMPANY SHARES

Each of the three local governments that are chosen to participate in the project will receive a one-third donation of the **IDMONEY** corporation's shares.

The timeline for this benefit will be contingent on the length of time required to select the local governments that will take part in the project. **IDMONEY** will dedicate 18 months to this search, but if local governments are selected before that time frame, the project will continue to the next phase. However, should the selection process take longer than expected, the donation phase will be postponed until this search is complete. The **IDMONEY** governance model is for local governments (e.g., municipalities, counties, constituencies) only. The donation of company shares will be made exclusively to this type of institution. To do so, **IDMONEY** shares have been placed in a trust, guaranteeing that the endowment of these shares will be made transparently to the selected institutions. Therefore, while **IDMONEY** is born and built privately, it will

ultimately become public. This trust is the intermediate phase between private and public status.

Through these actions, **IDMONEY** intends to make a difference and contribute to future growth and ultimately change lives.

-POVERTY RELIEF PROGRAM

IDMONEY will be promoting that all token systems allocate a percentage of their tokens to persons living in poverty, so in keeping with that value system, **IDMONEY** will be allocating 20% of its tokens to persons living in poverty.

This relief program will be allocated following a three-year period starting with the inauguration of the project.

Local governments that are active in this project will obtain a software tool to combat poverty. These institutions will identify the beneficiaries of the poverty relief program, and IDMONEY will allocate these profits directly to those who need it the most.

Through this system, **IDMONEY** will be able to deliver relief aid to its deserving beneficiaries. This will be integrated within the self-sovereign identity software, facilitating financial inclusion and poverty reduction.

This assistance will be carried out in conjunction with local entities, allowing **IDMONEY** to develop a way to embrace and encourage the social growth of the communities in which the project will operate.

IDMONEY'S ROAD MAP



- Development of the Money Making Wallet platform and APP
- STARTING: 2017 (IN PROGRESS)
- **LAUNCH:** Q2 2018

- Creation of all 35 million IDM tokens.
- Cryptoland.tv inception.

- PRE ICO JUNE 1ST - JUNE 30TH
- Presale of IDM tokens.
- Money Making Wallet Launch (alpha version).
- IDMoney App. An APP with exclusive benefits for IDM token holder
- Strong Bounty campaign, Markerting and Affiliate Programs.

- OFFICIAL ICO EVENT "JULY 1ST AUGUST 31ST"
- Public sale of IDM tokens.
- Money Making Wallet Beta Version.
- Cryptoland.tv First Series of Crypto Manga Episodes.
- Create a trust/Transfer all IDMoney's shares to that trust.

- Second Series of Crypto Manga Episodes.
- First official Version of Money Making Wallet, this will contain Identity management and monetization.
- Strong focus on establishing relationships with the local governments
- Drupal Communities Development





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ADVISORS

Key players have been included in the development of the project as advisors. These advisors are experts with long-term experience on subjects related to this project who bring significant value to the concept of **IDMONEY** and **GLOBAL MONEY**.



Linked in

JACOBO AIZENMAN

CONTRIBUTING TO THE DEVELOPMENT OF THE NEW FUNDAMENTAL RIGHT, OF HAVING OR NOT, VIRTUAL PERSONALITY.

Serial High-Tech entrepreneur, focused on fintechs, founder of: propiedadsegura. cr, www.bankingcontrols.com, IDPAY and IDMONEY.

Founder of Nexsys, a software distribution company www.nesysla.com, contributed with the Free Software Act, a new legislation that can protect FLOSS (Free/Libre and Open Source Software), owner of a Japanese restaurant, owner and developer of a beachfront development, and the CEO of a very small internet satellite access provider.

Worked extensively on Information and Communication Technologies for human development. Among others, consulted with the Inter-American Development Bank, the World Bank Development Gateway, and gave the initial vision of Lincos www.lincos.net.

Gilat www.gilat.com contracted him as the first GVT employee, to generate the initial business cases that allowed a private placement to create a telecommunication operator, Global Village Telecommunication, http://www.gvt.com.br/home/index.jsp



ALFONSO MOLINA
SCIENTIFIC DIRECTOR A
FONDAZIONE MONDO

FONDAZIONE MONDO DIGITALE, PERSONAL CHAIR IN TECHNOLOGICAL STRATEGY.

