



LoyaltyCoin

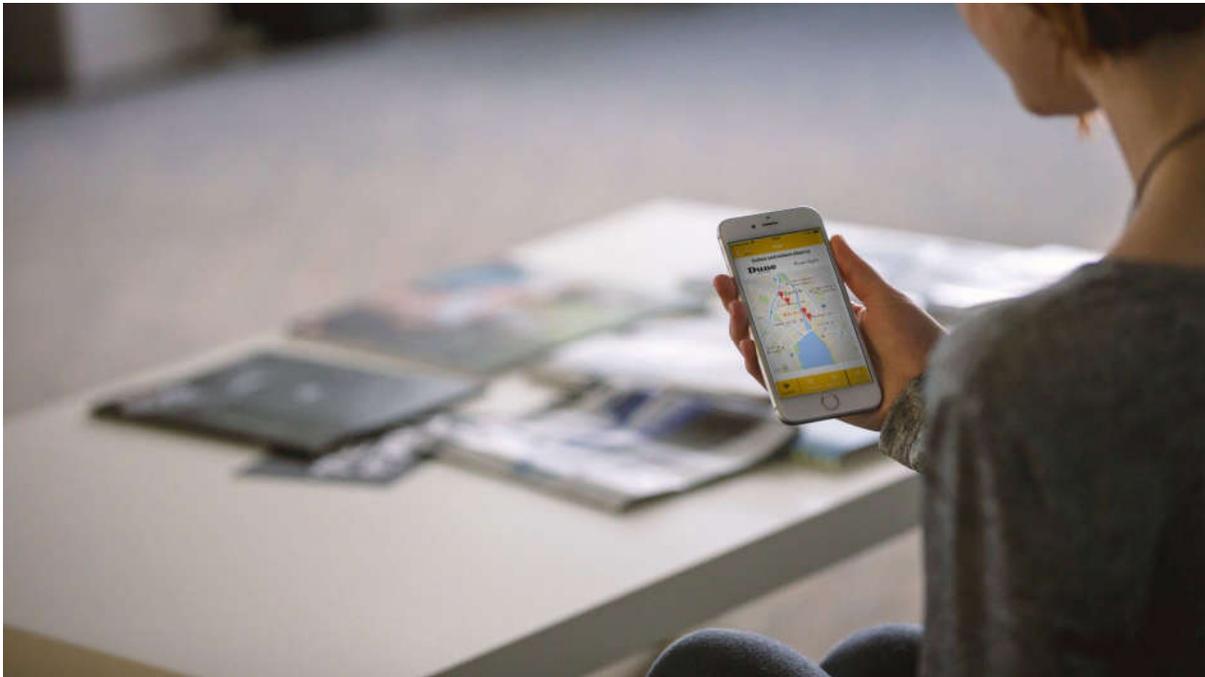
White Paper

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Executive Summary

LoyaltyCoin brings liquidity and exchangeability to the world of rewards programs

- In this way, LoyaltyCoin will change the future of shopping. LoyaltyCoin is creating a world where customers can collect loyalty points everywhere, exchange them anytime and redeem the related rewards in any store across brands, industries and countries, all simply on their phone
- Exchanges are executed directly on a blockchain, providing a distributed peer to peer exchange market of loyalty rewards to the general public
- The lack of liquidity and exchangeability is at the root of why loyalty programs have not seen more uptake and acceptance as consumers show apathy to join isolated programs and are not collecting and redeeming their rewards

The LoyaltyCoin ecosystem resolves today's fundamental challenges of the loyalty industry, a fragmented global USD 300-500 Bio. industry

- LoyaltyCoin overcomes loyalty programs' greatest adoption barrier: apathy of consumers to join a new isolated program. With our architecture, all rewards can be used wherever consumers choose
- Exchangeability can only be achieved through fungibility and liquidity with the price discovery of an international market. This is possible with blockchain technology!
- LoyaltyCoin is fully digital, paperless and simple to use for customers
- For merchants, it is an open and flexible platform accommodating all kinds of program designs with an easy to set up and on-board process

The LoyaltyCoin ecosystem is already live and growing every day – it is more than a vision

- As of September 2017, real customers at select pilot stores have started to collect, exchange and redeem rewards with the LoyaltyCoin mobile app for iOS and Android using a live blockchain

The LoyaltyCoin architecture is already globally scalable

- LoyaltyCoin implemented blockchain technology solutions for the exchange of loyalty points across brands
- We use standardised modules to make the on-boarding of new programs easy while keeping the flexibility of customized and branded programs – a key request by merchants

The LYC native token is the utility token which keeps the LoyaltyCoin ecosystem running

- 21'000'000 LYC Tokens will be created in the Token Generating Event (TGE). No more LYC Tokens will be created in the future; LYC Tokens are non-inflationary
- LYC token holders can witness the LoyaltyCoin blockchain as soon as LYC nodes are public. In this way, they make the blockchain run and will collect transaction fees from the transactions they confirm (Delegated Proof of Stake blockchain consensus)

The LoyaltyCoin ecosystem is curated by a professional and experienced team

- A team of business, legal and IT specialists with a proven track record is developing the LoyaltyCoin ecosystem through LoyaltyCoin Ltd., a Swiss corporation incorporated in Zug, Switzerland in February 2017 (commercial register No CHE-362.541.677)

The LoyaltyCoin Vision

The Loyalty Market

For a long time, many merchants have offered their customers “loyalty” or “reward” points as an added benefit for shopping with them. The loyalty industry is huge. We estimate that the global loyalty market is between USD 300 and 500 Bio. Annual growth has been double digit for several years. The loyalty players are also fragmented and differ greatly country by country. The best figures are available for the US where the market size is estimated to be USD 138B with 3.8B members enrolled across all US loyalty programs, i.e. on average almost 15 memberships for every US inhabitant (Source: Colloquy 2017 Loyalty Census).

