



WHITEPAPER

V1.0

I. M. C.

i-Money Crypto



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INTRODUCTION



Here comes the Real Utility Crypto!
No more Unusable Coins!
IMC invites you to the everyday Convenience!

IMC(i-Money Crypto) is a Blockchain Crypto which provides financial freedom in global everyday usage. IMC is based in the State of Wyoming which is the most crypto friendly in the United State of America.

The IM Technology Group is introducing IMC in alliance with the G-Point Community. G-Point community has its own G-Point Eco-system composed with On-line G-Point Shopping Mall, Off-line G-Point Certificate networks and provides G-Point BOA Cards, along with G-Point Special Services.

With IM Exchange, an international crypto exchange, and numerous partners, IMC becomes a cryptocurrency actually backed up by a community which has a platform & population that makes it spendable in the marketplace and the community. It means it has a 'ready-to-use' member group in the G-Point community, so that, IMC will take a lot less time to be a major cryptocurrency.

Our most prominent milestone has been the establishment of a global method of banking with the Bank of America, powered by IM FinServices, LLC, that is accessible all around the world for users by having a major US bank account.

With the benefits from the community, such as, reward mileages, affiliated local shops, swapping with G-Points and much more to be introduced, the IMC friendly population will be expanded rapidly. IMC will satisfy common users, both seller & buyer, who are reluctant to use Crypto-currency in the everyday life, such as, shopping, traveling and so on.

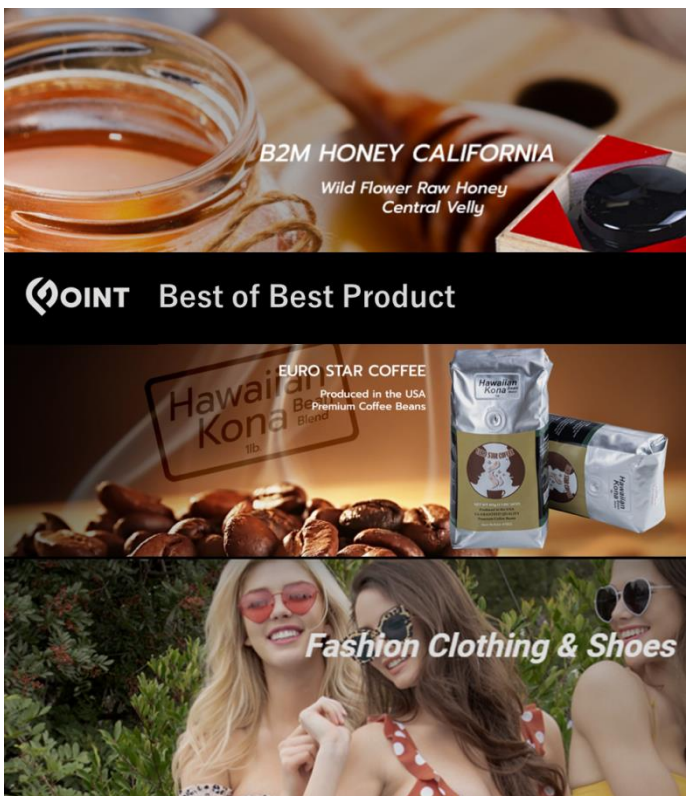
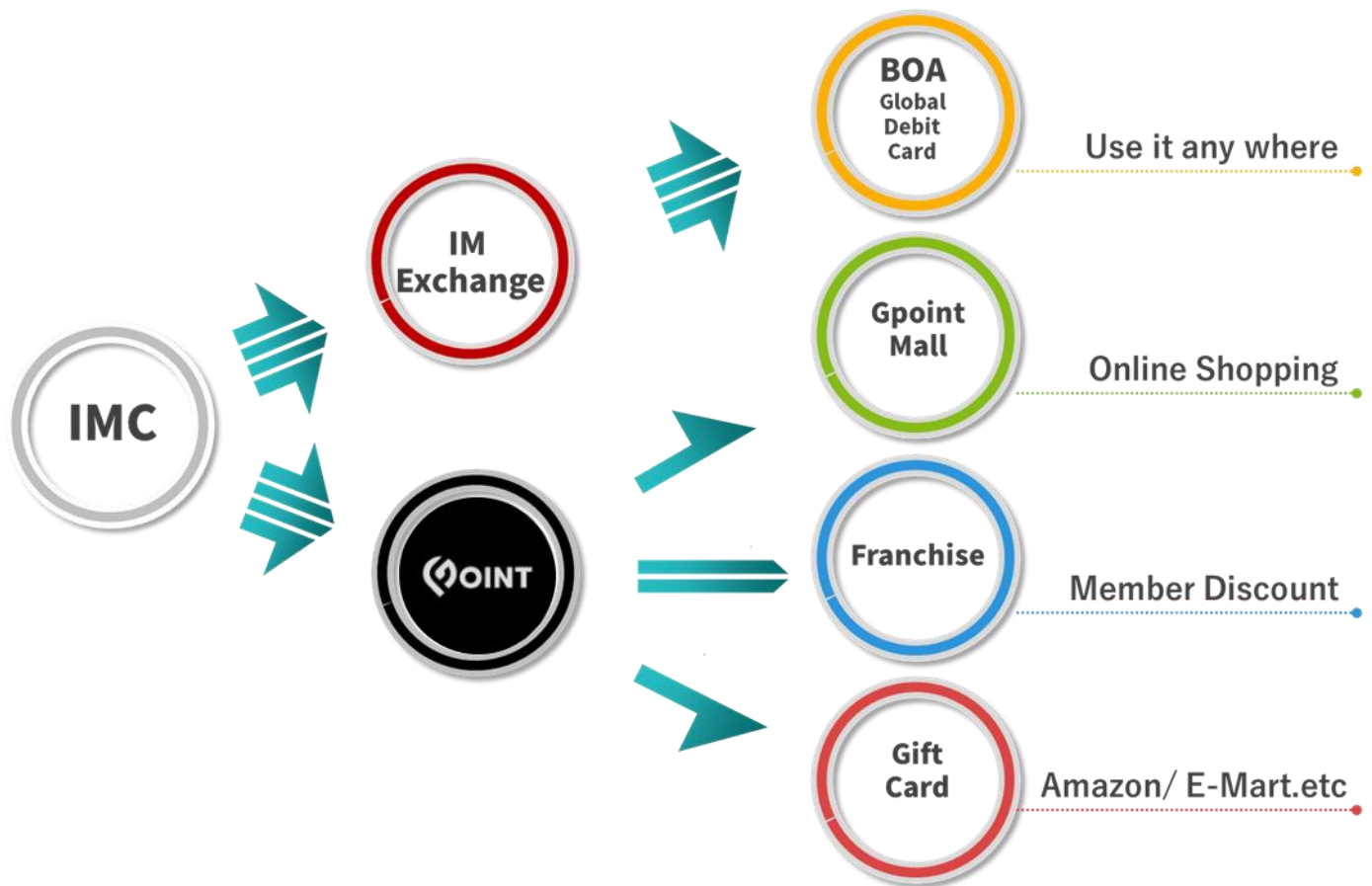
INTRODUCTION



The outstanding volume and price will be governed by the community council self-governance to maintain sound and reasonable status of the currency. IMC is, therefore, not only a spendable Credit/Coin. It could be a potential investment as well, growing as the market expands.

The IM Exchange, powered by a World-renowned crypto giant, is being operated in the State of Wyoming, USA. The IM Exchange has operated since 4Q of 2020.

