



**MODIC**

# MODERN INVESTMENT COIN

White Paper  
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## Modern Investment Fund

A next-generation platform  
for investing in masternode shares,  
featuring instant withdrawals and 0%  
fees.

[www.modic.fund](http://www.modic.fund)

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# MODERN INVESTMENT COIN (MODIC)

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## TABLE OF CONTENTS

Executive Summary	4
1. Cryptocurrency investment market: vectors and trends	5
1.1. ICO	5
1.2. Proof-of-Stake mining	5
1.3. Masternodes	6
1.4. Masternode shares	6
1.5. IEO (Initial Exchange Offering)	6
1.6. Cloud mining	7
2. Masternode investment basics: functioning, advantages, and issues	8
2.1. How masternodes work	8
2.2. Advantages over other types of passive crypto investments	8
2.3. Challenges when investing in traditional masternodes	9
3. The solution: managed masternode investments with Modern Investment Coin	10
3.1. Investing in MODIC masternodes	10
3.2. Masternode rewards	10
3.3. Proof-of-Stake mining	11
3.4. Interfaces and registration	11
3.5. App features	11
3.6. Advantages for investors	12
3.7. Competitors	13
3.8. MODIC coin – key figures	14
4. Modern Investment Fund – a next-generation asset management platform	15
5. Project roadmap	17

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## EXECUTIVE SUMMARY

Modern Investment Coin is a simple yet powerful platform for shared investing in masternodes. The project will be the first in the market to offer truly instant profit withdrawals and zero fees. Its intuitive interface allows users to make deposits, withdrawals, and conversions in just a couple of clicks. In the near future, a crypto investment fund will be added to the ecosystem, offering a variety of high-quality, specially vetted projects and crypto indices to invest in. At the moment of writing, the project already has a finished product ready for launch and its own blockchain.

In the past year, masternode shares has emerged as one of the most profitable and secure investment instruments in the crypto market. Masternodes are a special type of nodes in a blockchain network that store an up-to-date full copy of the chain. They act as guarantors of stability and provide various other crucial services to the network. For this, masternodes receive most of the coins produced as a result of proof-of-stake mining.

Masternodes (or MNs) yield a much higher ROI than simple PoS, but they are too expensive and difficult to run for an average investor. A whole masternode can cost thousands of dollars. Since it has to run 24/7, it requires a virtual private server, which can cost \$5 or more monthly. The setup is also very complex.

In response to these challenges, shared MN investment services have appeared on the market. Platforms like WeStake, Midas, and 2Masternodes offer customers to invest a small or medium amount (usually upwards of \$50 but in any case much less than the price of a full node) and receive regular returns – often daily.

MN shares are considered one of the best tools for passive investment in crypto. Still, it has its challenges. First and foremost, users have to wait for at least 24 hours (and sometimes weeks) to withdraw their rewards and collateral. Second, the management fee is usually quite high and can reach 30% for some types of MNs.

Modern Investment Coin sets out to solve these and other problems. In the first stage, the project will offer investments in its own MODIC masternodes. Later, the list of MNs will be expanded to include 30+ different options. This, together with instant zero-fee withdrawals, makes MODIC one of the most attractive projects on the market.

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# 1. CRYPTOCURRENCY INVESTMENT MARKET: VECTORS AND TRENDS

Over the course of the past five or six years, cryptocurrencies have become a major investment phenomenon. Investors – both private and institutional – are attracted by ROIs of well over 100%, unimaginable in traditional markets. At the same time, different types of crypto investments seem to come and go in waves. They follow the same trajectory: after a first group of pioneering startups that bring very high returns, a mass of low-quality and scam projects invade the market. In some cases, investors get disillusioned with a particular type of investment and move on. This is what happened with Initial Coin Offerings (ICOs). In other cases, a niche evolves to find a balance between risk and returns – this is the case of the masternode market.

In this section, we take a quick look at the major types of investments in digital assets, their present state, and relative risks.

