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INCOIN — Whitepaper

The token of the Interban platform, on Solana

interban.online

1. Summary

INCOIN is the token of **Interban** (interban.online), a crypto account and payments platform. INCOIN lives on **Solana**, under the **Token-2022** standard, with its name, symbol and logo stored in the token itself.

Its first use is the **Diamond Package**: the customer pays in USDT and receives INCOIN in a 12-month on-chain vesting contract in their own name. The market value of those INCOIN is shown on their dashboard as the Diamond Card's available limit.

2. The Interban platform

Interban brings together in one account the crypto tools that usually take several apps:

- A Solana wallet with a unique address starting with **ibank**; the key is encrypted on the customer's device.
- Send, receive and swap tokens (swaps through the Jupiter aggregator).
- Staking, vesting and token creation.
- Crypto payment requests with QR code, link, API and webhooks for shops; batch payments; business accounts.
- Diamond Card (launching) and the Refer and earn programme.

3. The token

Name	INCOIN
Symbol	INCOIN
Network	Solana (mainnet)
Standard	SPL Token-2022
Token address (mint)	`ASrcugvAafX6wYJe1JcPdFn6dT6pBzKw75nTy9T7Dizs`
Decimals	6
Total supply	18,446,744,073,709 INCOIN
Metadata	`interban.online/incoin/metadata.json`

4. Diamond Packages

Three packages, paid once in USDT (TRON, BNB Smart Chain, Ethereum or Solana):

Package	Price	INCOIN in vesting	Term
Bronze	5,000 USDT	10,000,000	12 months
Silver	10,000 USDT	35,000,000	12 months
Gold	20,000 USDT	50,000,000	12 months

How it works:

1. The customer picks a package, enters their name and a contact, and accepts the vesting contract.
2. They pay the exact USDT amount; the payment is confirmed automatically on-chain.
3. The platform automatically creates a **Streamflow** vesting contract on Solana, in the name of the customer's wallet, holding the package's INCOIN.
4. The INCOIN are locked for 12 months and released all at once at the end. **Interban cannot cancel the contract**, and anyone can verify it on-chain.
5. During the vesting, the dashboard shows the INCOIN balance and the available limit: market price × INCOIN in vesting.

5. Utilities

- **Diamond Packages**: INCOIN balance linked to the Diamond Card (live).
- **Fee discounts** on the platform for INCOIN holders (rates to be published).
- **Rewards** of the Refer and earn programme paid in INCOIN.
- **Cashback** on the Diamond Card (rate to be published).

6. Distribution

Today the whole supply sits in the **treasury**, except for an operating lot in the **vesting wallet**, which creates the package contracts automatically and is refilled from the treasury. The split by category (liquidity, ecosystem, team and others) will be published before any public sale. Every address below can be verified on-chain.

Treasury	`ibaNkQAcKJkWqPx6xfSXJW5sMXHa7SHvTJ3qyNyiov4`
Vesting wallet (hot)	`ibanko5GCkFXnS5iuBJRc2iRYRo1UqVRv4J7xNoPefa`
Token authority	`iBankuoNMnuKHK7Uh1GEZQg1ezwVRsyqLvpApmYoBmq`

7. Security

- Vesting in the audited **Streamflow** contract, which the issuer cannot cancel.
- Each order has a fixed contract address derived from the order itself: a retry never creates a second vesting.
- The wallet that creates the vestings holds only a small lot: most of the supply stays in the treasury.
- Payments are confirmed only at on-chain finality.

8. Risks

INCOIN has no market or liquidity pool yet: until there is a market price, the limit shown is zero. A token's value can fall, including to zero. This document describes INCOIN's technology and operation; it is not an investment offer and promises no return. Read the terms at interban.online before buying.