

# American Coin Whitepaper



***BETTER Technology, GREATER Success!***

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# EXECUTIVE SUMMARY

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## What is American Coin?

Everything in the world is changing from day to day. The advancement in the blockchain technology and Smart Contracts has increased the possibilities that one can achieve various financial/commercial goals through cryptocurrency. As the world moves towards adopting cryptocurrency as an accepted medium of payment, the endless convenience and benefits it offers outweigh the risks that exist. Some of the advantages that blockchain technology offers are, but not limited to, instant verification, faster processing, lower transaction fee and better security among other benefits.

As a 100% GREEN cryptocurrency designed for the general public's commercial use in the real world, American Coin (symbol: AC) is an innovative cryptocurrency based on the latest MIT's blockchain technology, which may be extensively used for cross-border payments, in addition to other decentralized finance (DeFi) applications.

In compliance with BEP-20 Standard, American Coin's main features are summarized below:

- 1) Almost-zero energy consumption.
- 2) Almost-zero gas fees for large amount of international transactions.
- 3) Instant cross-border payment transactions.
- 4) Globalized commercial use as a key.
- 5) BETTER international education as a focus.
- 6) Compatible with both BEP-2 and ERC-20 platforms.

Through the blockchain-based financial products, American Coin plans to empower people from different economic backgrounds to get access to financial services like lending easily without having to rely on the traditional financial service providers.

Especially, American Coin's underlying financial Infrastructure creates DeFi products and services to bring hope to the lives of billions who are currently deterred from achieving their dreams because of the present under-performing financial system.

According to MIT's latest information, approximate 1.6 - 2.0 billion of people are still living WITHOUT any bank account and/or financial services.

Luckily, with the successful distribution of American Coins worldwide, any people, as long as they have a smart phone with internet access, they will be able to utilize American Coin to access to the 21st century's commercial world. That's one of the most conveniences American Coin aims to offer the general public in any corner of the world. As a result, billions of people in different continents of the earth can now grow their businesses or take care of their financial needs faster, and propel them to achieve their financial freedom.

Meanwhile, according to U.S. securities act, American Coin is NOT a type of securities of Atlantis Coin Inc, BUT a utility cryptocurrency designed for commercial purposes only. As soon as an American Coin is distributed to a user, it belongs to the specific user only; it will NO LONGER belong to Atlantis Coin Inc. Accordingly, the American Coin holder has NO voting rights, dividends or any kind of corporate benefits of Atlantis Coin Inc.

Atlantis Coin Inc is planned to go for initial public offering ("IPO") on the NASDAQ exchange and reporting system as soon as American Coin's price is equal or close to US\$1.00 / AC in the near future.

## **Why Should You Use Cryptocurrency?**

Since 2009, when Bitcoin was launched, there have been numerous alternative cryptocurrencies on the market that have exponentially risen in value.

Based on the initial assessment of the marketplace, we assume that cryptocurrency utilization will continue to rise, and in 2021, we will likely see a continued spike in blockchain space along with the further maturing of cryptocurrency as an asset.

As of July 20, 2021, the global crypto market cap is \$1.21 trillion.

Even bitcoin is the front-runner of cryptocurrency and accounts for about 46% of the overall market capitalization today, the altcoin boom (such as AC, ETH, Tron, etc.) is predicted to outpace Bitcoin in the upcoming 2 years.

This has shown a great opportunity as a lucrative investment and commercial application for many entrepreneurs, investors, and the general public who are looking out to cash in the cryptocurrency frenzy.

## What Is BEP-20 Standard and Binance Smart Chain?

The BEP-20 Standard is a native standard of the Binance Smart Chain ("BSC"). It acts as a blueprint of how the BEP-20 cryptocurrencies can be utilized. Actually, it may be used to represent either shares or fiat. Today it has become the most prominent blockchain on the market.

BSC is an open source, decentralized platform that allows the implementation of smart contracts that allow users to interact in a trustless environment because the terms of agreement automatically transfer digital assets between parties when certain preset conditions are met. Many experts believe that this system will replace the current budgetary systems one day because of its simplicity and open access utility.

Practically, the cryptocurrency protocol BEP-20 is utilized for payments on the network and as a store of significant value. Similar with Bitcoin, however, with a few things to note about BSC is that BSC is substantially quicker and the transaction fees are significantly lower than Bitcoin.

Leading companies around the world in finance (such as Santander, JP Morgan, ING), technology (such as Microsoft, Intel, Samsung), and retail (such as Tesla, Toyota) enterprises are putting resources into this system, and are even moving their entire business infrastructures over to blockchain.

Atlantis Coin Inc does the same as these leading companies and even further. Its blockchain-based ecosystem will become more and more popular in the near future.

It's for sure!

# Challenges & Pain Points of Blockchain Space

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As everyone knows, most new technologies are usually abstract. In order to better understand how important American Coin is for the commercial use of cryptocurrency today, let's share a story with you first.

When the Creator of American Coin was with MIT professors, classmates and global industrial leaders in blockchain technology, most of their daily discussions were about the challenges of the existing blockchains and any possible innovations to solve the present problems and how to enhance the decentralized applications (DApp) for commercial use.

Have you ever asked yourselves the following questions?

- 1) What is the purpose for all of us to go to work?
- 2) Why should I make money everyday?
- 3) What's the mechanism for money to be securely transferred over the internet?
- 4) What's the best way to transfer money?
- 5) How to save money when I transfer money to someone else?
- 6) ...

Because all the contemporary people are living in a globalized society, no matter whether you are aware of such questions or not, almost everyone will have to face the problems related to them from day to day.

However, when such questions came to Satoshi Nakamoto, he created Bitcoin by developing a new technology named "blockchain". The main aim for him is to resolve the problems to securely move value on the internet.

It has been extensively acknowledged by the world that blockchain is a revolutionary technology developed by Satoshi Nakamoto when he created the first cryptocurrency in the world in 2008.

Thereafter, a number of new blockchains have been launched for public use, and Ethereum is one of the most popular public blockchains launched in July 2015. It has become the largest community-run public blockchain powering the cryptocurrency, ether (ETH) and thousands of decentralized applications today.

