



# REGIUM COIN WHITE PAPER

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# 1. Traditional Markets Vs. Cryptocurrencies

Since the turn of the 21st century, traditional markets are increasingly facing newer challenges. The overtly regulated and complicated nature of these markets is to be blamed for the growing unrest amongst investors across the globe. While these markets are non flexible and archaic in their functioning, they have also been resistant to change and for a long time. The serious nature of the finance industry puts forth a strong resistance to any new and unproven tools and technologies of commerce and transaction. Traditional investment markets continue to give our marginal returns and gains despite the innumerable risks involved in them.

As a result, the stubbornness of the markets made it difficult for better, more efficient and dynamic systems to make space. Having said that, what is more disappointing is the fact that neither of these traditional systems take care of the consumers risks and gains, making them non-flexible and non-friendly. Traditional markets are replete with middlemen and agencies adding to the cost of transaction. These corporations have been using the same operating principles for years. There are two reasons for this. On the one hand, the scale and scope of these operations means they are not easily changed. On the other hand, maintaining the same traditional business models is convenient for these players. Well-established financial corporations use their market dominance to ensure their expensive and ineffective operations continue unchallenged. And it's usually their customers who pick up the tab.

Two major problems arise due to this lack of change:

- Firstly, important services become expensive for customers, for some user groups prohibitively so.
- Secondly, a limited number of players dominate because it is very complicated for any new business to enter the market and become an equal player in the ecosystem. Combined, these two problems create a sort of lock-down in the sector. The offerings brought by the traditional finance and banking industry fail to serve the needs of a significant part of the population. However, new entrants who could meet these needs by challenging the status quo are unable to easily enter the market with new product offerings because the intermediaries involved are highly interlinked.

significant part of the population. However, new entrants who could meet these needs by challenging the status quo are unable to easily enter the market with new product offerings because the intermediaries involved are highly interlinked. So where has this lock-down brought us to? An example that highlights the inefficiency and expense it causes is international bank wire transfers. Using ordinary banking systems this kind of procedure is slow and complicated. What's more, the cost can easily exceed 10% of the amount being transferred, especially with small sums. It's a service that brings few, if any, benefits and a lot frustration. But for many customers, this is the only option available. But an alternative is possible.

With cryptocurrencies and other blockchain based products the story is completely different.

Critically important is the fact that there are usually no middlemen between the two parties making the transaction, just the blockchain itself. This fact brings two major benefits:

- It takes seconds to perform the transaction, and this time is not affected by how far apart the parties are.
- The cost of the transaction is reduced to just a fraction of a percent of the amount being transferred.



## 2. What is so special about cryptocurrencies?

Cryptocurrency is exciting and unique due to the technology behind it and the liberating idea of being free from governmental control. But before you decide to jump into investing or trading Cryptocurrency, there are few more things you have to understand about its nature:

### **Cryptocurrency Is Global**

Cryptocurrency isn't a fiat currency, hence its price isn't directly related to the economy or policies of a single country. Cryptocurrency has a rough history of ups and downs, many of them related to worldwide events. For instance, the sudden price rise in 2013 was linked to the Cyprus' economic crisis. Freezing citizens' funds caused a huge disruption and an increased interest in locating money elsewhere than a traditional bank. Cryptocurrency and Cryptocurrency were one of the ways to reinvest the money and avoid further loss. Which eventually led to a Cryptocurrency bubble. Nonetheless, there isn't a singular government or an individual who dictates the currency rate.

### **Cryptocurrency Trades 24/7**

There is no official Cryptocurrency exchange, hence there is no official Cryptocurrency price. Unlike stock markets, which have limited opening hours throughout a day or shut down for weekends, Cryptocurrency exchanges operate around the clock. Most of the exchanges stay within the same price range, but there are occasional arbitrage opportunities. On the other hand, Cryptocurrency will never disappoint when it comes to delivering exhilarating shivers down your spine. If you want to, you can spend an all day long tracking different exchanges and trading.

