

INVESTBANKS



— WHITEPAPER —

Table Of Content

Overview	01
<i>Investbanks: A Complete Platform for Blockchain Investing</i>	01
Introduction to decentralized investing	02
Failure of the fiat ecosystem	03
Cryptocurrency: An Alternative to Traditional Currencies	04
Our Vision	05
iBank: A Secure Cryptocurrency	06
<i>Advantage of iBank</i>	07
<i>Security</i>	07
<i>Stability</i>	07
<i>Usability</i>	07
<i>Efficiency</i>	07
iBank Wallet	08
Staking iBank	09
Staking Process	10
iExchange	11
iShop	12
<i>What Can We Do with iShop</i>	13
<i>Benefit iShop</i>	14
<i>Boarder Market</i>	14
<i>Fast Transaction</i>	14
<i>Low Fees</i>	14
<i>Military Grade-Security</i>	14
iSolar	15
<i>How Does iSolar Works ?</i>	16
<i>Mining Electricity</i>	17
<i>Economic Benefits of iSolar</i>	18
iEstate	19
<i>Decentralized Real Estate Investing</i>	21
<i>Efficient</i>	21
<i>Transparent</i>	21
<i>Secure</i>	21
<i>Quick</i>	21
iAuctions	22
Roadmap	23

Overview



Investbanks: A Complete Platform for Blockchain Investing

This whitepaper provides the description of Investbanks, a decentralized investment platform, and all its components. The paper explains why a solution that includes a full spectrum of investing tools is necessary to benefit fully from the opportunities introduced by blockchain technology, and speaks in detail about how Investbanks works to empower its users with everything that blockchain has to offer.

Investbanks believes that investing is not a luxury, but a basic human need - and could be even described as a basic human right. Everyone should be able to put the fruits of their work to good use, and to store it securely without being afraid of inflation and economic uncertainty. Investments assures that this basic need for sound investing is fulfilled by providing a vast suite of blockchain-based solutions such as iBank, iExchange, iSolar, iAuctions and iShop.



Introduction to Decentralized Investing

Traditional investing mechanisms rely on trusted third parties and intermediaries, not only making the investing processes less secure, but also more costly.

Investing used to require either a high level of expertise within the fields of technology and economics, or a high initial amount of funds needed to pay a third party for allocating your money.

Decentralized Investing was made possible with the introduction of blockchain technology, and it changed the world of finance forever. Thanks to blockchain, investing can now be an inclusive process available to anyone, even people with no IT knowledge and market experience. By replacing traditional mechanisms and institutions with smart contracts and digital assets, decentralized investing empowers everyone to effectively put their funds to work.



Failure of the Fiat Ecosystem

Fiat currencies have been in use ever since the gold standard was abolished.

Throughout this time, many economic recessions and crises have been caused by the fiat money system based on the institution of central banks able to print money out of thin air. Numerous countries have been victims of hyperinflation which cause people to lose all their life savings over night - and even a steady rate of inflation does the same thing, only slower.

Even the most stable fiat currencies like the US Dollar are subjected to constant devaluation through inflation. A look at the USD throughout the decades proves that the purchasing power of the dollar has been diminishing ever since the gold standard has been abolished in the US. Fiat currency has its uses, by the facts are indisputable: fiat is by far the worst asset for long time investing, since funds stored in fiat will inevitably shrink over time.



Cryptocurrency: An Alternative to Traditional Currencies

Cryptocurrency was the original application of blockchain technology, and was by far the most influential. Bitcoin has revolutionized the world of finance by providing a currency that is both deflationary and decentralized, thus proving that a world different than built on fiat money is possible.

From a piece of fringe technology known only to a small group of enthusiasts, cryptocurrency has become, not only a household name, but also a real alternative to fiat money and a serious investing tool. Major companies are now purchasing hundreds of millions worth of bitcoin at a time, and respectable hedge fund managers advise that every investor should have some cryptocurrency in their portfolio. The goal of Investbanks is simple: empower everyone to change their life with the ability to fully use the possibilities provided by cryptocurrency investing and blockchain technology.



