



LATAMCASH
revolution for the unbanked

White Paper ver.1.1

www.latamcash.io

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From Latin America Market to Global Market

Integrated Crypto Finance Platform

Crypto Bank

(Deposit, Withdrawal, Loan)

Mobile
Simple Payment

Offline Payment

Int'l Remittance /
ExchangeCrypto Investment
Fund

Crypto Wallet

(All-In-One Solution)

Payment for Gameplay

KAYBO.com

Payment for Digital Content

Digital contents
(Game, Webtoon, etc.)

FHLgames

Since 2009

PC Cafes
20,000Users
20,000,000KAYBO Creators
1,000

2.1 Market Overview

Latin America's population is about 640 million, with 10% of the world's population living in the region and with about \$5.9 trillion GDP.

In addition, as the European Union and Mercosur states - Argentina, Brazil Paraguay and Uruguay, reached a political agreement for an ambitious, balanced and comprehensive trade agreement on last June 28th, a single market which has 800 million of population, 40% of Global GDP and approximately \$10 billion of annual trade volume has formed.

The number of online users in this region increased from 388 million in 2016 to 411 million in 2018, and smartphone users are steadily increasing.

Foreign direct investment (FDI), which has continued to decline since 2014 due to rising raw material prices and domestic demand, is expected to increase by more than 2% in 2018, and private consumption is expected to increase as consumer price is stabilizing.

2.2 Status of E-Commerce Market

E-commerce is expected to expand over the next few years due to increased the reliability in e-commerce section, inflow of new businesses, and improvement of associated services.



2.3 Simple Payment Era

E-commerce is expected to expand over the next few years due to increased the reliability in e-commerce section, inflow of new businesses, and improvement of associated services.

- Rapid expansion of smartphone penetration
- As the use of e-commerce increases, demand for convenient and stable new payment methods has been expanding in lieu of cash payments.
- Worldwide non-cash transaction payments in 2016 were 482.6 billion \$
- LATAM non-cash transaction payments in 2016 were 40.1 billion \$
- Forecast Yr. 2021 - Expected to be reduced the Usage of Credit, Debit, Check Card and eWallet (PayPal, AliPay, etc.) usage expected to be increased rapidly
- Goldman Sachs released the report in 2017 that Brazil's PinTech market will grow to 24 billion \$ by 2027

2.4 Status of Game Market

The Latin American game industry is still in early stage, but it is the second fastest growing region after Eastern Europe.

The Latin American game market is growing at an average annual rate of 13%, with the total game market expected to reach \$ 6.6 billion by 2020. Mobile games are expected to reach \$ 2,186 million.

Currently, the Latin American game market accounts for 4 percent of the global game market, with more than 200 million game users. (※ Cash or Gaming Gift Certificate are more popular than cards.)

03 Problems on LATAM Financial System

• Inflation

Despite the global economic slowdown and falling oil prices, the weaker currencies of LATAM countries have led to higher import price and rising inflation.

Cumulative inflation rates in the region increased by 6.8% to 0.9%, Argentina by more than 40% and Venezuela by more than 1000%.

Cryptocurrency gets more and more popularity in LATAM Region

- Brazil has approx. 3 mil. cryptocurrency users
 - LATAM's largest IB will issue its own blockchain-based token (Feb 22, 2019)
 - Government of Argentina invests in Binance-support blockchain project (2019.03.07)
-

• Lagged Financial System

With the long period of political and social unrest, LATAM has been suffering from the continuing hyperinflation caused by the economic crisis. In this environment, the financial institutions' role was limited and payment systems did not deviate from the level of cash-based economy.

From the late 1990s, changes have begun to swell and real-time gross settlement (RTGS) systems have been introduced. Major banks have jointly established agencies to operate micropayment systems and making efforts to build and promote infrastructure to facilitate the use of electronic payment methods such as debit cards. However, according to the Global ICT Development Index (IDI) in 2017, IDI rankings in most LATAM countries are out of the top 50 in the world with generally low level of ICT competitiveness.

