

# BNC TOKEN (BNC) WHITE PAPER

Ver. 1.1 | August 2019



# BRAVE NEWCOIN.

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# WHITE PAPER OVERVIEW.

The purpose of this white paper is to present BNC Pro, a modern suite of applications developed to optimise the strategies of the world's cryptocurrency investment market. BNC Pro is similar to the traditional terminals of the financial markets but through the use of the BNC token, it can be utilised and paid for on an 'as required' basis. The BNC token unlocks applications, features, reports and market data on the BNC Pro platform. Customers only pay for services when they use them. The BNC Pro portal is currently at the pre-launch stage and is intended to be released within three months.

All product images used in this white paper depict the current BNC Pro suite.

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		NAV 🖲			🔺 🛛 Total Return 🄇			Da	te ↓	Currencies	Headline		Categories
Dashboard											Brave New Coin Annoi	inces Partnership With CoinAlts	
III Portfolios						Weighting 🕕	24h Change 🕕						
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BNC Pro Dashboard

# **EXECUTIVE SUMMARY.**

BNC Pro is a product of Brave New Coin, a New Zealand based data and research company focused on the blockchain and cryptographic assets industry, established in 2014.

BNC Pro gives users access to the types of institutional-grade crypto tools that are used by the world's largest financial service providers and dozens of other trusted global brands (e.g. NASDAQ, Bloomberg, TPI CAP) via Brave New Coin. The benefit of these tools include accuracy, timeliness and a significant depth of crypto industry information.

BNC Pro is a suite of integrated and useful applications and tools that support cryptocurrency related investment decisions. Customer access to these applications, features and reports is granted by spending BNC tokens. The BNC token is a highly efficient solution to customers only using the tools that they need when they need them i.e. daily usage.

In addition to BNC Pro services, it is intended that the BNC token will be used for the consumption of the Enterprise Market Data API's as well as a mechanism of bounty rewards for the distributed discovery and validation of cryptographic asset data and associated company information.



A NEW ASSET CLASS IS FORMING IN FRONT OF OUR EYES AND FORTUNE WILL FAVOUR THE KNOWLEDGEABLE, FOCUSED AND MOST IMPORTANTLY... THE BRAVE.

# A new superclass of asset

Cryptocurrencies are the 4th Superclass of Asset. They are unique and ubiquitous in terms of potential user / investor adoption. The current Market Capitalisation is in excess of \$300B USD (bravenewcoin.com Market Cap) and is expected to grow at a CAGR of 32%<sup>1</sup> at least for the next 60 months. The addressable market is in the early adopter phase, however, there are already over 73,000 corporate organisations looking to invest in Cryptocurrencies in 2019. Many institutional brands of merit have indicated a strong intent to invest in the Cryptocurrency markets e.g. SBI, MUFG, NASDAQ, ICE, JP Morgan etc.

### The future of financial markets

Cryptocurrencies are globally pervasive and largely accessible by anyone, anywhere, at any time. Cryptocurrencies are challenging traditional markets through their liquidity (fractionalised investment opportunity), efficiency, speed, transparency and security. A growing cadre of economists and financial services professionals acknowledge that Cryptocurrencies will underpin the future innovation of the financial markets for the coming decades. This phenomenon is characterised as the 'Digitisation of Value'.

<sup>1</sup> Market Watch - https://www.marketwatch.com/press-release/cryptocurrency-market-is-booming-at-a-cagr-of-3235-by-2025-2019-01-09

#### Credible alternative investment category

Utility type Cryptocurrencies are emerging as a credible investment opportunity for corporations under the alternative<sup>2</sup> investment category – which represents 7% of the total investment market globally. Security type Cryptocurrencies are set to subsume all security investment vehicles and create new categories of potential investment. The aggregate total of these investable markets is circa \$900T USD.

There are approximately 11M entities (see table below) that could invest in Cryptocurrencies globally based on the profile of the traditional markets (Investment Advisory Firms, Brokers, Traders, Exchanges, Pension Funds, Hedge Funds, Private Equity, Professional Services, Financial Advisors, Financial Intermediaries, Financial Product Builders). In terms of market maturity, Cryptocurrencies are in the early adopter phase.

		В	NC Products/Servi	ces
	Potential Market	BNC Pro	BNC Market Data	BNC Bespoke Market Analysis
Government Entities Regulatory / Tax	N = 600		<b>~</b>	~
Investment / Advisory	N = 300,000	~	<ul> <li></li> </ul>	~
Brokers	N = 3,700		<ul> <li></li> </ul>	~
Traders	N = 9.6M	~	<ul> <li></li> </ul>	~
Exchanges	N = 700	~	<ul> <li></li> </ul>	~
Pension funds	N = 6,000	~	<ul> <li></li> </ul>	~
Hedge Funds	N = 10,000	~	<ul> <li></li> </ul>	~
Private Equity	N = 3,500	~	<ul> <li></li> </ul>	~
Professional Services	N = 300,000		<ul> <li></li> </ul>	~
Financial Advisors	N = 7,000	~	<ul> <li>Image: A start of the start of</li></ul>	~
Financial Intermediaries	N = 30,000	~	<ul> <li></li> </ul>	~
Financial Product Builders	N = 6,000		<ul> <li>Image: A start of the start of</li></ul>	~

<sup>2</sup> BCG - Assets Under Management (Global : The Digital Metamorphosis - 2018

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#### A new generation of investors

Whilst the crypto asset sector itself has a total market capitalisation in excess of \$300B USD, there are only 50 million unique wallets globally. Cryptocurrency continues to enter the mainstream as regulation, security, blockchain scalability, and crypto payment acceptance increases. Recent 'crypto' announcements by Facebook, Google, Microsoft, Alibaba and IBM are enablers of this pervasive adoption. As crypto moves mainstream there will be a significant net inflow of funds into the sector, with greater participation by Gen X, baby boomers, females, high net worth individuals, the growing global middle class and institutions.

