White Paper for the introduction of

# YellowTradingCoin



The CryptoCurrency of

yellow

Amerillas Internet Corporation

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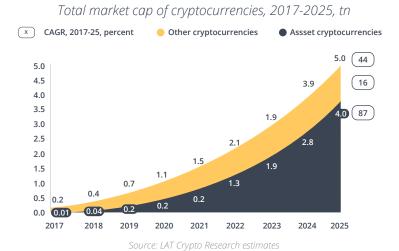
## **Introduction** to this White Paper



#### Cryptocurrency

Cryptocurrencies are making headlines every day because of their extraordinary rise in popularity. People and industries worldwide are adopting new ways of transferring value. As a result, markets of all types are being disrupted. The adoption of blockchain technology and the innovative products built on top of it, (digital assets or cryptocurrencies) are gearing towards dramatically changing how we transact in our day-to-day lives.

The disruption of the entire financial industry is already a major effect of the rise of cryptocurrencies. This disruption is rapidly re-writing existing industries, and spawning a multitude of new ones. What we are all witnessing is the mercurial growth of the world's newest and largest multi-trillion-dollar industry.



AiYellow

AiYellow began humbly 11 years ago with a simple vision: "Becoming the world standard of online business directories and advertising." Through innovative technology and the re-writing of the existing, but dated, industry of printed business directories like the "Yellow Pages", AiYellow exploded onto the scene worldwide in over 120 countries and is not slowing down.



#### The Future

In this White Paper, we embrace AiYellow's future. It begins with the creation of the company's proprietary digital token called the Yellow Trading Coin, known more commonly by its acronym - YTC.

What makes YTC so unique in the world explosion of cryptocurrencies, is that it is anchored, by the massive AiYellow eco-System, which is comprised of 2,500,000+ participants worldwide. The future of YTC will be spearheaded, by the "cutting edge" innovation and technology of AiYellow fame. Using our viral expansion program as well as industry specific - global bartering platforms, AiYellow and YTC are poised to benefit from the future growth of this proven model.

Although most people are aware of the existence of the cryptocurrency phenomena and its exciting possibilities, they do not know that there is a simple way to enter and benefit from the industry. AiYellow and the YTC Token are rapidly evolving into an unprecedented global eco-System, the participants of which have already received over \$100,000,000.

We invite all readers to familiarise themselves with this White Paper and identify clearly what, makes us so unique.

## 1/ AiYellow



#### 1.1 Introduction

The following document was prepared, by AmarillasInternet Corporation (AiYellow) to present its Yellow Trading Coin (YTC) Token and give a detailed description of its implementation and its most most significant features.

Since 2007, and with more than 11 (eleven) years operating in the global marketplace, the commercial directory of AiYellow and its business community - formed by millions of participants - is not a project for the future but a current reality that continues to grow and improve daily.

All the information regarding the company and its progress that defines who we are, can be found on the main portals.





www.aiyellow.com

wp.aiyellow.com

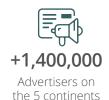
To obtain more information regarding the divisions that make up AiYellow and their history, as well as the eco-System created and maintained by our business community, we recommend you visit the following links, published in our main portals.

www.aiyellow.com/overvieway

www.aiyellow.com/whyaiyellow &









Our business community has grown exponentially, thanks to the strength of the personal recommendations of its members. These referrals have always been our main asset in the marketplace.

Nothing is expressed more effectively and with more force and clarity, than the testimonials of those who are a part of it. You will find a complete section, dedicated to the shared positive experiences of AiYellow's participating companies, the brand franchisees, participants of the expansion programs, and finally, the members that participate as contributors to the YTC Token project.

Finally, you will find information on the people who make up the Executive and Managerial groups:

www.aiyellow.com/corporateteam

## 1/ AiYellow



#### 1.2 The Commercial eco-System of AiYellow

The AiYellow eco-System is the company's greatest asset, with more than 1,400,000 companies and affiliates interacting with over 1,000,000 members.



AiYellow's eco-System is composed of the participants of the company's different programs:



Unique visitors per year use our business environment



1,400,000

Companies interacting with our visitors



1,000,000

Registered WhitePages members

As well as AiYellow's other divisions:

AiBuilder - AmaWebs, the UbiZ Mobile Application and YellowTraffic (the franchise and advertising agents' programs).

These are all, the foundation of the AiYellow business community, who are participants in the immense eco-System that began in 2007. The AiYellow portals enjoy more than **40,000,000** unique visitors per year.

Since its inception, AiYellow has always been a commercial enterprise dedicated to growth and success.

Our associates and franchisees have earned in excess of \$100,000,000 USD in commissions since 2007.

These earnings are constantly updated and audited.

## 2/ Yellow Trading Coin (YTC) Token



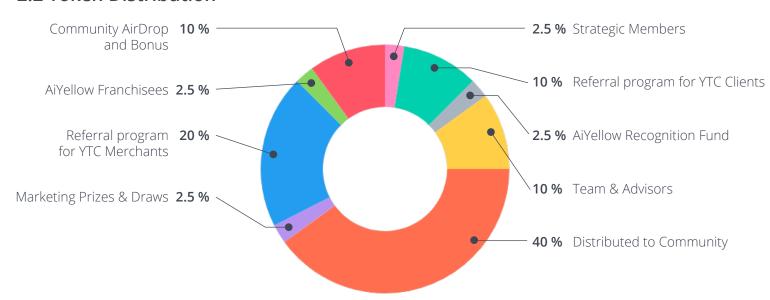
#### 2.1 YTC Objective

The creation and implementation of the YTC Token are to support, embellish and accelerate the daily growth of the AiYellow eco-System.