When you check the history of blockchain, it will be very easy to find that the core function of blockchain is to make transactions of cryptocurrencies. That is, how to properly and securely transfer values in the blockchains is the core application of the blockchain. The entire blockchain industry and new developments are mainly focused on cryptocurrencies because of various benefits the global market needs.

However, WITH the use of thousands of decentralized applications, more and more limitations of the existing blockchains have been discovered. The most painful challenges for the blockchain industry are the following:

- 1) TPS capability;
- 2) Transaction cost; and
- 3) Scalability.

For instance, the current TPS rate for Bitcoin is about 10-30 minutes for a transaction, while the actual transaction speed may possibly last about one (1) hour or even LONGER than one (1) day to complete.

The current TPS rate for Ether is about 14 seconds for a transaction, while the actual transaction speed may possibly last about 10 minutes or even LONGER than one (1) day to complete.

In comparison, Visa and MasterCard may respectively complete 24,000 and 5,000 transactions per second, which are extensively used by millions of people everyday.

Accordingly, the slow transaction speeds make it impossible for cryptocurrencies to be used for the real commercial world.



At the same time, any transaction will generate certain expense which is the cost for the transaction. There are two (2) types of costs associated with moving value securely between parties:

- 1) the cost of verification; and
- 2) the cost of networking.

Theoretically, cryptocurrency's transaction cost shall be much lower than traditional financial services because no intermediary parties and services being involved in the transaction.

Unfortunately, after the Creator of American Coin tested a number crypto exchanges, wallets, and tried various amount of payments and purchases, the actual transaction cost for most cryptocurrencies are many times higher than traditional payment instruments, such as bank transfers or credit card payments.

Further, both Bitcoin and Ethereum are currently facing severe scalability problems, which have negatively affected the normal use of them for payments.

Therefore, the blockchain industry must find a way to overcome the TPS limit, the high cost challenges, and the scalability problems. Otherwise, there will be NO WAY for cryptocurrencies to be extensively accepted by the general public for commercial use.

# Challenges in Banking & Payment Industry

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## Challenges in Traditional Banking

After a decade of intense scrutiny by regulators globally, banks seem to be sensing some stabilization. At least in the United States, new rulemaking appears to have abated.

There are also signs of divergence among national regulators, who, after a period of unprecedented coordination following the financial crisis, appear to be pursuing paths suited to regional and national priorities. For example, many global firms are dealing with varying local market needs and regulatory mandates

Technology resources at most banks are becoming difficult to manage, with a hodgepodge of systems, platforms, software, and tools -- much of its legacy infrastructure that demands significant resources and capital to ensure that operations run smoothly. As such, modernizing core operating infrastructure is an obvious priority

## Challenges in Cross-border Transactions / Payments

Meanwhile, the cross-border payments/transactions have challenges apart from the legal ones.

When two different currencies are being used to trade, the volatile exchange rates and the delays are usually associated with it. The average times it takes for a transaction to complete is more than an hour.

However, with the latest advancements in cryptocurrency, the time taken has drastically reduced.

# The Scientific DeFi Ecosystem of American Coin

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## Orientation of American Coin

With more and more investment institutions and individuals in the United States of America ("USA" or "US") have accepted cryptocurrencies as an alternative investment option since 2021, digital assets have become the future, where any physical asset's value can be digitally equated to a smart contract-backed digital asset. However, the already-existing platforms are susceptible to a variety of privacy and security related reasons.

American Coin ("AC") is designed as the native token of the Atlantis Crypto Exchange consisting of blockchain-based web version, in addition to DApp versions for both iOS and Android smart phones, in which global users may buy and sell the most valuable cryptocurrencies either through the paired cryptocurrencies or through a fiat currency such as US dollars. Users may even buy the listed cryptocurrencies by using Visa cards directly.

Simultaneously with the launch of the Atlantis Crypto Exchange, the initial coin offering ("ICO") of American Coins will be launched, during which American Coins of the BEP-20 standard will be distributed through a number of cryptocurrency exchanges.

According to the Creators and Partners of American Coin, the American Coins are mainly used for the following applications:

- 1) payments for the exchange commissions and gas fees;
- 2) payments for the bonuses and rewards offered to valuable users and partner businesses; and
- 3) cross-border payments for the commercial products and services being offered in American Coin's ecosystem.

Meanwhile, American Coin supports setting up of K-12 international schools around the world and a majority of the proceeds would be dedicated to improving the education performance, the facilities and providing scholarships to the selected students for better education to be completed in the USA.

American Coin's crypto wallet, exchange, and it's host of other financial products are bound to create an impact on the society at large.

## Architecture and Logic of American Coin

American Coins are BEP-20 standard tokens issued on the basis of Binance Smart Chain.

Immediately after the ICO, American Coin's allocations will be the following (Year 1):

- 10%: Individuals / Small Business Owners
- 10%: Strategic Partners / Institutional Investors (long term holders)
- 10%: Ecosystem Development
- 20%: International education and scholarships (long term holders)
- 25%: Management / Shareholders (long term holders)
- 25%: Reserve Fund

The allocation of the net proceeds of the ICO, after deduction of applicable transaction fees, will be the following:

- 25%: Research & Development
- 20%: Branding & Marketing
- 20%: Operations
- 20%: Liquidity
- 10%: Education
- 5%: Regulatory Compliance

By the end of Year 5, the reserved American Coins will be fully distributed and only retain 20% allocated to Management and Shareholders.

In order to support the American Coin's market stability and avoid market manipulation, the team will utilize the Reserve Fund whenever the market becomes too volatile.

## Consensus Algorithm Mechanisms

American Coins are released on the basis of Binance Smart Chain ("BSC"). Its algorithm mechanism for ensuring consensus is Proof of Staked Authority ("PoSA"), which supports a short block time and lower fees.

Based on the PoSA consensus algorithm:

1) For any large amount of American Coin transactions, for instance, **\$1,000,000,000** AC, the current TPS rate for American Coins is 300+, which is much faster than Bitcoin and Ethereum; while the transaction fees for American Coins are ALMOST-ZERO, which are numerous times lower than Bitcoin and Ethereum.

2) Even for any micropayment of American Coins, for instance, \$1,000 AC, the current TPS rate for American Coins is 300+, which is much faster than Bitcoin and Ethereum; while the transaction fees for American Coins are AT LEAST 49 times lower than Ethereum and Bitcoin transactions.