Personal Chair in Technology Strategy and Full Professor at The University of Edinburgh (United Kingdom) for more than 15 years. Alfonso is currently the Scientific Director of the Fondazione Mondo Digitale in Italy. Cofounder of the Foundation, he has directed its scientific activities ever since its birth, first as Consorzio Gioventù Digitale and then as Fondazione Mondo Digitale.

In the past, Alfonso has been consultant and advisor to various directorates of the European Commission and has written and published numerous books, papers for academic journals, book chapters, conference papers, and theoretical models. He helped developed the original strategy for the Global Cities Dialogue, including the text of the Declaration of Helsinki, now signed by over 180 cities throughout the world.



Linked in

TODD CONLEY

TECHNOLOGY MANAGEMENT MBA, UNIVERSITY OF WASHINGTON. FOUNDER OF TOKENALITY.

Todd's experience in Crypto gives the organization technological abilities to develop IDM token, he is consistently bringing new ideas to the table to take the organization to the next level.



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JOSE VILLALTA

CHIEF EXECUTIVE OFFICER
Msc. Business Administration Focused
on Project Management, ADEN
Business School. Technical Program/
Project Manager with over 15 years
of experience in the US Data Base
Marketing Industry. Responsible of
leading Big Data teams and projects
related with consumer identity
management. From the vision and
strategy definition phases to ongoing
tactical execution. Tech\Science
blogger and sports enthusiast.



ALEJANDRO LLOBET BUSINESS DEVELOPMENT MANAGER

5 plus years of experience in sales and new businesses, expertise in driving new business into completion by acquiring investments and developing the business itself.

OUR TEAM

Since the inception of an idea based on freedom, the **IDMONEY** team has been working together for more than 12 years in various areas. We are a skilled group composed of developers, system architects, blockchain managers, payment and financial systems experts and more.

Our team is based in Costa Rica. In a region that has seen its share of instability, Costa Rica has stood out for its stable democracy, highly educated workforce, and providing a home for large transnational companies. Companies such as Intel, Oracle, Coca-Cola among many others have come to rely on the Costa Rican economy and workforce to develop the most valuable and critical components for their operation.



MANUEL VARGAS PROJECT LEAD MANAGER

Master in Project Management; work experience of over 5 years managing projects, CEO of a retail company for 5 years.



Linked in

JULIO ARCE AUDIO VISUAL DIRECTOR / COMMUNICATIONS MANAGER

18 years of experience in communication and post production. Expertise on editing audio and video that made him won several post production awards. Also recognized for a being a professional illustrator and a fine artist.



Linked in

FEDERICO MONTOYA ART DIRECTOR /

COMMUNICATIONS MANAGER
Publicist - Graphic Designer &
Producer. 19 years of experience
working in different advertising
agencies, transnational and local.
Social media enthusiast, a very
big fan of sports and a expert on
video games.



MAURICIO MOLINA A. VP BUSINESS DEVELOPMENT

Expert cryptocurrencies trader, with 10 years of experience in sales of digital products, cryptocurrencies, marketing, advertising, corporate business. Informatic and Telcom Engineer, and a huge passion for blockchain technology. I love cars and video games.



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CARLOS B. MÉNDEZ BUSINESS DEVELOPMENT

Workload manager for two years for a Costarican government office, auditor for the same office for eight years before moving into hes own business developing as CEO of the YONEX brand in Costa Rica.



Linked in

AVONNE COLEBROOKE

COMMUNICATION AND COORDINATIONS MANAGER

More than 6 years experience managing teams and driving performance within the world renowned Atlantis Resort Paradise Island, Bahamas. Further, she served 3 years as Associate Director of Communications and Employee Relations.



DAVID MORALES

CONTENT DEVELOPER /
TRANSLATOR ENGLISH
SPANISH ENGLISH

Industrial Engineer. Business Manager with 18+ years of experience in operational leadership and development. English Professor.