03 Problems on LATAM Financial System

- **Inadequate development of communication cable network**
 - Consumer Inconvenience by Frequent Errors in Banking System
 - Slow Transaction Processing Speed
 - More than 40% of Brazilian adults do not trust the banking system
-

Problems on LATAM Financial System

- **Only 49% of Adults are doing banking**

Source : World Bank , for Adults in LATAM Region

- **High Banking Fee**

For keeping account , deposit & withdrawal, transfer and ATM use

- **Banks Oligopolies Financial Market**

Brazil has five major banks with 85 % of private loans and 90 % of corporate loans. This is much higher than the U.S. (20%), India, and Turkey (30%) Brazil Consumer Right Protection Association released that the average interest rate on credit cards in Brazil is 362.76 percent per annum, higher than that in six other LATAM countries (Colombia, Argentina, Venezuela, Mexico, Peru, Chile), U.S. and Portugal

4.1 All-in-One Wallet

Various Coins into One Wallet!!

Multi Coin Specialized Wallet

Payment within a second
Solve the ERC20 payment speed & Gas fee issue

- Security and Cloud backup function enable to manage Crypto assets easily, even if the wallet has been lost
- A wallet for Crypto asset investment & management with Simple Payment, P2P Transaction, AirDrop function

Easy

Pursuing Customer Satisfaction with ease of use

- Simple and Stylish Design
- Add and manage digital assets with a single click
- Easy management of multiple wallet addresses

Quick

Quicker and Better Value Delivery

- Fast exchange of different coins between chains
- Users are able to exchange the desired coin easily and quickly at this current rate

Safe

Securing Assets by End-To-End Security Technology

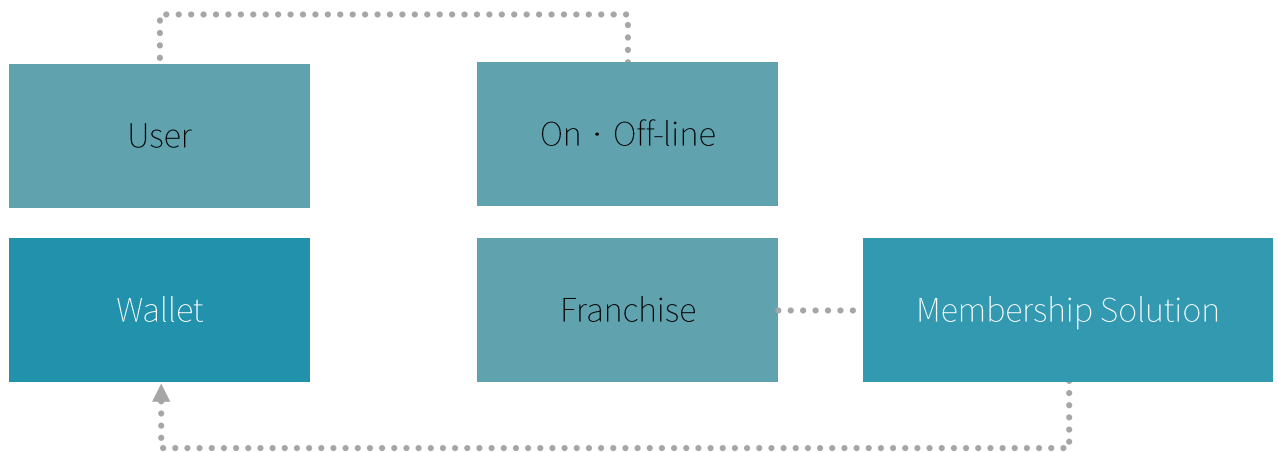
- Powerful Security provided by Security Experts (Mnemonic Word, OTP, Security Cloud Backup)
- No worry about lost mnemonics with cloud backup

Online Barcode Payment

4.1 Membership Solution

As one of the most successful business frameworks, Membership can expand sales of franchisees through customer reward services such as coupons and points accumulation, and securing regular customers.

'LatamCash' platform provides the membership CRM function in the form of an Open API to assist franchisees run blockchain-based membership programs more easily and efficiently.



- **Member Management**

The solution supports three different types of customers such as individuals, companies and groups as well as provides a flexible policy for membership duration, membership accumulation and use, depending on the customer type and rating.