## 1.1. ICO

Risk level: Very high

Difficulty: High

Returns: Low

ICOs are the original way of selling tokens: directly from a startup to its investors, without any custodial agent, escrow, audit, or due diligence. The first half of 2018 broke records in terms of token sales, mainly due to the ICO of Telegram, which raised over \$1.5 billion. However, a year later the market has shrunk by 97%. In the first quarter of 2019, a total of 350 ICO projects raised only \$0.5 billion less than in Q4 2018. Even such successful projects from 2018 as Unikoin Pay, PumaPay, and Orbs have seen their token price drop by 64%-99%.

One of the key reasons for the collapse is disillusionment and a lack of trust among investors. The prevalence of scammers and low-quality, half-baked projects among ICOs have discredited the market. On the other hand, investing in ICO tokens requires a lot of research and effort. Investors have to constantly look for promising projects and then sell off their tokens at the right moment.

## 1.2. Proof-of-Stake mining

Risk level: low to medium

Difficulty: medium

Returns: low to medium

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PoS mining doesn't require any special hardware: users can run mining clients on a laptop or even a smartphone. The largest PoS coin by market cap is currently NEO (\$520+ mln) with an annual ROI of 5%. Decred (market cap \$180 mln) offers an annual return rate of 30%, while PivX yields 2 PIVX per block (roughly \$0.46). <https://poslist.org/>

The issue is that the cited ROI rates are only attainable when a user runs their PoS mining node 24/7, which is inconvenient for most. Moreover, returns in USD directly depend on market prices and can fall sharply: for example, Black Coin recently (early October 2019) lost over 40% of its value.

### 1.3. Masternodes

Risk level: low

Difficulty: high

Returns: medium to high

Masternodes are much more difficult to host than standard PoS nodes, but a much larger share of rewards is allocated for them (see section 2.1 for more details). Most popular and lucrative masternodes are too expensive for an average investor, however. One DASH node (ROI 6.24%) will cost almost \$70 000, while one Zcoin masternode (ROI 13.45%) is valued at \$4000. On the other hand, ROIs on smaller masternodes often exceed 150% (Enecuum, Hashshare, Comma, etc.).

### 1.4. Masternode shares

Risk level: low to medium

Difficulty: low

Returns: medium to high

Some experts predict that masternode shares will become the most popular type of passive crypto investments. Users can enjoy the same high ROIs as when hosting full masternodes (minus a small management fee) without having to buy a full node. There's no need to install any software, either.

The main disadvantages of shared MN investments are lengthy delays when withdrawing accumulated profits (up to several weeks), high required minimum investments, and excessive fees (which can reach 30%). It's these problems that Modern Investment Coin aims to solve (see section 2.3).

### 1.5. IEO (Initial Exchange Offering)

Risk level: Low to medium

Difficulty: Medium

Returns: Medium

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IEOs are often presented as a healthier, more secure alternative to ICOs. In an IEO, it's a crypto exchange that runs a token sale, not the startup itself. The exchange is supposed to research, select, and vet projects carefully to exclude scams. It also provides a pool of verified potential investors, since only existing exchange users can purchase tokens. In many cases, all available tokens are sold out in seconds – as it happened. On the other hand, exchanges levy hefty fees for the IEO service (up to \$1 mln in the case of major exchanges like Binance). While IEOs remain a smaller niche than ICOs, there are already many successes, such as Percival (raised \$35 million on Coineal) and VeriBlock (raised \$7 million in 10 seconds).

On the flip side, IEO tokens often lose a lot of their value once they are listed on the exchange. For instance, VeriBlock tokens lost 31% of their value in just 2 weeks. Therefore, investing in IEOs is neither easy nor safe. Investors must first go through registration and verification on the exchange and do their own research on projects. After buying tokens, they must either be among the first to dump them or wait for a year or longer for the tokens to grow in price again.

## 1.6. Cloud mining

Risk level: High

Difficulty: Low

Returns: Low to medium

Investors in cloud mining projects don't need to purchase any mining hardware. Instead, they purchase mining contracts and pay fees; the actual mining is done by the service provider (investment company) in a data center. In many cases, the provider can switch between different cryptocurrencies if the profitability of one of them falls.

The ROIs in this niche are quite low, and the fees are high. For example, ElyMining offers 1-year contracts with a one-time payment of \$63 that yield a net return of \$17, or 27%. Making a larger investment doesn't lead to a higher ROI.

