

FOLLOW COIN¹

Cryptocurrencies for everyone!

How experienced Influencers can make
you a better trader!

Whitepaper 1.2
followcoin.io
Follow Coin BV
October 20, 2017



Table of contents

1.	Note from our CEO	1
2.	Follow Coin in a nutshell	2
2.1.	Cryptocurrencies for everyone	2
2.2.	What is our solution	3
2.3.	Why Follow Coin	4
3.	A brief history of cryptocurrencies	5
3.1.	Bitcoin	6
3.2.	Blockchain	7
3.3.	Altcoins	7
3.4.	Market adoptions	9
4.	Problem analysis	10
4.1.	Hurdles for new traders	12
4.2.	Information is decentralized	13
4.3.	Lack of trusted mentors	13
4.4.	Not the traditional marketplace	14
4.5.	Ever expanding choices	14
4.6.	Trading risk	15
4.7.	The flipside of anonymity	15
5.	The Follow Coin solution	16
5.1.	Our goal	16
5.2.	Our mission	17
6.	Target audience	18
6.1.	Market size	19
6.2.	The “crypto-curious”	21
6.3.	The “beginning/intermediate trader”	21
6.4.	The “Influencer”	21



7.	The Follow Coin ecosystem	26
7.1.	The platform	27
7.2.	FLLW: The Follow Coin itself (FLLW)	27
7.3.	Followers	28
7.4.	Influencers	28
7.5.	Influencer Scorecard	28
7.6.	Trade Academy	29
7.7.	Trade Suggestions	30
7.8.	FIT (Follow Influencer Trading)	30
7.9.	Auto-FIT	31
7.10.	FLLW Rewards	31
7.11.	The App	33
7.12.	Technical considerations	34
7.13.	Privacy	35
7.14.	Security	35
8.	Roadmap	39
9.	Tokensale	41
9.1.	What is a tokensale?	42
9.2.	Why use a tokensale?	42
9.3.	Token sale specifics	43
9.4.	Rights of token owners	44
10.	The team	46
11.	Contact	52
12.	Disclaimer & copyright	53



A note from our CEO

Firstly, thank you for reading our whitepaper. This isn't your normal Times New Roman 12px whitepaper. It's just not who we are. We're traders ourselves — we're probably trading right now — and we've locked up our suits someplace far, far away.

We want to tear down the barriers, prejudices and negative stereotyping of criminal activities much of the world has against crypto's. We want to create a world where criminal activities aren't top of mind for someone who isn't familiar with the world of cryptocurrency. To create a platform where novice crypto enthusiasts can meet experienced crypto traders in an open and honest environment. A place to follow, copy, and learn from each other.

Follow Coin offers a platform for the beginning crypto trader, the experienced crypto influencer, and all other cryptocurrency enthusiasts....

Let's create Follow Coin!

Thomas van der Bijl

CEO Follow Coin

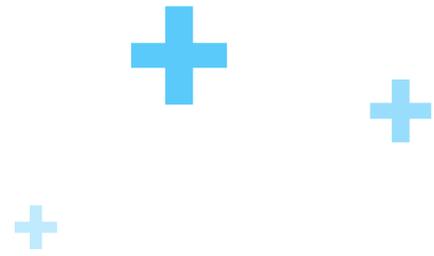
Follow Coin in a nutshell



Cryptocurrencies for everyone

Everyone seems to be into cryptocurrencies lately. Currently there are more than 1,000 cryptocurrencies to choose from. How do you know which one is a solid investment? All those different coins can dazzle you as a beginning trader. Fortunately, Follow Coin brings order to this crypto chaos. The platform is your guide in the world of bitcoin and altcoins, simply by letting you follow experienced traders who have been there since the first days of bitcoin.

Follow Coin connects (beginning) users to experienced traders who have been active in the cryptocurrency world for years. With a simple notification in the app, these so called Influencers will let you know when to buy and sell which currency. This makes the cryptocurrency world accessible to everyone!



What is our solution?

Simple! Follow Coin is a platform that gives new and novice traders the opportunity to follow experienced cryptocurrency Influencers. Based on their scorecards, you can follow Influencers and check them against the market and your portfolio. Follow the best performing investors and trade exactly like them with the FIT feature (Follow Influencer Trading). You will receive a better yield in return and the Influencers will receive rewards for winning trades.

Follow Coin will offer its products through a unified platform design with the mainstream user in mind. As the blockchain industry expands and the number as well as value of crypto assets increase, the market for crypto-investing and speculation will also grow. Crypto markets are borderless, open 24/7, subject to minimal regulatory control, and offer huge potentials for growth. Because of these characteristics, crypto markets are an incredible, new opportunity for investors over traditional markets.

Our goal is to lower the barriers of entry to crypto investment markets by providing tools and services that make interacting, handling and trading crypto assets accessible to everyone.

Why Follow Coin?



Because our platform will be for the user. They gain exclusive insight in how crypto traders with years of experience trade. This way they won't get left out, and will be able to react on time.

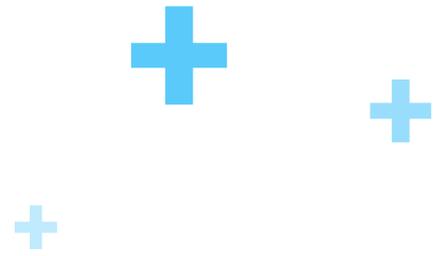
Being new to the market is exciting and can be scary at the same time. Follow Coin will make sure both new and experienced traders feel at home. As social interactions are a key part of the crypto world, projects rise and fall by their community and the network they create. The current Follow Coin community exists about more than 10.000 people. During our Minimal Viable Product-phase (test of Telegram channel), we've reached 1000 members within the first 24 hours. Our community is diverse, all colours, all ages and all languages, as seen by our meetup at the 29th of october. As our company is within Amsterdam, we'll be able to have regular meetups with fans.

The team of Follow Coin has over 10 years of experience in building platforms. We're analytics driven optimizing experts and we are located in Amsterdam, The Netherlands. Currently there are 125.000 people using our tailormade software on a daily basis. Our expertise will be highly valuable regarding setting up the Follow Coin platform and mobile application.

A BRIEF HISTORY OF CRYPTOCOINS

"Crypto" is one of the most trending topics. People hear about it almost every day, but what is it? If you are interested in Follow Coin as a novice or beginning trader, this section is for you.

If you already live and breathe crypto then you can skip this part!



Bitcoin

The very first cryptocurrency in the world was Bitcoin. It is based on an idea described in 1988 by Wei Dai. Satoshi Nakamoto created this digital coin in 2009.

Bitcoin had one main goal: to tackle issues in the traditional commerce model. That model totally relies on financial institutions and other trusted third parties to process electronic payments. Non-reversible — or rather “non-disputable” — transactions are not possible since those financial institutions cannot avoid potential disputes and subsequent mediation. This leads to increased transaction costs as more information is needed between merchants and customers to establish the required level of trust. And even then fraud can't be excluded.

That's why Bitcoin created a cryptography based electronic payment system that allows consumers to create and control all transactions. Any two willing parties can transact with each other without the need for an external trust network. That way it eliminates the associated costs and payment uncertainties. [1] [2]. With Bitcoin transferring money to other countries is just as easy and cheap as sending an e-mail.

[1] BTC Whitepaper : <https://bitcoin.org/bitcoin.pdf>

[2] FAQ Bitcoin.org : <https://bitcoin.org/en/faq>

Blockchain

Blockchain technology is the backbone of cryptocurrencies. It is a distributed, publicly available ledger on a peer to peer network. Blockchain is the new kid on the block in the IT landscape.

A blockchain application registers transactions between two parties and displays the date, time and owner. You can think of it as a public accounting ledger where information is indelibly archived. This ledger is automatically distributed between all participating parties (nodes) so no one central system owns the ledger.