FEDERICO GARCÍA

GRAPHIC DESIGNER & ART DIRECTOR

Professional in Creativity, Design, social networks and web, with more than 18 years of experience. Family man, love music and sports.



GERARDO COTO PRODUCTION COORDINATOR AND ANIMATION ARTIST

Digital Animator and Graphic Designer, 5 years of experience in Advertising Agencies, has worked on a couple video game developments, art direction, motion graphics, web design, video production, editing and digital animation. Loves video games, movies, swimming, chocolate and wants to test his writing skills too.



ANGEL RAMÍREZ

ILLUSTRATOR & ANIMATION ARTIST

Experience in digital and traditional illustration, Diploma in Digital Animation and knowledge in organic modeling.



Linked in

WILLIAM MARTÍNEZ

ILLUSTRATOR & ANIMATION ARTIST

Fresh out of college animator looking for experience on the field. A movie, comics and video games geek.



GLEN ÁLVAREZ SOCIAL DEVELOPMENT

Main studies in Computing, worked for software companies such as Gisa, United Brands Company and Nexsys; specifically in stadistic and production. Glen founded and managed a Clothing Store Chain for over 20 years.



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EZEQUIEL SAIDMAN DRUPAL PLATFORM EXPERT

Business intelligence consultant with 15 years of experience. Focused the last 5 years in financial services. Lover of Futbol and Boca Juniors



JACK AGÜERO COMMUNITY MANAGER

Seven years of experience working in advertising agencies, both for local and international brands, also, a wanna be chef.



Linked in

ALEJANDRA PEÑA
COMMUNITY MANAGER

Multidisciplinary and digital creative person with advertising agency background on Social Media and copywriting. Loves traveling, photography and her PS4. Also a Star Wars Fan.



Linked in

JAVIER CASTRO COMMUNITY MANAGER

Graduated in social journalism with an emphasis on audiovisual production, digital communication strategy and photographer. Proactive in a chieving the objectives of the company or professional group of which I am a part. As well as, professional development and growth, through the diversified practice of journalism, photography, audiovisual production and social networks.



CARLOS PICADO SENIOR SOFTWARE DESIGNER

Over 30 years of experience developing software, implementing and maintaining, has been involve in designing Web/Wap responsive sites. Highly experienced in Satellite Telecommunications.



WILLIAM GUEVARA

TECH SUPPORT

Business administration, Diploma in systems engineering, courses of different Microsoft tools, Linux. I worked as a support for plant and systems implementation, quality control. For 18 years I have been working independently with transnational corporations, in the TI position.



JAIRO NAVARRO WALLET DEVELOPER

15 years of success and experience leading, software developers



JOSE MELÉNDEZ SENIOR BLOCKCHAIN

SENIOR BLOCKCHAI DEVELOPER

11 years working as a Software Architect, designing and building transactional systems. I have a passion for security systems like Blockchain. First place in Costa Rica's Ethereum tournament.

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KATTIA MARTIN
COSTA RICAN PARLIAMENT
EXECUTIVE.

Enable the elaboration and analysis of the Constitucional amendment, to add the new fundamental right of having or not having virtual personality.



LUIS SABORÍO AUDITOR

BachelorinBusiness Administration, Certified Public Accountant. Former credit director of the National Bank of Costa Rica (Alajuela). Financial consultant, credit accountant and independent auditor, with its own office since 2006. Advisor to companies and national and international business groups



JONATHAN SEQUEIRA

PRESIDENT OF THE BOARD OF

LEGAL CRYPTO GLOBAL LABS

17 years practice in private and public law, with international experience; providing legal services to a wide range of market sectors.



Linked

NEERAJ SINGH
SENIOR COMPLIANCE OFFICER
Anti-Financial Crime Process and
Policy Expert, with 13 years'of
total experience in Process
Management, Operations, Client

Servicing & Quality Assurance.



PATRICIA VÍQUEZ LOCAL GOVERNMENT RESEARCH ASSISTANT

Professional in teaching in educational informatics. 24 years of experience working in private and public schools. Specialist in technical support and accounting.



