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# ROI Coin White Paper

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# **Cryptocurrency is the Future of Finance**

**Plato predicted that oligarchies eventually become democracies, or 'Freedom that is slavery.' (Cahn, 2002) Plato's words have proven prophetic. The world governments and elites control the peoples' money. They can seize your money, freeze your accounts, and even devalue the entire money supply by printing notes that the treasuries do not actually have gold and silver to justify.**

**For instance, you would need to have 100 American dollars today, to equal the value of \$10.17, in 1950. (Amadeo, 2017) This only accounts for the financial loss people suffer due to corruption in the governments' accounting systems. Add, then, the loss from fees, theft, fraudulence, and the like... How do the people take back the power over their own financial stability? The answer is simple: let 'the people' control the money.**

**As the need was cultivated, for a system of currency, where the power lies with the common people, crypto-currency was born. While cryptocurrency is rapidly gaining popularity, many still do not know what it is or how it works.**

**Cryptocurrency is a general term for digital monies. Bitcoin was the first. Now hundreds more have emerged. Advanced encryption techniques are used to create and manage cryptocurrency. This digital money is not attached to any central issuing authority; no government or bank can readily control it. Coins are generated by an algorithm called a hash function.**

**This algorithm takes an input of data and turns it into an output of data. Accountability lies with the people, a world-wide network of computers, a 'peer-to-peer' network, keeps separate records of all cryptocurrency transactions. Because tens of thousands of people all over the world, keep blocks of the same records, and must cross-reference the information to verify its validity before it can be added to the master ledger, cryptocurrency cannot be monopolized by a central authority. (Voorhees, 2015)**

**The chunks of information any individual record keeper a.k.a Miner, will submit are called blocks. The master ledger is called the Blockchain. Miners must verify their record of transactions and solve the algorithm before their block can be added to the blockchain. When a block is added, coins are generated, hence the name 'Miners.' (Aranda, 2016)**

**Cryptocurrency is the future; a global monetary system. Credit and debit cards use a pull mechanism. You provide all of your account information and an authorized business or individual can pull the designated amount from your account. The problem with this is that your information, is hackable, and your entire account becomes vulnerable to thieves.**

**Cryptocurrency uses a push mechanism. You have a private key that only you can access. You use the private key like a signature to authorize an amount to be issued. Then the receiver can use your public key to unlock those specified funds. Your public key will**

only open funds that were signed using your private key. Thus, removing the potential for identity theft, and keeping your account secure and private.

The technology is here. All we need to do now is use it. Cryptocurrencies have been steadily and exponentially increasing in value since their explosion onto the financial scene. All cryptos need now, in order to make government issued monies obsolete is for businesses to start accepting them as payment.

The good news is that this revolution is already underway. Two colleges in New York have begun accepting cryptos as tuition payments. Microsoft and Dell are now taking payment in the form of cryptocurrency. In addition to those, Virgin, Tesla, Lionsgate, Remax/ London, Shopify, and many more shops are now accepting payment in cryptocurrency. Even global organizations like Save the Children accept cryptocurrency donations. (@steemitguide, 2017)

Today one cryptocurrency is dominating the market and it is called Bitcoin. While Bitcoin was the first cryptocurrency and is currently the number one cryptocurrency, it has some serious flaws. For example, the transaction fees are very high and rising. Transactions take too long. (Fyookball, 2017) It is simply not well suited for mass adoption, considering its shortcomings.

Bitcoin's complications have given rise to many subsequent cryptocurrencies. These are commonly referred to as “altcoins.” In a nutshell, each altcoin makes its way onto the stage hoping to provide a better alternative to Bitcoin. Each is programmed with different features in an attempt to compete with each other as well as Bitcoin.

## ROI Coin

The development team of ROI Coin describes the contemplation behind its ingenious design. Decades of experience in education, design, coding, and encryption, as well as years of experience in mining, staking, buying, and selling a variety of cryptocurrencies, inspired the founders to begin the design stages for ROI.

ROI Coin was engineered with careful attention paid to the trouble with fiat currency and existing cryptocurrencies. Upon noting that some cryptos have excellent features and functions as well as troubling flaws, the development team compiled positive traits, and removed obstacles to generate the ROI Coin system.

To understand ROI Coin, you must first understand a few more things about cryptocurrency such as: proof of work 'mining', proof of stake 'minting', and basic specifications. Proof of work mining involves using hardware to process transactions. Some coins will use a processor while others will use a graphics card and others use specialized hardware called ASIC. Proof of stake minting is a bit different in that coins are “minted”

or created with computers that compete with each other to win the right to create new coins. (Radhakrishnan, 2017)

The problem with the proof of work approach to mining crypto coins is that this almost always requires expensive hardware. This method is technical and pricey, and it is not at all realistic that the masses could partake and accumulate coins. The problem with coins that use the proof of stake method is that they require the user to keep their computer running 24/7; with the wallet unlocked. The system that prevails with these coins is one in which we see the rich get richer and the poor doomed to fail. Users with more coins are favored, and will have the resources to beat out users with less coins in the competitive market.

In addition to requiring constant attention, and the competitive nature of the method, staking rewards are not fixed, so users cannot calculate or even predict how many coins a given wallet balance will produce. Because of the aforementioned, proof of stake is an unpredictable and high-risk investment. Hybrid coins exist that utilize both proof of work and proof of stake, however by combining systems, the coins inherit both sets of the problems.

## **And Then There Was One!**

ROI is very different than other coins. ROI is a highly unique triple hybrid coin that utilizes proof of work and proof of stake, but adds a third dimension called term deposit. Being a triple hybrid and thoughtfully designed, ROI provides solutions to the problems associated with the other proof of work and proof of stake coins.

