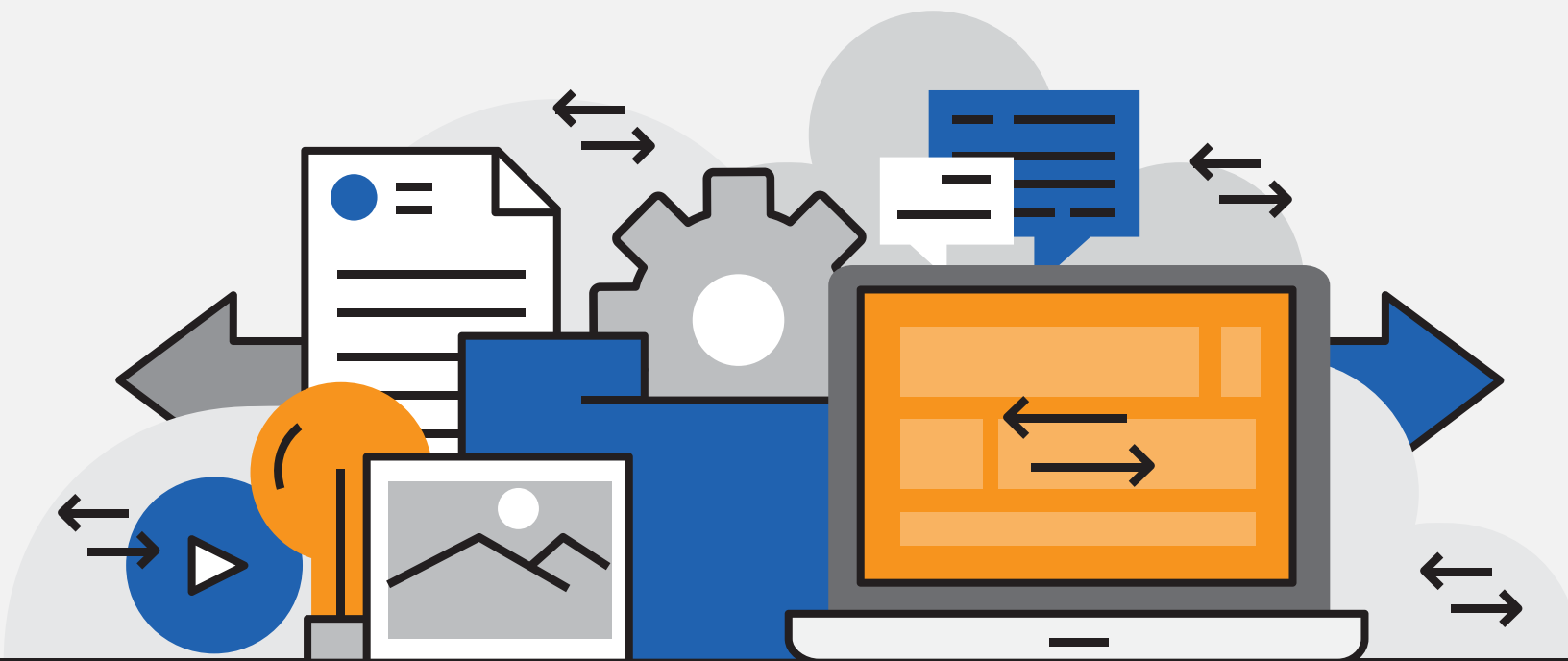


# HTMLCOIN WHITE PAPER



October 2017





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# ABSTRACT

Htmlcoin is not just a cryptocurrency, but a new, secure blockchain based on Bitcoin Core that integrates Ethereum based smart contracts. It implements an extendable design that can add more virtual machines (VM) than other blockchain platforms. Enabled through an Account Abstraction Layer, the Htmlcoin platform allows an account-based VM to function on a Bitcoin UTXO based blockchain.

Htmlcoin is not an ICO. It is an established crypto coin that is expanding to become a blockchain platform for multiple coins, smart contracts, and distributed applications. It is developed, supported, and promoted by the Htmlcoin Foundation, which has not only designed a new blockchain platform based on the best characteristics of Bitcoin and Ethereum, but has expanded it to include the positive attributes of network technology stacks from the likes of QTUM and ARK. Essentially, Htmlcoin is a hybrid of some of the best and most innovative technologies of the crypto world, making it a premier coin and blockchain platform with the potential to become an industry leader.



## 1. INTRODUCTION TO HTMLCOIN

Cryptocurrency began with Bitcoin in 2008. Upon its introduction, Bitcoin was merely a white paper with a novel idea. But it caught on, and has grown from a fledgling idea into a bonafide global phenomenon, making millionaires out of many of its initial supporters along the way. Beyond Bitcoin, and possibly Ethereum, the average person knows very little about the cryptocurrency world, having no idea that there are hundreds of different alternative cryptocurrencies available, and more are being added daily. We are at the start of a cryptocurrency boom that has the potential to change our world dramatically.

Htmlcoin intends to be a major part of this global change. With a committed development team that gave birth to the coin in 2014, Htmlcoin plans to establish itself as a leader in not only global cryptocurrency blockchain transactions, but in utilizing the blockchain network for education and the creation of opportunities for all. Htmlcoin will be for everyone.

## 2. VISION

Our vision is to see a world that has fully embraced the blockchain. A world where people utilize blockchain technology as freely as they currently do the camera to take a selfie. For this to happen, we believe that human interaction with the blockchain must be revolutionized. The blockchain must be made easy to use, meaningful, and accessible to everyone, regardless of their country of citizenship or economic means. We plan on providing people with the tools and resources to make this happen. Htmlcoin is about empowering people and creating opportunities. Ultimately, we envision a “humanized” blockchain.

## 3. MISSION

Htmlcoin strives to provide the world with an easy to use, meaningful cryptocurrency and blockchain platform. One that not only provides businesses, entrepreneurs, and individuals with a fast and secure environment for the exchange of goods and services, but one that also allows for people to communicate with each other, to increase their levels of education, and to ultimately improve their day-to-day lives. Htmlcoin will be for everyone.



## 4. GOALS AND OBJECTIVES

### ECONOMY

HTMLCOIN strives to:

- Utilize mobile technology as a tool to facilitate payments.
- Facilitate the adoption of Htmlcoin as a store of value in various communities.
- Make the coin and the Html Blockchain accessible to all businesses and people.

### TECHNOLOGY

HTMLCOIN strives to:

- Provide a strong, stable, and robust cryptocurrency.
- Build and maintain a sound support infrastructure.
- Encourage third-party application development.

### EDUCATION

HTMLCOIN strives to:

- Educate people about Htmlcoin and cryptocurrency.
- Promote research about Html Blockchain technology and applications.
- Provide a platform for people to gain education and blockchain technology credentials.
- Share knowledge regarding blockchain technology with schools, universities, and training centers to help expedite the next generation's adoption and application of this technology.

## GLOBAL COMMUNITY

HTMLCOIN strives to:

- Facilitate the development of the Htmlcoin community throughout the world.
- Secure and promote good relations with the financial community.
- Spread awareness about Htmlcoin to the mainstream.
- Provide an accessible, low-threshold blockchain platform (with technical support) that can be utilized by both small businesses and large multinationals.

## HUMANIZE THE BLOCKCHAIN

HTMLCOIN strives to:

- Make the blockchain easy to use and accessible to everyone.
- Educate, support, and encourage people to utilize the blockchain to harness their digital potential.

## 5. THE TECHNOLOGY



**Htmlcoin is an advanced smart contracting platform, not a Bitcoin clone. The value of the Html Blockchain will be its smart contract based projects and the services offered on its platform.**

- Enterprises, communities, and projects will use the Htmlcoin platform to crowdfund and run their businesses.
- Users will buy tokens in crowdfunded or established projects running on the Htmlcoin platform.
- Users will buy Htmlcoins to store value or transact across the network.
- Businesses and users will use the Htmlcoin platform for communication and education purposes.

