



SOCIAL IMPACT  
PROJECT OF THE YEAR

The logo icon for Philcoin, featuring a stylized 'P' and 'C' in orange and yellow, with a small yellow circle below the 'C'.

# PHILCOIN

## Whitepaper

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**Deemed Representations and Warranties:** By accessing the Token Documentation or the Website (or any part thereof), you shall be deemed to represent and warrant to the Company, the Distributor, their respective affiliates, and the Philcoin team as follows.

- (a) In any decision to acquire any Philcoin, you have not relied on and shall not rely on any statement set out in the Token Documentation or the Website.
- (b) You will and shall at your own expense ensure compliance with all laws, regulatory requirements and restrictions applicable to you (as the case may be).
- (c) You acknowledge, understand and agree that Philcoin may have no value, there is no guarantee or representation of value or liquidity for Philcoin, and Philcoin is not an investment product nor is it intended for any speculative investment whatsoever.
- (d) None of the Company, the Distributor, their respective affiliates, and/or the Philcoin team members shall be responsible for or liable for the value of Philcoin, the transferability and/or liquidity of Philcoin and/or the availability of any market for Philcoin through third parties or otherwise.
- (e) You acknowledge, understand and agree that you are not eligible to participate in the distribution of Philcoin if you are a citizen, national, resident (tax or otherwise), domiciliary and/or green card holder of a geographic area or country (i) where it is likely that the distribution of Philcoin would be construed as the sale of a security (howsoever named), financial service or investment product and/or (ii) where participation in token distributions is prohibited by applicable law, decree, regulation, treaty, or administrative act (including without limitation the United States of America, Canada, and the People's Republic of China); and to this effect you agree to provide all such identity

verification document when requested in order for the relevant checks to be carried out.

The Company, the Distributor and the Philcoin team do not and do not purport to make, and hereby disclaims, all representations, warranties or undertakings to any entity or person (including without limitation warranties as to the accuracy, completeness, timeliness, or reliability of the contents of the Token Documentation or the Website, or any other materials published by the Company or the Distributor). To the maximum extent permitted by law, the Company, the Distributor, their respective affiliates and service providers shall not be liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including, without limitation, any liability arising from default or negligence on the part of any of them, or any loss of revenue, income or profits, and loss of use or data) arising from the use of the Token Documentation or the Website, or any other materials published, or its contents (including without limitation any errors or omissions) or otherwise arising in connection with the same. Prospective acquirers of Philcoin should carefully consider and evaluate all risks and uncertainties (including financial and legal risks and uncertainties) associated with the distribution of Philcoin, the Company, the Distributor and the Philcoin team.

Philcoin: Philcoins are designed to be utilised, and that is the goal of the Philcoin distribution. In particular, it is highlighted that Philcoins:

- (a) does not have any tangible or physical manifestation, and does not have any intrinsic value (nor does any person make any representation or give any commitment as to its value).
- (b) is non-refundable and cannot be exchanged for cash (or its equivalent value in any other digital asset) or any payment obligation by the Company, the Distributor or any of their respective affiliates.
- (c) does not represent or confer on the token holder any right of any form with respect to the Company, the Distributor (or any of their respective affiliates), or its revenues or assets, including without limitation any right to receive future dividends, revenue, shares, ownership right or stake, share or security, any voting, distribution, redemption, liquidation, proprietary (including all forms of intellectual property or licence rights), right to receive accounts, financial statements or other financial data, the right to requisition or participate in shareholder meetings, the right to nominate a director, or other financial or legal rights or equivalent rights, or intellectual property rights or any other form of participation in or relating to the Philcoin network, the Company, the Distributor and/or their service providers.
- (d) is not intended to represent any rights under a contract for differences or under any other contract the purpose or pretended purpose of which is to secure a profit or avoid a loss.
- (e) is not intended to be a representation of money (including electronic money), security, commodity, bond, debt instrument, unit in a collective investment scheme or any other kind of financial instrument or investment;
- (f) is not a loan to the Company, the Distributor or any of their respective affiliates, is not intended to represent a debt owed by the Company, the Distributor or any of their respective affiliates, and there is no expectation of profit.
- (g) does not provide the token holder with any ownership or other interest in the Company, the Distributor or any of their respective affiliates.

Notwithstanding the Philcoin distribution, users have no economic or legal right over or beneficial interest in the assets of the Company, the Distributor, or any of their affiliates after the token distribution.