The technical uniqueness of cryptographic assets means legacy financial market tools are neither fit for purpose (architecture, stability, flexibility, reporting etc.) or readily adaptable to service this market. Crypto asset fundamentals are contextual to the users' investment strategy and thus the tools required are different. As the market knowledge of sector participants grows, there will be a realisation of this situation. Users will seek out crypto specific platforms that have been developed to align with their strategic requirements for insights, flexibility and compliance — delivered via a user interface that reflects the look and feel of the sector they're investing in.

#### **\$7B USD Market Potential**

The market potential of such a platform is impressive. Using the Bloomberg Terminal as a parallel in the legacy markets, it currently serves over 320,000 users worldwide who pay, on average, US\$24,000 per annum for their subscription. This equates to a market value of around \$7B USD.<sup>3</sup>

In terms of market adoption, while the US & Europe remain major markets, there is an accelerating shift of wealth to the Asia Pacific region, which is experiencing high growth, and now has the highest proportion of Assets Under Management (AUM) amongst the mass affluent. There also appears to be a correlation between mass affluent, AUM and crypto-traders. There is also a shift in wealth between generations, with GenXers set to exhibit the fastest growth in net wealth in the next decade.





Source: Cambridge Judge Business School, Blockchain 2016

<sup>3</sup> CB Insights Twilight of the Terminal: The Disruption of Bloomberg L.P.

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# Simplifying a highly fractured marketplace

In terms of providers to the sector, the current marketplace is highly fractured – with hundreds of websites offering trade execution, news, portfolio management and rebalancing, investment advice and reporting. However, only a handful of these deliver credible coverage of assets and exchanges, and none offer Brave New Coin's unique mix of accurate data, price discovery reporting, analysis and news – all accessible via a single unified customer experience.

Accuracy and transparency are becoming cornerstone requirements for the investment market. The Securities & Exchange Commission (SEC) and other similar regulators are currently limiting the advancement of high value, complex products until such time as greater assurance can be provided regarding data accuracy.

#### **Key Statistics:**

- Cryptocurrency coins that act as securities may well subsume the entire traditional asset class market.
- 50 million people have invested in crypto globally.<sup>4</sup>
- 3 million actively trade daily.<sup>4</sup>
- 300 crypto funds in early 2018 and growing (125 are hedge funds).<sup>5</sup>
- 20% of investment firms are looking to invest into crypto-currencies. There are 365k investment firms globally, 73k investment firms are looking to invest in crypto.<sup>6</sup>

<sup>&</sup>lt;sup>4</sup> Dalia research - <u>https://daliaresearch.com/how-many-people-actually-own-cryptocurrency/</u>

<sup>&</sup>lt;sup>5</sup> Valuewalk - <u>https://www.valuewalk.com/2018/04/cryptocurrency-funds-numbers/</u>

<sup>&</sup>lt;sup>6</sup> CNBC - <u>https://www.cnbc.com/2018/04/24/20-percent-of-financial-firms-are-looking-to-trade-crypto-in-2018-survey.html</u>

# **BNC Pro - CORE PURPOSE.**

To build institutional grade tools that give our customers a competitive investment advantage. BNC Pro gives its users better insights, streamlined workflow and reduced costs.

# **BNC Pro OUR VISION**

From its inception, Brave New Coin has collected and curated the terabytes of data generated by the crypto ecosystem. From the perspective of Brave New Coin, the fundamental question we've been helping investors answer is "what's it worth?" (price discovery). Brave New Coin has been setting the global price for Cryptocurrencies since 2014.

BNC Pro seeks to solve the follow on question of "what is it worth to me?" (contextualizing the data into insights). BNC Pro is giving our clients and the wider market greater insight into their crypto holdings - and empowering them to improve their investment decision making with tools they are familiar with.

Finally, the end game goal is "executing change the way I want" BNC Pro builds solutions that allow for the automation of the customer's strategy in a highly personalised environment.



# The BNC Pro ADVANTAGE.

Accurate and integrated data, exclusive insights and research, all in one place. BNC Pro gives the intelligent trader the advantage in Cryptocurrency investments.

## // Portfolio Manager

Centralise your investment holdings by integrating with exchanges, wallets and off market activity which allows a complete view of your holdings.

#### // Newsfeed

News, company information and sentiment. Stay current on your investment strategy and execute before the market.

### // Screener

Customised views across thousands of assets using BNC's technical, fundamental and sentiment data allowing you to create personalised investment strategies.

# // Charting

TradingView + BNC data = the ability to visualise your strategies to any level of breadth and depth. See opportunities that no one else can.

BNC Pro is a suite of powerful applications and tools that support cryptocurrency investment and management decisions. Customer access to these applications, features and reports is granted by spending BNC tokens. The more useful people find BNC's tools, the more utility they will gain from the BNC token.

#### **BNC Pro MARKETS**

Significant market opportunities for BNC Pro exist in the areas of:

// RETAIL - Intermediate to advanced traders that understand the value of data for making investment decisions - the addressable market is estimated at over 5M in 2019 growing to 9.6M in 2023 (traditional traders, individual investors and cooperative investment groups).<sup>7</sup>

// CORPORATE - Institutions, funds and advisors that are investing internally and on behalf of their customers - estimated at 75k in 2019 growing to 1M in 2023 (Investment and Advisory firms, Brokers, Exchanges, Pension Funds, Hedge Funds, Private Equity, Professional Services Providers, Financial Advisors, Financial Intermediaries, Financial Product Builders).<sup>8</sup>

<sup>&</sup>lt;sup>7</sup> <u>blockchain.info</u>, Cambridge Centre for Alternative Finance.

<sup>&</sup>lt;sup>8</sup> blockchain.info, Cambridge Centre for Alternative Finance and CNBC.