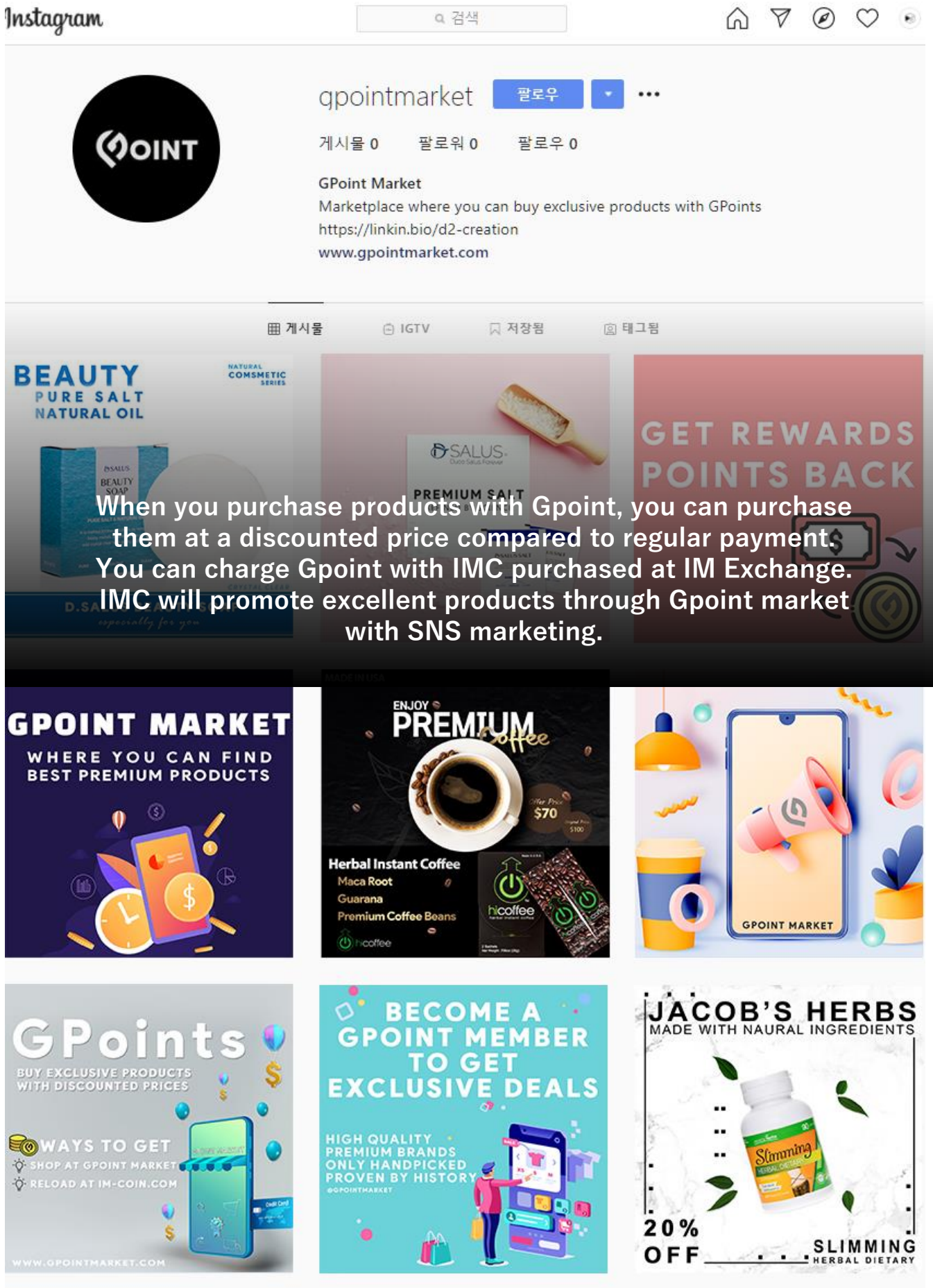
IMC Utility Eco-System



With G-Point Mall, you can enjoy;

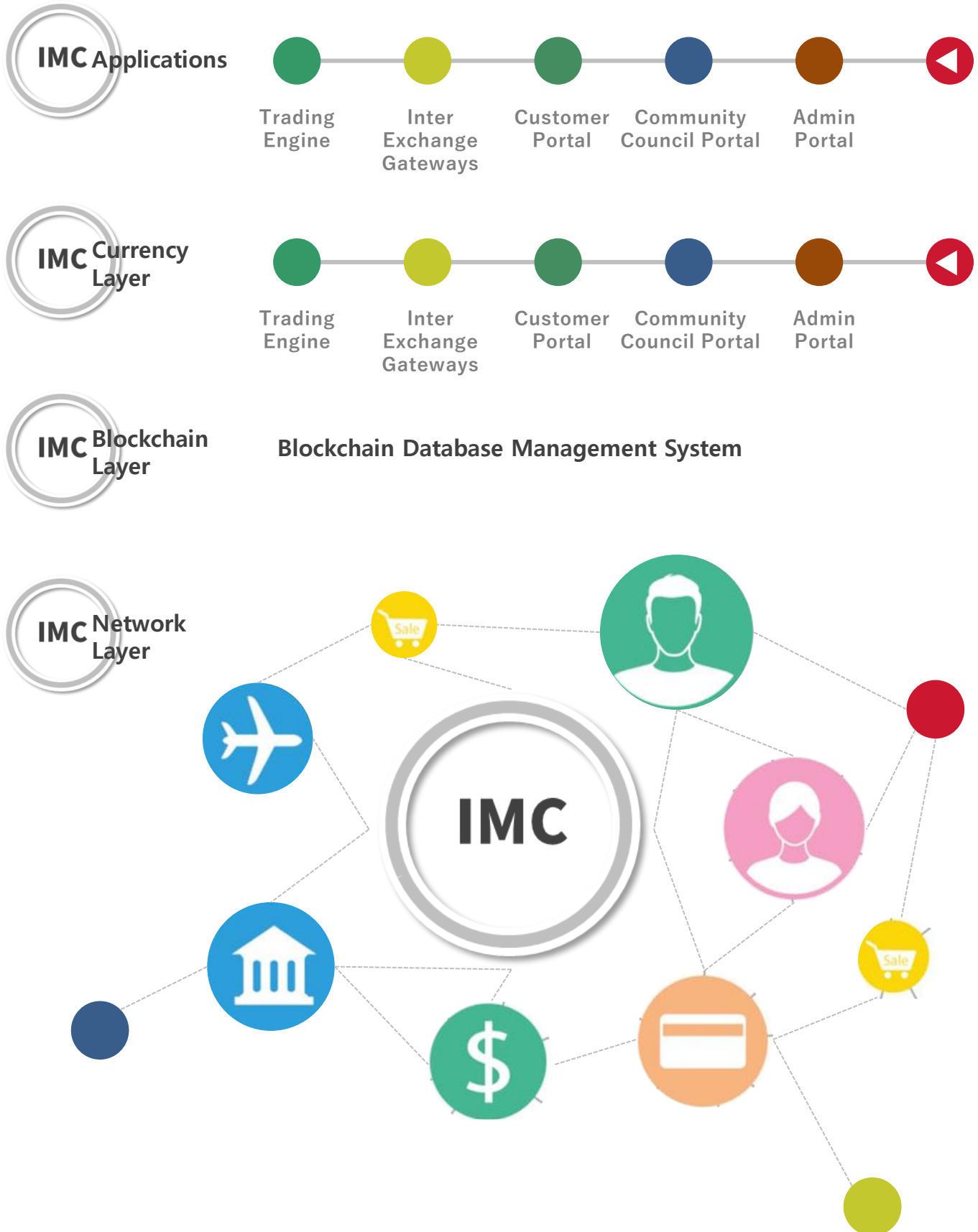
- The Best of the best 30 products available ONLY in G-Point Mall !!!
- Up to 50% discount for more than 300 Brand Products !!!
- Selected Local Businesses affiliated with G-Point Mall !!!
- More convenient G-Point Gift Certificates !!!
- Whole Variety of Gift Certificates & Cards can be purchased with G-Points !!!

