

Whitepaper



 **SCRINIUM**

The future of portfolio investment

Unprecedented system that analyses traders performance and compiles them in an individual portfolio according to a level of profitability and risk ratio set by you.

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Presentation sheet

Trading in individual markets is complicated and it can take years of hard work to build the experience which results in a successful career. But investors want to grow their assets here and now. Copy or mirror trading solves the problem in part but makes it harder to separate the true professionals from newbie traders, and raises security and responsibility concerns. In short, it's as hard to define traders' existent and potential performance as it is to trade yourself.

Scrinium is the solution. Based on the performance analysis of millions of traders around the world, it picks the most suitable and consistent traders and automatically creates an investment portfolio that fits every single private investor.

All the investor needs to do is select profit and risk levels. This done, the portfolio will be automatically created and the investor will start receiving benefits immediately.

Each trader's performance and results will be tracked, recorded and stored in blockchain and therefore it will be impossible to falsify, modify or delete them to mislead investors. Investors will receive a 100% guarantee that traders' performance data is genuine

The investor thus becomes independent from all the intermediaries that devour his profits by charging commissions - no investment funds or companies are a part of this process anymore.

Introduction

Since the beginning of human history trading has been a universal way of exchanging goods and services. In many ways trading made us who we are now - it's an essential part of our lives.

Every day billions of transactions take place around the world - we buy food, talk on the phone, get paid for our jobs. And yet at the same time we invest. We pay for our kids' schools, buy houses, all with the purpose of investing in our future and the future of our families.

Even though you might not notice it in your daily routine, the fact is clear: modern life is impossible without trading and investing.

Now the time has come to take trading to the next level. With Scrinium's unique innovative blockchain technology trading and investing are never going to be the same again.

With the Scrinium ICO you get an opportunity to be there at the beginning of this revolutionary blockchain-based decentralised portfolio investment technology and take advantage of profits from the initial offering.

What is the problem we are solving?

From individual traders to social trading

Ever since the first stock exchanges appeared, it was all about trading. Regardless of the markets or trading instruments, it used to take years of learning to become a professional trader.

As traders accumulated knowledge it was quite difficult for investors, the other party involved in trading, to get in touch with professional traders around the world. Putting it simply, the demand exceeded the supply.

Investment funds and other types of companies hunted brilliant traders to employ them, and offered relatively low returns for investors while gaining billions within their boiler rooms.

Lack of transparency brought a lot of them to crisis. Apart from the obvious investment risks, investors now had to deal with fear of failure.

As a result, the market found a solution and it was social trading, sometimes also referred to as mirror trading. It created an opportunity to follow or copy someone else's trades without having to spend years learning how to trade in various markets. A number of successful social trading platforms appeared, and investors could choose for themselves who to follow, basing their decision on the trader's performance and results.

Unfortunately, as we all know, past performance does not guarantee future results. Another painful question immediately arose: how to distinguish an honest, skilled trader to follow from a one-hit wonder or pure luck? Bearing in mind that hard-earned money was quite often at stake, a wrong decision could result in a partial or full capital loss.

The solution

With the introduction of blockchain technology Scrinium found a solution. It uses a sophisticated yet transparent algorithm to analyse a trader's performance and then automatically creates a portfolio of different traders around the globe for the investor.

From then on, all the investor has to do is to decide on the profitability and risk levels he or she is ready to accept. Based on the profitability/risk ratio, Scrinium will automatically pick the best and the most suitable traders and create an investment portfolio. After that the investor will start gaining profit immediately and automatically.

Scrinium does not depend on which markets, exchanges or even brokers the trader works with, it is absolutely independent and transparent for all participants.

Key benefits

Blockchain

- Fast blockchain transactions
- Transactions are transparent due to technologies used

Decentralised system

- Numerous resources for portfolio compilation: Any profitable trader around the globe can be followed regardless of the platform they trade on
- Vast pool of liquidity providers for better pricing
- The contract is non-binding so an investor can withdraw from using Scrinium at any time

Profitable

- An automatically generated portfolio from most profitable traders around the world
- No fees for either trader and investor

ScrinCoin

- Unique deposit asset and internal system currency
- Coin rate grows with higher demand of the system's functionality

What makes Scrinium a win-win

Scrinium reinvents portfolio investment in a way that is a 100% beneficial for all market participants. Every party involved receives significant profits from using Scrinium.

