



**BANK**  
of memories

S A V E   Y O U R S E L F



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2017

WHITE PAPER

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# INTRODUCTION

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*Bank of Memories* - is a platform that allows you to store and encrypt information using cryptography, and also make it inherited using Blockchain technology. This allows you to grant access only to specific recipients.

The platform functionality is implemented on the base of the messenger, which combines the functions of secure storage and transmission of data on the generic tree, the inheritance of digital storage, as well as the delayed transmission of emotions, i.e. a message to the future.

We invade the most intimate, that each person has - a personality, a genius, an idea, an inheritance.

The project makes it possible to impart content a special value: both material and emotional.

## PROBLEMS THAT THE PROJECT SOLVES:



By using our platform one can not only relive the pleasant moments of life, but also transfer a delayed message to the future to yourself or any other person through the generic tree.

Sometimes a person, leaving, takes with him a lot of valuable and important information.

The key storage function consists in identifying your relatives and friends in the generic tree, and accumulating in the customer profile especially valuable information, which after his death will become available to his family. This enables the descendants to assess the life of their ancestors, as well as the unique opportunity for everyone to see their roots.

For a wide audience, the platform makes it possible to isolate and save from the daily ocean of "digital garbage" the most valuable episodes, giving them additional emotional value with the possibility of transferring material reward.

With the advent of the Blockchain, people around the world began using crypto-currencies as an alternative form of payments and investments. But this form of currencies has a flaw - if access to the digital wallet is lost (in case of loss of memory or death), where the currency is stored, then these digital assets will remain dormant and virtually lost for all

Unlike similar projects, we implemented storage and data transfer technologies + cryptographic encryption, so the information will be stored as much as necessary and will never be compromised by unauthorized access.

# CHAPTER 1. THE PROJECT

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## 1.1. Mission

To provide a person the opportunities, to conduct personal back-ups and keep the memory of their genius using the cryptography and Blockchain technology.

## 1.2. Idea

The idea came from the realization of the fact that each person accumulates in-depth emotional information, which must be kept for themselves, close people or descendants, without exposing it to public view. That content that does not require likes.

But now one can not be sure that this information will not sink in the mountains of «digital garbage», neither disappear together with the loss of the storage or in case of losing access to the account in social networks.

Usually, access to digital keys is provided by means of physical storage, the so-calledm "A paper key" or a USB flash drive, which can be lost.

People spend a lot of time on social networks. Often memories or emotions that I one would like to share only with close people get into the newsline and become easily accessible for general review. Of course, not everything that we accumulate can be regarded as valuable, but when it causes emotional experiences or is that which has material value, it would be irrational not to provide reliable access and storage.

**And cryptographic encryption is the most suitable tool for this, and the block system solves the problem of identifying a unique user, and also solves the problem of calculation, and acts as an additional key of protection.**

At the moment, existing solutions regarding the inheritance of digital assets (while continuing to use them) are not numerous and not ideal. Regarding such solutions as password storage, master password, you still need to somehow transfer it to the right person or heirs (and it can be forgotten), and the information, first of all, should become known to them.



**Emotional messages** are the most "charged" content that will be saved from the moment of its creation and delivered to the specified user or to the message's sender, unexpectedly or with a notification at precisely appointed time (congratulation, confession, revelation, forgiveness, secret, request, memories, self motivation), - something that the user does not want or is not ready to transmit or show at the moment, but definitely would like to remind to himself or someone else in the future.



**Blockchain as an aspect of decentralization** is an excellent solution to the issue of identifying a unique user, and cryptography is a method of encrypting information in a distributed storage service. This will allow you to encrypt, share and store information on multiple devices around the world, giving confidence that the service administration does not have access to information that the user wants to encrypt (i.e, an absolutely decentralized service). Internal risks associated with human resources disappear.

#### Key success factors:

- Emotional messages that will affect everyone.
- Digital testament by creating a family tree with the ability to transfer access to relatives after the death of the family member.
- Lifetime accumulation of generic information and the creation of a "digital monument".
- People are increasingly dependent on electronic data.
- The market needs solutions to protect personal data
- (for example, in 2017, a similar project ICC FileCoin received \$ 257 million)
- Bank of Memories offers a more secure solution and unique features.
- We plan to receive \$ 49 million to realize all our goals.

Service allows you to send to the future not only emotion, but also material reward in the form of a crypto currency, BMCoin, implementing such functions as:



The **social usefulness** of messages to the future and the formation of the generic tree is that the resource involves people in the planning of their own lives with the opportunity to analyze the life of their ancestors.

As many studies have shown (Lusardi and Mitchell 2011, Moorman, Hauser, and Carr 2009, Marshall, McGarry, and Skinner 2010, etc.), it helps people to form a positive attitude towards life, to become more successful in career and personal growth, and also strengthens family relations.