IMC Utility Eco-System

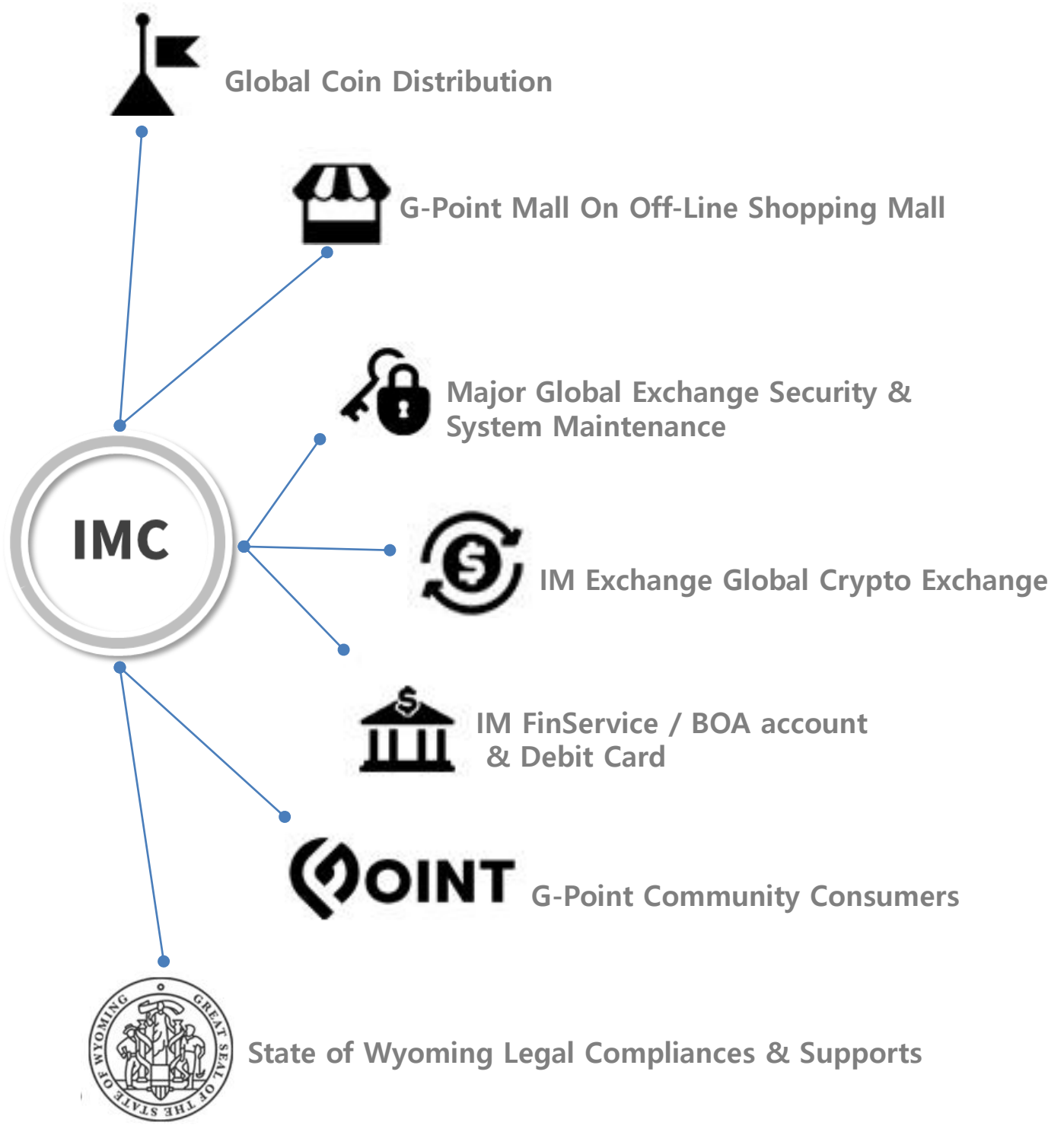


When you purchase products with Gpoint, you can purchase them at a discounted price compared to regular payment. You can charge Gpoint with IMC purchased at IM Exchange. IMC will promote excellent products through Gpoint market with SNS marketing.