### **Cryptocurrency Is Volatile**

Cryptocurrency is well-known for its rapid and frequent price movements, sometimes even throughout a day. For buyers and investors, it's one of the major drawbacks. But for traders, it's yet another exciting opportunity to gather quick profits.

## **Investing vs Trading Cryptocurrency**

There is a major distinction between investing and trading Cryptocurrency – just like in reality – investing money differs a lot from trading them on a stock exchange. However, I would like to add another ingredient to the equation – buying Cryptocurrencies. Buying Cryptocurrency can be extremely simple – depending on various wallets and exchanges – but it's nothing like buying a foreign currency when you travel abroad. Though, it doesn't require much expertise. All one has to do is find a right wallet, exchange and pay for some cryptocurrencies.

Therefore, buying Cryptocurrencies is popular among people who either want to just try it out and invest a little or those who simply want to see what's the fuss about. Investing, on the other hand, is a long-term undertaking. Featuring a portfolio of different cryptocurrencies, fiat risk hedging and business objectives. In most cases, Cryptocurrency investors are indifferent to price volatility and unlikely to give up on the investment easily. By contrast, Cryptocurrency trading is more of a short-term endeavour. Getting on the market, staying in trade for a maximum of few months and moving on as soon as the price reaches its peak. Hence, Cryptocurrency traders are known to be price-sensitive and abandoning the market when it becomes unprofitable.

### **The Trading Risks**

While there are risks involved in both investment and trading, the latter is much more vulnerable to the dynamic spirit of Cryptocurrency.

Investors can wait through the crash and have the resources to prolong the bad strike. Traders, however, are often compared to professional gamblers – they have to act quickly and know when is the right time to leave the game.

## **3. What is Regium coin?**

Regium is an open source, peer-to-peer, community driven decentralized cryptocurrency that allows people to store and invest their wealth in a non-government controlled currency.

This currency is like the dollar but it is only available in the digital world. The concept may sound like bitcoin, and is actually not much different from bitcoin. Regium is a unique blockchain contract designed to increase network security and improve the limitations and functionality of initial cryptocurrencies such as Bitcoin.

Regium offers a unique opportunity to progressively generate profit thanks to constant returns on your financial assets produced by the simple law of mathematics, supply and demand.

Regium is a global tool of the future, that aims to change the world of cryptocurrency. It runs on a self-explanatory financial algorithm that will continuously accumulate profit solely based on business 101, supply and demand. If you understand the basics of trading, this is the project for you. If you are a professional trader, then you already know about the laws of mathematics and understand the potential of the project.

Our mission was to create a tool that will allow users to grow their capital while keeping the risks of “dumping” cryptocurrencies at bay. We made sure that there are strict regulations in place for when coins enter the market that are applied equally to all users and support fair play.

Regium aims to bring more security to the cryptocurrency trading through Ethereum ERC 223 smart contract technology.



# 4.

## **TOKEN INFORMATION**

Token name: Regium

Token type: ERC 223

Token symbol: REGI

Decimals: 18

Contractsaddress: 0x9996a0b4d0d7ed1b7e41ad08bdc4acb198e232a9

Totalsupply: 7,200,000

Website: <https://regium.xyz> Contact

email: [Contact@regium.xyz](mailto:Contact@regium.xyz)

# 5. **Why is Regium different?**

Regium is not intended to be a cryptocurrency for daytrading. Instead we aim to be a wealth transfer system.

If Investors Save funds in Regium, and keeps supply low on exchanges there is an absolute certainty that Regium will generate a stedy climb in price.

Regium is a path-breaking cryptocurrencie that does everything regular cryptocurrencies do and more. Conceptualised and developed in 2018, Regium is one of the most modern and technologically advanced Ethereum based cryptocurrencies. The following strengths of Regium make it a better cryptocurrency than most others ERC20Tokens currently available in the market:

### **Faster Transactions**

Regium enables you to send and receive payments from anywhere in the world with the unbreakable ERC 223 security. Regium is coded to be protected from the Batch Overflow bug, that has been found in many other cryptocurrencies. (Coding is verified by ether-scan.) The POW system provides the perfect way to secure your money from all possible threats.

