



**Whitepaper**

**iUVOCoin**

**Digital Peer to Peer Lending  
Platform and ecosystem**

[www.iuvocoin.io](http://www.iuvocoin.io)

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## INTRODUCTION

Over 92% of the population in Australia, India and ASEAN remains unbanked or under-banked. Access to micro-loan is a particular problem, as a result of the prohibitive cost structure of existing financial institutions. To address this market inefficiency, the iUVOcoin ecosystem is creating a digital Peer to Peer lending platform (DPLP), using blockchain technology and the digital transformation of the process. Through the blockchain, a decentralized peer-to-peer network can be built to replace the existing centralized system and enable frictionless peer-to-peer transfers. Smart contracts will be used along with Proof-of-Stake mechanism to ensure backers are rewarded for their work. To realize this vision of an ecosystem of financial services that benefit the unbanked and under banked,



## Our Feature

- **Credit scoring**
- **Lending**
- **Big Data Analysis**
- **Blockchain Technology**
- **Token**
- **Artificial Intelligence**
- **Ecosystem**

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## Credit scoring

Credit Assessment and Scoring provides a credit score for each borrower based on various factors, such as historical loan records, personal finance, social interaction, etc. It is calculated from our proprietary data, which includes online/offline transactions and behavioral traces.



## Lending Products

**Digital Lending** an online lending Services from IUVO that harnesses the power of e-signatures, e-KYC, and e-Consent Using Awesome Backgrounds

**P2P Lending** a perfect peer-to-peer platform where borrower can meet lender instantly around the world.

**Marketplace Lending** an online marketplace where borrower can check and compare all the offer from all financial institutes and individuals.





## Token

Iuvo Coin' peer-to-peer exchange offers a unique combination of features:

- The speed of a centralised exchange
- The ultimate security of blockchain
- Professional trading interface
- Gateways for fiat trading pairs
- Ultra-low fees
- Anonymity
- Proof of Stake
- Leased Proof of Stake (LPoS)

## Why iUVOcoin ?



- **COMPLETE PLATFORM**
- **NO MANIPULATION**
- **BONUS AIRDROP**
- **TOKEN BURN PROGRAM**
- **STAKING**
- **60 DAYS BUY-BACK**
- **GLOBAL P2P LENDING**
- **INSTANT CONVERSION**



## Why iUVOCOIN ?

### **COMPLETE PLATFORM:**

- We have invested in a full working system before development of website. The blockchain and all features are fully functional even before the ICO. There will be no soft cap, regardless of ICO sales, all functions starts 16th April 2018.

### **NO MANIPULATION:**

- iUVOCOIN will not manipulate token price for lending. Our internal exchange will launch on 16th April 2018. Lending will be based on internal exchange rate.





## Why iUVOCOIN ?

### **BONUS AIRDROP:**

- Owners will be rewarded with new coins launched under PowerLoan. New wallet will be added to the owner's account.

### **TOKEN BURN PROGRAM:**

- 5% of Iuvo's fees from user transactions are burned to reduce token supply as business grows.

### **STAKING:**

- Owners can stake PowerLoan coins in our desktop POS wallet to earn variable rewards from 1.0% to 3.5 % per annum.



## Why iUVOCOIN ?

### **60 DAYS BUY-BACK:**

- Every 60 days, iUVOCOIN will initiate a buy-back program with a portion of funds earned. Up to 20% of iUVOCOIN's net operating profits diverted to buyback at 20% above the greater of market or placement token price.



## Why iUVOCOIN ?

### **GLOBAL P2P LENDING:**

- the global peer-to-peer (P2P) lending market is to build strategic alliances to expand its small business loan divisions. LendingClub Corporation is also targeting startups by collaborating with trustworthy investors in the market.

### **INSTANT CONVERSION:**

- Instantly convert USD interest to iUVOCOIN.

# OUR STRATEGY

- **STAKING**

THE SMART WAY TO EARN

YOU CAN DEPOSIT IUVOCOIN (Fixed 365 Days) AND GET INTEREST IUVOCOIN DAILY YOUR INTEREST FROM IUVOCOIN CAN SELL TO TRADING THE DEX (DECENTRALISED EXCHANGE) ALLOWS USERS TO TRADE BITCOIN, ETHER, LITECOIN, ZCASH AND OTHER CRYPTOCURRENCIES, AS WELL AS FIAT CURRENCIES SUCH AS USD,EURO AND TRY. TRADING IS AS FAST AS ON A CENTRALISED EXCHANGE, BUT USERS RETAIN COMPLETE CONTROL OVER THEIR FUNDS AT ALL TIMES. TRADING FEES ON THE DEX ARE LOW AND FIXED.