**The innovative construction of the Html Blockchain allows for practically every conceivable concept to be realized on its platform. All types and sizes of companies, schools, and communities can develop their ideas and projects on the Htmlcoin platform.**



## THE HTML BLOCKCHAIN

When developing our blockchain platform, we recognized the importance of Bitcoin and Ethereum to the crypto world, and the world in general. We wanted to build a platform that utilized aspects of both coins, but we also wanted to build a platform that was easy to use and accessible to all. The result is an open source blockchain community that is equally compatible with both Bitcoin and Ethereum that utilizes decentralized mobile applications.

The Html Blockchain is a hybrid of Bitcoin and Ethereum. It utilizes the UTXO model of blockchain infrastructure but with modifications that make it uniquely the Html Blockchain.

The Html Blockchain platform focuses on the practical applications of smart contracts. It introduces oracle, data feeds, and an identity module from third parties to fulfill the compliance requirements of traditional internet enterprises. It also focuses on decentralized application development. Htmlcoin strives to provide a great number of decentralized applications that can be used in numerous settings by both businesses and individuals.

## COMPATIBLE WITH UTXO AND ETHEREUM VIRTUAL MACHINES (EVM)

The Html Blockchain uses the UTXO model to ensure the consistency of transactions and the traceability of tokens. It allows all smart contracts developed for Ethereum to also function and operate on the Html Blockchain. Furthermore, the UTXO model on the Html Blockchain combines the advantages of both Bitcoin and Ethereum, solving the problem of Bitcoin and Ethereum incompatibility. Bitcoin and Ethereum can simultaneously exist on the Html Blockchain platform. One could say that the Html Blockchain network allows Bitcoin and Ethereum to “talk to each other.”



## CONSENSUS

Proof of Stake consensus mechanisms are used for the Htmlcoin public blockchain. In later phase development, we plan to introduce the “Incentive Proof of Stake” (IPoS) concept, which we will use to create incentive reward mechanisms that take the estimation of online nodes into consideration.

## CONTRACT LEDGER

In the Html Blockchain, the contract ledger stores all smart contract content in a readable format. It allows users to download the code and contracts in a peer-to-peer network based on their own interests. The contract ledger provides transparency, readability, and auditability.

### • Elements of the Contract Ledger

- o **Data feeds** - Data feeds represent the data obtained from off-chain sources (currency exchange rates, GDP, the temperature of a city, competition results, etc.), which are inputted into the blockchain to execute smart contracts or decentralized applications. For example, if the room temperature were to drop to 10 degrees Celsius, the air-conditioner would switch to “heating mode.” In this case, the temperature data from the thermometer can be considered as a data feed, which is obtained off-chain (i.e., real-world).
- o **Oracle** - In the Html Blockchain, the oracle can represent a specific trusted organization, an entity, a node, or a public key address. When there are multiple data resources for a data input, the oracle selects the most suitable data resource based on a predefined rule.
- o **Master Contract** - In the Ethereum network, only data obtained on the blockchain can be used as a trigger to execute the smart contract. However, in the Html Blockchain, off-chain factors can also be the trigger. These are what we call “Master Contracts” and they constitute one of the most versatile and user-friendly aspects of the Html Blockchain network.

## IDENTITY MODULE

Another principal advantage to the Html Blockchain network is its identity module. As we know, financial institutions usually have extensive requirements regarding identity authentication and data security. These requirements often are cumbersome and require users to input substantial amounts of data. A third-party credit bureau that adopted Htmlcoin would be able to grant all Htmlcoin users higher priority and faster service because they would have already been authenticated by the identity module.

## TECHNICAL SPECIFICATIONS

1

Premine:  
Coin Swap/Exchange  
Deficit/Development  
Fund/ 5% Degree of  
Tolerance

6

Hash:  
Double SHA 256

12

Networking:  
UPNP/IPv4/IPv6

2

PoW Reward:  
1250 coins per block

7

Difficulty:  
Enhanced Hash Rate  
Compensation

11

QR Code:  
Generate codes  
for addresses

3

Max PoW Coins:  
90 billion

8

Security:  
Real Time  
Checkpointing

4

PoS Reward:  
1% Annual

9

Block Time:  
60 Seconds

5

Proof:  
PoW/PoS

0

Block size:  
1Mb



## COIN FEATURES AND ENHANCEMENTS:

### • Real Time Checkpointing

- o Protects the history of the chain from being changed by 51% attacks.
- o Broadcasts block height and hash of the main chain that cannot be overwritten.
- o Enhanced Hash Rate Compensation.
- o Adjusts every 120 blocks with short, medium, and long block time samples to average out the adjust, and applies 25% damping to the result.

### • Hybrid Bitcoin/Ethereum

- o Uses both the Bitcoin and Ethereum codebase. This combines Bitcoin with Ethereum Virtual Machines (EVM).

### • Smart Contracts

- o Protocol to facilitate, verify, or enforce negotiation or performance of a contract.

### • Simple Payment Verification

- o Executes smart contracts from lite wallets.

### • Decentralized Applications

- o Window to the distributed new Htmlcoin network to be able to create smart contracts and other more fully fledged complex EVM apps.
- o Greatly extends the network's capabilities.

### • Account Abstraction Layer

- o Htmlcoin's extension to Bitcoin's "Script" language sits between the blockchain and EVM, allowing decentralized applications and smart contracts to run in environments that were not possible before.



## 6 HOW HTMLCOIN WORKS

*“What we’re building here is not just a train but an entire new railroad, and we want to be sure that the railroad is secure, strong, and global.”*

– Simon Telfer, Executive Vice-President of Business Development and Innovation,  
Htmlcoin Foundation

Htmlcoin is open source, which we thoroughly believe is the way forward. It provides us with the opportunity to innovate beyond what anybody has previously considered possible for blockchain. We will be able to build upon the latest and greatest technologies and innovate with no restrictions. We, in turn, will share our innovations for others to build upon and they, in turn, will share and share alike, which encourages and promotes an endless cycle of creation. This is the world of open source. This is our heritage.

### Html Blockchain SECURITY DESIGN

The Html Blockchain platform uses Unspent Transaction Output (UTXO) – based smart contracts. With a UTXO-compatible blockchain platform, Htmlcoin allows Bitcoin developers to use a wide range of developer tools. Moreover, it is highly secure.

### PROOF OF WORK (PoW) vs PROOF OF STAKE (PoS)

To verify and validate a transaction or a block, Bitcoin, Ethereum, and many other blockchain platforms use the Proof of Work (PoW) consensus model. In a PoW consensus system, the creator of a new block is determined by certain mathematical algorithms. The biggest challenge with PoW is that it requires high computing and electrical power. Proof of Stake (PoS) is a newer consensus model that determines the creator of new blocks depending on the creator’s wealth/stake. While there is no block reward, miners take transaction fees. PoS reduces energy consumption while rewarding the miners/forgers with minted coins. Ethereum is now moving from a PoW model to a PoS model.

Htmlcoin uses the PoS 3.0 protocol to stay at the forefront of this innovation. We are planning to take PoS one step ahead with an incentive-based protocol called Incentive Proof of Stake (IPoS). Our idea is to reward forgers for the forging tasks. The Htmlcoin platform will be moving to the IPoS protocol shortly and has undergone strict tests before this deployment. These tests include security and coding audits, software functionality testing, potential attack tests, P2P Network performance tests, etc. Also, Htmlcoin supports EVMs.



Htmlcoin offers different wallets with varying functionalities. For basic users, we offer a general wallet that has no debugging features, while expert developers and administrators get an advanced wallet with expert-level debugging features. The Htmlcoin platform uses the Standard JSON-RPC-based API service, which is like what is used in Bitcoin core. Dapp services developed on the platform can be accessed through a web browser such as Chrome or Firefox.

### **Html Blockchain UTILITY**

Htmlcoin is a UTXO-based smart contract platform that uses a PoS consensus model. Bitcoin also uses a UTXO-based platform, which means that the Htmlcoin platform is compatible with all Bitcoin tools. We chose the platform and further selected a PoS consensus model for its ability to facilitate a decentralized app building platform. It ensures traceability and consistency of blockchain transactions.

