



# White Paper

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**INTUcoin**  
by INTUad



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# Introduction

INTUcoin is a global blockchain solution for all who are working with online advertising.

INTUcoin is developed by a group of brilliant minds and IT geeks with a strong need to solve problems through innovation.

INTUcoin aims to improve the payment process of the online advertising industry.

By reducing costs, 24/7 availability and a secure network it creates a value for the online advertising market.

INTUcoin facilitates advertisers, advertising agencies, publishers and all other advertising related transactions.

INTUcoin is updated with INTUad's 100+ top Global ad- networks, advertisers and publishers and thus facilitates thousands of ad network agencies, publishers, affiliates and millions of users.



# Background and History

The online advertising industry is one of the biggest online markets and has seen a lot of innovation; e.g. channels and media types. While the biggest players maintain their dominant position when it comes to advertising, there is a shift in advertising and publisher preferences.

Companies who want to gain brand awareness or publishers who have a wide range of topics the classic way of online advertising through (irrelevant) banners still works. However, there is an increasing interest from companies to promote their products directly at their selected niches, which could be anything from a blogger, vlogger, online magazine or a social media influencer. Especially smaller publishers prefer alternative ways to monetize their content. A research performed by content monetizing company VigLink among 500 publishers and 100 advertisers shows that affiliate marketing and Google's publisher solution AdSense are neck-to-neck for monetizing content. Affiliate marketing is growing each day both in terms of its usability and the transactional amount involved at the rate of 10% per annum. Affiliate marketing now constitutes about 16 % of e-commerce sales which is marginally more than email marketing, social commerce, and display advertising as far as e-commerce transactions are concerned. The area of applicability and usability of affiliate marketing has grown over the years and have become wider.

Affiliate marketing is growing day by day because of its ease of use and simplicity. It is one of the easiest ways of earning online without much physical effort. There have been lots of advancements and progress in the business of affiliate marketing.

Many software and companies have come to provide easy and safer ways of affiliate marketing. But still, there are many loopholes and shortcomings in the field of affiliate marketing that give rise to the scope of further improvements. Several market indicators have revealed that affiliate marketing is expanding and growing by leaps. This is because it remains the most affordable and frugal technique for generating sales. Payments are only done when the actions have been executed successfully.

Consequently, this technique is being increasingly adopted as the medium for increasing web traffic, selling more products and getting leads, etc. Advertiser contact the Affiliate Ad network for getting the desired action done, network passes the campaign to the efficient publishers, and the product is sold to the consumer leveraging the efforts of publishers. The process seems to be quite easy, feasible and straightforward for the advertisers. But in reality, the existing Affiliate Marketing ecosystem has considerable issues that can mar its operations and undermine the system's overall implementation and effectiveness.

These challenges are the main threats that will militate against the stakeholders' attempt to take advantage of the huge potentials of affiliate marketing in the near future.





Fraud is the most prominent of these threats and is capable of causing huge loss for the advertisers, as they end up paying for leads or sales that are apparently unprofitable.

For instance, a report published by Association of National Advertisers (ANA) has it nearly \$7.2 billion out of the \$12 billion spent on digital ads in 2015 was lost to bot. This represents about 60% of the total world's ad budget.

In another report, Adage points out that for every \$3 spent on online ads, \$1 goes directly to the fraudsters. Adloox estimated that firms could have waste up to \$16.4 billion to fraudulent ads . The main frauds that affect the global market include non-human traffic e.g. script running from a server, use of simple and sophisticated bots, and botnets.

Additionally, the current system that powers the global Affiliate marketing lacks scalability, which explains why it is plagued by so many challenges and problems like: high affiliate network fees, tracking and attribution issues, slow payment transactions, lack of efficient communications, restriction on becoming a merchant and cookies spamming.

With the current Affiliate Marketing ecosystem, it neither possible to eliminate the above stated issues nor make the system fraud-free.

The online advertising market has been growing for years. While some channels are getting a bigger percentage of the total online advertising spend, all separate categories are growing autonomously.

