



Ruby Currency
WhitePaper



Dear Participant,

This is an exciting time in the financial services industry: new technology like the blockchain and cryptocurrencies are delivering enormous opportunities to bring disruptive change to the financial world. I am inviting you to join this revolution by participating in the Ruby Initial Coin Offering (ICO).

Our ICO will enable the development of the Ruby network: a bold and disruptive vision for trading that will enable all parties to trade on an equal basis, made possible by blockchain technology and the distributed ledger.

By connecting all participants in the network with a set of transparent rules, we can level the playing field, reduce reliance on intermediaries, and increase functionality, recording trades on the blockchain will enable greater transparency, vastly lower the cost of trading, and significantly speed up settlement.

In order to trade and make payments on the network, traders will need Ruby Coin tokens, which can be acquired as part of this ICO or at a later date when they are listed on exchanges. This is your opportunity to be involved from the very beginning.

We're going to change trading forever, and we'd be delighted if you joined us.

Thank you for reading.

Kind regards,

A small, square image of a handwritten signature in blue ink on a white background.

Signature

Ruby is a multi-asset block chain-based crypto currency that will allow investors to trade a wide range of products such BTC, ETH, Ripple and more.

Ruby will disrupt a market that is dominated by banks, prime brokers and large funds, creating an immense opportunity to become the leading multi-asset blockchain-based trading network to trade a wide range of financial products not found on traditional crypto exchanges.

Initially focused on the retail trading sector, the network will then be expanded into the institutional and corporate trading markets, and subsequently to a range of other financial sectors. Ultimately, the trading solution will enable a client to trade any financial product with any counterparty using the public blockchain – agnostic of platform or broker.

Ruby Coin's primary goal is to become the world's largest multi-asset blockchain-based cryptocurrency network.

In order to achieve this goal Ruby will create a trading economy with the Ruby Coin used as a means of payment to trade financial products, grow the liquidity pool in the network and scale transactions.

Ruby is issuing an Initial Coin Offering (ICO) of the Ruby Coin Token. Funds raised as part of the ICO will be used primarily to acquire new users, develop a state of the art matching engine and expand the range of trading products Only Ruby Coin holders will be able to trade on the Ruby Currency network.



By choosing promoters, Ruby will be fair to the community. Promoters here, are the people who will be having the maximum number of references, investment and other promotional activities (social advice).

In January, Ruby will organize a launching even where they meet all the promoters and enable promotersto reap the benefit.

Rubybrings more than a decade of experience, a history of innovation and a strong portfolio of intellectual property to use on the Ruby Currency network: all of which will allow it to exceed the goals outlined in our roadmap.

ICO Summary

Symbol	RBC
Total Supply	300 Million
Token Available in ICO	20 Million
Token Standard	Ethereum ERC-20
Price	1 ETH = 60000 RBC
ICO	45 Days
Direct Referral Bonus	5%
Level Income	25%
Developer Club Bonus	2%
Price & Promotions	3%

Social Media

Information on the Ruby ICO is available via the following channels



Investing in cryptocurrency has proven to yield significant returns for investors. With the rapid adoption of blockchain technology, cryptocurrency has emerged as an exciting asset class of its own. We have seen unprecedented growth in the marketplace as innovative breakthroughs have led to exciting opportunities for investors.



However, there are still barriers for many investors. Investing in cryptocurrency remains a complex and seemingly risky endeavor. The market is rapidly evolving, and these barriers are stopping investors from taking advantage. Ruby Coin wants to change that.

RubyCoin is a cryptocurrency that hold a larger store of value unit than conventional cryptocurrencies – by combining transparency with experienced asset management.

We empower investors to be part of a new movement of democratic, disruptive technology through sound investment in a rapidly growing, in-demand marketplace.

Our company provides the necessary guidance and product offerings to allow investors to take full advantage of the digital currency and blockchain revolution. With the creation of our first investment vehicle, “Ruby Coin,” individuals can confidently and easily invest in cryptocurrency assets aimed at delivering superior risk-adjusted returns.

Generally, investors and traders are not able to access global market, such as Cryptocurrency Exchanges, Wallets, etc due to regulatory or other issues.

Ruby Currency is a representative platform which will enable unfettered and hassle free investment into various Crypto products of all major markets across the globe under one roof facilitated by one universal (Crypto)currency – Ruby COIN. It offers a platform supported by one cryptocurrency enabling conversions from all major currencies to settle accounts at very nominal fees and in convenient time – one can think of.