### **Decentralized System**

Secure decentralised ERC 223 transactions eliminates the need to depend on a third party to trust and the transactions are performed directly between the users. This keeps the transactions anonymous and secure.

### **Lower network fees**

Regium uses lower fees for faster and efficient transactions which brings spontaneity and advanced technology that is scalable, secure and interprets different networks efficiently.

### **Stability**

Stability is one of the major strengths of Regium. It converts cash into digital currency to anchor or tether the value to the price of national currencies like the USD, Euro and Yen

### **Main Utility for Regium**

Regium basically functions like any other cryptocurrency that can be used for all sorts of transfer and payments. One major difference is the Development teams business approach. We have built a limited supply, exclusive Token. Regium's main goal is to team up in partnership with different partners and constantly finding more usage for the token.

We will encourage our holders to withdraw Regium from exchanges and store the tokens in their wallets. This will limit available supply and through that increase demand, which will benefit our investors and appreciation of price.

## **WILL THERE BE A PRE-SALE?**

NO! - Why?

70% of ICO Tokens Are Not Exchange Listed. Projects that failed to hit their hard cap simply can't afford an exchange listing, while those that did may still balk at the price. The discrepancy between what exchanges charge is huge, ranging from around \$100,000 to \$3 million for the largest and most liquid exchanges.

(It has been claimed that Binance charges as much as \$7 million in some cases.)

In fairness to cryptocurrency exchanges, listing a new token isn't as simple as many traders seem to think.

70% of this 2018 ICO tokens have yet to make an exchange. Most of them never will.

This is why Regium choose not to have an ICO, insted we are going directly to exchange, just to prove to the investors that we believe in our project, will work hard and will deliver.

## **GOALS**

our goal is to make Regium to a well known and respected currency, with multiple business partners and users. We are aiming to reach multiple exchanges and make the value of Regium increase massively in the coming years. Regium Team aiming for a longtim steady growt, insted of fast pumps of price. With that said, we believe in a 20 fold price increase in a not distant future.

## **COMMUNITY DRIVEN**

we will strive to become totaly comunitydriven, we will have votings on what exchanges community members wish us to be listed on, and community members will be asked to participate in and do social tasks, such as visit the exchange an vote for regium coin to be listed, maby addvertising on ther social media pages, and so on. Decentralized meaning there is no way for anyone (state or goverment) to shut down the project. we vphant the investor to be active in increasement the value of his/her investment. that way we belive the bond and faithfulness to Regium will be stronger.

## **How does Regium work?**

From a user perspective, Regium is nothing more than a computer code that provides a personal Regium wallet and allows a user to send and receive Regium with them. This is how Regium works for most of the users.

## **CAN I MAKE MONEY WITH REGIUM ?**

Yes, You should never expect to get rich with cryptocurrency or any emerging technology. It is always important to be wary of anything that sounds too good to be true or disobeys basic economic rules. But we firmly believe Regium To become a 20x gaining investment in a not distant future.

## **IS REGIUM FULLY VIRTUAL OR IMMATERIAL?**

Regium is as virtual as the credit cards and online banking networks people use every day. Regium could in the future be used to pay online and in physical stores just like any other form of money. Regium will also be exchanged in physical form such as the fiat currencies, but paying with a mobile phone usually remains more convenient. Regium balances will be stored in a large distributed network, and they won't be fraudulently altered by anybody. In other words, Regium users will have exclusive control over their funds and Regium won't be vanished just because they are virtual on a blockchain.

## **IS REGIUM ANONYMOUS?**

Regium is designed to allow its users to send and receive payments with an acceptable level of privacy as well as any other form of money. However, Regium is not anonymous and cannot offer the same level of privacy as cash. The use of Regium leaves extensive public records. Various mechanisms exist to protect users' privacy, and more are in development. However, there is still work to be done before these features are used correctly by most Regium users.