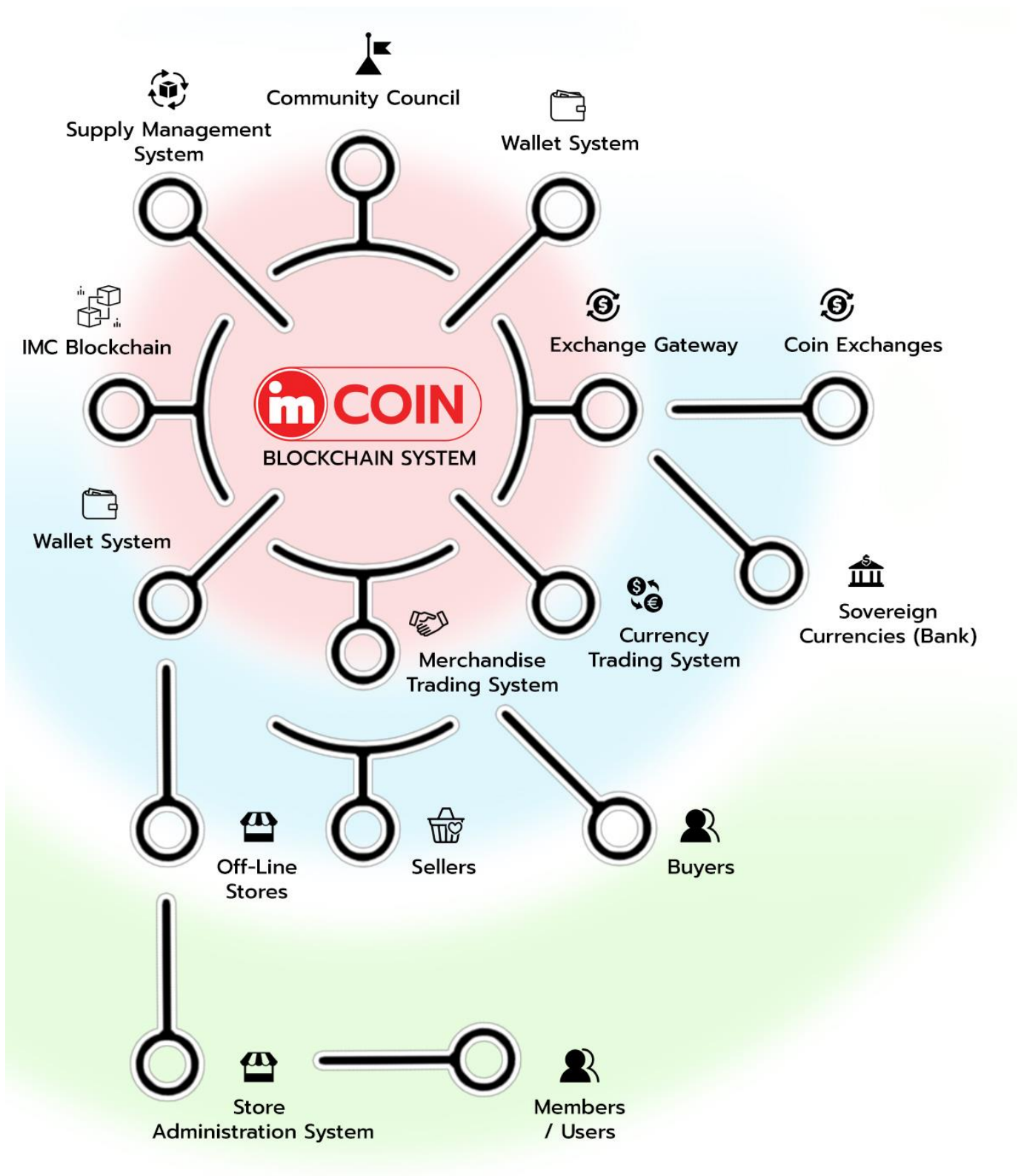
IMC Software Architecture



IMC Utility Alliance



IMC Blockchain System



MARKET STATUS

Worldwide Proliferation of A.I. Shopping and Online Retail Market

Globally, cognitive computing and artificial intelligence systems market is projected to grow at an annual rate of 55.1% over the five-year period from 2016 to 2020 during which time the market is projected to grow from \$8 billion in 2016 to \$47 billion in 2020.

The industries that invested the largest amount to artificial intelligence systems in 2016 were the financial and the retail industries, followed by the healthcare and assembly/manufacturing industries.

In particular, the financial and retail industries each reached \$1.5 billion in 2016, while the healthcare and assembly/manufacturing industries are projected to grow at an annual rate of 69.3% and 61.4%, respectively from 2016 to 2020.

Furthermore, the field of artificial intelligence applications is expected to grow rapidly, reaching \$18.2 billion by 2020. The hardware sector for servers and storage is also projected to grow at an annual rate of 60% for five years from 2016 to 2020.



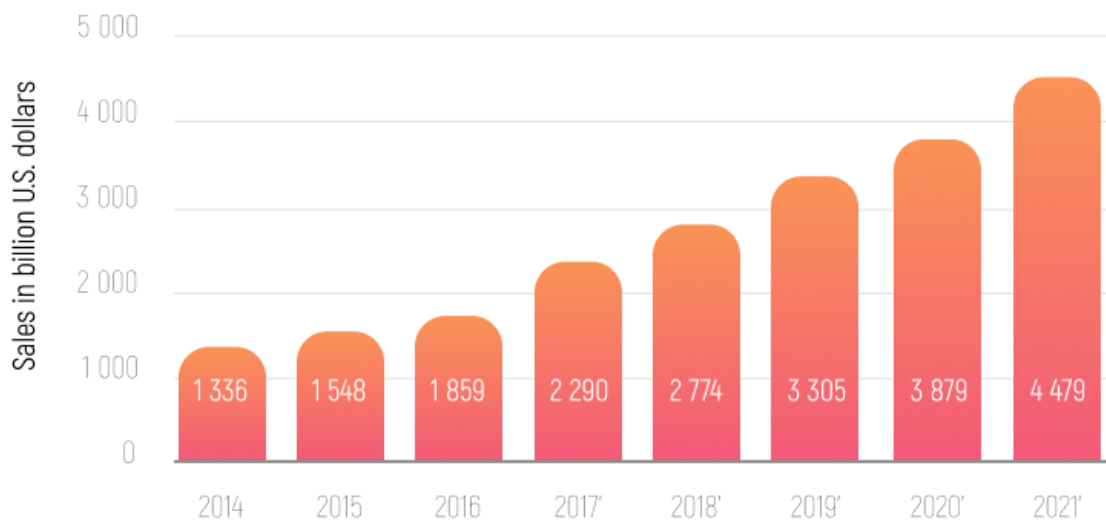
Published May 4, 2018 Author: Global Market Insights, Inc.

MARKET STATUS

The E-Commerce market continues its rapid growth. There is also a new shopping trend that utilizes artificial intelligence as well as community.

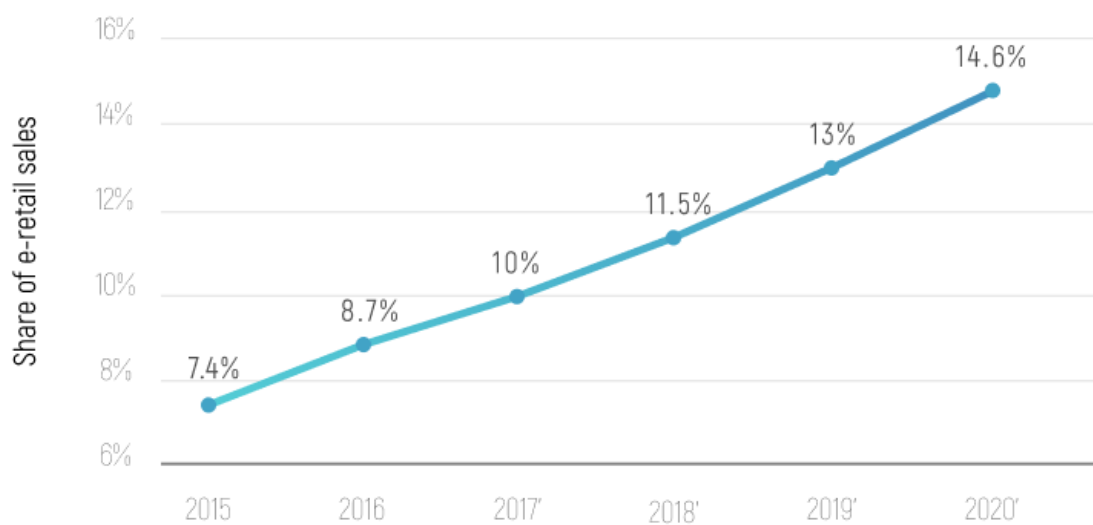
RETAIL E-COMMERCE SALES WORLDWIDE (in billion U.S. dollars)

from 2014 to 2021



E-COMMERCE SHARE OF TOTAL GLOBAL RETAIL SALES

from 2015 to 2020



From : AMASTY Ltd.

MARKET SOLUTION

Base Mining System

IM Technology Group (IMTG) supports minerless blockchain. Currently, there are many mining factories around the world mining cryptocurrencies commercially. IMTG intends to utilize an internal A.I.-based rewards system instead of many individual miners in order to be a minerless blockchain. This will serve as the basis that allows all users to participate in the blockchain ecosystem and to apply new systems such as Big Data, A.I. and IoT.

Construction of a miner-less system using blockchain
A.I. system to distribute rewards fairly
Information service based on powerful Big Data
Monitoring system for commercial mining

Community System

The IMC platform is designed for everyday use in communities around the world.

IMTG will build the IMC platform based on the G-Point Community of G-Point Mall, an online membership shopping mall. From there, the entire community will expand through partnerships with other communities and shopping malls. Through this strategic partnership, IMC seeks to build platform services that can be used in markets and communities and to build a real-world use and function of cryptocurrency in each community. Because G-Point community already has a direct and strong member group, IMC will be popular quickly and reliably. In addition, IMC is prepared to systematize and manage the advantages of cryptocurrency so that it can be meticulously maintained.