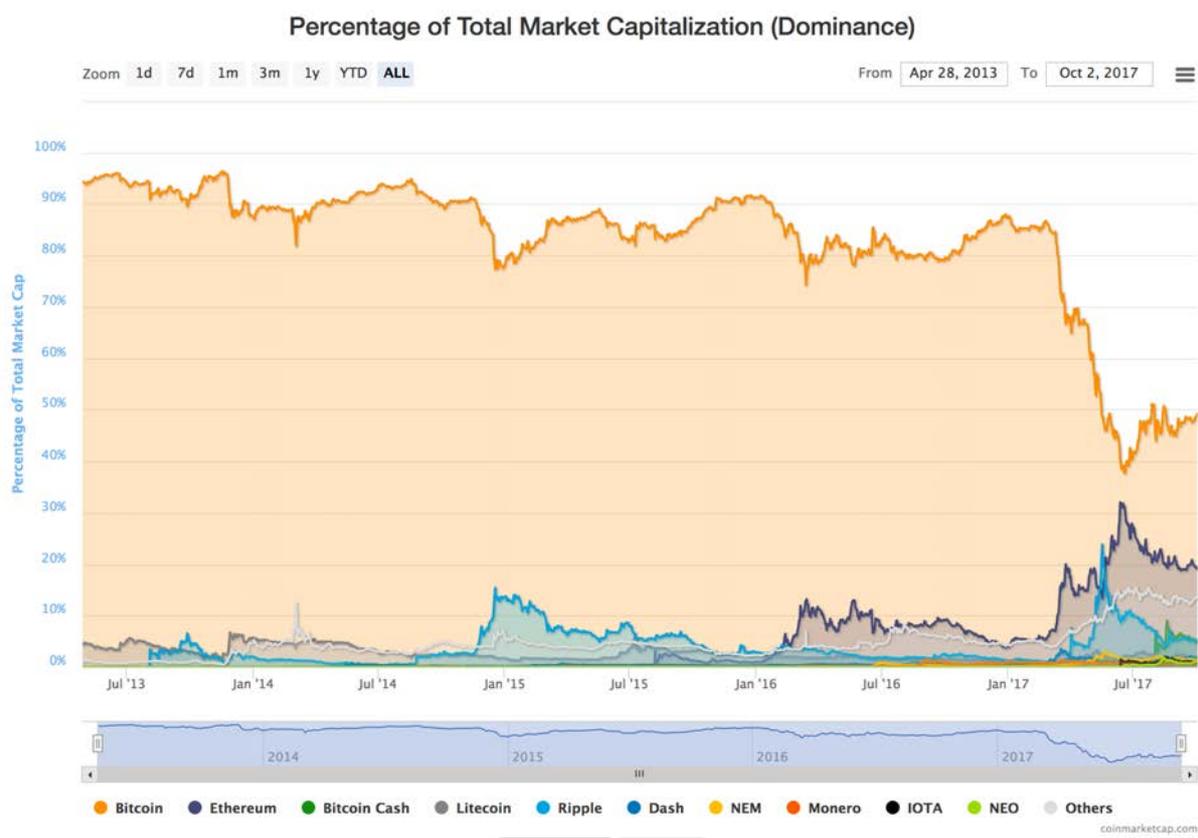
Algorithms then ensure that each transaction is verified and that all nodes in the network maintain constant consensus. No "trusted third party" such as a bank or notary is needed to confirm transactions. If a transaction is manipulated from the outside, this consensus can no longer be reached and the network will reject it.

Altcoins

Soon after Bitcoin was created, people realized the technology had much more potential than just being a payment system. In 2015 the Russian-Canadian cryptocurrency expert Vitalik Buterin launched Ethereum, a second generation blockchain.

Ethereum offers a broader set of functionalities that have use cases relevant to more than just the financial sector. Ethereum tackles Bitcoin's slow processing time and also has a smart contract functionality that allows people to create new token types.

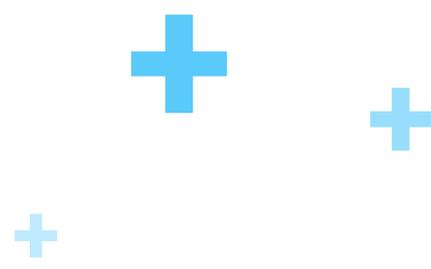
This possibility created an explosion of new tokens, also known as Altcoins [5]. Currently there are over a 1,000 different cryptocurrencies and 200 assets across 5,400 markets.[4] Although Bitcoin is still the largest cryptocurrency, its dominance has dropped from an 80% high to around 45% since mid 2017. [6] This was the beginning of the mainstream crypto trading.



[4] Global Crypto Benchmarking Study : <https://tinyurl.com/lrx44cf>

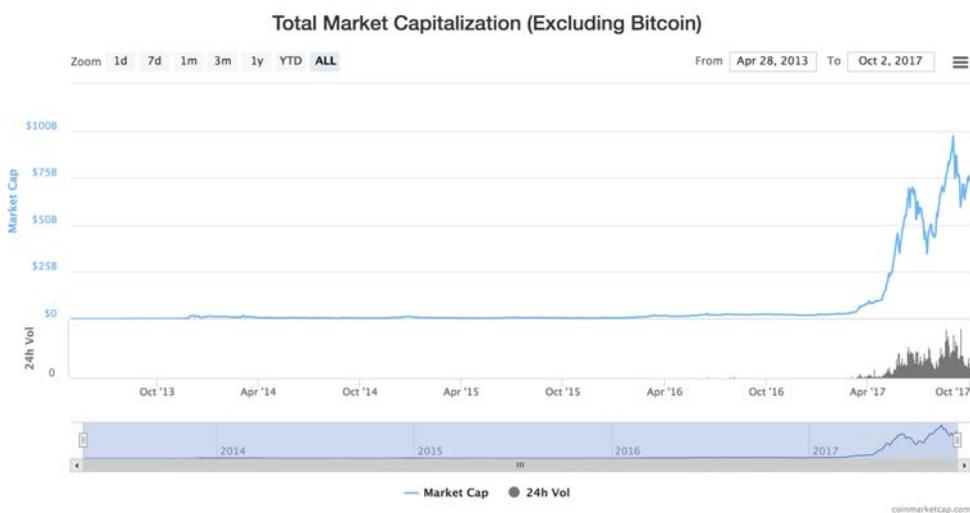
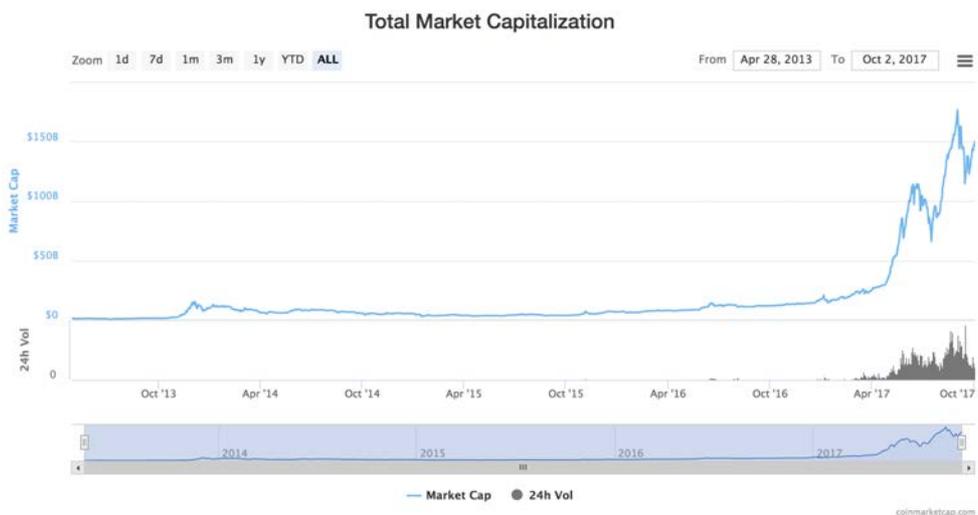
[5] Paid Report -> Understanding Ethereum (Report). CoinDesk. 24 June 2016 : <https://tinyurl.com/ycl2e6h7>

[6] Coinmarketcap.com Stats : <https://coinmarketcap.com/charts/>



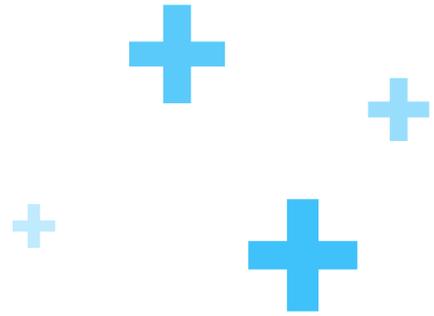
Market adoptions

Since the beginning of 2016, the total market capitalization of cryptocurrencies has increased almost 14 times reaching 165 billion in early september 2017 [6]. This indicates a lot of new money is flowing into cryptocurrency due to more public trust and widespread adoption. Bitcoin is also no longer the only attractive investment as other altcoins gain momentum and value. Crypto-trading is the future.