# BNC Pro PRINCIPLES THAT DRIVE OUR CORE PURPOSE

**// EFFICIENCY** - BNC Pro customers only pay for tools they use and BNC Pro only presents tools that are useful.

// ACCURACY - BNC data is timely, accurate and aligned to recognised financial standards (IOSCO).

**// DEPTH** - BNC Pro leads the market in terms of the breadth and depth of data upon which customers can make decisions.

**// SECURITY** - BNC Pro protects customer information and ensures the service is 'always on'.

// PERSONALISATION - BNC Pro ensures customers can communicate their unique requirements and BNC Pro listens to its customers and reflect their demands.

// FAMILIARITY - Many blockchain industry products lack quality UX/UI.
BNC Pro tools are intuitive to use and feel like the "way they should be".

### **BNC Pro's UNIQUENESS**

BNC Pro (and Brave New Coin's) competitive advantage lies in the breadth and depth of its data. There is no other provider globally that can match the BNC Pro proposition.



# **BNC Pro CORE FEATURES**

// OMNI-CHANNEL - BNC Pro has been built to manage Multi-screen, Mobile and Desktop with a strong focus on an intuitive user interface. Allowing customers access anywhere, anytime.

// PREMIUM DATA - Users can access the full suite of BNC data products. These products are those chosen by organisations such as Amazon Alexa, NASDAQ, TPI CAP, Bloomberg etc. The expectations of these organisations is significant in terms of value offerings and risk mitigations for their customers. BNC Pro provides highly granular reference pricing (from global spot indices to exchange specific trade pricing). When overlaid with BNC Pro's secondary data (screener and news feed etc.) any investment strategy can be managed. Brave New Coin integrates with over 240 Exchanges, 500 Onchain projects, 2,500 Assets and 10,000 Markets. Customers experience accurate and timely data, allowing them to execute with confidence.

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# **BNC Pro APPLICATIONS AND TOOLS**

BNC Pro is a portal, providing a suite of tools to give users personalised access to the best of Brave New Coin data. Data that allows users to make critical, accurate and timely decisions tailored to their investment strategies.

BNC Pro runs a freemium and premium revenue model. Users will be charged as they use each premium feature or service. Some BNC Pro tools are free, some are freemium. For applications where there is significant market value we will charge a premium.

Application	Free Features	Premium (PRO) Features
Portfolio Manager	<ul> <li>Exchange Integration</li> <li>Wallet Integration</li> <li>Alerts &amp; Notifications</li> <li>Integrated BNC Market Data</li> </ul>	• Reporting
Newsfeed		<ul> <li>Institutional quality news on over 5,000 assets</li> </ul>
Watchlist	• Customised watchlists for 2,000 assets and 8,000 market pairs	
Screener	Current Performance, Network, Financial, Social and Static Taxonomy data sets	• Premium Staking, Network, Financial, Social and Taxonomy data sets
Charting	<ul> <li>Ticker data for BNC markets</li> <li>Financial Indicators</li> <li>Portfolio Holdings Overlay</li> </ul>	<ul> <li>BNC Indices</li> <li>BNC's 30 Sec GWA and MWA pricing</li> <li>Alternative Data Indicators</li> <li>250+ Exchanges Live Data</li> </ul>
Trade Execution*		<ul> <li>Investigating the following:</li> <li>Peer to Peer Trades</li> <li>Direct Exchange Trades/EMS/OMS</li> <li>OTC Trades</li> <li>Compliant Chat</li> </ul>

#### // BNC Pro commercial model:

\* Coming soon

#### // PORTFOLIO MANAGER TOOL

This tool allows users to integrate and track their assets across multiple exchanges, and wallets, and easily view their holdings in one place. Coupled with historical and real-time market data across over 240 centralised exchanges, users have access to globally weighted average pricing allowing for easy pricing decisions and visibility of current values and returns. The portfolio tool comes with reporting and multi user flexibility.



BNC Pro Portfolio Manager

#### // INTEGRATIONS

BNC Pro allows users to integrate and track their assets across multiple exchanges, and wallets, and easily view their holdings in one place.

- Exchanges Currently 10 integrated exchanges with an ongoing programme of work to grow this, with the goal to provide the most exchanges to the largest groups of users in market.
- Wallets (coming soon) Integration with a user's public wallet address to show cold storage holdings.

#### // MANUAL TRANSACTIONS

- Manual input of Deposits, Buy, Sell, Transfer and Withdraw transactions

   The user has the ability to add their trades at line level or as a CSV upload.
   Transactions that are recognised across our extensive list of qualified exchanges, assets and market pairs will see the value of their holdings updated on a daily basis with Brave New Coin's spot pricing, allowing users to accurately track the value of their trades and investments.
- Custom creation of holdings BNC Pro provides the flexibility for users to create custom transactions for "pre exchange listed" or "bespoke" assets, holding locations and pricing. BNC Pro provides the user an ability to merge these custom holdings with Brave New Coin's spot pricing as and when available.

#### // TAGGING

 This feature allows the user to further segment their portfolio with the use of tags. Where BNC Pro recognises the attributes of the transaction, it automatically assigns tags, however, the user will also be able to create custom tags to allow for bespoke grouping. These tags enable the user to filter their holdings and create views accordingly.

	Salaat Tayanamu X	
	Select Taxonomy	
	Sectors ~	
	Consensus Model	
	✓ Proof-of-Work	
	Proof-of-Stake	
	Hybrid Proof-of-Work & Proof-of-Stake	
	Disasted Associa Orașela	
	Directed Acyclic Graph	



#### // REPORTING

BNC Pro offers various reports as a premium service. The reports incorporate users' holdings and allow for analysis against Brave New Coin Taxonomy and Market Data.

#### The initial reports include:

 Holdings by Location - This report allows the user to evaluate the distribution of their holdings across locations including exchanges and wallets.



 Holdings by Portfolio/Assets and Tags - This report allows the user to evaluate the composition of their account by portfolio, assets and bespoke groups created in the tagging process.