Membership	Membership Registration & Rating, POS Synchronized Purchasing History
SNS	Customer Thank You Message, Personal Anniversary Celebration Message
Promotion	Promotional Event Management

4.3 KIOSK

- LATAMCASH KIOSK**

Supports various payment methods including Cash, Credit Card, Check Card, Electronic Gift Card, Simple Payment (Samsung Pay, Kakao Pay, Payco) and Cryptocurrency Payment

Efficiency	One-Stop System, Menu, Order, Information, Payment
Expansion	Applicable to all sectors of industry
Customized	Customized UI for Users
Cost Effective	Cost Saving Effect for applying various tasks

Inexpensive Cost	<ul style="list-style-type: none">• Low Payment Fee (5% > 1.5%)• Low Exchange Commission
Quick / Handy	<ul style="list-style-type: none">• Payment by QR code without connection to PG company• Real-Time Payment & Monitoring
Security / Credibility	<ul style="list-style-type: none">• Enhancing the Credibility & Transparency with Blockchain Technology

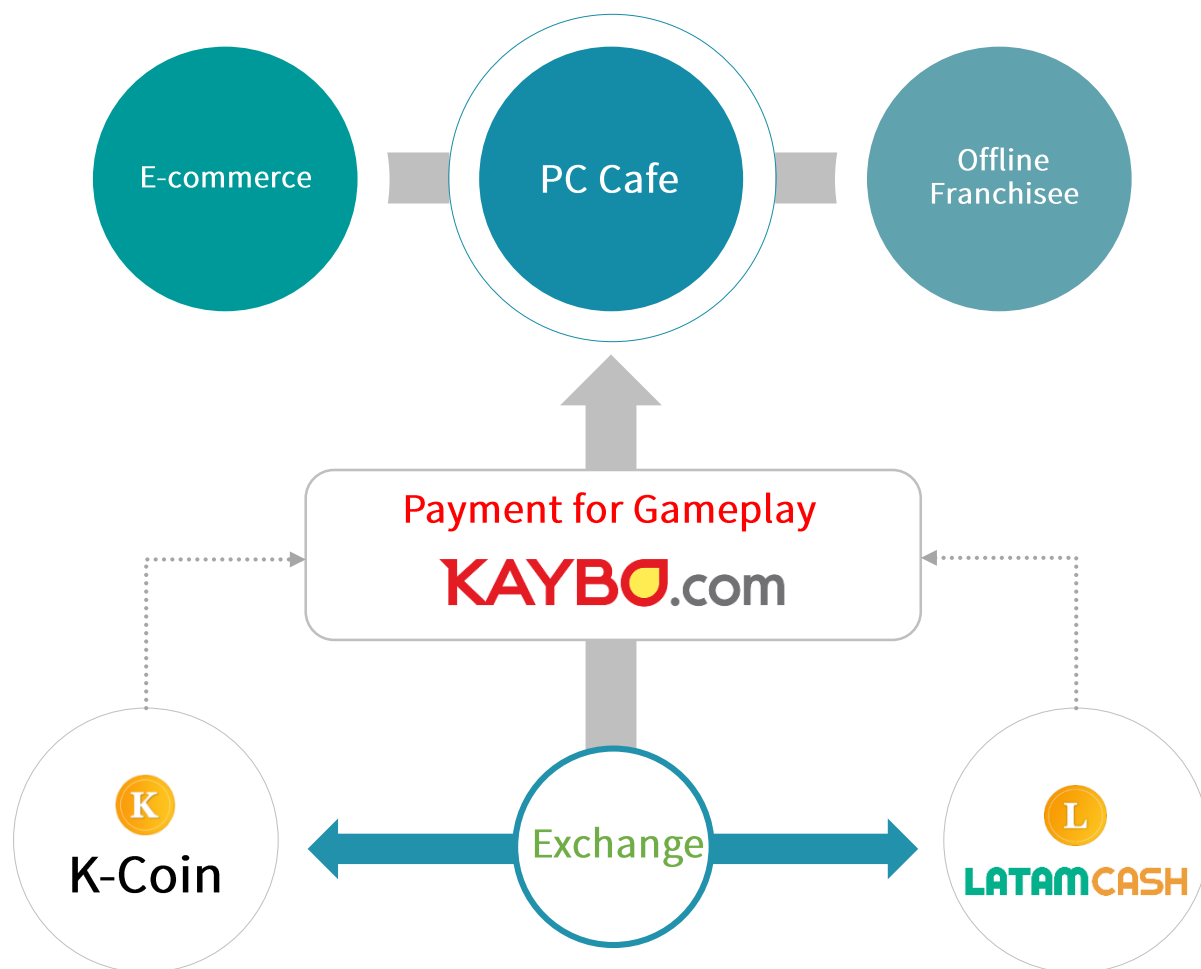
06 Strategies by Schemes

- 1 Integrated Payment Platform for Game Play
- 2 Payment for Digital Content (Game, Webtoon, Movie, Music, etc.)
- 3 Mobile Simple Payment, E-Commerce Payment, Offline Payment, Game Property Transaction Platform
- 4 Crypto Bank, ATM, Kiosk

Advance to initial market with 20 million game users and 20,000 game cafes in the LATAM region secured by KAYBO.com's game publishing business.