PROBLEM ANALYSIS





As the blockchain industry expands and the number, as well as value of crypto assets increase, the market for crypto-trading and speculation will also grow. Crypto markets are borderless, open 24/7, currently subject to minimal regulatory control, and offer huge potential for growth. Because of these characteristics, crypto markets represent an incredible new opportunity over traditional markets.

The crypto-investment market is primed to attract new traders. However, the learning curve for investing in crypto assets is extremely steep and the marketplace lacks sophisticated tools and information products to encourage new users to make the jump into the crypto community.



Hurdles for new traders

Although cryptocurrencies are becoming mainstream, they are often not very user friendly. Since crypto is still a developing market, few people are up to date with the latest information and they don't really understand how to handle, transact and work with cryptocurrencies.

Many beginners encounter problems and risks as reliable and relevant information is not always easy to find. They simply lack experience and a lot of new traders can easily lose money. Typical mistakes could be avoided though if the novice traders had more trusted trading resources.

“Traders tend to sell winners at a 50% higher rate than losers. This means that they tend to sell winners for profit while holding on to their losers.[8][9]”

“Traders don't use stop losses at critical zones and tend to sit with a loss till it recovers. This probably will recover but the money put in the investment is locked for a certain amount of time which we can see as a loss of opportunities. ”

Traders often forget to count the transaction costs in their trades and beginning traders are often victims in not applying proper Technical Analysis (TA).

[8] Odean (1998): Volume, volatility, price, and profit when all traders are above average

[9] Calvet, L. E., Campbell, J., & Sodini P. (2009). Fight or flight? Portfolio rebalancing by individual investors.

Information is decentralized

Valuable information is dispersed across many channels such as Facebook, Twitter, Youtube and other sources via Google search. It can be found, but it is shattered in small pieces. It is also mostly cluttered due to poor management of information. An average investor that is passively looking to diversify his investments would spend weeks, if not months, before he could fully understand the whole crypto mechanism.

This is why curious traders need Follow Coin!

Lack of trusted mentors

A key to successful trading is an optimal entry point. This requires good technical analysis skills that beginners can have trouble with. Due to this, many of them would like to receive feedback from more experienced traders whether their decision is correct. However, this creates a scenario where the beginner relies too much on third parties, it is not possible to verify whether the 'experts' they are consulting are in fact as experienced as they say they are. Random people can also comment misleading information.

This is why novice traders need Follow Coin!



Not the traditional marketplace

Many beginning traders make typical cryptocurrency investment mistakes due to the irregular market. The crypto market is something many people aren't used to. Applying common traditional investment theories and decisions can be dangerous in the cryptocurrency market. Beginners and even more experienced traders have a hard time dealing with FOMO for example (fear-of-missing-out), when they see other coins increase in value explosively. People tend to buy at the top and then sit with a net loss when everyone else took a profit.

This is why traditional traders need Follow Coin!

Ever expanding choices

Even for people with more experience in crypto trading, with currently over a 1,000 cryptocurrencies, it is difficult to research each potential coin and do a proper analysis. Buying the right coins is more difficult than it seems. It is a very time consuming process. Reading up on coins can take hours and most people don't have time to trade and to keep up with all the news to trade effectively.

This is why experienced traders need Follow Coin!

Trading risk

Risks can arise when not taking enough time with due diligence. The crypto world unfortunately contains many scams like pyramid schemes, pump-and-dump scenarios and FUD (fear, uncertainty and doubt). This can make proper investment decisions difficult.

This is why smart traders need Follow Coin!

The flipside of anonymity

Anonymity is a cornerstone of the blockchain but this can also present a barrier for new traders. Legitimacy in track records and transparency are indeed important factors when seeking for advice. New traders are looking for a strong community where everyone helps each other. This is crucial to successfully driving the blockchain ecosystem forward towards mass adoption.

This is why all traders need Follow Coin!



THE FOLLOW COIN SOLUTION.

We want to lower the barriers of entry to crypto investment markets by providing tools and services that make interacting with, handling and trading crypto assets accessible to everyone. Our goal is to relieve beginning traders with a steep learning curve, and help Influencers to boost their reputation and reward their knowledge. Follow Coin will offer its products through a unified platform, designed with the mainstream user in mind.



Our mission

Since the learning curve is very steep for new or novice traders that are looking to invest in cryptocurrencies, Follow Coin will step in to help tackle the difficulties. Follow Coin is a cryptocurrency operating platform, facilitating cryptocurrency discussions and trades in different crypto assets.

Our aim is to create an easy to use platform with the needs of the user in mind. Information can be centralized based on our decentralized blockchain technology and both beginners and more experienced traders/Influencers can benefit from it. We mainly bridge beginners and traders by giving beginners the opportunity to follow and learn from the traders, while traders are receiving rewards for providing trade information that is successful. All tracks and trade advices are recorded in our blockchain ecosystem so that traders are transparently scored. This way, the issue with trust and risk of blindly following inexperienced traders is being minimized.

Not only are we aiming to build the platform, we are also committed to create a whole new user experience too. We understand that mobile users require a 'trade-on-the-go' functionality, as many traders have day jobs. A mobile app is a must have.

We hope to contribute to the whole cryptocurrency environment and lower the entry barrier of new users and spread more general awareness of the potency in blockchain and cryptocurrencies.

TARGET AUDIENCE

There is no better feeling than trading with crypto's and discussing this with like-minded people. As all of our Follow Coin team members are traders themselves (required), we know how a trader thinks and acts. We could categorise ourselves as a part of the target audience. Due to our collective effort and research, we came up with three main audiences for Follow Coin users.