Investor benefits

- AI-generated portfolio
- Ease of use and setup
- Investor profits from token value growth
- Automatic payouts
- No-binding contract (no fixed investment terms, funds can be withdrawn at any time)
- Transparency and security

Trader benefits

- Immense choice of markets platforms and exchanges to trade with
- Regular trading with significant additional incentives paid to the trader
- Trader rewards paid out automatically in real time
- No middlemen involved

LP/Broker/Exchange benefits

- Significant increase in trading volumes
- Significant increase in capital investment
- Media coverage when integrating with Scrinium

How will an investor benefit from Scrinium?

Investors always seek opportunities to have their assets grow with as little risk as possible. Scrinium offers a revolutionary portfolio investment model to achieve that.

Let's look into an example:

An investor from Hong Kong named James has 1 million USD in hard-earned capital that he is willing to invest. James is thinking about buying a new house for his family, but the real estate prices are a bit high, so he wants to postpone the purchase for a couple of years.

As James starts seeking opportunities to invest he will be immediately set upon by numerous funds or companies promising high interest rates and returns on his investment.

Yet James doesn't know who to trust his funds to. Everybody is showing performance charts, and a lot of data being presented to James, but he is experienced enough to know that none of that can actually guarantee him anything.

Eventually James ends up surrounded by flashy brochures and his phone keeps exploding with calls from sales managers, but he's still nowhere even close to meeting his actual need- that is, growing his capital.

With Scrinium, James joins the innovative portfolio investment model with just a few clicks. After that, he selects the profit/risk level he is willing to take. Let's say he is fine with a slightly conservative strategy of 10% profitability and 5% maximum risk.

Scrinium automatically selects a number of traders with the most suitable trading pattern and skills matching James's requirements. This investment portfolio will now work for James.

James purchases Scrincoins worth his investment amount via our innovative platform, in no time at all. This done, James starts receiving regular payouts from his portfolio investment.

The benefits James receives are not subject to any commissions or fees. Since there is no middlemen between James and traders in his portfolio, both parties benefit by not paying any extras or transactional costs.

As time goes by, more and more people in the world start using Scrinium as their unique investment option. The Scrincoins James bought grow in value, increasing James's wealth. When James feels it's the right time, he cashes his funds out at no cost and buys the house he always dreamt about.

How will a trader benefit from Scrinium?

After reaching a certain level of expertise traders are willing to sell their trading skills in the market. They either seek corporate employment or join one of numerous exchanges or brokers. Generally speaking, capital requirements define the trader's income. The more funds and volume they trade, the more profit they make.

Scrinium provides a unique solution for traders. Let's look at another example:

A trader named William from the UK is a skilled stock trader who is currently unemployed due to the economic turbulence of recent years. While being a strong and consistent trader, he can't afford to trade big volumes and amounts.

William used to be a member of several social trading platforms, and showed quite spectacular results, but always faced problems growing his follower database.

On top of that, every exchange or brokerage would charge him and his clients for each transaction. After all hidden fees and commissions applied there was not much left for him to take. Still, William has bills to pay and a family to feed. He is seeking employment or another stable income source. Given his qualifications as a stock market trader he definitely deserves one.

With Scrinium William can benefit from his professional trading by receiving rewards. He can trade within whatever technical environment, exchange or brokerage he is comfortable with. William can integrate his trading account via FIX, MT4/5 or another protocol, in seconds.

After that, his trading performance and results will immediately become visible to thousands of investors worldwide. Scrinium AI analyses William's trading style, strategy and patterns and assigns William's account to the portfolios of appropriate investors. As the number of investors that follow William grows, William will get more and more monetary incentives from Scrinium. The more William trades - the more money he gets.

With much more capital at hand, William is now capable of trading much higher volumes and generating more profit. Alternatively, William is always free to cash out his Scrinium rewards.

William has finally found a stable income source, and as more investors follow him, he earns more day by day.