Everyone will find the application of our product in their lives,  
from young people, students, schoolchildren, lovers of couples and ever-busy businessmen, to grand-  
parents who will be able to leave messages to their future great-grandchildren.

## 2.2. COMPETITORS

Conventional competitors of our service are postal resources, cloud services, messengers, social networks. Our competitive advantages are:

- We use blockchain technology
- We created our own crypto-currency – BMCoin
- We developed our own mobile application (for Android and IOS)
- We provide opportunity to make money on the popularization and using of our product
- We run a successful marketing and PR campaigns
- We offer the electronic testament service based on blockchain technology
- Generic tree based on Blockchain
- The ability to use the generic key to access the cell in the generic tree.
- Inheritance of the generic key
- Lack of information loss

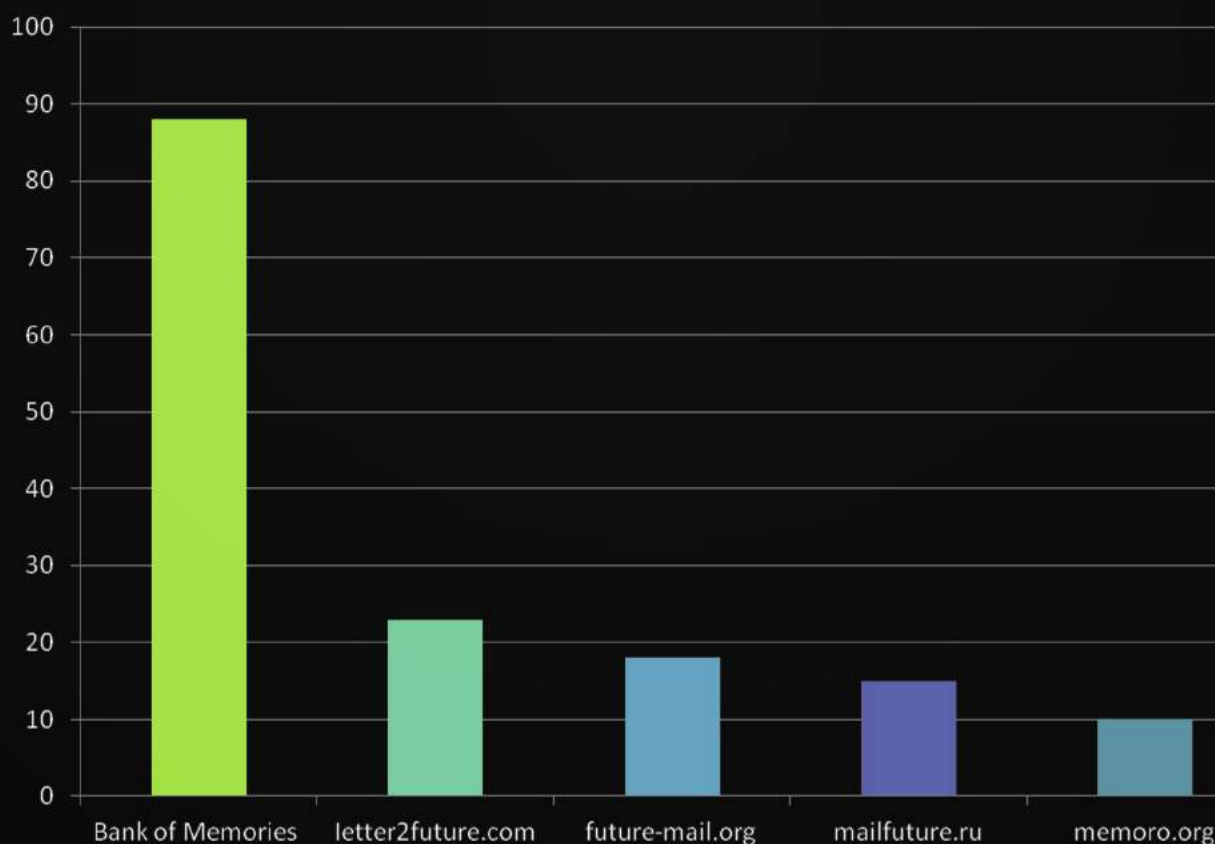
Projects that position themselves as "repositories of memories" and a comparative table with Bank of Memories are listed below:

Name	Received messages and reservations notification	Volume of storage	Content type (audio, video, photo, text)	Mobile app	Cost of service
Futureme	No	10,000 characters	Text	No	Free of charge
Letter 2 future	No	2000 characters	Text	No	5.99 \$ (paper letter)
Memoro	No	-	Video /Audio	Android/ IOS	-
Future-mail	No	500 KB.	Text, photo, Mp3	No	7 \$ (paper letter)
Mailfuture	No	10,000 characters	Текст	No	Free of charge
<b>Bank of memories</b>	<b>SMS, Email</b>	<b>50 MB.</b>	<b>Видео/ Аудио Фото / текст</b>	<b>Android/ IOS</b>	<b>0.99 \$ (1 год)</b>

The mobile app by Bank of Memories allows to do this all in one click, providing a proper level of crypto-protection – it's a unique solution, not available on similar services.