The YTC Token will provide a simple and clear path for individuals who have a desire to participate in the cryptocurrency phenomena.

Anchored by its core businesses, AiYellow seeks to create an entirely new culture offering the exchange of YTC Tokens.

#### 2.2 Token Distribution



#### 2.3 The YTC ICO

The purpose of the YTC ICO (Initial Coin Offering) is to expand the AiYellow eco-System to more than 3,000,000 participating merchants in the next 24 months.

The funds raised will be used for:



The technical and commercial implementation of the YTC Token.



The expansion of AiYellow's global network of sales franchises.



To provide financing for AiYellow's new franchisees for up to 60 months.



Create within the eco-System, an instant payment platform for small and medium enterprise.



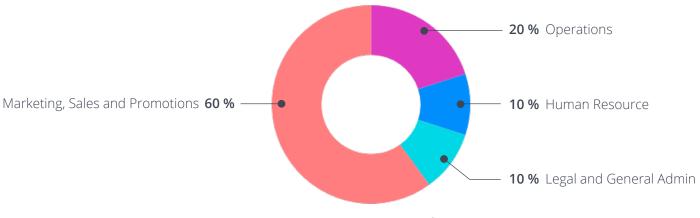
Develop future enhanced programs: Bartering Network, Digital e-Commerce, Cash Back Programs.

## 2/ Yellow Trading Coin (YTC) Token



#### 2.3 The YTC ICO

PRE-ICO & ICO Funds



**PRE-ICO & ICO Funds** 



## 2.4 YTC - Shaping the future of e-Commerce



The Blockchain revolution is unprecedented and represents the future exchange of goods and services.



AiYellow is a leader in the industry of online business directories since 2007.



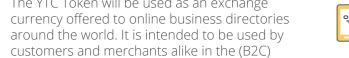
The YTC Token is riding on the massive wave of Momentum created by the Blockchain revolution.

Our mission is to continue to strengthen

the AiYellow Business to Business (B2B) and Business to Clients (B2C) Marketplaces.



The YTC Token will be used as an exchange





All participants in the "Yellow Pages" market can, without any cost, access AiYellow and take advantage of our advertising and marketing system using the YTC Token as a payment method to obtain exclusive advantages.

## 2.5 Commercial implementation

marketplaces.



During the pre-ICO we will be contracting the members of the eco-System to accept the YTC Token as an exchange currency in addition to traditional FIAT.

## 3/ The Ethereum Platform



#### 3.1 Introduction

Ethereum (www.ethereum.org) is an open-source, blockchain-based distributed computing platform and operating system featuring smart contract functionality.

Ether is a cryptocurrency whose blockchain is generated by the Ethereum platform. Ether can be transferred between accounts and could be used for example: to automatically transfer ownership of a home to a buyer and the funds to the seller after reaching an agreement. (without the need of a third party).

A Token is defined as something that serves as a representation of something else. In Blockchain, a Token often represents a financial value or a digital asset. Similar in fashion to how a casino creates chips to symbolize or represent fiduciary currency to be used in different games of chance.

Ethereum tokens are simply digital assets that are created on top of the Ethereum Blockchain.

The YTC Token will be an ERC-20 Token, a standard interface that guarantees interoperability between tokens.

The ERC-20 Tokens are a subset of Ethereum Tokens and conform to unique parameters.

The properties and functions of each Token are completely subject to the use that is established for them: they can be used as access to a network or for decentralized governance of an organization, among many other possibilities.

This enables developers to create markets, store registries of debts or promises, move funds in accordance with instructions given in the past (for instance a will) and many other applications, present and future. All the applications are free of middlemen and counter-party risks.





#### 3.2 Why Ethereum?

Ethereum's uncontested reliability has been used to develop efficient Blockchain systems, as it maintains the processes of cryptocurrencies. It has become one of the most popular Blockchain software programs and is relied upon by multiple enterprises.

#### The Digital Transaction Facilitator for Everyone

This program was publicly made available in late 2015 and since then, has facilitated online payments and transaction systems via one platform.

## The Science Behind Third-Party Applications and how Ethereum Fits the Equation

Many applications that are installed, (i.e. Google's Play Store) use the assistance of third-party applications to gain access to personal information. The utilization of Ethereum in this fashion, returns to the owner the control of their information. Using this method, the information remains in one place accessed only by the proprietor and not exposed to outside sources.

#### Zero Downtime

The application runs without any downtime or third-party involvement, this increases the reliability and security.

#### A New Standard for rapid Decentralized Operations

Based on Blockchain technology, Ethereum is an open source software platform allowing developers to build and deploy decentralized applications. The added benefit is that Ethereum, being an open source, is ideal for programmers to create and execute decentralized applications rapidly and securely.

#### Worldwide Service

One of the best features is the availability of Ethereum in most of the world. This allows creative contributions to the technology from a global source.

## 3/ The Ethereum Platform



#### 3.3 Ethereum versus Bitcoin

Ethereum technology is similar to that of Bitcoin. There are however, important technical differences that allow Ethereum to maintain an industry advantage. One main difference, is that Bitcoin focuses on a single application of the Blockchain, whereas Ethereum software allows the support of any decentralized application.

