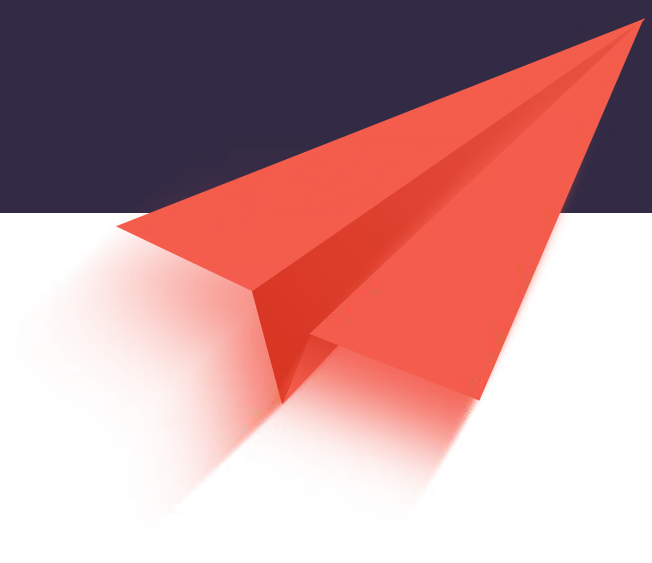




ULTIMATE CONTENT PUBLISHING AND MONETISATION PLATFORM

WHITEPAPER



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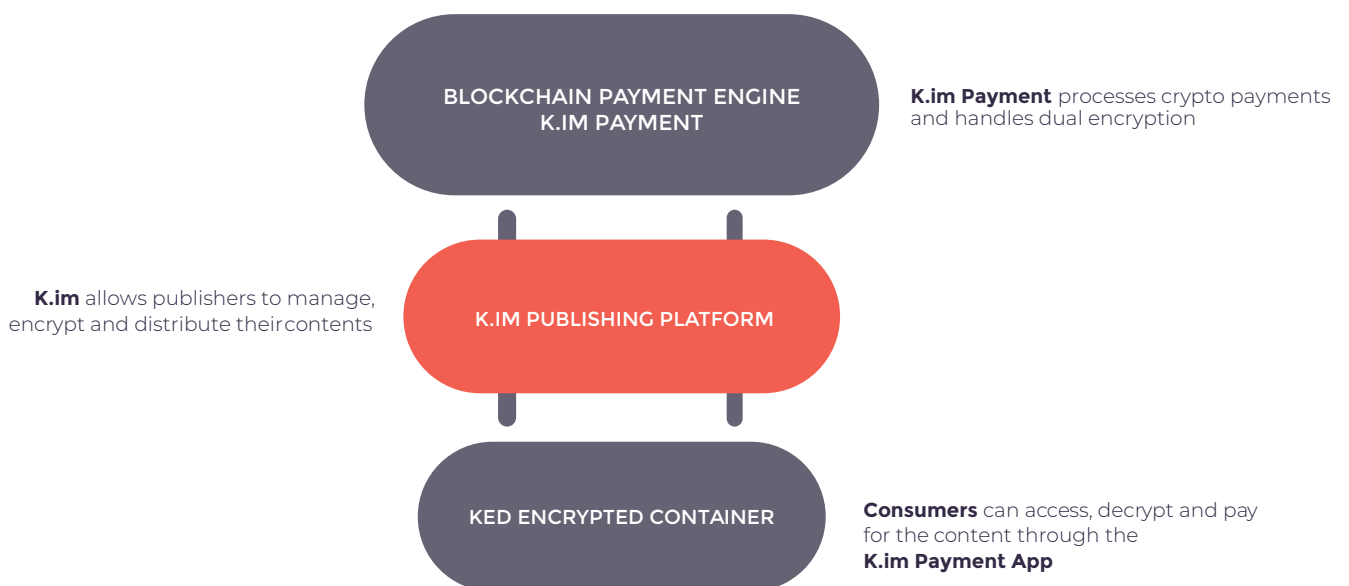
Introduction

This paper proposes a novel approach to monetising digital content. The current paradigm suffers from poor remuneration of publishers, high rates of fraud and frequent identity thefts.

K.im aims to create a dynamic ecosystem where publishers and consumers will find it easy and natural to conduct business directly with each other.

The Blockchain-powered technology of Bitcache that will be behind **K.im Payment** ensures the security and privacy of all transactions. Thanks to this secure platform, K.im services:

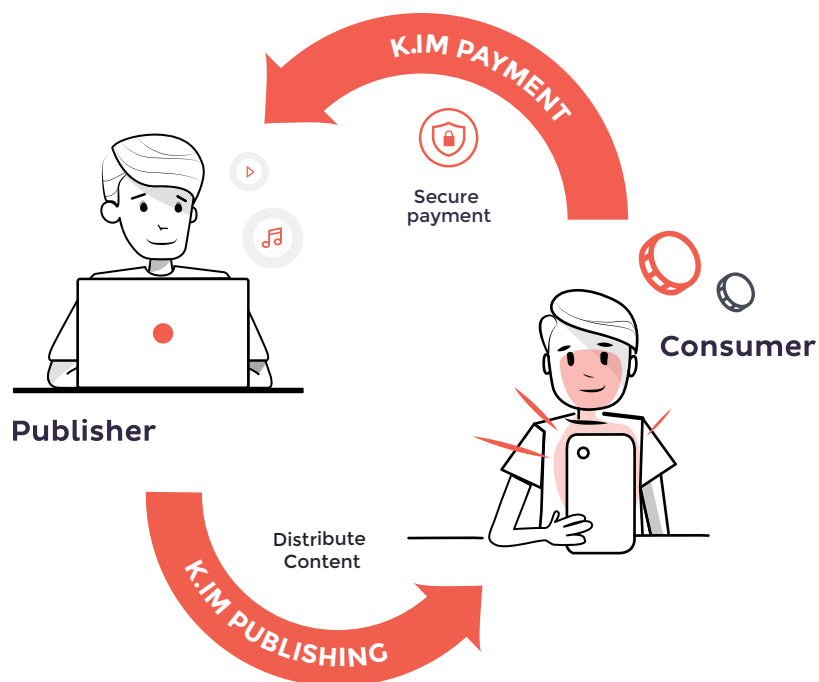
- Empower content creators by giving them an instant platform to monetise their creations.
- Reduce the risk of fraudulent transactions and identity theft.
- Give consumers the choice and versatility of content without having to rely on outdated third-parties, wherever they are.
- Enable consumers to access the content they have paid for, whenever they want.
- Allow easy monetisation of online content such as blog posts, news articles, YouTube videos, scientific articles, github repositories, Facebook posts, etc.



K.im will allow any publisher and content creator to publish and sell their digital content. The **K.im Payment Engine** will enable their consumers to pay for that content with cryptocurrency and to authorise the file decryption.

Providing an exclusive solution to transform any digital content into a **KED** (K.im Encrypted Data) container, K.im gives publishers the opportunity to sell all types of digital content independently.

Publishers own the file and the hosting, they set the price, and can then offer their content to an unlimited audience.



Market & Industry

THE CONTENT MARKET

Every day, billions of people browse the internet for content: news, videos, music, blogs and answers to questions.

But all too often, content creators receive a very small royalty for the content they produce, if any at all. This is a very real and unfair revenue distribution gap between creators and intermediaries.

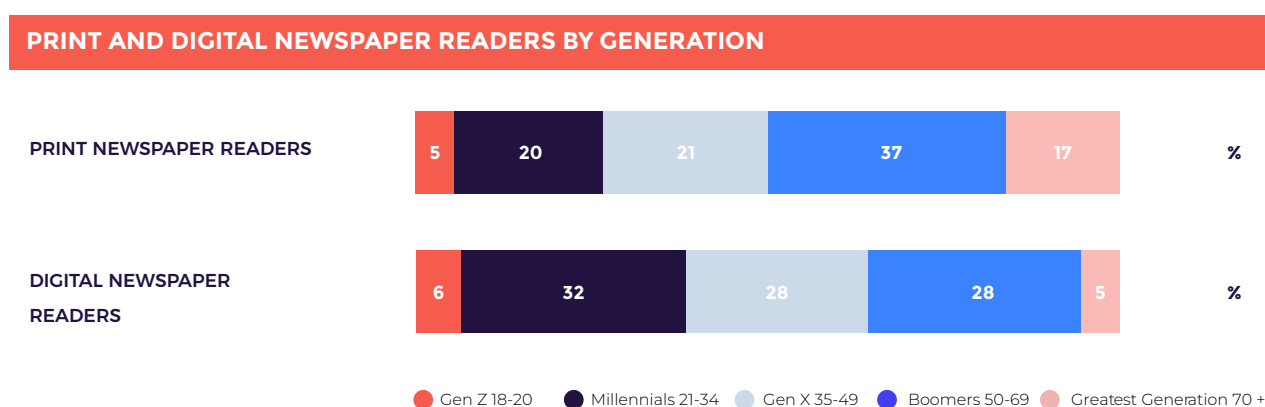
The second concern is where digital content is distributed via ad-funded sites. Here, content creators can lose significant ad revenue due to ad-blockers.

With 45 million US users blocking ads¹ it's not surprising that Adobe estimated global ad-revenue losses to be around US \$42 billion in 2016.²

Additionally, content creators may lose out if they use commission platforms. New content subscription marketplaces like Amazon take 30% commission for signing up new customers.

Content monetisation is broken!