The Problem

However, the loyalty industry is not living up to its potential. In the US, more than half (54%) of loyalty memberships are inactive. 28% of Americans have left loyalty programs without ever redeeming a single reward. What a waste!

Some of the reasons for consumer apathy towards loyalty programs has been addressed through digitization, e.g. mobile apps instead of cards. LoyaltyCoin is of course 100% digital.

However, the real reason consumers don't join new programs or do not use them after joining is that the rewards themselves are perceived as being too low value or collection goals are seen as being unreachable. While redemption rates of loyalty points for typical single branded programs lie between 30 and 60%, coalition programs like Payback in Germany can reach 95% redemption rates. Coalition programs achieve a high level of liquidity within the bounds of the participating partners. On the other hand, coalition programs force a unified, non-customizable approach on participating merchants and put themselves – not the merchant brand – in the driver's seat. This is why many strong brands do not join coalition programs, which limits the liquidity and usability of such rewards.

The LoyaltyCoin Vision

LoyaltyCoin believes that the loyalty industry will have to fundamentally change in the coming years to offer customers more choice and make loyalty rewards more liquid without sacrificing the benefits of strong individualized programs. Our vision is to build THE single global loyalty program platform making loyalty rewards exchangeable and simple to use while preserving the branding flexibility of the merchants.

Why Blockchain

Why does LoyaltyCoin require blockchain technology?

We built the LoyaltyCoin ecosystem by leveraging blockchain technology to allow seamless exchange of loyalty points among customers, without the need for individual agreements between the merchants and thus without any need for continuous settlement procedures and accounting costs ([see our video](#)). Our customers have the freedom to use their rewards at their preferred location and our merchants will be able to efficiently stimulate sales with their most loyal customers.¹

LoyaltyCoin aims to create universal exchangeability and liquidity for the world's rewards programs. To achieve this, LoyaltyCoin will leverage a public blockchain with an on-chain order book and exchange functionality as guarantor for high liquidity and a functioning price discovery mechanism.

As soon as the LoyaltyCoin blockchain is made public, the blockchain community around the world will be able to integrate LYC Tokens and the rewards point tokens built on top of it - thus creating immediate liquidity. Moreover, as soon as the LoyaltyCoin blockchain is public, the community will be able to download the node software and make a market between any of the token pairs, thus further improving liquidity and ensuring that the price discovery mechanism can function.

Before the invention of blockchain technology, the LoyaltyCoin project would have needed to be built on a private server with APIs created to attempt to attract both global exchanges and third party liquidity providers. Fear of manipulation by the operator and missing direct control over the digital loyalty points have prevented this so far. The blockchain revolution has enabled people to control digital assets without needing to trust any third parties, and this is what makes it possible to achieve LoyaltyCoin's vision of creating universal exchangeability and liquidity for the world's rewards programs.

Why Exchangeability

Some people wonder why merchants would agree to let their loyalty points become exchangeable. Our experience has demonstrated that merchants are enthusiastic about rewards exchangeability for the following key reasons:

- **Making rewards real:** Exchangeability makes the rewards more valuable to consumers, which in the end is the whole point of rewards programs. You can't make customers more loyal by giving them worthless points.

¹ "Loyalty programs are ripe for some kind of disruptive innovation that would make them easier to use. Blockchain may just be the answer." Harvard Business Review, March 14, 2017

- **Making reward effective:** Exchangeability offers information that merchants would otherwise not obtain, i.e. how customers value different rewards available to them. Merchants want to know why customers are or are not using their points, and by observing exchanges valuable insights can be gained.
- **Making rewards growing the business:** Merchants can gain new customers by attracting customers from other participating merchants to join their programs. Every rewards exchange on our platform is peer-to-peer, meaning that a merchant never loses any customers when someone exchanges points, instead they have the opportunity to gain new customers, the customer that value the offer of such merchant.

Our own experience has shown that merchants understand the benefits of liquid, exchangeable rewards. They understand that it is in their interest for rewards to flow via peer-to-peer exchange to the customers who value their rewards most. This makes the selling customers happy and the buyers even more loyal.

Scalability

LoyaltyCoin offers the merchant partners a unique digital loyalty program platform with a simple set-up at low cost, direct access to communicate and activate loyal and new customers, full customer journey data analytics and tailored branding.