Pay with LatameCash for online game play on KAYBO.com.





<https://section.kaybo1.com/creators>

KAYBO CREATOR LEAGUE

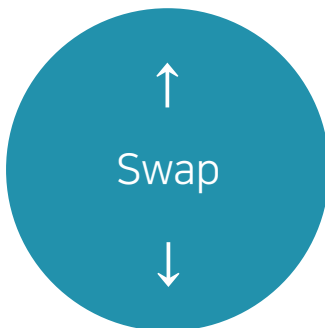


Exchanging K-Coin with LatamCash for the Use of

1. Gameplay Payment in **KAYBO**, currently operating by FHL Games.
2. Payment in the 20,000 franchisees of FHL Games.

K-Coin

Service to 14 Countries
Digital Currency for Game Play Payment
120 On/Offline Payment Gateway



Cryptocurrency for Integrated Gameplay Payment

Latin America
Game Market

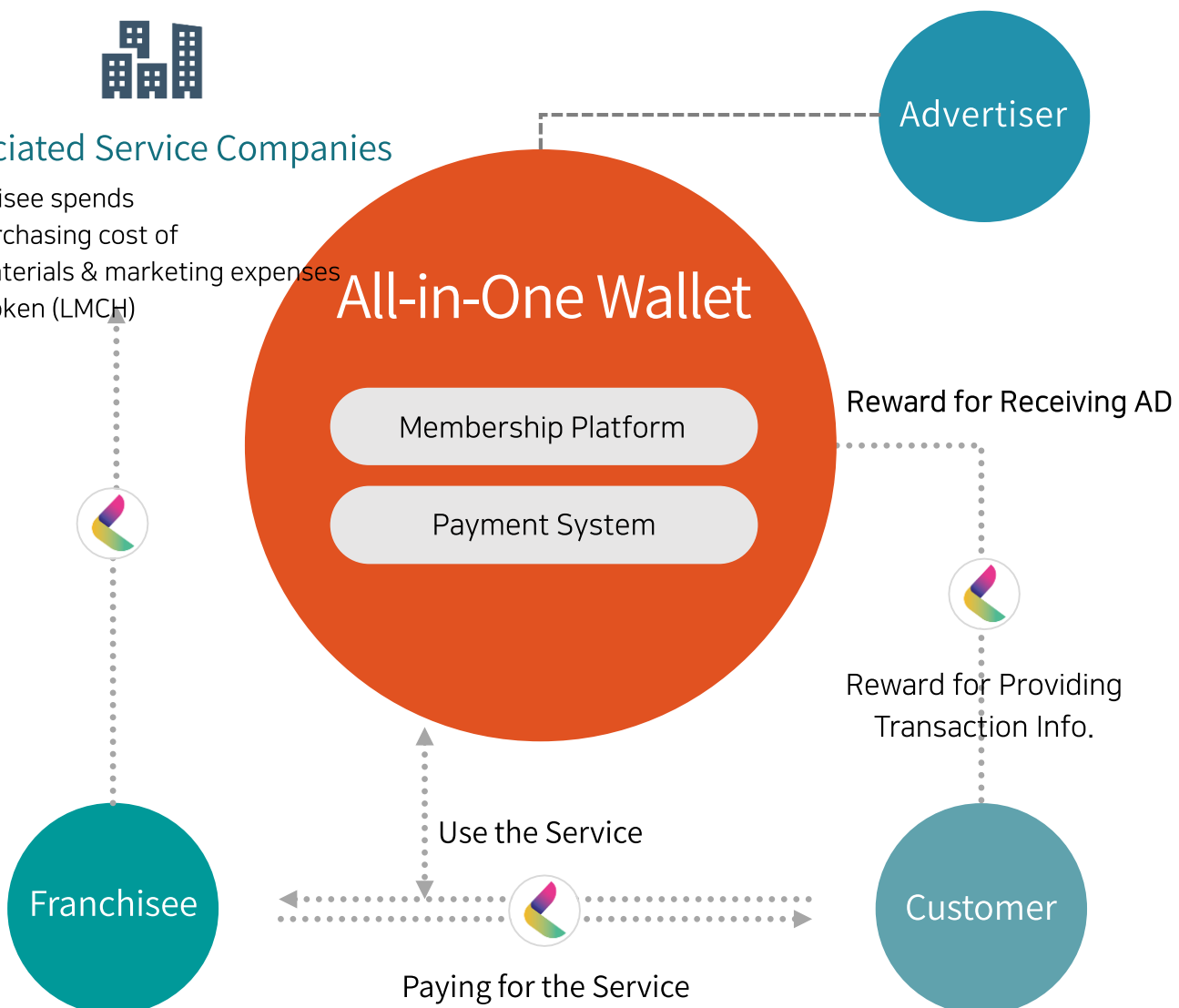
4.2 Bn.\$

- By Proof-of-Consumption algorithm, provide token rewards to customers with active consumption with Proof of Consumption
 - Proof-of-Consumption means when consumption through game integration payment, digital content payment (game, webtoon, movie, music, etc.) and e-commerce payment are made through LATAM Cash's unique all-in-one wallet, consumers are able to get the corresponding Latam Cash as a reward.
- Reward for providing transaction and personal information, Reward for advertisement receiving.
 - Rewards will be provided for the provision of transaction information among consumers including the 20,000 PC cafes and more than 1,000 creators owned by FHL Games, headquarters of Latham Cash, and advertisements receiving.



Associated Service Companies

Franchisee spends the Purchasing cost of raw materials & marketing expenses with Token (LMCH)



Airdrop	<ul style="list-style-type: none">• Airdrop to daily event participants• Airdrop to various event participants• Airdrop for payment users
Coin Incineration	<ul style="list-style-type: none">• Make token burn after purchasing a certain portion of revenue every year
Staking	<ul style="list-style-type: none">• Stabilizing token value• Staking service for users
