Introducing NeumCoin, a new innovative, exceptional, and encrypted currency. NeumCoin guarantees ultra-fast confirmation with industry lowest fee, unlike other Cryptocurrencies where users are being charged a high fee and have to wait for long periods of time when making transactions, NeumCoin is speedy and cost-effective. With high-performance hardware resource, NeumCoin’s proprietary order matching hardware can process millions of orders with sub-millisecond latency. The whole system is designed to be fully distributed, readily-available. Essentially security is a major priority for NeumCoin, which is why NeumCoin stores the vast majority of the crypto asset deposits in an offline multi vault that requires 5 out of 8 geo-distributed hardware security modules to open.

NeumCoin is a cryptocurrency that is designed to empower Blockchain-Based Digital Transactions. It is an Ethereum blockchain based token for digital Payment. NeumCoin is much decentralized and requires no central authority to control it. This makes it impossible for it to be the subject of manipulation and interference by governments, banks, financial institutions or any other institution.

NeumCoin comes with an exceptional user-friendly trading platform that is built for convenience and simplicity. The platform is easy to understand and navigate and is not just favourable to experienced cryptocurrency participants, but also to newbies. The NeumCoin platform does away with all the technicalities that can discourage new and prospective investors or prospective cryptocurrency participants. NeumCoin is tradable with other cryptocurrencies and can represents tradable and exchangeable commodities represent loyalty points and even be exchange for USD
NeumCoin affords investors and cryptocurrency participant that missed out on investing in Bitcoin when it was still at the humble beginning of $0.273 the opportunity to cash out on NeumCoin by purchasing it while its value is still 1 ETH = 5000 NEC, a value which in no time rival that of top-ranking Cryptocurrencies.

Two of the major challenges of physical currency issued by central banks or governments are inflation and the decrease in value of a currency. NeumCoin does not have the problem of maintaining value nor does it face the risk of inflation. This is because it is decentralized and there is a fixed quantity of coins that will be in circulation. The total token supply of NeumCoin token is 50000000 with only 40000000 available for sale, this ensures that inflation does not occur and value is not only maintained, but also increased. Any unsold coins will be subsequently destroyed.

NeumCoin is an opportunity to participate in the wealth that is being made from cryptocurrency, it has more potential than Bitcoin had in 2009 and will speedily and steadily rise to rival top ranking Cryptocurrencies in the digital world.
II. Cryptocurrency

What is Cryptocurrency?

Cryptocurrency, also called virtual currency is simply an encrypted digitalized currency. The emergence of cryptocurrency is accredited to the mysterious Satoshi Nakamoto. Satoshi Nakamoto invented the Bitcoin which is simply the mother of all cryptocurrencies. The success of Bitcoin has led to the creation of other currency known as altcoin. Cryptocurrency is basically electric money and has had greater success than any preceding electronic money. The invention of cryptocurrency has been regarded by many as a technological revolution and has even been described as the "wave of the future".

Satoshi Nakamoto with the Bitcoin succeeded in creating an electronic cash system based on a decentralized platform and devoid of all forms of central authority and control, a feat that many had attempted since the early nineties, but completely failed. Bitcoin is basically a built digital cash system bereft of any central entity in form of a peer-to-peer network that is available for sharing.

Although a tad complex and technical, the decentralized cash system invented by Satoshi Nakamoto becomes interesting when understood. For the realization of digital cash, there is the need for a payment network comprising of balances, accounts, transactions which are easily understood. The problem of double spending was a challenge and one of the reasons for the failure of the attempt at a digital cash system before the Bitcoin, this was however solved by implementing a confirmation technique and keeping a global ledger referred to as "blockchain". The blockchain is a time-stamped transaction ledger arranged in a chronological order and containing the record of all Bitcoin transactions from inception.
Outside the complexities and technicalities of cryptocurrency, it is merely an entry in a database which is impossible for anyone to alter without completing a number of required conditions. Despite the ordinary nature of this definition, it is simply the simplest way to define it. Just like when money is taken to the bank, it cannot be altered without fulfilling the required conditions. Hence, just as coins and paper notes are entities in a physical database which can only be altered by fulfilling required conditions to show true ownership of it, cryptocurrency uses the blockchain for that same purpose.