Initial Coin Offering

ScrinCoin



Token price:

1 = 3 000

Total supply:

64 000 000 SCR

Technology:

Ethereum

Scrinium (SCR) coin will be the operating Scrinium currency that you will invest in your trades

Token Allocation

ICO

45% - 28 800 000 SCR

Internal liquidity pool

9% - 6 000 000 SCR

Bounty

4% - 2 400 000 SCR

Team & advisors

14% - 8 800 000 SCR

PreICO

28% - 18 000 000 SCR



	PreICO	ICO
Dates	11/12/17 - 11/01/18	11/02/18 - 11/03/18
Coins for sale	18 000 000 SCR Unsold coins will be sold during ICO	28 800 000 SCR Unsold coins will be burned
Bonus	30%	20% - 1st week 15% - 2nd week 10% - 3rd week

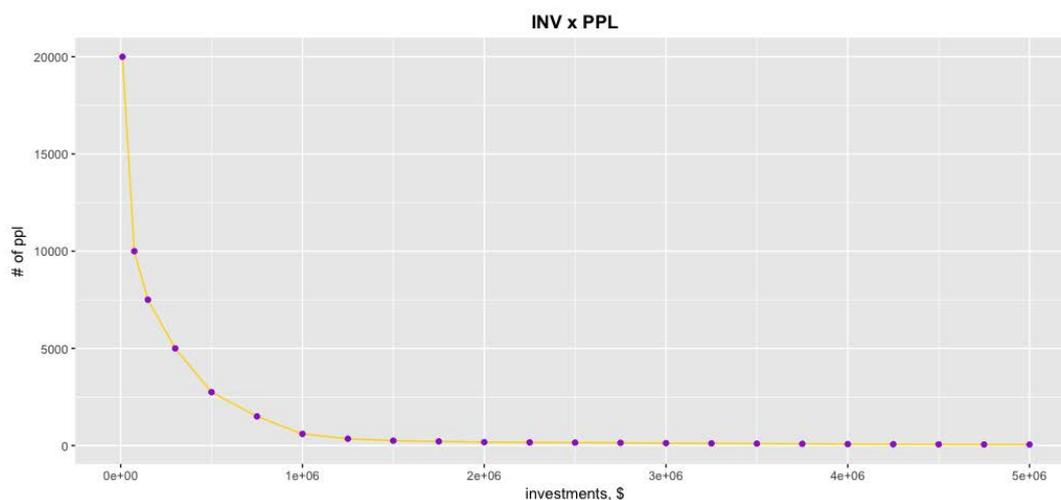
What is your benefit from the Scrinium ICO

Here are the key points that make this ICO beneficial for prospective cryptoinvestors:

- Scrinium will use Scrincoin as an internal payments engine. With the growth of Scrinium popularity, the demand for Scrincoins will rise, pushing its price higher and higher
- Our statistical research shows that once Scrinium attracts only 50,000 active investors the Scrincoin price will exceed 100 USD in value making it over a thousand times more expensive than to start with

Joining the Scrinium ICO right now is your unique chance to obtain an asset that will grow rapidly, at its lowest cost ever.

We expect to attract at least 50,000 investors to Scrinium. Obviously, the investment amount will vary from small investments of about 10,000 USD to several millions. Our regional managers are negotiating some quite significant investments from around the world, and from that we can see that people are showing interest in our portfolio investment offer. The expected distribution of the investment amounts will look like this:



Therefore, the expected investment amount is 10.7bn USD. The amount in question logically will be spread across the total of 64,000,000 Scrincoins issued.

Due to the nature of the market, we'll also take into consideration that out of the 64 million Scrincoins, a certain percentage will be purchased by cryptocurrency speculators, not intending to create portfolios, and a certain percentage will go to the team. We'll also consider the risk that not all the Scrincoins will be sold during the ICO and some may be burnt (up to 15% as stated in the risk projections prepared by our risk/financial team).

With this in mind we expect about 53,000,000 Scrincoins to be in the actual turnover. With 10.7bn USD in capital (investments made by Scrinium investors) the Scrincoin price will be 201 USD.

It's also widely known that the actual price of a cryptocurrency is defined largely by the market (which in turn is affected by demand, rumours, so-called hype, speculations, etc). This means that we could very likely see the 100 USD benchmark reached much before the projected investment capital is introduced.

Looking into the future

Roadmap



Technical implementation

Scrinium is a decentralised blockchain-based portfolio investment platform that operates using smart contracts.

Smart contracts and blockchain

We built Scrinium around blockchain and smart contracts working in the Ethereum environment. The following functionality is to be implemented using this technology:

- New trader joining and account integration
- New investor signup
- Investment portfolio design
- Profit distribution
- Operations in the market (i.e. trading)
- Integration with exchanges, liquidity providers and brokerages

Due to implementing smart contracts we have an automated and transparent investment platform and profit distribution model. Blockchain technology ensures that all the data is fully transparent, can't be falsified and protected from leaks or unauthorised third party access.