According to Statista<sup>1</sup> the online advertising market will keep growing every year until at least 2022. The expectation is that the market will reach \$281 billion in 2018 and nearly \$400 billion in 2022.

This data is supported by research of Magna Global, that shows us that the online advertising market has grown in 2017 (17%) and is going to grow in the coming years while offline ad sales will decrease by 0.5% to \$298 Billion in 2018.

Ironically despite this growth, more than 650 million users run ad-blockers on mobile phones and PC because they are tired of being abused by the advertisement industry. The users only choose to OPT-OUT of the advertisement system completely or choose the category of the ads which they want to see and it is the advertisers ad network publishers who suffer heavy losses from these ad blocking and therefore they loose more than 600+ million ad viewing potential customers.

*ADs are annoying!*

***If We All Hate Ads So Much ... Why Do They Still Exist?***

INTUad's advertisement performance based tracking platform creates an opportunity to bring back the lost 600+ million of users by decentralized data capturing and tracking.





# About INTU- A Futuristic Source of Digital Cash

INTUcoin cryptocurrency is for online ad networks, affiliates, advertisers, publishers, b2b and b2c online stores.

INTUcoin is a product of INTUad.com , which is a SAAS provider for online Advertising agencies (Ad Networks) and provides Tracking Performance marketing Platform .

In layman terms, we provide software and infrastructure to CPA CPI CPL CPS ad networks . INTUad.com provides its services to several clients worldwide and is continuously growing at rapid rate. INTUad has recently started the development of INTUcoin.com with two missions:

- 1) To publish AD conversion data in the blockchain . In simpler words – we capture data of customer s' usage , devices used, products bought through banners search, push advertisements and other media (this includes a lot more in-depth data).
- 2) To make a crypto payment gateway for the online advertising industry, thus making the process simpler, safer and faster.





# INTU AD Network

## Aims and Vision

INTUad aims to provide enhanced security and scalability to the online advertisement ecosystem. It provides an Anti-Fraud secured and scalable AD network for all categories of affiliates . Simple and easy to register accounts for advertisers, ad networks, media buyers and affiliate marketers . It aims to create a good and honest affiliate community based on the technology and environment ensuring that qualified marketers will get what they deserve fast and secured with higher satisfaction. Advertisers pay only for the real leads , clicks, sign ups, and other conversion-related actions by recording all actions in an immutable and transparent manner.

INTUad aims to bring mobile ads to 7 Billion Users.

*'Mobile Advertising Will Drive 75% Of All Digital Ad Spend In 2018: Here's What's Changing' - Forbes - Feb 23, 2018, 02:52am*

This year, mobile ad spending in the U.S. will grow 20% to over \$70 billion and will be an astounding 75% of all digital ad spend, according to eMarketer. That is an incredible 21,775% growth from a short decade ago, when U.S. mobile ad spending totaled just \$320 million dollars.



# Problem

The key problems of ad network can be classified as below:

- Frauds
- Pricing running ad network
- Payment delays

*Ad fraud: A \$16.4 billion problem?*

Estimates of ad fraud vary wildly.

One, based on digital security company WhiteOps' data, suggests that marketers lost \$8.2 billion to digital ad fraud in 2016. Another, by ad verification company Adloox, says that marketers will lose 16.4 billion to ad fraud in 2017. Clearly, even if those numbers are off by a factor of two, ad fraud is a massive problem.

## Types of mobile ad fraud

- Click fraud**: fake click, genuine user
- Install fraud**: fake click, fake user
- Compliance fraud**: genuine click, genuine user, wrong user geography/profile/etc.
- Viewability fraud**: stacked, off-screen, not viewable
- Targeting/compliance fraud**: served to real people, but not the audience a marketer wants
- Bot fraud**: served to bots or software agents, not real people; the bots may or may not click (tap) on the ads



The online advertising markets has a huge amount of companies who are buying and / or selling ads globally and therefore offer a wide variety of payment options. When looking at the top advertising companies of the world, the most commonly used options are Credit Card, PayPal or bank transfers.

However, what seems like a trivial part of online advertising is paying for the ads, but we experienced that this can lead to extremely time wasting frustrations, while spending significant amounts of money.