In the news sector, the market clearly prefers digital news. Consider the following diagram, based on a recent Nielsen report, highlighting the preference for digital news.³



The third observation is the significant hidden cost of personal data exploitation. Internet users register their personal details on many sites they visit, sometimes including payment information. This creates lucrative targets containing millions of customer records which have generated significant company costs and loss of trust when things go wrong. Fortune estimates it costs a company around \$158 per stolen customer record. If companies stored none of this customer data, it could save them up to 95% of the cost.⁴

MARKET SIZE

In 2016, in the USA alone, adults spent 5.6 hours a day viewing digital media.⁵ This is a lot of time – and a lot of content. Studying the 28 billion monthly page views in June 2016 across the top 300 media websites in the UK and US (according to data from SimilarWeb) we estimate a market opportunity of an average of 82 pages per month per internet user.

Scaled for the global Internet population of 3.4 billion in 2016, there are likely to be around 280 billion page views of media per month. This, together with 150 billion YouTube & Twitch views per month gives a staggering 430 billion content views a month.

There's a big gap between what is being viewed, what is being paid for, and what creators are receiving.

Many major content portals such as Netflix, Hulu and Amazon have convinced consumers to switch to a subscription model for all-you-can-eat content bingeing.

However, 49%⁶ of US video-on-demand customers only subscribe to one service. This subscription saturation gives the opportunity for more pay-per-view models for content that a user might like from a provider not licensed on their single subscription.

Let's look at how customers consume music. A survey in Q4 2016 showed the majority of 16-64 year old internet users prefer access rather than owning it. At the end of 2016, Spotify was delivering 750,000 streams per minute worldwide,⁷ yet artists like James Blunt only receive £450 for a million playbacks.⁸ There is huge scope for offering content creators higher returns.

The Ecosystem

Our team aims to develop a system to empower people to monetise digital content. Our motivation comes from the identification of the following issues in the present content monetisation platforms:

- **Reduced revenue** share of digital content sales to the publisher due to market centralisation and high intermediary fees.
- **Inability to offer ultra-low price points** due to hefty transaction fees, even on the cryptocurrency market.
- **No simplified way to monetise content** that is published on existing platforms.
- **No alternative to ad-based or subscription-based revenue generation for websites.**

Therefore, the system for publishing and monetising proposed in this white paper addresses the above issues. The system is intended to be easy to use as well as effective in processing microtransactions.

As blockchain technology gives clarity to all contributing parties, we strongly believe in using the blockchain cutting-edge technology to improve the legacy processes of digital content distribution. Cryptocurrencies which are borderless and available 24/7 provide a real advantage for the digital content distribution and monetisation.

The operational components that make up our exclusive system are:

K!m Payment

K.im Payment will be a micropayment solution for the K.im platform that will be provided on the Blockchain-based micropayment technology of Bitcache which is powered by cryptocurrencies payment channels, enabling fast and cost-efficient transactions.

K.im Payment will facilitate K.im transactions, by providing publishers and consumers seamless and trusted micropayment services.

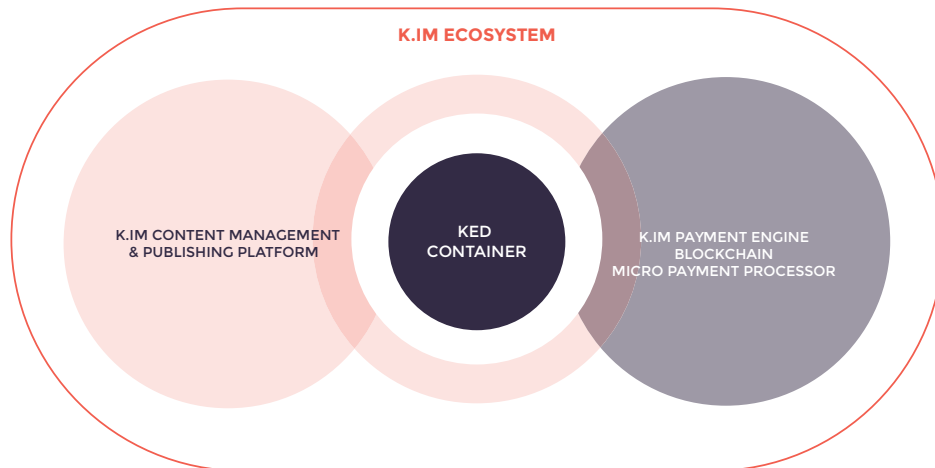
Kimcoins is the bespoke cryptocurrency designed to facilitate optimal use of K.im payment.

K!m Publishing

K.im will be a publishing and monetisation platform for digital content

K.im will offer a complete suite of content management tools to deliver and sell any type of digital content in a new revolutionary file container: **KED** (K.im Encrypted Data).

K.im: Content Publishing and Blockchain Payment Services



K.IM: THE ULTIMATE PUBLISHING AND MONETISATION PLATFORM

K.im is intended to be a publishing platform which provides the mechanism via which users can store, sell and buy digital content through the power of its Payment Engine. It aims to maximise publishing revenue with a focus on:

- **Ease of use**
- **Speed and efficiency**
- **Privacy and security**
- **Unlimited exposure for digital content**

USER EXPERIENCE

The K.im platform is designed to simplify workflow and make the user experience as smooth as possible.

Users may be categorised based on how they use the K.im platform:

- **Publishers**, via the K.im platform, will seamlessly and securely encrypt (generate a **KED**: K.im Encrypted Data) and upload their digital content to multiple third-party storage sites.
- **Consumers** after getting the download link of the file from their favourite website, will download, stream or view digital content from any of the storage locations where the K.im Payment-enabled file container (**KED**) has been uploaded to.

The intended user experience flow:

- Publishers upload their digital content through the K.im platform and set a price and a cover.
- Publishers get a **KED** secure container hosted in their aggregated vaults.
- Publishers share their **KED** download link anywhere they want.
- Consumers pay, download and decrypt the **KED** in an instant.
- Consumers enjoy the content and Publishers get paid.

User access to the K.im platform is based on the user's **K.im Payment App**, which means that any user with a **K.im Payment App** can readily access K.im services, and is not required to complete any additional registration tasks to use the service. Kimcoins will facilitate this.

A user-friendly content management system will be provided for publishers on the K.im website and mobile app to facilitate file uploads as well as manage uploaded content, allowing publishers to update information for their own content and set pricing for sales.

The consumer's user experience for content download will be seamless, as the main interaction that will be required by the consumer is only authorising a payment from their **K.im Payment App** for purchasing the content.

THE K.IM PLATFORM

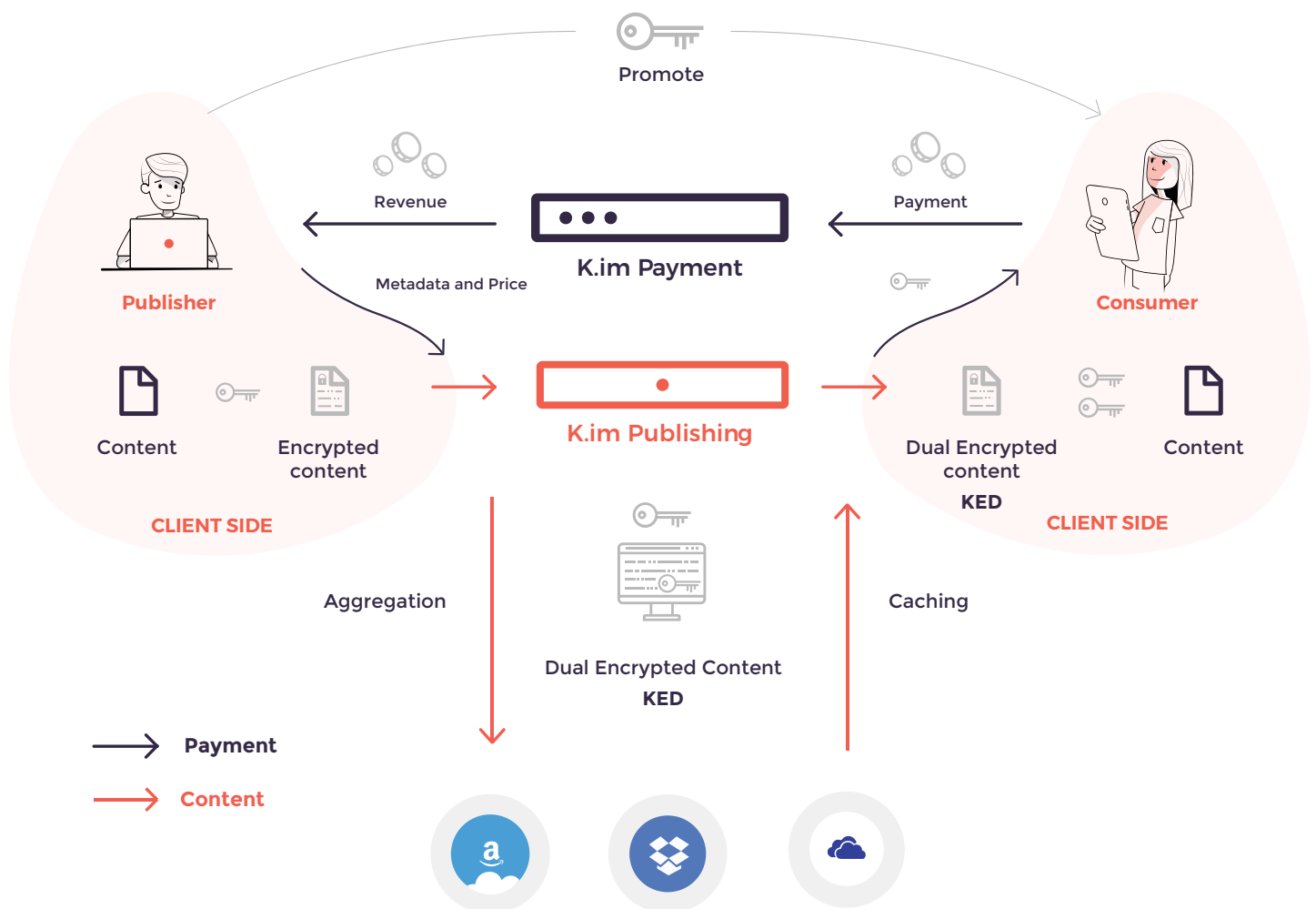
The platform will be composed of:

- The user-friendly frontend interface, which is a website providing a client-side application on the browser for content management and smooth user experience.
- The backend which is an API content management service providing functionality for handling encrypted file transfers and modifications to the content attributes. This will facilitate platform-independent client development such as native mobile applications.