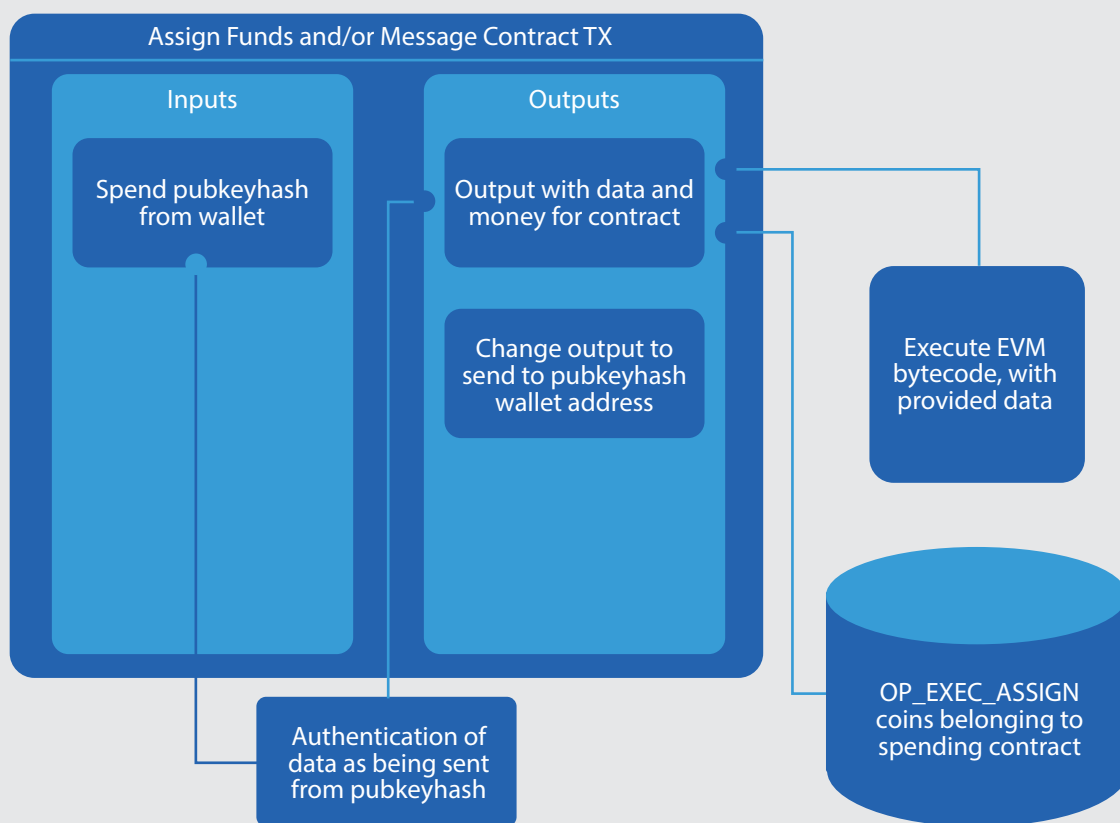
Ethereum, on the other hand, uses an account-based system wherein the state is defined by objects called accounts, and account balances are managed in the account system. Ethereum uses stack-based virtual machines called EVMs. These 256-bit EVMs execute smart contracts that run on the Ethereum platform. As the Html Blockchain platform is based on the UTXO model, we have designed an interface that translates the UTXO model to an account-based interface. The Htmlcoin EVM integration interface facilitates EVMs to work on the Html Blockchain without any changes being made to the EVMs.

Using this Htmlcoin EVM Integration Interface, developers and users can easily work with both Bitcoin and Ethereum systems. It makes Htmlcoin a hybrid cryptocurrency that can be used in a wide range of industries across the globe.

## HTMLCOIN OP CODES

Bitcoin Scripting Language is used for all transactions on the Html Blockchain platform. In addition, Htmlcoin uses a new utility with three new operation codes.

**OP\_EXEC** is an operation code that triggers a special process of a transaction while executing the EVM Bytecode passed to it. In a traditional blockchain environment, transactions are validated only when the input references the output. However, Htmlcoin should accommodate smart contracts that must be executed immediately after being merged into the blockchain. So, OP\_EXEC or OP\_EXEC\_ASSIGN opcodes are used to trigger these special processes. When an EVM is executed by OP\_EXEC or OP\_EXEC\_ASSIGN, it can change its state in the database. The outputs of these opcodes are spendable, which prevents the Html Blockchain from becoming too large.





**OP\_EXEC\_ASSIGN** is another opcode that gives money to a smart contract. It is like OP\_EXEC but has a different mode. When a smart contract is deployed on the Html Blockchain, it is assigned with a transaction hash and has zero balance. To send coins/currency to that contract, you can use the opcode OP\_EXEC\_ASSIGN.

#### The output script would be:

```
1; the version of the VM
10000; gas limit for the transaction
100; gas price in Htmlcoins
0xF012; data to send the contract (usually using the Solidity ABI)
0x1452b22265803b201ac1f8bb25840cb70afe3303; ripemd-160 hash of contract txid
OP_EXEC_ASSIGN
```

The Output value – Gaslimit will give you the actual value amount given to the contract.

**OP\_TXHASH** is an opcode that pushes transaction ID hash of the currently executing transaction. It returns a value 1 when the transaction hash passed to it exists in the Expected Contract Transaction List and 0 when the transaction hash does not exist in the list.

#### HTMLCOIN PLATFORM STANDARD TYPES

Currently, the Html Blockchain platform uses two standard transaction types.

To deploy a new contract, the standard script template is:

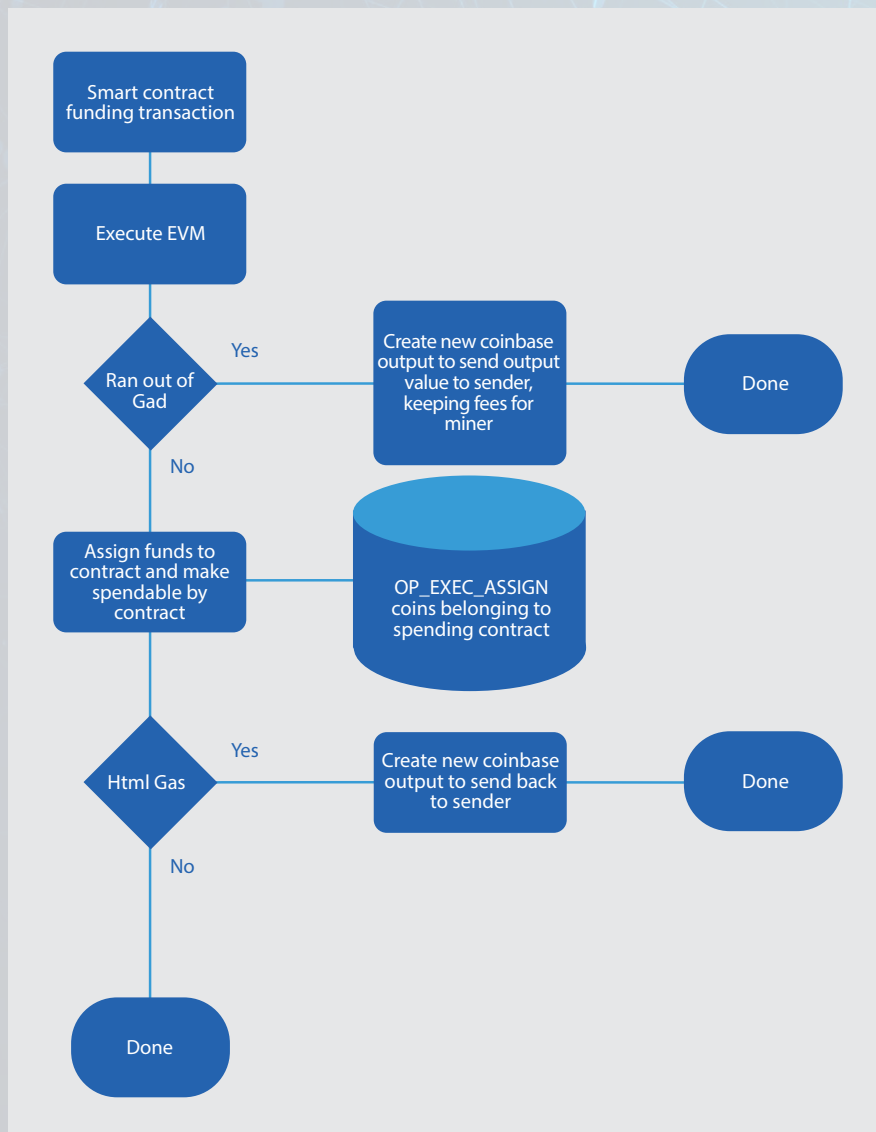
```
1; the version of the VM
[Gas limit]
[Gas price]
[Contract EVM bytecode]
OP_EXEC
```