Firstly, not every country has Credit Card or PayPal as their primary payment method. This makes it hard for a lot of people to pay for advertising on some of the biggest (social) platforms on the world.

Paying affiliates is another issue faced by advertisers and a lot of money is lost on transactions specially if your affiliate is from a foreign country and you have to pay them in local currency.

Processing delays often dishearten affiliates who may not continue services with same motivation and dedication.



# The Product



A Futuristic Source of Digital Cash, online Web Or Mobile Wallets And Payments transfer  
miners mining pools exchange.

A Futuristic source of payment for Online AD Market,  
Performance Networks, Advertisers, Affiliates, Online  
Shops and for everyone!

# Solution

## INTUcoin – futuristic source of digital cash

There are a lot of advantages for using cryptocurrency over fiat currency and what better than developing our own currency to support our ad network.

Cryptocurrency market has been very volatile till today. Other Coins are dependent on different metrics and hence are not focused primarily on this industry, therefore their ups and downs would affect smooth functioning of the affiliate network and payment systems. By using a separate cryptocurrency dedicated to the advertising industry, it is possible to stabilize the payment system of the affiliate network. The more INTU becomes used in real applications the more stability it would bring to the volume and therefore price.

With the focus on this niche market, INTUcoin should be less influenced by external factors.

With a clear focus on facilitating advertising related transactions INTUcoin can use all its resources on creating value for this market. From creating integrations to making decisions on blockchain improvements, everything is designed keeping the target group in focus.



# Win-Win Strategy



INTUcoin is the new-age solution for the digital advertising industry . Secure, private and instant transactions help saving transactional charges like bank or PayPal processing fee ,etc.

Benefits of adopting to INTU:

- ✓ Save money
- ✓ Eliminate payment risks
- ✓ Micro transactions
- ✓ Run anonymous campaigns
- ✓ Single currency for global payments
- ✓ Cheaper advertising
- ✓ Additional benefit from increasing value of coin

What more!

If you are an INTUad user and you run short of funds, INTUcoin provides you loans with a minimal rate of interest



# Why INTUcoin

Cryptocurrency or a decentralized platform has it's own advantage over the traditional fiat market. With the adaptability of blockchain in industry applications, the market is gradually shifting trends towards more instant and secure payment methods. So, why do we need INTUcoin? There are multiple reasons for choosing our own blockchain and cryptocurrency over existing solutions.

## SCOPE

At the time of the creation of INTUcoin the first big Bitcoin fork was heavily debated and the future of Bitcoin was uncertain. There were other cryptocurrency alternatives, like ETH, LTC or Dash, they showed that the consensus around the future of a cryptocurrency was very important for its control and supply.

## INDUSTRY FOCUS

The advancement and developments of blockchain over time has offered great opportunities but also forced to make choices of adoption. Since INTUad focuses solely on online advertising transactions there could be a potential conflict of interest with cryptocurrencies that are used for a more general purpose and also the availability of such coins could factor the seamless payment purpose.

## EXCHANGE RATE

Cryptocurrency market has been very volatile till today. Other Coins are dependent on different metrics and hence are not focused primarily on this industry, therefore their price ups and downs would affect smooth functioning of the affiliate network and payment systems.



# INTUcoin FOR ONLINE ADVERTISERS

## TARGETTED TRANSACTIONS

With a clear focus on facilitating advertising related transactions INTUcoin can use all its resources on creating value for this market. From creating integrations to making decisions on blockchain improvements, everything is designed keeping the target group in focus.

## SINGLE CURRENCY FOR ALL YOUR PAYMENTS

The vision is to create an infrastructure which supports funding your advertising accounts with INTUcoin. No more wasting money and time on bank transactions, multiple currency exchange rates, availability of foreign currencies or billing customers for smaller payments . The purpose was to create a payment network enabling payments for advertisements as well as payments to the providers.

## REDUCING COSTS

INTUcoin powered advertising networks will make use of the low fee, instant and private transactions to offer a more competitive price per click! This creates a perfect win-win situation in which all parties benefit using the blockchain.