MONETISATION PROCESS

Content monetisation involves:

- **Publishing:** uploading and promoting of the content.
- **Consuming:** purchasing and downloading of the content.



Proceeds from the sales of digital content are credited in Bitcoin or Kimcoin to the respective publishers' **K.im Payment App**, net of any K.im fees. The publisher may then exchange those Bitcoins and/or Kimcoins for fiat currencies or other cryptocurrencies.

Publishing in 4 easy steps

A publisher of content only needs to follow 4 simple steps to start selling.

1. Upload

The process starts with the publisher in possession of the file containing the digital content to be monetised. The file is encrypted and uploaded to the K.im platform.

2. Describe and set a price

The publisher enters in metadata (such as a title and short description), which is also encrypted and uploaded to K.im. Finally, pricing is set to enable sales.

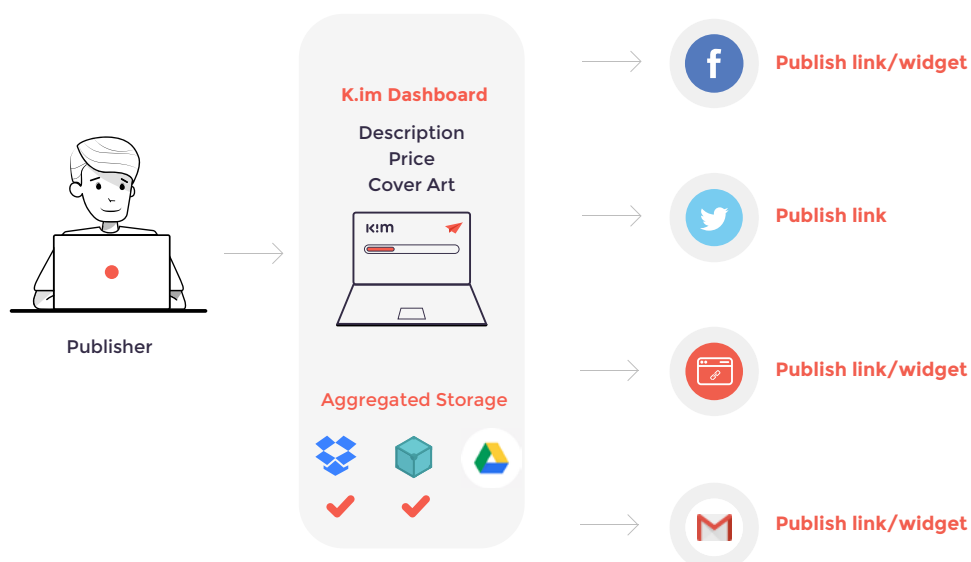
The two steps described above are fully automated and user interaction is required only to select the file to upload and to enter description and price point by the publisher. At this stage the **KED Container** is ready to use.

3. Get a link or a widget

At the end of the upload process, K.im provides the publisher with a widget or link which can then be used to promote the content. The widget or link includes the information required to fetch the file details and purchase the file. This includes the decryption key generated at the publisher's client-side, without which it is not possible to complete the decryption of the file's metadata or its contents.

4. Promote and share

Promotion of content involves publishing a widget on websites or sharing the **KED** file's link.



Consuming content in 3 easy steps

A consumer only has 3 steps to enjoy content published on K.im.

1. Choose a content link or widget

When potential consumers discover content via a widget, or a link, they can view the information about the **KED** file, provided by the publisher in order to decide whether to purchase the content.

2. Purchase the content

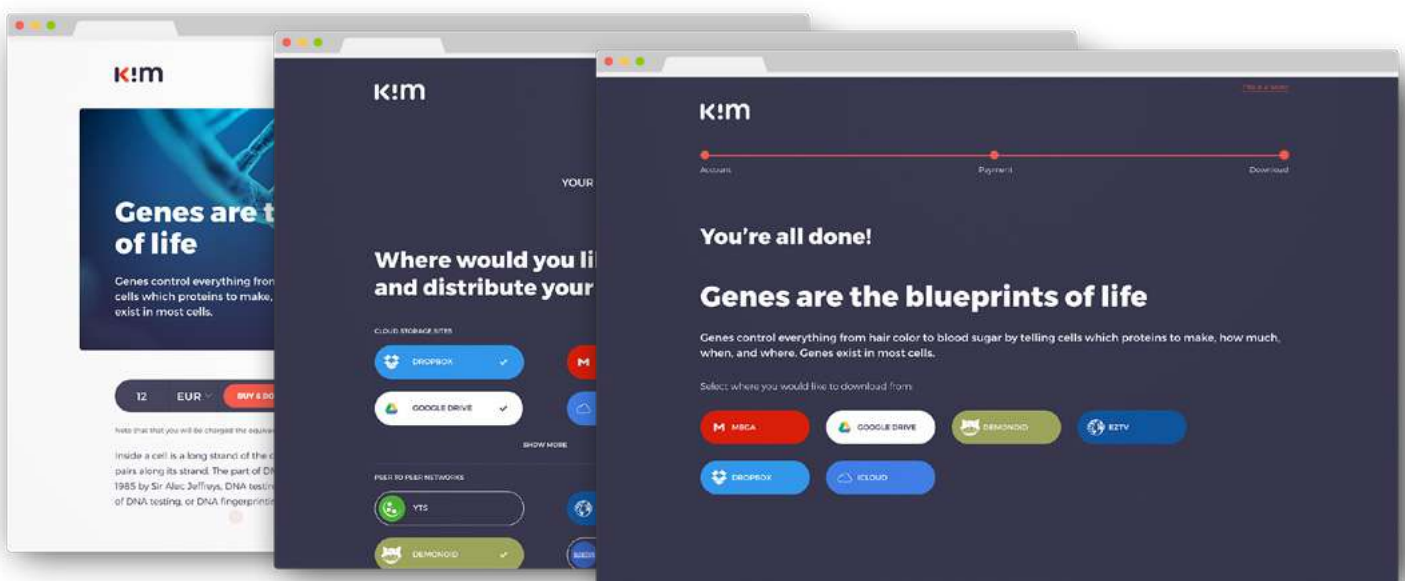
Purchasing of content involves the consumer approving sending a payment through the **K.im Payment App**.

3. Download the content

Once a file is purchased, the consumer then gets access to the second decryption key with which the file content decryption process can be completed.

The consumer then downloads the content and decrypts it to access the original content as uploaded by the publisher. In the case of streamable multimedia, the content starts playing while the content is downloaded.

This download or streaming process will be entirely automated through a client-side application on the browser and will not require any additional effort by the consumer and therefore does not interfere with user-experience.



K.IM FEATURES

K.im will provide a range of features that enhance the publisher and customer experience. While the user enjoys a super simple user-interface, under the hood is a set of highly complex processes which are automated with precision.

Storage Aggregation

K.im will provide a storage aggregation service for publishers to upload content to a range of third-party storage platforms such as the legacy technologies of Dropbox and Amazon Drive, as well as the cutting-edge technologies such as Swarm, Storj and IPFS. This can then be used to distribute the contents for sale. Publishers will be able to select multiple options from a range of storage platforms to upload simultaneously.

A Friendly Content Management Dashboard

The Dashboard will contain 3 content management tools:

1. Content definition and customisation system

The K.im platform will allow the publishers to precisely define their content and its attributes. They can describe it and provide illustrations (Cover art / thumbnail/ etc.) to make it more attractive for the consumer.

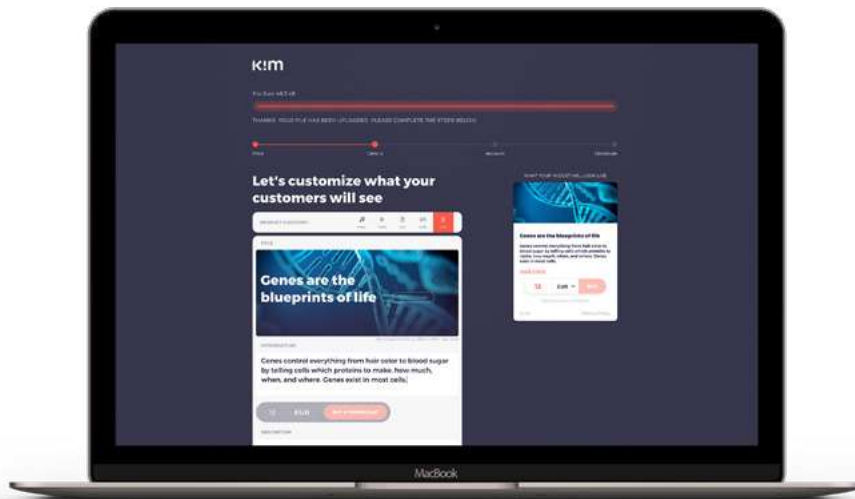
2. Pricing and currency selection tool

Publishers have the option to set the price point of their digital content in popular fiat currencies such as Euro, however all transactions will be settled by consumers in cryptocurrencies and paid to publishers in Kimcoin or Bitcoin.