Deposit	<ul style="list-style-type: none">• Franchisee will make token deposit by sales volume• Advertisers deposit token to pay customers



Team

**CEO Alex Park**

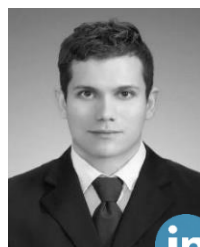
CEO, FHLGAMES Peru
Manager, KEMKO Bolivia
CEO, WEB STATION

**COO Philip Oh**

Head of Planning & Coordination,
Neowiz, Neowiz Game
Biz Administration, SK
Communications
Biz Administration
SsangYong Information &
Communication

**Cofounder Iron Chung**

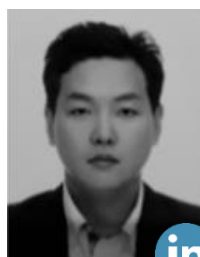
CEO, FHL PERU S.A.C
Founder & CEO, FHLGames
Director, Neowiz ENC
Manager, SK Communications
Manager, SK Telecom
Ssangyong Information &
Communication

**Biz. Manager
Nicholas Andre Lima Da Justa**

FHLGAMES, Marketing Manager
NS STUDIO, Game Business Manager
3D MEDIVISION, Manager
Dataplus software Brazil, Developer

**CFO MinKi, Kang**

CFO, FHLGames
Manager, Global Cooperation
Center at KRIVET
News Journalist, Shin Dong-A

**Director Mario Kim**

CEO, FHL PERU S.A.C Brazil
CEO, PLAYWITH LATIN AMERICA S.A.C
CEO, SOFTNYX PERU
Marketing, SOFTNYX for LATAM
Region

**CMO Danny Kim**

Head of Game Biz., FHL PERU
S.A.C
Head of Overseas Biz.,
DragonFly

**Director SangMan, Kim**

Biz for Spanish speaking region
MUNDUS APERTUS LAW FIRM,
Director
KOKOBON GAMES, CEO
LG Electronics Mexico

**CTO Moon, Chang**

Project Leader, ST Logics
CTO, PT. HEXAUS,
Project Leader, PT.KREON
Project Leader, CIS Technology
Project Leader, Samsung SDS,
Master's of the Graduate School
of Melbourne, Australia, GIS

Advisor

**Sungick Hwang**

Korea Blockchain Contents
Association / President
Korea Mobile Game Association
/ President

**Patrick H.Seo**

Worked at a major bank
Managed investment firm
Certified Financial Planner
Fluent in Korean
Seoul National University
Major in Economics

**Gabriel H. Giovaniello**

Gamefan Argentina, Founder &
CEO
Airwan S.R.L Argentina, CEO
RioQ Argentina, Developer
Aquiautos Argentina, Developer