"Why keep your assets idle when Investbanks allows you to put them to work?"



Our Vision

We believe that the main goal of the cryptocurrency ecosystem should be to disrupt the stale and outdated world of fiat finance and banking - not to copy it.

To achieve this goal, a high adoption rate of cryptocurrencies is necessary. At Investbanks we strive to create a vast community of crypto investors by making advanced blockchain investing techniques accessible to anyone.

The vision of Investbanks is to become a complete suite of decentralized blockchain solutions: a next-generation cryptocurrency bank that will enable people to maximize their crypto earnings, and enable them to use cryptocurrencies in innovative ways, such as investing in green energy with iSOLAR, or diversifying their revenue with iESTATE, iSHOP and iAUCTIONS.



iBank: A Secure Cryptocurrency

**All functionalities of the
Investbanks blockchain
investing platform are powered
by iBank.**

A cryptocurrency designed with both cryptographic and financial security in mind. Like all cryptocurrencies, iBank is protected with advanced cryptographic algorithms. However unlike most digital assets, iBank is built to be less volatile in order to protect the holders and be a safe, investment-focused tool.

Most cryptocurrencies aren't able to be used as serious investing assets they are far too volatile, and purchasing them resembles gambling more than actual investing. iBank utilizes dynamic supply to nivelate price volatility, to protect assets of iBANK holders, and enable them to use the coin for long-term investments.

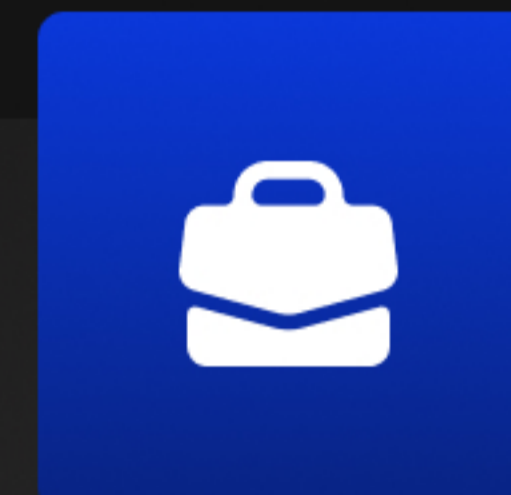


Advantages of iBank



Security

iBank is maximally dedicated to security by employing state-of-the-art, military-grade cryptographic algorithms to make sure that investors' funds are absolutely safe. People should not be worried about the security of their coins while they are making blockchain investments - and with iBank, they don't have to.



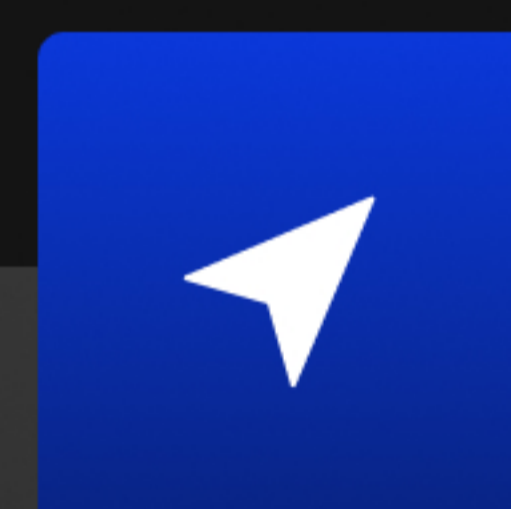
Efficiency

Investing should be a quick and effortless process. iBank makes investing easy by providing transparent blockchain-based opportunities to everyone, even people with no technical experience and crypto background.



Stability

Investments require long-time planning, and planning is impossible with extremely volatile assets. iBank is designed with price stability in mind, so that investors using iBank can effortlessly make rational decisions.