Consumers will have the option to view the price of the digital content in a range of fiat currencies. The value displayed shall be calculated based on the exchange rate between the currency set by the publisher and the currency choice of the consumer. This will initially be through Kimcoins and Bitcoins. Payments for purchases are made in cryptocurrencies. At the time of purchase, the amount will be calculated based on the exchange rate of the chosen cryptocurrency against the currency stated by the publisher as the price point.

3. Option for free promotional download for customer

The publishers will be able to start publishing content for free, build a reputation and later begin to charge for their digital content. A publisher may offer a volume of free downloads or views to their customers for viral promotion.



Publisher Reputation System

Publishers, if they decide to, will be able to provide K.im with personal or professional information in order to be labeled by K.im as a trusted user. Through this approach their reputation will increase giving greater confidence to consumers. It is proposed that publishers receive incentives based on the level of Know Your Customer (KYC) information (Level of Trust) they choose to provide. This will be an opt-in feature.

Content Rating System

Digital content may be evaluated by consumers who purchase it, creating a community-based rating system. This in turn shall reflect upon the publisher's rating based on the ratings achieved by the publisher's content.

Report and Takedown System

K.im aims to respect the rights of copyright owners. K.im will work on policies, designs, and technologies that attempt to address the many complex issues of international copyright compliance for user-generated content intermediary services and related risks.

K.im will establish policies in its terms of use as to abuse of copyright, as K.im takes such matters seriously.

K.im will allow people to report on the grounds of copyright infringement and malicious content.

This process will be established and set out in the terms of use. K.im intends to employ systematic and heuristic measures to deter repetitive abuse.

THE KED, “K.IM ENCRYPTED DATA” CONTAINER:

Strong Encryption for File Content and Metadata

K.im will bring to you the **KED** file container: “**K.im Encrypted Data**”, based on patent-pending technology with double-encrypted tamper-proof file integrating natively a process of crypto-payment and instant decryption of content. It will allow anyone to distribute or sell digital files without fear of piracy, theft or loss of copyright while allowing authorised users to consume them immediately without any constraints.

K.im will provide a web interface to allow users to create and manage their own **KED** containers and publish them easily on the web to an unlimited audience.

A more technical approach:

The “**KED Container**” is a double-encrypted file dedicated to the protection, the distribution and the payment of publisher’s digital content.

File content (data inside the file) and file metadata (such as title, description, cover image, price and other custom fields) will be encrypted client-side before being uploaded, to ensure privacy for the publishing user. This guarantees that neither K.im nor any of the third-party storage providers where the file is uploaded can view its content or its metadata. The only information that K.im will receive about the file is expected to be the file size and a unique internal identifier.

A second layer of encryption occurring server-side will be applied to the file before it is uploaded to the storage platforms. Each file will be encrypted with a separate set of keys. This will ensure confidentiality and integrity of the content in transit during uploads and downloads, as well as when at rest in storage. This is also in aid of preventing malicious attackers from tampering with the file content or its metadata.

Use of stream cipher for content encryption ensures that content can be transferred while applying encryption/decryption on the fly. This will allow for multi-threaded transfer of non-sequential chunks for efficient uploads and downloads. This will give granularity in seeking chunk positions within content, enabling seamless in browser media content viewing and giving the publishers the ability to have their multimedia content viewed directly from their promoting websites.

K.im Payment Services

THE INNOVATIVE CRYPTOCURRENCY PAYMENT PROCESSOR

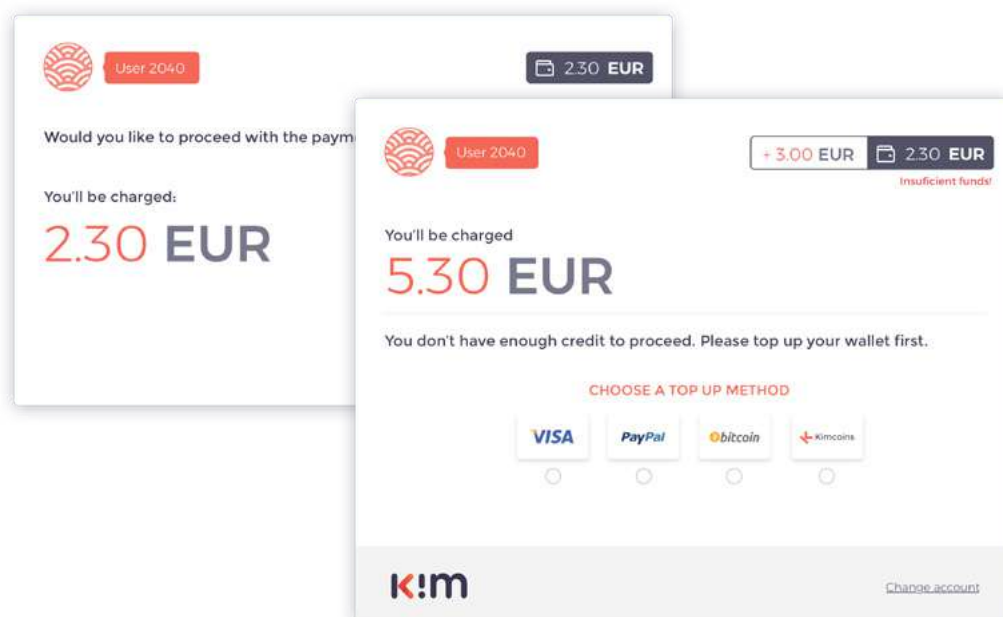
K.im Payment (through the underlying payment technology of Bitcache) aims to provide a set of services that handle transactions using a range of cryptocurrencies which will include Bitcoin and Kimcoin initially. Its essential role is to be an online micropayment processor, addressing the issues of delays and transaction costs on public Blockchains, made possible through solutions based on payment channels and Liquid Network technologies.

USER EXPERIENCE

The use of the Bitcache and K.im Payment services will be easy and straightforward:

- **User downloads the K.im Payment App**
- **The K.im Payment App generates a Wallet**
- **User tops up Wallet**

Ready to use!



K.IM PAYMENT: BLOCKCHAIN AND PAYMENT TECHNOLOGIES

K.im Payment will take advantage of Blockchain's distributed nature and use multiple nodes globally to better provide for its integrity and resilience.

K.im Payment will use Liquid Network and Lightning Network technologies for its payment processing engine. This will enable trustless transactions and it will do away with the need for legacy approaches of third-party notaries and federated pegging. Only the final balances will enter the Mainnet Blockchains as required to reflect the conclusion of a payment channel.

The K.im Lightning Network nodes will also connect out to the public Lightning Network, which will enable **K.im Payment** users to make payments from their **K.im Payment App** to services that are connected on the Lightning Network.

Access to **K.im Payment Services** will be through its API, which interfaces with a **K.im Payment App** and merchants' systems.



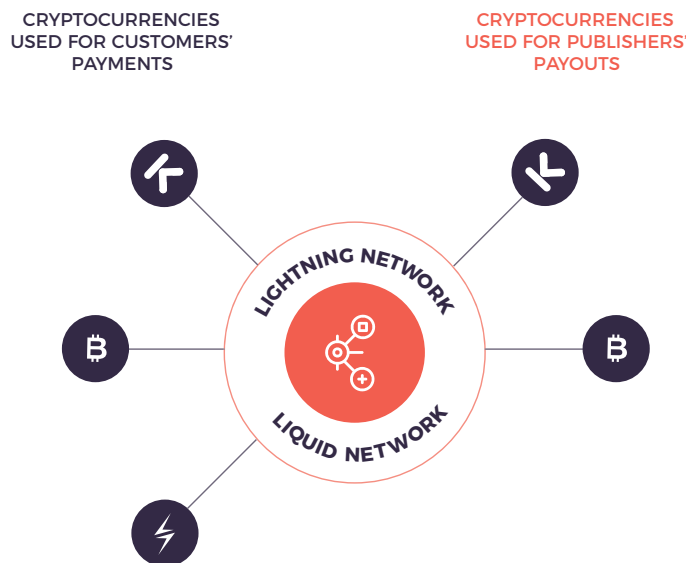
K.IM PAYMENT APP

The interface to the **K.im Payment** engine is provided via a **K.im Payment App**, which will come in the form of a browser extension. This will allow for smooth user experience through seamless integration between the **K.im Payment Services**, **K.im Payment** enabled websites and the user's **K.im Payment Wallet**.

The **K.im Payment App**, through its wallet feature, will enable payments on merchants' platforms (other than K.im) that have adopted **K.im Payment** and the proposed tipping functionality.

The **K.im Payment App** will be open-source, allowing for independent audit. This will ensure consumer confidence in the application, as to quality, privacy and security.

The **K.im Payment App** will feature a secure multi cryptocurrency wallet that supports Bitcoin and Liquid-based cryptocurrencies.



The **K.im Payment App** will be able to transact in Bitcoins using the Lightning Network technology. It will also be able to transact in Liquidtokens using Liquid Network.

The **K.im Payment App** will provide user registration and securely store the private keys of the user.

The **K.im Payment App** will be able to display the balance in terms of fiat currency selected by the user based on the given exchange rates.

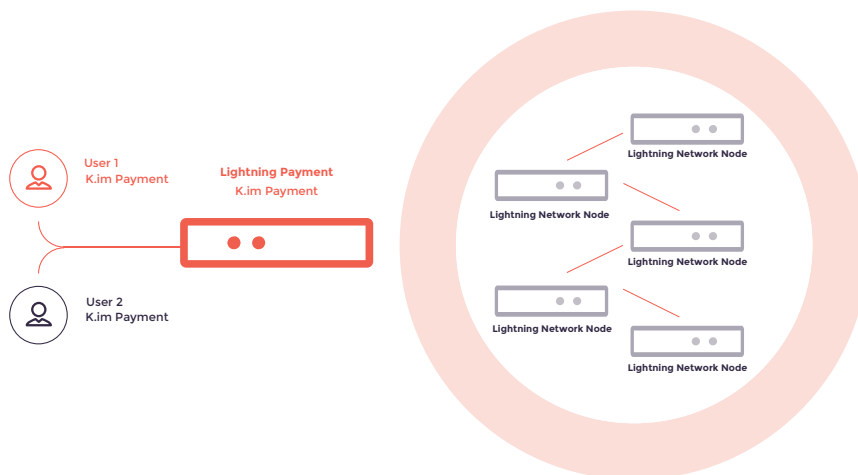
HOW K.IM PAYMENT HANDLES TRANSACTIONS

Users will be able to utilise their cryptocurrencies that are on the Bitcoin Mainnet and Liquid Network to make payments via **K.im Payment**.