American Coin's information and transactions are available to the public on BscScan without any permission. URL: <https://bscscan.com/token/0xc577b6599234b5b29e602aeb5bc6eeab333829a3>

BscScan is developed by the same team that created EtherScan. It's a blockchain explorer and analytics platform for Binance Smart Chain.

As long as you may instantly check the up-to-date information on American Coin at BscScan, it means American Coin is trustworthy in the blockchain industry.

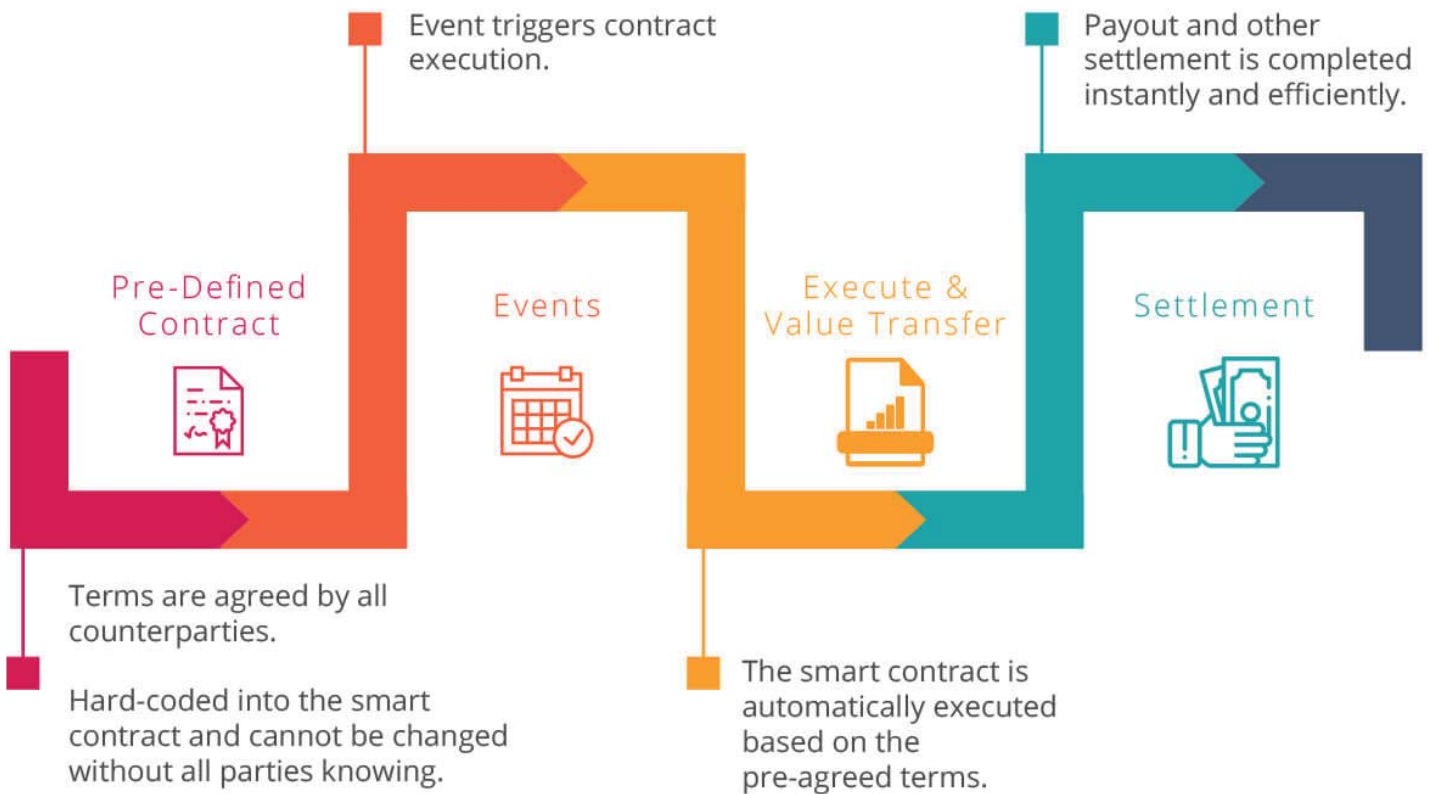
## Technical Architecture & New Blockchain with TPS Capacity of 1,000,000/s

American Coins operate within the Atlantis Crypto Exchange and is an BEP-20 standard token of the Binance Smart Chain. It works on the basis of its technical architecture.

Inside the Atlantis Crypto Exchange, American Coins serve as the main native token and should become an analog of gas to perform transactions. Therefore, all fees and commissions in the Atlantis Crypto Exchange are calculated and paid by American Coins.

Meanwhile, Atlantis Coin Inc has developed a new blockchain with a TPS capacity of 1,000,000 per second. Based on it, the DApp of Atlantis Crypto Wallet will be released for public use in 2022. Until then, independent cold wallet as a service ("WaaS") will be realized, which will provide global users with the fastest transaction services based on the Atlantis Crypto Wallet app.

## Smart Contract Design



### Working of a Smart Contract

The above example illustrates how American Coin's Smart Contract works.

Transactions involving assets can be efficiently handled by using smart contracts.

Transactions can be made easier and safer through smart contract, where the escrow bank can back the payments and transaction made by the holder through a smart contract, the contract would have certain conditions and clause that once satisfied by the recipient, would trigger the transactions immediately as opposed to the traditional delay in processing.

Smart Contracts are known to be efficient and cannot be altered without the knowledge of anyone.

## Performance, Resiliency and Scalability



Presently, Ethereum has low performance and scalability. Its TPS rate is 10 - 100. The average value is between 15 and 25.

Although Ethereum is much faster than Bitcoin, such a TPS rate is still not acceptable for commercial use. It is severely congested like Bitcoin all the time.

In comparison, based on the extensive use of American Coins, the performance of the Atlantis Crypto Exchange is capable to handle 1,300,000 + orders per second while the users pay the lowest fees for their cryptocurrency transactions.

Since the American Coins are BEP-20 standard tokens, any wallets that support this standard can be used to store and transfer them.

One of the most common wallets is MetaMask wallet.