Usability

One of the biggest problems troubling the cryptocurrency ecosystem is the fact that the majority of coins and tokens are mere collectibles with no real use cases. iBANK on the other hand is a multi-functional asset, empowering people with a variety of investing opportunities.



iBank Wallet

A cryptocurrency wallet is the fundamental component of any blockchain platform.

Coins and tokens are stored in a wallet, so its quality is essential in determining the security of funds.

However, even the most secure wallets on the market have a major problem: apart from storing coins and tokens, they don't provide additional functionalities making the use of cryptocurrency for real life use cases effortless and problem-free.



To solve this issue, Investbanks provides its users with iBank Wallet: a dedicated wallet solution with expanded features. iBank Wallet is not just a simple application for storing coins and tokens: it's a multi-functional blockchain investing tool used for a variety of use cases.

iBank wallet provides quick QR code payments, eliminating the need for complex processing methods associated with traditional fiat currencies. Mobile PoS (Point-of-Sale) systems improve the ability to use crypto for everyday payments in retail stores. iBank Wallet is fully integrated with iExchange, so that investors can easily swap, trade, or exchange their cryptocurrencies from their wallet application.



Staking iBank

When people think about cryptocurrency earning opportunities, what comes to mind first is trading or mining. However both of these things have severe disadvantages. Trading requires a lot of time and technical knowledge while still being risky even for the most experienced traders. Mining is more financially secure, but requires a tremendous initial investment to cover mining hardware and energy bills.



Staking is an innovative method of earning income utilized by iBank. The concept of staking is very easy to understand - staking simply means holding cryptocurrency in a wallet for a certain amount of coins, and earning money simply for letting the funds stay in the wallet. The only thing required to earn money through staking is patience - unlike with mining or trading, technical expertise or a high initial investment are not necessary.

Staking cryptocurrency with Investbanks is a very secure way of gaining a steady, blockchain-based source of passive income. Staking income is not only stable, but also transparent and predictable - thanks to a reward calculator developed by Investbanks, an investor can precisely predict the returns resulting from staking a particular coin for a particular period of time.



Staking Process Explained



01

Buy or Mine

Buy iBank on many exchangers or mine your coins with solar energy



02

Stake The Coin

Stake your coin for a particular period of time in iBank platform or in your downloaded iBank wallet



03

Earn Rewards

Depending on duration you stake your coin, you will earn rewards



04

Withdraw Rewards

Sell your rewarded coins on any exchange or use it on iExchange, iSolar, iShop, iEstate, and iAuctions



iExchange



iExchange is decentralized cryptocurrency exchange platform. It is secure online marketplace where people can effortlessly and efficiently buy, sell and exchange digital currencies. iExchange also allows purchasing cryptocurrency with fiat and vice versa.

Most cryptocurrency marketplace are centralized exchanges built around trusted third parties or middleman responsible for the handling of funds and the facilitation of trading. The centralized exchanges are designed in such a way that the management of closed liquidity pools and holding of tokens and cryptocurrency are governed by a single entity or governing body. Although exchanges of this type are popular, they don't provide anonymity and transparency their for users.

Since iExchange is decentralized marketplace, it is non-custodial platform fully powered by smart contracts and a alogarithm-based trading interface. This peer-to-peer mechanism allows the users of iExchange to share digital assets in a trustlees manner. With iExchange, people can buy and sell cryptocurrencies without the involvement of a central intermediary. Unlike centralized exchanges, iExchanges does not compel users to deposit and holds the fund on the exchange.



Introduction to iShop



E-commerce is becoming one of the most rapidly developing sectors of the global economy. The Covid-19 pandemic made online shopping even more popular, with many people deciding to stay home and order basic necessities on the Internet instead of going out for shopping. However, all the most popular online payment processors are still run by centralized entities and based on the outdated fiat currency banking system.

The invention of blockchain enables both businesses and their clients to adopt a much more secure and efficient method of payments. With the growing popularity of cryptocurrencies, allowing the clients to pay for products and services with their favourite digital asset is a great way to boost sales.