Background

Cryptocurrency and Blockchain

In 2017, investing in cryptocurrency and blockchain suddenly became a remarkably attractive proposition:

- ✓ As of August 2017, the overall valuation of cryptocurrency's market capitalization was \$165 billion.
- ✓ The market grew by 800% in the first eight months of 2017.
- ✓ Over \$1.3 billion was invested in ICOs between January and June 2017

The most well-known and popular cryptocurrency, Bitcoin, makes up almost half of the above market capitalization. That percentage is expected to shrink as many new cryptocurrencies emerge, taking advantage of new technology in their respective fields.

Ethereum, another blockchain technology, has been making waves since its inception 2 years ago, and has already achieved its own market capitalization of over \$30 billion.

Although cryptocurrencies are perhaps best known as an alternative to traditional fiat currencies, the blockchain technology upon which they are built has uses that extend far beyond being a means to exchange money.

Diversification of Blockchain Technology

In 2017, over half of all ICOs were related to infrastructure, 12% were in trading and investing, 10% in payments, 8% in finance, 5% in gaming and VR, and the rest a combination of commerce, advertising, identity management, data storage, commodities, art, music, and more. Growth in these areas is only just starting to be realized, which is excellent news for investors as it provides an early opportunity for diversification across a range of industries, thereby reducing risk.

There are almost a thousand different cryptocurrencies being actively traded today, with more launching every month. Although this is a rapidly growing area, much of the world has yet to take notice. These assets have only just started to realize their intrinsic value and economic impact. Their wide-scale adoption, coupled with the revolutionary benefits and security of blockchain, will transform much of how we do business and transact with each other all over the globe.

Cryptocurrency is having a major impact trading as well. The widespread use of cryptocurrency and blockchain technologies will reduce dependence on traditional currencies, financial systems, and governments, and make the exchange of value a much more democratic process. Since cryptocurrency decentralizes currency, it has the ability to create a major impact on our world's financial future and global economy.

Not all revolutions have already taken place in this digital era. The Blockchain technology and its breakthrough especially changes how we understand money as the traditional medium of payment. Several blockchain-based cryptocurrencies have disrupted many industries from the several methods of crypto-payment to traditional banking and other financial sectors.

This is where **Ruby** comes in. Generally, the vision behind the development of this project emanates from the incredible potentials of the crypto sphere. Ruby will develop a transparent platform for the community to serve the problem of investment. Furthermore, the ever-increasing adoptions make them an integral part of the financial ecosystem throughout the world. To us, this means that each scale and unit of the retail and e-commerce industries will begin the adoption of a crypto-based payment technologies.



However, this will need secure yet innovative encompassing payments service providers. The E-commerce and payment industries are growing exponentially. Virtually all the online retailers and e-commerce stores are on the threshold of incorporating the different Blockchain-based payment methods. Hence, this is the accurate time for **Ruby Coin** to emerge and champion a new industry of crypto-payments. We want to reinvent real and living E-commerce payment processes according to the demands of the global markets. **Ruby Coin** has chosen this direction; the projected direction of crypto-payment and ecommerce industries. We will ensure an instantaneous transfer and exchange of all crypto-holdings for our users, retailers, businesses, and merchants.

By using our innovative and trusted blockchain trading platform, we will democratize the markets and save money for investors and companies, reducing and in some cases, eliminating the tremendous fees and inefficiencies traditionally associated with asset trading. Ruby Coin is a next generation financial institution based on blockchain technology, providing the ultimate in security and transparency. By leveraging decades of experience in the investment banking, trading & fin-tech sectors, and combining them with the power and transparency of the distributed ledger, we've created a truly unique product that will revolutionize asset trading and investment banking. As well as for eCommerce, the ruby Coin will introduce a more efficient and secure payment gateway, allowing buyers to buy goods and services with confidence from merchants, incorporating a robust PayPal-like consumer protection and dispute resolution scheme. This is coupled with Ruby Coin's investment banking and advisory expertise and the reassurance that comes with operating in a regulated environment.

Ethereum

Ethereum is a project which attempts to build the generalised technology; technology on which all transaction based state machine concepts may be built. Moreover, it aims to provide to the end- developer a tightly integrated end to end system for building software on a hitherto unexplored compute paradigm in the mainstream: a trustful object messaging compute framework. Ethereum has a blockchain which contains:

- ✓ Asset Tokens (ETH or ETC depending on which Ethereum!)
- ✓ A multitude of 'user generated' tokens that are created and managed through smart contracts
- ✓ Hashes stored in smart contracts

The Problem Area

Global financial market are dominated by banks and other financial system, some of which lack transparency, have undue influence on global assets and can impose loss.