For existing contracts, the standard script template is:

```
1; the version of the VM
[Gas limit]
[Gas price]
[Data to send to the contract]
[rip-emd160 hash of contract transaction id]
OP_EXEC_ASSIGN
```

## HTMLCOIN GAS MODEL

To add Turing completeness to the blockchain, Htmlcoin has imported the gas model from Ethereum. In the gas concept, every executed EVM has a price. When a transaction happens, a certain amount of gas is spent and the remaining gas is refunded to the sender. However, gas prices of EVMs differ from Ethereum. This is because certain operations on Htmlcoin are more expensive than in Ethereum, while some operations are cheaper. When creating a contract, the gas limit and the price is determined in Htmlcoins. Gas refunding is done either fully or partially.





## 7. MARKET ANALYSIS

### FREELANCE ECONOMY

The evolving freelance marketplace has captured massive interest in the last decade. New terms, such as “the digital economy,” “the sharing economy,” “crowdsourcing,” and “freelancers” have come to describe this new and unique phenomenon, one in which individuals work and get paid without being committed to a particular employer.

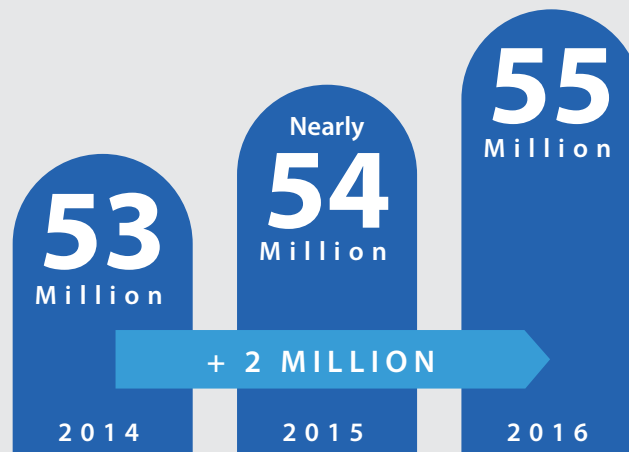
Freelance marketplaces supply public and private sectors with unique and specialized skills and talent. In the US, independent professionals generate \$1.2 trillion per year (about 6 per cent of the US GDP).<sup>1</sup> In the UK, according to a report published by the Association of Independent Professionals and the Self-Employed (IPSE), a total of £119 billion is generated by freelancers per year.<sup>2</sup>

### FREELANCE WORKFORCE SIZE

There are 55 million freelancers in the United States today. By 2020, 50% of the US workforce will be freelancers.<sup>3</sup>

# 55 million americans are freelancing

That's 35% of the US workforce



Source: <https://blog.freelancersunion.org/2016/10/06/freelancing-in-america-2016/>

In the UK, the number of freelancers rose 43% from 1.4 million in 2008 to 2 million in 2016, with 234,000 professionals combining employment and freelance work. Furthermore, of the 5 million self-employed professionals in the UK, 43% of them work as freelancers.<sup>2</sup> A report published in May 2016 by the European Forum of Independent Professionals (EFIP) stated that the number of independent professionals rose 45% from 2004 to 2013 (6.1 million to 8.9 million).<sup>4</sup> The report further stated that independent professionals are the fastest growing group in the EU labor market. Moreover, studies are finding that millennial graduates regard freelancing as a highly attractive career option. Clearly, the freelance marketplace is on the rise, and Htmlcoin is responding.

### Millennial attitudes towards freelancing



**Source:** <http://blog.unify.com/2015/07/rise-freelance-workforce-new-way-work/>

## 8. HTMLCOIN.BUSINESS

**Providing services on the Html Blockchain for freelancers and talent seekers formed the basis of what the Htmlcoin Foundation considers one of its most innovative initiatives: Htmlcoin.**

### Business

We have developed Htmlcoin.Business, an interactive platform (running on the Html Blockchain) that is designed to help unlock the highest potential in all people.

Through our substantial outreach and engagement efforts, we have allied a global community of freelancers, jobseekers, digital companies, and other contributors actively involved in helping to further develop and enhance our platform. These subscribers are dedicated to making Htmlcoin.Business their preferred platform for worldwide collaboration.



Our vision is for Htmlcoin.Business to be the preferred tool for freelancers, businesses, governments, students, and job seekers to connect and contribute to the strengthening of local and world economies.

While the Htmlcoin Foundation has done extensive research regarding the integration of the Html Blockchain into the world-wide freelance economy (as noted in our Market Analysis), and sees it as an integral part of the Htmlcoin business plan, it is by no means the only usage model for Htmlcoin.Business. Htmlcoin.Business was built with the ability to serve a number of integration models. Below are some of the Htmlcoin.Business initiatives:

#### **HTMLCOIN.BUSINESS FOR FREELANCERS**

The Html Blockchain platform will serve as an excellent networking market for freelancers and businesses/companies to connect. Additionally, through the Htmlcoin platform, freelancers will have access to training courses that are designed specifically to help them develop the skills needed by talent seekers (e.g., governments, businesses, organizations, etc.). Once they complete a Htmlcoin training course, freelancers will receive a certificate, which will further be verified using Proof of Developer (POD), ensuring their suitability to undertake various projects. Expanding the freelance marketplace should reduce the barriers to independent contracting and help talent seekers find suitable candidates for their tasks.

The increasing number of freelancers across the globe will have greater control over the work they undertake. Freelancers will be able to charge a competitive rate for a project without having to pay a large amount of money as a commission to a third party such as a recruiter. The Htmlcoin platform will enable freelancers to develop their own portfolio of work and build loyalties with their clients. The platform will also support consistent and reliable feedback, which will help freelancers build their brands and competitively compete in the freelance environment.

#### **HTMLCOIN.BUSINESS FOR TALENT SEEKERS**

The Htmlcoin.Business platform will provide cost-effective methods for businesses and companies to seek talent that challenges traditional methods of recruiting (e.g., recruitment agencies), including cheaper and more efficient identification verification processes. The platform will verify all freelancers using POD, and ensure their suitability for undertaking various tasks.

With more adaptation to, and adoption of, the freelance industry, businesses and organizations will be able to benefit from sourcing verified talent across the globe at reduced costs, which will save time and allow for greater organizational flexibility and agility. With POD, talent seekers will be able to hire suitable candidates without the necessity of running background checks and validating right-to-work documents. Candidates will be verified and classified on the Html Blockchain, ensuring regulated contracts based on reliable data.



## **HTMLCOIN.BUSINESS FOR E-LEARNERS**

One of the preeminent components of Htmlcoin.Business is its e-learning platform, which not only provides education for all, but directly addresses accessibility challenges in providing opportunities for minorities and vulnerable groups.

We have developed a flexible learning environment and curriculum that makes it possible for all our students to learn new skills, such as web development, programming, or online marketing. Mastery of these skills will enable our students to enter the market and offer their services at competitive rates.

We provide learning certifications for our students. Each certification will be registered in the blockchain making it authentic, traceable, and impossible to falsify.