 Holdings by Taxonomy - This report incorporates the top seven attributes of the Brave New Coin taxonomy to allow the user to evaluate the composition of their holdings using these categories.



 Holdings over Time - This report allows the user to evaluate the composition of their account by portfolio, assets and bespoke groups created in the tagging process, evaluated over time.



• **Price Performance** - This report allows the user to perform a comparison of price performance over time using their holdings, assets, portfolios, and bespoke grouping created in the tagging process.



 Transaction report - This report provides details on individual transactions on the account. It allows the user to filter the transactions using a number of variables.

ortfolio: DEMO_CE +	Timeframe: 1 Year - Clear a			

Future reports will be developed as Brave New Coin continues to aggregate crypto and blockchain data, with synergies to trading and investment decisions.

#### // NEWSFEED

Premium Newsfeed content is accessible via BNC token activation within the BNC Pro platform. Personalised Cryptocurrency news and corporate information (corporate disclosures, filings, insider trading disclosures and vesting periods) from hundreds of sources in one place.

The BNC Pro Newsfeed supports more than 5,000 assets (Security and Utility) and currently holds in excess of 200,000 headlines. The flexibility of the portal allows users to create multiple views across assets, categories and sentiments within the application.

	RO						¢
George Rosier	21	Newsfeed					
Dashboard		Date 🕁	Currencies	Headline	Categories	Keyword	Displaying all
III Portfolios				BitHash Announces Multilevel Referral Program		Search	٩
<ul> <li>Watchlist</li> </ul>				New Listing on on SwitchDex: Clipper Coin Capital			
III Newsfeed				Update From WAX: The Open Source Code for the WAX RNG Native Blockchain Service Is Now Available		Currencies	Displaying all
Marketcap				Huobi Resumes Elastos Deposits and Withdrawals		Search	٩
				Vite Labs Announces Partnership With Blockchain Nigeria Group			
★ Assets				Synthetix Announces Launch of Index Tokens, sCEX and iCEX		Sentiments	Displaying all
🎝 Users				Fusion Releases Note Version 3.1		Undecided	
🕸 Settings				Telos Publishes Weekly Report for August 16		Positive Neutral	
Feedback form				Compound Publishes Weekly Newsletter for August 19		Negative	

#### BNC Pro Newsfeed

The Newsfeed team assesses thousands of news and information items per day and publish only a fraction (2%) of these to ensure only quality, relevant news reaches our users.

- More than 5,000 assets and 200,000 headlines and information references Human curated 24/7, 365 days a year.
- Filters and Alerts Manually tagged and user-filterable by category, currency, sentiment, timestamp, source, and keyword.
- Near real time news and sentiment Hundreds of new headlines daily with up-to-the-second precision.
- Not just the news Core company data, official document records, corporate announcements and disclosures (incl. Vesting and Management based information).

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#### // WATCHLIST

• BNC Pro's watchlist allow users to generate and customise a list of assets or pairs, at a market level, or by individual exchange. Our watchlist contains over 2,200 unique assets and 8,800 unique market pairs.

Bitcoin 0 0	ue (BTC) Initial 0	cost (BTC)	Total return					ters	
Bitcoin 0 0				Gain/Loss (BTC)	Weighting	Manage			
					0%			Privacy coin view	
] Litecoin 213 213	0 2130					Tags <sup>2</sup>			
Ethereum 1295 12.9	950 12.95	0 1				Tags	Cu	istom tags	
Bitcoin Cash 40.000 400.	.000 400.0	00 :				Tags 67		e de la carge	
Bitcoin 0 0					0%	Tags		Select tags	
Litecoin 213 213	0 2130					Tags *			
Ethereum 1295 12.9	950 12.95	0 1				Tags 15			
Bitcoin Cash 40.000 400.	.000 400.0	00 :				Tags <sup>15</sup>		MANAGE	

**BNC Pro Watchlist** 

#### // ALERTS

- BNC Pro Alerts allow the user to set price based alerts against their existing holdings, using multiple variables, in order to act in a timely manner when these thresholds are crossed.
- Spot pricing To enable ease of alert set up, users see Brave New Coin's spot pricing for their chosen assets or pairs.

#### Alerts and notifications



**BNC Pro Alerts** 

#### // CHARTING

BNC Pro's Charting Application is designed to help users with technical analysis. The application offers the expected traditional charting functionality whilst leveraging Brave New Coin's data and BNC Pro data from the other portal applications, to provide greater insights.

- UI/UX The application utilises the TradingView user interface and contains best in class key features.
- Integration with existing Brave New Coin Market Data Including Brave New Coin's current LX series, GWA, MWA, XchangeFeed and Historical Data at fine granularity - 30 seconds.
- Integration with individual user data from BNC Pro Providing the ability for the user to compare an asset with their portfolio performance, overlay the charts with key asset related events from the Newsfeed, overlay the charts with changes from a customer's portfolio - Deposit/ Buy/Sell/Transfer/Withdraw.
- Integration with unique Brave New Coin Cryptocurrency Data
   Including onchain indicators, social indicators (number of tweets, percentage change, number of retweets, favourite) and github indicators.
- Integration with BNC Newsfeed To overlay event driven data to further contextualize industry events and news.



**BNC Pro Charting** 

#### // SCREENER

Using our extensive Brave New Coin data the BNC Pro screener allows users to create customised views across thousands of assets using advanced filtering. Flexible, comprehensive and in real time, giving users the ability to find potential investments with ease.