# INTUcoin FOR ONLINE AD NETWORKS

## SAVINGS

The low transaction fee allows users to cut costs . A considerable amount has been exchanging hands within the advertising market without adding any value. On an average 7% of advertising spend is wasted on transaction fees. That is over a whopping \$15.000.000.000 per annum!

## DERISKING PAYMENTS

Most advertising networks use periodic billing to charge their fee to their customers. Around 80% of businesses don't survive their first operational year, which means that not all bills will be cleared. An affiliate or service provider can reduce the risk of not getting paid by using INTUcoin and charge customers on a regular daily/hourly or per task basis. With a negligible percentage charged towards fee it doesn't matter how often you bill them.

## MICRO TRANSACTIONS

Enabling micro transactions aide attracting a whole new group of publishers! With the normal processing time and administrative fee it is not sustainable to pay the small publishers on a regular basis. With INTUcoin the fees being as close to zero and API enabled, one can reduce the administrative costs of processing very miniscule payouts.

## ANONYMITY OF CAMPAIGNS

INTUcoin is the solution where transactions are placed on the blockchain, but will not be revealing the identity of the publisher thus allowing users to run complete anonymous campaigns .





# INTUcoin FOR AD PUBLISHERS

## INSTANT PAYMENTS

With the current system of payments through banks and wire transfers in fiat currencies, one needs to wait for several weeks for the billed invoices to get cleared. This is because advertising networks have to go through traditional bank transactions and incur more costs towards clearing dues therefore they want to batch their payments as much as possible. With INTUcoin, advertising networks can pay instantly and for almost zero transaction fee on the network.

## INCREASE OF CURRENCY VALUE

As a publisher, you can choose to convert INTUcoin to fiat currency, and also can reinvest in other cryptocurrencies. One can either retain the INTUcoin and speculate on the exchanges with other cryptocurrencies or exchange for fiat currencies.

## REINVEST

A lot of publishers not only receive money for showing advertisements, but also are advertisers themselves. With the low transactional fee, complete private and anonymous transactions and 24/7 processing time INTUcoin is ideal for reinvesting the advertising earnings for own requirements.



# INTUcoin API

To create real value and a financial ecosystem the INTUcoin team has chosen to facilitate their partners as much as possible by providing tools to partner up with advertisers, advertising agencies and publishers. The development is roughly divided into different categories as below.

## INTUcoin BACKEND

The INTUcoin team found that wallet is one of the biggest hurdle for new cryptocurrency adapters and users. INTUcoin hence focused on developing a user-friendly web wallet that is linked to an order management system which converts fiat currency to INTUcoin and all partners using the INTUcoin payment gateway are able to accept payments in INTUcoin without complicated calculations of value conversions.

## API

The API is a way to interact with an INTUcoin Wallet without using the provided interface. The API allows user to view account details, orders, transactions and saved addresses. One can create orders, addresses and pay people with INTUcoin using the API. Creation of payment requests (invoices) are also enabled as a feature.

All features of the web wallet are available through a user friendly and detailed API. Our aim is to fully integrate with the INTUcoin wallet with a few simple commands. You can integrate with INTUcoin through

<https://wallet.intucoin.com/apidocs>

### Wallet API features

POST/auth/login

POST/auth/register

GET/getBalance

POST/sendCoin

GET/recentTransactions

GET/save

GET/unconfirmedTransactions

GET/getTransaction



## PAYMENT GATEWAY

INTUcoin payment gateway is linked to the web wallet thus making payment processing and receiving extremely user friendly and simple. Steps are as easy as creating and/or entering an e-mail and password to do make a payment, and it is instantly broadcasted to the INTUcoin network and verified after 20 blocks.

## INTEGRATIONS

To increase the adaptability of INTUcoin as the preferred advertising payment standard, some integrations are being facilitated by the development team. The aim is to create instant plug-ins and COTS integrations for the content management system and e-commerce platforms.