The digital foundation of our e-learning platform's architecture allows us to scale our learning programs to train hundreds and even thousands of participants. This gives us a clear advantage over some of our brick and mortar competitors

## **HTMLCOIN.BUSINESS FOR BUSINESSES**

With the rise of the internet and internet marketing in recent years, many companies have found themselves missing opportunities to grow and achieve their financial goals. One of the main reasons for this stems from a lack of understanding of how to successfully use online marketing tools to achieve an effective online presence and grow a customer base. Consequently, companies are losing sales to competitors that are utilizing online tools, such as fast lead generators.

Htmlcoin.Business will put local businesses back in the game by providing them with their own tailor-made lead generators so that they can compete with, and eventually surpass, the competition. We want to help these companies unlock the power of the internet in a simple and cost-effective manner.

Each business has a unique profile page (micro-website) in which they can advertise their products and services to potential customers. These micro-sites are highly optimized for greater visibility in all search engines.

One of the most important aspects of our Htmlcoin.Business platform is its adoption of Google and Web 3.0 high-tech applications such as:



- Street view standard integrated into the platform for all participants
- 3D video and hyperlapses of routes
- Optional digital tour through the store (bv Google Tour Dash)
- Optional augmented reality applications
- Shopping in the online webshop

### **HTMLCOIN.BUSINESS FOR STUDENTS**

Our e-learning students will have FREE access to the platform's digital tools, which are extremely expensive in other platforms and often simply unaffordable for many.

Why do we do this?

We believe that everyone, regardless of their economic means, should have the opportunity to participate and succeed in every step of the online initiatives underlined in our program. We want all our students to not only gain valuable experience from our program, but to enjoy themselves as well. Our aim is to help people succeed and achieve their goals through the use of Htmlcoin.Business.

Our most comprehensive services and e-learning modules include:

- Online SEO cost savings
- Marketing tools
- Video marketing
- Time savings for article marketing
- Content marketing and promotion

These services allow each of our students to contribute to a socially responsible ecosystem where organizations and individuals work together in partnership with Htmlcoin.Business to improve their local economies.

### **HTMLCOIN.BUSINESS FOR LOCAL GOVERNMENTS:**

Our goal is to have job-training projects coordinated by local governments around the world, so they can intercede on behalf of both students and businesses, creating a social innovation ecosystem and a co-partnership between all parties. This relationship will benefit all concerned and help to bolster local economies.

Htmlcoin.Business wants to help make blockchain technology easy to use and available to all.

### **OUR EFFORTS**

Htmlcoin and Htmlcoin.Business are already actively engaged with large companies, venture capital firms, and local governments. A key part of our marketing strategy is to



initiate a media campaign that announces these partnerships. This will be a win-win scenario for all and will further show progressive movement in the industry as we establish our position as a “name brand.” Early, positive feedback from governments indicates a keen interest in our platform as a practical, cost-reductive way to integrate individuals and vulnerable groups into local markets.

Htmlcoin developers are working very hard to develop a range of innovative applications to distinguish the Htmlcoin.Business platform. One such application is a set of service directories for businesses that facilitates self-discovery of targeted skills, offerings, and capabilities.

### **WHO ARE OUR CLIENTS?**

1. **Freelancers:** Freelancers represent a person, group of people, or an organization willing to provide a service on the Htmlcoin.Business platform. For instance, freelancers can be one of our e-learning students; a consultant; a company providing online services, such as digital, search engine optimization (SEO), and marketing; or an individual providing professional online business services.
2. **Businesses:** Businesses represent a person, group of people, or an organization willing to provide services on the Html.Business platform and/or use it to consume the services provided by a freelancer.
3. **Governments:** Governments represent any local, municipal, state, provincial, or nation-wide governing authority that is using Htmlcoin.Business, either in partnership with a local business or on their own accord, to help improve its administrative procedures and, ultimately, its economy.

### **WHAT IS OUR VALUE PROPOSITION?**

1. We connect freelancers with businesses through the context of digital, SEO, and marketing services.
2. We streamline the process that freelancers, jobseekers, digital companies (SEO, marketing companies, etc.) use to broadcast their capabilities and provide their services.
3. We provide an e-learning platform, focusing outreach to minority and other vulnerable groups of people that enable them to learn new skills, such as web development, programming, or online marketing, so they can re-enter or enter the market to provide their services.
4. We offer services to businesses at competitive prices that allow them to realize more revenue by applying strategic, online marketing techniques.



5. We provide a decentralized storage platform to freelancers and businesses.
6. We provide service directories for businesses through our Htmlcoin.Business platform.
7. We offer a payment method between freelancers and businesses.
8. We offer an indisputable ledger of achieved skillsets and credentials for community participants.
9. On occasion, we co-sponsor projects that represent a humanitarian cause and enable the re-insertion of vulnerable groups of people back into the workforce.

#### **WHAT ARE OUR RESOURCES?**

Our team is composed of web developers/programmers and online marketers with extensive experience in different markets. The Htmlcoin Foundation is the backbone of Htmlcoin and aims at assembling all stakeholders together, such as potential partners, freelancers, businesses, cryptocurrency experts, etc.

#### **WHAT ARE OUR KEY ACTIVITIES AND SHORT-TERM GOALS?**

1. Develop and launch an e-learning platform through Htmlcoin.Business.
2. Develop and launch a freelance platform (website + iOS/Android mobile application).
3. List Htmlcoin on new exchanges.
4. Promote Htmlcoin to the public, freelancers, businesses, and governments.
5. Enhance coin technology (e.g., APIs creation).

#### **WHO ARE OUR KEY PARTNERS?**

1. Our customers are our key partners in the sense that they will be integral to spreading the word about Htmlcoin and welcoming new freelancers and businesses into the Htmlcoin family.
2. Htmlcoin aims to develop close relationships with credit card companies as we explore possible modes of enabling people to buy Htmlcoin directly through our platform, Htmlcoin.Business, or in working closely with third-party services that enable users to exchange fiat currency for cryptocurrency (As this is an ever-evolving area of law, Htmlcoin is currently exploring all legal ramifications of such a service and will only continue investment in this area if there is a clear path forward that complies with all applicable laws).



3. Platform exchanges are key partners as they provide a secondary market for people to acquire Htmlcoins.
4. Htmlcoin ambassadors will approach and encourage local governments, organizations, companies, career counsellors, rehabilitation centers, and other organizations to join the platform.

#### **WHAT CHANNELS DO WE USE TO DELIVER OUR VALUE PROPOSITION?**

The Htmlcoin.Business website and its mobile applications (iOS and Android) will be the platform that will enable freelancers to learn new skills, obtain certifications, and provide their services.

#### **WHAT IS OUR COST STRUCTURE?**

1. Hosting represents a monthly fixed cost for Htmlcoin.
2. Rewards will be attributed in coins to the core team by pro rata of their contribution. The exact amount and calculation is to be defined by the Executive Committee.
3. Listing of the coin on various exchanges represents a consequent cost for Htmlcoin.
4. Eventually, the remaining cost will be primarily marketing and business/freelance acquisition costs.

#### **WHAT ARE OUR REVENUE STREAMS?**

A transaction fee will be deducted from each transaction between Htmlcoin.Business platform users.

#### **WHY DO WE USE “HTML” IN OUR BRAND IDENTITY?**

Many pages on the internet are written in a language called Hypertext Markup Language (HTML). HTML is one of the most famous markup languages for creating web pages and web applications. The name “Htmlcoin” is meant to honor and evoke the legacy of this markup language as a symbol of what we are willing to achieve: an open business model accessible to all who master the “syntax” of participating in the digital economy.



## COMPLIANCE

The cryptocurrency and blockchain tech space, in its nascent stage, presents more questions than answers when it comes to regulatory compliance. For this reason, Htmlcoin employs the approach of erring on the side of caution. As an Illinois entity, Htmlcoin and its affiliates strictly adhere to well-established corporate law and business principles, in addition to keeping a close watch on the evolving legal landscape of cryptocurrency regulation. As a software and platform provider, Htmlcoin is not engaged in any of the financial or quasi-financial activities that would require or suggest future requirements of U.S. state or federal or international financial regulation.