The ecosystem is open to both new entrants as well as established legacy programs. Legacy programs can join LoyaltyCoin without any need to adjust their current architecture: integrating them into the LoyaltyCoin ecosystem is seamless and non-disruptive to legacy members. Merchants who do not have a loyalty program yet can rely on us to build a new program when they join the platform: we will offer the option between a tailored made program and an out of the box solution. The LoyaltyCoin ecosystem is specifically built to on-board bricks-and-mortar as well as e-commerce and multi-channel programs. LoyaltyCoin Ltd, the company which created LoyaltyCoin is there to support the ecosystem and continuously build it up.

The LoyaltyCoin ecosystem will grow fast: any new merchant will add its customer base to the platform while getting access to existing user. The LoyaltyCoin ecosystem will become more and more valuable as additional merchants join since users will be more likely to use their points when they are exchangeable across a large selection of merchants, while more merchants will join when they see how attractive the platform is for users. This is like the Amazon flywheel principle on steroids.

The Competitors

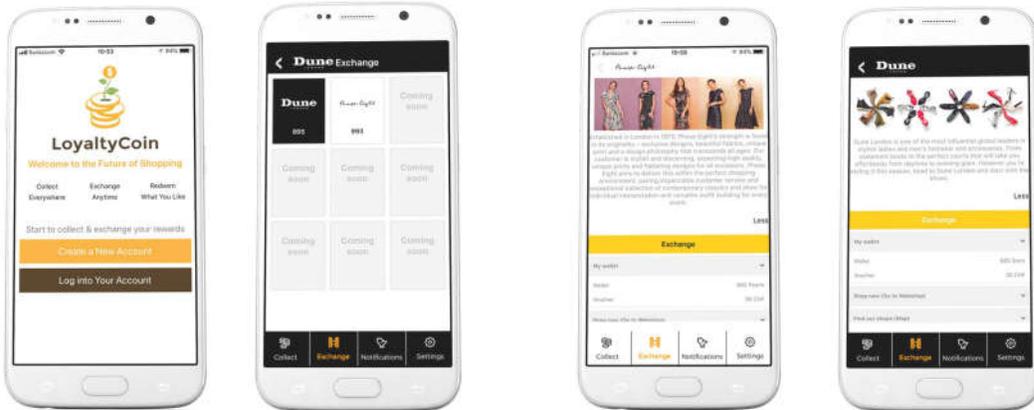
Despite the obvious advantages of using blockchain technology to create liquid, exchangeable rewards, we have not identified any other companies that have managed to create a blockchain-based architecture used by real customers in the real world. A few have come up with similar ideas and some have come up with limited pilots in controlled settings. LoyaltyCoin currently enjoys a first mover advantage that needs to be leveraged and further strengthened.

How it Works: The LoyaltyCoin Mobile App

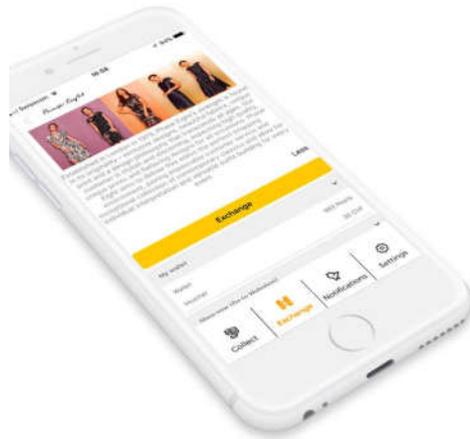
The LoyaltyCoin ecosystem is already live: we invite you to join LoyaltyCoin now and start collecting your rewards by downloading the LoyaltyCoin app on <<www.loyaltycoin.ch>> or via your Apple or Google App store by searching for “LoyaltyCoin”.



Join our Partner's' loyalty program offered on the LoyaltyCoin App and start to explore and experience the LoyaltyCoin ecosystem. You can check the balance of all your loyalty programs in real time, see historical transactions and explore new offers and available vouchers simply and immediately on your phone.

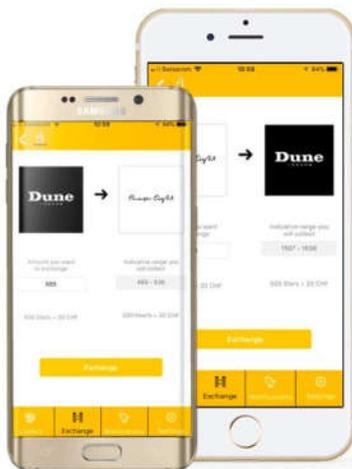


The app's branding is tailored to our partner programs and changes automatically once identified in the shop, giving you a seamless brand experience in real time.



- You can collect your loyalty rewards by simply showing your LoyaltyCoin app in the participating shops.
- Your rewards will be immediately visible on your phone in the LoyaltyCoin app.
- You can directly use your rewards in the shop and manage them on your phone.

Through the exchange functionality rewards can be traded easily from one brand to another.



- Exchanges are secured through our LoyaltyCoin blockchain technology.
- Exchanges are visible real time within a few seconds.
- No direct knowledge of blockchain is needed, everything is performed simply through the LoyaltyCoin app in a user-friendly and seamless experience.



- The LoyaltyCoin app is available in five languages (English, Spanish, German, French and Italian) and includes a map to find shops nearby.
- Any program has its own brand universe with links to the relevant web-shops, social media presences or info on latest collections and offers.