Meanwhile, Atlantis Crypto Exchange automatically provides all users with easy-to-use native cross-chain crypto wallets as soon as they have completed the signups with the Exchange. The Exchange-based native crypto wallets are entirely compatible with all BEP-20 and CRC-20 standards crypto wallets in the market.

Atlantis Crypto Exchange is available to the general public through its official website, in addition to its decentralized applications ("DApp") for iOS and Android devices. It offers nine (9) language versions covering more than 60% of the world's population.

Accordingly, American Coin will have a greater chance to be extensively accepted by the general public for commercial uses throughout the world.

## Selected Salient Features of American Coin



- Cross-Border payments and crypto lending (through blockchain and smart contracts);
- Better investment option as it has great potential for unlimited times of value increase;
- 100% Green WITHOUT generating air pollutions, extra noise and heat, etc.;
- Increased safekeeping value, secure payments and growth potential;
- American Coin is backed by strong educational causes and is dedicated to building a safer and better DeFi ecosystem through its blockchain-based crypto products and services;
- Growth of American Coin-related asset over a period of time;
- Protected by Laws of USA which offers great supports for cryptocurrency and blockchain space..



## U.S. Law & American Coin



The creation of American Coin is in accordance with America's legal framework for cryptocurrency-powered businesses. It offers global users with a safe and secure option for blockchain-based commercial transactions.

The value of American Coin is properly held and backed by a smart contract that guarantees the holders for payments and cross-border transactions accurately and timely.

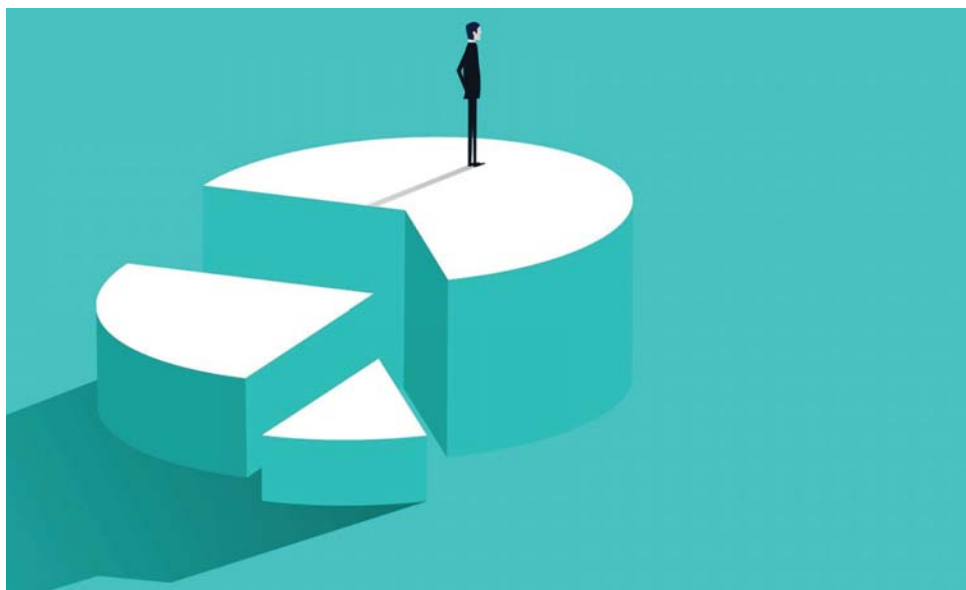
With the best U.S. law firm and seasoned attorneys in place, the American Coin-related assets are properly protected from any and all legal claims that may come from governmental and non-governmental entities.

The American Coin holders are also protected from any and all tax claims that come with holding certain assets in storage since the holders do not physically have access to it.

Further, the privacy of the American Coin holders is ensured as well, keeping the holders anonymous from prying entities around the world.

# Market Opportunities

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Focused on commercial use of cryptocurrency worldwide, American Coin's market opportunity depends on the market of the real commercial transactions.

The total value of global retail payments transactions was estimated at US\$16 trillion in 2018. This is estimated to increase up to US\$21 trillion by 2023. The estimation comprises consumer-to-merchant transactions across retail verticals, such as food and grocery, apparel, consumer durables, etc.

Digital payments contributed to 8%, which was US\$1.26 trillion, of the overall global retail payment market in 2018 and is projected to increase to 18% - 24% by 2023, which will be US\$6.3 trillion.

The global payments revenue market size is approximately US\$2 trillion and steadily rising. In most cases, global payments are the payments revenues that include direct and indirect revenues generated by non-cash payment services (excluding interbank transfers).

Simply speaking, it's the total revenues collected by financial service companies around the globe. As shown in the graph, the global payment revenues should reach US\$2.2 trillion over the upcoming years.

American Coin aims to be a platform that solves Decentralized Finance related issues, and provides payment and lending solutions through its unique DApp, exchange, and payment systems that support digital identification and Blockchain insured infrastructures.

American Coin-based ecosystem ensures that through American Coin, anyone across the globe may easily use its cross-border payment systems / borrow cryptocurrencies without the hurdles that come in the way while doing good across the globe is removed through the blockchain technology.

The huge market is existing there. Therefore, as long as American Coin's low-cost, high-speed ecosystem is practical and convenient enough, there will be no excuse for millions or even billions of people from different continents to utilize American Coin for their businesses and daily life.



# Price Dynamics and Market Cap

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Since the official emergence of American Coin in early May 2021, the value of the American Coins ("AC") has increased by more than 800%.

According to Bogged Finance, on July 26, 2021, American Coin's market price was US\$0.000891057 / AC. At the same time, American Coin's market capitalization was US\$44.5538 billion.

According to the cryptocurrency market, it is possible that American Coin's prices may further increase 1,000% - 10,000% in the following months, if not by weeks.

In the event that American Coin's price reaches US\$0.01/AC, American Coin's market capitalization will be US\$500 billion, which means American Coin has become the world's 2nd largest cryptocurrency with a value closing to Bitcoin.

However, in case American Coin's price reaches US\$0.10/AC, American Coin's market capitalization will be US\$5 trillion, which means American Coin has become the world's largest cryptocurrency.

Based on the current market, it is reasonable to realize such prices for American Coin due to its fit for massive commercial use worldwide.