Scalability and transaction costs

Scrinium will utilise Ethereum with off-chain Raiden Network implementation to guarantee stability and scalability of the entire network as well as rapid (within a sub-second) and flawless transactions.

As stated on their official page:

“The Raiden Network is an off-chain scaling solution, enabling near-instant, low-fee and scalable payments. Its complementary to the Ethereum blockchain and works with any ERC20 compatible token.”

The Raiden Network advantages:

- Scales linearly with the number of participants
- Works with any token that follows Ethereum's standardized token API (ERC20)
- Transfers can be confirmed within a subsecond
- Individual transfers don't show up in the global shared ledger
- Transfer fees can be orders of magnitude lower than on the blockchain
- Low transaction fees allow to efficiently transfer tiny values

Scrinium will send a query to Raiden Network, where it will be converted into a valid transaction and sent back to the recipient.

The Raiden Network will remain the underlying blockchain fabric for Scrinium during the development stage. However, we are constantly monitoring the market for new ventures and remain open to implementing a different solution, in case it proves to be more efficient. Both Ethereum and Raiden are working on speeding up transactions and lowering costs, so Scrinium will be sure to implement the best solution available.

Functionality - how it works

Scrinium will consist of the following essential building blocks:

Client apps

Mobile apps and browser-based versions of the Scrinium investment platform with complete out-of-the-box functionality and easy-to-use intuitive interface design.

Data storage and integration

A highly scalable environment will be built on standard web technologies and decentralised distributed IPFS/SWARM and BigchainDB/IPDB technologies. It will include the following parts:

- Trader and investor apps/platform functionality
- AI algorithm for individual investment portfolio design
- Integration with exchanges, cryptoexchanges, FIX API, MT4/5, and other platforms
- API for liquidity providers integration

Blockchain

Scrinium uses blockchain Ethereum smart contract-based technology to store data related to traders, investors, trading operations, investment portfolios, profit distribution, balances, and financial transactions.

Security

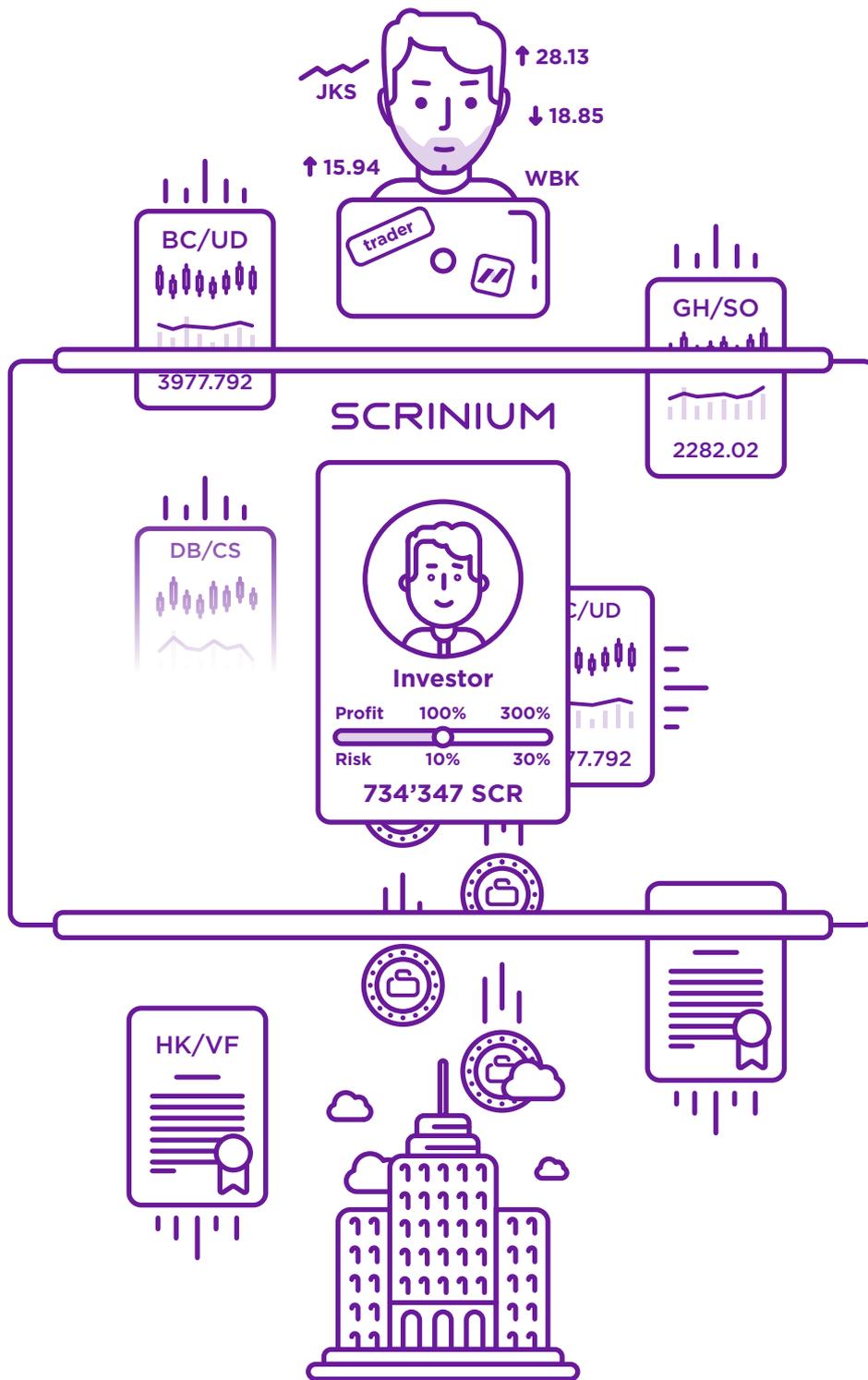
After thoroughly studying the world's most up-to-date security technologies, the Scrinium team came up with a unique customer data security solution that integrates the most reliable technologies available at the moment:

- Face recognition
- Biometric verification
- Default two-factor verification
- Decentralized transaction history/performance data storage
- AML/KYC procedures compliant with upcoming MiFID II standards
- 2048-bit signatures with 256 bit encryption
- Upcoming PCI DSS Level 1 certification

Knowing that security is the essential part of any financial service, our team keeps researching other security technologies to implement within the Scrinium platform later on.

Step-by-step

1. An investor would open an account and select suitable options for his portfolio generation.
2. A trader would connect his new or existing trading account to Scrinium via API.
3. The trader would then carry on trading in their usual manner, while Scrinium would record the trades, analyse them and suggest inclusion into different investor portfolios depending on trading performance and consistency.
4. At the same time Scrinium would send exact copies of the trader's orders to the investor's account in one or several liquidity providers from a liquidity pool.
5. Once a trade is closed with positive results, Scrinium assigns profit to the investor immediately and pays out the trader's reward.

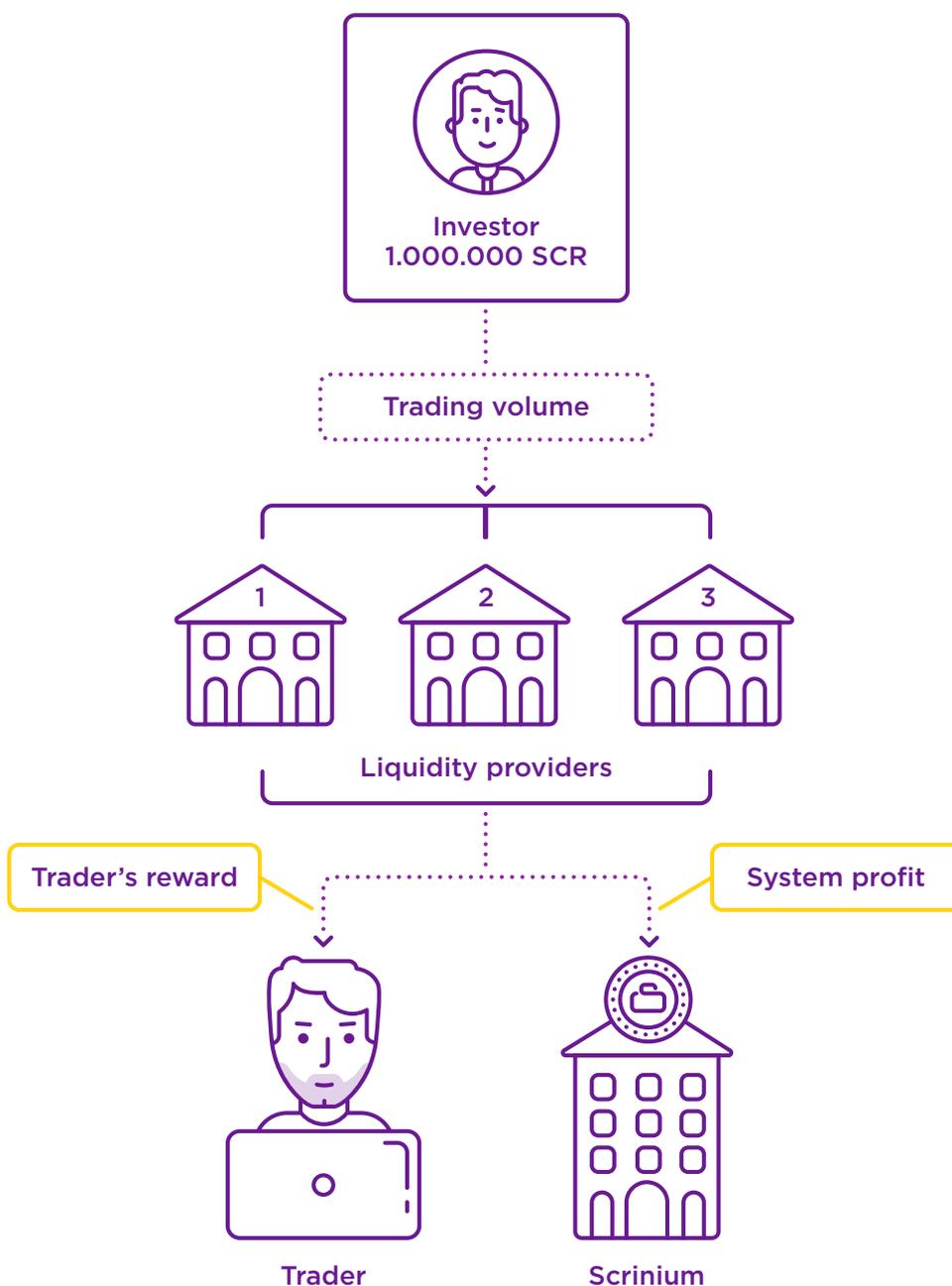


Each of the steps will utilise smart-contracts and blockchain technology. Smart contracts allow Scrinium to build an automated and open trading environment and portfolio management system. Blockchain technology makes all the data and transactions transparent and protected from any third party interference.

How do we generate profit?

Liquidity providers pay us commission for traded volume coming from the Scrinium platform, which is a classic scheme for financial services. We split this payment into the system profit and traders rewards for successful trades.

If you are an investor, there is no fee for creating an account and we don't deduct anything from profitable transactions.



Our goal

Why are we going for ICO?