New technology means we can now deliver greater transparency and equality for all market participants. Established financial players have failed to take the opportunities in blockchain technology, and still use a centralized trading system to trade, buy, and sell products.

From the falling value of currencies to lack of traditional high yield investment opportunities, there are pervasive issues throughout our existing financial markets.

➔ Devaluation of Fiat Currencies

In many countries around the world, people face major issues around economic inflation and devaluation of fiat currencies. These issues affect trading partners, residents, businesses, and other stakeholders. One of the harshest consequences these people face is the immense difficulty of transferring their remaining financial wealth out of devalued currencies. What can they do to protect their assets?

➔ Profitable Investment Opportunities Are Scarce

There is a distinct lack of traditional investment opportunities for growing wealth right now. Interest rates are historically low, the bond market has limited returns, and the stock market seems overvalued by historic standards. For many, investing in options, day trading, swing trading, shorting, commodities, and Forex seem like risky propositions.

→ Other Limitations Include:

- ✓ Lack to transparency and trade execution.
- ✓ Settlement of trades and funds can take days, versus seconds on the blockchain.
- ✓ Lack of flexibility in transferring trades.

The Solution

We will create a cutting-edge new multi-asset trading cryptocurrency that will disrupt and democratize your investment. Ruby Coin is a cryptocurrency in the World Wide Web for the bulls and bears of the globe. Ruby coin has introduced a unique concept in referral program.



We are calling this – Ruby Coin. This coin will allow individuals to trade directly with one another with lower costs for all. Trades will be automatically settled, with recording and execution conducted off-chain to deliver the fastest service possible. To raise funds to design and develop the coin, we are launching an ICO of Ruby Coin, a bespoke new digital token that will underpin trading on the coin.

Ruby offer a utility token that enables frictionless transactions of a wide range of assets on the exchange whilst also acting as a medium of exchange and a store of value that could become more valuable in line with the growth of users and increasing use of the trading platform.

→ **The Blockchain: A Distributed Public Ledger**

As the word "cryptocurrency" attracted growing interest in the early 21st century, so did another phrase: "blockchain." This makes perfect sense because the two ideas are closely related, but to those who've never dealt with either, the links can seem confusing.

→ **If the Blockchain Is the Account Record**

Cryptocurrencies work by keeping all transaction records in a shared public document called the blockchain. Every validating node has a copy of the blockchain. Every time you successfully receive or send cryptocurrency funds, evidence of the exchange gets stored in a specially formatted digital record known as a block. When you pay those funds to someone else in the future, another block record gets added to the old record, forming a chain of records: the blockchain.

→ **Blockchains have a few game-changing advantages**

They're distributed among large groups of networked users so that all of the records can reach a consensus about who has how much cryptocurrency. This eliminates the need to trust the bank. Cryptography (which is where the "crypto" part of the term "cryptocurrency" originates) makes it possible to verify the connections between different blocks and catch certain types of fraud automatically. Not having to store the records in one place means that you don't need to invest in a secure storage setup, such as when you place an heirloom in a bank vault.

→ The Cryptocurrency Wallet App Is the Account

Blockchains are a kind of shared ledger technology. Each software-based wallet application uses secure authentication keys to access the records for a given wallet address, which is a long string of 26 to 35 random-looking numbers and letters, such as:

This is a Ruby Coin (RBC) address and the QR code that goes with it. If someone wants to send you money using Ruby Coin, all they need is your QR code or address.



→ No Private Blockchains: Keeping the Record Accessible

Some cryptocurrency organizations dilute their currency's independence by implementing private blockchain technologies. Although many of these groups would claim that their actions serve the greater good by keeping the ledger in the hands of a trusted authority, such activities raise two glaring problems:

- ✓ Depending on so-called trusted authorities flies directly in the face of Nakamoto's reason for creating Bitcoin.
- ✓ It's impossible to know whether a third-party is trustworthy.

“These aren’t the only problems with private blockchains. When one party controls the ledger, all network participants are at the mercy of that party.”