Ethereum highlights:



The innovation and technological advances of Ethereum are dynamic and constantly evolving - creating longterm solutions for the entire industry.



The unmatched security combined with leading-edge backup and restoration features, make Ethereum an ideal partner for YTC participants.



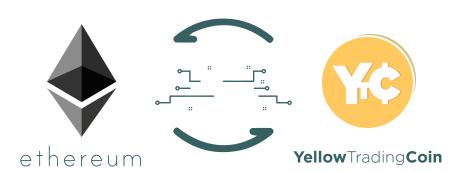
YTC Tokens will become digital assets at ICO and placed within Ethereum Wallets, accessible via virtual keys.



Ethereum's existing multi-lingual support and compatibility systems are essential for the YTC global userbase.

With global coverage, Ethereum supports a wide range of services from multiple industries. The evolution of Ethereum was based on one core concept: "To be simple and less time-consuming". This is the primary reason why this single platform creates and operates a multitude of applications through one medium. Ethereum has become the second most trusted offering worldwide.

The platform, with virtually zero downtime, allows applications to run non-stop. This has become the primary reason that more and more enterprises like YTC, have chosen Ethereum.





#### 4.1. YTC - Important statement concerning the Token

The following defined rules directly influence the value of the YTC-ERC-20 Token:



It is not a mineable Token.

Total maximum number of tokens: 2,000,000,000. (two billion)

Total maximum value of tokens issued: \$90,000,000 USD



No Tokens will be created after the ICO period.



All unassigned Tokens will be destroyed before the start of the ICO, the published schedule includes the November 30th, 2019 coin burn and the December 1st, 2019 ICO launch.



All YTC Tokens after the pre-ICO will have their reference value in Ethereum (ETH) Ether, however their value will not be influenced by the Ether value.

#### 4.2 YTC - Shaping the future of e-Commerce

YTC enters the market on a massive wave of momentum. What makes YTC so unique is that it is the first cryptocurrency to enter the realm of global online business directories - in which AiYellow stands out as an industry leader. YTC and the eco-System take the former trend of the traditional printed Yellow Pages and converts it to a global B2B and B2C marketplace using the YTC Token as currency.

Blockchain technology is today an unprecedented revolution that is changing the way the world exchanges goods and services.

#### 4.3. Token Emissions & Distribution

TOKEN NAME  YellowTradingCoin	TICKER YTC	token type ERC20	pre-ico rounds	ico waves 3
<b>PRE-ICO TOKEN PRICE</b> \$0.002 USD - \$0.003 USD \$0.005 USD - \$0.007 USD \$0.010 USD - \$0.015 USD	ICO TOKEN PRICE \$0.020 USD - \$0.040 USD \$0.080 USD	ECO-SYSTEM PRICE \$0.15 USD The big jump period	<b>MAXIMUN SUPPLY</b> \$90,000,000 USD	<b>TOTAL SALES</b> \$36,000,000 USD
SOFT & HARD CAP	<b>UNSOLD YTC</b> Unallocated tokens that were available for PRE-ICO sale will be burnt.			
NO	Unallocated tokens th	nat were available for	pre-registration YES	KYC (KNOW YOUR CUSTOMER) YES

Citizens and residents of the USA, Canada, China, Iran and North Korea are not allowed to participate.



#### 4.4 How it works

The YTC Token bonuses, in accordance with the six rounds of the pre-ICO, are remitted directly by AiYellow into the YTC-Client's eWallet. This transaction occurs immediately upon receipt of the transfer receipt, issued by the YTC-Broker. The YTC-Broker issues a credit certificate, when YTC-Tokens are transferred to an eWallet.

All YTC-Clients are assigned YTC-Broker by AiYellow during their registration process.

The YTC-Broker selected will become the permanent advisor to the YTC-Client while they are a YTC-Client. Direct access to their YTC-Broker and a YTC-Client weekly webinar are two features that are offered at no cost.



#### **YTC Token Transfers**

YTC Token transfers are instantaneous.

New members can visit any of the authorised YTC web portals or banners and complete the simple registration.

The new registrant will immediately receive a YTC-Client back office that will be in effect until the YTC-Client transfers their tokens to Ethereum. The YTC Token balance will be reissued in Ethereum (ETH) ERC-20 Tokens and deposited by AiYellow into the YTC-Client's new Ethereum eWallet.

## 4.5 YTC Token Advantages for Merchants and Consumers

The principle advantage of transacting in the AiYellow eco-System are:

Access to a commercial environment where all participants, merchants and consumers, enjoy unique benefits.



The merchants gain access to a massive new consumer market, and the consumers enjoy a value benefit with every purchase. For the merchant - a new group of consumers. For the consumers - merchants with a value proposal on every purchase.



### Additional Benefits of using the YTC Token

#### **1** Transactions



In traditional business dealings, middlemen can add significant complications and expenses to what should otherwise be a simple and straightforward transaction. One of the advantages of YTC Token transactions is that they are one-to-one, taking place on a Business to Business (B2B) or Business to Client (B2C) platform that removes any paperwork, commission and fees from the transactions.

#### 2 Asset Transfers



The Cryptocurrency Blockchain has been described as a large database of assets, which can be used to execute and secure two-party contracts with commodities like automobiles and real estate. The YTC/ETH blockchain cryptocurrency eco-System can also be used to complete various types of transfers.