# Market Potentials

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As a valuable user, who loves cryptocurrency as an alternative investment vehicle, as long as you understand the price history of Bitcoin, you will easily know how big potentials that American Coin may possible have in the near and long-term futures.

As everyone in blockchain space knows, Bitcoin is the father of blockchain and all cryptocurrencies.

On May 22nd 2010, a bitcoin was worth about US\$0.0025 / BTC. On that day, Laszlo Hanyecz bought 2 pizzas for 10,000 BTC, which was THENB equivalent to \$25.

However, on May 22, 2021, when it was 11 years later, a bitcoin was worth about \$37,500 / BTC, which was 15,000,000 times of its price in 2010.

If Laszlo Hanyecz had kept the bitcoins and used cash for the pizzas, he would have about \$375,000,000 worth in May 2021.

Obviously, if you had bought \$1 worth of bitcoins in 2010, that was 400 BTC, you would have about \$15,000,000 worth in May 2021.

While Bitcoin has a maximum limit of 21,000,000 coins in total, American Coin has a maximum limit of 50 trillion of coins in total.

Such a big difference in quantity makes American Coin stand on a much higher position with various advantages.

For instance, the current price of American Coin has one (1) more zeros than bitcoin had in 2010. So in order for \$1 of American Coin to be worth \$15,000,000, the price needs to be merely \$13,438.455 / AC, which is much lower than Bitcoin's price in July 2021.

Obviously, it's quite difficult to realize such a huge price increase in a short period of time.

But, that all depends.

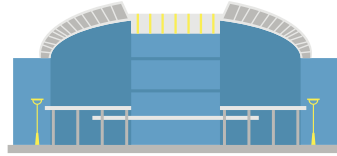
Anyway, the potential is there, and the successful case of Bitcoin is there. Who knows what would really happen next year or the year after the next year?

# Business Model & Value Proposition

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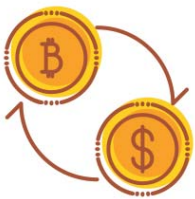
CRYPTO Wallet



MARKETPLACE & MALLS



CROSS-BORDER PAYMENTS



CRYPTO EXCHANGE



SMART CONTRACT-BASED CRYPTO LOANS

Pursuing the best interest for an investment and its customers / users is always the focus of American Coin. The key areas that American Coin plans to address are:

**Crypto Wallet and Exchange:** American Coin's Cryptocurrency Wallet that holds the all types of cryptocurrencies safely and securely would be used as a payment of choice in the products they are integrated. A crypto exchange would also be built for trading American Coins and other cryptocurrencies.

**Crypto Lending:** a cross-border Money lending, where anyone can Invest in one ore more of our company's product and stocks they get a sizeable RETURN ON DIVIDEND.

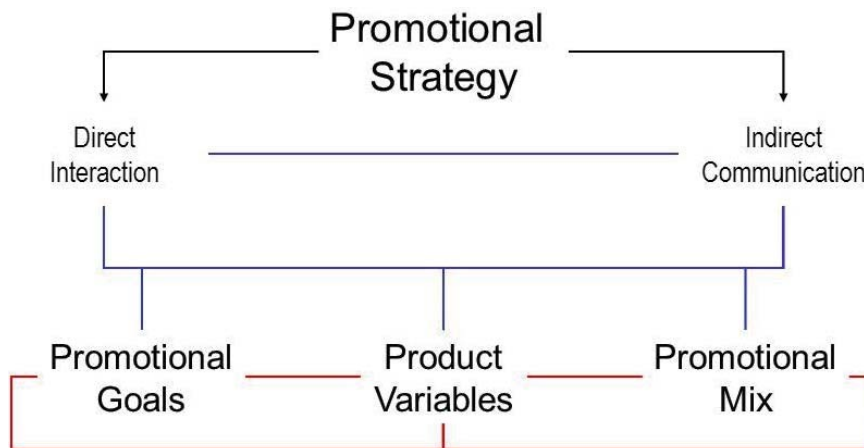
**Online Marketplaces:** American Coin would develop an online marketplace that promotes sustainable products and sellers who create products that are eco-friendly and aligns with the vision of creating a greater good for society. American Coin's wallet would be integrated into it.

**K-12 International School:** that has a great return of investment with sufficient cash flows year around.

With the use of the Blockchain technology, American Coin plans to efficiently roll out products and services that tend to the consumer's requirements, The value of American Coin would increase from time to time due to its limited supply.

# Promotional Strategy

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A valid promotion is the key to rapid success for any new product.

American Coin plans to invite stakeholders who share the same vision across the Globe and investors who may work closely with a structure that can run through the deployment of payments and lending platform.

Through both direct and indirect interactions with potential users worldwide, including digital marketing efforts, American Coin is expected to reach out to as many potential adopters as possible in a short period of time.

## **Some of the efforts that American Coin has planned for promotion are the following:**

- Press releases on cryptocurrency news sites and mainstream massive media throughout USA and other countries;
- International conferences and forums on blockchain and cryptocurrency;
- Advertorials on cryptocurrency related blogs;
- Listing on coin ranking sites;
- Community Building on cryptocurrency forums;
- Promotions on Social Media sites like Facebook, Twitter, Telegram, etc.;
- Investor awareness and education materials about the potential of cryptocurrencies.;
- Webinars educating about the benefits of holding American Coins;
- Infographics for social media; and
- Preparing and publishing video content related to American Coin and its suite of investment platforms.

# Company Background

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American Coin is one of the key blockchain-based products of Atlantis Coin Inc, a corporation incorporated in the USA, which is a global community of developers, designers and users dedicated to making a better cryptocurrency, crypto wallet, crypto exchange, crypto lending platform and digital stores based on MIT's latest blockchain technology.

It has assembled a world-class team with over 200 years of combined experience in blockchain and cryptocurrency space, network technology, large investment, finance, and legal services in the related industries. Its management and technical team has a proven track record and all combined with leading expertise in the needed industries.

Most notably, it has created American Coin as the world's first 100% GREEN cryptocurrency with "almost-zero" energy consumption, which has no environmental strain of mining similarly with Bitcoin, and Ethereum, etc. It will become one of the best options for commercial use worldwide.