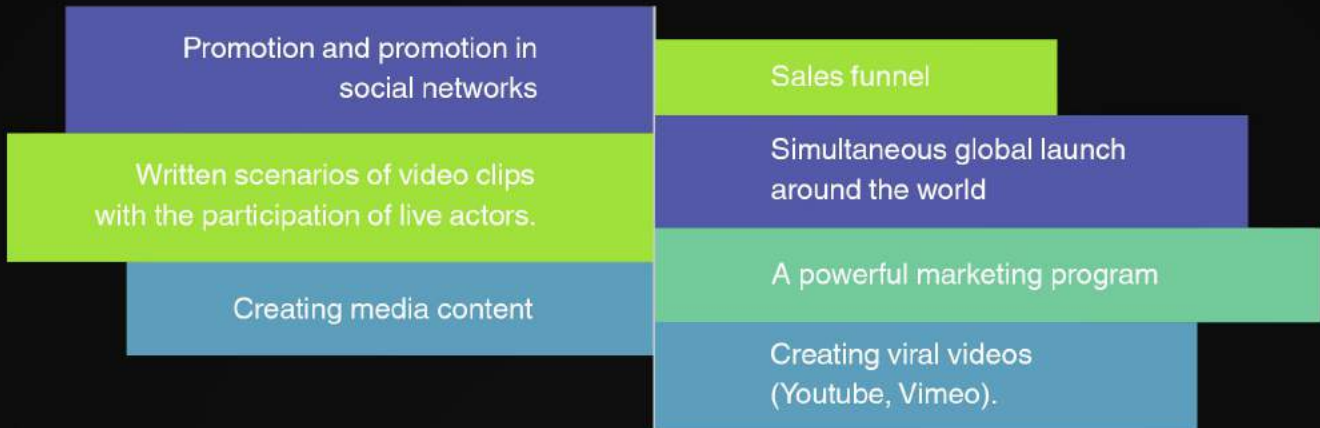
Another important advantage is the ability to purchase goods or services for BMCoin coins. It will be possible to do after the ICO is over and the coins become available in exchange. The services that define themselves as "storages of memories" are listed below:

Although other services from the list above allow to store and share information in real time, but not all of them are storages with cloud servers, and none of them provides the proper level of data protection. Besides, some of them (for example, memoro.org) are targeted only at the 60+ years old audience. In accordance with its competitive advantages, Bank of Memories can be compared to other services in this way:



## 2.3. PROMOTION STRATEGY

The main elements of our promotion:

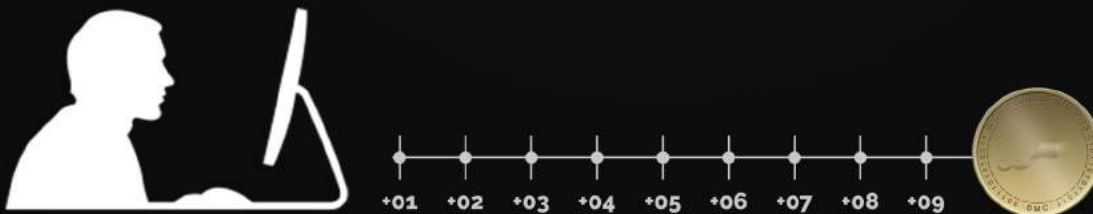


*It is assumed that each member of the family tree will invite at least two new participants.*

One of the main promotion tools is the marketing program.

For every 10 invited friends, the user receives 1 coin after their verification on the resource or the installation of a mobile application on the phone.

In total, 30% of the funds raised for ICO are planned for marketing.







In case of unauthorized access to the communication channel (e-mail, skype, viber etc.), the attacker will see just a set of broken links.



You do not need to trust the data store on the server, because the server receives encrypted messages, but never receives a key.



The user can always "recall" the sent message after reading it – it will be deleted automatically.



Ability to protect the message from being intercepted using a shared secret and to attach files with sizes to 7MB.



Compromising of correspondence is not possible if the attackers get the user's phone / laptop, since a link with 2 passwords can be used. Also you can close the tab with a chat or message anytime, and the correspondence will be deleted forever.

### 3.2. Kryptos messenger

Kryptos successfully confronts the two most common types of information threats: intercepting of messages and retrieving messages or chat history from a mobile device or PC.