Moreover, the profitability of mining is notoriously unstable: it depends both on market prices and on network difficulty. The upcoming Bitcoin halving (the reduction of the block reward from BTC 12.5 to BTC 6.25 in May 2019) can further decrease the returns in this sector. To this, one should add a high percentage of scams.

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## 2. MASTERNODE INVESTMENT BASICS: FUNCTIONING, ADVANTAGES, AND ISSUES

### 2.1. How masternodes work

Any blockchain is based on a network of nodes – connected devices that perform various tasks. These tasks include confirming transactions, mining, sending new blocks to the chain, and controlling that the rules are followed.

Masternodes are a type of nodes that provide a series of key services to the network. First and foremost, a masternode stores a full copy of the blockchain. The size of such a copy can exceed hundreds of gigabytes, and it must be constantly updated. By contrast, any other blockchain node will only store a partial copy of the chain.

Masternodes guarantee the security and stability of the network, so it's only fair that masternode operators receive high rewards for their services. In fact, masternode rewards form most of the proof-of-stake reward pool. A much smaller proportion of the mined coins is allocated to network members who carry out PoS mining.

Many crypto users erroneously believe that operating a masternode is a type of mining – or even confuse the two things altogether. It should be stressed that a masternode doesn't mine anything. It doesn't confirm transactions or add new blocks to the chain. What it does – as we have already mentioned – is keep a complete up-to-date copy of the blockchain. Moreover, it can refuse a new block if the miner is found to have broken the rules. In some networks, masternodes also allow to vote on proposals and carry out instantaneous off-chain transactions. In general, the functions of a masternode are more about maintenance and stability, not expanding the blockchain or processing transactions.

### 2.2. Advantages over other types of passive crypto investments

Investing in masternodes can be more attractive than cloud mining, PoS mining, or buying ICO tokens for the following reasons:

- Higher profit: potentially many times larger than that earned by a small PoS miner;
- Ensured income: unlike ICOs, masternode-based blockchains are released as finished products. Users can start earning rewards right away – there's no need to wait for the project to get off the ground (which never happens in most cases);
- Lower risks – it's much more difficult to falsify the activity of a blockchain with masternodes than it is to create a fake cloud mining pool or a scam token sale;



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- Less effort in the long term: in ICO investing, token buyers must constantly search for new promising projects and then wait for the opportune moment to sell their tokens. In cloud mining, users have to track prices and exit when the mining of a specific coin stops being profitable. By contrast, a masternode keeps bringing income once it's set up.

### 2.3. Challenges when investing in traditional masternodes

Though very profitable, masternodes are also associated with technical difficulties and high costs. This makes them impractical for many smaller investors and less tech-savvy users.

1) High price tag. To launch a masternode, a user must make a stake – that is, buy a certain number of coins and freeze them. Unlike in PoS mining, where users can stake any amount of coins and receive larger or smaller rewards accordingly, a masternode stake is always fixed. It's normally called a collateral. For instance, in Dash the required collateral is 1000 DASH, or circa \$68 000 as of September 2019. In Pivx, it's 10 000 PIVX, or slightly over \$2000. Naturally, most investors aren't prepared to part with that amount of money.

2) Reliability requirements. A masternode must be kept running 24/7. While a PoS miner can turn their device off whenever they need to without suffering any punishment (except for the lost revenue), a masternode operator will face a hefty fine if their node goes down. This means that a masternode can't be run from a laptop or smartphone, It's essential to rent a virtual private server (VPS) – a remote storage location in a data center.

3) Overhead costs. This issue follows from the previous one: a masternode owner must rent and pay for a VPS. The monthly fee for a virtual server with enough space to house a full copy of a blockchain can reach \$5 and higher.

4) Complex setup. Launching a masternode is not a task for an average user: it requires a lot of technical experience. In particular, a hot-cold wallet system has to be employed to make sure that the collateral is kept safe in a cold wallet, while rewards accumulate in a hot wallet stored on the remote server.