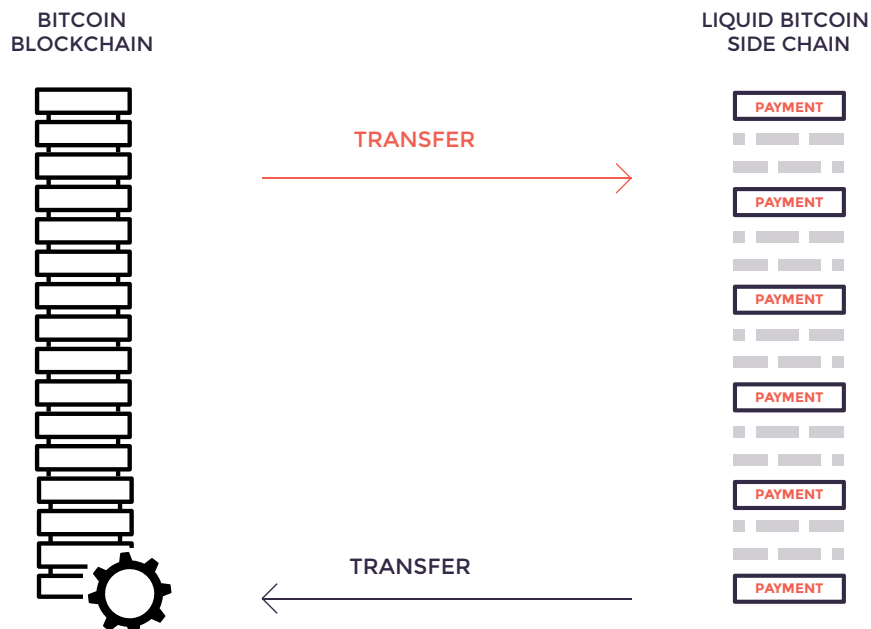
This off-chain solution will be made possible through the establishment of payment channels by the **K.im Payment App**, to enable Bitcoin and Liquid microtransactions on the **K.im Payment System**. This will allow for transactions in a trustless manner with low latency.

The K.im Lightning Network that **K.im Payment** will run on will be connected to the public Lightning Network. **K.im Payment** users will be able to make payments to Lightning Network nodes with the Lightning Network capable **K.im Payment App**.

K.IM LIGHTNING PAYMENT CHANNEL



LIQUID NETWORK



K.IM PAYMENT FEATURES

The underlying payments technology that **K.im Payment** will run on (which will be owned and operated by Bitcache), will initially be dedicated to **K.im Platform** payments. It will eventually provide other services and features for the K.im publishing platform as well as to third parties as a 'white label' payments solution, thanks to its Blockchain integration and powerful payment engine.

Privacy in User Registration

The user registration process will be simple and should only require creation of a **K.im Payment Wallet** where the **K.im Payment App** generates a private key. User access to the **K.im Payment Services** will be provided by the **K.im Payment App**. The **K.im Payment Wallet** will remain on the client-side.

As an added-value service, the user will be given the option to back up their own **K.im Payment Wallet** onto the **K.im Payment Service**, provided it is encrypted client-side by a password selected by the user.

Authentication Service

K.im Payment will provide an identity service, allowing its users to readily access any **K.im Payment** enabled platforms without having to go through registration hassles. This will also be provided by the **K.im Payment App**.

Basic Content Tipping Service

K.im Payment will allow website publishers to embed a tipping button in their websites. This prompts users visiting those sites that they can pay tips to the publisher of the media.

Advanced Tipping Service

Publishers who publish content on external platforms (such as YouTube) may be able to choose to receive tips from their viewers who wish to support them. This will occur by enabling the tipping service for each content item (such as a YouTube video) via the **K.im Payment App**.

Paywall Service

Websites (such as news agencies, blogs, etc.) who wish to charge readers for articles may use **K.im Payment** to manage payments by including client-side scripts provided by **K.im Payment**.

Ad-free Browsing

Websites, which depend on revenue generated by ads, may be able to give visitors the option to enjoy ad-free browsing. This would be through the visitor paying a very minimal fee to have the ads removed for the visitor's views, with the publisher still being compensated for lost ad-based revenue.

Merchant Payment Gateway

For merchants who would like to enable payments as well as revenue disbursement for sites adopting **K.im Payment** they may be able to use an extended API functionality.

Payments to the public Lightning Network

Besides being able to make payments for services enabled by the **K.im Payment Engine**:

- users will be able to make payment to Lightning Network Nodes with their **K.im Payment App**;
- users will be able to utilise their cryptocurrencies even outside the K.im ecosystem; it will
- simplify Lightning and payment channel technologies.

Kimcoins

The Kimcoin is a utility token. Its purpose is to facilitate access to the K.im content ecosystem by providing a Liquid token to pay publishers of digital content on the K.im platform.

KIMCOIN

The Kimcoin will be a Liquid token on the Liquid Network.

As a Liquid token, the Kimcoin will not be mined, but will be minted.

For clarity the Kimcoin is not a Kim Development Coin (KDC) and the KDC will not be capable of use on the K.im Platform.

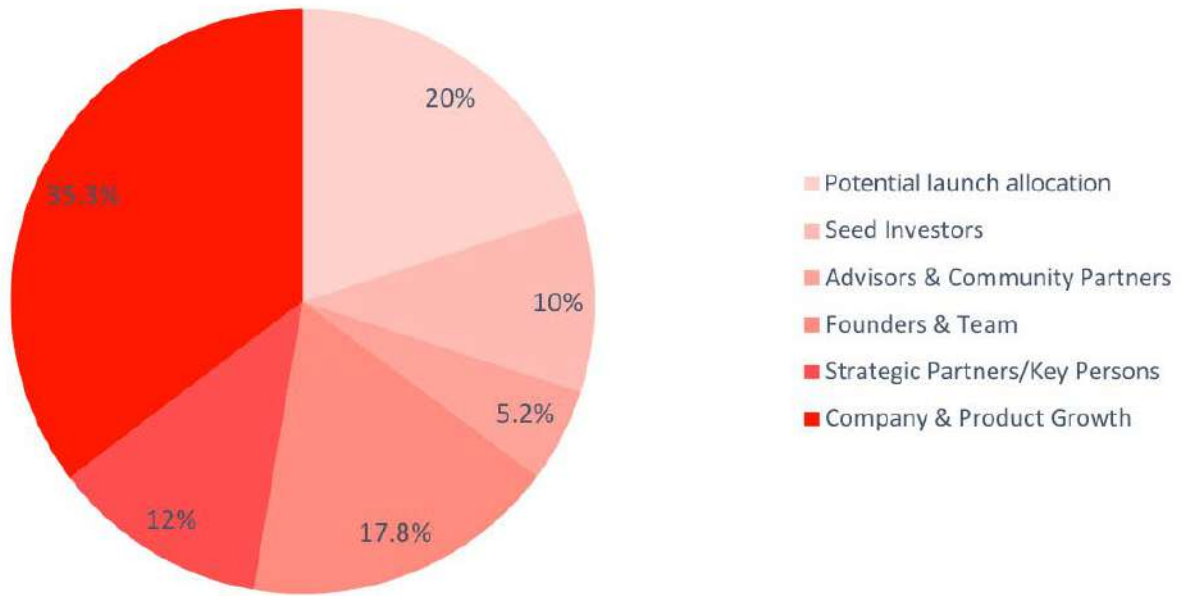
TOKEN UTILITY

The current proposed K.im model will provide users the ability to use their Kimcoin through the K.im platform and for transactions made with the **K.im Payment App** inside the K.im ecosystem.