Feedback from our LoyaltyCoin Initial Launch

We launched the LoyaltyCoin ecosystem with two merchant partners and four shops in Zurich, Switzerland on September 5th, 2017. The system is operational with a fully-functional blockchain that enables exchanges. During this pilot phase, the blockchain has not yet been made public and thus is still a private blockchain.

LoyaltyCoin Ltd created tailored loyalty programs for Dune and Phase Eight, which did not yet have their own loyalty programs prior to launch.

Example - The Phase Eight Pearls Program

- A Phase Eight customer can collect loyalty points for every item purchased in a participating Phase Eight shop, receiving 1 Phase Eight “Pearl” for every Swiss Franc spent.
- For every 500 Pearls, the customer receives a voucher worth 30 Swiss Francs of in-store purchases.
- These vouchers as well as the current Pearl balance are visible in real-time on the LoyaltyCoin app and can be redeemed by showing the personalized QR code on your LoyaltyCoin app at the cashier.

During the first 8 weeks of our pilot phase 290,000 loyalty points have been collected and this number is growing day after day; please check the latest data on [our homepage](#).

Our merchant partners like the flexibility and ease with which the new loyalty programs have been created within the LoyaltyCoin ecosystem. They appreciate that the customer is confronted with their own brand universe and look & feel. Sellers have also been very excited to be able to offer their customer rewards for their loyalty and are astonished by the positive impact on their sales. Several customers immediately went to buy additional items once they saw they could earn real-time rewards.

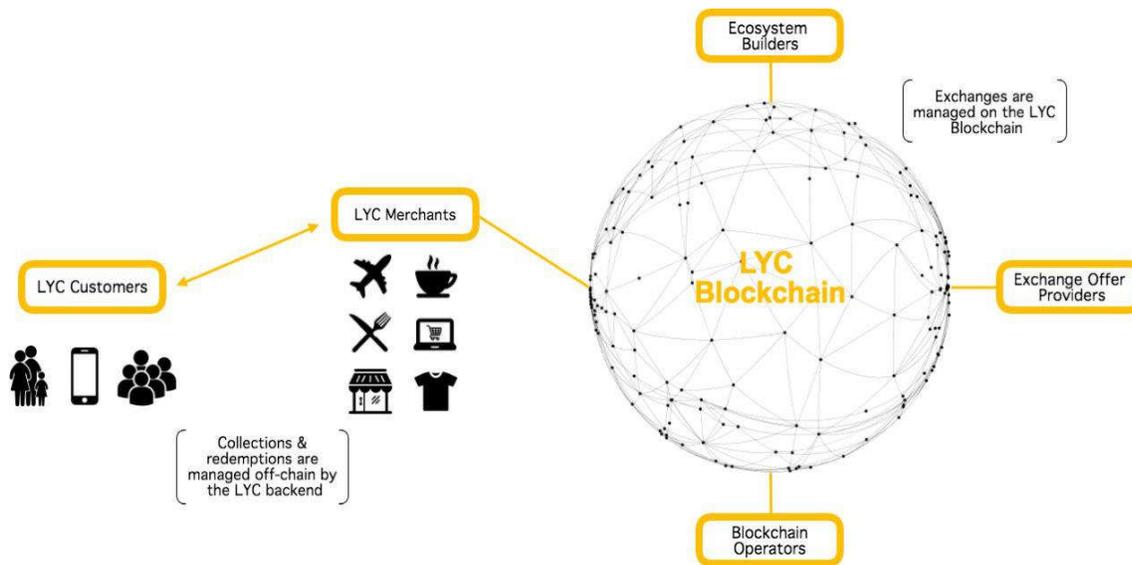


“Your App saved my Saturday sales - one customer was so excited by the app & its real-time rewards that she bought 2 additional dresses to profit from the immediate rebates offered for her next purchase.” **Partner merchant shop manager**

Customers also like the new loyalty programs because they are easy to use and offer immediate rewards for real purchases either at the current shop or, via exchange, on another participating program. One of our top users told us:

“I especially love having an overview of all my points on my phone, sometimes when I am bored, I just check my current balance and look forward to my next shopping spree!”
LoyaltyCoin App user

The LoyaltyCoin Ecosystem



The LoyaltyCoin ecosystem is built upon five major cornerstones:

LYC Customers

Anybody with a smartphone can join the LoyaltyCoin ecosystem free of charge and participate in the loyalty programs offered by our merchant partners. Download for iOS and Android is available at the respective app stores. Registration for LoyaltyCoin and for the individual loyalty programs is done through the app.

LYC Merchants

Merchants can join the ecosystem independently of their size and loyalty program history. LoyaltyCoin can on-board merchant partners new to loyalty as well as merchant partners with a legacy loyalty program. LoyaltyCoin can handle e-commerce as well as traditional in store operations.

The LoyaltyCoin ecosystem addresses merchants from all industries benefiting from loyalty programs (e.g. retail, airlines, travel & tourism, banking).

LoyaltyCoin is flexible and can handle loyalty programs with a wide variety of design choices and parameters as long as the program allows exchangeability of points with other programs.

Ecosystem Builders

LoyaltyCoin Ltd develops and maintains the LoyaltyCoin mobile app and the IT backend systems that make it easy for merchants and customers to participate in the ecosystem.

