



KDX ICO

The First African ICO

OFFICIAL KDCOIN WHITEPAPER

This whitepaper contains summery general and technical aspects
of KDbbox virtual bank and KDCoin (KDX)

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ico.kodpay.com



KDBOX

REMITTANCE
INVESTMENT E-
COMMERCE
TRADING
LEDNING
FINANCIAL
SETTLEMENTS

Introduction

Thank you for your interest in this white paper. To be honest, we worked very hard in order to provide you with intelligible and detailed information on our project.

We want to highlight the fact that our products are intended for the general public and not only for cryptocurrency experts. We thus simplified certain passages and not provided detailed explanations. This may seem banal to some people, but it is necessary for the novices of the field.

Also, understand that this white paper is not a prospectus. It was constituted for informational purposes only, in order to present our ICO, the first one in Africa.

No purchase is necessary. You are free to take part in the project or not. We are looking for great and talented people to join our team. You must read, understand and accept the terms of this document before involving yourself in this wonderful project.

Overview

Africa has been always facing challenges and in Africa things are always resolved with « hacks » and « innovations » like Money transfers M-Pesa that replaced banks because of lacking affordable banking and absence of the infrastructure.

Africa needs basic infrastructure and B2B & B2C in e-commerce, finance and other domains like energy.

Concept

KDbox is mobile app based on android (90% of smartphones are android in africa) that will act as virtual bank using KDcoin (Spelt : KidiCoin).

KDCoin : Introduction

KDCOIN is ERC20 token that we'll use at KDbOX to offer access to this token to be used in our different services that our app will offer

Uses of KDBOX and KidiCoin

Remittance Africa has huge diaspora around the world, and so many families rely on diaspora's money and unlike remittance companies that are expensive, provide all-in-one solution of remittance that's quick, easy and faster than any remittance service that takes days

Investment : unfortunately africans have limited investment options as Stock exchange outdated, rely on banks, and isn't at all profitable, other option we'll provide is investing in crypto-assets like bitcoin, ethereum, IOTA etc

But lack of exchanges and african fiat currencies being not accepted, africans find it hard to invest and trade, so KDcoin will be accessible as digital asset to invest in and trade against other crypto assets like bitcoin & ethereum on exchanges.

Business & B2B : import/export in africa faces problem of foreign currency problem, as most trades done in euro & dollar, governments of african countries make strictions and limits on euro/dollar

Lending : we'll provide lending via EthLend.io which let africans and everyone else opportunity to obtain lending of our currency.

KDBOX : Virtual bank on ethereum

KDBOX 1.0

We developped KDBOX app for android to manage accounts of our clients to link their accounts with MyEtherWallet wallets, where main features :

- Balance of KidiCoin

- History of Transactions of KidiCoin
- MyEtherWallet Public key both digits and Qr-code.
- Converter system

Token and smart contract

KidiCoin (SYMBOL : KDX) is ERC20 standard token

500million of KDX tokens will be created and distributed during pre-sale and crowdsale.

ICO – African Initial Coin Offering

It's first african ICO with international scale, offering opportunity to investors and especially the diaspora to invest and use this virtual asset for different services.

Team

Our team is mostly part of KodePay core team

NASSYM LOURADI

Founder of different fintech and e- commerce start-ups and crypto trader & financial analyst with mobile & backend developer background

NESRINE AISSANI

Financier and serial entrepreneur with financial background and business development at fintech start- ups.

VINCENTAS SALADIS

Artist and mobile developer background with accumulated experience in start-ups and freelance.

Lead designer and frontend and UX at KODE

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