Atlantis Coin Inc holds state-issued corporate certificates and license to lawfully conduct business based in USA. Meanwhile, it holds U.S. Department of Treasury issued corporate certificates to lawfully conduct business with U.S. government agencies, businesses and individuals, in addition to customers from all over the world. Its international customers may include, but not limited to, foreign government agencies, business entities, investment institutions, business owners, and massive individual adults, etc.

As a corporate entity, the mission of Atlantis Coin Inc is to make decentralized online and DApp services easily available to the general public, lower their living expenses, increase their personal wealth while providing them with better privacy and transaction security.



# Coin Generation & Distribution

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The American Coin's creation process is very different from Bitcoin and Ethereum, which are currently the dominant cryptocurrencies in the global market.

All the American Coins are issued by Atlantis Coin Inc, and organized around smart contracts running on Binance Smart Chain ("BSC"). Its total supply is 50,000,000,000,000 AC. It will be gradually distributed according to the global market needs and its distribution strategies as defined in this Whitepaper.

To date, the ways for the public to earn a cryptocurrency are usually limited to the following: 1) Buying; 2) Mining; 3) Staking; 4) DeFi Yield Farming; 5) Airdrops; 6) Microtasks; 7) Freelancing; 8) Crypto payments; 9) Become a publisher; 10) Cashback on spending; 11) Bonus gambling; and 12) Faucets.

American Coins are primarily distributed to global users/investors through presales, ICO event/s, and airdrops. Except airdrops, all the participants, who are willing to support the development of the American Coin's Payments and fintech platform, may feel free to do so by sending USDT or USDC to the American Coin-designated crypto wallet address.

The accepted currency during its ICO event/s is USDT and/or USDC. Credit card payment and bank transfer of the equivalent value of fiat currency, such as US dollars, are only accepted in the Atlantis Crypto Exchange.

# Roadmap

The effective actions for American Coin are laid out in the roadmap below:

## Airdrop & Pre-Sale 1

American Coin is successfully created and the Airdrop & Pre-sale is setup and conducted through a dedicated dashboard. All American Coins during these period are offered at an exclusive rate or free.

**Realized 10,000+ Users**



## PROJECT INITIATED

American Coin project with a vision to build a eco-system of cryptocurrency-related products for the untapped demographics is initiated.

## Airdrop & Pre-Sale 2 and Pre-sale 3

A series of exclusive invite only airdrop & pre-sale is conducted through the American Coin dashboard. All American Coins during these period are offered at an exclusive rate or free.

## Crypto Exchange as a Service (EaaS)

American Coin-based crypto exchange with Multi-Function hot wallets released for public based on Exchange as a Service ("EaaS") model. It consists of versions for Windows, Android & iOS.

## Accepted by U.S. Law Firm

American Coin has been accepted by a long-history US law firm as a payment currency for their legal services, which makes American Coin become the worl's 1st cryptocurrency to be payment currency for legal services.

**Realization of 500,000+ Users**



## Cold Wallet as a Service (WaaS)

Release of American Coin Wallet, which is a DApp cold wallet opens to all cryptocurrencies based on wallet as a service model ("WaaS"). It consists of versions for Windows, Android & iOS.

**Realization of 1,000,000+ Users**



## Blockchain-based Clubs and Malls

American Coin-based global blockchain clubs and malls to be launched. All products and services are priced and paid by American Coin.

## International K-12 Schools

Sponsors dozens of international K-12 schools in different countries, which tuitions and fees may be paid in American Coin.

## International Scholarships

Launches scholarships dedicated to the K-12 international school students, which may be paid in American Coin.or US dollars.



## Atlantis Blockchain & DApp Wallet

Launches a new blockchain with a TPS capacity of 1,000,000+, distributes Atlantis Crypto Wallet app to global users, and provides wallet as a service ("WaaS").



## Start IPO Process

American Coin's parent company begins its IPO process to get listed on NASDAQ.

## IPO Launched

American Coin's parent company gets listed on NASDAQ.



# Legal Disclaimer

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## General information

American Coin does NOT have the legal qualification of a security as defined by US law, since it does not give any rights to dividends or interests. American Coin as such are NOT shares and do not give any right to participate to the general meeting of Atlantis Coin Inc.

The purchaser of American Coins is aware that US securities laws, which ensure that investors are sold investments that include all the proper disclosures and are subject to regulatory scrutiny for the investors' protection, are not applicable. American Coin cannot have a performance or a particular value outside the American Coin and/or partner Platform in Blockchains. American Coin shall therefore not be used or purchased for speculative or investment purposes.

The sale of American Coins is final and non-refundable.

Anyone purchasing American Coins expressly acknowledges and represents that she/he has carefully reviewed this white paper and fully understands the risks, costs and benefits associated with the purchase of American Coin.

## Knowledge required:

The purchaser of American Coins undertakes that she/he understands and has significant experience of cryptocurrencies, Blockchain systems and services, and that she/he fully understands the risks associated with the crowdsale as well as the mechanism related to the use of cryptocurrencies (including storage).

American Coin shall not be responsible for any loss of American Coins or situations making it impossible to access to American Coins, which may result from any actions or omissions of the user or any person undertaking to acquire American Coins, as well as in case of hacker attacks.

**Risks:** Acquiring American Coins and storing them involves various risks, in particular, the risk that American Coin may not be able to launch its operations and develop its blockchain and provide the services promised due to unforeseen circumstances. Therefore, and prior to purchasing American Coins, any user should carefully consider the risks, costs and benefits of acquiring American Coins in the context of the crowdsale and, if necessary, obtain any independent advice in this regard. Any interested person who is not in the position to accept or to understand the risks associated with the activity (incl. the risks related to the non-development of the American Coin platform or any other risks as indicated in the Terms & Conditions of the crowdsale should not acquire American Coins.

# Important Disclaimer

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**This whitepaper shall not and cannot be considered as an invitation to enter into an investment. It does not constitute or relate in any way nor should it be considered as an offering of securities in any jurisdiction.**

This whitepaper does not include or contain any information or indication that might be considered as a recommendation or that might be used as a basis for any investment decision.

American Coins are all utility tokens which can be used only on the American Coin's platform and are not intended to be used as a regular investment. The offering of American Coins on a trading platform is done in order to allow the use of the American Coin payments platform and not for speculative purposes. The offering of American Coins on a trading platform does not change the legal qualification of the American Coin, which remain a simple means for the use of the American Coin's platform and are NOT a security.