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### 3. THE SOLUTION: MANAGED MASTERNODE INVESTMENTS WITH MODERN INVESTMENT COIN

Modern Investment Coin aims to make passive investments in blockchain project easier than ever before. The network is based on its own blockchain that uses proof-of-stake mining to generate new MODIC coins. A network of masternodes will ensure the integrity and stability of the MODIC blockchain, with generous rewards paid to all users who contribute to launching masternodes. From the very launch of the platform, users will be able to invest in MODIC masternodes; a few months later, masternodes of other projects will begin to be added. Their number will be eventually expanded to several dozen.

#### 3.1. Investing in MODIC masternodes

The main advantage of Modern Investment Coin over such competitors as DASH and Pivx is that a user doesn't have to buy a whole masternode to earn a profit. Instead, MODIC pools individual smaller investments to launch and run masternodes.

All that one needs to do is purchase some MODIC coins (at least 100) and stake them as a collateral. Once there are enough coins staked to launch a new masternode, it will happen automatically. The whole setup and launch process is managed by the Modern Investment Coin team. Token holders won't need to bother with VPS servers, hot and cold wallets, etc. Buying tokens, investing, and withdrawing the profit will take just a few clicks.

Once MNs of other projects are added to the platform (for example, some of the top masternode projects), the mechanism of investing in them will be the same as with MODIC.

#### 3.2. Masternode rewards

A significant portion of all newly-mined MODIC coins will be allocated to masternode investors (see the Technical Specs table below for details). The rewards will be calculated and transferred to token holders on a daily basis. The daily number of coins awarded to each masternode will be calculated according to the following formula:

*(Total masternode rewards per block) x (number of blocks mined in 24 hours) / (number of running masternodes)*

The number of coins awarded daily to a specific user can be calculated as follows:

*(Daily reward per masternode) x (Size of the user's stake) / (Total collateral per masternode)*

Finally, the annual ROI on a user's investment will equal:

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$$((\text{User's daily reward})/(\text{Size of the user's stake})) \times 365 \times 100\%$$

In Modern Investment Coin, users can withdraw their accumulated rewards at any moment. Withdrawals are instant, and there is no commission, except for the standard blockchain network fee.

It's also possible to unfreeze and withdraw one's staked coins at any point in time without any penalties. Naturally, if a user withdraws their stake, they won't receive any more rewards until they make a new investment.

### 3.3. Proof-of-Stake mining

Proof of Stake (PoS) is a much more energy-efficient mining technology than the proof-of-work (PoW) used by Ethereum and Bitcoin. But while Ethereum is only preparing to transit to PoS (and the actual switch can happen years from now), Modern Investment Coin will integrate PoS from the very beginning.

Any MODIC token holder will be able to mine new coins using any Internet-connected device, such as a laptop, tablet, or smartphone. PoS mining shouldn't be confused with investment in Modern Investment Coin masternodes, though. To earn a profit from a masternode, there is no need to install any client; by contrast, a simple software/app installation is needed for PoS.

### 3.4. Interfaces and registration

The ecosystem Modern Investment Coin will include several user interfaces:

- 1) Web interface compatible with all popular browsers, including Brave and Tor;
- 2) Apps for Android and iOS;
- 3) Discord bot.

All three interfaces will be perfectly synchronized with each other. A user only needs to register once via any interface. All that is needed for registration is a phone number. For instance, if a user installs an Android app and enters their phone number there, the account will automatically become accessible through the web interface and on Discord. To log in, the user will need to enter their phone number and receive a confirmation number via a text message.

### 3.5. App features

The main screen of the interface features the user's current stake balance, as well as deposit and withdrawal fields and the blockchain address for making new deposits.

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Whenever the user wishes to change their phone number, they will be able to do it using the Change number button. Another button provides access to the transaction history.

When a user makes a deposit, the app will display a handy table showing how many MODIC coins (or other cryptocurrency, once other MNs are added) the user will earn in 24 hours, in a week, and in a month. A set of two graphs will illustrate the dynamics of the user's income and ROI month by month.

As pointed out before, the size of the daily reward depends on the total number of active masternodes and the number of blocks mined on a certain day (which will be kept stable on average but vary slightly from day to day). Therefore, the reward's exact size will constantly change. The table will be automatically kept up to date.

To withdraw part or all of the stake, the user will need to click on Withdraw and enter the desired amount and the recipient's blockchain wallet address. The app will then send an SMS with a confirmation code. Once the code is entered, the withdrawal will be processed instantly.