Allowing alternative payment methods such as cryptocurrencies opens up new possibilities for expansion of your online business. Unfortunately, implementing cryptocurrency payment processors in e-shops used to be extremely tiresome and problematic, since all the most popular e-commerce platforms don't support crypto integration. That's why Investbanks created iShop - an e-commerce platform built with blockchain technology in mind.

iShop allows businesses, regardless of their size, location, and the sector they specialize in, to post their goods for selling similar to how they would with Amazon or Alibaba, but at much lower fees. iShop's utilization of blockchain technology enables effortless, fast and extremely secure cross-border payments.

iShop's payment platform is similar to solutions such as Apple Pay and Google Pay, but thanks to the application of decentralized technologies and smart contracts, the entire process is more secure and cost-efficient. technology to provide low-fee payment to contractors and clients. The iShop platform is powered by iBank coin which guarantees a military-grade level of privacy and safety, and the iShop API allows for easy integration of cryptocurrency payments for any online business.



What We Can Do With iShop

The buyers nowadays are digital savvy and are used to make purchases online rather than visiting the store.

With the advent of blockchain technology, e-commerce and cryptocurrency complement each other quite nicely since they share the same home and both appeal to those digitally-savvy users. As a dealer or a merchant, you should view cryptocurrency the same way you view your business.



Goods

Purchase items online quickly and efficiently, and never have to worry about the security of your funds

Products

Expand your customer base by allowing clients to purchase your products with digital currency

Wallet

Use the integrated iBank Wallet to store the funds you receive with maximum security.



Benefits of iShop

Broader Market



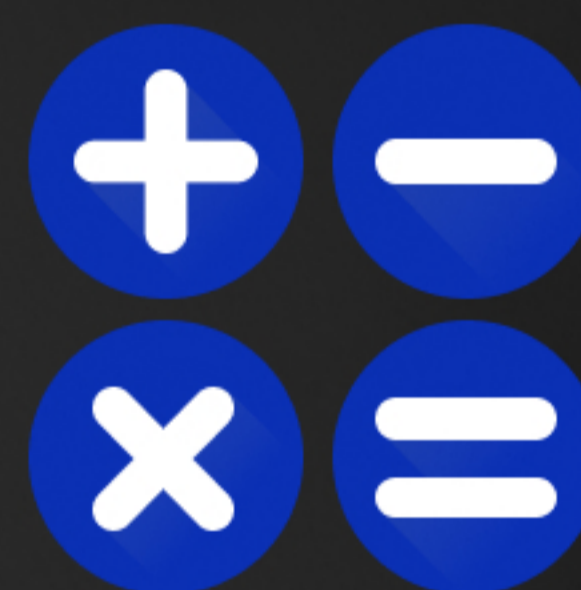
Hundreds of millions of people in the world own cryptocurrency, and the number keeps increasing at a rapid pace. If given the option to pay with digital currency, crypto users gladly choose it over traditional, fiat-based payment processors. Enabling people to purchase your goods with cryptocurrency allows for a quick expansion of your business.

Fast Transaction



Payment systems built on fiat currency have to subject themselves to slow, outdated methods of processing transactions employed by banks. Banks only book transactions a few times a day, and don't work on weekends. With iShop, you will never again have to wait a long time for receiving money - the funds will appear in your iBank Wallet instantly.

Low Fees



Decentralized payments don't employ centralized intermediaries and work solely by utilizing advanced algorithms and smart contracts. Eliminating costly centralized infrastructure enables an extreme reduction in the monetary cost of processing transactions. With iShop, your revenue will never be diminished by high fees.

Military-grade Security



Using blockchain technology enables the utilization of highly advanced cryptographic techniques to secure funds. Since all purchases, payments and transactions are powered by iBank coin, the security and privacy of using iShop greatly surpasses traditional, fiat-based e-commerce platforms.



iSolar

No one can dispute the importance of green earth and green energy.