We have been dreaming of the innovative portfolio investment for a long time, seeing the demand and people's needs. We believe this is the perfect time for a new start with such a state-of-the-art product as Scrinium. We have the resources, team and skills to make it happen but with additional funding from the ICO we can develop and launch it much faster, allowing more people to benefit from it.

We also want to grant early investors the opportunity to multiply their profit from Scrinium by taking advantage of Scrincoin price growth. We seek partners to share our vision on the future of portfolio investment around the world.

How can you join and participate?

Investor

Buy coins, support our mission and profit on a daily basis

Trader

Apply for a portfolio review by our AI system

Liquidity providers and brokers

Become an early adopter or our liquidity partner

FAQ

The documentation does not say anything about the lock-up period for the team. Is there no lock-up period?

There won't be any lock-up period for the team members.

Does the project have a soft cap? Are the funds returned to investors if the soft cap is not reached?

The project doesn't have a soft cap, because the development and release of the platform will happen regardless of whether the planned amount will be collected or not.

What are you going to spend the money on? What is the time-frame?

First of all, the contribution will be used in recruitment of more specialists to join the development team. The funds will also be allocated on the integration of the platform and marketing in order to attract participants.

Which assets will be available: stocks, bonds, currency pairs, CFD, derivatives, cryptocurrencies?

All of the above.

Where will the assets of your customers be stored? How will their security be ensured?

Everything will be recorded and stored in the blockchain – the most secure system today, that hasn't encountered any fraudulent cases so far.