## **WHAT HAPPENS WHEN REGIUMS ARE LOST?**

When a user loses access to his wallet, it has the effect of removing money out of circulation. Lost Regium still remain in the blockchain just like any other cryptocurrency and like bitcoins. However, lost Regium remain dormant forever because there is no way for anybody to find the private key(s) that would allow them to be spent again. Because of the law of supply and demand, when fewer Regium are available, the ones that are left will be in higher demand and increase in value to compensate.

### **WHAT ABOUT REGIUM AND TAXES?**

Regium is not a fiat currency with legal tender status in any jurisdiction, but often tax liability accrues regardless of the medium used. There is a wide variety of legislation in many different jurisdictions which could cause income, sales, payroll, capital gains, or some other form of tax liability to arise with Regium

### **WHY DOES REGIUM HAVE VALUE?**

Regium have value because they are useful as a form of money. Regium has the characteristics of money (durability, portability, fungibility, scarcity, divisibility, and recognizability) based on the properties of mathematics rather than relying on physical properties (like gold and silver) or trust in central authorities (like fiat currencies). In short, Regium is backed by mathematics. With these attributes, all that is required for a form of money to hold value is trust and adoption. In the case of Regium , this can be measured by its growing base of users, merchants, and startups. As with all currency, Regium 's value comes only and directly from people willing to accept them as payment.

### **WHAT DETERMINES REGIUM'S PRICE?**

The price of a Regium is determined by supply and demand. When demand for Regium increases, the price increases, and when demand falls, the price falls. There is only a limited number of Regium in circulation and new Regium are not going to be created, which means that demand must follow this level of inflation to keep the price stable. Because Regium is still a relatively small market compared to what it could be, it doesn't take significant amounts of money to move the market price up or down, and thus the price of a Regium is still very volatile.

## 6. Why did Regium choose ERC 223 standard?

What did ERC223 added to ERC20 and what are the advantages? Here is a description of the ERC20 token standard problem that is solved by ERC223

ERC20 token standard is leading to money losses for end users. The main problem is lack of possibility to handle incoming ERC20 transactions, that were performed via transfer function of ERC20 token.

If you send 100 ETH to a contract that is not intended to work with Ether, then it will reject a transaction and nothing bad will happen. If you will send 100 ERC20 tokens to a contract that is not intended to work with ERC20 tokens, then it will not reject tokens because it cant recognize an incoming transaction. As the result, your tokens will get stuck at the contracts balance and your funds are basicly lost.

Initially the idea of ERC223 came to play when the amount of lost tokens on Ethereum Blockchain went sky rocketing, this was due to lack of possibility to handle incoming transactions. Ethereum Blockchain is a leading network for number of lost tokens.

Top 8 ERC20 Token contracts with losses will come up to approximately 3 million USD worth of tokens by the end of 2017. How does this happen? once an ERC20 token is sent to a contract that is not designed to work with that specific ERC20 token, the contract will not reject the tokens because the contract does not recognize an incoming transaction. Consequently the token will get stuck the that contract balance.

ERC223 will allow users to only send their tokens to either wallet or contracts with the same transfer function, this way it prevents the loosing of the token. ERC223 introduces the function transfer (address \_to, unit \_value, bytes \_data). This function transfers tokens with invoking the function tokenFallback in \_to, only if \_to is a contract. This will allow the smart contract to actively handle sent tokens. Whereas when an ERC20 token is transferred, the token contract is not notifying the receiver that the transfer has occurred, to that end the address receiver has no possibility to handle the incoming transaction and therefore no way to reject not supported tokens.

## **Backwards compatible**

To clarify the ERC223 is completely backwards compatible to ERC20 on all exchanges and wallets used by ERC20 contracts

Allows developers to handle incoming token transactions, and reject non-supported tokens. In this case, you won't lose the tokens as it will be refunded back to you minus the Gas, something that is not possible with ERC20.

## **Energy savings:**

The transfer of ERC223 tokens to a contract is a one-step process rather than 2 step process (for ERC20), and this means two times less Gas and no extra blockchain bloating. This, as a result, also lowers the transaction fees one pays for the transfer of tokens. So you see how beneficial it is to update to an ERC223 standard from a point of view of paying fewer transaction fees and prevention of losses due to human or code errors.