LoyaltyCoin will develop the community by attracting, onboarding and servicing merchants. LoyaltyCoin will provide off the shelf loyalty programs for merchants that currently do not have a loyalty program and also advise merchants with existing programs to improve their attractiveness.

Further, LoyaltyCoin will provide merchants with access to superior data analytics and direct interaction channels with their current and prospective customers.

LoyaltyCoin will be compensated through fixed or variable service fees collected from the merchants. This business model of loyalty program service provider is well established and proven in the loyalty industry today.

Blockchain Operators

The LoyaltyCoin blockchain is currently still private, but will be eventually made fully public. The blockchain has been up and running since September 2017. The public blockchain and its node software (LoyaltyCoin nodes) will be made available to the public as soon as security audits have been completed and stress testing is finished.

The LoyaltyCoin blockchain works with a Delegated Proof of Stake (DPOS) consensus algorithm. Any holder of LYC Tokens can download the LoyaltyCoin node and participate in securing (witnessing) of the blocks by running the LoyaltyCoin node.

If a LYC Token holder provides the witness service to the community (proof of stake), he/she will be rewarded by the community through the built-in blockchain reward mechanism

(cf. details on the LYC Token functionality below). The reward mechanism ensures the LYC Token holders are incentivised to contribute to the security and stability of the LoyaltyCoin blockchain which underpins the LoyaltyCoin ecosystem.

**Exchange Offer
Providers**

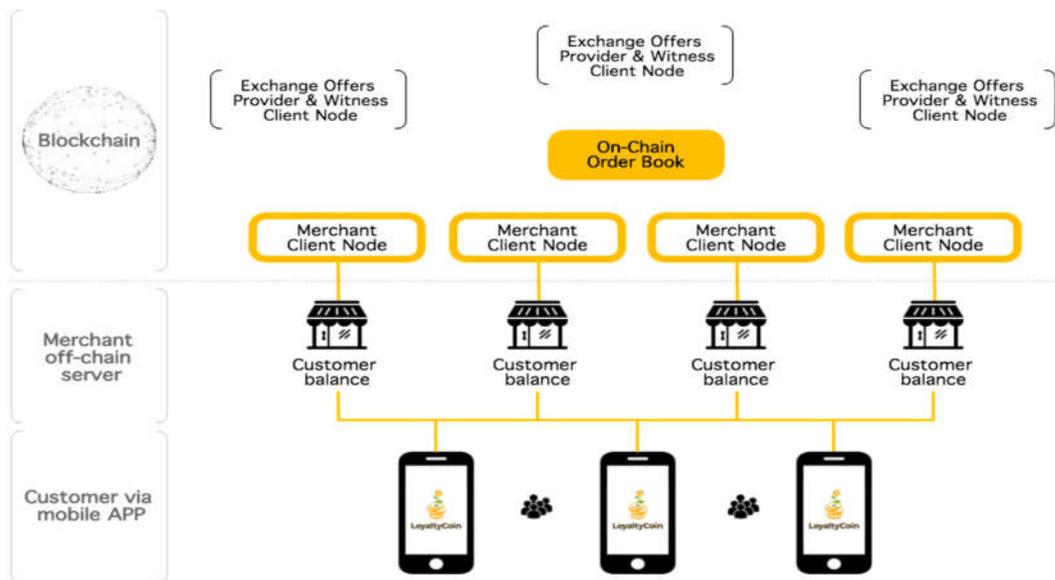
Loyalty points of the individual merchant brands are represented as sub-tokens on the LoyaltyCoin blockchain. Exchange requests of customers are matched on the decentralized exchange on the LoyaltyCoin blockchain. However, exchanges of loyalty points through the blockchain can only happen if there is a counterparty who is willing to take the opposite position. Blockchain operators running a full node will be technically capable of taking on this counterparty role to provide exchange opportunities on the decentralized exchange platform. In this way, it is also assured that the exchange rates between the different loyalty programs will reflect utility and supply/demand characteristics of the respective tokens.

In the bootstrap phase of the LoyaltyCoin ecosystem, LoyaltyCoin Ltd will provide liquidity. Once, the LoyaltyCoin nodes are available to the public, additional exchange providers can and will join the LoyaltyCoin ecosystem. This is in the interest of the LoyaltyCoin community as it increases exchange opportunities and ensures that exchange rates between loyalty rewards are market based.

Technical Infrastructure and Blockchain

The LoyaltyCoin ecosystem processes are powered by a hybrid IT architecture, i.e. partly on-chain and partly off-blockchain:

- **On-blockchain:** creation of sub-tokens by merchant representing their loyalty points and matching exchanges of loyalty points initiated by customers.
- **Off-blockchain:** all other transactions, including collection and redemption of points at the point of sale as well as the loyalty program specific transactions like issuance of customer vouchers are handled in the back-end server of the merchants and LoyaltyCoin and not on the blockchain.



Privacy

Off-blockchain transactions are a key requirement of retailers and customers since transaction related information must be kept private. Our architecture enables us to use the blockchain for what it is good for, keeping the level of privacy that retailers need.