At all stages of encryption and transmission of data (information) gyroscope and accelerometer of smartphone is involved in generating of random numbers (keys to encrypted data). The messages history is to be permanently deleted after the set by user period of its storage.

Hacking of the message server is useless because of the inability to analyze the information received, which is encrypted using the Diffie-Hellman data encryption protocol.

The main advantages of Kryptos in comparison with all existing analogues:

- 1 Using a self-developed virtual keyboard - the typed text is not copied to the "dictionary" of the mobile device, that makes forensic examination pointless.
- 2 Activation of the account by sms is not needed, that allows you not be afraid of your account being intercepted or stolen.
- 3 The server has keys and there is no physical possibility to read the correspondence.
- 4 The chat history is not stored in the application and the messages are deleted after the set by user period of time.
- 5 Messages, transferred files and voice messages are encrypted locally and are transmitted only between users with minimal server involvement.
- 6 Using the unique number generator integrated into the phone to encrypt the keys.
- 7 Adding other users only after personal meeting or by a one-time invitation code.

### 1.3. STAGE OF DEVELOPMENT

Then the strategy was revised, the technology changed and it was decided to enter the ICO with the BMCoin coin.

The Bank of Memories has already attracted investors' attention as a start-up, and even before the start of the Pre-ICO, 5 million coins were sold. Investors of the project were already made by participants from Ireland, Israel, Russia, Ukraine and other countries.

Our team came to the conclusion that before we attract venture capital and similar investments, we want to bring our idea to the community that will be the real user of our service.



The Bank of Memories project was founded in early 2016. Initially, it was planned to implement it by the Initiator, using technical developments in the field of cryptographic encryption and data protection from Security Services Group.



The Bank of Memories project was founded in early 2016. Initially, it was planned to implement it by the Initiators, using technical developments in the field of cryptographic encryption and data protection from the computer. In mid-2016, LLC BANK OF MEMORIES (B16108140) was registered as the author and partners in Georgia. Written Back-end component of the system and application for smartphones, which work originally assumed a standard payment for storing and sending messages, that did not ensure the proper level of anonymity of the



### 3.3. HOW IT WORKS

Bank of Memories is a subscription-based SaaS platform that allows to store and encrypt information in the Bank of Memories and make it legacy (accessible only to specific recipients).

The user must register in the service, providing at least a public purse address and contact email address. The information to which the user wants to grant special access will be encrypted and stored in the Bank of Memories.

**Token will act as a unique client identifier.**

The user will use the Bank of Memories platform to quickly and conveniently encrypt the store and transmit information. The Bank of Memories uses smart contracts of the Ethereum (Ethereum), which act as a mechanism for transferring information to heirs.

**A unique service for sending and storing content with full confidentiality and security**

is provided through a mobile application, for the internal crypto currency BMCoin (BMC).

The user can simultaneously transmit to the specified addressee in the future information (text, picture, audio, video file) and tangible assets.

**A generic tree will allow each user to form his own genus, accumulate and transfer knowledge to the genus.** In cases of sudden death, a family or appointed custodians (whose ancestors share a clan) by collegial voting can open a cell in the family tree so that important information is not lost, and the function of the digital monument will leave information about the descendant available to many, ideas, solutions, and the experience will serve many.

After the message is created, you can notify the recipient about booking a cell. There is an opportunity to integrate the application of Bank of Memories with fitness and chelas-bracelets to prompt the user to fix especially emotional moments.

**Emotional messages** are the most "charged" content that will be saved from the moment of its creation and delivered to the specified user or to the message's sender , unexpectedly or with a notification at precisely appointed time (congratulation, confession, revelation, forgiveness, secret, request, memories, self motivation), - something that the user does not want or is not ready to transmit or show at the moment, but definitely would like to remind to himself or someone else in the future.


### Generic keys - information never dies




**Generic tree** - is a profile and personal cell that identifies relatives, accumulates information about a person , stores information about the genus, and is available only to members of the genus.

**An information monument** - is a special section of the family tree, in which the confirmed information about a person accumulates, which will become public after the death of a person in the form of a QR code.


You can receive coins to pay for messages or activate a generic tree in the following ways:




Recommend the Bank of Memories application to 10 friends and get 1 BMCoin.