To the extent a secondary market or exchange for trading Philcoins does develop, it would be run and operated wholly independently of the Company, the Distributor, the distribution of Philcoins and the Philcoin network. Neither the Company nor the Distributor will create such secondary markets nor will either entity act as an exchange for Philcoins.

Informational purposes only: The information set out herein is only conceptual, and describes the future development goals for the Philcoin network to be developed. In particular, the project roadmap in the Token Documentation is being shared in order to outline some of the plans of the Philcoin team, and is provided solely for INFORMATIONAL PURPOSES and does not constitute any binding commitment. Please do not rely on this information in deciding whether to participate in the token distribution because ultimately, the development, release, and timing of any products, features or functionality remains at the sole discretion of the Company, the Distributor or their respective affiliates, and is subject to change. Further, the Token Documentation or the Website may be amended or replaced from time to time. There are no obligations to update the Token Documentation or the Website, or to provide recipients with access to any information beyond what is provided herein.

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## Summary

Philcoin aims to stimulate global development by facilitating the dissemination of relevant skills within communities of interest, fully acknowledging and engaging with the issue of uneven access to technology in developing economies. Our award-winning philanthropic movement aims to accomplish a vibrant digital economy built around widespread access, wherein everyday activities such as online chat and shopping can result in contributions into a DAF, in support of the established 17 Sustainable Development Goals. This can be achieved with our partnership with the SDG Impact Fund. Together, the resulting ecosystem would stimulate economic activity and give back in a meaningful way.

## Opportunity

As the blockchain space continues to seek growing mainstream adoption and recognition, it is understandable that most efforts within the Crypto community, whilst including numerous exciting initiatives, have focused on utility – primarily and often exclusively of a commercial nature. There remains a real demand for the blockchain to deliver true societal impact, in the spirit of openness in which it was conceived.

At the same time, a number of developing nations are as yet unable to offer widespread access to technologies that modern economies have become accustomed to. We have also seen how access to banking services and the credit that underpins developed economies is also massively lacking in less-developed communities – where the marginal utility of such access would be at its highest.

These challenges provide a unique opportunity – the creation of an ecosystem designed to include varying communication infrastructures, and where 'ordinary' online interaction also results in skill-creation, distribution, development, allowing users to generate earnings from their efforts while undergoing everyday online activities – such as chat, and seeking entertainment, or obtaining other economic services. Coupled with a commitment to proportional philanthropic efforts in support of SDG-targeted initiatives, such an ecosystem stands to make unprecedented real-world impact.

## Solution – Unity with a Purpose

Hailed as the 'People's Coin', Philcoin is a scalable technological solution that addresses established international development standards as a matter of core purpose. The PHILApp will offer incentives for all users which utilise the ecosystem services, or help to maintain the network by providing resources. As its community of active users grows into its functionality, its purpose will be brought to bear through a number of DAF-backed philanthropic initiatives. While the Philcoin ecosystem does involve a definite utility value for users worldwide, its commitment to proportional philanthropic efforts gives it greater impact where it is most needed.

The entire ecosystem has been conceived with inclusiveness in mind. For instance, the chat function PHILChat allows for high quality chat with a reduced strain on telecom resources – a definite advantage in developing communities.

The decentralised nature of PHILChat will deliver a host of additional features – addressing privacy and security concerns, for instance. These elements would further encourage its world-wide adoption, as they are of global appeal. Another facet of PHILChat is the potential to stake tokens while utilising the services normally, thereby earning rewards for utilising services and providing resources to maintain network integrity. For instance, as users engage each other with PHILChat, users may simultaneously stake to maintain and reinforce the network. The communication platform is a core element of the Philcoin ecosystem as it will facilitate increasing transaction, in turn resulting in greater utility and philanthropic efforts. It could also be a vital tool in the actual deployment of eventual DAF-backed initiatives that will be a result of these philanthropic efforts.

Philcoin has been assigned into a DAF (Donor Advised Fund), a purely charitable fund in the US. A portion of transactions with Philcoin on the blockchain is injected into the DAF - resulting in exponential funding for those who need it the most. The growth of the DAF will enable missions to the third world to help children and adults lead a better life – through education, healthcare, and social support. Philcoin has been handpicked as the first digital currency in partnership with the SDG Impact Fund, who are supporting the UN's 17 Sustainable Development Goals. These standards recognize that ending poverty and other deprivations must go hand-in-hand with strategies that improve health and education, reduce inequality, and spur economic growth – all while tackling climate change and working to preserve our oceans and forests.