Blockchain and renewable energy are two of the most innovative and most rapidly expanding sectors of the global economy. Decentralized solutions empower hundreds of millions of people to regain control over their financial future, and green energy enables them to live in a clean, habitable world. But blockchain and renewable energy were rarely combined - until now.

By creating iSolar, Investbanks aims to allow people, communities, and businesses to effortlessly and securely invest in the development of green energy solutions through the power of blockchain. In specific, solar power was selected as it is considered to be one of the best sources of renewable energy in terms of cost, efficiency and safety.



How does iSolar work?



iSolar enables everyone to easily and effortlessly invest in solar energy infrastructure, which includes not only solar panels, solar power banks and battery storage solutions and other related equipment.

With iSolar, investing in solar energy is extremely easy, and can be done seamlessly from the Investbanks platform. The entire process is powered by blockchain technology and automated smart contracts, and therefore efficient and secure.

Once the solar energy infrastructure is purchased with iBank coins, Investbanks takes the initiative to install it on your preferred site, and set it up for full operation. 90% of the income from sold electricity goes to consumers, while the remaining 10% goes to Investbanks.

Investbanks thoroughly analyzes the solar energy installation to make sure that they will be compliant with the local law, and won't require any licenses from the government to install. All it remains for the investors is to enjoy the lowered costs of energy, and the additional income resulting from selling electricity.