The barrier to entry for proof of work has been removed. ROI can be mined and its transactions can be processed by commonly owned computers with a common central processing unit (CPU).

ROI solves the problems of proof of stake with regard to expense and time consumption, by allowing the user to generate and gain coins when the wallet is locked and offline. The issue of disproportionate gains being made by those who have already seen success, has been removed as well. Each user is rewarded at an identical rate, regardless of how many coins they have. In other words, a user with one coin will receive the same proof of stake coin generation as a user with one million coins.

The most innovative feature of ROI Coin is the term deposit function. This allows users to deposit and lock coins. The user can choose how many coins to lock and for how long the lock will be in place. A user can lock any amount of coins for as little as two days and for as long as one year. The designated coins cannot be moved or spent while they are locked, but term deposited coins stake and generate coins at a much higher rate.

**Term deposited coins can provide up to 593% coin generation if they are locked for one year. Unlike other alternative coins, ROI coins' proof of stake minting and interest payouts are carved in stone. From the very beginning a user will know precisely how much their coins will multiply through proof of stake and/or term deposit. The competitive staking factor and unknown coin gains have been eliminated with the ROI design.**

**ROI Coin is innovative and unique. The motivation behind its advent was to give ordinary people an opportunity to get involved in cryptocurrency more easily. In the cryptocurrency markets with the coins that dominate, currently, common people are unable to find a point of entry due to complexity, cost and competition.**

**ROI is the 'peoples coin' and has the functionality and potential to take over the market. A new user can download the ROI wallet for free. This coin requires no technical skills to mine, buy, and sell. With a click of the mouse, a user can simply turn mining on or off. Users can mine and multiply coins without ever having to purchase them.**

**ROI's genius is its simplicity. By downloading and turning on the mining function, a user has already begun to generate coins. Once coins have been mined they can be multiplied via staking or term deposit. Users can then decide if they want to continue to mine and/or multiply the coins or rather sell some or all of them at an exchange.**

**The core intent of ROI Coin is to change the lives of people and by that we mean ordinary people. Not rich people who run around buying piles of bitcoins, not rich people who build multi-billion dollar ASIC data centers. ROI wants to change the lives of ordinary people by giving them a simple way to get some of this coin and multiply it using non-technical skills and common hardware.**

**We want someone in Brazil to mine this coin with an i5 and years from now we want that coin to have substantially multiplied in quantity. We want another person in India to collect a bounty and term deposit those coins and in the future have many more coins than they began with. We want a struggling single mom and college student in the USA to let their laptop mine at night while they sleep and then multiply those coins in their wallet. In short we want everybody to be able to participate and we want to make their participation as easy as possible.**

**Disclaimer: Cryptocurrency is known to be associated with a variety of risks and is speculative and unpredictable in nature. Do not trade with money that you cannot afford to lose. Be prudent and always consult with a qualified financial adviser before making any investment decisions.**

# Road Map

## 4<sup>th</sup> Quarter 2017

- 15 Seed Nodes ✓
- Fork @ Block 25,000 ✓
- White Paper ✓
- Road Map ✓
- Block Explorer ✓

## 1<sup>st</sup> Quarter 2018

- Paid Marketing Push ✓
- 1 New Exchange ✓
- Paper Wallet ✓
- Rework Website ✓
- Tutorial Videos ✓

## 2<sup>nd</sup> Quarter 2018

- Marketing Videos ✓
- Paid Marketing Push ✓
- 1 New Exchange
- Reddit Channel ✓
- Wallet Enhancements ✓

## 3<sup>rd</sup> Quarter 2018

- iPhone App
- Android App
- Site Ecommerce
- Wallet Release
- Paid Marketing Push

## 4<sup>th</sup> Quarter 2018

- Mining Pool
- Dice Game
- Tipping System
- Messaging
- Paid Marketing Push



# ROI Coin Roadmap

## Technical Specifications

- **Name: ROI Coin**
- **Ticker: ROI**
- **Algorithm: 1GB AES Pattern Search – CPU Only ASIC/GPU Resistant**
- **Block Size: 1MB**
- **Max Transaction Size: 250KB**
- **Block Confirmations Required: 360**
- **Block Timing: 2 Minutes**
- **POW Mining Reward: 120 Coins**
- **Standard POS Reward: 15% APR**
- **Term Deposit Rewards (2 days up to 1 year)**
  - **1 Week Term Deposit 2.1%**
  - **2 Week Term Deposit 4.3%**
  - **1 Month Term Deposit 9.6%**
  - **3 Month Term Deposit 33.1%**
  - **6 Month Term Deposit 92.9%**
  - **12 Month Term Deposit 593.3%**

## Important Links

- [Home Website](#)
- [Wallet Download 1](#)
- [Wallet Download 2](#)
- [Block Explorer 1](#)
- [Block Explorer 2](#)
- [Exchange 1](#)
- [Exchange 2](#)
- [BitCoinTalk ANN](#)
- [Market Cap Info](#)
- [Facebook](#)
- [Twitter](#)
- [Google Plus](#)
- [YouTube](#)
- [Slack](#)
- [Discord](#)
- [Reddit](#)
- [Instagram](#)



- [Mining Pool 1](#)
- [Mining Pool 2](#)
- [Chinese Translation](#)
- [French Translation](#)
- [German Translation](#)
- [Japanese Translation](#)
- [Korean Translation](#)
- [Romanian Translation](#)
- [Russian Translation](#)
- [Spanish Translation](#)

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