



CONSUMER COIN BRINGS THE WORLD'S CONSUMER POWER TO YOUR WALLET

CONSUMER COIN DISRUPTS A HUGE MARKET

Individual consumers have very little negotiation power against big companies – because they buy alone. When consumers combine their purchasing power of US \$47 trillion in annual global spending (60% of the world's GDP), they become more powerful than any corporation or nation. Using Consumer Coins (COCOs), consumers will become the driving force in the world's economy.

WHAT IS A CONSUMER COIN?

COCOs are cryptocurrency tokens on the Ethereum blockchain. By using Consumer Coins people will join the largest group of consumers uniting their purchasing power for their own benefits – like lower prices, better service, longer warranties, better terms and social and environmentally sustainable business practices.

HOW IT WORKS

Companies already give big discounts to large groups. Large companies, associations and buying clubs all get lower prices than the general public.

Companies offer anyone paying with COCOs big discounts (15 – 20%) and better terms on their everyday purchases (phone service, electricity, household products, etc.), plus social/environmental benefits. Additionally, token holders have the ability to vote on companies COCO should be doing business with – and under what conditions.

Just using available discounts, the average consumer will save \$3,000 to \$5,000 per year using COCOs for everyday purchases. This gives consumers a big incentive to use COCOs. No other payment method (cash, Visa, Paypal, etc.) offers such an incentive.

ACCELERATED COCO ADOPTION BY COMPANIES

To accelerate the process of signing more deals, some of the token sale proceeds will be used as revenue guarantees to companies that sign and publicly announce their offer. Each time new deals are added, more consumers will join the COCO platform. This in turn causes more deals to happen as it makes COCOs more attractive for new companies, because they can reach out to an even larger number of consumers.

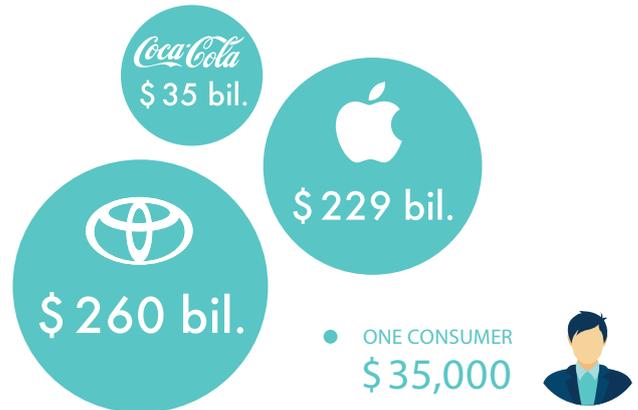


"Since it will be free and easy to use, I see no reason everyone in the world wouldn't use COCO."

Professor Stephen S. Cohen
University of California, Berkeley

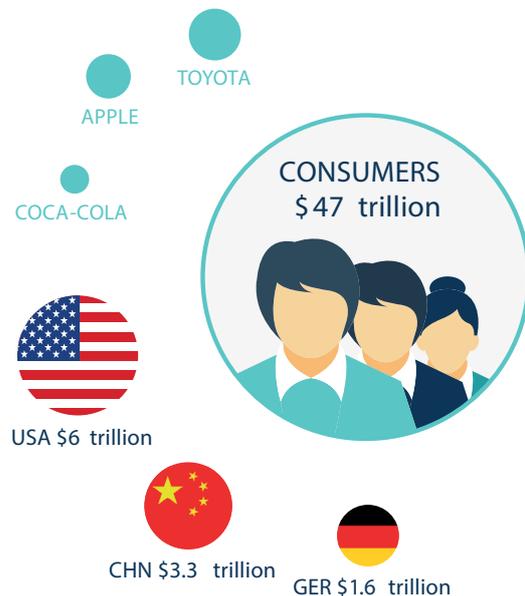
PURCHASING POWER WITHOUT CONSUMER COIN

The power of one single consumer gets dwarfed by the power of big companies. (Size of circle indicates purchasing power.)



PURCHASING POWER WITH CONSUMER COIN

Together, consumers have more power than any company or nation.



COMMUNITY EMPOWERMENT

Blockchain-based voting enables COCO users to collectively coordinate which actions they take with their combined market power to shift power from companies to consumers in a way that's positive and transparent for everyone.



SIGNED DEALS

Consumer Coin has signed deals with some major corporations in the US, Germany and Brazil, through its existing partners. For example, Vodafone grants a 20%+ discount on its phone service in Germany – the lowest available prices on the German market. In addition, each phone contract saves 1,000 m² of the Amazon rainforest.



DEALS CURRENTLY UNDER NEGOTIATION

COCO is in negotiations with the following companies in Germany: Procter & Gamble (P&G), Microsoft, E.On, Deutsche Bahn, Deutsche Bank, Turkish Airlines, Allianz Insurance, Henkel and an extensive list of other companies in the US and Brazil.

REVENUE MODEL

COCO is free to use for consumers. COCO receives a transaction fee (currently 0.9%) from merchants on all transactions run on the COCO platform. This pays for the costs of maintaining and improving the platform. Additional income comes from sharing in COCO users' marketing and data revenue that they can receive from COCO merchants.

TOKEN ECONOMICS

COCO's token economics model has all the demand for tokens that any payment currency has. In addition, the COCO token model requires a growing reserve of tokens to allow instant COCO transactions with FIAT. Similar to other currencies, a reserve is required, ours is a minimum 5% of annual transaction value and may be increased to 10% as needed. This creates a large, growing demand as the transaction volume increases.

EXPERIENCED TEAM

COCO is led by a team of seasoned entrepreneurs and executives. Ozan Taner, Johannes Pohle, & Jim Jorgensen. Two Stanford MBA's and one Fulbright Scholar, they each have extensive international experience starting, funding and scaling companies from founding to valuations in the billions. Further, COCO has the backing of prominent blockchain executives such as Gil Penchina (Co-founder of Pryze Coin, former CEO of Wikia and eBay executive) and Florian Glatz ([blockchain.lawyer](#)) amongst others – plus the Swiss based KPMG cryptocurrency team.

HOW CONSUMER COIN WILL CHANGE THE WORLD

**BIG
250,000
USERS**

GET LOW PRICES RESERVED ONLY FOR BIG GROUPS:

phone – 20%
insurance – 25%
electricity – 15%

**IMPORTANT
1,000,000
USERS**

BE TREATED LIKE THE LARGEST CUSTOMER:

Better customer service – less waiting, longer service hours, better service staff. Improved terms for medical coverage, car insurance, travel bookings etc.

**RULE MAKER
5,000,000
USERS**

WE ARE VITAL TO COMPANIES' SUCCESS:

We get better quality products with longer warranty periods e.g. cars, electronics, appliances – while getting lower prices.

**WORLD
CHANGER
50,000,000
USERS**

WE ARE THE WORLD'S DOMINANT CUSTOMER:

Really start saving the world by changing what is made and how it is made. Companies keep our environment safe and sustainable – while customers still get the lowest prices.

SHORT-TERM COCO TOKEN ADOPTION – LEVERAGING ONE MILLION FOLLOWERS



Consumer Coin will begin by introducing COCOs to a community of over one million consumers who are followers of its partner, bUnited, the first big community partner on the COCO platform contributing a large membership and existing merchant deals.