The popularity of cryptocurrency today is not unconnected with the problems revolving currency which it has managed to solve. One of such problems is forgery and counterfeiting which has always been a major challenge of currencies issued by nations. Cryptocurrency is mostly impossible to duplicate, counterfeit, or forged because it is heavily encrypted with cryptographic technics. It is mostly favoured because of the security it offers. Complex and advanced algorithms are employed in the mining process, and this makes it that every individual coin is determined by a unique result which is impossible to repeat or replicate. Top ranking Cryptocurrencies like Bitcoin and Litecoin adopt SHA-256 and scrypt respectively.
Another major advantage of cryptocurrency is the fact that it has brought about ease and convenience with respect to conducting business across borders. It is sometimes challenging and very expensive to send money to other parts of the world, and this can put a strain on business. Conducting business with cryptocurrency is relatively very cheap and fast. Transactions are completed in a matter of seconds as though an email is been sent. In other words, the technology of digital currency transcends all forms of geographical barriers.

Sometimes people conducting various business transactions want to remain incognito, but this is however not completely possible with physical currency. Cryptocurrency, on the other hand, emphasizes anonymity, which is why it favours the push mechanism that allows user forward precisely what they want to merchants without releasing extra information, as opposed to the pull method adopted by credit card transactions where merchants pull a certain amount from credit card after identifying the transaction.

Compared to other means of sending money, digital currency is best in light of cost-effectiveness. Because digital currency work on a decentralized network, all third parties like banks that charge expensive fees for transactions have been removed, hence, making transaction fees to be at the barest minimum. Also, cryptocurrency transactions are generally untraceable, therefore they are tax-free.
Since the genesis of Bitcoin in 2009, a host of other Cryptocurrencies have been invented and developed as a result of Bitcoin success.

Bitcoin: the cryptocurrency buzz all began with Bitcoin. Satoshi Nakamoto successfully created an innovative decentralized digital currency based on a peer-to-peer network that operates on the revolutionary blockchain technology. This is a success that happened despite various attempts in the nineties. With the value of Bitcoin having a humble beginning of $0.01 and now well above $12,000 today, it has inspired the creation and invention of thousands of other currency.

Ethereum: Ethereum is one of the top ranking cryptocurrency today. However, it is not only a cryptocurrency but also a decentralized blockchain platform which runs 'smart contract'. Smart contracts are simply computer codes capable of facilitating the exchange of money, content, property, shares, or anything of value. The platform allows smart contracts and Distributed Applications to be developed without downtime, fraud, third party interference or control. Launched in 2015 and developed by Vitalik Buterin, there was an earlier presale of ether in 2014 which resulted in a very positive response.

Litecoin: Litecoin was launched in 2011 as an alternative to Bitcoin because it had become very difficult to mine. Invented by Charles Lee, it is mostly referred to as the 'silver to Bitcoin's gold'. Part of the earliest cryptocurrencies to be launch, it is a completely decentralized open source network, that adopts ‘Scrypt' as a proof of work algorithm which can be deciphered with consumer grade CPU, unlike the high-performance GPU, ASICs and FPGAs needed for Bitcoin mining. The Litecoin network is four times as fast as the Bitcoin and possesses a faster blockchain generation rate that translates to faster transaction confirmation.

RIPPLE: Ripple is a universal settlement network that provides instantaneous, guaranteed and low-cost worldwide payments. This is a cryptocurrency mostly favoured by banks. With Ripple banks are empowered to repay cross-border payments instantaneously with closing transparency, and at an affordable price. Launched in 2012, Ripple does not utilize mining, instead, it employs what is referred to as a "consensus ledger" as its method of authentication. This is a quality that separates it from Bitcoin and various altcoin.
Monero: Monero is widely considered by most cryptocurrency lovers as the most incognito and secure cryptocurrency, even more private than Bitcoin. Monero which was launched in 2014 is highly confidential and untraceable, it is open source and totally donation-based and community driven. Spiking great interest among cryptocurrency lovers shortly after being released, Monero adopts the special technique known as the “ring signature” to secure complete privacy and anonymity of users.

Zcash: Zcash was launched in the later part of 2016. Zcash is completely decentralized and open source, known for its discerning transparency in trade and the privacy it offers. It offers additional privacy and security where all transactions are recorded and printed in a blockchain, but information like the sender, recipient, and amount stays private. Users are given the choice of ‘shielded’ transactions, and this allows content to be encrypted using sophisticated cryptographic procedure or zero-knowledge proof structure known as zk-SNARK by its team.

Dash: Dash (formerly known as Darkcoin) is regarded by many as a more secretive version of Bitcoin. Functioning on a decentralized mastercode system that produces untraceable transactions, it offers more anonymity. Dash was launched in 2014, is the brainchild of Evan Duffield. Mining of dash can be done using either CPU or GPU.
WHAT IS A BLOCKCHAIN?