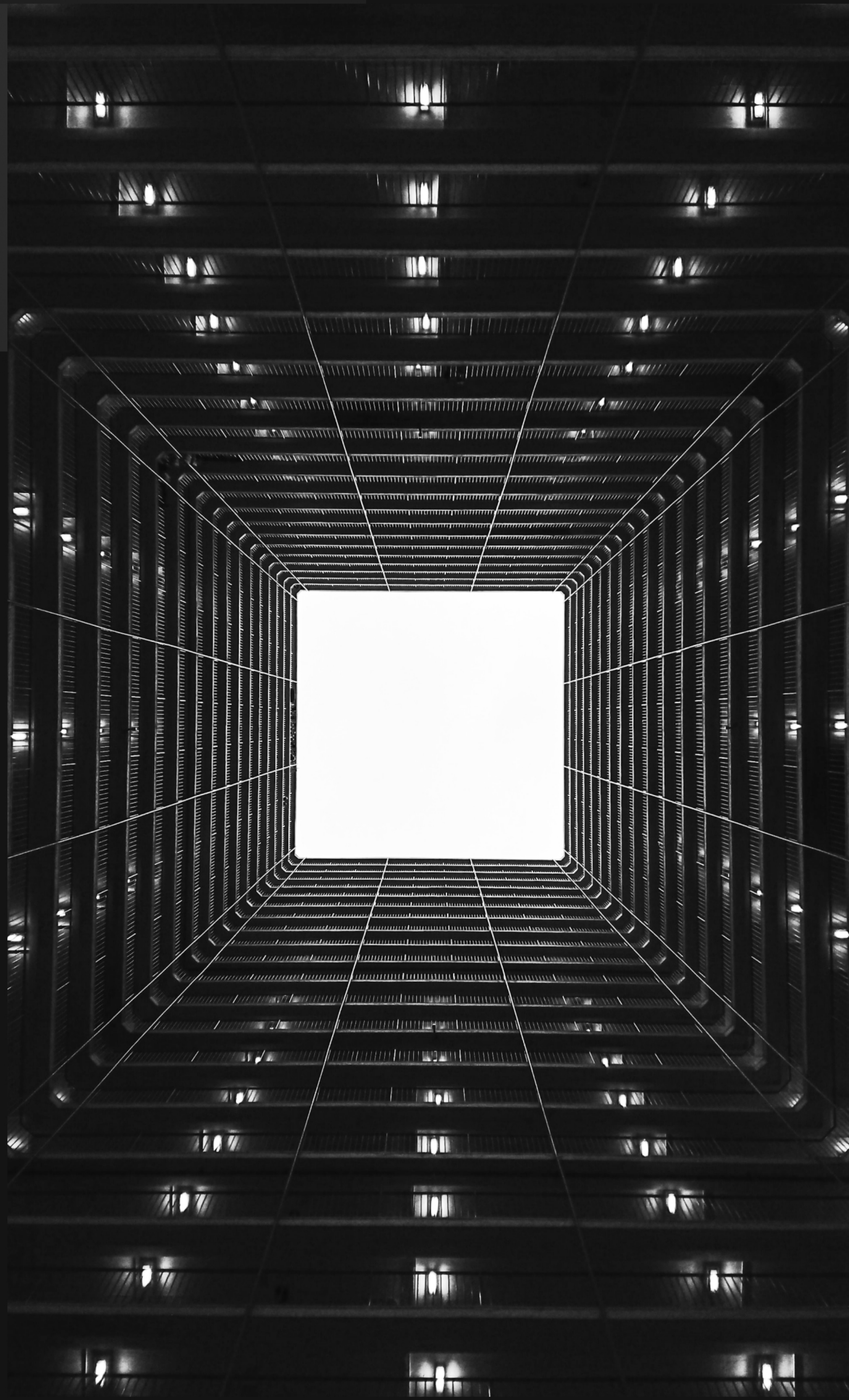
Mining Electricity

*Thinking of mining
Bitcoin with electricity?*

**Let's mine electricity
with iBank!**

Blockchain technology allows you to take full control of your financial future. With decentralized cryptocurrencies, you don't have to rely on centralized third parties such as banks and governments - you gain economic sovereignty, and enjoy total control over your assets.

Renewable energy solutions such as solar panels allow you to gain energetic independence. You don't have to rely on the national energy infrastructure to power your household - in fact, you can gain additional income by selling any extra energy you produce to the grid.



Economic benefits of iSolar

Solar energy is green, clean and renewable. It reduces the carbon footprint, doesn't contribute to global warming, and doesn't leave out any harmful byproducts. But solar energy has also another advantage: money.

After your payback period of your solar power system ends, which usually takes up to a few years, the cost of producing solar electricity for mining becomes zero. If you would like to use that electricity for mining cryptocurrency, it would mean that you are getting free iBank coins every day.

The economic potential resulting from owning a solar power installation is tremendous. You can either sell the power to the network, or use it directly by yourself to power cryptocurrency mining. Either way, not only are you having free energy, you also turn any extra electricity produced into money.

Mining cryptocurrency without access to your own electricity source is extremely costly, the resulting income can be negligible, and it can take a very long time after the initial investment pays back. By using iSolar to mine iBank, an extremely efficient cryptocurrency earning infrastructure can be created:



Free electricity

There is no electricity cost it gives your money no more expensive electricity bills



Sustainable, long-time investment

Solar panels have a lifetime about 25+ year



Mining cryptocurrency without complex hardware

Mining cryptocurrency without complex hardware: iBank is a PoS coin, so an ordinary computer is all you need



iEstate

Global real estate market has been on an upward trend for many years, growing significantly over the last 10 years to reach the current capitalization of over 200 trillion dollars.

Investing in real estate involves massive funds, but the technologies involved are outdated and inefficient, making the whole process slow and costly. Real estate transactions operate in a very traditional manner: many transactions are taking place in face-to-face meetings with investors, real estate agents, lawyers, and bank representatives. A single transaction may take weeks or even months to proceed, and an enormous amount of paperwork is involved.

iEstate was designed to finally modernize the inefficient ecosystem of real estate investing and disrupt it with the introduction of innovative, decentralized technologies. By providing a blockchain-based real estate investing platform powered by the iBank coin, Investbanks aims to provide everyone, anywhere in the world, with the opportunity to allocate their funds in real estate assets.

Eliminating centralized intermediaries and third parties and replacing them with a platform operating on smart contracts allows real estate transactions to be processed on a peer-to-peer basis directly between the investors and real estate owners. This makes the process of purchasing and selling real estate much faster and much more secure, saving time and money for everyone involved.