Get a coin as a gift or as a reward for watching a video



Buy BMCoin on the Exchange Crypto-Currency



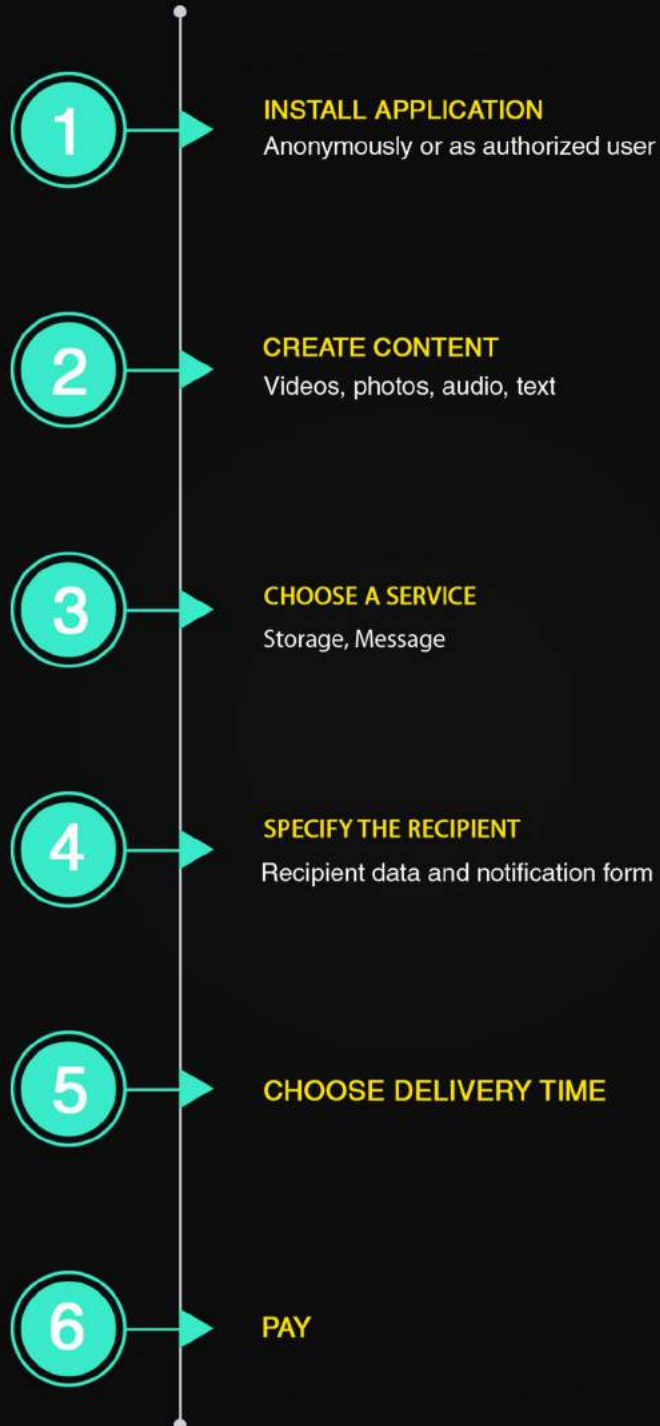
Acquisition of coins from the resource is possible only in cases of a lack of coins to send or store downloaded information at a fixed price of 0.99 per 1 cell, the equivalent of which is 1 BMC

After the cell is reserved for the specified destination address, a notification is received that the user was sent a message without specifying the date of receipt. A message can be deleted from the resource using BMCoin (10 coins). You can not remove a user from the generic tree, you can only block access to the genus

The price of one cell in the Bank of Memories will be \$ 0.99 (one token), until the price for a token on the exchange is below \$ 0.99 for 1 BMC. After the price on the exchange crosses the threshold of \$ 1, the price for using the service cell in the tokens will decrease.



Scheme of work:



# CHAPTER 4.

## THE AUTHORS OF THE PROJECT

### 4.1. About us

LLC BANK OF MEMORIES company was registered in mid-2016 to implement the project. The main holder of the statutory fund (54%) is Andrii Melanchyk – the creator of the idea. Andrii Melanchyk transferred to blockchain from the construction business, he used to own LLC SVOE company worth \$3.8 million. The project uses the Security Services Group (SSG) company's solutions. This company has more than 8 years experience in developing of personal, corporate and government data protection systems. The Pre-ICO of the Bank of Memories project includes working cases that meet the highest security requirements - SSG Netbook and SSG Encrypted messages.

The operational and marketing teams of the project are located in Kiev, Moscow, Miami. Everyone can personally test the latest developments of the company. Besides, all these technologies and services can be used right now. In future it will be available for BMCoin.



**ANDREY MELANCHIK**

CEO

An owner of a construction  
company LLC SVOE



**VICTOR VINCITOR**

CVO

# Team

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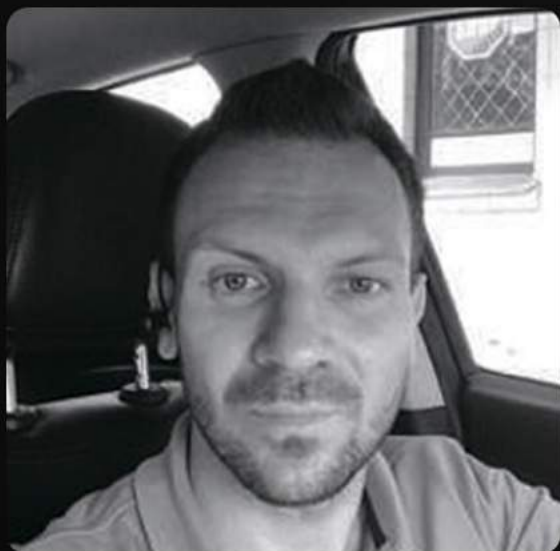
**SHOTA SIGUA**