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George Rosier	Screener										
🔓 Dashboard	All filters Performan	nce Staking Net	work Financial	Social Taxonomy	Search filters Q		SHA	RE 🥰 🛛 ADD PRI	CE ALERT 🐥	EXPORT 📥 SE	ETTINGS 🏟
III Portfolios	🗹 Logo	Any 👻			<b>Z</b> C	llose	Below 🝷	Value 🝷			
● Watchlist	🗹 Name	Any 👻			<mark>⊻</mark> +	ligh	Below 👻	Value 🝷			
	🗹 Ticker	Any 👻			<b>Z</b> L	ow	Below 👻	Value 🝷			
O Marketcap	Spot Price USD	Below 🝷	Value 🝷			pen Price	Below 🝷	Value 🝷			
★ Assets	Z4h Price Change	% Below <del>~</del>	Value 🝷		<b>⊠</b> ⊺	WAP 1-Year %	Below 🝷	Value 🝷			
🗴 Users	🗹 Volume	Below 👻	Value 🝷		ד 🗹	WAP 30-Day %	Below 👻	Value 👻			
🌣 Settings	24h Volume USD	<50K	•	- <b>•</b> >2B	т 🖸	WAP 7-Day Average	Below 👻	Value			
🕸 Feedback form											
🗢 Chat with us	SAVE DEF.	AULT VIEW									
	TICKER	LAST	CHG %	CHG	HIGH	LOW	v	DL	RATING	EXCHANGE	
	18CBTC	0.0000005300			0.000005600	0.000005200	4.	013M		HUOBI	
	18CETH	0.00002881			0.00003016	0.00002860		)39M	† Buy	HUOBI	
	1STBTC	0.00001295			0.00001295	0.00001290	15			BITTREX	
	1STETH	0.00001295			0.0000122700	0.0000120500	12	0		нітвтс	
	A LODTO	0.0000070	0.000	0.000001.000	0.00000000	0.000057050	10	•	+	LUTOTO	



#### Initial data sets comprise the following:

- **Performance** Market data with a focus on price and movement.
- **Staking** A set of metrics to evaluate passive income opportunities related to Proof-of-Stake coins, Masternode coins and related assets.
- Network A measure of On-chain activity to analyse the level of use of the blockchain itself.
- **Financial** Provides a range of valuation metrics combining market data and fundamental indicators.
- **Social** A set of indicators estimating community support of projects/ assets and their impact on social networks.
- **Taxonomy** A set of classifications describing assets according to their attributes and purpose.

#### // BNC Pro DAILY

Your daily crypto summary sent directly to your inbox. In minutes you are updated and ready to move forward.

#### • Portfolio update

- a performance summary of your portfolio over the last 24 hours.
- Recent market news and information
  - a daily summary of market news and token performance.
- Product update

- updates from the BNC Pro team as it relates to promotions, new features, applications and reports.

- Personalised news
  - a summary of the news as it relates specifically to the user's portfolio.



#### **BNC Pro CORPORATE FEATURES**

The corporate market (investment houses, professional services etc.) has a unique set of requirements compared to the retail market. These requirements are driven by compliance, the complexity of their operating models and the demands to service the needs of their customers. Below is an overview of BNC Pro's corporate features:

- ADMINISTRATION HIERARCHY Users can be set up with different profiles across different accounts. Whether the user is front / middle / back office or management.
- REAL TIME SHARING BNC Pro is highly shareable. Its user management feature allows the account owner to share portfolios and other applications. Users are able to see the performance of their investments and related data that is contextually relevant to them. There are various user roles available allowing the account owner to restrict access from read only or allowing another user to manage the account on their behalf. This feature allows brokers to capture executed trades on behalf of clients, set up and view these in segregated portfolios, generate relevant reports and make this accessible to clients.
- GOVERNANCE Ongoing reporting from a management oversight perspective can be a challenge. The User Management feature allows a team to operate under one account and for the account owner to have full visibility of all trades and outcomes.
- BESPOKE INTEGRATIONS Corporates can integrate with their internal wallets and accounts to provide bespoke real time reports to their customers on investment performance.
- COMMERCIAL TERMS BNC Pro acknowledges that corporate users will have bespoke requirements when it comes to the use of BNC Pro.
   BNC Pro can accommodate these requirements.

# **BNC Pro TECHNOLOGY PLATFORM**

BNC Pro has been developed by our highly experienced development team. BNC Pro is a Microsoft Full Stack cloud based highly available platform built with 'Best Practice' security standards at its core. Development is based on an Agile continuous release program to align to the rapidly changing technology and crypto market. BNC Pro has a dedicated 24 x 7 support team available to respond to customer enquiries. BNC Pro is GDPR compliant as standard.

# **BNC Pro GO TO MARKET STRATEGY**

To create global adoption, BNC Pro will use highly personalised campaign strategies. This will ensure that BNC Pro can be matched to the demands and expectations of all investors globally. It is forecast that 90% of users will adopt the limited free tools. Over time BNC Pro will work to prove the value of its applications to drive the adoption of the BNC token paid for services. Below is a summary of the campaign activity:

 DIRECT - BNC Pro will leverage a range of perpetual activities to drive adoption starting with the reach of a proposed IEO and Brave New Coin's own globally recognised website bravenewcoin.com. This website already has over 1M unique visitors annually. BNC Pro will also use affiliations, influencers and events to broaden its market reach. BNC retains a global sales team (USA, Japan, UK, Australia and New Zealand) and they will focus on corporate user adoption. • CHANNEL - BNC Pro will develop strategic relationships with channel partners globally. The profile of these partnerships will be based on organisations that have significant existing customer bases (exchanges and traditional financial market providers) as well as those entities that are able to support BNC Pro with localisation (where language and alignment to culture are critical). A number of significant relationships are already advanced in this category and are expected to be announced in Q4 2019.

# **BNC Pro ROADMAP**

The market of Cryptocurrencies is rapidly evolving and volatile in nature. This means that change is constant. BNC Pro acknowledges this and has built out a roadmap of innovation for the next 6-9 months. To ensure that there is a clear innovation roadmap beyond this time BNC Pro has a program of customer feedback built into its operating framework. This program is weighted by the core global community (550 users) that have actively participated in both the Alpha and Beta testing program as well as the channel partner program.