### 3.6. Advantages for investors

- 1) High ROI: better than most masternodes (see table);
- 2) Invest any amount: the lower limit is set at just 100 MODIC, so you don't need to buy a whole node;
- 3) No withdrawal fee: you only have to pay the standard blockchain processing fee;
- 4) Instant reward withdrawals: withdraw your accumulated profit anytime without limitations;
- 5) Instant stake withdrawal: you can get your staked MODIC coins back at any moment, though you won't be eligible for masternode rewards anymore;
- 6) Zero overhead costs: with MODIC, you won't have to spend money on renting a VPS server;
- 7) Simplicity: no need to rent and install a VPS server – the setup and management are done by us;
- 8) Seamless cross-platform performance: track your earnings on your smartphone, computer, and tablet – your account is perfectly synced in all interfaces;
- 9) Complete privacy: the only information you need to register is a phone number;
- 10) Security: we'll send you a confirmation message whenever you log in;

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- 11) Friendly interface: deposits, withdrawals, and reward stats can be accessed in just one or two clicks;
  - 12) Minimal risk: our team has great experience in developing high complexity blockchain projects, and we only promise what we can deliver – no unrealistically high ROIs;
  - 13) Data security: we host our masternodes using only top-grade data centers with guaranteed 99.995% uptime located in the EU, making us fully GDPR-compliant. Each node is run on its own virtual private server;
  - 14) Constant security monitoring: the backend for processing investments is not connected to the internet to ensure maximum protection.
  - 15) Real-time statistics: view your stake size and daily rewards updated constantly as the number of active MNs changes;
  - 16) Wide selection of masternodes to invest in: at first, the platform will offer mainly investments in MODIC MNs, the list will be constantly expanded.

### 3.7. Competitors

There are quite a few platforms offering shared masternode investments. The key difference between Modern Investment Coin and its competitors is that only MODIC features truly instant withdrawals.

**WeStake.io** – offers investments in 6 different masternodes (PIVX, Dash, BitGreen, Deviant, Zcoin, and Bulwark), but doesn't have its own blockchain or MNs. Withdrawal fees vary between 5% and 15%. Lacks a Discord interface. Email required for registration. Withdrawals take at least a day.

**What MODIC does better:** unlike WeStake, MODIC has its own masternode coins. We offer better privacy, faster withdrawals, and zero fees.

**Midas.Investments** – offers users to host its own Midas masternodes at the price of \$800, plus shared investments in a wide variety of different MNs at an average cost in fees of \$10 per month of 5%. Requires authorization. Withdrawals can take from one day to a week or longer, depending on the masternode coin chosen.

**What MODIC does better:** instant withdrawals, zero fees, shared investments in the platform's own MNs, full privacy.

**2Masternodes:** offers shared investments in 3 different masternode coins (Zcoin, MNPcoin, and BitGreen) with service fees varying from 10% to 30%. The waiting time to withdraw one's investment is 2 weeks.

What MODIC does better: instant withdrawals, zero fees, own MODIC masternode coin.

### 3.8. MODIC coin – key figures

Maximum supply: 70 000 000

Premine: 1400000 MODIC (2%)

Algorithm: masternode + PoS (Quark)