## The Team



**Jerry Lopez**  
Founder and CEO

A 17-year veteran in Marketing and over 6 years in the blockchain space with a major focus on international growth and community culture building. Jerry also has a Masters in Ministry and Doctorate in Counseling with an end goal to create the largest ever philanthropic movement.



**Rico Pang**  
Founder and COO

20 years of entrepreneurship experience in emerging markets across supply chain management, e-commerce, technology development, investment advisory & corporate management.



**Dunstan Teo**  
Founder and Investor

A well-known OG in the Crypto space from its inception. A builder of sovereign tech, president of multi advisory, an author and an advisor to exchanges.



**Robert K Goodwin**  
Chief Philanthropy Officer

Past President and CEO of Points of Light Foundation, which is now the world's largest organization promoting volunteer service. Bob is from the former Bush administration and came to symbolize the dynamism and passion of the volunteer movement for nearly 20 years.



**Tatum April**  
Chief Marketing Officer

Tatum has over 10 years of experience working in marketing, brand management, advertising and copywriting in South Africa and the UAE. She has worked across multiple industries and her most notable clients include Old Mutual, PUMA and Habitat for Humanity.



**Rosalinda Rivera**  
Executive Director

International speaker, author and master coach. Multi-award winning executive leader, highly recognized for the Sustainable Social Enterprise model she developed.

## Partner



### Tony Suber

Executive Director & Chairman of SDG Impact Fund

Tony Suber serves as Executive Director & Chairman of SDG Impact Fund. He is responsible for executive leadership of the Donor-Advised Fund platform. As co-founder, Tony has primary management responsibility for providing leadership and direction in executive board management, financial operations, and DAF administration.

Philcoin is proud to be partnered with powerful and influential leaders of religious and indigenous communities, as well as a leading IRS registered not-for-profit organization. These heads have provided Philcoin access to over 100 million people across religious groups, remote regions and local communities. Together, we will be building bridges across economic, cultural and religious divides to reach those in need.

### Our brand ambassadors include:



#### Dr. Joseph Mattera

Author, consultant & scholar

Dr. Joseph Mattera is an internationally known author, consultant, and scholar whose mission is to influence leaders who influence nations. He leads several organizations including The United States Coalition of Apostolic Leaders, Resurrection Church of NY, and Christ Covenant Coalition. He has a DMin. from Baake University, THD from Antioch University, and was a PhD candidate with the Oxford Centre for Missions.



#### Rich Wilkerson

Celeb pastor & author

Rich Wilkerson has been in full time Christian service for nearly 50 years. He has travelled more than three million air miles preaching around the world. During the 80s he spoke in over 1700 Public High Schools in the US and Canada to over 1.5 million students. He has authored 6 books including his latest "I Choose Honor" Charisma House. During his pastoral ministry, his team has raised close to \$70 million in government funding to assist those who are disenfranchised in some way in Dade County.



#### Gregory Toussaint

Entrepreneur

Gregory is a renowned Speaker, Entrepreneur, Founder of #ShekinahFM. He is passionate about changing the world through blockchain technology.



### **Chief Joseph Riverwind**

Arawak Taino Peace Chief

Chief Joseph RiverWind is a Taino Peace Chief and Ambassador of the Descendants of Puerto Rico's First Nations. For over 30 years, Chief RiverWind has educated the public about indigenous issues and culture as well as leading many philanthropic endeavors within native communities. He and his wife founded FireKeepers International, a non-profit that teaches traditional indigenous survival skills, preserves herbal knowledge and feeds the hungry. He has a heart for seeing indigenous communities worldwide thrive and grow in independence and financial sustainability.



### **Vilma Mattila**

Venture Capitalist & Futurist

Vilma Mattila is a Venture Capitalist & Futurist with over 8 years in the blockchain tech space and has incubated 68+ projects including Tron & Aleph Zero. She is the Co-Founder of 5ire Chain - a fifth-generation blockchain technology company that aims to bring about a paradigm shift from a for-profit to a for-benefit economy, while supporting the UN's 17 Sustainable Developmental Goals. Vilma has also previously worked as a Legal Advisor in the European Union, and currently serves as an Advisor at the EU Blockchain Observatory, World Future Society & UN USA.