The blockchain technology anchors the world of cryptocurrency. Basically, an electronic ledger, or better described as a decentralized and digitized ledger which is available for all cryptocurrency transactions. Continuously growing as one block is completed, it is an updated record of all cryptocurrency transaction from the oldest to the most recent. The blockchain gives market participants the opportunity to track all digital currency transactions without any form of centralized records. Sophisticated cryptographic techniques are adopted to make sure all records are authentic, and the identities of coin holders are encrypted, and therefore anonymous. Furthermore, blockchain technology allows market participants to be sure that that corresponding "digital wallets" correctly, accurately and perfectly calculate the spendable balance.
Developed as an actual accounting method for the digital currency, the blockchain uses a type of distributed ledger technology which is now appearing in most commercial application existing today. The blockchain is basically used as an authenticating mechanism for cryptocurrency transactions, instead of confirming transactions through a central authority.

Typically a blockchain is made up of blocks. In other words, a block is a section of a blockchain that keeps track of all recently executed transactions. When a block is completed, it basically advances to the blockchain to become part of the permanent database. When a new block is added to the blockchain, a timestamp known as a ‘hash’ is created, and this is used to create a new block. All the blocks in the blockchain are linked together by the hash in an organized chronological setup.
Blockchain technology makes a peer-to-peer transaction possible in the absence of a centralized validating authority like banks that normally collect commissions to carry out work. Without the necessity of third parties, organizations or consumers execute transactions which are processed instantaneously, therefore making blockchain most paramount.

Following the normal banking ideology, blockchain can be described as the full history of financial institutions transactions. All the blocks represent individual bank statement and simplify operations for parties considering the fact that it is a distributed database system that is acting as an open electronic ledger. This attribute of blockchain technology attracts stick exchanges and financial institutions. Some blockchain proponents suggest that the technology should not be isolated to cryptocurrency alone, but should be made to apply to voting systems, vehicle registrations, and medical records among other things.

**Benefits of blockchain**

- **Trustable**: information on the blockchain is reliable, and can be acted upon by users in conducting their transactions. Lack of third party prevents interference and eliminates all forms of backdoor transactions.
- **Transparency**: transactions on a block are available for everyone. All members on a blockchain are able to make changes and this make for transparency. The problem of multiple ledgers is a non-issue as recording is done with a single public ledger.
- **Fast Transactions**: unnecessary time wasting procedures are cut out by blockchain technology, and time and money are equally saved. With blockchain technology time and money usually take only a few minutes as opposed to interbank transaction that could take hours, even days to be completed.
- **Security**: security on the blockchain is completely guaranteed through encryption and cryptography.
V. NeumCoin (NEC)

NEUMCOIN (NEC)

Neumcoin is an Ethereum based Token Blockchain Digital Payment coin, a cryptocurrency that is been designed to empower blockchain-based digital transactions. Neumcoin is an Ethereum based token (ERC), with a total supply of 50000000, and 40000000 tokens available for sale. Below are some of the major features of Neumcoin:

➢ **Ultra-Fast Confirmation with Industry Lowest fee:** Transparent and lowest fee. Unlike Bitcoin, where users are being charged a high fee and have to wait for a long time when they make a transaction. NeumCoin would minimize cost, time-consuming with the fastest industry transaction.

➢ **Secured Crypto Asset Deposits:** NeumCoin stores the vast majority of the crypto asset deposits in an offline multi vault, which requires 5 out of 8 geo-distributed hardware security modules to open.

➢ **High-Performance Hardware Resource:** NeumCoin’s proprietary order matching hardware can process millions of orders with sub-millisecond latency. The whole system is designed to be fully distributed, readily-available.

➢ **User-friendly Platform:** the Neumcoin exchange platform is completely user-friendly and not just easy to use for experienced cryptocurrency traders alone, but also very straightforward, simple and convenient for newbies.

➢ **Neumcoin Smart Card:** the NeumCard replaces fiat money and eliminates the need to carry cash and credit cards around. It allows for payments and can also be used on automated teller machines (ATM).

➢ **Tax fee:** it is completely decentralized with no controlling central authority which makes it tax-free and money saving.
Why should I participate in the Neumcoin ICO?