# **BNC Pro ANTICIPATED TIMELINE**

#### 2017- PRE LAUNCH - AUGUST 2019

LAUNCH - OCTOBER 2019

**ORDER EXECUTION - Q1-Q2 2020** 

WHITELABEL - COMING SOON

#### AGGRESSIVE EXPANDING FEATURE ROADMAP 2019-2022 AND BEYOND

# **BNC Pro - THE COMPANY.**

BNC Pro is a wholly owned subsidiary of Techemy Limited. BNC Pro's core operations are in New Zealand. BNC Pro has an established management team and governance program.

1. CULTURE - BNC Pro employs staff from across the globe. BNC Pro is united behind a culture of customer centricity, mutual respect, inclusiveness, being awesome, supporting each other, equality, diversity (race, gender and age), celebrating success, transparency and a curiosity and passion for the crypto market (continuous learning).

#### 2. OUR LEADERSHIP TEAM



Yve Bourke - GM BNC Pro LinkedIn



Fran Strajnar - CEO Brave New Coin LinkedIn



Victor Mingueza - Head of Development BNC Pro LinkedIn



Vyvienne Kyle - Head of Marketing and Support BNC Pro LinkedIn



Adam Dodds - GM Brave New Coin LinkedIn



Rory Manchee - Head of Global Sales Brave New Coin LinkedIn

- 3. LOCATIONS BNC and BNC Pro have representation in New Zealand, Australia, Japan, USA and the United Kingdom (not including our follow the sun support resources in various countries globally through a 3rd party provider).
- 4. CORPORATE SOCIAL RESPONSIBILITY BNC Pro is sensitive to the world that we live in. There is a focus on charitable activities, waste mitigation and social good. As a workplace we have a strong focus on multiculturalism and diversity, we embody honesty, integrity and credibility as core organisational values which are reflected strongly in our brand.

#### 5. CONNECT WITH US

- **Twitter** https://twitter.com/bravenewcoin/
- in LinkedIn https://www.linkedin.com/company/brave-new-coin/
- ✓ Telegram https://t.me/bravenewcoin/
- Email contact@bravenewcoin.com

#### 6. ABOUT Brave New Coin

Brave New Coin provides data and research on the blockchain and cryptographic assets industry to the world's financial market leaders. Founded in 2014, our experience and expertise make us the leading provider of standard and bespoke institutional grade, highly compliant, data solutions.

Since its inception Brave New Coin has driven the global standard when it comes to market data products. These market data products include global spot rates and indices and are aligned to IOSCO (<u>https://www.iosco.org/</u>) principles. Brave New Coin has a global brand based on pedigree. It is known for its focus on highly available, highly redundant (technically and algorithmically) and highly compliant market data solutions.

## **BNC Pro - THE COMPANY.**

Using BNC's extensive holding of data and knowledge, Brave New Coin developed a general taxonomy for cryptographic assets. This has provided greater sector transparency and a uniform classification system, cementing BNC's position as a thought leader in the industry. Recently the focus for Brave New Coin has been on the development of a marketplace for incumbent and third party applications, news-feeds, research and market data products unlocked through the BNC token utility.

Brave New Coin has 57 staff across 5 locations (UK, US, Japan, Australia and the head office in New Zealand). The Brave New Coin team are widely considered to be leaders in their respective fields with a focus on building great products, a great culture and (most importantly) a focus on helping our customers to be successful.



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# **Brave New Coin Customers & Partners**



# BNC Pro - THE COMPANY.

#### **Brave New Coin Timeline**



7. ABOUT TECHEMY - Techemy is the parent company of Brave New Coin. Techemy is an umbrella company for a range of blockchain and crypto initiatives centred around financial investment services - https://techemy.co/





The BNC token is a digitized transferable software license. It is the transaction method for the use of the BNC Pro suite of applications. The BNC token has been established to create an efficiency in the consumption of Cryptocurrency related Data, Insights and Services.

#### 1. TOKEN OVERVIEW

The BNC token is issued on the Ethereum Blockchain as an ERC-20 token.

2. LEGAL OPINION - BNC Pro has obtained legal opinions that clearly outline the BNC token is classified as a UTILITY token in specific jurisdictions. The purchasers of BNC tokens do not have any rights of redemption against the issuing entity of the BNC tokens for cash or any other form of consideration.

#### 3. TOKEN UTILITY

- IMMEDIATE UTILITY At the launch of the project the BNC token will be utilised for the purchase of the reporting feature and Newsfeed application on BNC Pro. Subsequent to this, increased token utility will be generated with the screener and charting applications and additional future roadmap applications to ensure ongoing utility and revenue on the platform.
  - We anticipate the portal will be fully live within three months (noting that Alpha and Beta testing are running now).

- TOKEN FUTURE UTILITY In addition to the utility of the token at launch there is an intention to drive further utility into the BNC token through:
  - Corporate consumption of BNC Pro It is expected that corporate customers will seek a commercial model that is more traditional in nature as it relates to the use of BNC Pro i.e. via credit card or monthly billing.
  - Brave New Coin Market Data sales Brave New Coin has an extensive set of Market Data solutions (products, services and content) via WEBSOCKETS and REST API's. The solutions are consumed by front, middle and back office functions as well as governments and professional services providers globally. These solutions will be offered to such customers at an enterprise license level using the BNC token. The benefit being a more efficient global means of consumption.
  - Information discovery Brave New Coin and BNC Pro are constantly seeking out new crypto related data. The BNC token will be used as a mechanism for payment for 3rd party discovery of this data and its validation.
  - Wholesale data settlement Currently global exchanges do not charge for the use of their data. It is Brave New Coin's expectation that this will evolve over time in return for provenance of use of the data. Brave New Coin will look to use the BNC token as a mechanism of payment to exchanges for wholesaling the data to the market on behalf of the exchanges.