Complex platform combining community system and blockchain system
Blockchain currency system that can be distributed according to local situations
A.I. system for various customer-oriented services
PLATFORM Management System

<Wikimedia>

From : AMASTY Ltd.

MARKET SOLUTION

IMC Blockchain SHOP : Global Shopping System

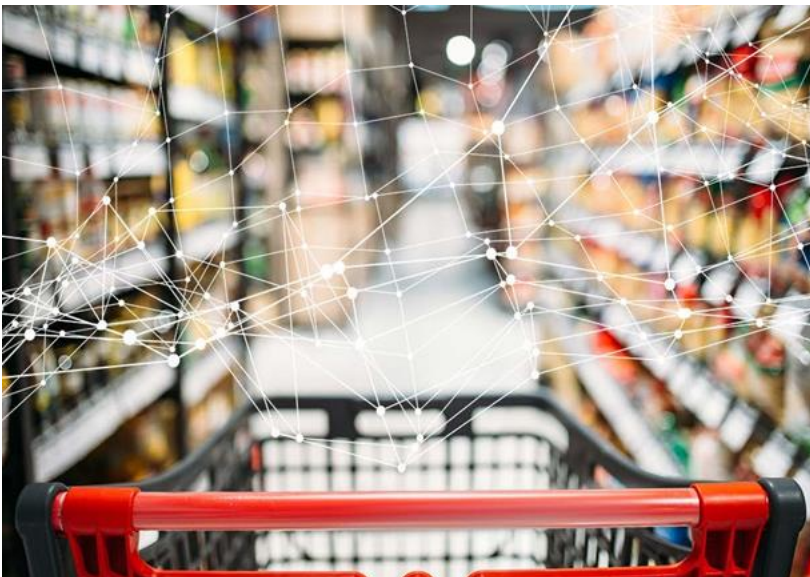
The IMC Platform seeks to provide shopping solutions to rebuild the global online shopping market. A blockchain system will be constructed to enable transparent management of production, distribution, and merchandising. All components will utilize Smart Contract becoming internal Big Data. The IMC Blockchain SHOP system will be a replicated service of the IMC platform for global direct distribution where each node acts as a single ecosystem. In addition, Coins paid in each country will be easily exchanged and automated to enable convenient shopping anytime and anywhere.

- Support for Smart Contract allows online store and product listing to be transparent
- Shopping solutions designed to be built and operated according to the conditions of each country
- Construction of Global Cloud Big Data system for shopping information
- Information system for A.I. deep learning

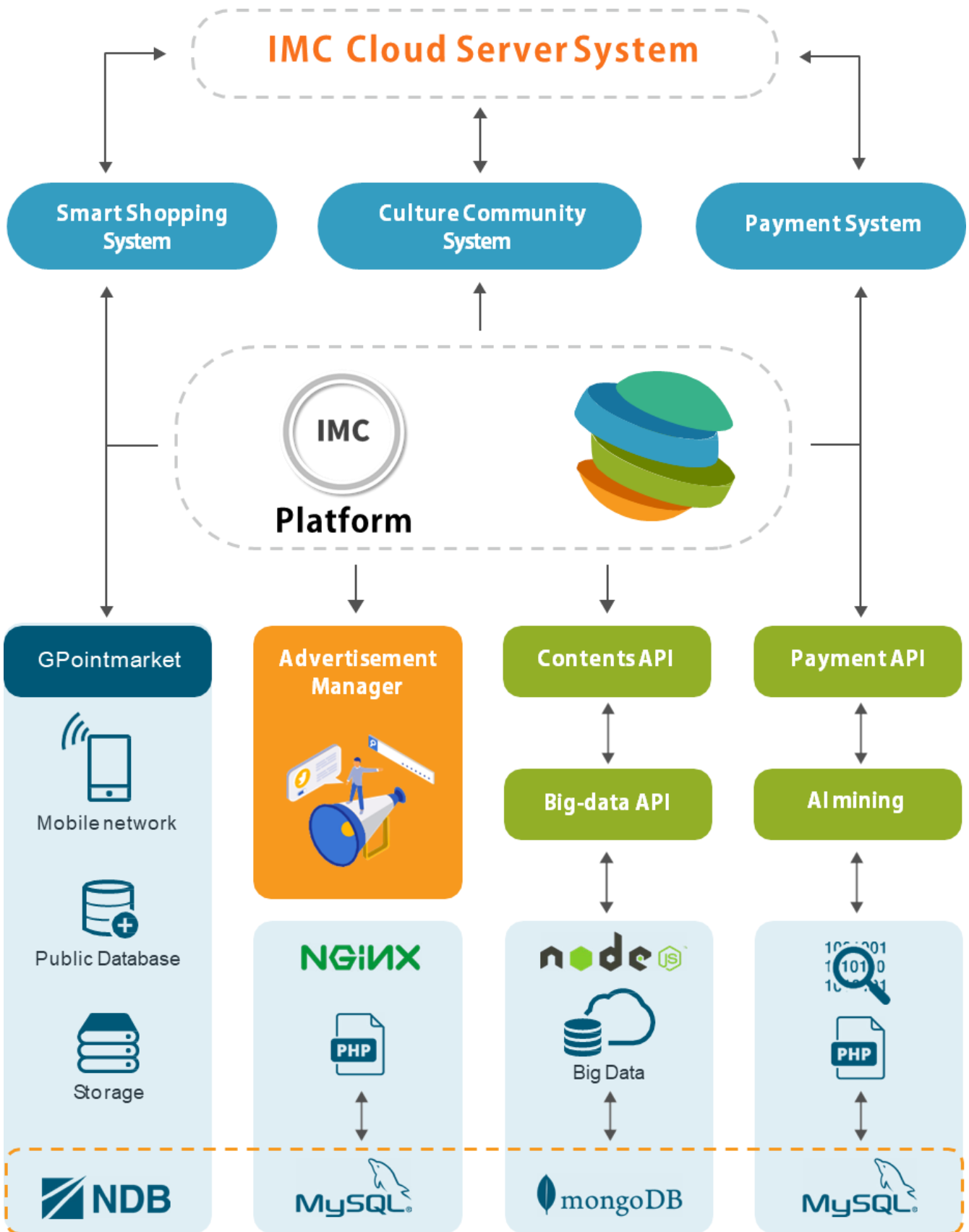
IMC Payment System

The IMC Platform will facilitate a payment system with dedicated Blockchain Cryptocurrency. It is designed to automatically calculate internally regardless of country specific Coin System. The consumer can use the payment service conveniently anywhere in the local store with Mobile Payment