**Javier Albarracin**

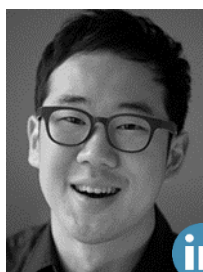
Quantico Trends PERU, CEO
Inventarte PERU, CEO
Interbank PERU, Head of Business
Intelligence
Interbank PERU, Marketing Manager

**SungHyun, Kim**

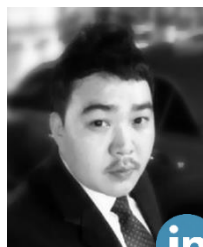
Nuskin Korea, VP for Sales
Dept.
Sony Computer entertainment
Korea, Head of Biz Admin.
OCI, Legal Affairs Team

**JonnGu, Na**

Founder & COO, Asobimo Coin,
CEO, NABIRO Japan
CEO, Afreeca TV Japan
CEO, GameVil Japan

**Mchael Baeg**

STAYGE One , Founder & CEO
Formation 8 Partners
Entelligent (acquired by NEXON
Mobile)
DelphiEye (acquired by Webzen)
Actoz Soft (acquired by Shanda)

**Makoto Cho**

Pibble Business Partner
REDi Advisor
PlayCoin Advisor

LATAM4NINE S.A.C

#201, Calle Los. Benozzo Gozzoli Norte 606, San Borja, Lima, Peru



FHLgames

Since 2009

www.latamcash.io

KAYBO.com

PLAYERUNKNOWN'S
BATTLEGROUNDS

POINT BLANK

<http://www.fhlgames.com>

<http://www.kaybo.com>

Users
20,000K

Influencer 1K
PC cafe 20K

Online
Game

PC café

Mobile
Game

Contents Partner

KAYBO.com

Zepetto

PUBG
CORPORATION
A BLUEHOLE COMPANY

WEBZEN

DragonFly

afreecaTV
FreeCafe

HanbitSoft

Queenco
HOTEL & CASINO

VALOFE

onFace
gamesYOOZOO
GAMESAce
Entertainment

MOVIGAME

TREASURE HUNTER

Cryptocurrency
&
Blockchain
Partners

STAYGE

GIFTO

AsobiCoin

Asia Innovations
Group Limited

FNB

coinplug

Bryllite

metadium

VELIC

PlayDapp

Payment Partners



payletter.

Legal Partners

MUNDUS APERTUS
LAW FIRM

15.1 개요

Methods of payment	ETH, BTC
Platform	Ethereum
Type	ERC20
Symbol	LMCH
Mining	No Mechanical Mining
Reward Mining	Receiving & Watching Advertisements and Platform Utilization Activities, Writing Service Review and Recommendation
COIN Unit	18 decimal points
Initial Price	1 LMCH= 0.26 USDT
Max Supply	1,000,000,000 LMCH
Fund raising Sale	400,000,000 LMCH
Private Sale Limit	\$100,000 per person
Issuer	LATAM4NINE S.A.C
Issuing Country	Peru
Address	#201, Calle Los. Benozzo Gozzoli Norte 606, San Borja, Lima, Peru
Accounting Audit	Auditing for ICO Funds usage breakdown
Website	www.latamcash.io

15.2 Operation Guideline

1) Planned Schedule

Item	Period	Bonus	Remarks
Private Sale	-	-	-
Pre Sale	To Be Determined	To Be Determined	-
Main Sale	To Be Determined	To Be Determined	-

※ EXCHANGE RATE

The exchange rate of ETH, BTC to LMCH is calculated so that 1 LMCH = 0.26 USDT at coinmarketcap.com price based on Peru Time PM 12:00 (midday) on the day of participation.

2) investment Amount Restriction

- Pre Sale : Available more than 0.1.
- Main Sale : Available more than 0.1

3) Lock-Up Period

FFounders and team members are limited in order to stabilize the market for 120 calendar days after listing on the exchange.