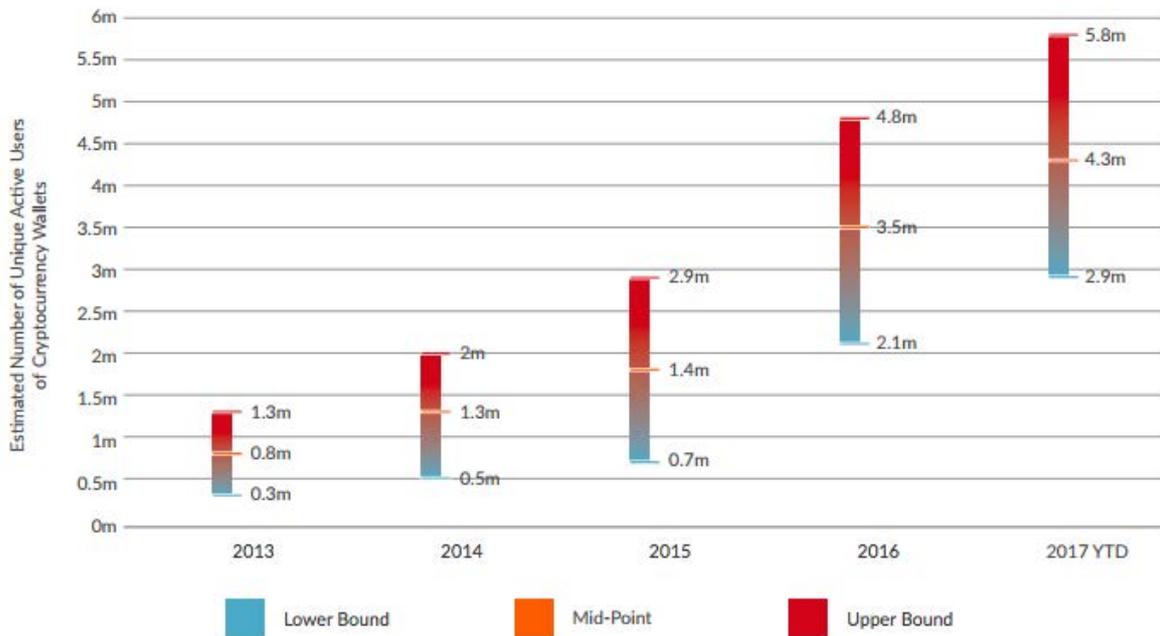




Market Size

With the rise of awareness about the potential future of blockchain technology, the number of people who are interested in diversifying their portfolio with cryptocurrencies has expanded tremendously. According to an academic study, it is estimated that there are between 2.9 million and 5.8 million active users in the cryptocurrency community. Most of these users have on average two wallets. This number is still growing each year. [4]

Figure 10: The estimated number of unique active users of cryptocurrency wallets has grown significantly since 2013 to between 2.9 million and 5.8 million today



It is quite impressive already and it seems to be a lot, but we are convinced that this number is an underestimation to indicate how big the interest in cryptocurrencies is. The study is counting the active users and not the amount of users that are interested but are not active yet. We believe this group of users is not active yet mainly because of two reasons. The primary reason is that this group of users are beginners and they don't even know how to start investing in cryptocurrencies. The secondary reason is that they might also be insecure in the fairly new cryptocurrency world, hence they haven't taken any action yet.

This group of people is also our main target and encompasses both the "crypto-curious" and the beginning/intermediate trader. They form the core activity of the Follow Coin ecosystem.



This is the person who has heard of crypto trading from their friends and wants to join, but is a bit insecure to take the first step. This is the main target group and aligns with our goal of mass adoption of crypto-trading.

01. The Crypto Curious

This is the beginning or improving trader who actively trades but aspires to be better and better. They've had both good and bad experiences and are looking for the right people and the right information to improve their skills. They can follow more experienced traders and learn from them or backtrack their own trading calls.

02. The beginning/intermediate trader

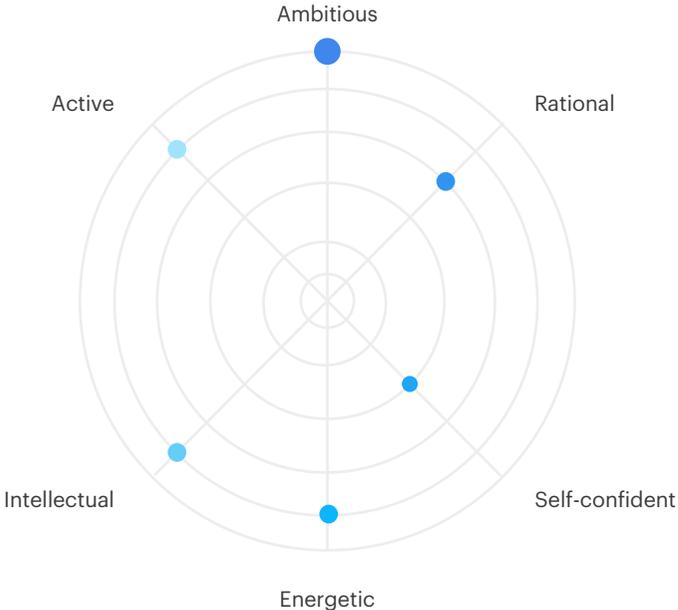
This is the professional "super" trader who is trading 24/7 and understands the marketplace and closely follows and creates new trends and opportunities. They are interested in increasing their (social media) reach out (and thus want to get more net revenue from their trading skills). They can earn Follow Coins (FLLW) by contributing to the platform. Monetizing trade knowledge has probably never been this easy.

03. The Influencer

01. Berend Kernkamp

Berend is a real 'web junkie', he has a great interest in every new or unknown online aspect. He is an early adopter to say the least. Not that long ago his colleague and he ended up in the world of cryptocurrency while working on a project for one of their clients. They got totally wind up in the whole cryptocurrency world and absolutely liked the rush. After his first investment he got hooked and he now checks his account at least 10 times a day, hoping for some exciting results. One thing that keeps bothering Berend is that he doesn't exactly know what he is doing. What coin is doing well at the moment or what coin is a good one to invest in for the what coin is a good one to invest in for the future. He isn't sure about what to do. He keeps asking different people for answers, but he never gets in touch with someone with real experience.

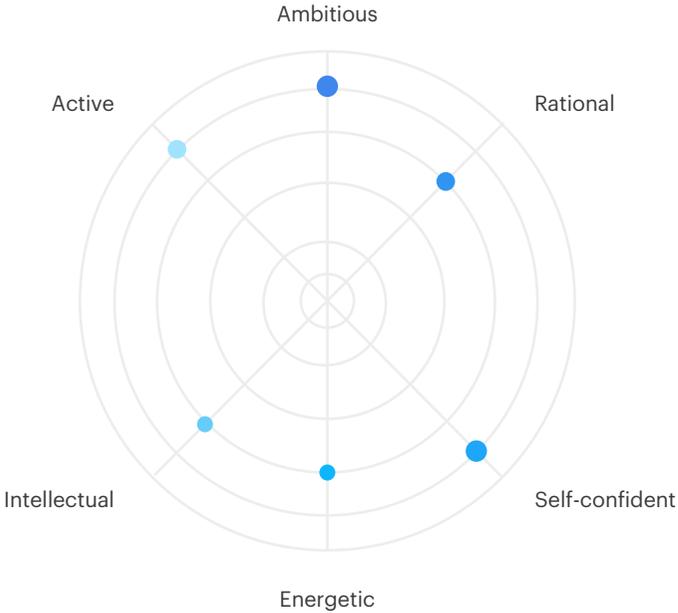
- 38 years old
- Köln, Germany
- Relationship
- Media Information
- Webdesigner
- Traveling and gadgets



02. Paul Sanders

Paul is a very well respected man in Cookeville. After almost 35 years of hard work he is ready to retire and start making hiking trips with his wife Mary. Throughout the years he saved up money for his retirement fund but he would like travel to countries all over the world, which means he has to stack up now. On a Sunday afternoon he heard that his son-in-law started to invest in the cryptocurrency world. He told him that he doubled his stakes in just two months! Paul became interested in his stories and decided to look into this new market. He decided that he wanted to invest some money just to see what it does. With the help of his son-in-law he started investing and he is now all in the game. Unfortunately his son-in-law is too busy to help him, so he had to start investing on his own. Paul needs a little help!