IAGO CUESTA POVERTY REDUCTION

MANAGER
Architect. Real state developer and expert on housing developments.







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IDMONEY'S OVERVIEW SHEET

PROJECT NAME:

IDMoney

TOKEN NAME AND TICKER SYMBOL:

IDM

USED BLOCKCHAIN:

Ethereum

ONE LINE CATCH PHRASE:

First Social, Public and Global Crypto

CONCEPT DESCRIPTION:

SHORT: A social, public and global governance model and blockchain (crypto) wallet for local development and citizens' empowerment

LONG: The IDMONEY GAME APP is our vehicle to create a new governance social, public and global model. Additionally with our blockchain wallet we integrate crypto and self-sovereign virtual personality to enhance local development and citizens' empowerment. Uniquely, this model of game app and wallet will be social, public and global: public because local governments will implement and own all results; social because local governments will use these results for socio-economic development and citizens' empowerment, giving everyone the chance to create wealth for themselves, while 20% of crypto tokens' value will reach directly people in poverty; global because people from across the world will collaborate to build IDMONEY, setting the base for a global government community and decentralized multi-government crypto.

HOW DOES THE PROJECT CREATE VALUE TO THE ECOSYSTEM AND DIFFERS FROM COMPETING PROJECTS:

Promotes a new trend of social and public crypto, while protects and empowers people, their data and their virtual personality rights

INCORPORATED COMPANY'S COUNTRY:

Costa Rica

TOKEN UTILITY / FUNCTION:

The token gives you access to **IDMONEY GAME APP**, this allows users -among several options- to participate in the election of the local governments that will receive **IDMONEY'S** benefits, access to all of cryptoland.tv resources, and to apply for rewards up to (400) ETH and (100,000) **IDM** through playing and collaborating in the municipality selection process.

LEGAL COUNSELOR / LAW FIRM:

Jonathan Sequeira / LEGAL LABS

TOKEN PRE-SALE START DATE AND TIME(UTC - 6):

June 1st, 2018 16:00

TOKEN PRE-SALE END DATE AND TIME (UTC -6):

June 30th, 2018 16:00

TOTAL TOKENS SUPPLY:

35,000,000 IDM



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FOR CROWDSALE:

16,000,000 IDM

TEAM:

6,300,000 IDM

ICO PRICE OF TOKEN:

0,00075 ETH

WEBSITE LINK:

<u>idmoney.io</u>

WHITEPAPER LINK:

https://idmoney.io/wp-content/uploads/2018/03/IDMONEY-WhitePaper-v.1.0.0.pdf

COMPANY STRUCTURE (PROFIT / NON PROFIT):

Profit

BLOG LINK:

https://medium.com/@IDMONEY

GITHUB CODE REPOSITORY:

https://github.com/IDMONEY

TELEGRAM:

https://t.me/idmoney_eng

LINKEDIN:

https://www.linkedin.com/company/11382252/

FACEBOOK:

https://www.facebook.com/idmoney/

YOUTUBE:

https://www.youtube.com/channel/UCX8esaFWpTyyV-nvlyQTVJw

TWITTER:

https://twitter.com/IDMoneyHDN?lang=en

REDDIT:

https://www.reddit.com/user/idmoney

INSTAGRAM:

https://www.instagram.com/idmoney_social_first/

BITCOINTALK:

https://bitcointalk.org/index.php?topic=3207583.0





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IDMONEY S.A.

3-101-751348

Legal notification: San José, San Pedro de Montes de Oca, diagonal a la Embajada de Panamá, 300 mts sur de servicentro el Higuerón.

e-mail: info@idmoney.io

website: www.idmoney.io



EXPERT SERVICES

STRATUS CYBER SECURITY.

Managing **IDMONEY** security auditing, Stratus is committed to thoroughly serving Small and Medium Businesses, in their Cyber Security needs.

https://stratuscyber.com/

ICO EXPERTS.

ICO smart contract, auditors.

JUAN MARCOS RIVERO & ASSOCIATES.

Legal advisor with over 10 years of experience.

http://www.penalcorp.com

LUIS SABORÍO.

Financial Auditing.