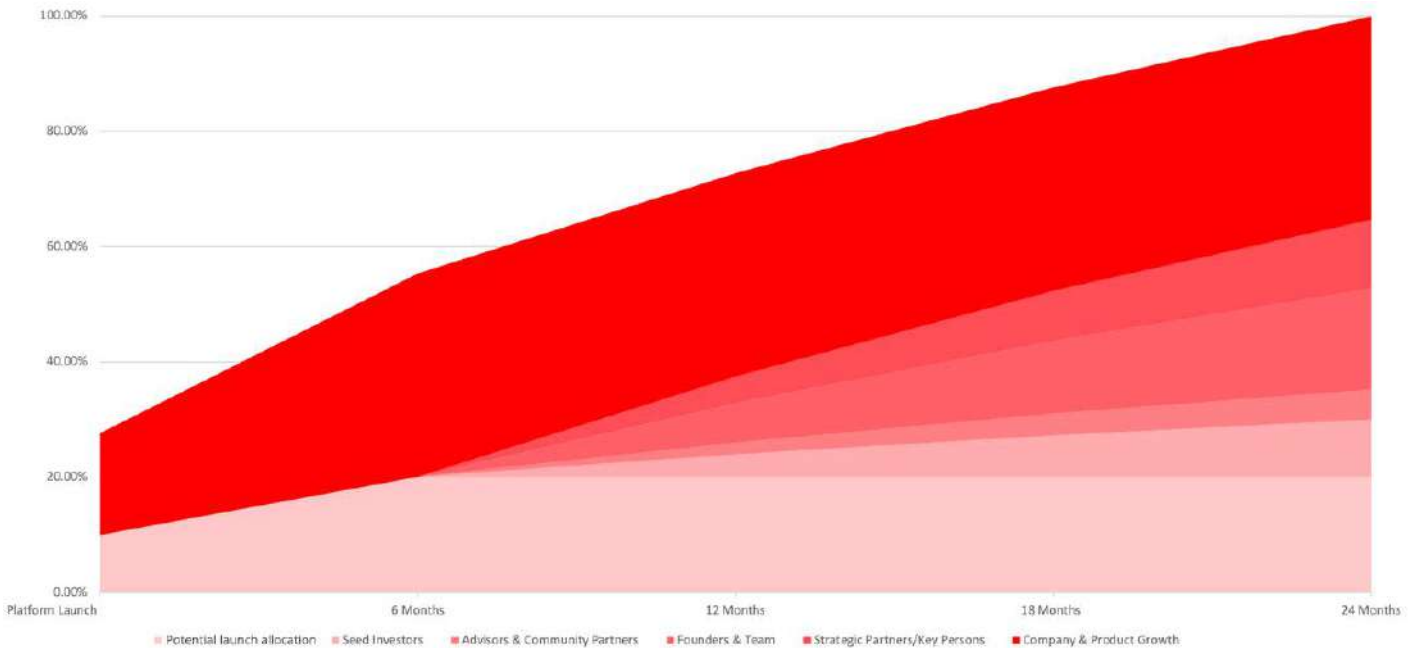
- Facilitate micropayment transactions for the purchase and tipping of content by end users.
- Provide access to the premium features of the K.im content management platform, enabling content publishers to grow the sales of their assets with ease.
- Act as a unit of value for digital content on the K.im platform.

The total supply of Kimcoins will be 1,000,000,000.00.

EXPECTED KIMCOIN DISTRIBUTION



EXPECTED KIMCOIN RELEASE SCHEDULE

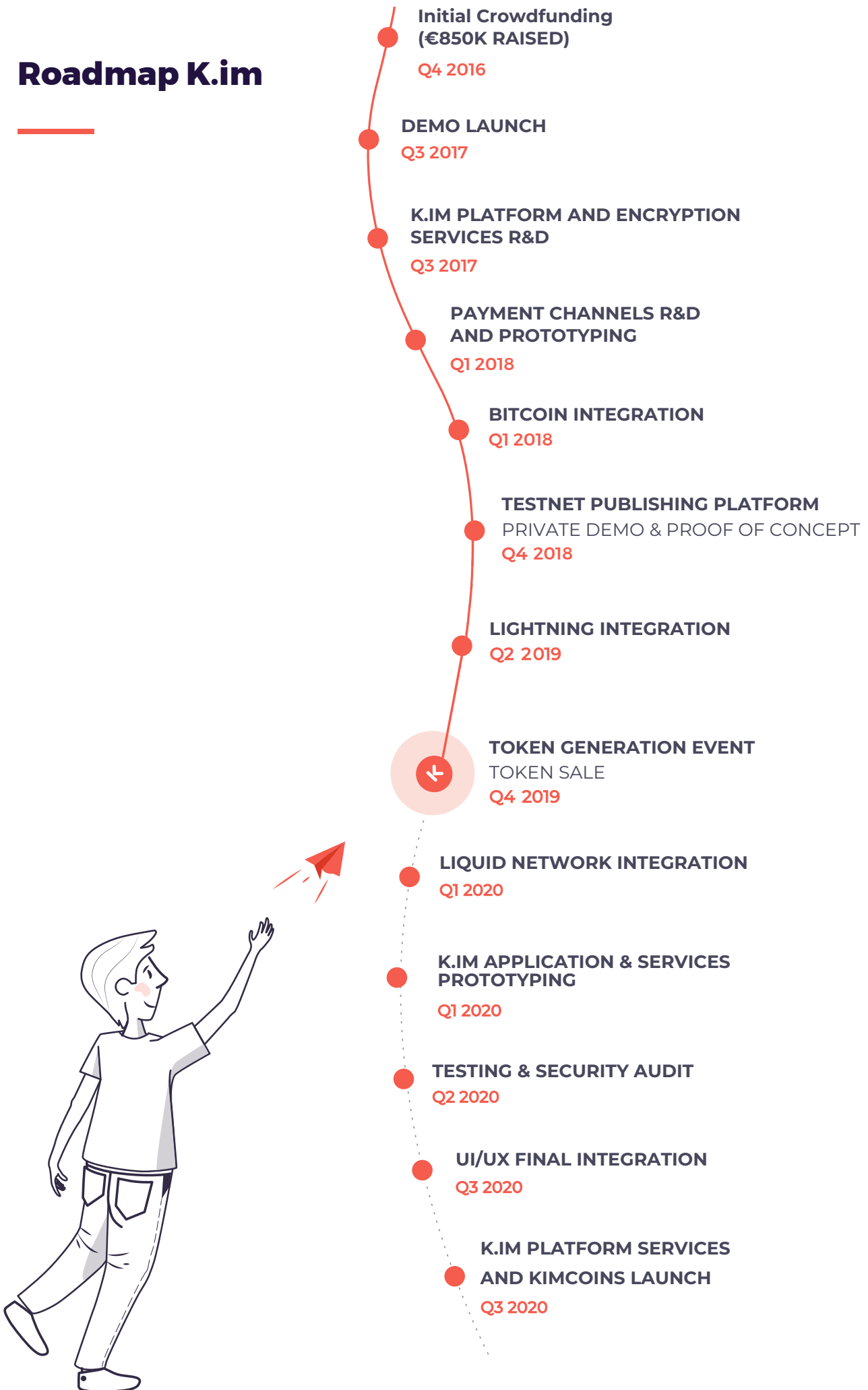


KIMCOIN USAGE AND VALUE

The utility role of the Kimcoin is a primary consideration in the success of the content ecosystem to exploit its features. Kimcoins are intended to be multi-purpose instruments with a range of roles and associated features.

Role	
Rights	The Kimcoin provides access to the K.im Payment and K.im ecosystems. Payments, commissions, rewards and content revenue shares are facilitated by holding Kimcoin.
Value exchange	Content creators and publishers sell content by directly publishing via K.im. Consumers may buy content with Kimcoin. Consumers may tip or donate to publishers and other K.im Payment Wallet users.
Toll	Content publishers may pay a subscription fee with Kimcoin to access additional functionality.
Function	Being a cryptocurrency, it facilitates frictionless and unrestricted payments through a trustless transaction model, inheriting the benefit of Blockchain technology.
Currency	Kimcoin will act as a unit of currency for efficient micropayments, avoiding cumbersome and expensive traditional payment service providers.
Earnings	Revenues generated from content sales are paid to respective publishers, in Kimcoin.

Roadmap K.im



The Business Model

K.im will have business models that will better provide for the longer term viability of its ecosystem, incentives for participants to continue to utilise, maintain and further develop this ecosystem, and the continued utility of the Kimcoin.

TARGET USERS

Initially, the customer segments **K.im Publishing and Payment Services** will be targeting are:

- “Snackers” who view content such as social, business, news, finance, health, sports, free VoD, movie reviews but would prefer not to see advertising.
- “Saturated Subscribers” who like watching TV box sets, movies on demand, TV from other countries and gameplay videos but cannot justify paying for yet another subscription.
- “Independent Media” who would like to be able to share their content regardless of geographic location.
- “Crypto Enthusiasts” who own cryptocurrencies and seek ways to spend this on useful content.

Other markets like adult, casual gamers and international remittance for the unbanked may be reached in the future. Growth of users is anticipated to come from publisher promotion and brand awareness campaigns to the target segments. For premium content publishers, additional marketing tools will be provided from K.im.

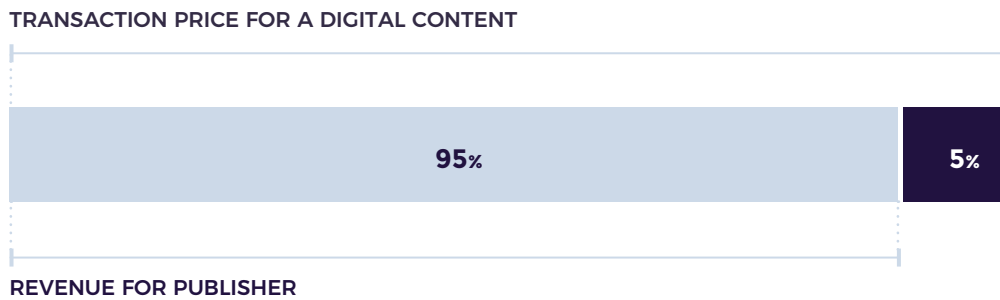
REAL ADDED VALUE OF OUR SOLUTION

It is proposed with K.im that every publisher will get their own digital shop and every consumer will have access to it for free. There is to be no commission nor intermediaries for any digital content sales. It is proposed that K.im will be paid for its publishing and monetisation technical services, and **K.im Payment** will be paid for its successful cryptocurrency transactions only. It is to be transparent, cost-free and fast.

As we try to democratise payment solutions and content publishing at the same time, our ecosystem fees are intended to be very attractive for users and publishers.

HOW PUBLISHERS GENERATE REVENUE

By uploading and selling content, publishers will receive revenue for sales of their content realised through the K.im platform. As they will immediately reach the consumer without intermediaries it is intended for publishers to receive up to 95% of the consumer price.