CFO



**SERGII LATANSKYI**

BDM



**YURY MELASHCHENKO**

Cyber security adviser



**LEONID TSYUPA**

PR

# Team

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**JULIA PONOMAREVA**  
HEAD SMM DEPARTAMENT



**ROMAN GRYGORYSHYN**  
SMO



**ALEX LEVSKY**  
SMM

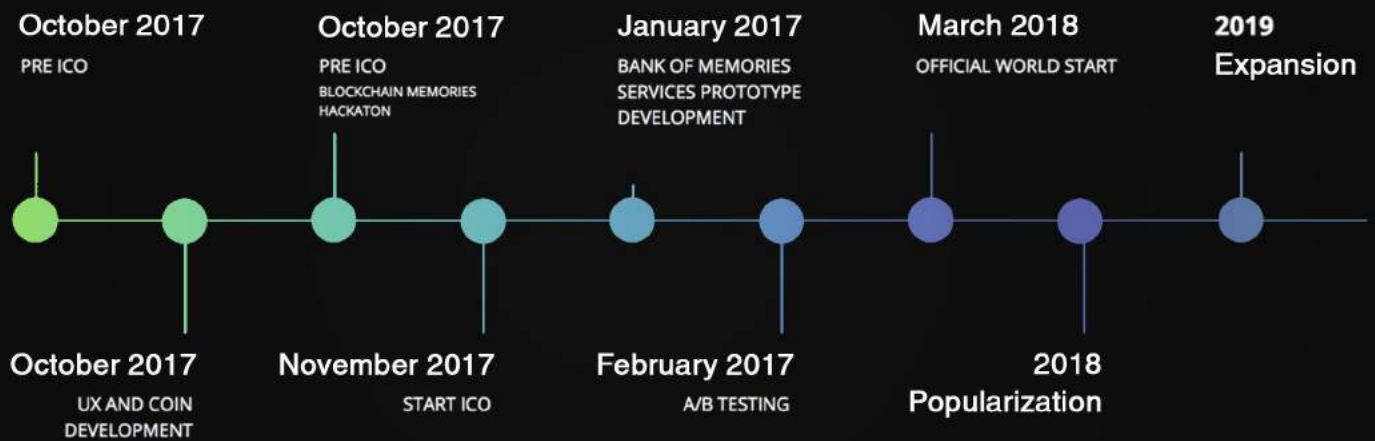


**VITALIY KOVALENKO**  
UX Developer

# CHAPTER 5. ROAD MAP

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## ROADMAP



# CHAPTER 6. ICO AND INDICATORS OF YIELD

## 6.1. ICO parameters

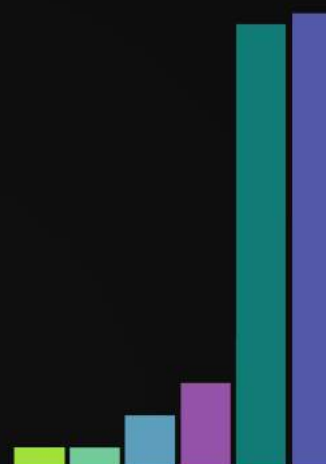
The total number of coins is - 1 000 000 000 BMC.

The official name of the token is BMCoin. Abbreviated to the BMC.

Smart contract - Ethereum

### Token distribution:

- 42% Bank reserve
- 41% Output to ICO
- 8% Project Administration
- 5% PRE-ICO
- 2% Closed round
- 2% Bounty



Round	Cost	Quantity	Terms
Closed round	\$0,001	2%	19.08.2017 - 19.08.2017
PRE-ICO	\$0,05	5%	14.10.2017 - 24.10.2017
1 round of the ICO	\$0,075	10,25%	20.11.2017 -
2 round of the ICO	\$0,1	10,25%	-
3 round of the ICO	\$0,125	10,25%	-
4 round of the ICO	\$0,15	10,25%	- 30.11.2017

The company provides an opportunity to purchase a BMC coin through a [bmcoin.io](http://bmcoin.io) platform, using the smart contract Ethereum (Bitcoin, AdvCash). After creating wallets in the main operating systems, coins will be credited to the balance of investors.

The service bank stock (without the right to sell on exchange) -- 42% (420 000 000) of coins.