## **They are backed by our powerhouse team of brand ambassadors:**



### **Dr Laralyn Riverwind**

Indigenous advocate



### **Dr Israel Pena**

Entrepreneur & professor



### **Dr Robyn Wilkerson**

Minister & women's leadership coach



### **Ernesto Rivera**

Professional international consultant



### **Travis Hearn**

Author



### **Pastor Carlos Rivera**

Entrepreneur & philanthropist



### **Samuel Rodriguez**

Pastor



### **Andre Wadsworth**

Entrepreneur



### **Doctor Mathew Bismark**

Business Consultant



### **Wilfredo De Jesús**

Pastor



### **Rex Nichols**

Entrepreneur



**PHILAPP**

## PHILApp

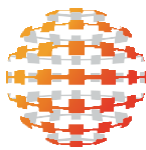
Philcoin has its own strategically designed app where users can message, transact and more, whilst getting paid to do so. There are many ways in which users can earn via usage and sharing. By simply downloading the PHILApp, referring the app and using the app, they stake Philcoin to provide resources to maintain the network. The technology supports low bandwidth and cellphone network, no need for Wi-Fi, designed specifically for the third world.



## PHILChat

Because of our mission and brand purpose, it was essential to have a Chat function that brings together people from the most remote regions to the most modern economies. As a result, the Chat function has been built especially to align with Philcoin's purpose and to enable a seamless communication channel for anyone anywhere in the world.

It requires no additional infrastructure to be deployed – and works on low bandwidth, without the need for Wi-Fi.

**PHILMesh**

## PHILMesh Network

To extend network reach to the masses, ISPs will adopt Philcoin's end-state network (blockchain-based mesh network), which will amplify reach without the need to employ new infrastructure. This results in a huge cost saving for ISPs as well as telecom conglomerates, which in turn will generate revenue to Philcoin.

## Philcoin Value

The native cryptographically secure fungible protocol token of the Philcoin network (Philcoin) is a transferable representation of attributed utility functions specified in the protocol/code of the Philcoin network, and which is designed to be used solely as an interoperable utility token thereon.

Philcoin is a functional multi-utility token which will be used as the medium of exchange between participants on the Philcoin network in a decentralized manner. The goal of introducing Philcoin is to provide a convenient and secure mode of payment and settlement between participants who interact within the ecosystem on the Philcoin network without any intermediaries such as centralized third party entity/institution/credit. It is not, and not intended to be, a medium of exchange accepted by the public (or a section of the public) as payment for goods or services or for the discharge of a debt; nor is it designed or intended to be used by any person as payment for any goods or services whatsoever that are not exclusively provided by the issuer. Philcoin does not in any way represent any shareholding, participation, right, title, or interest in the Company, the Distributor, their respective affiliates, or any other company, enterprise or undertaking, nor will Philcoin entitle token holders to any promise of fees, dividends, revenue, profits or investment returns, and are not intended to constitute securities in Singapore or any relevant jurisdiction. Philcoin may only be utilised on the Philcoin network, and ownership of Philcoin carries no rights, express or implied, other than the right to use Philcoin as a means to enable usage of and interaction within the Philcoin network. The secondary market pricing of Philcoin is not dependent on the effort of the Philcoin team, and there is no token functionality or scheme designed to control or manipulate such secondary pricing.

Further, Philcoin provides the economic incentives which will be distributed to encourage users to exert efforts towards contribution and participation in the ecosystem on the Philcoin network, thereby creating a mutually beneficial system where every participant is fairly compensated for its efforts. Philcoin is an integral and indispensable part of the Philcoin network, because without Philcoin, there would be no incentive for users to expend resources to participate in activities or provide services for the benefit of the entire ecosystem on the Philcoin network. Given that additional Philcoin will be awarded to a user based only on its actual usage, activity and efforts made on the Philcoin network and/or proportionate to the frequency and volume of transactions, users of the Philcoin network and/or holders of Philcoin which did not actively participate will not receive any Philcoin incentives.

As the native unit of account on the network, Philcoin will be utilised for all products, services and transactions within the ecosystem.

Users may earn rewards for utilising services, and providing resources to maintain the integrity of the mesh network. For instance, as users engage each other with PHILChat, users may simultaneously stake to maintain and reinforce the network.

In the initial stages, Philcoin rewards will be given to the early adopters who participate and help to promote the ecosystem, and this will be funded by the revenue from Philcoin's covid-19 mitigation activities. Those who utilise Philcoin's suite of services, as well as stake to maintain the network will be further rewarded with Philcoin.

As the Philcoin community grows and transactions increase, the more utility functions become available for Philcoin.





## PHILChat

### Purpose

By allowing users to utilise Philcoin's suite of services within the overall ecosystem while staking to maintain the network, there is significant value created for users which are doing usual, every day activities (especially in conjunction with the associated philanthropic impact).

