DINERO CRYPTOCURRENCY WHITE PAPER

May 2018

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"Kids born today will look at paper money vs digital money in a similar way that many millennials think about handwritten letters vs email." [1]

Anthony Pompliano, March 2018

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ABSTRACT

Dinero is an open source cryptocurrency based on Bitcoin and Dash which provides fast private transactions along with low/no transaction fees. Dinero incorporates many of the improvements which Dash has made on top of Bitcoin as well as the addition of an ASIC resistant hashing algorithm called NeoScrypt to avoid any undue centralisation of mining resources. Dinero uses a fully decentralised governance and budgeting system which enables our community to have full democratic control over the allocation of budgets for both our charitable goals as well as a long-term sustainable source of funding to develop, promote and maintain the Dinero project into the future.

In addition to our intention to make Dinero a commercially successful and widely adopted 21st Century digital currency we intend to have a positive impact on the world by sharing abundantly to those who are less fortunate than us.

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CROSSING THE ADOPTION CHASM

In 2008 Satoshi Nakamoto proposed a revolutionary idea that if fully realised would have a profound effect on how commerce was conducted. Satoshi proposed that "A purely peer-to-peer version of electronic cash would allow online payments to be sent directly from one party to another without going through a financial institution [2]."

Satoshi's vision is actualised in Bitcoin, the first and largest cryptocurrency as measured by market capitalisation.

Cryptocurrencies like any other revolutionary technology go through what the eminent American communication theorist Everett Rogers referred to as "a pattern of Diffusion of innovations" in his 1962 work [3].

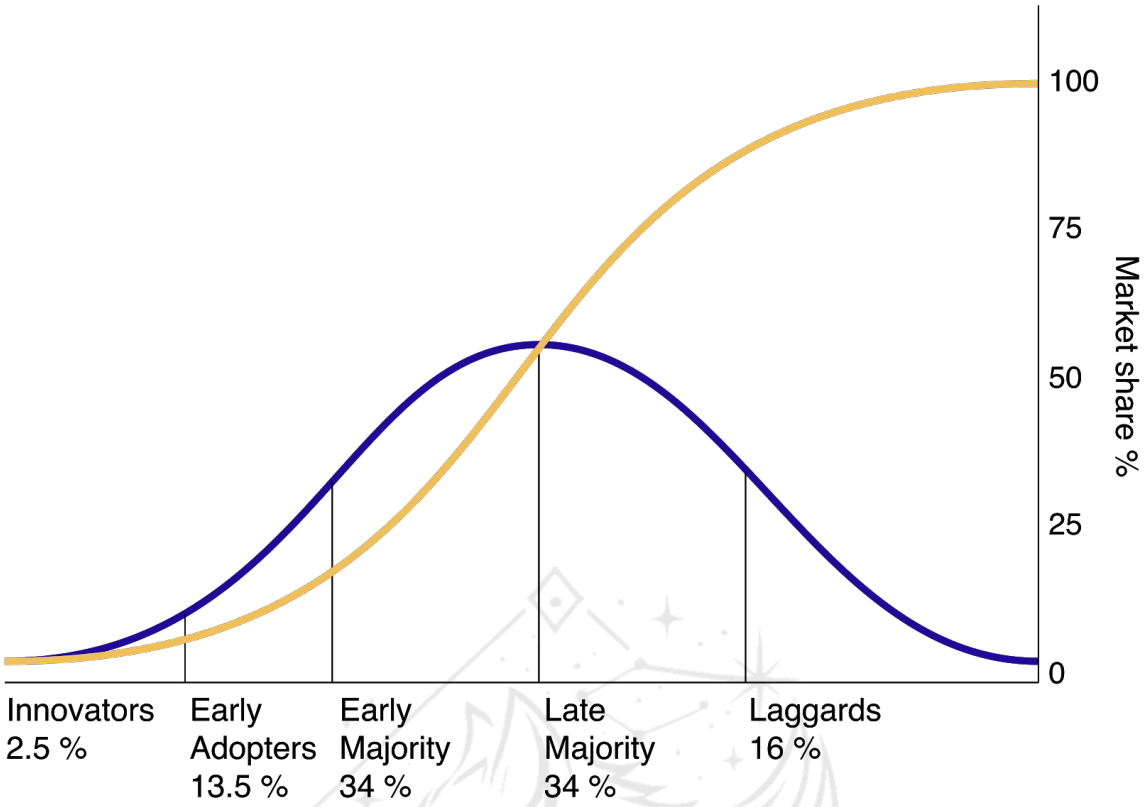
Rogers hypothesises that innovations must be widely adopted to self-sustain and that when faced with discontinuous innovations, users fall into five broad categories along an axis of risk-aversion.

The categories of users are;

1. Innovators
2. Early adopters
3. Early majority
4. Late majority
5. Laggards.

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According to the Satoshi Nakamoto Institute [4], it took from creation in 2008 until early 2013 for Bitcoin adoption to migrate from 'Innovators' to 'Early Adopters.'

When we apply Rogers theory, we estimate that cryptocurrencies are still relatively early in the "Early Adopter" category of adoption.

Rogers hypothesis is well supported with previous technology innovations such as the introduction of personal computers and the adoption of the internet.