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“ We recognize that every buyer needs a seller, which is the basis for building the iEstate platform. ”

Whether you want to buy a small single-family home or a highly specialized commercial property that will take your company to the next level, iEstate is designed to ensure all the transactions are secure and legitimate, to protect buyers and sellers alike. iEstate is a complete platform taking care of all the needs of real estate buyers and sellers: finding good investing opportunities, providing a proper payment system, an exchange platform, title insurance services, escrow services to protect your transactions and much more.



Over the past decade, blockchain technology has completely revolutionized the world of finance. Investbanks believes that it's finally time to apply decentralized solutions to the real estate market. Cryptocurrency owners around the world are looking for new, innovative ways to invest their digital assets. With iBank, they will finally be empowered with the ability to use their coins and tokens to purchase real estate.



Decentralized Real Estate Investing

EFICIENT

The decision to adopt crypto in the real estate market is a natural response to the industry's need for improved efficiency.

The main advantage of utilizing blockchain technology in real estate investing is the ability to cut out some of the centralized intermediaries and third parties that make purchasing property even more expensive. Replacing them with smart contracts is a great opportunity to save both the sellers and buyers a lot of time and effort.

TRANSPARENT

Combining large amounts of money with outdated and ineffective technologies is asking for trouble.

Real estate transactions conducted in face-to-face meetings are often done with cash, which involves a high risk of falling victim to a scam. By utilizing decentralized blockchain to process real estate purchases, payments are secured on the blockchain. The process becomes transparent and easily auditable, eliminating potential threats and vulnerabilities.

SECURE

Real estate investing often involves large sums of money. Using cash or even bank transfers to process such transactions can be problematic, especially if it involves cross-border payments.

Virtually on every step of the process, investor's funds can be threatened by a hostile third party. Compared to traditional methods, using a blockchain-based solution guarantees that not only during the transaction, but also before and after the purchase, all your funds are safely stored on the blockchain, secured with military-grade, state-of-the-art cryptographic algorithms. Since iEstate is powered by iBank, a stable coin designed to protect investors from price movements, even the potential risk of high volatility is eliminated.

QUICK

Replacing semi-manual processes conducted by real estate agents with automated smart contracts not only makes real estate investing secure and bullet-proof, but also very quick.

With outdated and inefficient traditional methods investing in real estate property on another side of the world would take weeks, if not months. With a blockchain-based iBank solution, investing in real estate only takes moments.



iAuctions



The system of buying and selling of goods and services by offering them for bidding has been in practice for years.

Popularly known as Auction, this form of selling a product to the highest bidder has been made immensely popular with the invention of the Internet, and the world of Internet auctions is worth billions of dollars.. Because the bidders are given the opportunity to compete against each other, the price of the product or service that results from the auction is guaranteed to satisfy both the buyer and the seller.

The main problem with online auctions is the fact that the market is dominated by big, centralized auction platforms. Selling items on websites like that involves very high fees, which makes the whole process barely profitable for any business owner that would consider using them to sell their products or services.

iAuction was designed as a blockchain-based, efficient alternative to traditional online auctions platforms. Because the process of bidding is operated by advanced smart contracts, items can be auctioned securely and quickly, with minimal fees compared to the method that doesn't utilize blockchain technology. The platform is inclusive and equally secure both for big corporations that sell thousands of products and retail sellers who want to trade collectibles or make extra money by selling spare items.

Using a decentralized, blockchain-based auction platform has its advantages also for the buyers. Because the fees for sellers are much smaller, buyers can buy cheaper goods. But most importantly, since all aspects of the auction process are secured on cryptographic ledger, everything is transparent and auditable, and the risk of being scammed while purchasing items on an online auction is eliminated.



Roadmap

Y1

Y2

Y3

Y4

Y5

iExchange

iShop

iSolar

iEstate

iAuctions

DEC 2024

APR 2025

JUN 2026

AUG 2027

DEC 2028



More Information



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