Stake size per full masternode: 25 000 MODIC

Block generation time: 120 sec

Coin age maturity: 180 blocks

Reward distribution scheme: see below

Shared/Individual MODIC masternodes: 90%

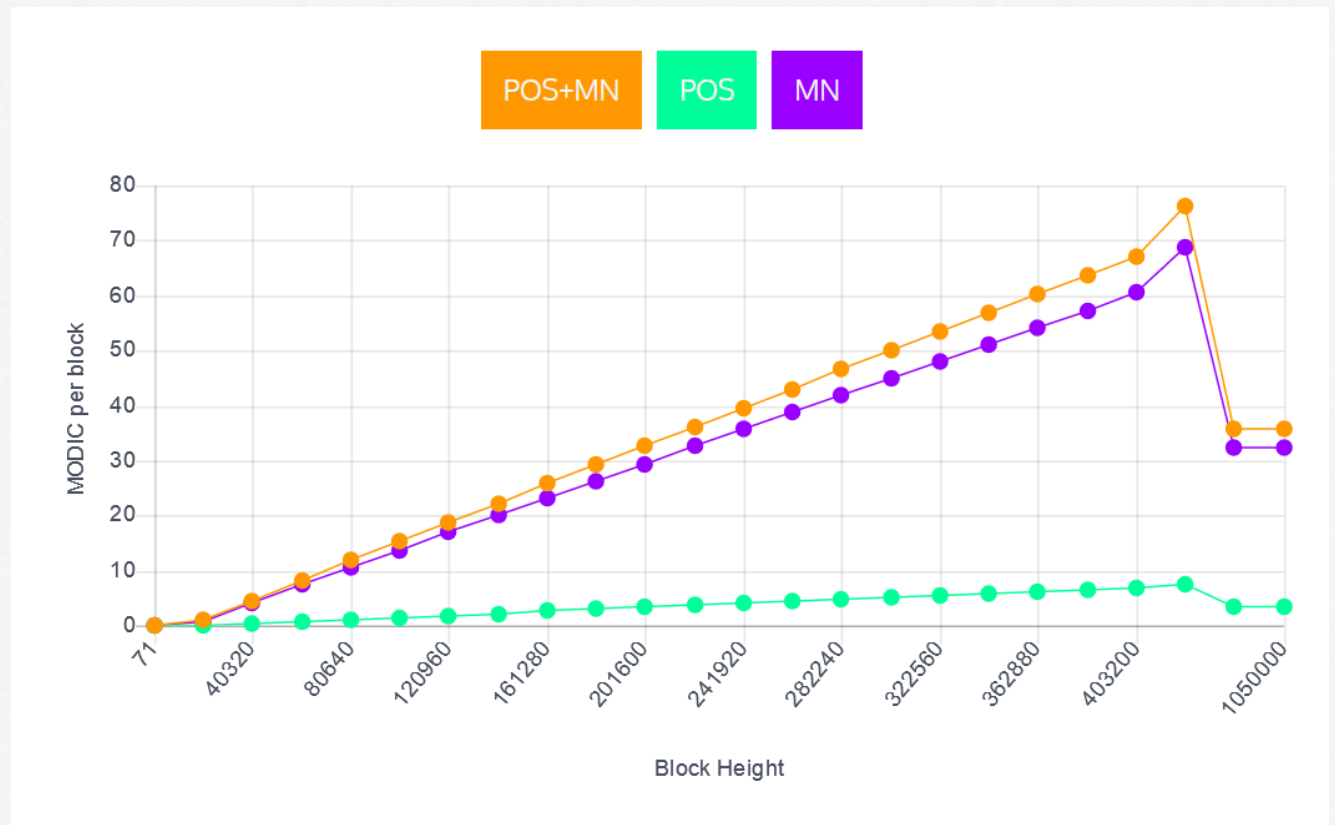
PoS miners: 10%

Minimal stake size: 150 MODIC

Minimum MN investment: 250 MODIC

Reward withdrawal fee: network fee only

Growth and decrease block rewards chart



Rewards grow as shown in the chart above: starting from block number 71 reward increases by an average of 0.000152 MODIC (from min 0.00004567 to max: 0.0001667) each block until it reaches a value of 76.4 MODIC on block number 500000.

After reaching this maximum value, the reward begins to decline by 0.000081 for another 500000 blocks. Reaching 35.9 MODIC on a millionth block, the reward becomes static for another 593993 blocks.

**Block rewards table (at a specific height)**

BLOCK	REWARD
71	0 MODIC
20160	0,92 MODIC
40320	4,60 MODIC
60480	8,29 MODIC
80640	11,85 MODIC
100800	15,32 MODIC
120960	18,75 MODIC
141120	22,30 MODIC
161280	25,76 MODIC
181440	29,21 MODIC
201600	32,66 MODIC
221760	36,15 MODIC
241920	39,60 MODIC
262080	43,07 MODIC
282240	46,51 MODIC
302400	49,96 MODIC
322560	53,42 MODIC
342720	56,86 MODIC
362880	60,31 MODIC
383040	63,74 MODIC
403200	67,21 MODIC
500000	76,40 MODIC
1000000	35,90 MODIC

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## 4. MODERN INVESTMENT FUND – A NEXT-GENERATION ASSET MANAGEMENT PLATFORM

Once the masternode investment platform is properly established and operating, the project will enter its second development phase. Its main focus will be the creation of a new digital asset management fund – Modern Investment Fund (MODIC Fund). It will allow users to buy into a real crypto hedge fund without investing large amounts.