The rollout of PHILChat is essential to the overall Philcoin framework, as the synergies it offers will facilitate the growth and uptake of the overall project – and could also offer an avenue for effective deployment of philanthropic outputs. However, it is also essential that the communication platform itself should offer a pristine user experience for its role as a catalyst to be effectively fulfilled. To that end, PHILChat has a number of features that should stand in good stead in a competitive communications market.

### PHILChat Features

- **Protection from 3rd party interception**  
PHILChat encrypts the entire transmission of your content and metadata, from start to finish, and during transport.
- **Information Security**  
PHILChat servers carry no user communications, and there is no scope for collection or access to your personal data, thus eliminating the possibility of monitoring, intruder entry, or backdoors leading to data theft or abuse.
- **Security from server hacking**  
The app has refused to collect big data and doesn't keep any user data on any servers.
- **Low data usage**  
Optimizing bandwidth usage on transport level SCP delivers crystal clear voice quality even on 10kbps networks. Thanks to the lost packet recovery smart algorithm, PHILChat operates well even with fluctuating and unstable internet connectivity. Another advantage of SCP is that it consumes 6x times less data usage.
- **Fast messaging**  
Send messages, record voice and video messages, share photos, videos or any other files with ease – no need for Wi-Fi or high bandwidth.

### PHILChat Technology

PHILChat is powered with Streaming Control Protocol (SCP) - a new data transport protocol developed by PHILChat engineers.

SCP powers the platform with the fastest encrypted messaging and file transfer in the market, high quality audio and video streaming along with low bandwidth consumption.

SCP is an innovation in data transfer technologies built around the 5G concept and has several conceptual differences compared to other data transfer protocols:

- SCP has reduced supplementary transport data packets by about 25%. It can be compared to a truck with a lighter trailer. If your truck can transfer 40 tons of cargo and your trailer weighs 10 tons, then you can transfer 30 tons. But if you're using a trailer with lighter materials that weighs only 7 tons, you can carry 3 tons more cargo. A similar concept applies to SCP.
- Unlike TCP protocol, SCP does not need to wait for acknowledgement of each sequential data packet. Instead, it uses its own lost packet recovery smart algorithm.
- SCP uses smart Internet channel for data transmission.
- Fast and smart recovery for lost packages.
- Internet Channel Quality-Adaptive system.
- Fully codec-independent platform.

## Security and Encryption

### Secure from start to finish:

PHILChat encrypts the entire transmission of your content and metadata, from start to finish, and during transport.

### No data collection:

PHILChat servers have no user communications. We have refused to collect or have access to your data, thus eliminating the possibility of monitoring, intruder entry, or backdoors leading to your personal data.

### 3 Levels of Encryption:

Our multilevel military grade encryption scheme ensures the complete confidentiality and authenticity of calls and messages, even across the most vulnerable or hostile networks.

- Encrypted proprietary handshaking mechanism: Used for encrypting authorization and session key exchange (encryption algorithms: RSA-2048).
- Dynamic channel encryption; Used for encrypting each session between the client apps and the server ensuring the security of data transport (encryption algorithms: RSA-2048, RC4+)
- End-to-End encryption. Encryption keys exist only on user devices and nowhere else (encryption algorithms: AES-256, Curve25519, ECDH, HMAC-SHA256).

## Low Bandwidth Capabilities

Optimizing bandwidth usage on transport level SCP delivers crystal clear voice quality even on 10kbps networks. Thanks to the lost packet recovery smart algorithm, PHILChat operates well even with fluctuating and unstable internet connectivity.

Another advantage of SCP is that it consumes 6x times less data usage. You can make high quality calls on PHILChat for up to 7 minutes using a single Megabyte of bandwidth.

## The Fastest & Most Secure File Transfer

Leveraging SCP technological advantages, PHILChat has deployed a 2X faster, unique and maximally secure way to transfer files, without leaving a trace.