- **IUVO LEASING REVOLUTION PROGRAM**





## STAKING

PACKAGE	BONUS TOKEN	STAKING	Capital Return Period	Multiplication ( X )
100 \$	–	1.0%	150 days	1.50
500 \$	–	1.1%	140 days	1.54
1,000 \$	5%	1.2%	130 days	1.56
5,000 \$	7%	2.0%	110 days	2.20
10,000 \$	10%	3.0%	100 days	3.00
50,000 \$	20%	3.5%	90 days	3.15





**ILR 8**

**ILR**  
**IUVO LEASING REVOLUTION BONUS**

**x 8**



# ILR 8



USD 100

X 8

ILR Unit:  
\$800



USD 500

X 8

ILR Unit:  
\$4,000



USD 1,000

X 8

ILR Unit:  
\$8,000

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# ILR 8

MECHANISM

IT'S

GENERATE

DOUBLE

YOUR  
PROFITS.





## iUVOcoin LENDING CLUB

AS THE TRAILBLAZER IN PEER-TO-PEER LENDING, WILL BECOME LARGEST ONLINE MARKETPLACE THAT ALLOWS BORROWERS TO APPLY FOR PERSONAL LOANS BY TAKING IUVOCOIN AND TRADING TO THE MARKET, AUTO REFINANCING, WE'VE GIVEN INVESTORS ACCESS TO SOLID RETURNS, LOW VOLATILITY, AND MONTHLY CASH FLOW. WE OPERATE FULLY ONLINE WITHOUT ANY BRANCH LOCATIONS, WHICH ALLOWS US TO KEEP OPERATING COSTS LOW AND FOCUS MORE RESOURCES ON OUR CUSTOMERS.

# HOW LENDING



# CLUB WORKS



## CROWD FUNDING APPLY

Borrowers select a scheme and lend open an account



## Credit Scoring

Credit Scoring and Assessment



## Build a Portfolio

Borrowers get funded Investors build a portfolio



## Reinvest

Borrowers repay automatically Investors earn & Reinvest





## General Token Information

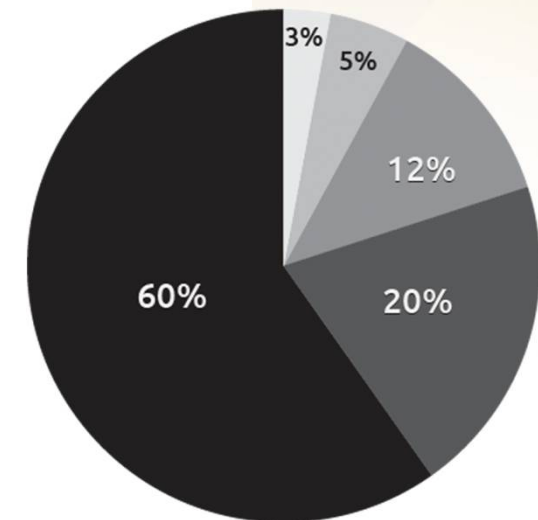
<b>TOKEN NAME</b>	IUVO COIN
<b>TOKEN SYMBOL</b>	UVC
<b>TOKEN TYPE</b>	Waves Lite
<b>DECIMALS</b>	8
<b>Description</b>	Digital Peer to Peer Lending Platform and ecosystem
<b>TOTAL TOKEN ISSUED</b>	The final number of token is 20 mln (20,000,000)
<b>TOKEN PRICE DURING PRE ICO</b>	\$0.20 – \$1.30 Bonus Token 5%–20% during pre-order period
<b>ICO PRICE BEGINNING</b>	\$3.00
<b>ACCEPTED FORMS OF PAYMENT</b>	BTC,LTC,Waves
<b>EARLIEST INTERNAL TRADING DATE</b>	JUNE 2018
<b>EARLIEST EXTERNAL TRADING DATE</b>	SEPTEMBER 2018