The answer is simple, Neumcoin guarantees a profit on its trading platform, and this is because of the essential features it possesses, there is also a value increasing strategy in place to ensure the continuing growth of its value. There is a fixed quantity of Nuemcoins to be sold, and any unsold coins will be destroyed. The implication of this is that, after the ICO, it will become scarce, and the scarcer it becomes, the more its value increases, especially as no new token will ever be created. By participating in the ICO you will be helping in the development and you will be getting Nuemcoin at a significantly reduced rate, such that when traded against other Cryptocurrencies in future or exchanged for USD, huge profit margin will be realized. The present price of nuemcoin is valued at 1 ETH = 5000 NEC.

ICO timeline
The ICO timeline is in two parts, the first part commences on January 22, 2018, and end on March 1, 2018. The main ICO starts March 4, 2018, and ends May 1, 2018. During the Ico pre-sale that takes place from on January 22, 2018, to March 1, 2018, members can trade Neumcoin and other Cryptocurrencies on Neumcoin exchange platform. And to ensure that all members get to buy tokens, there is a token limit imposed on every account and IP address.

NEC — “GAS” in NeumCoin transactions

0.5%

0.5% from every transaction in NEC tokens is “burned” forever for conducting the transaction, creating constant demand for NEC.

Secured methods of token purchase Bitcoin (BTC), Ethereum (ETH), and others
VI. The Neumcoin team.

Benjamin Campbell

Operations Manager

Benjamin has developed marketing campaigns for several global cryptocurrency brands with the objective of building social engagement. He has an International MBA from FIU.

Finley Franklin.

Senior UX/UI Designer/Developer

Finley is a cyber-security expert with experience managing IT for large international gaming clients. He studied Chemical Engineering at UCR.
Maya Humphries

Legal Adviser/ Regional Manager

Maya is a compliance specialist experienced in AML, international banking, trusts and Global acquisitions. She is a licensed attorney and Bar Association committee Director.

Ailin Gonzalez

Blockchain Advisor
Bruno Dias
Assistant Manager
VII. Roadmap

ASSEMBLE THE 'NEUM' TEAM TO MAKE UP THE IDEA.

Thorough reasearch and document reports on the markets of blockchain and cryptocurrency.

RECRUITMENT FOR NEUMCOIN KEY POSITIONS.

Integrate the NeumCoin solution into real business world to conduct research in Estonia.

LAUNCH A PRIVATE BETA SERVICE FOR TESTING.

Establish partnership business personells.

FURTHER DEVELOPMENT OF SERVICE APPLICATION.

Conduct legal formalities and make whitepaper available to the public.

NEUMCOIN TOKEN SALE AND THOROUGH DISTRIBUTION.

Core and advancement development and integration.

LAUNCH TOKEN TRADING ON TOP CRYPTOCURRENCY TRADING.

Strengthening partnership and core expansion in UK and Europe.

INCORPORATION OF BLOCKCHAIN TECHNOLOGY INTO THE ARCHITECTURE.

LAUNCH NEUMCOIN APPS AND DESKTOP WALLETS FOR WEB AND IN-APP USERS.

ISSUE NEUMCOIN CARDS 'NEUMCARD' TO ALL USERS.

Release a new website for web based wallets and merchants.
CONTINUE THE NEUMCOIN MOVEMENT, IMPROVEMENT OF INFRASTRUCTURE IN UK AND EUROPE.

Test product in several cities in United States and possibly Asia.

BUSINESS GROWTH OPPORTUNITIES IN CHINA, INDIA, JAPAN AND SOUTH AFRICA MARKETS.

Strong growth in European markets. High value of the NeumCoin brand and currency.

WORLDWIDE EXPANSION!

...the ‘Neum’ way!
VIII. Conclusion

Bitcoin started at a humble beginning of $0.01 and those who took a leap of faith by buying Bitcoin were regarded as foolhardy, but today Bitcoin is worth well above $16000, very scarce and very valuable.

NeumCoin ICO gives investors the opportunity to invest and cash in on the cryptocurrency financial boom, with a coin that has more prospect than Bitcoin had in 2009. Being a coin that has a fixed quantity to be circulated, with unsold coin to be destroyed, and a limit to the amount of coin that can be purchased by a single member, NeumCoin will be globally accepted but valuable as a result of its scarcity. Also, the NeumCoin card will make conducting business transaction safer, simpler, much more and convenient. Therefore this is the best time to jump on the NeumCoin ICO wagon and hitch a ride to financial stability, with a cryptocurrency that is bound to storm the world within the shortest possible time and rank among the world's top Cryptocurrencies.
Contribute in Our ICO