The LoyaltyCoin Blockchain

The LoyaltyCoin blockchain is based on the code of Graphene which underlies the BitShares 2.0 public blockchain. We have chosen Graphene for several reasons:

- **Graphene is a proven and mature blockchain technology**, which takes its roots in BitShares. BitShares, one of the top 2 blockchains by transaction volume as of August 2017 runs on Graphene technology since mid. 2013.
- **Graphene can handle more than 1,000 transactions per second**, orders of magnitudes more than Bitcoin or Ethereum.
- **Graphene allows very simple creation of sub-tokens** on the blockchain to represent the loyalty points of the different merchant brands.
- **Graphene includes a decentralized exchange functionality** on the blockchain allowing to match exchanges between loyalty points.
- **Graphene provides for a governance mechanism** allowing change of blockchain parameters.
- **Graphene technology is environmentally friendly** as it uses the Delegated Proof of Stake (DPOS) consensus algorithm, in contrast to Bitcoin's Proof of Work algorithm consuming enormous amounts of electrical power.

LoyaltyCoin uses an open source “proof-of-stake” blockchain with built-in exchange functionality/matching platform to enable merchants to offer their customers the exchange of different loyalty points amongst themselves. The LoyaltyCoin blockchain has a fixed amount of native LYC Tokens (21 million) that will never change.

Proof-of-stake means that there are no “miners” spending computing power to confirm transactions and competing to create blocks on the chain. Instead, holders of the LYC Token participate in verifying transactions and choosing blocks by proving ownership of their LYC Tokens and running a “witness” client software (or blockchain “full node client”). The greater the holding of LYC Tokens, the more likely it is that one will confirm the next block in the blockchain.

Once the blockchain becomes public (i.e. LYC Tokens and witness client software accessible to the public), not only will LoyaltyCoin and the individual merchants act as “full nodes” or “witnesses” to ensure the integrity of the system, but also third parties will participate by means of holding the native LYC Token and verifying transactions and confirming blocks.

A Blockchain Made for Loyalty Programs

On the LoyaltyCoin blockchain, any holder of LYC Token has the ability to create sub-tokens in any amount he chooses and with various rules of distribution. The merchants will represent their loyalty points by means of these sub-tokens.

The blockchain has a built-in exchange functionality which enables participants to not only transfer the native LYC Token and other sub-tokens, but to also send them into an on-blockchain order book/matching platform where secure exchanges between loyalty points can take place automatically.

In addition to LoyaltyCoin and merchants, other third parties can download a full node of the LoyaltyCoin blockchain and provide exchange offers for end customers. Such liquidity provider will ensure that exchanges can take place immediately even if no customer is available at a given moment to take the opposite side of an exchange request.

Unless specifically requested, normal casual customers will not own private addresses (with the related private keys) on the blockchain and thus blockchain tokens (LYC Token and sub-tokens), but will broadcast exchange requests in the blockchain through the merchant. The blockchain will thus typically only record exchange transactions between merchants and third parties exchange offer providers. Collection and redemption of loyalty points will not occur on-chain, but rather at the point of sale where the merchant will record the customer ownership/balance of loyalty points on its servers.

At the beginning, after distribution of the LYC Tokens and LoyaltyCoin “witness” client software to the public, LoyaltyCoin will hold a majority of LYC Token and thus have some degree of influence over the blockchain. This ensures that LoyaltyCoin has the ability to initially adjust the rules and maintain the system. One of the key duties of LoyaltyCoin in maintaining the blockchain will be to ensure that blockchain transaction fees (“gas”) are set to an appropriate level: sufficient incentive should ensure that third party witnesses secure the integrity of the system while at the same time exchanges of sub-tokens reflecting loyalty points should be cheap and seamless for end customers. The blockchain and the LoyaltyCoin blockchain “witness” client software will be maintained and enhanced by LoyaltyCoin and provided open source to third parties at all times.

Security

Although the LoyaltyCoin blockchain will be a public blockchain, the blockchain does not suffer from the same security vulnerabilities as typical public blockchains.

Sub-tokens on the LYC blockchain only have value because the merchants agree to accept them for goods and services they offer, not because of some intrinsic token demand. This means that if sub-token are stolen from a customer or even if the entire blockchain is manipulated or forked, LoyaltyCoin’s participating merchants can easily track and invalidate certain sub-tokens or transactions.

The LoyaltyCoin Ecosystem Token – LYC Token

Utility Function

The LYC Token is the utility token of the LoyaltyCoin blockchain.

LYC Tokens are needed for the creation of sub-tokens that represent the loyalty points of a merchant brand and more importantly to pay transaction fees (like the “gas” on the Ethereum blockchain) for every exchange over the LoyaltyCoin blockchain.

For every transaction on the LoyaltyCoin blockchain (e.g. exchange, transfer or issuance of sub-tokens) the originator of the transaction will pay a small transaction fee to the witnessing parties, rewarding them for their function as blockchain operators securing the blockchain. Transaction fees are only implemented to incentivise and reward active nodes for their witnessing services provided to the community (proof of stake).

The transaction fee is a fixed fee, i.e. independent of the value of the transaction. It will be set to a single digit USD cent value.