A repository with a balance of 45% has a clear distribution plan. Bank of Memories plans to store the collected funds in the relevant crypto-currency wallets and exchange them for fiat money in accordance with the quarterly plan (available to public). This is necessary only to cover the company's operating costs.

We believe in the concept of crypto-currency, but we also want to protect the funds received from the sales of tokens, so we diversify the funds, that in the future can lead to additional revenue and the sustainability of our project.

Diversification of funds will be carried out as follows (indicative model):

- 20% in fiat currencies (for direct operations of the company);
- 40% in Bitkoyne;
- 40% in the Ethereum.

Bank of Memories can diversify funds into other crypto currencies in the future. We plan to distribute information about the product and attract the first users in the process of the "Bounty Program":

1. PRE-ICO referral program:

all registered users - 2 BMC +1 BMC for each invited user. A separate "bounty program" is planned, according to which 1.5% of tokens will be distributed.

2. 0.5% of all coins will be raffled off among the 40 most active participants

of the "bounty program", in various nominations



Bank of Memories plans to implement a referral program "one coin for every 10 invited users" in order to attract new users. The user has the opportunity to use the resource for free until the end of the ICO and also receives his individual code with a unique referral link. This will allow almost every person to send messages for free, and the service will expand its client base.

Bank of Memories offers those who participated in the bounty campaign of the first tokens sale the opportunity to transfer their rates to this sale. The rates from the first tokens sale will be paid only in case of participation in this tokens sale. They will be distributed according to the proportional system.

Bounty – 2 000 000 BMC, 2%.

**The distribution of bounty awards will be as follows:**

- > Translation campaign: 20%
- > Signature campaign: 25%
- > Social Media campaign: 35%
- > Blog campaign: 20%

Awards for code revision ("rewards for bugs") - during the launch of the alpha and beta versions of the application, rewards for code revision will be available. They will be paid in ETH, and their value will depend on the severity of the error found.

## 6.2. Project profitability scenario

The coin is deflationary, accordingly, each new user will contribute to the reduction of free coins in the market, which leads to an increase in the market value of BMC.

The fact that Bank of Memories does not have the right to freely sell coins on the market, but only to carry out their redemption, is a guarantee that demand and supply will be formed by market participants. By purchasing BMC coins in the early stages of the development of the Bank of Memories project, the investor receives a unique opportunity to increase investment capital.

According to the marketing strategy for the promotion of the project, the projected price growth in the market will allow early investors to increase their capital by at least 3 times in the first three months.

Example  $10\,000 / 0.05 = 200\,000$  BMC

$200\,000 * 0.15 = 30\,000$  USD

### Cost of resources:

The cost of storing one message (50 MB) with SMS notification on protected servers (with redundancy) is 0.19 \$.

The rental price for 5 years of 2TB of information on well-protected servers in Europe is \$ 3,800. This is 41943 cells with 50 MB each. Thus, the price of renting a cell for 1 year is  $\$ 3800 / 41943/5 = \$ 0.018$ .

### Pricing and the role of the token in the project.

The unique identifier of the person in the family tree, the method of betraying material values, an additional key, a payment facility, a price stabilizer for the cell.

The cost of storing one cell (50 MB) with SMS notification on protected servers with redundancy is \$ 0.12 per year.

The rental price for 5 years 2TB of information on reliably protected servers in Europe is \$ 3,800. This is 41943 cells with 50 MB each. Thus, the price of renting a cell for 1 year is  $\$ 3800 / 41943/5 = \$ 0.018$ .

The cost of storage also includes part of the cost of marketing application promotion - \$ 0.08 and administration of the service - \$ 0.02. The company's profit is \$ 0.07

The total cost of the service is:  $\$ 0.018 + \$ 0.08 + \$ 0.022 + \$ 0.07 = \$ 0.19$  for storage of 1 cell per year

The cost of renting a cell for a year for users of the service is \$ 0.99.

The bank reserves the balance of  $\$ 0.99 - \$ 0.19 = \$ 0.80$ , for further purchase of the coin on the stock exchange.

Under the rules of the company, the fee for depositing a cell can be charged for the entire storage period, and annually. The message is charged after the service is provided. While the subscriber to whom the message is addressed has not viewed it, the storage fee is in crypto-storage.

In case of non-provision of services, the coin returns to the sender's balance, or goes to charity and is burned in favor of a charity fund, for people with neurological diseases.

### All participants before Pre-ICO and ICO will be the first users of the service.

And at the time of launch, each of them will send messages that will be received by the other and the application also downloads. Customers will be able to purchase additional coins at a fixed price of \$ 0.99, or on the exchange - at the exchange price, according to the current exchange rate.

### Example:

the exchange rate is \$ 1.5, so the cost of one year of renting the cell will be equivalent to 0.75 BMC, and when it is purchased at the Bank of Memories \$ 0.99, they will give 0.75 BMC to the buyer's balance. This will keep the price of the 1 st cell / year in stability.