- **Transfer Security:**  
No Central Points of Weakness: All encryption and decryption, as well as file dividing and rejoining happen directly on the devices, not on any servers, without any 3rd party interception.
- **End-to-End Encryption:**  
All files are End-to-End Encrypted on the sender's device, and only the receiver has the decryption key for the file. PHILChat never has the decryption keys.
- **File Division for Added Security:**  
For stronger security, files being transferred are broken down into multiple pieces, randomized, and all separately End-to-End Encrypted.
- **No Copies Saved on Servers:**  
When you send a file on PHILChat, your file goes through a temporary repository. And once it reaches the receiver, the file gets auto-deleted from the temporary depository forever.
- **One-time Secure Paths:**  
All files being uploaded to the temporary repository are sent via one-time secure paths. And when being downloaded, they're transferred once again with new one-time secure paths.
- **Transfer Speed & Fault-Tolerant Architecture:**  
Thanks to SCP conceptual architecture, file transfer speed is at least 2x faster than any other messenger solution in the market. Thanks to the lost data packet recovery smart algorithm, the temporary interruption of Internet connectivity does not cause file transfer failure - it resumes once the connectivity is restored.
- **No File or Size Limitations, Flexibility of Compression:**  
The technology does not limit the file transfer size nor the format. Depending on configuration settings, files might be compressed at a given rate or sent without any compression.

## Peer to Peer (serverless) Audio and Video streaming.

PHILChat streaming is powered with PHILChat SCP protocol, which ensures serverless streaming architecture, low bandwidth consumption, lost packet smart recovery algorithm, adaptive audio/video codec.

When a call is initiated, the Signaling system authorizes the session establishment between peers via Signaling and Media gateway servers hosted on the Customer's data centers. And once the B number accepts the call, the streaming goes from A App to B App directly without any server interception. The session between 2 apps is always encrypted, as well as the session from the App for Signaling and Media gateway and back during call initialization.

## Voice Calling bandwidth requirements

Minimum download/upload speed 10kbps / 10kbps Recommended download/upload speed 50kbps / 50kbps

## Video Calling bandwidth requirements

Minimum download/upload speed 70kbps / 70kbps Recommended download/upload speed 1000kbps / 1000kbps

## Platform Components

- **Highly scalable backend Decentralized and Centralized architectures:**

The backend refers to the server part, where different instances like Signaling & Media gateway, DB, caching, push sender and other services organize system authentication, signaling, secure communication setup between peers, sending push notifications and other operations occur. The conceptual architecture of the backend refers to the Zero Trust Security concept: no sensitive data is stored on servers, all your messages and files are stored only on your device. If the peer is offline and the system has to temporarily store the message or file to deliver later, such data is stored in unreadable format: encrypted parts/packets of data which need to be assembled and decrypted to become readable. And this is done only when the data arrives to the addressee application. As soon as the app reports a receipt of all components, the temporary stored components of data are cleared from the server nodes.
- **The server instances can be set up:**
  - On the Customer's servers - on premises hosted or on a rented cloud
  - On the PHILChat private cloud cluster, referring to the Customer domain URL in all visible queries.
- **3rd party integrations via RestAPI**

The platform supports RestAPIs in JSON format which can be used to exchange authentication data (Single Sign on), send bulk notifications to system users from a 3rd party system, add/deduct balance of the user/users, assign groups, switch on/off some functionality for the user etc.
- **Backoffice / Business Management console accessible through the web**

Stats dashboard, Broadcast notifications to users from different system profiles, User Management, Broadcast groups, Stickers upload, Billing, as well as off-net calls management such as unlimited number of VoIP (SIP) gateway setup and routing, Rates upload, Retail rates markup setup, Sales and Expenses monitoring, Off-net calls CDRs.
- **Configurable for 3rd party services:**

Off-net calls, Off-net IM, Payment Systems, OTP providers and other 3rd party services are configured during the initial setup. The Customers decide which provider to choose, based on their own business decision and preferences, bearing the full responsibility for the whole communication with 3rd service providers and further monitoring, billing and settlement of all 3rd party services.

Available as an IOS, Android and Desktop application, with the following features:
- **Encrypted Voice Calls:**

App-to-App calls including Low Data Usage mode for Data and WiFi and Out-calls: App to mobile/landline over SIP configurable for 3rd party SIP gateways managed by Customer.
- **Encrypted Video Calls**

Also supports Low Data Usage mode for Data and WiFi.
- **End-To-End Encryption/E2EE**

With E2EE each conversation between users is encrypted, and decryption is possible only with the key that is available only for the communicating users.
- **Dynamic Security Channel encryption:**

Each session is encrypted with a combination of RSA-2048, RC4+, AES-256, ECDH, HMAC-SHA256. All network traffic uses customized TLS/Noise to provide further encryption.