As the value of the LYC Token may change over time, adjustments to the LYC Token denominated minimum transaction fee might be necessary to assure that the transaction fees remain in the single digit USD cent range. Therefore, the minimum fee can be changed by the LYC Token holders through an integrated voting process. It is in the interest of the LoyaltyCoin community to keep this fee low in order to allow the exchange of loyalty points which result from small ticket item purchases. LoyaltyCoin as an ecosystem builder and initial majority holder of LYC Tokens will encourage use of this mechanism to adjust the minimum fee in case of strong appreciation of the LYC Token value.

Witness Function

In addition, owners of the LYC Token have the right to participate in the public and distributed LoyaltyCoin blockchain as “witnesses” to validate the transactions on the LoyaltyCoin blockchain and make it secure. For this purpose, witnesses need to download the LoyaltyCoin blockchain node software, upload the LYC Tokens they own to such blockchain node address and run the LoyaltyCoin blockchain node software to secure/witness blockchain transactions. **For this service, they will be rewarded in the form of transaction fees related to the block they witness provided by the users of the LoyaltyCoin blockchain.**

LYC Token Generating Event (TGE) and Distribution Process

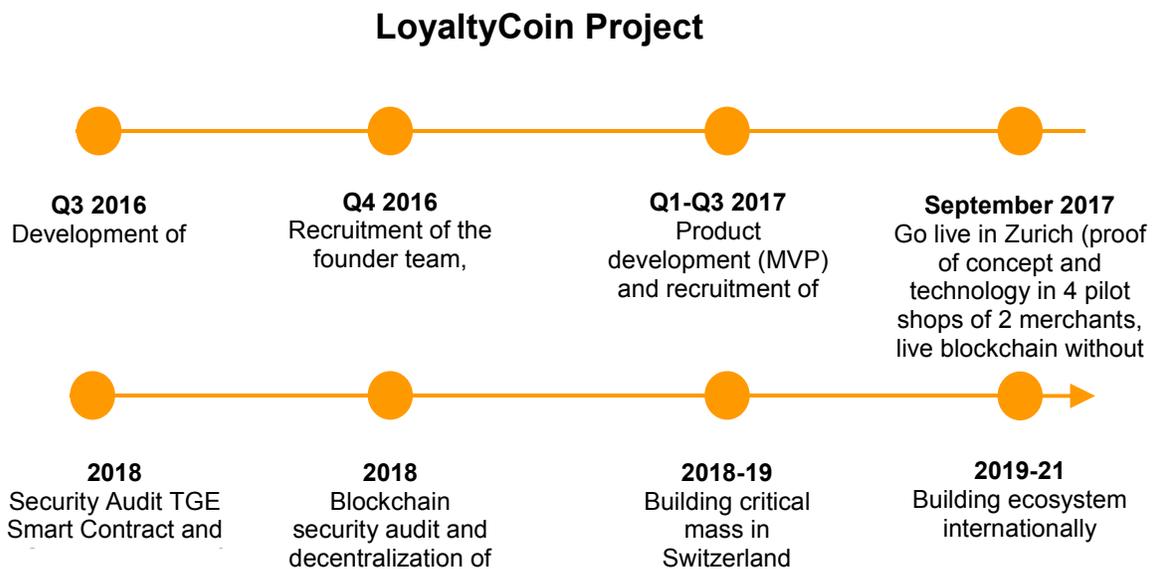
LoyaltyCoin has created a blockchain with a fixed amount of 21 Mio. native LYC Tokens

LoyaltyCoin aims to distribute a part of its LYC Tokens to achieve a decentralized network of witnesses enabling secured exchanges, global liquidity, and in order to finance global ecosystem growth.

We are committed to be compliant with all applicable legal and regulatory requirements and are currently clearing our planned TGE with the regulatory authority.

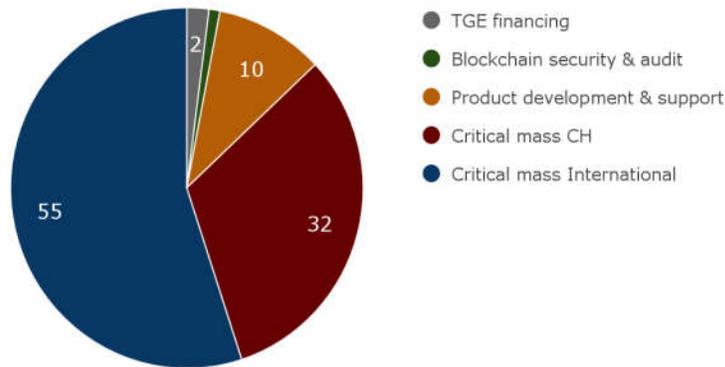
Details of the planned LoyaltyCoin TGE will be available on a dedicated web page for our TGE and you can subscribe to our Telegram channel to stay informed.

Development Roadmap and Use of Funds



The funds from the LoyaltyCoin TGE will be allocated to support this roadmap, i.e. for product development, building critical mass of the ecosystem in Switzerland as well as international expansion (see pie charts below).

Use Of Funds



LoyaltyCoin Team

The LoyaltyCoin team is composed of experienced business, legal and IT specialists with a deep entrepreneurial and technology focused background as well as a proven track record. The team combines retail expertise with blockchain technology as well as strategic, sales and marketing experience. The members have been building the LoyaltyCoin ecosystem since October 2016. All team members are shareholders and investors in LoyaltyCoin.