**A seamless token transfer** is another advantage of ERC223 over ERC20. An ERC20 transaction between a regular (not a contract) and contract are two different transactions. There two functions need to be triggered, first the approve function on the token contract and latter the transferFrom on the other contract (the receiver).

ERC223 has addressed this more efficiently by allowing to use the same transfer function. ERC223 could be sent by only calling the transfer function on the token contract with no if the receiver is a regular address of a wallet or a contract. Due to this shortcut another advantage that ERC223 has is the gas cost, ERC233 consumes almost half as much as an ERC token.

So as discussed above ERC223 advantages over ERC20 comes down to the following points:

- 1 Provides a possibility to prevent accidentally losing tokens
- 2 Allows users to transfer tokens anywhere (owned address or contract) using one function
- 3 Allows contract developers to manage incoming transactions, contract developers could implement contract in a way that only works with some specific tokens incoming and handling them in a specific way which could also each tokens could be handled in a specific way.
- 4 ERC223 consumes almost half gas as ERC20 Token

### **How do i know if a token really is ERC223?**

you can easily check if the token is listed as ERC223 on the link below.

[https://bloxy.info/list\\_tokens/ERC223](https://bloxy.info/list_tokens/ERC223)

7.

## The Regium Timeline

1. Regium was created september 2018
2. Webpage was created september 2018
3. Regium was Registered on etherscan september 2018
4. Telegram channel was created october 2018
5. Regium starts sales on three different exchanges september 2018
6. Regium hardforks from ERC20 to ERC 223 in october 2018



# 8.

## Core Team

Regium Team consists of a group of 5 crypto enthusiasts from Scandinavia, all of whom having relevant experience in their respective field. All team members have “day time jobs” some of us in the fintech circle and others in software development. We are not claiming to be professional cryptocurrency developers but through our line of business we are well connected and capable to deliver success to the Regium project.



John J.



Robert T.



Cici G.



Johan A.



Maria H.

# 9. Token supply

Regium will have a total of 7,2 million coins sold in ten stages across the next five years. No more coins will ever be created.

The circulating coin supply will increase every six months until the total supply of 7,2mil is released. Total yearly amount of released Regium`s depends of interest for the coin, But Regium team will keep the demand higer than the aviable supply on exchanges to avoid price dumps.

Developer team will use no less than 50% of income from sold coins in the first year, to pay for higer volume exchanges and promote interest and growth of the project.

3,000,000 Regium coins is locked up on separate wallet until earliest 2021 and will not be issued to market until investor demands is greater than available supply on exchanges.

550,000 Regium coins will be used for promotional purposes.