15 Token Sale Summary

15.3 Operation Policy

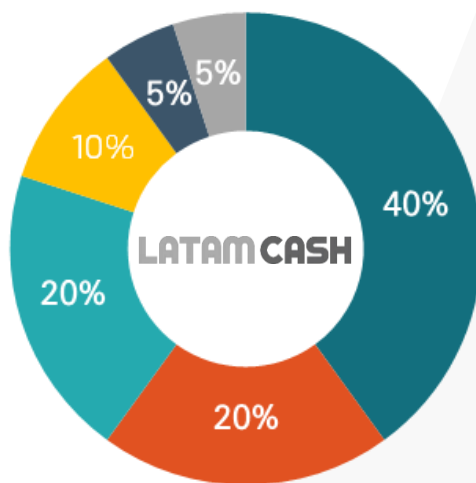
MAX SUPPLY 1,000,000,000 LMCH

40% of Total Issuing Volume Sale

SALE 400,000,000 LMCH

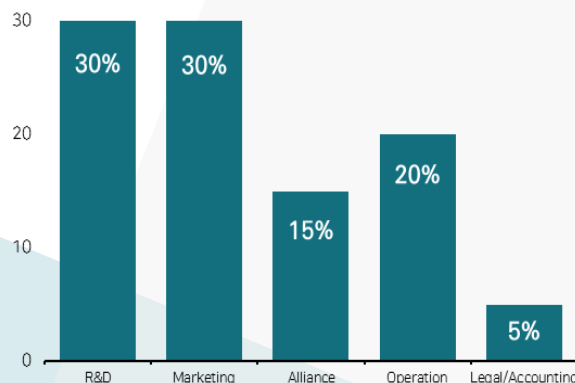
1) Token Distribution Budget

Token Sale	40%
Contributor	20%
Eco-system	20%
Marketing	10%
Advisor	5%
Reserve	5%



2) Budget Operation Plan

R&D	30%
Marketing	30%
Alliance	15%
Operation	20%
Legal / Accounting	5%



15.3 Operation Policy

3) Customer Information Registration, KYC

KYC process will be included in ICO or IEO registration platform.

4) Anti Money Laundering, AML

Additional documentation and certification can be requested to prevent money laundering after checking KYC for around US\$ 10,000 of 'LMCH' and more.

5) Steering Committee

- Establish five or more members of operating committees, including Developers, Advisors and Strategic Investors
- Make decisions for funds execution and marketing, ICO planning and ecosystem expansion
- Chairman of the Board : DS Choi
- Other BoD Members : ToBe Determined.

6) Auditing

LMCH makes an audit to its usage history breakdowns on investment through an global accounting firm and is published the auditor's report on its website (<http://www.latamcash.io>) and by e-mail as well.

7) Security

Operates a security team to prevent Cyber Attacks & conducts regular security checks.

8) Privacy & GDPR

- Doing efforts to comply with each country's national privacy policies and meet the European GDPR Guide
- Submit Privacy & GDPR Policy Report in every half year.

contact : tokensale@latamcash.io

Please read the following notices CAREFULLY before participating in the LatamCash coin sales .

This notice is applicable to all readers of this white paper, and please keep in mind that the notification may be changed or updated.

If you are not sure about your future actions, we recommend you seek advice from legal, financial, tax and other experts.

All information provided from this white paper and LATAM4NINE S.A.C's web site is just for the reference,

does not constitute any investment decision or concrete advice on 'LMCH' purchase.

In addition, all transactions, including purchasing and selling 'LMCH', should be made under the transaction parties' own responsibility.

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4. LMCH is NOT intended to constitute a unit of securities, business trusts or collective investment schemes, which are defined in accordance with Securities and Futures Act of Hong Kong or other equivalent provisions in other jurisdictions. Therefore, this white paper is not provided as a business plan, a business manual, a proposal, etc. and no jurisdiction shall interpret this white paper as an investment proposal or solicitation such as securities, business trust units or units of collective investment schemes.
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- (b) Bonds and shares issued by any institution,
- (c) Rights, Options, Derivatives on such bonds and shares,
- (d) The rights under the contract and other agreements for the purpose of assuring return on investment or avoiding losses or impersonating them for this purpose,
- (e) Units or derivatives of securities including collective investment schemes and business trusts

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2. In any jurisdiction, 'LATAM4NINE S.A.C and its affiliates' do not bear responsibility of any liabilities on benefit, income, loss or damage from trades of 'LMCH' including but not limited to any loss or damage.
3. 'Latamam4Nine' and its affiliates' does not responsible for purchasers who have violated relevant laws.
4. Range of excluded liabilities: Every expense of claim, compensation, loss, and legal fee.

Future forward-looking statements

1. This white paper contains future predictive statements based on the current statistic number and assumption, but LATAM4NINE S.A.C does not have a responsibility to bear any liability to update on website about any risk, uncertainty, actual result, information of 'LatamCash' can give influence on future change or events and any other information created by LATAM4NINE S.A.C.
2. Future forward-looking statements contain various risks and uncertainties. These statements do not guarantee future performance and therefore should not be relied upon too much.