Additionally, Htmlcoin has not and will not raise funds using an Initial Coin Offering (ICO) or other source of public investment. As the body of regulatory requirements in the cryptocurrency and blockchain tech space grows, Htmlcoin will continue to operate with the highest legal and ethical standards, setting the bar for the industry. In addition to internal compliance, Htmlcoin and Htmlcoin.Business demand strict adherence to all applicable laws and ethical standards by its partners, the Htmlcoin community, and the users of all Htmlcoin and Htmlcoin.Business platforms.

## INCLUSION

Htmlcoin's commitment to inclusion means we, as the platform provider, commit to providing equal opportunity and service to everyone, regardless of ability/disability, race, age, sex, gender, sexual orientation, color, national origin, religion, socio-economic status, or other protected class. Htmlcoin holds its partners and the users of the Htmlcoin and Htmlcoin.Business platforms to the same high standards for diversity and inclusion.

## 9. ROADMAP AND PROJECTS

(The 5-year HTMLCOIN Business Plan 2017-2022)

**COIN RELEASE** (Implementation: Coin release date)

# ROADMAP AND PIPELINE PROJECTS 1/7 FISCAL YEAR 2017- 2022

## Coin Release Implementation

### HTMLCOIN 2017



Simple Payment Verification



Decentralized Applications



Account AbstractionLayer



Disclosure: Projects and initiatives listed in this document may be changed, modified, and canceled by the foundation with or without prior notice.

[www.htmlcoin.com](http://www.htmlcoin.com)



## COIN INFRASTRUCTURE (Implementation: 1 to 6 months after release)



# 2/7 ROADMAP AND PIPELINE PROJECTS FISCAL YEAR 2017- 2022

## Coin Infrastructure

(Implementation: 1 to 6 months after release)



Website



Android Wallet



iOS Wallet



Web Wallet



Paper Wallet



Light Wallet



QT Wallet



Block Explorer



API Creation



Pools  
Facilitation



Ports  
Assignment



Nodes  
Building



Github  
Update



Bitbucket  
Update



Exchange Sites  
(20 Exchange  
Sites or more)



Payment  
System  
Integration (e.g.  
[www.coinpayments.net](http://www.coinpayments.net))



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[www.htmlcoin.com](http://www.htmlcoin.com)

**DOCUMENTATION** (1 to 2 months after release)



# ROADMAP AND PIPELINE PROJECTS FISCAL YEAR 2017- 2022

## Documentation (1 to 2 months after release)



White Paper  
Coin release  
date



Htmlcoin Primer  
Guide



Pipeline Projects  
List



Strategic Plan



Research Publication  
in Htmlcoin Blockchain  
6 to 12 months after  
release



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## ONGOING PROJECTS (Implementation: 1 to 2 years after release)



# 4/7 ROADMAP AND PIPELINE PROJECTS FISCAL YEAR 2017- 2022

### Ongoing Projects (Implementation: 1 to 2 years after release)

Brazilian Projects (Health Informatics)



Brazil Project (ViBook)



Columbian Projects (E-learning:  
Smart Contract Creation)



Philippine Projects (Tokenization: MLM)



UK Project (UnrealBlock)



Pakistan Projects (Micro-Publishing Platform)



India Projects (API Integration)



US Projects (Mobile Application - Chicago)



Bulgaria Projects (Game Token)



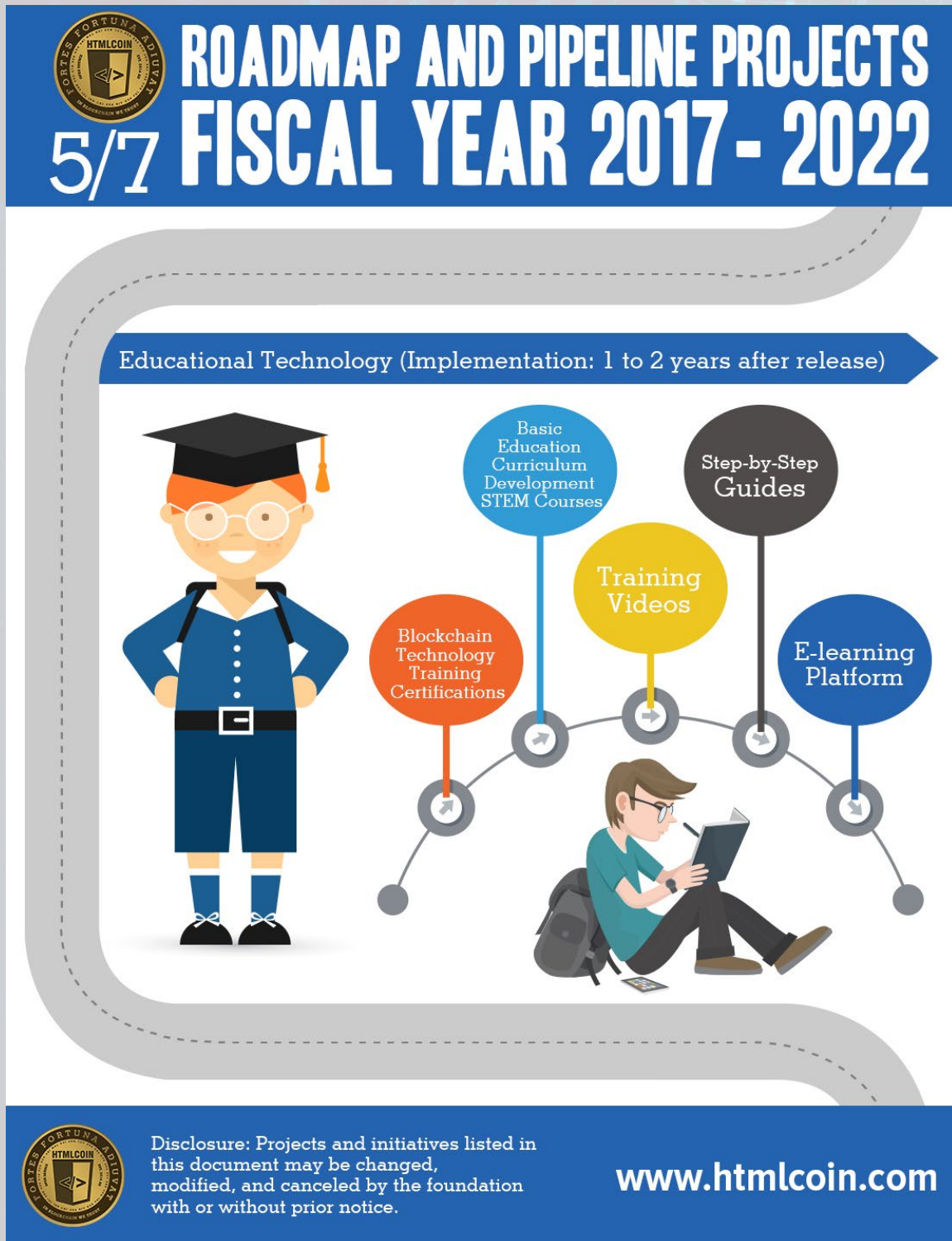
Dixon, IL - US (SteamEngine)



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[www.htmlcoin.com](http://www.htmlcoin.com)

**EDUCATIONAL TECHNOLOGY** (Implementation: 1 to 2 years after release)





**COIN ECOSYSTEM** (Implementation: 1 to 3 years after release)



# 6/7 ROADMAP AND PIPELINE PROJECTS FISCAL YEAR 2017- 2022

**Coin Ecosystem (Implementation: 1 to 3 years after release)**



E-commerce  
Platform



Escrow  
Platform



Freelance  
Platform



Crowdfunding  
Platform



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[www.htmlcoin.com](http://www.htmlcoin.com)

## Html Blockchain APPLICATION (Implementation: 3 to 5 years after release)





## 10. GOVERNANCE OF THE Html Blockchain

### THE HTMLCOIN FOUNDATION

The Htmlcoin Foundation is a non-profit organization established in Chicago in September 2017.