If a government official or legislator suddenly decides that it’s politically expedient to prohibit the general use of cryptocurrency so that they can acquire a massive market share before profiting from currency speculation, all they have to do is target the central “trusted” authority that houses the ledger. If this seems like science fiction, one only needs to look at existing civil enforcement lawsuits brought by U.S. authorities against cryptocurrency companies.

True, most people would agree that government intervention is great when it prevents fraudsters and con artists from scamming unwitting users. Unfortunately, most governments eschew the laissez-faire attitudes that might help many currency markets thrive. Not all regulations help, and as many corrupt governments have shown, central authorities with too much power can’t always be trusted to implement laws fairly or justly.

As cryptocurrency continues transforming the workings of monetary systems, governments will undoubtedly take part in determining how things develop. Regardless where one stands on whether these roles will help or hinder, the idea of private blockchains clearly introduces a major vulnerability that could exacerbate regulatory impacts for better or worse.

“The heart of any cryptocurrency can be found in the spirit of its community.”

Good intentions aside, private blockchains carry the threat of conflicts of interest. By isolating the ledger from the community, they sacrifice critical public oversight.

We intend to develop a multi-asset blockchain-based trading network. To reach the speeds of execution and settlement modern markets expect, the network will combine blockchain-based smart contracts with off-chain transactions.

This solution will benefit from:

- ✓ The trust, integrity and visibility of the blockchain ledger.
- ✓ The ability to hold and settle funds on the blockchain.
- ✓ The greater speed of using off-chain processing.
- ✓ A consortium-based private ledger visible to only participants in the network combined with the public blockchain.

Ruby Economy

RBC tokens are classified as utility tokens. Participants in the Ruby Network that wish to trade and use all its features will need to hold Ruby tokens. These are the units of trade in our token new economy. By transferring cryptocurrencies into RBC, traders can trade in the various markets offered on the network. The value of the trade is held securely in an Ethereum smart contract and is settled and released directly back to the participants wallet automatically upon determination of the trade.

Token Specification

Coin Name	Ruby Coin
Coin Code	RBC
Total Coin Supply	300 Million
Circulating Supply	20 Million
Time Period	45 Days

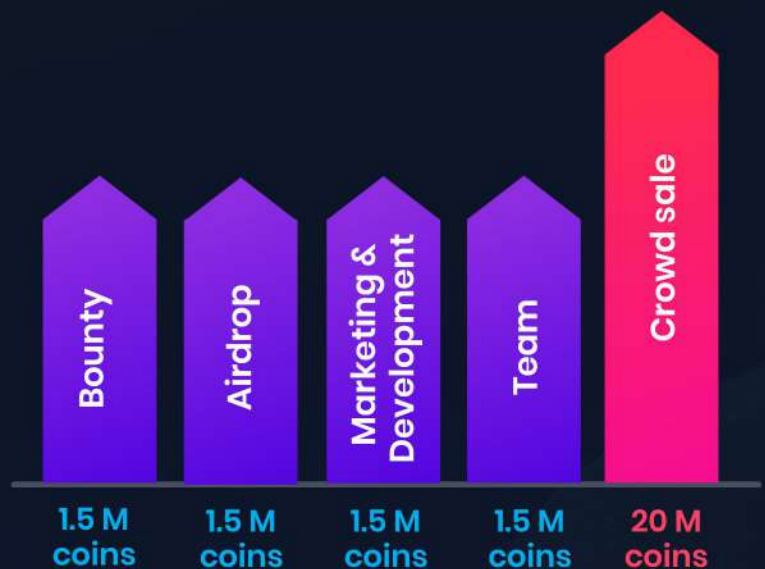
Bulk Token Sale:

In order to sell remaining coins of ICO, we will offer bulk coin sale. However, if required we will keep remaining coins for reserve.

Token Distribution

In addition to these stages of token issue, some % will be retained to be used as bounties during the ICO.

The picture shows how Ruby Coin would be distributed.



Fund Allocation

We anticipate spending the money raised as follows:

- ✓ New User Acquisition and Marketing
- ✓ Ruby Coin Development
- ✓ Licensing Additions & Changes
- ✓ Operations
- ✓ Legal, Audit & Advisory

Before getting heavily involved in the cryptocurrency world, the founders of RubyCurrencyPlatform were successful leaders in the marketing and advertising world. Bringing in a large user base is essential for any cryptocurrency to thrive and have active markets. The strong execution of a well prepared marketing plan is the best way to ensure success. Outside of simple organic word-of-mouth growth, Rubyplatform has plans in motion for paid advertising campaigns, a lead generation based affiliate commission program, a generous "refer a friend" program, community outreach, and event sponsorships. Additionally, new users will be attracted by successful leaders in the social trading platform, as well as the potential success of the Ruby CoinToken.