American Coin is not to be considered as an advisor in any legal, tax or financial matters. Any information in the whitepaper is provided for general information purposes only and American Coin does not provide any warranty as to the accuracy and completeness of the information. American Coin is not a financial intermediary according to the US law and is not required to obtain any authorization for Anti-Money Laundering purposes.

Acquiring American Coins shall not grant any right or influence over Atlantis Coin Inc and governance to the Purchasers. Regulatory authorities are carefully scrutinizing businesses and operations associated to cryptocurrencies in the world. In that respect, regulatory measures, investigations or actions may impact American Coin's business and even limit or prevent it from developing its operations in the future. Any person undertaking to acquire American Coins must be aware of the American Coin's business model, the whitepaper or terms and conditions may change or need to be modified because of new regulatory and compliance requirements from any applicable laws in any jurisdictions. In such a case, purchasers and anyone undertaking to acquire American Coins acknowledge and understand that neither Atlantis Coin Inc, nor any of its affiliates shall be held liable for any direct or indirect loss or damage caused by such changes. American Coin will do its utmost to launch its operations and develop the American Coin's DeFi, DApp and international education systems.

Anyone undertaking to acquire American Coins acknowledges and understands that Atlantis Coin Inc does not provide any guarantee that it will manage to achieve it. You acknowledge and understand that Atlantis Coin Inc (including its bodies and employees) assumes no liability or responsibility for any loss or damage that would result from or relate to the incapacity to use American Coins, except in case of intentional misconduct or gross negligence.

### **Representation and warranties**

By participating in the crowdsale, You, as the purchaser, agree to the above and in particular, You represent and warrant that you:

- 1) Have read carefully the terms and conditions attached to the whitepaper; agree to its full contents and accept to be legally bound by it;
- 2) Are authorized and have full power to purchase American Coins according to the laws that apply in its jurisdiction of domicile;
- 3) Live in a jurisdiction which allows Atlantis Coin Inc to sell American Coins through a crowdsale without requiring any local authorization;
- 4) Are familiar with all related regulations in the specific jurisdiction in which you are based and that purchasing cryptocurrencies in the jurisdiction is not prohibited, restricted or subject to additional conditions of any kind;
- 5) Will not use the crowdsale for any illegal activity, including but not limited to money laundering and the financing of terrorism;
- 6) Have sufficient knowledge about the nature of the cryptocurrencies and have significant experience with, and functional understanding of, the usage and intricacies of dealing with cryptocurrencies, currencies, in addition to blockchain-based systems and services;
- 7) Purchase American Coins because you wish to have access to the American Coin's platform or services;
- 8) You are not purchasing American Coins for the purpose of speculative investment or illegal usage.

# Risk Disclosure

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**The following risks, any or all, may be applicable to American Coin as a type of cryptocurrency.**

As a common knowledge in the blockchain industry, cryptocurrency is a digital representation of value that functions as a medium of exchange, a unit of account, and a store of value. However, it does not have legal tender status as of Quarter 2, 2021.

Cryptocurrencies are sometimes exchanged for U.S. dollars or other fiat currencies around the world. But they are not generally backed or supported by any central government or central bank.

Cryptocurrency's value is completely derived by market forces of supply and demand. Accordingly, Cryptocurrencies are usually more volatile than traditional currencies.

The value of cryptocurrency may be derived from the continued willingness of market participants to exchange fiat currency for cryptocurrency, which may result in the potential for permanent and total loss of value of a particular cryptocurrency in case the market for that cryptocurrency disappear.

In the United States of America, cryptocurrencies are not covered by either FDIC or SIPC insurance. Legislative and regulatory changes or actions at the state, federal, or international level may adversely affect the use, transfer, exchange, and value of cryptocurrency.

Purchasing cryptocurrencies comes with a number of risks, including volatile market price swings or flash crashes, market manipulation, and cyber security risks.

In addition, cryptocurrency markets and exchanges are not regulated with the same controls or customer protections available in equity, option, futures, or foreign exchange investing. There is no assurance that a person who accepts a cryptocurrency as payment today will continue to do so in the future.

The features, functions, characteristics, operation, use and other properties of the specific cryptocurrency may be complex, technical, or difficult to understand or evaluate. Purchasers and/or investors should conduct extensive research into the legitimacy of each individual cryptocurrency, including its platform, before investing or purchasing.

The cryptocurrency may be vulnerable to attacks on the security, integrity or operation, including attacks using computing power sufficient to overwhelm the normal operation of the cryptocurrency's blockchain or other underlying technology. Some cryptocurrency transactions, especially for Bitcoin and Bitcoin-alike cryptocurrencies, will be deemed to be made when recorded on a public ledger, which is not necessarily the date or time that a transaction may have been initiated.

Cryptocurrency trading requires knowledge of cryptocurrency markets. In attempting to profit through cryptocurrency trading, you must compete with traders worldwide. You should have appropriate knowledge and experience before engaging in substantial cryptocurrency trading.

Any individual cryptocurrency may change or otherwise cease to operate as expected due to changes made to its underlying technology, changes made using its underlying technology, or changes resulting from an attack. These changes may include, without limitation, a "fork," a "rollback," an "airdrop," or a "bootstrap." Such changes may dilute the value of an existing cryptocurrency position and/or distribute the value of an existing cryptocurrency position to another cryptocurrency.

Any cryptocurrency may be cancelled, lost, or otherwise lose all or most of their value, due to forks, rollbacks, attacks, or failures to operate as intended. The nature of cryptocurrency means that any technological difficulties may prevent the access of your cryptocurrency. Any insurance or surety bonds may not be sufficient to cover all losses incurred by users.

Cryptocurrency trading can be extremely risky. It may not generally be appropriate, particularly with funds drawn from retirement savings, student loans, mortgages, emergency funds, or funds set aside for other purposes.

Cryptocurrency trading can lead to large and immediate financial losses. For instance, the volatility and unpredictability of the price of cryptocurrency relative to fiat currency may result in significant loss over a short period of time.