Thomas Götschmann, M.A. in Management

Founder and CEO of LoyaltyCoin Ltd



Thomas is a passionate and dynamic entrepreneur with focus on scaling businesses and creating value. Thomas started his career in Corporate Finance / M&A with an emphasis on business model cash flow and value drivers (for Swiss Capital Alternative Investments AG in Zurich and for Ernst & Young in Chile) and then gained several years of experience in management consultancy (Project Leader for Boston Consulting Group in Zurich). In 2016 Thomas founded TG Consulting GmbH, further deepening his entrepreneurial experience and focusing on lean and effective advisory.

As a business consultant and advisor, Thomas helped define effective operating models to define successful strategies. As an expert in customer journey/process improvement and lean management, Thomas especially likes the simplicity, speed and efficiency offered by blockchain technology and peer-to-peer exchanges.

Thomas is shaping and driving the LoyaltyCoin ecosystem 24/7 on the front. He is in charge of LoyaltyCoin Ltd's operations (incl. overall leadership, business planning, go-to-market strategy, financials & product management). He is further in charge of our on-going sales activities to on-board additional programs coming soon (incl. loyalty legacy systems, web-shops, shopping centers, etc.).

Thomas studied at the University of Fribourg and Berne in Switzerland and Lund in Sweden and holds a Master's degree in Management.

Matthias Lüdi



Matthias has studied law at the University of Fribourg with European University exchange program at the University of Montpellier, France (MLaw 2007). Since 2009 Matthias is lecturer at the Zurich University of Applied Sciences (ZHAW). And since 2012 responsible for Legal & Compliance with First Independent Fund Services FIFS. Matthias also holds a degree as Swiss Fund Officer FA/IAF 2013 of the Fund Academy AG, Zurich.

Matthias is LoyaltyCoin's legal expert, passionate to shape together with LoyaltyCoin the future of shopping and the monetizing of local communities. Matthias is especially convinced by the power of the real business application of blockchain technology provided by LoyaltyCoin.

Alexandre Lazar, M.A. Computer Sciences

Founder and Lead Developer of LoyaltyCoin Ltd



Alexandre is an IT specialist with special emphasis on blockchain technology. Alexandre worked for several French banks (Société Générale and Credit Agricole) as well as Credit Suisse AG, where he gathered experience in C#, Search engines, triple store databases, Kafka, Spark among others.

He started using a Bitcoin full node early 2015 and worked on multiple blockchain applications. He has experience in the retail industry, with blockchain technologies and real-time applications.

Alexandre coordinated the development of the IT infrastructure of the LoyaltyCoin ecosystem as well as the mobile applications of LoyaltyCoin. He helped upgrade Graphene technology and linked it with the LoyaltyCoin application landscape.

Alexandre holds a Master degree from the Ecole supérieure d'Informatique, Electronique et Automatique in Paris and a Master degree from the Metropolia Ammattikorkeakoulu of Helsinki.

Nicolas Genko, M.A. Computer Sciences and Electrical Engineering

Founder and blockchain advisor



Nicolas is an early adopter of cryptocurrency and blockchain technology and active in the blockchain community since 2012. Passionate about new disrupting technologies, he founded one of the first bitcoin consultancy firms in the world, BTC-Consulting.org in 2013 and has been involved in many cryptocurrency related projects.

He also gained 10 years of experience in IT projects in Swiss banks (Credit Suisse AG) and insurances (Allianz), where he acted as business analyst and reporting specialist. Since the rise of blockchain technologies, Nicolas has been passionate about the idea of decentralization on the Internet. He believes that LoyaltyCoin will significantly participate in building a better internet for end-users as well as businesses.

Nicolas is fully dedicated to build the LoyaltyCoin blockchain architecture. He is involved in the development of the LoyaltyCoin ecosystem from the basic alignment of the blockchain to the business and loyalty economics requirements to the organization of the development of the platform. He is also responsible for organizing communication and community building for the LoyaltyCoin ecosystem.

Nicolas holds a Master degree from the Institut Supérieur d'Electronique de Paris, and published several scientific papers while working as a researcher at Stanford University (2004) and the Swiss Federal Institute of Technology of Lausanne (2005-2008).

How to Stay Informed

You can follow the token generation and distribution process and subscribe for our newsletter on our webpage, subscribe to our Telegram channel to interact with the founding team and read our blog and Bitcointalk for our latest news. Links to social media platforms are all available below.

LoyaltyCoin Ltd., a Swiss corporation with seat and offices in “Crypto-Valley” Zug was incorporated in February 2017: <https://www.shab.ch/shabforms/COMMON/search/searchresultDetail.jsf>

Contact & Support

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Email : info@loyaltycoin.ch

Facebook : <https://www.facebook.com/LoyaltyCoin-1802829109729416/>

Twitter : https://twitter.com/LoyaltyCoin_AG

Youtube : https://www.youtube.com/watch?v=uLLAZ_yEk2I

Telegram : <https://t.me/LoyaltyCoinTGE>

BitcoinTalk : <https://bitcointalk.org/index.php?topic=2089279>