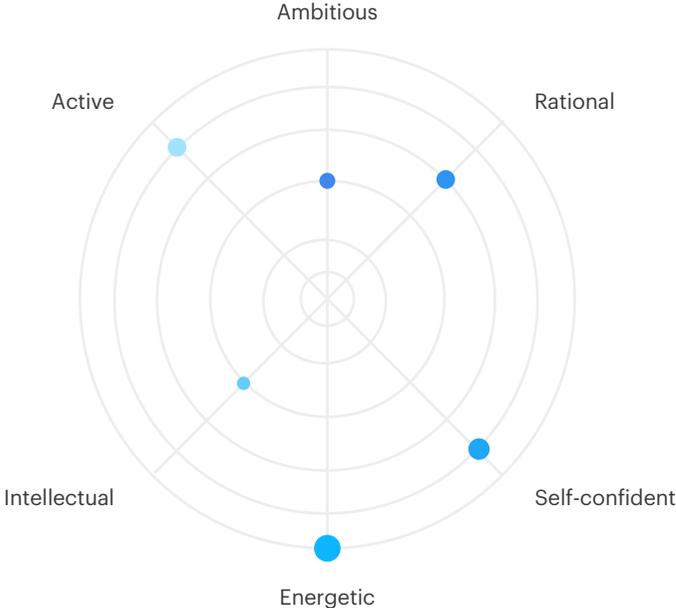
- 63 years old
- Cookeville, USA
- Married
- Dentistry
- Dentist
- Photography and hiking



03. Maria D'Ambrosio

Maria is a real party animal, she likes to do fun things and work isn't one of them. That is why, when she read about cryptocurrency, she was interested right away. Earning money without a lot of effort was exactly what she was looking for. Her current jobs don't provide her a huge paycheck and all the parties that she goes to don't help her save up. She did quite some research online and after a week she made her first investment.

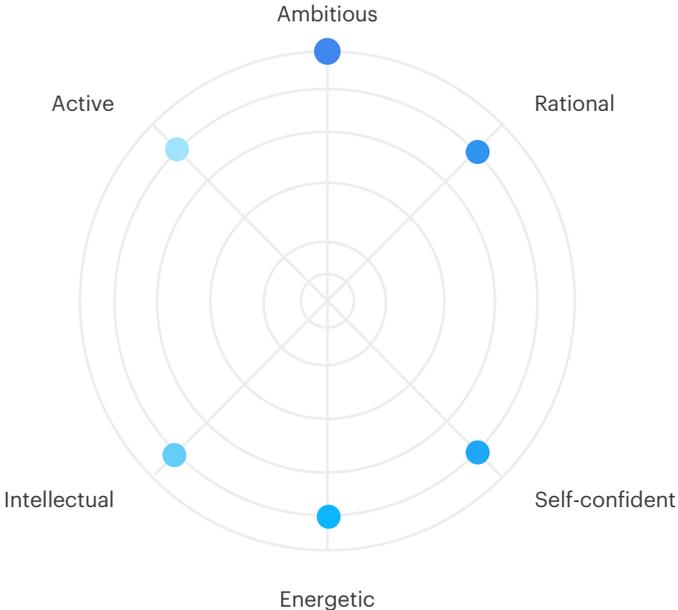
- 24 years old
- Gangi, Italy
- Single
- Tourism Management
- Tour Guide and Waitress
- Going to parties, relaxing



04. Karl Schoonhoven

Karl is always on the hunt for new trends and developments concerning the online world and technology. He was one of the first Dutch people who started trading cryptocurrency. After a lot of trades he became a pro in spotting new coins and he became exceptionally skilled in trading cryptocurrency. He joined different social media groups and communities where he noticed that people really liked his advice and the things that he did.

- 26 years old
- Amsterdam, NL
- Single
- Information Science
- Web Developer
- Cryptocurrency trading



THE FOLLOW COIN ECOSYSTEM

Our ultimate goal is to build an all-in-one ecosystem where the most recent news can be read on our dashboard, trending coins can be voted on, and ICO token research reports can be read. All part of a thriving community discussion with Follow Coin, basic tutorials for beginners and tips and tricks tutorials for the intermediate traders. All the right information, found in one trusted place.



The platform

The Follow Coin platform is here to enhance the trading experience of the beginners and boost the benefits of existing cryptocurrency traders. The purpose is that traders can post trading advice and make trading calls along with technical analysis or fundamental analysis. The platform will work with a "following" feature similar to Twitter or Instagram.

FLLW: The Follow Coin itself (FLLW)

The actual Follow Coin (FLLW) will have multiple usages:

Crowdfunding development

The FLLW coin will be created during the initial token distribution and a portion will be sold to fund development of the platform. See section on Initial Token Distribution.

FIT trades

In order to do an FIT (follow Influencer trade), a Follower will need to pay FLLW based on the amount they are trading. A portion of this will go to the platform and the remainder will be paid as Influencer rewards if the trade was deemed successful. Otherwise, if the trade is not successful, this portion will be returned to the Follower.

Influencer rewards

When a Follower chooses to FIT trade, based on the suggestions of an Influencer, and the Influencer's suggestion results in a successful trade, the Influencer will receive FLLW rewards. The amount of rewards is based on the number and value of FIT trades made.

Followers

Followers will be the largest part of the users. Everyone will start out as a Follower, and can later on grow to be an Influencer. A Follower will be able to follow Influencers to their likings, join groups and participate in the Follow Coin Academy. Next to plain following, they can FIT their Influencers.

Influencers

Influencers form a special part of our ecosystem. We highly value the quality of our traders in the Follow Coin ecosystem. All information on the type of investment can be found on the dashboard of the Influencer so that Followers can decide whether the trading style of that particular Influencer suits them.

At the launch of the platform, becoming an Influencer will be by invitation only via our Trading Academy. Later versions will be capable of accepting more Influencers and allow people to apply based on their trading history. As the platform matures we will create a path to becoming an influencer so that everyone can rise to the level of Influencer!

Influencer Scorecard

Influencers are experienced traders who trade cryptocurrency assets to yield profits. The most common strategies are short term to midterm. However, we want to minimize the risk of 'blind following' inexperienced traders with misleading information by giving a score to the traders.

Based on the accuracy and frequency of trades given by the trader, the blockchain records all the data and Follow Coin will automatically calculate a score. All trade transactions and calls are recorded in our ecosystem blockchain, thus all entry points and exit points are clearly represented. This is possible due to the pure nature of the blockchain where input of data is reliable and it is not possible to falsify this information.

The trader scorecard will be visible to all users and it can be used to determine which trader they would like to follow and FIT (follow Influencer trading).

Trade Academy

The Follow Coin team will set up a Trade Academy to support Followers and ensure they receive premium, qualitative content from the platform. The Trade Academy will also create original content for the crypto community including tutorials, guidelines, best practices to lower the barrier for the novice and help the experienced amateur alike.

The Follow Coin Trading Academy team will also perform audits of Influencer enrollments and establish guidelines for the Influencer Scorecard. To ensure the quality of the platform, all future applications of being an Influencer need to follow simple KYC (Know Your Customer) guidelines so we can ensure the trader is legitimate, has our required level of experience and does not intend to abuse the system.

Trade Suggestions

Followers can choose to receive real-time push notifications when a followed Influencer makes an actual trade. The Follower will then be able to create a FIT trade and potentially benefit from the experience of an Influencer accordingly.

The initial version will allow free access to a version with trade suggestions so Followers can experience the utility of the platform before deciding to join the Follow Coin ecosystem. In the future we plan to launch an updated version of the Follow Coin platform via a one-time paid in-app upgrade.

The upgrade will be paid in fiat and the cost to be determined at a later date. Those who do not upgrade will be limited to just one suggestion per day, and a maximum of following 3 Influencers. This update will allow Followers to follow more traders (by paying FLLW), FIT trading and other features as documented in the roadmap.

FIT (Follow Influencer Trading)

Follow Influencer Trading is one of the main features of Follow Coin and allows the Follower to benefit from an Influencer's experience. In the process of FIT trading, the novice trader learns more about the trade itself on a fundamental or technical level.

When a Follower receives a Trade Suggestion based on a trade made by an Influencer, they will be able to duplicate the trade via the mobile app or dashboard.

Auto-FIT

With this feature, Followers can automatically FIT any Influencer they like. Followers can allocate all or a portion of their funds for automatic FIT trading. Since they can specify how much to allocate, a Follower could potentially enable this for multiple Influencers.