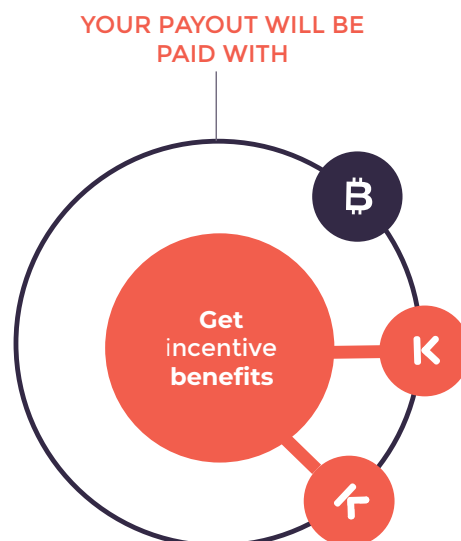


HOW PUBLISHERS GET PAID

The **K.im Payment Engine** will allow consumers to pay with various cryptocurrencies such as Bitcoin and Kimcoin.

The payout for the publisher will be available in Bitcoin and Kimcoin. K.im will look to incentivise publishers to prefer the acceptance of Kimcoins from customers through various marketing promotional and incentive schemes.

PUBLISHERS DEFINE PAYMENT AND PAYOUT CRYPTOCURRENCY

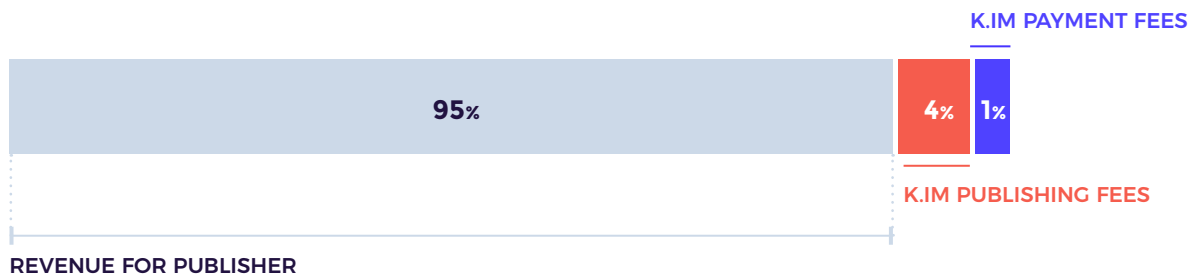


HOW K.IM GENERATES REVENUE

It is proposed for the K.im Platform to have different revenue and income strategies.

Transaction fees

K.im will charge for every transaction going through its platform. For delivering the monetisation service, K.im will apply fees proposed to be up to 4% of the content price.



Additional Premium Products

K.im may propose additional premium paid features for publishers who expect or require more visibility and credibility for their brands. This additional revenue for K.im gives the publisher the ability to customise its digital shop for content and transaction. Such premium products may include:

- **Customised templates on the download pages** presented to the consumer (logo / banners / etc.).
- **Branded and personalised profile page.**
- **Widgets** where the publisher can showcase various contents to download.

Promotions Fees

K.im may offer publishers a limited volume of free downloads per content item for their consumers. After reaching the limit for the content any subsequent consumers would have to purchase that content to be able to download. However, the publisher can purchase an additional volume of free downloads for their consumers from K.im for a small fee.

VOLUME OF FREE DOWNLOADS FOR THE CONSUMER

Promotional downloads, **free** for the publisher

VOLUME OF FREE DOWNLOADS FOR THE CONSUMER

Additional volume requires fee from publisher

Membership Programme (subscription model)

Publishers may gain access to premium products and the ability to provide unlimited free downloads for their consumers through the K.im **MEMBERSHIP PROGRAMME**. The subscriptions will be for a given time period and will need to be renewed periodically by the publisher.

MONTHLY SUBSCRIPTION PAID BY PUBLISHER

- ✓ ACCESS TO UNLIMITED FREE DOWNLOADS FOR THE CONSUMER
- ✓ ACCESS TO PREMIUM PRODUCTS



HOW K.IM PAYMENT GENERATES REVENUE

It is intended that **K.im Payment** will generate revenue for the services it provides to its clients. It will only receive payment when the process is completed. Fees generated for each transaction will be on a percentage basis of the amount transferred.

The proposed pricing strategy (as set out below) has different revenues depending on the **K.im Payment** features used:

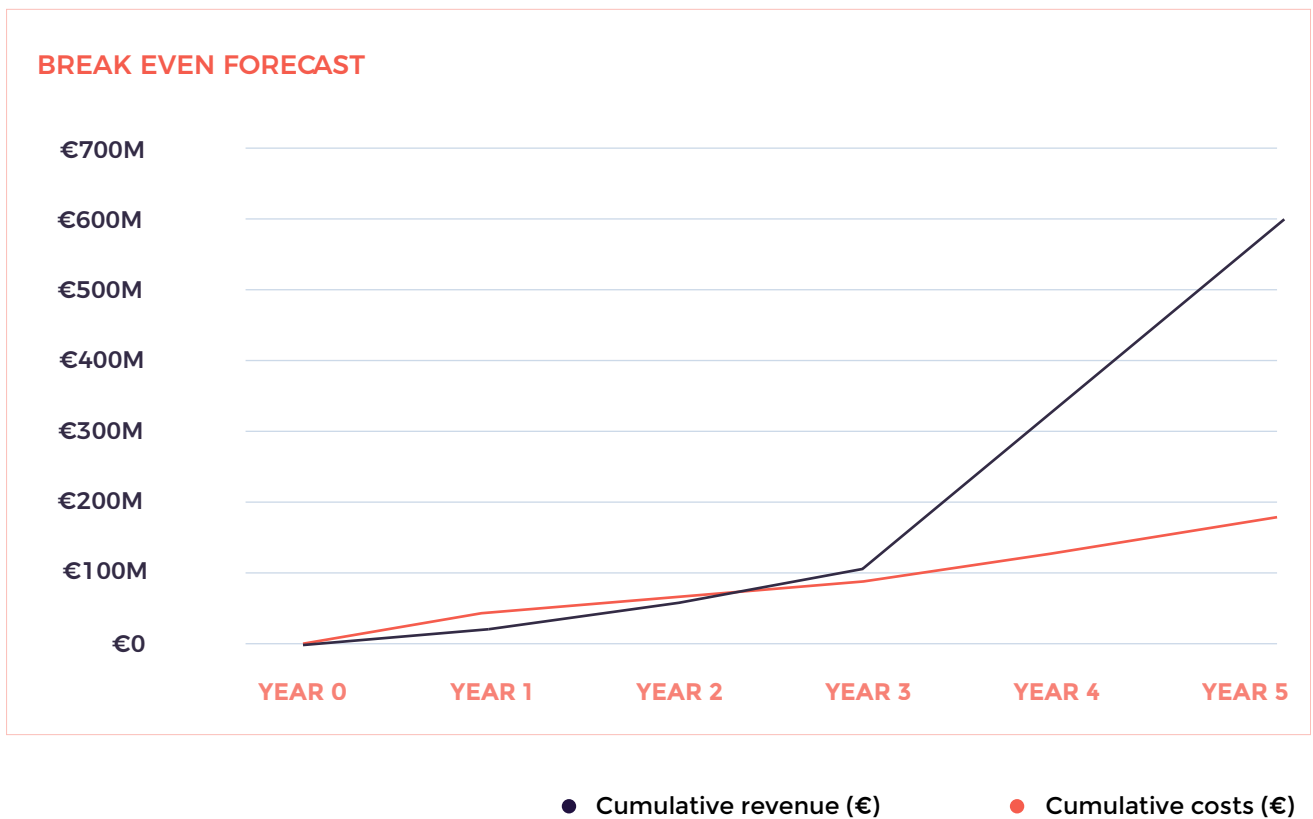
K.IM PAYMENT FEATURES	K.IM PAYMENT REVENUES
IDENTITY AND AUTHENTICATION FEATURE	Free of charge
SIMPLE TIPPING FEATURE	Up to 2%
ADVANCED TIPPING FEATURE	Up to 2.5%
PAYMENT PROCESSOR FEATURE	Up to 2.5%
AD FREE BROWSING FEATURE	Up to 2%
MERCHANT PAYMENT GATEWAY FEATURE	Up to 2% K.im will levy a 1% transaction fee

This proposed pricing policy is based on the intention that **K.im Payment** should not be more expensive than the average existing pricing of the payment processing industry.

REVENUE AND TRACTION FORECAST

In the first year (which we're calling year 1), the ecosystem will be finalised prior to launch, including the private Blockchain, partnerships and integrations. This seeks to ensure that there is a rock solid, resilient, impenetrable and profitable cryptocurrency platform.

After this, we aim to reach around 10 million users by the end of year 1 and growing to 140 million monthly active users by the end of year 5. This is intended to result in sales of over a billion items of content per year which will make a very profitable business for all players in this content publishing and monetisation marketplace.



BITCACHE

Bitcache is the company developing and maintaining the underlying payments technology that **K.im Payment** will run on.

Expert in encryption systems and payment processing, Bitcache provides to the K.im Ecosystem the latest innovations to enhance and facilitate user experience.

Core Team

The entrepreneurial team creating the exciting new K.im digital content publishing and monetisation platform and the blockchain-based micropayment technology **K.im Payment** will run on, has years of experience in creating secure, scalable and high value businesses and products across the world. With a pedigree in computer science, security, mathematics, media and payments, they have the ingredients to succeed.

Founder and Chief Evangelist



Kim Dotcom

Internet Entrepreneur

Kim is a well-known internet entrepreneur who knows what it takes to create successful online mass market digital businesses. He founded Megaupload, one of the largest online companies in the world in its time, accounting for about 4% of worldwide internet traffic at one stage. Kim subsequently founded Mega, a New Zealand based end-to-end encryption file hosting and storage service which, as of 20 January 2018, has 100 million registered users in more

than 245 countries and territories, and more than 40 billion files uploaded to the service.¹ Additionally, Kim is a strong advocate for digital freedom and personal privacy.