The nature of cryptocurrency may lead to an increased risk of fraud or cyber attack. Transactions in cryptocurrency may be irreversible, and, accordingly, losses due to fraudulent or accidental transactions may not be recoverable.

Furthermore, under certain market conditions, you may find it difficult or impossible to liquidate a position quickly at a reasonable price. This can occur, for example, when the market for a particular cryptocurrency suddenly drops, or if trading is halted due to recent news events, unusual trading activity, or changes in the underlying cryptocurrency system.

The greater the volatility of a particular cryptocurrency, the greater the likelihood that problems may be encountered in executing a transaction.

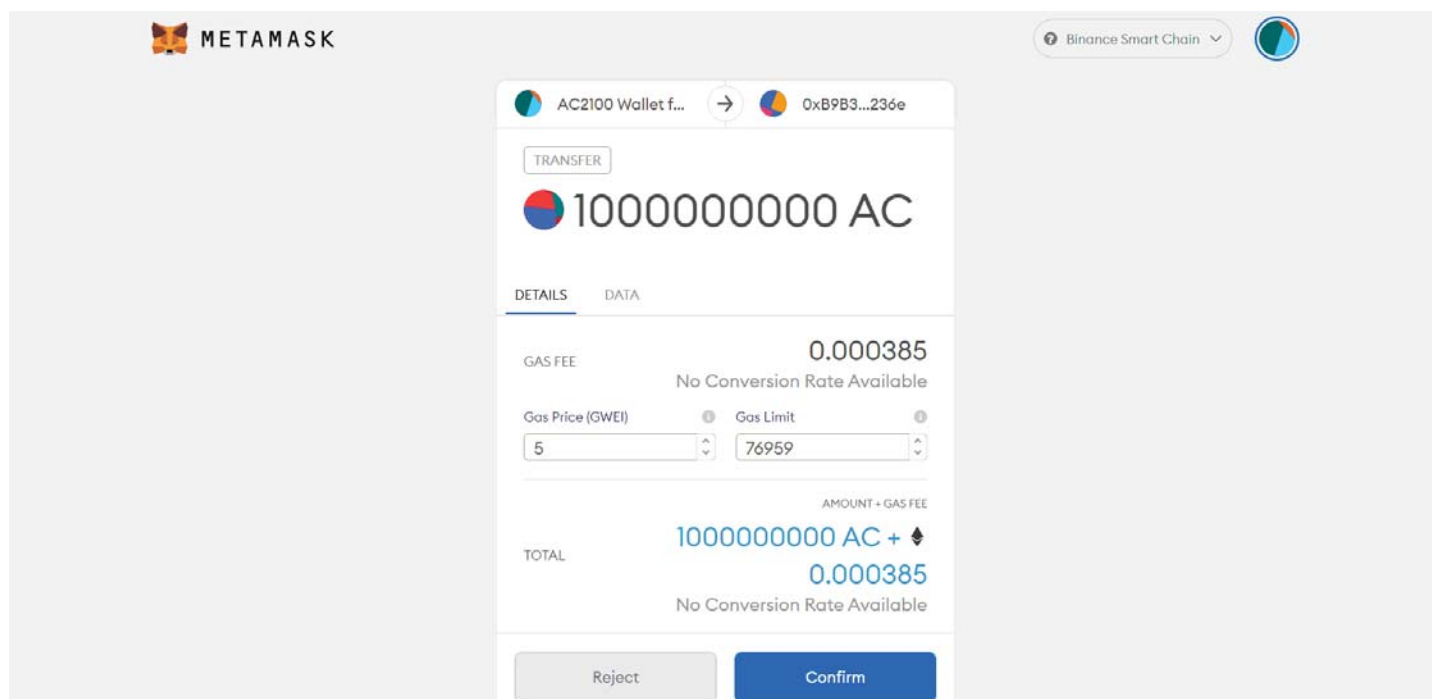
In addition to normal market risks, you may experience losses due to one or more of the following: system failures, hardware failures, software failures, network connectivity disruptions, and data corruption.

**You understand that when you buy, hold and/or trade a cryptocurrency, you are sufficiently aware of the above-mentioned risks, and fully responsible for your personal choices and actions related to such a cryptocurrency.**

**You further confirm that no one else has ever forced you to do so. Any of your determinations on a cryptocurrency was made by yourself based on your best knowledge.**



# Conclusion



As the world's FIRST (1st) 100% green cryptocurrency with almost-zero energy consumption and the world's FIRST (1st) cryptocurrency to be accepted by licensed U.S. law firm/s as a payment currency for legal services, American Coin and its blockchain-based ecosystem strives to make the fintech decentralized and cross-border payments accessible to the general public from both the lower and higher income groups alike.

Based on the latest MIT technology and BEP-20 Standard, American Coin uses the most advanced Blockchain concepts as the core part of its operational technology that is always scalable and sustainable, and thus is arising faster to stay from now on.

Further, because American Coin's energy consumption is almost zero, and there is no air pollution, extra noise and heat while a computer is running, it is undoubtedly the GREENEST cryptocurrency for environmental protection, climate change prevention, and healthy living condition.

Last but not least, American Coin is expected to become the BEST payment cryptocurrency for commercial uses worldwide. It is very practical and workable for the commercial world. Global users of American Coin may extensively enjoy its instantness of transactions, almost-zero gas fees, dozens of thousands of times TPS faster than Bitcoin, Ethereum and alter coins based on them, in addition to well acceptable prices whenever they start using it.

# Acknowledgement

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Based on the aforementioned milestones in cryptocurrency's commercial application, as one of the most successful students of Massachusetts Institute of Technology ("MIT") Media Lab, the creator of American Coin hereby acknowledges and extends the greatest appreciations to the following MIT experts for their most valuable teachings, extensive knowledge and rich experience in blockchain and cryptocurrency space:

- 1) Professor Gary Gensler, Chairman of U.S. Securities Exchange Committee (SEC); and
- 2) Professor Neha Narula, Director of MIT Digital Currency Initiative.

# References

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# Contact

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**Airdrop & Presale Registration:** <https://ac.americancoin.app/register>

**Facebook Group:** <https://www.facebook.com/groups/crypto4us>

**Telegram Group:** [https://t.me/American\\_Coin800](https://t.me/American_Coin800)

**Facebook Page:** <https://www.facebook.com/AC800>

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