- Smart Mobile Payment System
- Payment for Offline/Online Shop



MARKET SOLUTION

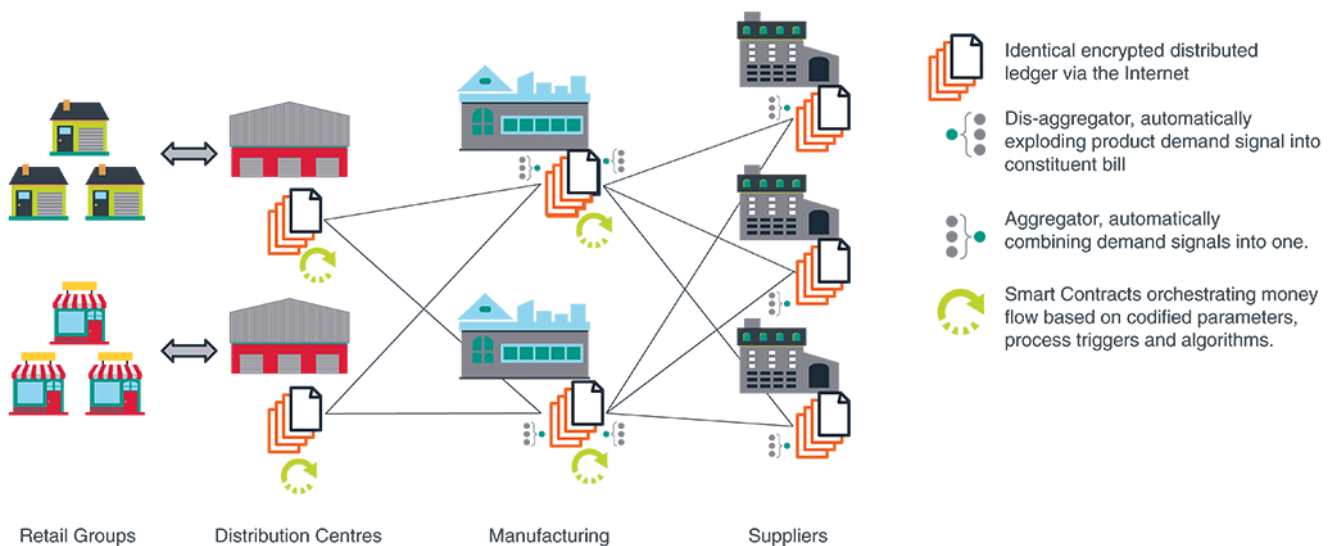


MARKET PLATFORM

IMC Platform plans to provide a wide and open environment for creating a large-scale lively ecosystem. It has the potential to become a powerful blockchain ecosystem in which all of the members, including manufacturers, suppliers, and sellers, participate and share together.

LEGAL, LEGITIMATE, TRANSPARENT, SECURE

IMC Platform will be an open service that can facilitate various components. It will support various OS's and devices, provides separate participation modules for the circulation structure of the industry. All data used in the various OS's and devices are going to be stored as big data, so as to have statistical meaning by A.I. deep learning in the future. All of these platform systems are aimed to be viewed, managed, and rewarded for all participants in the circulation structure. In the future, this should be able to provide information for production and distribution by providing forecast information based on the preferences of the participants and statistics.



← SMART CONTRACT & DISTRIBUTION BLOCKCHAIN

From : APPLICATURE, INC.

MARKET PLATFORM

FOR SUPPLIER

There may be various types of suppliers in the IMC ecosystem. The actual manufacturers are the very beginning of the ecosystem as well as the final part of the circulation structure. Manufacturing suppliers have the most important position in these ecosystem. However, the suppliers did not know how the products they manufactured with great care were being distributed, consumed, and utilized. The IMC platform provides manufacturers with a wide range of information on distribution and consumers, so that they can use the various information to produce better products.

FOR DISTRIBUTOR

From the perspective of the distributors, the IMC platform provides effective demand and supply prediction information and a structure to receive IM Coin as a reward as being the liaison between suppliers and consumers. Information on precise usage and propensity of consumers can be very helpful for demand prediction. It can also be constructed as big data to form powerful information-based distribution service over time. The IMC platform is able to analyze the supply, distribution, and consumption trends based on strong A.I.-based consumer analysis. Because accurate data can be collected even for new products, this prediction data alone can help to promote the distribution business without additional research.

FOR CONSUMER

Consumers should have IMC, a utility token, to purchase goods and services. However, beyond merely making purchases, consumers will be able to participate in the process of manufacture and distribution as members of the IMC ecosystem. Ultimately, they will also have the right to know exactly what the product is and where it came from. Within the IMC platform ecosystem, the transparency of this information enables trust in reliable products and fair distribution processes. Consumers will enjoy the advantage of being able to participate in various processes within the ecosystem with a single IM coin. It is also a very useful means to be used in processing after consumption of the product.

FOR COMMUNITY

There is the benefit of providing information and solutions for various community services, including the G-Point community. Rewards for activities within these communities are again distributed via IMC, which becomes a new factor in rejoining the circulation ecosystem of consumption. IMTG hopes to see improved production and consumption of goods by using the community information generated during the distribution process. This can also be a motivation for consumers to participate actively in community activities.

IMC SPECIFICATION

IMC Smart Contract

IMC supports Smart contract that connects the production, the distribution, and the consumption processes. A separate Smart contract is applied to each unit, and the compensation for all processes are calculated and connected through the A.I. system.

- Creative Smart contract: Manufacturer transactions ledger
- Distribution Smart contract: Distributor transactions ledger
- Retail Smart contract: Sales transactions ledger. Derive algorithm for negotiation with final manufacturers.

IMC API

Various modules will be provided for each ecosystem member. They will be provided as separate asset types for better supports for different OS's, devices, and platforms.

- Windows OS , Personal PC base Module
- Linux OS, Personal PC, Server Machine
- Mobile Base SDK. Google Play Store, iOS App Store Contents
- For Customer based Service.

EXCHANGE SERVICE

IMC transactions can be performed through private wallets as well as through a separate EXCHANGE SERVICE, including IM Exchange but not limited to. It is possible to exchange with other coins without going through a separate exchange. It can be used in content as well as on the web in HTML5 format. You may receive real-time market value like the Home Trade System and use conveniently.

- Home Trade System (HTML5)
- Coin Prices API System
- Blockchain exchange Service: API Service
- Exchange Service for Customer (QR)

IMC WALLET

Wallets for various OS's will be provided so that even those who have not used cryptocurrency before can easily use. In addition to basic wallet functions, it will also provides the ability to receive information services directly from the IMC platform.

- IMC Wallet Service
- IM Exchange Service

IMC SPECIFICATION

IMC ONLINE SERVICE

The IMC platform will provide an open IMC ONLINE SERVICE that allows you to view and track overall information on the production, distribution, and consumption ecosystem, rather than a single piece of information.

The IMC platform enables you to view, verify, and enjoy purchasing together. We will support mobile service also. In this online space, it will be possible to negotiate and trade directly using IM coin as well as to link various product distributions in the future.

- Working Attraction linkage
- VOICE Module support and multi-party voice chat support (Surround Sound support)
- Other Contents linkage and joint play support
- Personal AVATA system
- News Dashboard
- Customer wishes record
- Analyzation Social Network Data
- Machine Learning for Personal record