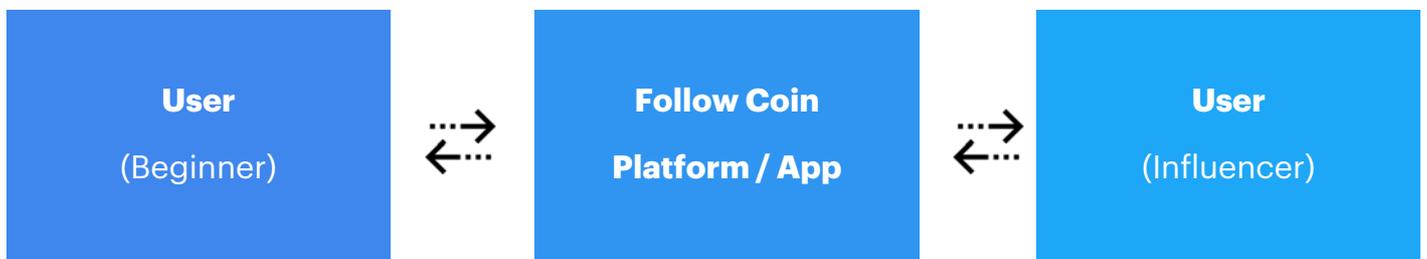
This feature is based mainly on the exchange-trade-behaviour of the Influencer. Read-only API keys will be required from the Influencer so the Follow Coin platform can measure exactly what kind of trades the Influencer is submitting. This feature is made possible by using API keys for participating exchanges that are specified to 'read only'. This means that Follow Coin or the trader/Influencer cannot withdraw/hack or possess your funds.

To be able to FIT people, it is required that Followers check one more option at their API-settings then Influencers: open/close trade. With this feature, Followers (if approved and checked by system profile), can ride along with the experience from an Influencer.

FLLW rewards

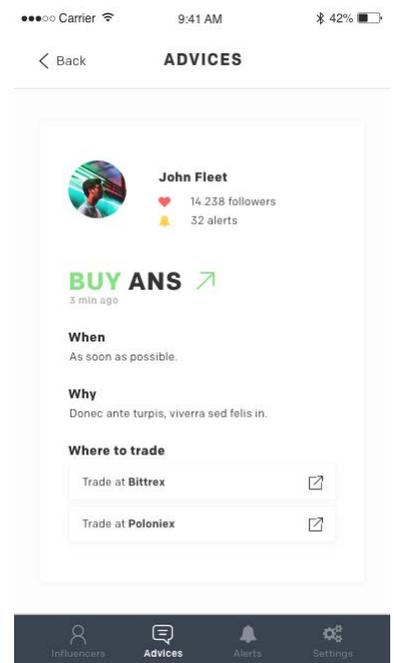
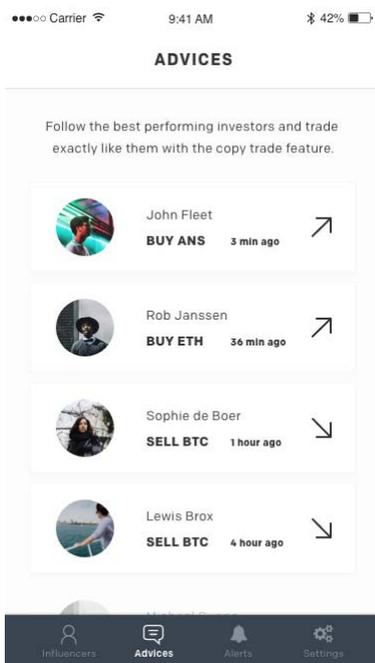
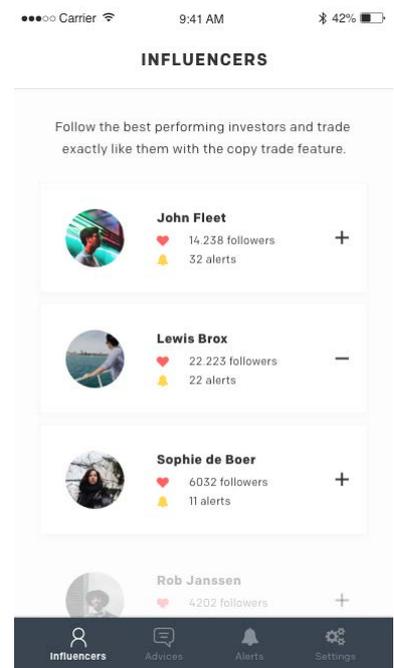
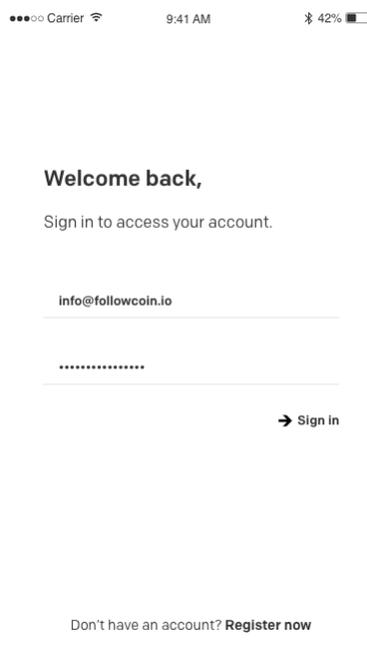
FLLW rewards are what drive FIT and Auto-FIT trades. When an Influencer makes a trade and creates a Trade Suggestion, a Follower pays for a FIT trade with FLLW. If the trade is deemed successful, the Influencer receives an FLLW reward based on the profit realised by the Follower. Trading will only be successful when the Influencer sells on a higher rate, than when the initial buy order was made.

If, in the meantime, the follower decides to sell his position, rather than wait for the suggested sell moment by the influencer, the influencer will still receive a kickback (if the trade is profitable). If the position is closed with a loss, due to the 'manual' closure of the follower, the scorecard of the influencer won't be affected.



The App

The alpha version of the Follow Coin app is planned to be available in Q4 2017. In that version users can follow several traders for a free trial.



Technical considerations

The blockchain provides an open and secure system that allows Follow Coin to retrieve an unbiased skillset from the Influencer. By using multiple exchanges, existing and new trader data can be retrieved from the blockchain to measure and compare Influencers, update scorecards, FIT trades and calculate gains and losses. Amongst these trading platforms/exchanges there are any exchanges that provide user-API keys like:

- **Bittrex**
- **Binance**
- **Poloniex**
- **Cryptopia**
- **YoBit**
- **Liqui**
- **More exchanges to come..**

Due to the diverse nature of all platforms, Follow Coin will be using a number of languages and frameworks like Node.JS, Go, Swift, Solidity and Java.

Privacy

Keeping security and privacy in mind when building a multi usage platform is vital to both Followers and Influencers. It is the number one requirement for Follow Coin.

For Followers, the first basic step is that Follow Coin will only take data that is absolutely necessary for the platform to work. Wallet addresses are already anonymous and Follow Coin intends to keep it that way.

Influencers are different though. Since Influencers will have a certain level of authority — and therefore responsibility — they will need to provide more data like: full name, email address, street name, postal code, country, etc. This personal information will not be shared with the public audience, and will only be available for Follow Coin employees. As a countermeasure to discourage scammers, we personally review any Influencer submission, to verify that their trading habits are acceptable by Follow Coin standards.

Security

Security has never been such a sensitive issue as it is now. To prevent hacks and data leaks there are a number of steps users (Influencers and Followers) can take to minimize the odds for such situations to occur. Follow Coin has the advantage of the public availability of the blockchain, which is secure and supplies us with correct and stored data.

Any data that requiring storage or processing will be done in accordance with an ISO 27001 & 27002 security plan in place. In order to do this, Follow Coin has hired a security officer and is working towards completion of ISO 27001 & 27002 certification.

Risks

We understand that the Follow Coin ecosystem also contains some potential risks. Below is a list of current potential risks and solutions to reduce or mitigate them.