The purpose of the Foundation is to continue to develop the Html Blockchain through the use of transparent governance, and to promote the philosophies and values of the open source community to which it owes so much.

Strong governance, self-regulation, and demonstrable controls lie at the core of the growing blockchain industry. In order to avoid the inconsistency of transactions or activities that are contrary to the design concept of the Html Blockchain, the Foundation is committed to developing a robust governance structure that will provide customers and users of Html Blockchain services the oversight and general assurances necessary to ensure their activities operate safely and securely.

### GOVERNANCE STRUCTURE

The design of the Foundation's governance will be based on sustainability, management, quality leadership, and maintaining a strong financial basis for the projects in the open source community.

The Foundation's Judgment Committee is currently comprised of the Chief Executive, Coin Founder, Executive Vice-Presidents, and Counsel. They will make operational decisions on all important matters and hold the authority to delegate Committee activities to affiliated or subordinate groups. The ultimate management and financial decision-making authority of the Foundation is vested solely in the Chief Executive, with advice and counsel from the Foundation Board, Judgment Committee, and any other appropriate advisors. In all matters, the Chief Executive, in his or her sole discretion, holds the ultimate authority to override, reverse, or veto any decisions of the functional committees.

The Foundation consists of technology leaders, developers, and functional committees. The structure will include:

- **Judgment Committee.** The Judgment Committee is responsible for appointing or dismissing the leaders of each functional committee, making important decisions, holding emergency meetings, etc.
- **Application Committee.** When the underlying Html Blockchain infrastructure is fully developed, the Application Committee will select suitable applicants in both commercial- and community-use cases to implement services on the Html Blockchain. This will include due consideration of the purpose, ethics, and contribution to the Htmlcoin philosophy.



- **Code Review Committee.** The Code Review Committee is made up of members of Htmlcoin's technology leadership and core development team, who are responsible for the underlying development, API, product development, network resilience, etc. Developers will hold weekly meetings to track project status, discuss issues, and establish priorities.
- **Finance and Human Resource Committee.** The Finance and Human Resource Committee is responsible for the project financial monitoring, developer compensation, operation expenses, monitoring, recruitment, talent management, performance review, staff on-boarding and off-boarding, and management of the Foundation's investments.
- **Marketing and Public Relations Committee.** The Marketing and Public Relations Committee shall serve the global Htmlcoin community and promote technology, products, and open source projects. In addition, the Committee shall make public announcements and participate in the growing dialogue between industry groups, regulators, and national governments.

## RISK MANAGEMENT, ASSESSMENT, AND DECISION MAKING

In order to develop and refine the risk management system, the Foundation requires an annual sustainability assessment of the Html Blockchain. The assessment covers project quality, progress, and application; for example, smart contract and simple contract implementations, threat identification analysis, internal control analysis, and risk identification and treatment.

The Foundation categorizes incidents according to factors, such as the severity and scope of the impact, the likelihood of occurrence, and the impact on the stability of the Html Blockchain economy.

For any high priority incidents, which include business and code-related events, the relevant committee is required to make decisions in a timely manner, with a response proportional to the nature of the incident.

Regarding all business matters and business decisions, meetings are held by the members of the Foundation. Decisions are made by the Finance and Human Resource Committee, which, at its discretion, may request an opinion from the Judgment Committee on especially difficult questions or on decisions of especially broad scope.

For code-related events in the open source community and the use of funding, the decision-making process is usually done via voting.



The Foundation will use voting mechanisms to avoid disputes. However, where legitimate disputes arise, or in the case of emergency events and events of especially broad scope (e.g., events affecting the entire community), the Judgment Committee will use a bypass system to make decisions, weighing prior voting results when available, or without prior voting results in the case of an emergency event.

### FINANCIAL MANAGEMENT OF THE FOUNDATION

The financial management of the Foundation includes daily financial management and digital asset management. Day-to-day financial management decision-making authority is vested in the Finance and Human Resource Committee, with advice and counsel from the Judgment Committee, the Foundation Board, and any other appropriate advisors. The financial operational budget may include developers' travel expenses, staff salaries, office expenses, daily operational expenses, etc. At the discretion of the Judgment Committee, the financial decision-making authority may be delegated, assigned, or re-assigned to or divested of any appropriate party, or outsourced to a professional financial management entity. Any such delegation, assignment, re-assignment, or divestiture can be freely revoked at the discretion of the Judgment Committee.

Digital assets within the Foundation and Developer Fund are managed by the Judgment Committee or other authorized personnel, with final decision-making or override authority vested in the Chief Executive, including wallet management, transferred digital assets, other digital currencies switches, digital currency withdrawals, etc.





## 11. HTMLCOIN HISTORY

Htmlcoin was conceptualized and founded by Amando Boncales, a doctoral student in Instructional Technology at Northern Illinois University. Boncales often says that he was driven to find something to pass the time during what turned out to be one of the coldest and snowiest winters on record in the Great Lakes Region that year. But realistically, he was driven by much more than that.

It was 2014, and Bitcoin and other alt coins of the crypto world were beginning to firmly establish themselves as more than just fads. Boncales saw the potential in cryptocurrencies, but even more so, he saw the potential in the blockchain technology that all cryptocurrencies are built upon and networked on. He believes that the blockchain is the technology of tomorrow and harbors an important key to improving humanity's future. Admittedly, this is somewhat of a bold statement, but Boncales does not shy away from it. Htmlcoin was inspired by his vision and belief that technology that focuses on serving and helping people can, and will, make a difference.

He officially released Htmlcoin on March 8, 2014. The date was purposely selected because of the significance of the number 8, and the belief, in many Asian cultures, that the number 8 symbolizes infinity and boundless possibilities. Boncales liked the karma and cultural association of the number and felt it was imperative to start a coin intended for all people on a date that held importance to a group of people.

His immediate inspiration for Htmlcoin was to create a coin that had more security than Bitcoin; one that, among other features, would shield businesses and individuals from chargebacks and non-reputable drop shippers. But he also wanted to harness the massive potential of the blockchain. He wanted to go beyond creating a coin that just served as a form of payment. He wanted to grow a communication tool, a technological tool, and an educational tool. He wanted to build a coin that possessed the abilities to bring people together and to help improve their everyday lives.

Since 2014, Boncales has firmly established Htmlcoin in the crypto world. He has also given birth to a vibrant community that has embraced Htmlcoin and who share his vision for its future growth into the mainstream. Htmlcoin was born out of Boncales' conviction and passion that one man, one community, and one coin, can make a difference.



## 12. HTMLCOIN TODAY

Htmlcoin is not an ICO. It was established in 2014 and has been actively trading on exchanges since its inception. This white paper and the fall 2017 HTMLCOIN coin swap represent the next stage in Htmlcoin's development and growth. To signify this important stage, a new logo has been developed; one that pays respect to the committed community that gave birth to the coin and continues to support and develop it through these next key developmental stages.



### MOTTOS

The Latin motto that reads “Fortes Fortuna Adiuvat,” which translates “Fortune Favors the Bold” represents the daring nature of fellow Htmlcoiners that supported our community and the coin since its beginnings in March 2014.

The smaller English motto reads “In Blockchain We Trust,” which is a word play on the motto “In God We Trust” found on US currency. It is meant to signify Htmlcoin's utilization of many applications of blockchain technology, including smart contracts, an account abstraction layer, and decentralized applications, to name just a few of the many features that have been added in 2017.

### THE HTMLCOIN COMMUNITY

The community developers and Htmlcoiners who participated in the special Htmlcoin world meeting on June 17, 2017, where the next phase of development of Htmlcoin was discussed and agreed upon, are represented on the edge of the inner circle of the coin image. Important places and countries in Htmlcoin history are also included on the logo. Htmlcoin is about community, and the logo was developed, paying respect to community contributors by including them on the logo.

Htmlcoin is a large, and growing ever larger, global community striving to push blockchain to its limits to help, assist, and aid others to better everyone's daily lives. CEO Amando Boncales constantly refers to the Htmlcoin community as “family,” and the community is responding positively by behaving as such.