3. Each solutions and platform of 'LatamCash' project are either complete or NOT fully operational as of the version this white paper was created. The description on this white paper is written on the premise that the solutions and platform will be fully completed and operational in the future, but this should not be construed as a guarantee or commitment for completion of the solutions and platform and complete operation.

Potential Risk

1. Before deciding whether to purchase or to participate in 'LMCH', it is recommended that you read the followings carefully and analyze, understand the relevant factors and risks.
Risks include followings but are not limited to:
Risk of storage related purchasers' carelessness, such as limiting access to 'LMCH' due to loss of identification information, loss of essential private key related to digital wallet with 'LMCH'
2. Changes in political, social, or economic environment, changes in the market environment of the stock or cryptocurrency markets, risk related to changes in regulatory environment in countries where 'LATAM4NINE S.A.C and its affiliates' operate and under these circumstances, the risks associated with changes in the ability of the 'LATAM4NINE S.A.C and its affiliates' to survive or compete, and the adverse changes in technology-related existing/new regulations in certain jurisdictions can be applicable. As a result, significant changes can occur in the 'LatamCash' ecosystem and projects, including the abolition/loss of 'LMCH'.
3. Changes in the future capital needs of 'LATAM4NINE S.A.C and its affiliates', and changes in capital and capital procurement potential to meet these risks and shortfalls can affect the use and potential value of each solutions & platform of 'LatamCash' Project development and 'LMCH' itself.
4. 'LMCH's activities can be suspended, dismantled or suspended due to various reasons such as unfavorable changes in the value of 'LMCH', failure of business relations, or intellectual property claims of competitors during development/operation. As a result, EYE ecosystem can potentially have a negative impact on the potential use.
5. No other entity is entitled to make decisions regarding projects, ecosystems, etc. of 'LMCH' All decisions, including the discontinuation of 'LMCH' services, platforms and ecosystems, and the creation, sale, and liquidation of 'LMCH' utilized in the ecosystem, are at the discretion of LATAM4NINE S.A.C
6. The tax and accounting practices of 'LMCH' may vary from jurisdiction to jurisdiction. Purchase of 'LMCH' may have a negative impact on tax processing and is encouraged to seek independent tax advice in this regard.

In addition to the risks stated above, there are other risks that 'LATAM4NINE S.A.C and its affiliates' can not anticipate. The risks of unexpected combinations and variations can also emerge.

If the above risks and uncertainties develop into actual situations, the business, financial position, operating results and prospects of the 'LATAM4NINE S.A.C and its affiliates' can be affected in a practical and negative way. You may lose some or all of the token values of 'LMCH'

ICO Participation Restriction

1. 'LMCH' is not allowed to participate directly or indirectly in the ICO of 'LMCH' by U.S. citizenship holders, residents or permanent residents of countries that prohibit ICO participation.
2. 'LMCH' will not be returned in any circumstances, except if the sales rate is below 10% after ICO completion.

Governing Law

LATAM4NINE S.A.C is established in Singapore and this white paper is interpreted and regulated in accordance with Hong Kong's laws.

No detailed information and no update

No person shall be authorized to provide information / explanation except for the contents contained in this white paper for "LATAM4NINE S.A.C and affiliated companies" and related projects and operations, and even if provided with this information / description, You should not be considered to represent them.

No consultation

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KYC Compliance Statement

Purchasers of 'LMCH' must comply with the verifying real name procedure (KYC) regulations and any other applicable regulations after the crowd sale for identification purposes. LATAM4NINE S.A.C will do its best to provide convenience and reliability to purchasers based on mutual trust as follows.

1. LATAM4NINE S.A.C complies with ICO-related laws such as KYC, Anti-Money Laundering Act (AML).
2. LATAM4NINE S.A.C complies with the Privacy Act to protect purchaser's personal information, including user registration information
3. LATAM4NINE S.A.C will use the KYC personal information collection as information for the O2O tokens sale ONLY and will discard the documents submitted for KYC after ICO closing.

More detailed information on the KYC process will be updated on the homepage or other materials.

Homepage	www.latamcash.io
E-mail to	tokensale@latamcash.io
Medium	https://medium.com/@LATAMCASH
Telegram	https://t.me/latamcashofficialgroup
Facebook	https://fb.me/latamcash
YouTube	https://www.youtube.com/channel/UC7MmjMRX5AY2J514lrFMHxw





LATAM CASH

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