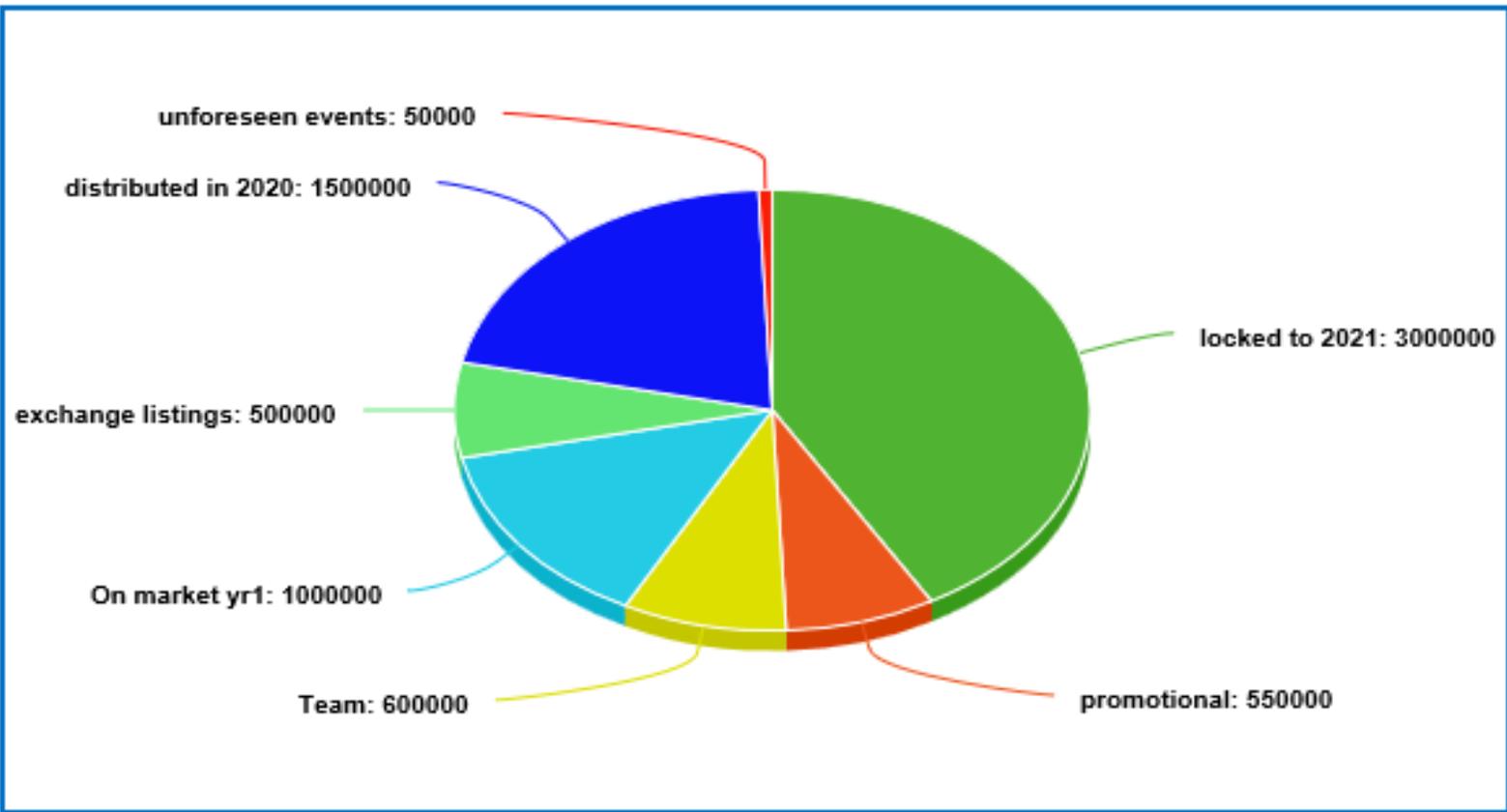
600,000 Regium coins will be reserved for the Regium Team.

1000,000 Regium coins will be distributed to market first year.

500,000 Regium coins will be used to pay for exchange listings

1,500,000 Regium coins will be distributed in 2020

50,000 Regium coins is reserved for unforeseen events.



- locked to 2021
- distributed in 2020
- unforeseen events
- exchange listings
- promotional
- Team
- On market yr1

# 10.

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It relates to the operations of Regium as a digital content publishing and monetisation blockchain based payments solution service. Regium is ERC223-compliant utility tokens known as Regium coins or REGI that can be used to transfer and collect Etherium and other crypto currencies

Notwithstanding this, Regium reserves the absolute right to swap any ERC 20-compliant Regium for a native token on a new Blockchain which would fundamentally have the same use as any Regium.

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changes in political, social, economic and stock or cryptocurrency market conditions, and the legal and regulatory environment that may affect Regium, its businesses and operations and/or the Regium Payment solution and/or Regium coins;

the risk that Regium may be unable to execute or implement its business strategies and future plans, that the Blockchain and/or technology associated with Regium, may not function as intended and/or be completed, and/or the utilisation of Regium coins 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 Regium coins;

changes in the business, financial, operational and organisational structure of Regium;

changes in preferences of users and customers of Regium services, the competitive conditions under which Regium operates and the ability of Regium to compete under such conditions

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