4. **TOKENOMICS** - The BNC token can be purchased on exchange or within the BNC Pro portal using Credit Card or crypto.

When bought on exchange, a BNC Pro user can then transfer BNC tokens into the BNC Pro portal to establish an operating balance. Any time a BNC Pro user activates or subsequently uses a premium feature, their BNC token balance is reduced accordingly. When services are consumed, the BNC tokens are then moved into a BNC Pro treasury wallet.

Alternatively a BNC Pro user can acquire BNC tokens on the portal using a payment gateway. This payment gateway will accept credit card and leading Cryptocurrencies as payment. Once the transaction is complete, BNC tokens are transferred out of a BNC Pro token treasury wallet to the user's account and they are able to activate premium services using this balance. Once a user has completed the KYC/AML process, they will be able to withdraw or transfer BNC tokens purchased on the portal and send them to their wallet, another user or a crypto exchange.

- KYC AML BNC Pro will apply a globally accepted KYC/AML standard when users seek to withdraw or transfer tokens from the BNC Pro portal. Our KYC / AML program will apply to all withdrawals and transfers.
- 6. TOKEN SALE (IEO) BNC Pro is running an Initial Exchange Offering (IEO). The purpose of this IEO is to raise funds for the further growth and enhancement of the BNC Pro portal as well as a mechanism for driving adoption of BNC Pro. BNC Pro has not previously undertaken an ICO or IEO.
- 7. USE OF FUNDS BNC Pro intends to use the funds in the following way
  - i. 14% ADMINISTRATION of the BNC Pro business.
  - ii. 37% SALES AND MARKETING particularly localisation and global sales expansion (as per go to market).
  - iii. 49% RESEARCH AND DEVELOPMENT new applications, reports and features driving token utility.



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#### 8. TOKEN STRUCTURE - ERC-20 Specifications

- The ERC-20 contract specifies the following features of the BNC token:
  - Name: Brave New Coin
  - Creation Block: 3922324
  - Total Supply: 100,000,000
  - Decimals: 12
  - Symbol: BNC
- TOKEN CIRCULATION Pre-IEO there is less than 1% of token supply in public circulation for the BNC token.



#### 10. TOKEN ALLOCATION - A thriving BNC token ecosystem for BNC

Allocation Group	Allocation %	Lock-ups
Initial Product Offering	30.00%	May apply depending on investment tier
Smart-Drop Marketing	10.00%	-
Affiliate Programs	10.00%	-
Reserved for year 2-5 marketing	50.00%	Subject to corporate policy

#### **11. TOKENOMICS OVERVIEW**

The strategy of the BNC token is to create an environment where:

- BNC Pro platform is able to ensure its current and future growth and innovation requirement.
- BNC token holders retain a high level of confidence in the token performance.
- The BNC token value reflects the utility of the market.

The redeemed tokens on BNC Pro will be stored in a cold storage wallet and utilised in accordance with BNC Pro's treasury policies.

BNC intends to honour the token for services on the BNC Pro platform at the higher of the token's market spot price and US\$1.00. It is expected that this will create a "floor" on the value of the token at around US\$1.00

12. EXCHANGE LISTINGS - A thriving ecosystem for the BNC token relies upon users being able to acquire tokens both intra-portal and through crypto exchanges. To reserve the ticker "BNC", Brave New Coin has already sold 0.25% of the tokens and had them listed on Cryptopia in 2017\*. Brave New Coin is already in the advanced stages of arranging further listings which will enable a broad range of users to acquire BNC tokens.

\* NOTE: Cryptopia is in liquidation, therefore there is currently no circulating supply.

#### **13. TOKEN ADDRESS**

- The contract address is:

#### 0xdd6bf56ca2ada24c683fac50e37783e55b57af9f

The contract source is available at links below.

#### **14. TOKEN SOURCE CODE**

- BraveNewCoin ERC-20 Contract Source Code

#### **15. TOKEN GITHUB**

- https://github.com/BlockchainLabsNZ/brave-new-coin-token

#### DISCLAIMER & RISK STATEMENT:

#### Disclaimer:

This White Paper has been issued by BNC Pro Limited ("BNC PRO") on the 25th of August 2019 and should be read in conjunction with BNC PRO's terms and conditions (the "Terms") that can be found on the BNC PRO's website (as may be amended from time to time). This White Paper does not constitute a prospectus for the purposes of Directive 2003/71/EEC (the "Prospectus Directive"), and the amending directive 2010/73/EU Regulation (EU) 2017/1129 (the "Prospectus Regulation") or offer document of any sort (including under the provisions of Part 3 of the New Zealand Financial Markets Conduct Act 2013) and is not intended to constitute an offer of securities or financial products or a solicitation for investments in securities or financial products in any jurisdiction. The purpose of this White Paper is to provide prospective purchasers with the information on BNC PRO's project to allow the prospective purchasers to make their own decision as to whether or not it wishes to proceed to purchase BNC PRO Tokens ("BNC").

This White Paper does not constitute an offer or invitation, or any other sale or purchase of shares, securities, financial products or any of the assets. Any possession of BNC shall not grant any rights in any form to the user, including but not limited to any rights of ownership, interest, profit, redemption, property or intellectual property, decision making, or any other such rights, such as any rights of financial or legal nature, in BNC PRO or its affiliates.

The Directors of BNC PRO have taken reasonable care to ensure that, as at the date of this White Paper, the information contained herein is accurate to the best of their knowledge and there are no other facts, the omission of which, would make misleading any statement in this White Paper. No representation, warranty, assurance or undertaking is made as to its continued accuracy after such date. The information contained in this White Paper may be subject to modification, supplementation and amendment at any time and from time to time.