Pump and Dump schemes

Traders could be able to manipulate their profits into a so called "Pump and Dump" (P&D). P&D is a form of microcap cryptocurrency fraud that involves artificially inflating the price of an owned cryptocurrency through false and misleading positive statements, in order to sell the cheaply purchased cryptocurrency at a higher price. Once the operators of the scheme "dump" sell their overvalued shares, the price falls and investors lose their money. To prevent this, the safeguards below will be put in place.

The platform only allows trades to be recommended by Influencers on coins with a minimum requirement of a daily 10 BTC (or equivalent ETH) volume. Since low volume cryptocurrency coins are often used in Pump and Dump schemes, we avoid the usage of FIT with these low volume coins. We believe that no

professional trader would recommend the FIT feature with low volume coins. If the Influencer still thinks it's good to advice a lower volume coin, they can use the chat/message function which doesn't include a trade function.

We will also publish a list on the platform with coins that are frequently targeted for (P&D) schemes, so they won't be available for Follow Coin's FIT feature (even if the daily volume exceeds the 10 BTC volume).

If, after all these measurements, Influencers still find a way (maybe joining up with other Influencers) to use P&D's, the user(s) will be automatically suspended or even banned.

Market influence

If an Influencer has too many Followers, this would lead to excessive market influence. The aim is to give all traders and users a fair chance to benefit from the platform and not to build an over biased trader group where traders or users are left out.

To reduce this effect, an Influencer will have a maximum cap of Followers. This max cap is to be decided by the Follow Coin team, but there will be a restriction based by user group participants. This cap will be only in place regarding the FIT-feature.

Off platform FIT trades

This risk is that Followers would subscribe to a trader but not use the platform to

FIT the trade and instead do it off-platform. This would lead to traders not receiving their commission. To tackle this problem, the Follower needs to pay a certain (to be decided) FLLW fee to the Influencer to be able to follow their strategy.

Security concerns

Platform users would worry if we are a safe platform and whether any required exchange API keys and corresponding funds (used for FIT trades) are safe. Our platform is not only created with the user in mind but we also think that security is important and so it is one of the main points that we will focus on.

We have taken safety measures and consulted with professional data specialists to prevent this from happening. An example of these measures will be a warning system, that will test out the capability of the given API-keys. For this reason, the system will decline any input from API-keys with the "Withdrawal" option activated. This function would (theoretically) allow the system to withdraw (if activated and not controlled) crypto's from the user, this is strictly forbidden by the Follow Coin guidelines.



Roadmap

Q4 2017

- Release alpha version of mobile app;
- Opening of Follow Coin Academy;
- FLLW Bot implemented on Telegram for daily summary on Telegram Influencers picks;
- User submission to become Influencer. In addition to Follow Coin's pre-picked influencers.

Q1 2018

- Release alpha version of platform;
- Portfolio history overview;
- Follow Coin trophy collection;
- Influencer created chat "communities";
- FIT trades (Follow Influencer Trade);
- Top five Exchanged Added to API (Bittrex, Poloniex, Yobit, Binance, HITbtc).

Q2 2018

- Portfolio benchmarking;
- Linkage between platform and mobile app.

Q3 2018

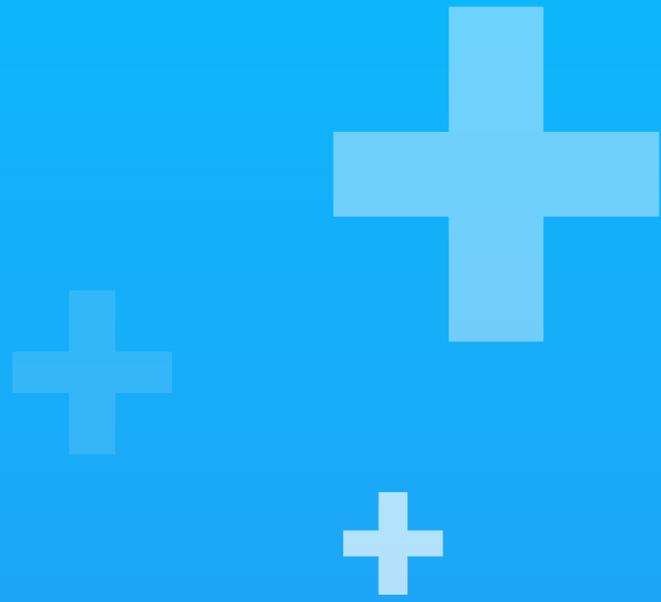
- WeChat integration;
- FLLW AWARDS (Follow Coin Follower Awards). Contest to see who are the best traders;
- Influencer highlight. Influencer can be added to a special spotlight section of the app/platform to receive more attention from Followers. This function will require the redemption of FLLW;
- Influencer Social Hub. Allows Influencers to share their own social content on the Follow Coin Platform. Such as YouTube videos, Facebook pages, Telegram and Slack channels.

Q4 2018

- Auto-FIT (Follow Influencer Trade);
- ICO Follow Tool.

Q1 2019

- Developer SDK;
- Influencer Battle: 1 on 1 battle of trades;
- Long term estimation-board regarding each crypto based on combined influencer input.



TOKEN SALE

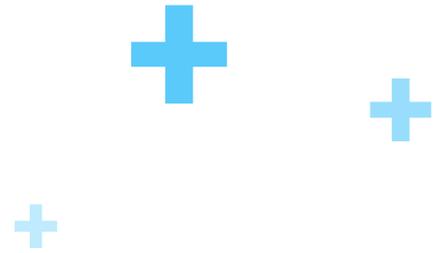


What is a token sale?

A token sale is a way to fund cryptocurrency projects. This is an event in which a new cryptocurrency project sells a portion of its tokens to early backers/believers in exchange for funds to realise the project.

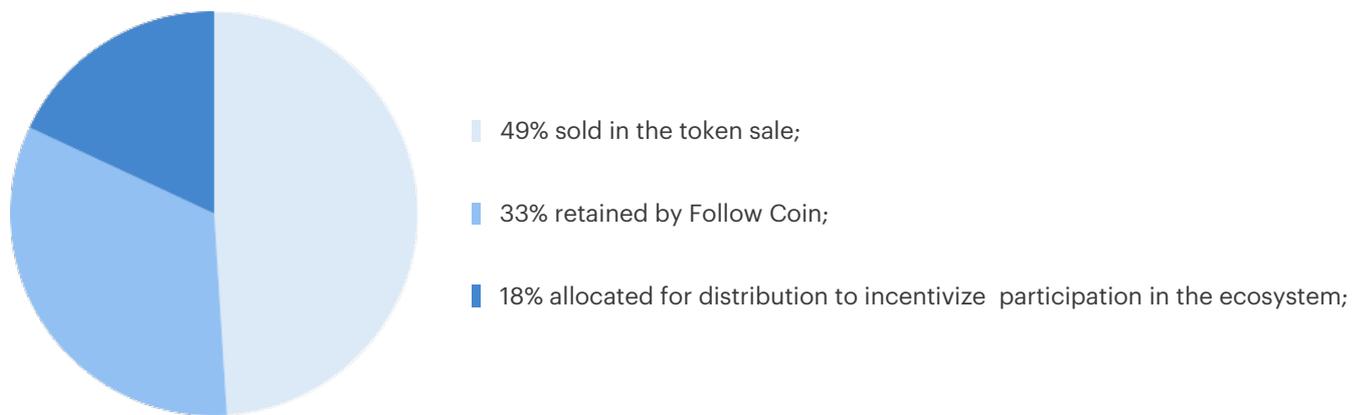
Why use a token sale?

This project is created with the community in mind, we thought that letting the community participate in our ecosystem as an early backer gives a more clear signal to the outside world: this "raising crypto awareness and facilitating cryptocurrency entry" project is not only the wish of the Follow Coin team, but it's also the wish of the whole community. It's not only about profit, it's also about the whole cryptocurrency environment. A token sale is also the most common way to raise funds in the blockchain world since it has a large reach for everyone to be able to participate.