MODIC Fund will mainly invest in infrastructure blockchain projects in various fields: fog computing, decentralized data storage, API protocols for smart contracts, B2B financial solutions, on-chain voting, digital identity verification, industrial data security, cross-border money transfers, IoT and mesh networking, etc. The fund will not invest in dubious, high-risk projects or those that can potentially be censured by the authorities.

The fund will follow the key principle of the MODIC masternode investment platform: minimal entry threshold and instant withdrawals.

### Advantages of the MODIC fund

#### 1) Easy & accessible

- Accessibility for everyone: users can invest as little as \$10 (most crypto funds have an entry threshold of at least a few hundred dollars);
- Instant withdrawals: the portfolio can be fully or partially liquidated any time in just one click without penalties;
- Best exchange rates: a special bot will scour 10 major exchanges to find the optimal rate when investing or redeeming tokens;
- Access to all underlying assets via the single MODIC token;
- Deposits from bank cards and accounts, popular payment systems, blockchain wallets, and accounts on major crypto exchanges;
- Regular and frequent dividend payouts.

#### 2) High-quality projects

- A wide selection of projects: users can choose to invest into a project they like or entrust the fund management to allocate their investment;
- Focus on projects that offer ROIs upward from 50%;
- Comprehensive due diligence: startup projects will be rigorously selected using several dozens of criteria, as well as a machine learning algorithm;
- Access to highly promising projects via exclusive pre-IEO deals;
- A dedicated team of analysts seeking out profitable opportunities using quantitative algorithms and technical analysis.



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### 3) Advanced investment tools

- Investments in compound indices comprising up to 20 digital assets, rebalanced on a quarterly basis;
- On-chain investments: all transactions (deposits, investments, and withdrawals) will be executed on-chain, ensuring full transparency;
- Real-time portfolio tracking and rebalancing tools.

### 4) Security & Foresight

- Superior risk management strategies;
- Full privacy;
- Latest-generation cold wallets and the most secure data centers.

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## 5. PROJECT ROADMAP

### Q2 2020 (completed)

- Ideation, market research, and competition analysis;
- Formation of the team and negotiations with advisors;
- Blueprinting, functionality planning, and start of work on the masternode investment interface;
- Work on the White Paper and website design;
- Development of the native apps for Android and iOS and of the MODIC wallet;
- Work on the Discord bot;
- Development of a new blockchain based on Pivx.

### Q3 2020

- Completion of work on the masternode investment interface;
- Launch of the official website, social media channels, and marketing campaign;
- First exchange and additional services listing
- Release of the first interface for masternode investments (web)
- Launch of the blockchain network and start of PoS mining;
- First investments in MODIC masternode shares;
- Start of profit payouts.

### Q4 2020

- Second interface for masternode investments release (Discord bot)
- Expansion of the MODIC masternode network;
- Listing MODIC on decentralized exchange;
- Second stage of the marketing campaign;
- Start of work on the crypto fund interface.
- launch of various investment plans

### Q1 2021

- Adding masternodes of other projects to the platform;
- Completion of work on the asset management interface;
- Creation of an AI algorithm for project evaluation & selection;
- Hiring due diligence specialists for the crypto fund;
- Release of a multi-asset digital wallet.
- Release of the third interface for masternode investments (Mobile apps)

### Q2 2021

- Increasing the number of different available masternodes to 20;

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- Launch of the MODIC crypto fund;
  - Expanding the selection of available masternodes;
  - Integration of new payment methods;
  - Adding the first 10 digital assets to the fund portfolio.

### Q3 2021

- First dividend payouts by the crypto fund;
- Adding at least 5 new projects to the MODIC fund portfolio;
- Launching investment helpers (bots) for all popular messengers (Viber, WhatsApp, Telegram etc.)
- Development of the first investment index;
- Enabling investment deposits using bank cards and crypto exchange accounts.