#### 3 Confidential Transfers



One of the important advantages of cryptocurrency is that each transaction made is a unique exchange between two parties. The exchange of information is done on a "push" basis so that the individual can transmit only and exactly what they wish to send to the recipient.

This process ensures the privacy of the individual's financial history and protects against any threat of identity theft, which is all too common with traditional transactions.

#### **4** Transaction Fees



Monthly account statements from a bank or credit card company, invariably reveal fees imposed for writing checks or transferring funds, etc.

Transaction fees can take a significant bite out of a consumer's assets – especially if there are numerous transactions per month. With YTC, there are no transaction fees.

#### **5** Greater Access to Credit



Digital data transfer and the internet are the media that is used to exchange cryptocurrencies. These services are potentially available to anyone who has a viable data connection and access to the AiYellow eco-System portals.

There are approximately 2.2 Billion "un-bankable" people across the globe, who have access to the Internet or mobile phones but do not have access to traditional systems of banking. The AiYellow eco-System offers the ability to make transactions within this vast market of willing consumers and merchants.

#### 6 Easier Consumer/Merchant Trade



YTC Tokens and subsequently ETH ERC-20 Tokens are not subject to the exchange rates, interest rates and transaction charges associated with traditional FIAT currencies.

Using AiYellow and the YTC Token for transactions makes the entire process simple and enjoyable.

#### Individual Ownership



One of the greatest advantages of YTC Tokens and the eWallet is that unless the YTC-Client gives access to their eWallet to someone else, the sole owner of the corresponding private encryption remains only with the YTC-Client.

#### 8 Strong Security



Once a YTC Token transaction has been authorised, it can not be reversed as in the case of "charge-back" transactions, allowed by credit card companies. This prevents fraud as there is a specific agreement between the YTC-Client and the AiYellow eco-System merchant.

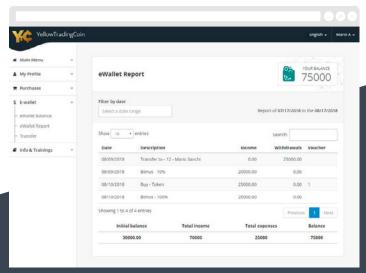
The strong encryption used with the YTC eWallet throughout the transaction process prevents any fraud or account tampering and guarantees privacy.

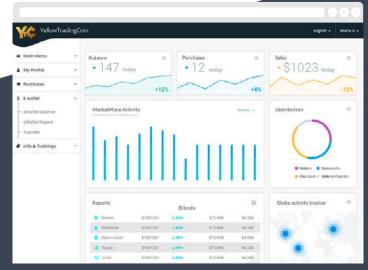


#### 4.6 The YTC Back Office

AiYellow and YTC have developed a back office where every token assigned is registered. The back office has several different functions and is offered to both YTC-Clients and YTC-Brokers free of charge.

A library containing statistical data, videos and a glossary is available in the back office.

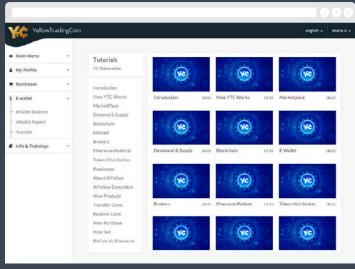




E-WALLET

https://joinytc.aiyellow.com/ewallet.php

STATISTICAL DATA



**INFORMATIVE VIDEOS** 

https://joinytc.aiyellow.com/videos.php

All the data contained in the eWallets is constantly backed up on a permanent basis and stored in five separate high security locations. This ensures that all the pertinent data in the eWallets of the YTC-Clients and YTC-Brokers is maintained at the highest level of security.

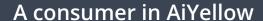


## 4.7 AirDrop YTC

## A merchant of AiYellow



Agrees to accept as a form of Payment, between 1 to 100% in YTC Tokens.



Purchases a product or online service.





Accepting the Tokens as payment appears in the YTC-Client banner ads.

Merchant incentives for making purchases with YTC tokens also appear.





AiYellow disseminates this information everytime a transaction with our Tokens occurs. The merchants can use YTC to offer discounts of up to 100% to consumers using the YTC Tokens.





The merchant/advertiser is given a gift of YTC benefits.

Merchant receives agreed upon payment.



## **Everyone wins**

The merchant of AiYellow gains a new customer.

They receive the agreed upon amount in a combination of FIAT and YTC Tokens totaling 100% of the transaction. The merchant's Tokens can be used to make purchases from another merchant or simply kept as a potential investment.



#### 4.8 Perspectives

The YTC Token has an inherent value, as it is the only Token that can be used during the YTC pre-ICO. As a result of the massive AiYellow eco-System, YTC has a truly unique expectation of appreciation:





**Bitcoin** started in 2009 at \$.003 USD. Today it is between \$6,000 / \$8,000 USD. No proprietary ECO-system.



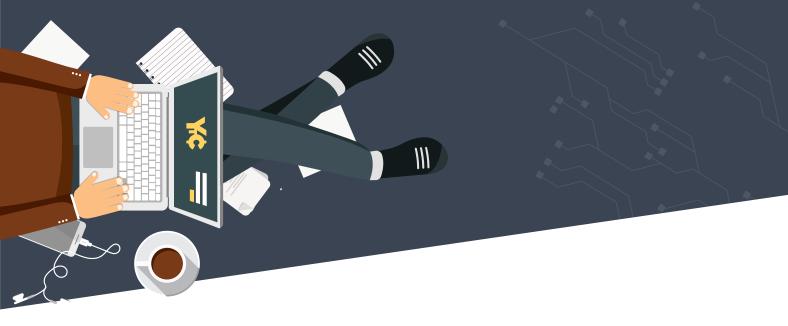


**Ethereum** started in 2015 at \$.30 USD today it is between \$200 / \$500 USD. No proprietary ECO-system.

The quantity of issued YTC Tokens will be viewable online in different portals and updated every 24 hours. Data relating to supply and demand with market value will also be viewable and updated every 24 hours.