## INTUcoin PAYMENTS FOR SHOPIFY

A lot of websites are working with Shopify Wordpress and Woocommerce, hence the INTUcoin team have decided to integrate the INTUcoin payment in the Shopify network. The plug-in offers features like:

- Accepting direct payments into your personal INTUcoin wallet
- Accepting payment in form of INTUcoin for physical, digital downloadable products and for ad networks, advertisers, publishers and advertisement services
- Adding INTUcoin payments option to an existing online store with alternative main currency
- Automatic conversion to INTUcoin via real-time exchange rate feed and calculations
- Zero fee and no commissions for receiving of INTUcoin payments from any third party
- Powerful dashboard on [wallet.intucoin.com](http://wallet.intucoin.com) to easily keep track of your payments and invoices
- Fast support. User will always be assisted by someone who has complete knowledge of the product





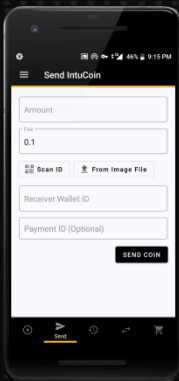
## INTUcoin – **intuPAY** wallet



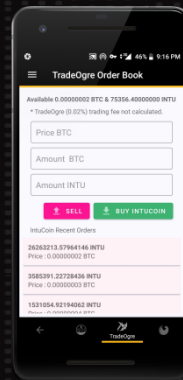
INTUcoin wallet



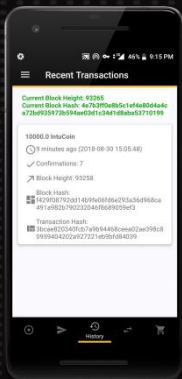
Check Market price



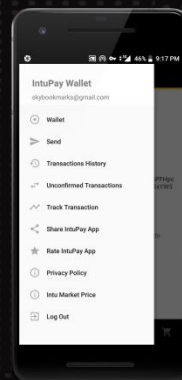
Send Payments



Buy/Sell INTUcoin



Check transaction history



INTUcoin Menu

## Existing customers using INTUad Tracking Platform



# Specifications

Name :	INTUcoin
Ticker :	INTU
Type :	PoW
Algo :	Cryptonight Lite V7 (CPU/GPU mining)
Coins supply:	1 billion for 18 years followed by an infinite emission
Block reward:	1500 INTU
Block time :	120 seconds
Difficulty:	Retargets at every block (exclusive benefit for GPU/CPU miner)
Asic Resistance:	YES
NiceHash Resistance:	YES





# Roadmap

Q4 2017

Q1 2018

Q2 2018

Q3 2018

Q4 2018

–INTUcoin's blockchain written and full Activation

–Testing and launch  
–Mainnet with CLI wallets released  
–Official pools added in US EU JP

–Listing on exchange Record CryptoNote TX/sec  
–CLI, GUI & WEB wallets, released  
–ANN released  
–First exchange listing on BITOTAL

–Blockchain event in China  
–GUI wallet released  
–Community pools added  
–Crex24 exchange listing  
–TrageOgre exchange listing  
–Airdrops & Bounties  
–Web wallet release  
–Android wallet release  
–Hard fork - algo changed to PoW CN-Lite V7  
–Bitexbay exchange listing  
–INTUpay, android wallet listing on Play Store

–Strategic market expansion  
–Team growth  
–Loan ,Fixed deposit and more features (TBA)

# Important Links

Website: <http://intucoin.com>  
Github: <https://github.com/intucoin/INTUcoin/>  
<https://github.com/intucoin/INTUcoin/releases>  
BTT: <https://bitcointalk.org/index.php?topic=3394028.0>  
Wallet: <http://wallet.INTUcoin.com/>  
Explorer: <http://explorer.intucoin.com/>  
Android App : <https://play.google.com/store/apps/details?id=com.INTUcoin.wallet>

**Official pool list:** <http://pool.intucoin.com/>  
<http://pool.eu.intucoin.com/>  
<http://pool.jp.intucoin.com/>

Discord : <https://discord.gg/QG9aGwU>  
Telegram: <https://t.me/INTUcoin>  
Twitter: <https://twitter.com/INTUcoin>  
Facebook: <https://facebook.com/intu.coin.7>