- **Encrypted Messaging**  
Text messages for p2p chat with edit, reply, delete for everyone, forward, draft options. Voice message with auto recording in near-ear position, lock on recording.
- **Encrypted Files Transfer**  
Any type and size of file transfer, view, download, share to external systems. PHILChat uses its own file transfer technology which works similar to streaming - dividing the transfer object into parts and sending in parallel tranches, which increases the speed at least 2x, compared to any available competitor in the market.
- **P2P Group Chat (for up to 1000 users)**  
Based on p2p technology. History is not stored on servers, seen and delivery statuses are available.
- **Sticker Store**  
Customers can upload their own sticker packs from Console, and those will appear in the App Settings->Stickers section for users to download and use in chat.
- **In-App purchases setup for credit top-up**  
Both iOS and Android platforms have in-app purchases which can be plugged into the apps to add credit to the user's account.
- **Stripe, PayPal, Braintree Payment Gateways integration**  
While Credit top-up in iOS for out-calls (app to mobile/landline) is restricted to In-app purchases only by Apple policy, Android apps can add other payment gateways.  
  
We have standardised Stripe, PayPal, Braintree payment gateway integrations for Android platform.
- **Registration and Verification via email skipping SMS**  
While the standard verification is through SMS, this feature will allow users to register providing only email, with the possibility to add and verify their phone number later. The feature will also allow sending the verification code via email for already registered users.
- **Animated GIFs**  
Animated GIFs - add even more emotions and fun to your chat by sending and receiving animated GIFs. Tap the "smile" icon inside the chat and select the "GIF" section. You will see the trending GIFs. Just type and search GIFs by keywords, preview and send them. You can also save GIFs to send later.
- **Sign up and Verification via email and/or Apple/Google Single Sign On**  
This feature allows users to sign-up with email or their Google or Apple account.  
  
Email sign up verification is done via One-Time-Password (OTP) sent to the corresponding email. After successful verification, the user can set their own password from their profile and use it for further authentication. Forgotten password recovery is done via OTP sent to the email, after which the user can set a new password.  
  
The module has an optional extension - add and verify a valid mobile number to make off-net calls. The number will not be visible in the contacts section and will be used only for App to mobile/landline calls.  
  
This module required a 3rd party Email OTP delivery service account, which should be provided by the customer.
- **PHILChat Backend is a set of server instances and operational infrastructure supporting:**
  - Unified communications services including Voice, Video, Instant Messaging, Group chat and File Sharing)
  - Payment Processing with in-app purchase. Each new payment method integration is subject to separate charges referred in the price table below.
  - Broadcast notifications to users
  - Audio and Video transcoders implementations
  - UDP and TCP based live streaming
  - STUN and TURN support, P2P streaming
  - Real time stats tracking, Statistics for the period and reports
  - Local notifications support
  - User grouping
  - Billing, Multi currency support
  - Sticker market platform

## Supporting operating systems and technologies

- iOS supported from iOS 10+
- Android supported from Android 6+
- Web version supports browsers that support WebRTC, HTML5, CSS3
- Desktop version supports Windows 8+, MacO
- Applications' features extended list
  - Audio calls (App-to-App) with adaptive codec
  - Video calls(App-to-App) with adaptive codec
  - Low Data Usage Mode for Data and Wifi
  - Adaptive audio codec
  - HD Audio codec
  - HD Video codec
  - Instant Messaging with custom emoticons and stickers
  - Animated Gif support (comes as an extra paid feature)
  - Edit/Delete/Delete for everyone sent Messages
  - Reply/Draft messages
  - Group Chat
  - Photo and Video files transfer
  - Any type of Files and Documents transfer without
  - Voice Messages
  - Sticker Store
  - Getting photos and videos from iCloud (only in iOS)
  - Transfer files from Google Drive (only in Android)
- Delete history after signing out
- Send and view locations
- Send and share contacts
- Search messages by contact and date
- The ability to share from outside PHILChat app using iOS share mechanism (only in iOS)
- Voice message with the ability to lock the recording
- Bring the device to your ear and automatically record a voice message
- "Data Storage" settings and "Clear Cache" feature
- Pin the conversation on the Chats screen
- Mute notifications for both one-to-one and group chats
- Contacts integration (optional)
- Contacts synchronization (optional)
- Contacts blocking