## 5/ The YTC-Client and Bounty Programs





#### 5.1 The YTC - Client

- When a new YTC-Client completes their YTC registration process their YTC back-office is ready to use.
- YTC-Clients can only purchase Tokens from their registered YTC-Broker.
- All purchases of \$100 USD or more, will trigger the bonus offered when the Tokens are purchased.
- In the YTC-Client's back-office there are unlimited free custom banners available that can be placed on websites or used in Social Media to promote YTC. These banners have all the YTC-Client's information embedded so that the client will be automatically sanctioned to receive YTC-Client Bounty Bonuses from the banner referrals.

#### 5.2 Settlement of extra bonuses

Purchases of YTC Tokens by a YTC-Client are initiated by a YTC-Broker. The issuance of the bonus tokens as described in the six pre-ICO rounds are deposited directly into the YTC-Client's eWallet by AiYellow.

## 5.3. The YTC Bounty Program

#### YTC Airdrop! WIN!-WIN!-WIN!

40 YTC-Tokens awarded for simply registering for the YTC-Airdrop -plus-10 YTC-Tokens awarded for every free referral to the YTC-Airdrop.

#### The YTC Sweepstakes!

With YTC-Token prizes for YTC-Airdrop referrals given every month!

1st Prize - \$1,000 USD in YTC-Tokens!

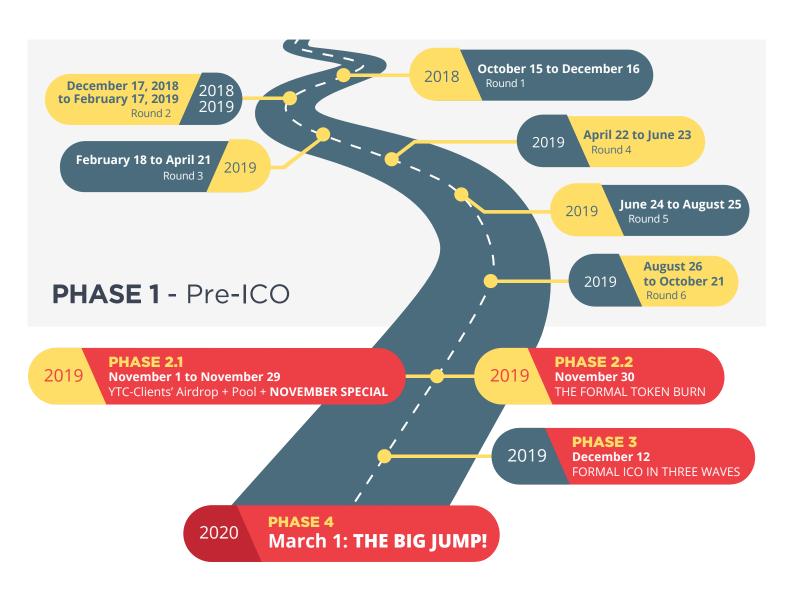
2nd Prize - \$500 USD in YTC-Tokens!

Plus 8 more monthly YTC-Token prizes!

See the Airdrop Terms and Conditions at: YTC.AiYellow.com

## 6/ The YTC Roadmap in Four Phases





## 6.1. **PHASE 1** - Pre-Initial Coin Offering (Pre-ICO)

**Round 1:** October 15th, 2018 until December 16th, 2018. **Price:** \$0.002 USD. 75% YTC Token Purchase Bonus.

**Round 2:** December 17th, 2018 to February 17th, 2019. **Price:** \$0.003 USD. 70% YTC Token Purchase Bonus.

**Round 3:** February 18th, 2019 to April 21st, 2019. **Price: \$0.005 USD. 65% YTC Token Purchase Bonus.** 

Round 4: April 22nd, 2019 to June 23rd, 2019.

Price: \$0.007 USD. 50% YTC Token Purchase Bonus.

**Round 5:** June 24th, 2019 to August 25th, 2019.

Price: \$0.010 USD. 40% YTC Token Purchase Bonus.

**Round 6:** August 26th, 2019 to October 21st, 2019. **Price: \$0.015 USD. 25% YTC Token Purchase Bonus.** 

## 6/ The YTC Roadmap in Four Phases



#### 6.2.1. PHASE 2.1 - YTC-Clients' Airdrop + Pool + NOVEMBER SPECIAL

November 1st to November 29th, 2019

#### 6.2.2. PHASE 2.2 - The Formal Token Burn

Saturday, November 30th, 2019

We have committed to the burning of all the tokens that are not sold during the Pre-ICO.

How does this benefit YTC token holders?

Traditionally the burn will result in a higher token valuation. The more tokens that are burned, the higher the likelihood of a valuation increase.

Why should you care if the tokens are burned, even though the number of tokens you own remains the same?