Token Sale Specifics

The total supply: 1 billion (1,000,000,000) FLLW, of which:



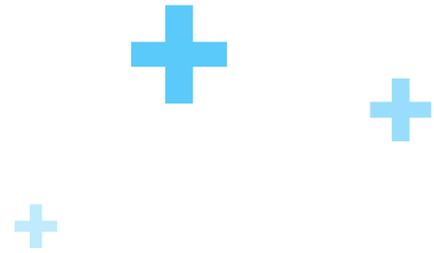
The Follow Coin Token (FLLW) is an ERC20 token;

The FLLW token will be distributed at a rate of 10,000 FLLW per 1 ETH;

The maximum cap on the FLLW sale is 49,000 ETH;

The FLLW token can only be purchased with ETH;

FLLW tokens have a lockdown period of 21 days after the close of the token sale.



Rights of token owners

It is important to be clear that Follow Coin tokens (or FLLW) do not represent shares, or any equivalent ownership stake, in the company whatsoever. FLLW tokens do not grant holders rights representing any of the following items:

- Ownership or equity interest in a legal entity or partnership;
- Voting powers or influence over the company;
- Entitlement to a share of profits and/or losses, or assets and/or liabilities;
- Control over access to company funds;
- Provide a holder with any type of creditor or debtor status; or
- A right to repayment of purchase price and/or payment of interest, including dividends.

If you're interested in joining our token sale, be aware that this **WILL NOT:**

- Represent equity interest in a legal entity, of any type;
- Entitle holders to a share of profits and/or losses, or assets and/or liabilities;
- Give holders a status of a creditor or lender;
- Give holders a claim in bankruptcy as equity interest holder or creditor;
- Give holders a right to repayment of purchase price and/or payment of interest;
- Give holders the ability to control the development team's access to funds;
- Give holders the ability to vote on significant decisions for the platform;

Furthermore, our Follow Coin Token was only implemented with the following in mind:

1. Marketed as a sale of tokens which gave holders the right to access and use services available on the platform;
2. Enabled holders to have access to specific functionality that would only be available to token holders;
3. Where all functionality is inherent in the FLLW token and occurs programmatically as the FLLW token is built with all the necessary technical permissions and token holders do not rely on manual actions of any third party.

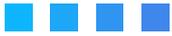
Because the FLLW token has the same branding as the platform, Exchanges will act as Distribution Channels for Follow Coin providing brand awareness and customer acquisition for the platform.

This matters to users and all those across the platform as this means we are supporting the viability of a platform whose mission is to protect consumers in every way possible while enabling them to socially be able to interact with Followers and Influencers. However, more importantly, this mission is being made a reality not by promising any rights or returns often involved with a security but rather through the issuance of a pure functional token in FLLW that only offers access to those critical services most in need by global consumers.

To create such a platform, Follow Coin believes that nothing less than our full commitment to transparency is a necessity. Whether this transparency relates to our services, costs or the rights that come with holding the FLLW token.



THE TEAM



Thomas van der Bijl

Thomas is a serial entrepreneur and the CEO and co-founder of Follow Coin and Knijbel, a full-service digital agency servicing a various amount of larger clients. After over a decade of experience in platforming and e-commerce, he realized that no-one had a universal solution to centralize Influencers and Cryptocurrency traders. Being an early adopter, he was one of the first customers in The Netherlands to buy his Pizza with Bitcoins.



Jamal Boykin

Jamal is an entrepreneur who has traveled the world as a professional basketball player. Through his experience with making transactions in 7 different countries and currencies he understands the importance of cryptocurrency. Jamal credits his success in cryptocurrency to educating himself and following the experts. Now retired from professional basketball he has joined our team to help spread the word and educate the mainstream on how to make wise decisions while buying and trading.



Jan Kras

Jan is all about design. He is experienced and skilled in web design and graphic design for +7 years. His expertise is Mobile Design first. Even for our Alpha Platform, first he'll design it for your smartphone only. Due to his clever User Insight, he will make sure the he'll first design. He also worked as a marketing planner for 2+ years and focus on user problem solving with background of industrial design.



Joren Frielink

Joren is a veteran web development engineer. As his role as CTO for Knijbel, he's the king regarding building large scale apps using cutting edge technologies, tools, and techniques. Together with his team of +5 developers he can tackle any job. His platform and community experience come in handy creating a secure and wonderful user experience for the main audience.



Sieuwert van Otterloo

Dr. Sieuwert van Otterloo has 10+ years experience in IT management consulting. He obtained a Ph.D in Multi Agent Systems in 2005. Sieuwert then worked as Consultant at McKinsey & Company. He has assessed 100+ IT systems (including election software, railway software, insurance and banking systems and ATM software). Sieuwert has a strong set of external qualifications, including court registered IT expert, Certified Scrum coach and Software Auditor. At Follow Coin, Sieuwert acts as Information Security Officer.



Joep Winters

Joep is an Official Ambassador of Follow Coin. He'll use his skills as a copywriter to further promote and market the brand with a professional and creative flare. His long term personal interest in cryptocurrency coupled with his belief that technology and cryptocurrencies are the future, are a perfect match for Follow Coin. He stands by the mission of the company and is excited to be involved!



Veronica van Hoogdalem

In 2008, Veronica participated in VJ for a day at the TMF music channel, and she was a guest in Re-action. Van Hoogdalem was the first democratically elected VJ of TMF. For Follow Coin Veronica will act as a spokesperson and a Social Media influencer.



Rosa-May Postma

Rosa-May is skilled in digital innovation, data science and automation technologies. She supports Follow Coin on a strategic level and knows all about blockchain. She has experience in consulting organizations about the implementation of blockchain in organizational processes. From her holistic view, Rosa-May always looks at the bigger picture and hidden opportunities.



Roosmarijn van Haneghem

Roosmarijn is the account manager and coordinator of Follow Coin. She is the Jack of all trades of the team. Her emerged Marketing and Communication skills come in handy, she is social, punctual and up for a digital challenge! After diving into the world of Cryptocurrency she became aware of all that it offers and most importantly what it still has to offer.

Social Media Presence

The Follow Coin is active on the following social channels. The Follow Coin team will try its best to respond to any questions and recommendations on the mentioned channels. For urgent inquiries, it is advised to contact Follow Coin by mail: info@followcoin.io or via the intercom chat on the official website followcoin.io



www.instagram.com/followcoinltd/



www.facebook.com/followcoin/



www.twitter.com/FollowCoinbv



www.youtube.com/channel/UC_vdbhMnajrMNNcE3WJSglg



www.reddit.com/r/Followcoin/

Any other social channels aside from the previous mentioned official channels are not affiliated with Follow Coin.



Contact

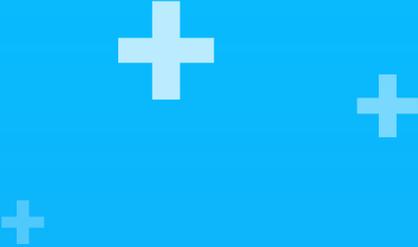
If you want to become part of the Follow Coin community or if you have any questions, feel free to contact us.

<https://followcoin.io>

info@followcoin.io

Our headquarters is located in Amsterdam, The Netherlands





Disclaimer

Please bear in mind that this Whitepaper is indicative, for discussion purposes only and does not represent any offer and/or invitation, investment advice nor any kind of financial service. Furthermore, Follow Coin's terms of use apply to every use made of the Follow Coin platform, and Follow Coin's token terms apply to the purchasing and/or use of any FLLW tokens. The aforementioned terms can be consulted via the following hyperlink: <https://followcoin.io/docs/followcoin-tokensale-terms.pdf>

Copyright

All rights reserved. Nothing in this whitepaper may be reproduced, stored in a (computer) database, in automatic and/or digital files, published, in any form or in any way, either electronically, mechanically, by means of photocopy, pictures, tapes or in any other way, without the prior explicit written permission of Follow Coin.