The marketing program with the calculation of 1 coin - for 10 users, will be valid until the coin reaches the exchange rate - \$ 2, after which the split will occur - 0.5 coins - for 10 users, the program will operate until the resource reaches 1 billion users

### 6.3 How does the token work and what does the bank earn?

The bank does not charge a fee in advance, but only after fulfilling the contract, this will create a coin deficit.

#### How it works:

#### Example:

Steve book a cell for Bill for 4 years and fill it with information totaling 600 MB, while paying for the storage and transfer of 15 tokens.

The bank will receive payment only after delivery, the whole period of the coin will be inaccessible while being frozen.

1 token = 50 MB for 1 year of storage of your information in the service.

Every new 50 MB is another 1 token.

#### Example.

Peter congratulates Lucy on Valentine's Day and records her reaction to the phone.

He sends Lucy this message is for 4 months ahead, on the anniversary of their acquaintance, the size of the message is 150 MB. Peter spends 3 tokens.

#### Example.

Stephen records his son's reaction to gifts, and poisons him with messages for 4 years to come.

The size of each such message is 250 MB, each message is 9 tokens  $(4 * 1) + (250/50) = 9$ .

### Example.

Sasha sends himself a future motivational video for 3 years ahead and an additional 1000 BMC for freezing and storage. The size of motivational videos is 500 MB  $(500/50) + (3 * 1) + 1000 = 1013$ . Total, 1013 BMC will be written off from Sasha's balance sheet..

### Example.

Peter poisons the message 10 to his friends on his birthday for 1 year ahead, their size is 100 MB, the price on the exchange is 1 BMC is 2 cu, from the balance of Peter will be written off 5 BMC. and the cost of one message is 0.5 tokens.

### Sale of coins through a mobile application.

#### Example.

Alan sends a message to David for 2 years ahead. The size of the downloaded message is 350 MB. To send messages you need 10 coins, and on balance with Alan 7. Bank offers to buy from him 3 cells at a fixed price of \$ 0.99. Until the price of the exchange is below \$ 0.99, one cell will equal 1 BMC. In fact, the bank sells 1 token. In the future, the bank will accumulate coins as the price of the exchange increases, giving out less and less tokens per one cell.

### Paid services

Bank of Memories uses a token as a unique identifier of the person. For example, this is an Electronic Will or Genealogy tree.

#### Example:

William lists all his relatives who he knows, and pays 10 coins to start their search in the system. The program begins scan the network, and as the identified recipients are identified, invites them to join the tree of the William family, assigning to each after confirmation a unique code in the block chain.

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## 7. GUARANTEES

### 7.1. Guarantees of rendering services

1. A guarantee of the performance of the Bank of Memories service to users is the freezing of a coin or money until the addressee receives the message.
2. The guarantee of data security is provided not only by server leasing, but also by the creation of its own secure network storage.
3. The guarantee against loss of information is ensured by the implementation of the technology of identification of loss of personality "Digital trace".

### 7.2. Disclaimer

This document is for information purposes only and is not a direct offer to buy BMC. All calculations used in this document are preliminary and can be adjusted at any time taking into account the market situation. They are not a guarantee of achieving marketing results. BMC ownership does not give the holder ownership of the company's property.

BMC is not intended and strictly prohibited for sale to US citizens, Puerto Rico, the US Virgin Islands and other US-dependent territories, as well as by order or power of attorney in the interests of citizens of these countries.

## Force Majeure

Technologies related to blockage and digital tokens are subject to supervision and control by various regulatory bodies around the world. It can not be ruled out that BMCs may be subject to requests, actions or restrictions on their part, which may limit the functionality or redemption of tokens in the future in some countries and territories.

Despite the fact that the Bank of Memories strive to achieve all the points described in this document, all parties involved in the purchase of tokens do so voluntarily, at their discretion, realizing the possible risks of loss of capital.

In case of unforeseen circumstances or other unpredictable events, not depending on the will of the parties, but leading to the impossibility of fulfilling the contractual obligations, the goals set forth in this document may be changed without the prior consent of the holders.

Funds collected in the ICO process are not insured. In case of loss or loss of value, there is no private or public insurance representative, to which the buyer can apply.

Crypto-tokens are fairly new and relatively untested technology. In addition to the risks mentioned in this document, additional ones may appear that the Bank of Memories project team can not foresee at the present time. These risks may manifest themselves in other forms than those indicated here.

You agree that Bank of Memories shall not be liable for your use or failure to use BMC tokens. From the moment of release, BMC tokens will be sent to you without any guarantees (including guarantees of commercial value), without violating anyone's intellectual property rights.



**We believe in our mission!**

**Bank of Memories unites humanity  
in one big family!**