IMC SPECS

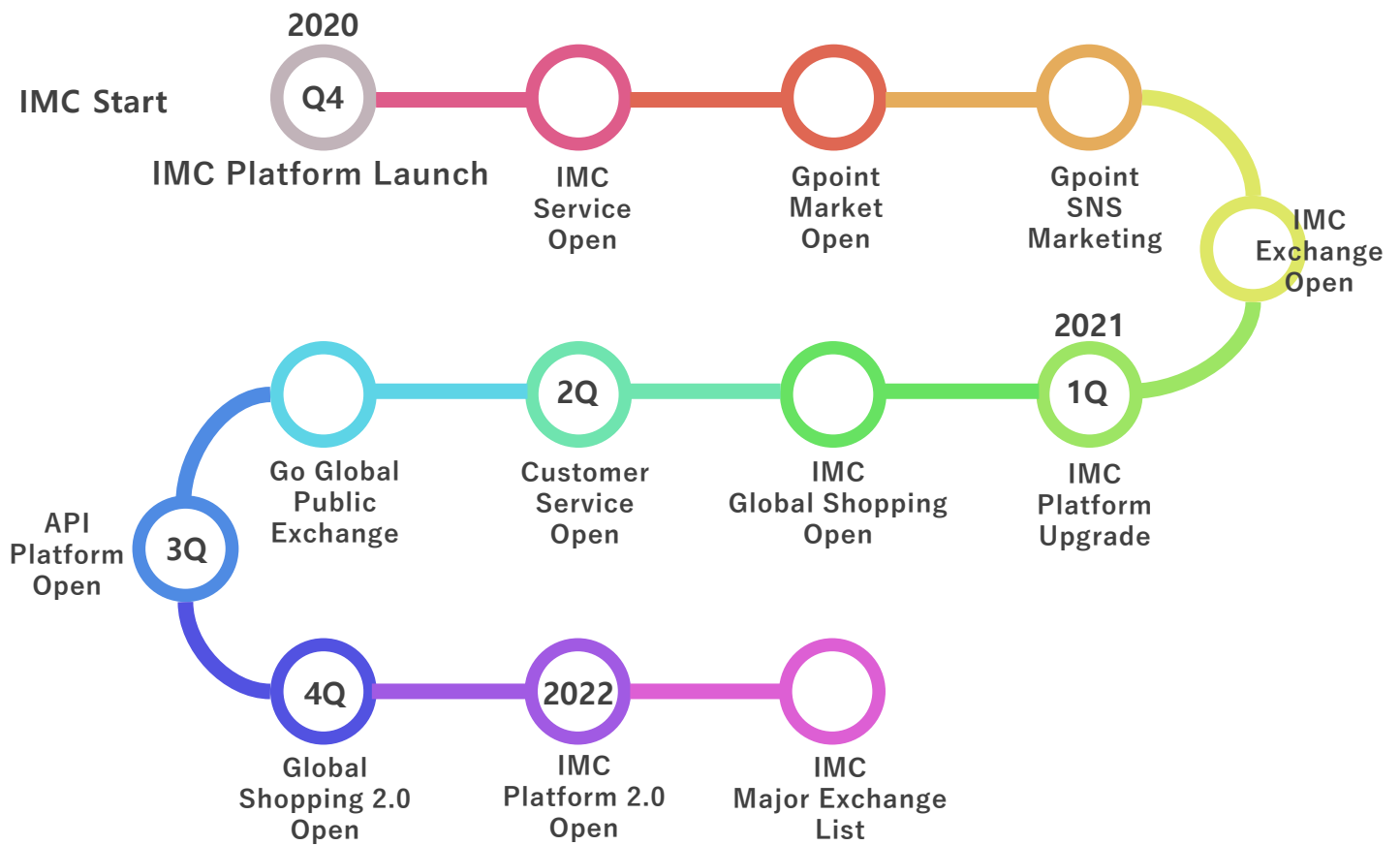
IMC is a Open Blockchain Token built with ERC-20 algorithm. COIN SPECS are as follows.

Total number of tokens	300,000,000 IMC
Token available	300,000,000 IMC
Nominal price	1 IMC = 0.1 USD
Token Sale (40%)	120,000,000 IMC
Company (20%)	60,000,000 IMC
Research \$ Development (20%)	60,000,000 IMC
Staking Rewards (10%)	30,000,000 IMC
Team & Advisor (10%)	30,000,000 IMC
Token format	ERC-20 Standard

Currency Accepted **ETH & XRP Only**



IMC ROADMAP



IMC Platform & Service will be gradually opened for public from the 4th quarter 2020.

The schedule above presented would be changed upon development situation and business environment, sooner or later.

DISCLAIMER AND RISKS DECLARATION

We understand the concerns that potential purchasers may have regarding IM Technology Group (IMTG) project and its development. You can find out our risks declaration in the following document:

NOTICE TO RESIDENTS OF THE UNITED STATES

IMTG REPRESENTS THAT TO ITS BEST KNOWLEDGE AND UNDERSTANDING THE OFFER AND OFFERING OF THESE IMC TOKENS DOES NOT CONSTITUTE AN OFFER AND OFFERING OF A SECURITY OR OF GAMBLING CHIPS. IN CASE OF DOUBT, BE ADVISED THAT THE OFFER AND OFFERING OF THE IMC TOKENS HAS NOT BEEN REGISTERED UNDER THE U.S. SECURITIES ACT OF 1933, AS AMENDED (THE “SECURITIES ACT”), OR UNDER THE SECURITIES LAWS OF CERTAIN STATES. THESE IMC TOKENS MAY NOT BE OFFERED, SOLD OR OTHERWISE TRANSFERRED, PLEDGED OR HYPOTHECATED EXCEPT AS PERMITTED UNDER THE ACT AND APPLICABLE STATE SECURITIES LAWS PURSUANT TO AN EFFECTIVE REGISTRATION STATEMENT OR AN EXEMPTION THEREFROM.

NOTICE TO RESIDENTS OF CANADA

IMTG REPRESENTS THAT TO ITS BEST KNOWLEDGE AND UNDERSTANDING THE OFFER AND OFFERING OF THESE IMC TOKENS DOES NOT CONSTITUTE AN OFFER AND OFFERING OF A SECURITY OR OF GAMBLING CHIPS. IN CASE OF DOUBT, BE ADVISED THAT UNLESS OTHERWISE PERMITTED UNDER SECURITIES LEGISLATION, THE HOLDER OF THIS IMC TOKEN MUST NOT TRADE THE IMC TOKEN BEFORE THE DATE THAT THE ISSUER BECOMES A REPORTING ISSUER IN ANY PROVINCE OR TERRITORY.

NOTICE TO RESIDENTS OF CHINA

IMTG REPRESENTS THAT TO ITS BEST KNOWLEDGE AND UNDERSTANDING THE OFFER AND OFFERING OF THESE IMC TOKENS DOES NOT CONSTITUTE AN OFFER AND OFFERING OF A SECURITY OR OF GAMBLING CHIPS. THE IMC TOKENS ARE NOT BEING OFFERED OR SOLD AND MAY NOT BE OFFERED OR SOLD, DIRECTLY OR INDIRECTLY, WITHIN THE PEOPLE’S REPUBLIC OF CHINA (FOR SUCH PURPOSES, NOT INCLUDING THE HONG KONG AND MACAU SPECIAL ADMINISTRATIVE REGIONS OR TAIWAN), EXCEPT AS PERMITTED BY THE SECURITIES AND OTHER LAWS AND REGULATIONS OF THE PEOPLE’S REPUBLIC OF CHINA

