

### **1. What is AMLT?**

AMLT is a token for prepaid products and access rights to the already vibrant network of the Coinfirm AML/CTF Platform and it lays foundation for a mechanism by which network members can provide data and ratings on other market participants into the network in return for AMLT

### **2. What is the purpose of AMLT?**

AMLT is an access token for the The Coinfirm AML/CTF Platform [www.coinfirm.io](http://www.coinfirm.io) and the token by which the financial system can be more transparent and democratic by allowing market participants to rate and provide information on other market participants. This allows for a more transparent, democratic, and subjective compliance system where entities are not discriminated against based on geographical location for example but based on the merits of the individual entity and their actions.

### **3. Can I buy AMLT with USD or BTC?**

We only accept ETH, however you can contact us at [amlt@coinfirm.io](mailto:amlt@coinfirm.io)

### **4. What is the AMLT token distribution during the crowdsale?**

Tokens available to public at launch: 210,000,000

Data rewards pool for Network Members: 120,000,000 (distributed monthly by the smart contract)

Consultants/Advisors: 2%

Ambassadors/Referrals: 1%

Founding Team: 10% (with lockup period)

Dev team and bonuses: 4% (with lockup period)

Charity: 0,5%

Total AMLT Tokens generated in smart contract: 400,000,000

### **5. How will you store ETH?**

We will use the standard Ethereum multisig wallet to store ETH as a cold wallet.

### **6. Who wrote the Smart Contract for AMLT?**

Mikko Ohtamaa from TokenMarket is the author of the AMLT ERC20 Smart Contract. It was used for many previous crowdsales and was externally audited.

### **7. Are there any countries or citizenships excluded from the AMLT crowdsale?**

AMLT is unavailable in prohibited jurisdictions as listed in AMLT Token Sale Terms and Conditions.

### **8. What real problems does Coinfirm's AMLT solve?**

- A problem with access to the mass market and traditional financial services as it struggles with regulatory compliance, specifically AML/CTF
- Cryptocurrency adoption is increasing and the traditional financial market doesn't have the appropriate tools to handle this risk and accept related clients

- Entities dealing with Blockchain need to ensure that they aren't exposed to high risk transactions or counterparties but lack effective solutions
- Smart contracts (ICO's, Token Crowd Sales, etc.) can be used for money laundering or terrorist financing too and require proper assessment
- The cost of compliance for virtual currency businesses can run above 50% of total time and labor cost expenditures
- Non-compliance may result in the closing of the business, paying fines or even legal ramifications
- Due to the ineffective and centralized nature of regulatory and compliance approaches and solutions entire regions unfairly suffer from financial exclusion

### **9. What's the total cap of tokens?**

The cap is 400,000,000 tokens.

### **10. What are the sources of data for the Coinfirm AML/CTF Platform?**

- Clearnet (Internet) – Coinfirm harvests data from websites, forums (reddit.com, bitcointalk.org, etc.), blockchain explorers (blockchain.info, walletexplorer.com, etc.) and more.
- Deep Web – Coinfirm collects information about blockchain addresses and transactions used for illicit activities on Tor, Freenet, I2P, darknet markets and more.
- Data leaks – Coinfirm monitors and harvests all relevant data leaks and indexes them for blockchain addresses and transactions.
- Tracking own funds – set of proprietary analysis methods and tools for semi-automated identification of blockchain addresses.
- Network Nodes – set of proprietary analysis methods and tools for acquiring information from network nodes.

Data merge and fuzzy matching – algorithms devoted to match the data from blockchains with the data collected from other sources, through either one-to-one matching or with assumption of probability - fuzzy matching.

- Transactions/addresses Flagging – Flags indicating risks or other attributes are assigned to addresses and transactions as a result of merging blockchain data with data from other resources as well as based on our transaction patterns analysis algorithms. For example, a Flag for drug trade relation is assigned to an address if the address was found to be used in a drug trade on a darknet market. The Flag may be automatically further propagated on subsequent transactions depending on certain circumstances and analysis.
- Paths, proximity and density analyses – Coinfirm uses graph databases to recognize transaction patterns such as specific paths, and relation to Flagged addresses or graph structures. Addresses and transactions involved in specific patterns are appropriately Flagged.

- Behavioral analyses – Coinfirm’s algorithms look for transaction patterns and characteristics that represent a certain user profile, for example high risk users, such as long-term accumulation of funds or use of complex transactions in order to layer the track of funds.
- Clustering analyses – set of algorithms aimed to recognize and group addresses and transactions belonging to one user.

## **11. What is Coinfirm?**

Coinfirm is a global regtech enterprise focused on AML/CTF for Blockchain, a recognized influencer in Blockchain and RegTech industries

- A UK based entity, Coinfirm Ltd, was founded in early 2016
- Blockchain agnostic, Coinfirm’s Platform currently provides services for Bitcoin, Dash, Ethereum and ERC20 Tokens and there’s more to come!
- Founded and built by leaders and professionals from AML, compliance, anti-fraud and Blockchain industries
- the founding team is a mixture of early adopters of cryptocurrencies and AML and Fraud Investigation veterans from some the world’s largest businesses
- partner and service provider for major cryptocurrency players such as Dash, RSK and large financial institutions such as SEI
- Proven team of over 30 people

The aim of Coinfirm is to build the global standard for AML/CTF & Compliance for Blockchain applications through their AML/CTF Platform currently serving three main blockchains: Bitcoin, Dash and Ethereum.

## **12. Where is Coinfirm based?**

Coinfirm Ltd is based in London, UK. AMLT Ltd is based in Gibraltar. And we have a back office in Warsaw, Poland.

## **13. Who are the founders of Coinfirm?**

### **Paweł Kuskowski, CEO & Co-founder**

An entrepreneur, recognized AML/CTF and compliance advisor; former head of global AML/CTF processes at major financial institutions such as RBS; a specialist in compliance and anti-money-laundering with extensive experience conducting global projects for international financial institutions and cooperating with supervisory authorities; the chairman of the Compliance Association of Poland.

### **Paweł Aleksander, CIO & Co-founder**

One of the more recognizable fraud prevention experts in Central Europe, former Head of Fraud Investigations in ArcelorMittal, AML/CTF Project Manager in the Royal Bank of Scotland, fraud investigator and auditor in Ernst & Young; holds the titles of Certified Fraud Examiner and Certified Internal Auditor.

### **Jakub Fijołek, CTO & Co-founder**

An innovative IT and security specialist, has been analyzing and developing around blockchain, cryptocurrencies and their applications since 2010; the former head of multi-algorithm virtual currency mining farms.

**Grant Blaisdell, CMO & Co-founder**

Creating models and ventures around tech and new media since his teens, Grant has been engrained as a visionary in both California and European startup ecosystems; whether through his own projects or working with major companies.

**Maciej Ziółkowski, Co-founder**

An international pioneering virtual currency adopter, involved in the Bitcoin and Blockchain space since the early stages; a recognized author and speaker on the subject and co-founder of the first Bitcoin establishment of its kind in Europe.

**14. I would like to meet the Coinfirm Team. Is it possible?**

We will make ourselves available a few times during the next months in London and few other major cities in Europe and Asia. Please subscribe to our newsletter or check our blog at <https://blog.coinfirm.io/>. We are also going to organize a few Q&A sessions with the founders.

**15. How do I report a security issue?**

If you believe you have found a security issue in our product or service, we encourage you to notify us at [amlt@coinfirm.io](mailto:amlt@coinfirm.io)

There is a generous Bug Bounty.

**16. I have other question, where should I ask?**

Please contact us at [amlt@coinfirm.io](mailto:amlt@coinfirm.io)