Referral Program

- ✓ It has a unique binary referral system which provides your 25% Level Income.
- ✓ Binary Plan is a two-legged compensation plan with left and right subtrees. The plan is easy to understand and offers 10 business levels. This encourages and attracts more members to join the business. Compensations are calculated based on Levels Achieved by the user.
- ✓ Binary plan is a network marketing compensation strategy used by many top performing companies. The new members sponsored by distributors are added either on the left or right leg. Upon adding two new members on either side of the subtree, a binary tree gets formed.
- ✓ All the new members referred after forming a binary tree gets spilled to the downlines.
- ✓ After 13 Levels are achieved users will be upgraded to Developer Club, where 2% of the total earnings will be distributed to all the members in the club.
- ✓ 5% direct referral bonus will be rewarded in the form of Ruby Coin.

ICO Launching Publicly.
RubyCurrency Initial Coin
Offer with Smart Contract

DEC 2020

FEB 2021

Listing on Exchange

Listing with Coinmarketcap,
CoinGecko

APR 2021

JUN 2021

Opening of Physical Bank in
India of RubyCurrency &
other Crypto Currency.

Mining Of Coin. Distribution
with users if RBC.

DEC 2021

2022 - 2040

Every December Mining of
RBC & Distribution in all users
of RBC.

→ Unanticipated Risk

Blockchain technologies and cryptographic Tokens such as the Tokens are a relatively new and dynamic technology. In addition to the risks included above, there are other risks associated with your purchase, holding and use of the Tokens, including those that the Company cannot anticipate. Such risks may further appear as unanticipated variations or combinations of the risks discussed above.

→ Legal and Governmental Risks

Uncertain Regulatory Framework. The regulatory status of cryptographic Tokens, digital assets and Blockchain technology is unclear or unsettled in most jurisdictions. It is difficult to predict how or whether governmental authorities will regulate such technologies.

It is likewise difficult to predict how or whether any governmental authority may make changes to existing laws, regulations and/or rules that will affect cryptographic Tokens, digital assets, Blockchain technology and its applications. Such changes may negatively impact the Tokens in various ways, including, for example, through a determination that the Tokens are regulated financial instruments that require registration. Company may cease the distribution of the Tokens, the development of the Platform or cease operations in a jurisdiction in the event that governmental actions make it unlawful or commercially undesirable to continue to do so.

→ Failure to Obtain, Maintain or Renew Licenses and Permits.

Although as of the date of starting the Token sale there are no statutory requirements obliging the Company to receive any licenses and/or permits necessary for carrying out its activity, there is the risk that such statutory requirements may be adopted in the future and may relate to any of the Company's corporate entities. In this case, corporate entities' business will depend on the continuing validity of such licenses and permits and its compliance with

their terms. Requirements which may be imposed by authorities and which may require any of the company's parties to comply with numerous standards, recruit qualified personnel, maintain necessary technical equipment and quality control systems, monitor operations, maintain appropriate filings and, upon request, submit appropriate information to the licensing authorities, may be costly and can be time-consuming and may therefore result in delays in the commencement or continuation of operation of the Platform. Accordingly, potential licenses that any of the company's parties may require, may not be issued or renewed, or if issued or renewed, may not be issued or renewed in a timely fashion, or may involve requirements which restrict any company party's ability to conduct its operations or to do so profitably.

➔ Risk of Government Action

The industry in which corporate entities operate is new, and may be subject to heightened oversight and scrutiny, including investigations or enforcement actions. There can be no assurance that governmental authorities will not examine the operations of corporate entities and/or pursue enforcement actions against them. All of this may subject corporate entities to judgments, settlements, fines or penalties, or cause corporate entities to restructure their operations and activities or to cease offering certain products or services, all of which could harm corporate entities' reputation or lead to higher operational costs, which may in turn have a material adverse effect on the Tokens and/or the development of the Platform.

➔ Risk of Burdensomeness of Applicable Laws, Regulations and Standards

Failure to comply with existing laws and regulations or the findings of government inspections, or increased governmental regulation of corporate entities operations, could result in substantial additional compliance costs or various sanctions, which could materially adversely affect.