## Allocation Chart

### Peer to Peer Lending Token

TOKEN NAME : IUVO COIN  
TOTAL TOKEN ISSUED : 20,000,000  
TOKEN FOR SALE : 12,000,000  
TOKEN HARD CAP : 8,000,000



**60% Pre-Sale & ICO**

**20% Company 12% Team & Partner**

**5% Advisor 3% Rewarding Token**



## Pre ICO Distribution

Phase	TOKEN (USD)	PRICE(USD)	TOTAL (USD)
1	100,000	0.2	20,000
2	300,000	0.4	120,000
3	410,000	0.6	246,000
4	700,000	0.9	630,000
5	990,000	1.1	1,089,000
6	1,300,000	1.3	1,690,000
<b>TOTAL</b>	<b>3,800,000</b>		<b>3,765,000</b>



## ICO Distribution

Phase	TOKEN (USD)	PRICE(USD)	TOTAL (USD)
1	150,000	3.0	450,000
2	300,000	3.2	960,000
3	510,000	3.4	1,734,000
4	750,000	3.6	2,750,000
5	990,000	3.8	3,762,000
6	1,500,000	4.0	6,000,000
<b>TOTAL</b>	<b>4,200,000</b>		<b>15,656,000</b>



# ROAD MAP



**APR 2018**

- DECENTRALIZE BLOCKCHAIN SYSTEM
- LAUNCHING EXTERNAL TRADING EXCHANGE



**MAY 2018**

- LAUNCHING LENDING PLATFORM AND ECOSYSTEM
- LAUNCHING WEBSITE



**JUN 2018**

- PRE - ICO :: START PRICE BEGINNING 0.20\$ - 1.30 \$
- STARTING STAKING



**JUL 2018**

- THE POWERFUL IUVO LEASING REVOLUTION PROGRAM (ILR8)





# ROAD MAP



**AUG 2018**

ICO :: START PRICE  
BEGINNING 3.00\$ - 4.00 \$



**SEP 2018**

LAUNCHING MOSCOW  
EXCHANGE, WORLD EXCHANGE



**OCT 2018**

IUVO COIN LENDING CLUB



**NOV 2018**

LISTING SIXDEX



# ROAD MAP



**DEC 2018**

LISTING  
COINEXCHANGE, BITTREX,  
YOBIT



**JAN 2018**

LISTING  
POLONIEX, HITBTC, KOBIT, BIT  
THUMB



**FEB 2019**

LISTING COINMARKET CAP



**MAR 2019**

IUVO COIN FOUNDATION







# AFFILIATE PROGRAM

Mining Package	Referral Bonus	Referral Of Staking (55%)	PAIRING BONUS		UNILEVEL MATCHING BONUS(60%)
			TEAM BALANCE	DAILY TEAM BALANCE	
\$ 100	3 %	10%	10%	\$100	L1:10%
\$ 500	4 %	10%L1, 2% L2-5		\$500	L1-2 :10%
\$ 1,000	5 %	15%L1, 2% L2-10		\$1,000	L1-3 :10%
\$ 5,000	10 %	15%L1, 2% L2-15		\$5,000	L1-4 :10%
\$ 10,000	15 %	20%L1, 2% L2-15		\$10,000	L1-5 :10%
\$ 50,000	20 %	25%L1, 2% L2-16		\$50,000	L1-6 :10%
<b>Cash Wallet 70%, Register Wallet 30%</b>					



# CAREER PROGRAM

CAREER PLAN	Prizes	BUSINESS POINTS ( 1BP = 1USD )	Business Partners	Personal Business Partners	QUALIFICATION
CAREER PLAN REQUIREMENTS	Smartphone	20,000	5	-	-
	Tablet/Laptop	50,000	7	-	3 of them Qualified for <b>Smartphone Prize</b>
CAREER PLAN TRIP		150,000	10	-	3 Business Partners Qualified for <b>laptop or tablet Prize</b>
CAR PROGRAM REQUIREMENTS	 BMW1	1,200,000	1,000	15	3 Business Partners Qualified for <b>TRIP Prize</b>
	 BMW3	1,500,000	2,000	20	3 Business Partners Qualified for <b>TRIP Prize</b>
	 BMW5	1,800,000	3,000	30	3 Business Partners Qualified for <b>TRIP Prize</b>
GRAND PRIZE	 PORSCHE PANAMERA	3,500,000	5,000	30	3 Business Partners Qualified for <b>CAR PROGRAM</b>



# IUVO COIN

Digital PEER-TO-PEER Lending Platform and ecosystem

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