NOTICE TO RESIDENTS OF THE UNITED KINGDOM

IMTG REPRESENTS THAT TO ITS BEST KNOWLEDGE AND UNDERSTANDING THE OFFER AND OFFERING OF THESE IMC TOKENS DOES NOT CONSTITUTE AN OFFER AND OFFERING OF A SECURITY OR OF GAMBLING CHIPS. IN CASE OF DOUBT, BE ADVISED THAT IN THE UNITED KINGDOM THIS DOCUMENT IS BEING DISTRIBUTED ONLY TO, AND IS DIRECTED ONLY AT (AND ANY INVESTMENT ACTIVITY TO WHICH IT RELATES WILL BE ENGAGED ONLY WITH): (i) INVESTMENT PROFESSIONALS (WITHIN THE MEANING OF ARTICLE 19(5) OF THE FINANCIAL SERVICES AND MARKETS ACT 2000 (FINANCIAL PROMOTION) ORDER 2005 AS AMENDED (THE “FPO”)); (ii) PERSONS OR ENTITIES OF A KIND DESCRIBED IN ARTICLE 49 OF THE FPO; (iii) CERTIFIED SOPHISTICATED PURCHASERS (WITHIN THE MEANING OF ARTICLE 50(1) OF THE FPO); AND (iv) OTHER PERSONS TO WHOM IT MAY OTHERWISE LAWFULLY BE COMMUNICATED (ALL SUCH PERSONS TOGETHER BEING REFERRED TO AS “RELEVANT PERSONS”). THIS DOCUMENT HAS NOT BEEN APPROVED BY AN AUTHORISED PERSON. ANY INVESTMENT TO WHICH THIS DOCUMENT RELATES IS AVAILABLE ONLY TO (AND ANY INVESTMENT ACTIVITY TO WHICH IT RELATES WILL BE ENGAGED ONLY WITH) RELEVANT PERSONS. THIS DOCUMENT IS DIRECTED ONLY AT RELEVANT PERSONS AND PERSONS WHO ARE NOT RELEVANT PERSONS SHOULD NOT TAKE ANY ACTION BASED UPON THIS DOCUMENT AND SHOULD NOT RELY ON IT. IT IS A CONDITION OF YOU RECEIVING AND RETAINING THIS DOCUMENT THAT YOU WARRANT TO THE COMPANY, ITS DIRECTORS, AND ITS OFFICERS THAT YOU ARE A RELEVANT PERSON.

DISCLAIMER AND RISKS DECLARATION

IMTG: Risks Factors and Security Measures

We understand the concerns of our existing and potential purchasers regarding problems and risks that IMTG may face during its development. There are some of these risk factors : Our products are highly technical and may contain undetected software bugs or hardware errors, which could manifest in a way that could seriously harm our reputation and our business. These bugs and errors can manifest in any number of ways in our products, including through diminished performance, security vulnerabilities, malfunctions, or even permanently disabled products. We have a practice of rapidly updating our products to fix these bugs. Some errors in our products may be discovered only after a product has been used by users, and may in some cases be detected only under certain circumstances or after extended use.

Our users may increasingly copy portfolio allocation directly to their broker instead of through IMC Platform to avoid the fees, which may negatively affect our revenue and seriously harm our business.

To avoid this, we decided to limit the access to our main and most successful product - AI for Stock Market. Only TOP 200 people after the Token Sale will have access to it. To protect our products for Currency and Crypto-Currency Markets we decided to set up a minimum amount of IMC tokens for access to be granted.

If our security is compromised or if our platform is subject to attacks that prevent or thwart our users' ability to access our products and services, our users and partners may cut back on or stop using our products and services altogether, which could seriously harm our business.

Our efforts to protect the information that our users possess, may be unsuccessful due to the actions of third parties, software bugs, or other technical malfunctions, employee error or malfeasance etc. In addition, third parties may attempt to fraudulently induce employees or users to disclose information in order to gain access to our data or our users' data. If any of these events occurs, our or our users' information could be accessed or disclosed improperly.

Unfavorable media coverage could seriously harm our business.

If we receive a high degree of media coverage globally, unfavorable publicity regarding us, for example, our privacy practices, product changes, product quality, litigation, or regulatory activity, or regarding the actions of our partners or our users, this could seriously harm our reputation. Such negative publicity could also adversely affect the size, demographics, engagement, and loyalty of our user base and result in decreased revenue or slower user growth rates, which could seriously harm our business.

We may be subject to regulatory investigations and proceedings in the future, which could cause us to incur substantial costs or require us to change our business practices in a way that could seriously harm our business.

It is possible that a regulatory inquiry might force us to change our policies or practices. And were we to violate existing or future regulatory orders or consent decrees, we might incur substantial monetary fines and other penalties that could seriously harm our business.

We have a short operating history and a new business model, which makes it difficult to evaluate our prospects and future financial results and increases the risk that we will not be successful.

We began commercial operations in 2020 and generated no profit yet. We have a short operating history and a new business model, which makes it difficult to effectively assess our future prospects. Accordingly, we believe that purchasers' future perceptions and expectations, which can be idiosyncratic and vary widely, and which we do not control, will affect our token price. Our business model is based on promotes and develops new technologies in the field of Shopping productivity, blockchain and cryptocurrencies. Particularly, IMTG is creating a global open ecosystem for the distribution industry on the basis of blockchain technology, with the aim to provide a unified technological platform for Customer, developers and advertisers to exchange their services and digital goods amongst each other with the aid of a smart-contract based digital goods created by IMTG. You should consider our business and prospects in light of the challenges we face, including the ones discussed in this section.

DISCLAIMER AND RISKS DECLARATION

We develop and will be developing our products and services in partnership with providers. The loss of one or more of our key personnel, or our failure to attract and retain other highly qualified personnel in the future, could seriously harm our business.

We currently depend on the continued services and performance of our key personnel, including

, CEO. As we continue to grow, we cannot guarantee we will continue to attract the personnel we

need to maintain our competitive position. In particular, we intend to hire a significant number of engineers, providers, its developers and mathematicians, and we expect to face significant competition in hiring them. As we mature, the incentives to attract, retain, and motivate employees provided by our Token Sale gains or by future arrangements, such as through cash bonuses, may not be as effective as in the past. If we do not succeed in attracting, hiring, and integrating excellent personnel, or retaining and motivating existing personnel, we may be unable to grow effectively and our business could be seriously harmed.

We have broad discretion in how we may use the net proceeds from our Token Sale, and we may not use them effectively.

We will use net proceeds that we receive from our Token Sale accordingly to our mission - constantly increasing accuracy of predictions to improve our investment products performance. Our efforts may be ineffective due to poor management, regulatory investigations, and other problems. We may use a portion of the net proceeds to acquire complementary businesses, products, services, or technologies. We may also spend or invest these proceeds in a way with which our token holders disagree. If our management fails to use these funds effectively, our business could be seriously harmed.

If we are unable to protect our intellectual property, the value of our brand and other intangible

assets may be diminished, and our business may be seriously harmed.

If we need to license or acquire new intellectual property, we may incur substantial costs.

We aim to protect our confidential proprietary information, in part, by entering into confidentiality agreements and invention assignment agreements with all our employees, consultants, advisors, and any third parties who access or contribute to our proprietary know-how, information, or technology. We also rely on trademark, copyright, patent, trade secret, and do-

main-name-protection laws to protect our proprietary rights. We have filed various applications to protect aspects of our intellectual property, which could require significant cash expenditures. However, third parties may knowingly or unknowingly infringe our proprietary rights, third parties may challenge proprietary rights held by us, and pending and future trademark and patent applications may not be approved. In addition, effective intellectual property protection may not be available in every country in which we operate or intend to operate our business. In any of these cases, we may be required to expend significant time and expense to prevent infringement or to enforce our rights. Although we have taken measures to protect our proprietary rights, there can be no assurance that others will not offer products or concepts that are substantially similar to ours and compete with our business. We include open-source software in our products. From time to time, we may face claims from third parties claiming ownership of, or demanding release of, the open-source software or derivative works that we have developed using such software, which could include our proprietary source code, or otherwise seeking to enforce the terms of the applicable open-source license. These claims could result in litigation and could require us to make our software source code freely available, seek licenses from third parties to continue offering our products for certain uses, or cease offering the products associated with such software unless and until we can re-engineer them to avoid infringement, which may be very costly. If we are unable to protect our proprietary rights or prevent unauthorized use or appropriation by third parties, the value of our brand and other intangible assets may be diminished, and competitors may be able to more effectively mimic our service and methods of operations. Any of these events could seriously harm our business.