What determines the value of cryptocurrencies and what causes their fluctuation? The value is dependent on the straightforward principle of supply and demand. When the demand is high and the supply limited, it drives the value higher. The inverse is also true, a glut in the market leads to lower demand and lower values.

When YTC completes its token burn and reduces the supply and availability, the increased demand will likely push the value higher.

#### 6.3. PHASE 3 - The Formal Initial Coin Offering (ICO) in Three Waves

Sunday, December 1st, 2019.

Wave 1: December 1st to December 31st, 2019.

Value: \$.02 USD.

Wave 2: January 1st to January 31st, 2020.

Value: \$.04 USD.

Wave 3: February 1st to February 29th, 2020.

Value: \$.08 USD.

- The AiYellow eco-System is contracted with over 1,400,000 merchants.
- Merchants in the eco-System will accept the YTC-Token for \$1.00 USD.
- Merchants decide on the ratio of YTC to FIAT per transaction.
- All merchants in the AiYellow eco-System will accept the YTC Tokens as a form of barter. There is a minimum value (\$1 USD) agreed to by contract, with the merchants. This (\$1 USD) value places a true floor on the fluctuation of the YTC Token value.
- Through an authorized YTC-Broker, the YTC-Client can buy and sell YTC/ETH ERC-20 Tokens.
- YTC-Clients who purchase a minimum of \$100 USD in YTC Tokens will qualify for the YTC Bounty Program.

#### 6.4. PHASE 4 - THE BIG JUMP!

Friday, March 1st, 2020

Token Price: \$ .15 USD!

## 5/ Letter from the CEO of YTC



AiYellow is beginning its 11th distinguished year of exceptional success. The AiYellow family of ten autonomous technology divisions continues to grow unrestrictedly every year. With offices operating in 120 countries and over 7,000 active brokers servicing over 1,400,000 customers, the AiYellow family of companies is about to embark on its greatest growth cycle to date.

Some of the AiYellow premium brands include:

**AiYellow,** the foundation and originator of the company's successful history, continues to be the leader in online "Yellow Page" advertising worldwide: www.aiyellow.com <sup>27</sup>

AiYellow White Pages, with an additional 1,000,000 registered members worldwide: wp.aiyellow.com <sup>™</sup>

**AmaWebs** continues to enjoy tremendous growth with its easy to use website builder that allows anyone to create a beautiful website in minutes: www.amawebs.com

**UbiZ**, the stunning and revolutionary free mobile phone application for Android and iOS that allows merchants to attract new customers by using GPS and proximity access: www.ubiz.mobi <sup>♂</sup>

As well as AiYellow's other Technology Divisions and Support Divisions: YellowTraffic – AuctionsToHelp – ClickToHelp.

All of these and our other divisions, serve as the foundation of AiYellow's continued growth and the segue into what is considered the most important innovation in history since the creation of the internet, Cryptocurrency.

Many industries were disrupted in past years and those disruptions created massive successes:

**Google** disrupted Search Engine technology and became a multi-billion-dollar company.

**Facebook** disrupted Social Media and became a multi-billion-dollar company.

**Uber** disrupted transportation and became a multi-billion-dollar company.

**Airbnb** disrupted hospitality and became a multi-billion-dollar company.

What did these multi-billion-dollar successes do for us? Some convenience, at best.

The disruption of the world's currencies will create a new multi-TRILLION-dollar industry called Cryptocurrency, that we are all now positioned to participate in.

AiYellow is excited to introduce our newest innovation, YellowTradingCoin known as YTC. What separates YTC from all other Cryptocurrencies is the AiYellow eco-System. This eco-System represents the company's greatest asset and will approach 3,000,000 merchants leading up to our Initial Coin Offering (ICO), slated for the fall of 2019.

I am honored and privileged to have been offered the opportunity to assist in the guiding of this hugely exciting project and look forward to serving not only the YTC-Brokers and Clients but the entire AiYellow eco-System as well.

The pre-ICO period leading up to the official ICO in December of 2019, represents the defining moment in my personal career. We all are being given the unique opportunity to create substantial wealth in this coming year.

I am delighted to invite all of you, to join us in a future of unparalleled success.

I remain, very sincerely yours.



**Frank Varon**CEO YellowTradingCoin (YTC)
Saint Maarten - Leeward Islands (The Netherlands)



## A brief overview of cryptocurrency and blockchain

#### What is cryptocurrency?

Cryptocurrency is an electronic money that utilizes technology to control its creation and protect its transactions, while hiding the identities of its users. Crypto- is short for "cryptography", and cryptography is computer technology used for security, hiding information, identities and more. Currency simply means "money currently in use".

Cryptocurrencies are a digital cash designed to be quicker, cheaper and more reliable than our regular government issued money. Instead of relying on government to create money and the banks to store, send and receive it, users transact directly with each other and store their own money. The technology allows people to send money directly without using a middleman, this results in faster and less expensive transactions.

To protect against fraud and manipulation, every user of a cryptocurrency can simultaneously record and verify their own transactions as well as the transactions of others. The digital transaction records are known as a "ledger" and this ledger is publicly available to everyone. With this public ledger, transactions become efficient, permanent, secure and transparent.

With public records, cryptocurrencies do not require you trust a bank to secure your money. They do not require you trust the person you are doing business with to pay you. Instead, you can see the money being sent, received, verified, and recorded by thousands of people. This system requires no trust and is known by its uniquely positive quality as "trustless".