→ Unlawful or Arbitrary Government Action

Governmental authorities may have a high degree of discretion and, at times, act selectively or arbitrarily, without hearing or prior notice, and sometimes in a manner that is contrary a law or influenced by political or commercial considerations. Moreover, the government also has the power in certain circumstances, by regulation or government act, to interfere with the performance of, nullify or terminate contracts. Federal and local government entities have also used common defects in matters surrounding the Token sale as pretexts for court claims and other demands to invalidate or to void any related transaction, often for political purposes. In this environment, corporate entities' competitors may receive preferential treatment from the government, potentially giving them a competitive advantage over corporate entities

Risks connected to the value of Tokens

→ No Rights, Functionality or Features Other than Strictly Provided Herein

The Tokens do not have any rights, uses, purpose, attributes, functionalities or features, express or implied, including, without limitation, any uses, purpose, attributes, functionalities or features on the Platform, other than those strictly provided in the White Paper.

→ Risks Relating to Highly Speculative Traded Price

The valuation of digital Tokens in a secondary market is usually not transparent, and highly speculative. The Tokens do not hold any ownership rights to Company's assets and, therefore, are not backed by any tangible asset. Traded price of the Tokens can fluctuate greatly within a short period of time. There is a high risk that a

Token holder could lose his/her entire contribution amount. In the worst-case scenario, the Tokens could be rendered worthless.

→ **Tokens are Non-Refundable**

Except for the cases strictly provided by the applicable legislation or in the legally binding documentation on the Tokens sale, corporate entities are not obliged to provide the Token holders with a refund related to the Tokens for any reason, and the Token holders will not receive money or other compensation. No promises of future performance or price are or will be made in respect to the Tokens, including no promise of inherent value, no promise of continuing payments, and no guarantee that the Tokens will hold any particular value unless otherwise disclosed in the White Paper. Therefore, the recovery of spent resources may be impossible or may be subject to foreign laws or regulations, which may not be the same as the private law of the Token holder.

→ **Risks of Negative Publicity**

Negative publicity involving the Company, the Platform, the Tokens or any of the Company's Parties may materially and adversely affect the market perception or market price of the Tokens, whether or not it is justified.

→ **Blockchain Delay Risk**

On the most Blockchains used for cryptocurrencies' transactions (e.g. Bitcoin Blockchains, Ripple, Ethereum), timing of block production is determined by proof of work so block production can occur at random times. For example, the cryptocurrency sent as a payment for the Tokens in the final seconds of the Token sale may not get included into that period. The respective Blockchain may not include the purchaser's transaction at the time the purchaser expects and the payment for the Tokens may reach the intended wallet address not in the same day the purchaser sends the cryptocurrency.

→ **Risk of Software Weaknesses**

The Token smart contract concept, the underlying software application and software platform are still in an early development stage and unproven. There are no representations and warranties that the process for creating the Tokens will be uninterrupted or error-free. There is an inherent risk that the software could contain weaknesses, vulnerabilities or bugs causing, inter alia, the complete loss of the cryptocurrency and/or the Tokens.

→ Lack of Token Security

The Tokens may be subject to expropriation and or/theft. Hackers or other malicious groups or organizations may attempt to interfere with the Token smart contract which creates the Tokens. In the event of such a software bug or weakness, there may be no remedy and holders of the Tokens are not guaranteed any remedy, refund or compensation.

→ Attacks on Token Smart Contract

The Blockchain used for the Token smart contract which creates the Tokens is susceptible to mining attacks, including double-spend attacks, majority mining power attacks, "selfish-mining" attacks, and race condition attacks. Any successful attacks present a risk to the Token smart contract, expected proper execution and sequencing of the Token transactions, and expected proper execution and sequencing of contract computations.

→ Risk of an Unfavorable Fluctuation of Cryptocurrency Value

The proceeds of the sale of the Tokens will be denominated in cryptocurrency, and may be converted into other cryptographic and fiat currencies. If the value of crypto-currencies fluctuates unfavorably during or after the Token sale, the project management team may not be able to fund development, or may not be able to develop or maintain the Platform in the manner that it intended.

→ Risk of Dissolution of Company

It is possible that, due to any number of reasons, including, but not limited to, an unfavorable fluctuation in the value of Ethereum, Bitcoin or other cryptographic and fiat currencies, decrease in the Tokens utility due to negative adoption of the Platform, the failure of commercial relationships, or intellectual property ownership challenges, the Platform may no longer be viable to operate and the Company may dissolve.