### 13. THE HTMLCOIN FOUNDATION

In order to support the Htmlcoin and its ever-growing community, Boncales created the Htmlcoin Foundation. It serves as the coordinating body of the Htmlcoin community, providing educational, social, and technical support to its members and Htmlcoin users.

The Htmlcoin Foundation is based in Chicago and supports the software which enables the Html Blockchain platform to grow as an eco-system for others to build their advanced smart contract and distributed application services on.

- The Htmlcoin Foundation acts as an aggregator for capabilities, which may include technology, such as API's, template solutions, and re-use of shared assets via <https://github.com/HTMLCOIN/HTML5>.
- The Htmlcoin Foundation will support companies, startups, and public-sector bodies that use the Html Blockchain by providing access to re-usable assets. This might include training material, re-usable project templates, and example business cases.
- The Htmlcoin Foundation will support and represent the needs and views of the global Htmlcoin community. The Htmlcoin community commits their resources to the network through staking, mining, and other activities, which ultimately provides resilience and strength to the network.
- The Htmlcoin Foundation provides a window into the projects and services running on the platform while ensuring controls are in place to help the network remain robust and secure.
- The Htmlcoin Foundation has no direct competition on the Html Blockchain, but similar organizations support their own smart contract offers on other blockchains, including Ethereum, Waves, NEO, QTUM, NEM, IOTA, LISK, ARK, and Augur.
- The Htmlcoin Foundation will provide consistently high quality blockchain capabilities through:
  - Setting high professional standards and self-regulation.
  - Participating and encouraging cross-industry collaboration.
  - Respecting users, the global community, and all stakeholders in the Html Blockchain economy.



## HTMLCOIN FOUNDATION COMMUNITY

The Foundation is made up of the CEO (Boncales), the executive vice-presidents, the directors, and all the supporting Foundation members, from legal counsel through to the Foundation's graphic artists. The philosophy behind the Foundation is to create a community that will develop, enhance, support, and promote Htmlcoin with a shared sense of pride and purpose. Essentially, the Htmlcoin Foundation is like a family.

Creating a sense of family has always been one of Boncales' overarching visions for Htmlcoin. As the coin continues to evolve, so too does its support and sense of family amongst its Foundation members. Mind you, this is not all that surprising given that Boncales was careful to recruit individuals who not only had the appropriate expertise, but who also shared his belief in the importance of community and family.

Every member of the Foundation is proud of the role they serve and is excited to be a part of the Foundation as they work together to bring Htmlcoin to the masses. But beyond that, there is a shared belief amongst all members to open the doors of the Foundation to everyone. All ideas, philosophies, and people are welcome. Growth, development, and inclusion are important elements of the Foundation

Boncales could have simply called the Foundation the Htmlcoin team, but he developed the Foundation because he wanted to create a Htmlcoin community and family. After all, a close-knit family is often more committed and stronger than any team.

## HTMLCOIN FOUNDATION EXECUTIVE MEMBERS:

### Amando Boncales

**BA, Grad. Cert. Distance Ed., Grad. Cert. Museum, MS Ed, MA, PhDc.**

**Chief Executive Officer and Founder**

"I believe our common aspirations, goals, and experiences will guide the movement and advancement of 'decentralized technology' in the blockchain environment. As a blockchain evangelist, my goal is to deliver, through Htmlcoin, innovative distributed ledger-based products, services, and educational opportunities."

- Education
  - o Doctoral Candidate in Instructional Technology, May 2018, Northern Illinois University.
  - o M.A. in History (US Foreign Policy in Southeast Asia), May 2013, Northern Illinois University.
  - o M.S.Ed in Instructional Technology, December 2012, Northern Illinois University.
  - o Graduate Certificate in Museum Studies, December 2009, Northern Illinois University.
  - o B.A. in History, Mindanao State University-Iligan Institute of Technology, Philippines.



Boncales previously worked for the American College of Chest Physicians where he developed and implemented online technologies and courses for medical professionals. He also has extensive experience building online materials for the adult and higher education sectors. Boncales is also a Google certified Online Professional for Google Education.

Boncales' research and interests are in the areas of "Cryptocurrency Community of Practice," digital currency users as a community of learners, sharing technical skills with others, and facilitating the exchange of ideas. He is interested in using the theory of "Diffusion of Innovation" to adapt new technology to help facilitate the adoption of digital currency as a medium of exchange that is easy for new users to learn and embrace. Boncales is also passionate about education and regards the blockchain as the next great vehicle to expand and grow educational opportunities for all.

**Arjen Breedt**  
**Executive Vice-President**  
**Investor and Community Development**

Arjen has worked in the lead generation industry for 15+ years and is experienced in developing strategies for lead generation and B2B marketing. He is an expert in developing tools and strategies to connect companies and governments in order to boost, develop, and benefit local economies. He is an influencer and advocate for corporate social responsibility. He is a strategic advisor, online competition analyst, innovator, web developer, and SEO expert.

**Arturo Morales - BSc**  
**Executive Vice-President**  
**Marketing and Sales**

Arturo is experienced in marketing and fundraising for non-profit organizations. He has extensive experience in search engine optimization (SEO), business coaching, public speaking, management, and leadership. He is also a skilled social marketing campaign specialist and internet marketing consultant. He specializes in developing insightful and thorough recommendations to improve technical design for both on-page and off-page web enhancements. Added to his skills are a strong accounting background and a Bachelor's of Science in Sociology from Brigham Young University.

**Zac Smith - BIT, MSCSIA**  
**Executive-Vice President**  
**Educational Technology**

Zac is a strong research professional with a bachelor's degree focused in Information and Communication Technology from New Mexico State University and a Master's of Science in Cybersecurity and Information Assurance (2018) from Western Governors University. He is a researcher with a demonstrated history working in the market research industry. He is highly proficient in Windows, OS X, Linux, technical education development, Ruby on Rails, data science, web and mobile app development, Java EE, and web/software vulnerability testing.



**Simon Telfer- BESC**  
**Executive Vice-President**  
**Business Development and Innovation**

Simon is a director and technology evangelist with more than 25 years of experience. His motto has always been, "keep IT simple." His experience includes pre-sales and solution leadership in major outsourcing pursuit activities, construction of service responses, propositions, and go-to market capabilities across multiple channels. He brings to the Foundation extensive skills in leadership of complex programs and outcome based outsourcing portfolios using application, infrastructure and BPO capabilities. He is also skilled in commercial management, pragmatic resolution of issues, and business case delivery.

**Rey Ty**  
**Executive Vice-President**  
**Research and Publications**

Rey has worked as a consultant, planning strategist, and program administrator for influential internationally based technology companies. He brings years of experience in project management, resource and organizational development, economic development, and environmental and sustainable development to the Foundation. He is also an active advocate for human rights, social justice, and peace.

**Julia Ezeji**  
**Associate Executive Vice-President**  
**Marketing**

Julia studied computer science and has applied those skills to become experienced at online and offline marketing. She has developed many social media campaigns and is a master with customer care relationships. Having dealt with so many varying situations that arise in the online marketing world, she has developed keen negotiation skills and is regarded highly for her ability to resolve complex situations to the equal benefit of all parties concerned.



**Cole D. Garrett**  
**Esq., BSME, IP.Cert, PSM I**  
**Senior Executive Legal Counsel**

Cole is an Illinois-licensed attorney and mechanical engineer. He is an experienced policy and compliance adviser who is skilled at navigating complex contracts and regulatory frameworks. He is a Professional Scrum Master (PSM I) with proficiency in the application of Lean Six Sigma and agile methodologies in both engineering and legal collaborative environments. He also considers himself to be a blockchain, cryptography, and cybersecurity geek to the core.

In his role as legal counsel to the Htmlcoin Foundation, he is dedicated to upholding the absolute integrity of the organization. He serves the Foundation board, the executive team, and, ultimately, the Htmlcoin community at large by analyzing and evaluating legal risk and demanding rigorous legal compliance in the crypto domain. As a blockchain evangelist and member of the legal community, he works to preserve Htmlcoin and its partners' reputations as ethical and principled entities.

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