#### What is Bitcoin?

Bitcoin is the first digital cash created in 2009. It was made by an unknown person or group who went by the name, Satoshi Nakamoto. Bitcoin is unique because it does not rely on government - bank created money.

Transactions occur directly between pseudonymous people (their real names are not known), meaning there are no banks or middlemen. Each transaction is recorded on a digital record kept by many people around the world known as the "blockchain". The data on the blockchain is publicly available and stored on many computers. As a result of there being so many copies maintained simultaneously, the transaction and banking data is very safe and virtually impossible to manipulate.

Individuals protect their bitcoins using their digital wallet. A wallet is software that can only be accessed by using a key, which is a long string of letters and numbers. Bitcoin's price has risen into the thousands of dollars.

#### What is Blockchain?

Blockchain is technology for creating permanent, secure digital recordings that do not depend on any single person or group. Blockchains can record any information although the first blockchain was created to record bitcoin transactions. Imagine a blockchain as a book of records, where every page of that book, is a block that can record anything. Blocks are created one after the other and chained to each other, creating what is known as the blockchain.

Multiple blockchain records are maintained simultaneously by a multitude of unrelated individuals and their computers, which creates a massive cloud storage. Updates are affected immediately, and manipulation is virtually impossible. The positive outcome of many people keeping their own copies of the blockchain is known as "distributed". There are hundreds of blockchains that create a sundry of information from different industries including art, medical records, computer information and many others. If a blockchain is not distributed among many individuals and is instead maintained by one government, organization or group of people, then it is not at a blockchain - it is a database.



#### What is a smart contract?

A smart contract mixes blockchain technology with contracts to make a more efficient and affordable method of transaction. In a smart contract, two parties agree to exchange money for products or services, if the requirements set by both parties of the contract are met by a certain date. If the mutually agreed requirements are not met, then the contract deactivates.

Here is an example: Alice wants to purchase YTC Tokens from Bob and Bob wants \$5,000. Both Bob and Alice agree that on a specific date, the YTC Tokens and the cash will be deposited to their accounts which are linked with the smart contract. On the specified date, the contract looks to see if both parties fulfilled their obligations.

If they did, the YTC Tokens and the associated payment for them, are released. If not, the YTC Tokens and cash are returned to their original owners. The smart contract, being publicly accessible but unalterable, creates accountability for all parties.

#### A glossary of all the cryptocurrency terms you may like to know:

If you are surfing the internet and are somewhat confused with the many new words you read associated with the cryptocurrency industry, this glossary should help you gain a better understanding of this new verbiage.

#### **Trading Related Terms**

**Altcoin:** Any cryptocurrency other than Bitcoin or Ethereum.

**Arbitrage:** Taking advantage of a difference in price of the same commodity on two different exchanges. Often mentioned when comparing ETH values on Korean exchanges versus US exchanges.

**ATH:** All-Time-High, a regular occurrence in cryptocurrency.

**Bagholder:** Someone still holding an altcoin after a pump and dump value decrease. May also refer to someone holding an altcoin that is decreasing in value with few prospects.

**Bearish:** An expectation that price is going to decrease.

**Banda de Bollinger:** A margin around the price of a cryptocurrency that helps indicate when the coin is overbought or oversold. See: http://www.investopedia.com/terms/b/bollingerbands.asp

**Bullish:** An expectation that price is going to increase.

**Exchange:** Websites where you can buy and sell crypto-currencies. Some popular exchanges are: Coinbase - Gemini - Bittrex - Kraken.

FIAT: Government-issued currency, such as the US dollar. (https://en.wikipedia.org/wiki/Fiat\_money)

FOMO: Fear Of Missing Out. A sensation associated with fear of loss, especially when an opportunity is expected to skyrocket.

**FUD:** Fear - Uncertainty and Doubt. Baseless negativity spread intentionally by someone who wants the value of something to drop.

**FUDster:** Someone that is spreading FUD.

Goin long: A margin trade that profits if the price increases.

**Going short:** A margin trade that profits if the price decreases.

**ICO:** Initial Coin Offering, somewhat like an IPO in the non-crypto world. Startups issue their own token in exchange for Ether (ETH). This is essentially crowdfunding on the Ethereum platform.



**Limit order - Limit buy - Limit sell:** Orders placed by traders to buy or sell a cryptocurrency when the price meets a certain threshold. These orders are what are bought and sold against, when traders place market orders.

**MACD:** Moving Average Convergence Divergence. A trend indicator that shows the relationship between two moving averages of prices. See: http://www.investopedia.com/terms/m/macd.asp

**Margin Trading:** The act of 'magnifying' the intensity of your trades by risking your existing coins. (NOTE: Very risky, only for very experienced traders and only on certain exchanges).

**Market Cap:** The total value held in a cryptocurrency. It is calculated by multiplying the total supply of coins by the current price of an individual unit. Here is a site that shows several market caps: http://coincap.io/

**Market order - Market buy - Market sell:** A simple purchase or sale on an exchange at the current price. Market buys purchase the cheapest ETH available on the order book - and market sells fill the most expensive buy order on the books.

**Pump And Dump:** The recurring cycle of an altcoin getting a great deal of attention which leads to a rapid price increase, generally followed by a reciprocating decrease.

**ROI:** Return On Investment. The percentage of how much money has been made compared to an initial investment. (example: a 100% ROI indicates that an investment doubled in value).