This White Paper describes BNC PRO's business objectives and the issue of the BNC by BNC PRO. It has not been reviewed, verified, approved or authorised by any regulatory or supervisory authority. The content provided is for informational purposes related to our approach of providing a solution based on blockchain technology. The information may not be comprehensive and does not imply any elements of a contractual relationship. This document does not constitute the provision of investment or professional advisory services. BNC PRO does not guarantee, and accepts no legal liability whatsoever arising from or connected to, the accuracy, reliability, or completeness of any material contained in this document. It is the responsibility of prospective purchasers of BNC to undertake their own due diligence.

Prospective purchasers of BNC are wholly responsible for ensuring that all aspects of this White Paper and the Terms are acceptable to them. The purchase of BNC may involve special risks that could lead to a loss of all or a substantial portion of the purchase amount.

BNC PRO does not represent, warrant, undertake or assure that the BNC are defect/virus free or will meet any specific requirements of a prospective purchaser. You should only purchase BNC if you can afford a complete loss. Unless you fully understand and accept the nature of the BNC and the potential risks inherent in the purchase of BNC you should not purchase BNC.

The publication of this White Paper and the offering of BNC may be restricted in certain jurisdictions. It is the responsibility of any person in possession of this White Paper and any persons wishing to make an application for or purchase BNC to inform themselves of, and to observe, any and all laws and regulations that may be applicable to them. Accordingly, BNC are not being offered or distributed to, neither can they be resold or otherwise transferred by their holders to the citizens of, whether they are private or legal persons, and people who own a permanent residence or their seat of incorporation in the United States of America and its territories, the People's Republic of China, the Republic of Korea, Singapore, and in any countries, territories, or jurisdictions where transactions with digital tokens are prohibited or to some extent restricted by the law.

This White Paper does not form any legal relationship between BNC PRO, its holding companies, any subsidiaries of those holding companies and any director, contractor, employee or agent of any of those companies (together the "Group") on one hand, and the participants of the token sale on the other. The purchase of BNC is only possible after accepting the Terms and subject to purchaser having completed BNC PRO's customer due diligence process in accordance with New Zealand Law. BNC are meant for use strictly within the BNC PRO platform and shall not have any value or use outside of it. Neither BNC PRO (nor any or the Group) provide any guarantees, projections, estimates, or ensure any profit, income, or gains from BNC PRO products or services or the BNC token.

Participants in the token sale shall carefully assess all available information and possible risks before participating in the token sale or making use of BNC PRO products or services. BNC PRO reserves the right to make amendments and changes to this White Paper at any time and without notification. In such case, only the latest version of this White Paper published on BNC PRO website shall be considered valid, whilst all older versions of this White Paper shall be considered invalid. BNC PRO is not required to give notice of this. Neither BNC PRO nor any member of the Group shall be held responsible or liable for any losses, damages, or harm arising from participation in this token sale. BNC shall not be used for any kind of speculative, investment, or financial purposes.

This White Paper shall not be reproduced, redistributed, or published without including this Disclaimer section. In case of reproduction, redistribution, or publishing of this White Paper without this Disclaimer section, this White Paper and all information presented herein shall be considered invalid.

Neither BNC PRO nor any of the Group makes any warranty whatsoever (express or implied) with respect to any BNC proposed to be issued or sold by BNC PRO or any other party, including any: (i) warranty that the BNC will be issued, (ii) warranty of merchantability; (iii) warranty of fitness for a particular purpose; (iv) warranty of title; or (v) warranty against infringement of intellectual property rights of a third party, whether arising by operation of law, contract, course of dealing, course of performance, usage of trade, or otherwise except as expressly set forth in writing between BNC PRO and any purchaser of BNC. It is a condition of receipt of any BNC Token that the participant warrants to the Group, that it has not relied upon any warranty made by the Group, or any other person on the Group's behalf.

By purchasing BNC a participant does so at its own risk. To the maximum extent permitted by the applicable laws, regulations, and rules, BNC PRO and each person and member of the Group will, in relation to the website and BNC tokens, not be liable for any damages of any kind, including but not limited to, direct, consequential, incidental, special or indirect damages (including but not limited to lost profits, loss of revenue or third party loss whether foreseeable or otherwise, trading losses or damages that result from use or loss of use of the website and BNC Tokens.) For the avoidance of doubt, BNC PRO and each member of the Group expressly disclaims any and all responsibility for any direct or consequential loss or damage of any kind whatsoever arising directly or indirectly from: (i) reliance on any information contained in this document; (ii) any error, omission, or inaccuracy in any such information; (iii) any action resulting therefrom; or (iv) usage or acquisition of BNC PRO products.

Participants of the token sale acknowledge and agree that they are not purchasing BNC for purposes of investment, speculation, or other financial purposes.

Some of the statements in the White Paper include forward-looking statements which reflect BNC PRO's current views with respect to execution roadmap, financial performance, business strategy and future plans, both with respect to BNC PRO and the sectors and industries in which BNC PRO operates. Statements which include the words "expects", "plans", "believes", "projects", "anticipates", "will", "aims", "may", "would", "could", "continue", and similar statements are of a future or forward-looking nature. All forward-looking statements address matters that involve risks and uncertainties. Accordingly, there are or will be important factors that could cause BNC PRO's actual results to differ materially from those indicated in the statements. These factors include but are not limited to those in the part of the Terms entitled "Risks", which should be read in conjunction with this Risk Statement and other cautionary statements in the Token Sale Terms and Conditions. Any forward-looking statements in this White Paper reflect BNC PRO's current views with respect to future events and are subject to these and other risks, uncertainties and assumptions relating to BNC PRO's operations, results of operations and growth strategy. These forward-looking statements speak only as of the date of this White Paper. Prospective participants in the token sale should specifically consider if the factors identified in the Terms could cause actual results to differ before making a purchase decision.

#### **Risk Statement:**

Legal, regulatory, market and operational risks associated with BNC PRO's platform and BNC tokens are set out in the Terms. You should review these and be entirely comfortable with accepting these risks before purchasing or using BNC.





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