Kim understands the tremendous potential of the K.im content publishing and monetisation platform, utilising the Bitcache payments solution, to be the innovative disruptor to current broken content publishing models that the online world needs. Kim believes he can help make this a reality by spreading the good word on this exciting project.

It is well known and a matter of public record that Kim's success with Megaupload was such that Hollywood and related commercial media interests persuaded the US Department of Justice to take steps to close down the entire Megaupload operation, and then launch legal actions in various jurisdictions against Kim and others who were involved in Megaupload. These various legal actions are ongoing and being vigorously defended by Kim. While Kim is confident of ultimately successfully defending them, he decided when developing the concepts and architecture for Bitcache, that he would not be able to personally take an interest in the business. Bitcache has however secured Kim's ongoing involvement and guidance for the project, and his key services as project evangelist. Kim's role in the project will continue despite the legal issues he is working his way through.

1. [https://en.wikipedia.org/wiki/Mega_\(service\)](https://en.wikipedia.org/wiki/Mega_(service))

Notable Investors



Simon Dixon

Investor / Adviser

An ex-investment banker turned Bitcoiner & author of the book 'Bank to the Future.' An active FinTech, Blockchain & Bitcoin angel investor with investments in Bitfinex, BitPay, Unocoin, Kraken, BitPesa, BitStamp and over 100 others, Simon is regularly quoted & appearing in much of the major press & media.



BnkToTheFuture Capital

Investor

BnkToTheFuture Capital is the largest online investment platform for investing in crypto companies, that has a community of 87,000+ Professional Qualified Investors from all over the world who have invested over \$775m in funding rounds listed on its Online Investment Platform including equity in Circle, Blockchain.com, Kraken, BitStamp, BitFinex, ShapeShift, BitPay and over 100 others.



Bitcoin Capital by Max Keiser & Simon Dixon

Investor

Bitcoin Capital was setup by early Bitcoin evangelists and investors Max Keiser and Simon Dixon to invest and advise companies supporting the growth of Bitcoin. Portfolio companies include Kraken, BitPay, Abra, Circle, ShapeShift, K.im, CoinPayments, BitSo, BitPesa and many others.

Directors



Phil Creagh

Director

Phil is a founding partner of Anderson Creagh Lai, and senior partner and chairman of the firm. Phil's practice areas are wide ranging and include dispute resolution and civil litigation, corporate and commercial advice, and specialist commercial property work. In addition to his litigation practice, Phil continues to advise corporate and commercial clients on their needs. Phil has also had governance experience, serving on the managing board of a leading Australasian law firm, as a director for a number of valued personal clients, and as an officer and trustee of a number of voluntary organisations. Phil also provides pro-bono assistance and advice to different institutions.



Puai Wichman

Director

Puai is the Founder and Chairman of Ora Fiduciary (Cook Islands) Limited, a regulated Trustee Company in the Cook Islands. Puai has been involved in the Cook Islands financial services industry since 1993 with a focus on the administration of Trusts for High Net Worth individuals and their families. He has also worked in very diverse areas including administration of publicly listed Funds and sophisticated cross border structuring for private clients. Puai is a member of the Cook Islands Law Society.

Legal / Corporate



Jeffrey Lai

Legal Counsel

Jeffrey is a founding partner and the managing director of Anderson Creagh Lai, a boutique New Zealand commercial law firm. Jeffrey specialises in corporate structuring and restructuring, mergers and acquisitions, investment funds, domestic and international business expansion, innovative and high growth companies, and complex contractual arrangements. Jeffrey has a particular focus on science, technology & innovation sector.



Bonnie Lam

Corporate Finance

Bonnie has extensive experience setting up and managing international companies, and has previously been the CFO of a major cloud storage provider. She brings high integrity and top-notch expertise in finance, accounting, banking, tax and legal matters.

Tech Team



Emmanuel Gadaix

Chief Scientist

Emmanuel has spent 25 years building pioneering businesses and products across, e-commerce, security, FinTech and Telco. He is a trailblazing industry technology entrepreneur who's helped Nokia, Reuters, PwC, Telenor, Orange and MTN.



Julius Bencko

Lead Designer

Julius has over 15 years of experience in graphic design, motion graphics, animation, video and photography. Some of his work was also included in several world wide book publications. This free-spirited artist had also co-founded and designed Megaupload and all its sister websites.



Igor Mino

Backend Developer

Igor has over 10 years of experience in web development. As a full-stack web developer he has been collaborating on building a control panel for a web hosting company. Coming from an old-school era of Pascal/Dephi, Igor always stays up to date with new technologies in order to find perfect solutions.



Marc Weistroff

Product Development Adviser

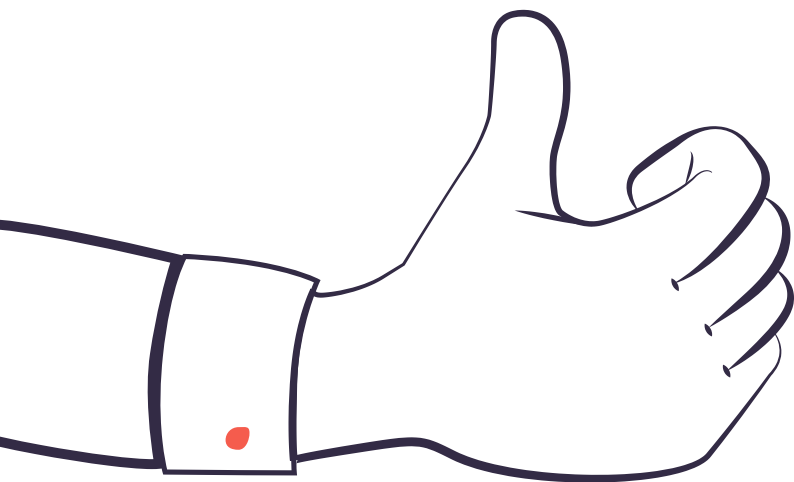
With more than 10 years of experience, Marc Weistroff has a broad knowledge in building and delivering web applications to the market including blockchain payment strategies. Also driven by his curiosity into the depth of the underlying technologies, he brings his insights to the products he works on.

References

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- 2** Gurjit Degun, 2015, Campaign, “Revenue lost from ad blocking estimated at £14bn”, <http://www.campaignlive.co.uk/article/revenue-lost-ad-blocking-estimated-14bn/1359308>
- 3** Nielsen Scarborough, 2016, “Newspapers deliver across the ages”, <http://www.nielsen.com/us/en/insights/news/2016/newspapers-deliver-across-the-ages.html>
- 4** Robert Hackett, 2016, “Data Breaches Now Costs \$4 Million on Average”, <http://fortune.com/2016/06/15/data-breach-cost-study-ibm>
- 5** Mary Meeker, 2017, Kleiner Perkins Internet Trends 2017
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- 7** Happy News, 2017, “Let’s play a guessing game: How many songs are streamed each minute on Spotify?”, <http://hnhhappy.com/lets-play-a-guessing-game-how-many-songs-are-streamed-each-minute-on-spotify>
- 8** James Blunt has told his Twitter followers that he earns less than £0.0005 per stream on Spotify. <http://musically.com/2015/10/20/james-blunt-spotify-royalties>

k!m

**THANK YOU FOR YOUR
INTEREST IN **K.IM!****



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It relates to the business and operations of K.im as a digital content publishing and monetisation platform and Bitcache as a blockchain based micropayments solution service. It also relates to the Kimcoins that can be used to purchase content and pay digital content publishers on a decentralised content ecosystem across the internet that has been enabled by Bitcache. This whitepaper does not relate to the Kim Development Coin (KDC).

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- changes in political, social, economic and stock or cryptocurrency market conditions, and the legal and regulatory environment that may affect K.im, its businesses and operations and/or the K.im platform, the K.im Payment micropayments solution and/or Kimcoins;
- the risk that K.im may be unable to execute or implement its business strategies and future plans, that the platform and/or technology associated with Bitcache, K.im Payment or K.im may not function as intended and/or be completed, and/or the utilisation of Kimcoins in conjunction with Bitcache, K.im Payment and/or K.im may not work as intended;
- changes in interest rates and exchange rates of fiat currencies and cryptocurrencies that may affect the value, uptake and/or adoption of Kimcoins;
- changes in the business, financial, operational and organisational structure of Bitcache;
- changes in preferences of users and customers of Bitcache products and services, the competitive conditions under which Bitcache operates and the ability of Bitcache to compete under such conditions.

All forward-looking statements made by or attributable to any K.im Entity or any party associated with any of them is expressly qualified in their entirety by such factors. Given the risks and uncertainties that may cause the actual future results, performance or achievements of K.im and/or Kimcoins or any other cryptocurrency or token to be materially different from that expected, expressed or implied by the forward-looking statements in this whitepaper, no reliance must be placed on these statements.

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Any purchaser of Kimcoins or any other cryptocurrency or token must represent, that it is outside of the United States at the time of agreeing to purchase any tokens, was outside of the United States at the time any offer to sell or any offer to buy the tokens were reviewed, and will be outside of the United States at any time that such purchaser performs any obligations or receives any benefits under an agreement to purchase tokens.

Any future agreement (whether such arises or not) as between any person as a potential or actual purchaser of Kimcoins and the seller of such tokens or the use of K.im or Bitcache platforms, products and/or services are to be governed by separate legal documents or other legally binding agreements which set out the terms and conditions of such agreement. Those terms and conditions are not set out in this whitepaper, and Bitcache does not advise or encourage any person to purchase Kimcoins or use of K.im, K.im Payment or Bitcache platforms, products and/or services under any such agreement.

The details in the paper are still subject to further change as we execute our vision.

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