**Sell Wall- Buy Wall:** Using a depth chart, traders can see the current limit buy and sell points. The graphical representation on the depth chart looks likewalls: http://media.coindesk.com/uploads/2015/05/image-1.png

Shilling-Pumping: Someone essentially advertising another crypto-currency. If a coin is promised to be successful, it is being shilled.

Stable Coin: A cryptocurrency with extremely low volatility that can be used to trade against the overall market.

**TA:** Trend Analysis or Technical Analysis, refers to the process of examining current charts in order to predict which way the market will move.

**Tokens:** Refers to the 'currency' of projects built on the Ethereum platform that have raised money via the issuance of their own tokens.

**Whale:** An individual that owns large amounts of crypto-currency.

#### **General Cryptocurrency Terms**

**Blockchain:** the classification of technology that Ethereum falls into. Blockchains are distributed ledgers, secured by cryptography. They are essentially public databases that everyone can access and read but the data can only be updated by the data owners. Instead of the data residing on a single centralized server, the data is copied across thousands and thousands of computers worldwide. Additional information available at: https://en.wikipedia.org/wiki/Blockchain

**Cold Storage:** the process of moving crypto-currency 'offline' as a method of safekeeping from hacking. There are a variety of ways to do this, but some methods most commonly used:

- 1) Printing out the QR code of a software wallet and storing it somewhere safe, such as a safety deposit box.
- 2) Moving the files of a software wallet onto a USB drive and storing it somewhere safe.
- 3) Using a hardware wallet.

**Fork:** a situation where a blockchain splits into two separate chains. Forks generally happen in the cryptoworld when new 'governance rules' are built into the blockchain's code. Additional information available at: https://en.wikipedia.org/wiki/Blockchain#Hard forks

**Hardware wallet:** a device that can securely store crypto-currency. Hardware wallets are often regarded as the most secure way to hold crypto-currency.



**Mining:** the process of trying to 'solve' the next block. It requires inordinate amounts of computer processing power and electricity to do effectively but is rewarded with Ether (ETH).

**Mining rig:** a computer especially designed for processing proof-of-work blockchains, like Ethereum. They often consist of multiple high-end graphic processors (GPUs) to maximize their processing power.

**Node:** A computer that possesses a copy of the blockchain and is working to maintain it.

**PoS: Proof-of-Stake.** The proposed future consensus algorithm to be used by Ethereum. Instead of mining in its current form, ETH owners are able to 'lock up' their Ether for a short period of time in order to 'vote' and generate network consensus. The intention is to reward the stakeholders with ETH for participating.

**PoW:** Proof-of-Work. The current consensus algorithm used by Ethereum.

**Sharding:** A scaling solution for blockchains. Typically, every node in a blockchain network houses a complete copy of the blockchain. Sharding is a method that allows nodes to have partial copies of the complete blockchain in order to increase overall network performance and consensus speeds.

**Software Wallet:** Storage for crypto-currency that exists purely as software files on a computer. Software wallets are available free of charge. MyEtherWallet (MEW) is a popular choice.

#### **Ethereum Specific Terms**

**DAO:** decentralized Autonomous Organization. An investor-directed venture capital fund built on the Ethereum.

**Dapp:** decentralized Application. This refers to an application that uses an Ethereum Smart Contract as it's back-end code.

**EEA:** enterprise Ethereum Alliance. A coalition of startups and corporations endeavoring to make Ethereum more efficient.

**Finney - Szabo:** more somewhat common denominations of Ether. The full denomination chart: https://ethereum.stackexchange.com/questions/253/the-ether-denominations-are-called-finney-szaboand-wei-what-who-are-these-na

**Frontier - Homestead - Metropolis - Serenity:** the four planned stages of the Ethereum development roadmap, currently in the Homestead phase. The Metropolis update is likely to be available sometime in the next year.

**Gas:** a measurement of how much processing is required by the Ethereum network to process a transaction. Simple transactions, like sending ether to another address, typically do not require much gas. More complex transactions like deploying a smart contract, require more gas.

**Gas Price:** the amount of Ether to be spent for each gas unit on a transaction. The initiator of a transaction chooses and pays the gas price of the transaction. Transactions with higher gas prices are prioritized by the network.

**Gwei:** another denomination of Ether. Gas prices are most often measured in Gwei. 1 Ether = 1000000000 Gwei. (109)

**MEW:** MyEtherWallet. A free wallet available for Ethereum.

**Raiden Network:** an upcoming protocol change to Ethereum that will enable high-speed transfers across the network. It is similar in some aspects to Bitcoin's planned Lightning Network. Additional reading at: https://themerkle.com/what-is-the-raiden-network/

**Smart contract:** code that is deployed onto the Ethereum blockchain, often directly interacting with how money flows. A standard transaction allowing the transfer of funds from point "A" to point "B". Smart Contracts allow the transfer from "A" to "B", however it is predicated on "C" occurring.

Solidity: One of the most popular languages that smart contracts can be written in, similar to Javascript.

**The Flippening:** A potential future event wherein Ethereum's market cap surpasses Bitcoin's market cap, making Ethereum the most 'valuable' crypto-currency. This site shows the progress of the Flippening in realtime: http://www.flippening.watch/

**Vitalik Buterin:** One of the primary co-founders of Ethereum. A brief biography is available at: https://en.wikipedia.org/wiki/Vitalik\_Buterin

Wei: The smallest denomination of ether. 1 Ether = 100000000000000000 Wei (1018).

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