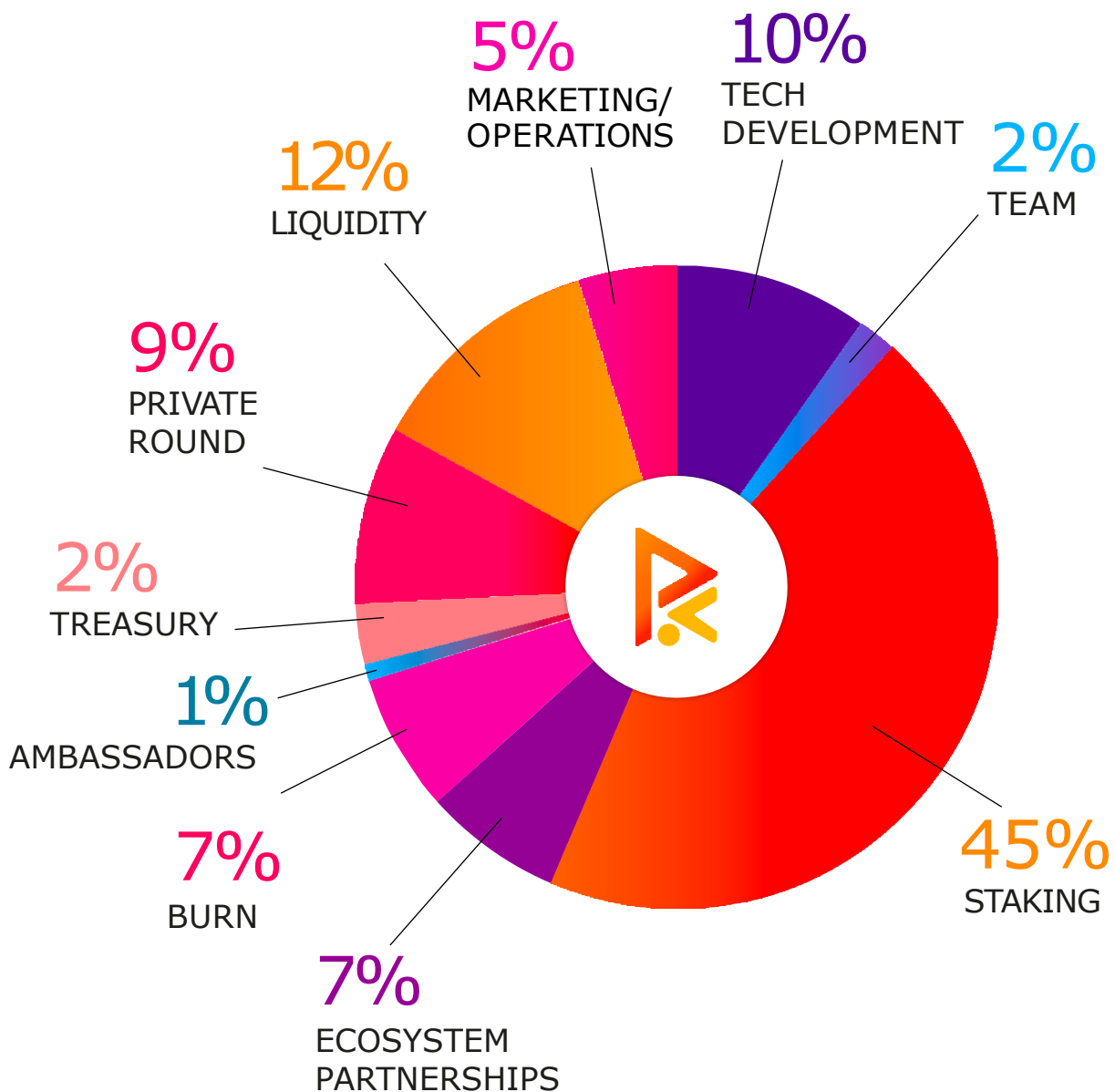
- Local numbers recognition
- User Profile integration with Facebook
- User online status
- Balance view with multi-currency
- Referral/Virtual Networks(grouping) with user management control panel code
- Promo code - vouchers for credit top-up (only in Android)
- Change the UI language of the app
- Change the UI text size
- Change chat background
- Orientation for left-handed users
- Mute Notifications
- Display Bandwidth Consumption of Recent Calls
- Off-net Voice Out Calls over SIP with calling line identification (CLID) (for Telco configuration only)
- Off-net Callback Calls over SIP (for Telco configuration only)
- Off-net IM over RestAPI (for Telco configuration only)

# Tokenomics

NAME: PHILCOIN | SYMBOL  | TICKER NAME: PHL | SUPPLY: TOKEN

## PHL Token Issuance

There will be 5,000,000,000 PHL tokens in total. The supply will be distributed in multiple phases scheduled at different dates and for different purposes. The allocation is as follows:



# Roadmap