Management consultant and author Geoffrey A. Moore built substantially on Rogers' work in his 1991 book 'Crossing the Chasm' [5] where in part, he characterised the differences between 'Early adopters' and 'Early majority' participants. In addition to this he re-categorises the user groups as follows;

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1. Innovators = Technology Enthusiasts
2. Early adopters = Visionaries
3. Early majority = Pragmatists
4. Late majority = Conservatives
5. Laggards = Skeptics

Moore proposed that 'Early majority (Pragmatists)' participants were much more conservative, risk-averse, and substantially more practical than their innovator (Technology Enthusiasts) counterparts. This difference gives rise to a critical gap, which Moore called the 'chasm'; this represents an adoption hurdle between the 'Early Adopters' phase and 'Early Majority,' or mainstream markets.

At Dinero, we believe that one of the most significant challenges facing cryptocurrencies as of this writing is in bridging this gap.

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VISION

‘Our Vision is to enable everybody to easily conduct financial transactions with anybody they choose with ease, privacy and dignity without the need to involve or seek permission from third parties.’

In addition to our desire to create a broadly adopted and sustainable cryptocurrency, we also have a firmly held belief that it is our moral responsibility to give back abundantly to those who are less fortunate than us.

With cryptocurrencies in general, and Dinero in particular coming from a small user base we acknowledge that our vision is lofty.

To mitigate this, we plan on taking on individual subsets of the overall market by developing solutions to solve real-world problems which are not only acceptable to "early majority" users but are in fact more desirable than the traditional alternatives.

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A LITTLE HELP FOR EVERYONE

"The curse of poverty has no justification in our age. It is socially as cruel and blind as the practice of cannibalism at the dawn of civilization when men ate each other because they had not yet learned to take food from the soil or to consume the abundant animal life around them. The time has come for us to civilize ourselves by the total, direct and immediate abolition of poverty." [6]

Dr. Martin Luther King Jr. 1967

At Dinero one of our most important goals is to improve the lives of our users - all our users.

HAND-UPS VERSUS HAND-OUTS

Financial inclusion is a well-established mechanism to reduce poverty, create employment and advance a sustainable economic development agenda.

While traditional banking has become modestly more accessible in the past five years, the World Banks Global Financial Inclusion Index [7] reports that there are still approximately 2 Billion adults globally who are unbanked.

Of the unbanked people surveyed 59% cited affordability as a key obstacle, other barriers to account-opening were the distance from a financial service provider, lack of necessary documentation papers, lack of trust in financial service providers, and religion [7].

While Dinero isn't a panacea for all of these issues, we believe we can resolve many of the common friction points with the provision of basic blockchain enabled financial services on any commercially available smartphone.

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While many people simply need access to a level playing field some people need a little extra help.

We live in a world of abundance. At Dinero, we feel it both morally the correct thing to do, as well as making good business sense to make the world a better place by sharing generously with people who are less fortunate than us.

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DECENTRALISED GOVERNANCE & BUDGETING

Most organisations find governance challenging; it can be doubly so for fo a decentralised project like Dinero. Once our governance system becomes active at block 161,000, important decisions about the core project will be made by the network.

Governance and budget proposals can be submitted either for the advancement of the Dinero project, which if accepted can then be actioned by the core team; or to fund in-house or third-party charitable projects which help us meet our philanthropic and charitable goals.

In addition to governance benefits, the Decentralised Governance & Budgeting system also provides a means for Dinero to both fund its own development, and fund our charitable work. Dinero will use 10% of the block reward for these purposes. Every time a block is mined, 45% of the reward will go to the miner, 45% will go to a masternode, and the remaining 10% will not be created until the end of the month.

During the month, anybody is free to submit a budget proposal to the Dinero network. If their proposal is approved by at least 10% of the masternode network, then at the end of the month a series of "superblocks" will be created. At that time, the block rewards that were not paid out (10% of each block) will be used to fund approved proposals. The network thus funds itself and charitable projects by reserving 10% of the block reward for these budget projects.

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BUDGET ALLOCATION

The total budget of the network can be calculated by taking 10% of the reward over the period of time between two superblocks, which occur every 27,000 blocks or approximately 29.54 days. A voting cutoff occurs before the superblock, and the final votes are tallied at this point.

A proposal must satisfy the condition (YES votes - NO votes) > (Total Number of Masternodes / 10) in order to be considered passing. Then, in the superblock, the winning proposals are awarded in the order of the margin by which they are passing until either the entire budget is allocated or no more passing proposals exist. This allows for completely trustless and decentralized allocation of the budget.

BUDGET OVERSIGHT

Oversight over budget allocation will be needed. Each budget proposal will require the proposer to periodically report on budget expenditure and completed work to show the value created from the allocated funds. This will allow repeat proposals to build up a reputation and gain trust from the community. Proposals which do not provide regular reports or cannot answer questions about their budget allocation will soon be defunded if it is part of a regular monthly proposal cycle. The result is a kind of self-policing system.

Any unallocated budget is simply never created in the superblock, thus reducing unnecessary coin inflation.

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TEAM

TIM (Co-Founder)

Tim is a native New Yorker living in New Jersey. He is a master of many things and in addition to his Degree in information systems owns and runs his own computer repair business. Tim has significant cryptocurrency mining experience and takes a particular interest in finding new and novel ways of marketing the Dinero project. In his spare time, Tim is an avid Miata track racer.

CASTMINER (Co-Founder)

CastMiner is a CryptoCurrency trader/miner and a full time IT specialist with 10 years of professional experience ranging from Technical Support to Remote Deployment. Born in The Philippines CastMiner currently lives in Kuala Lumpur, Malaysia. His interest in cryptocurrency began in 2013 when Bitcoin mining was still possible with a personal computer. He temporarily ceased mining bitcoin after the introduction of ASIC mining hardware but has since gotten re-engaged in GPU mining alt-coins.

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MINDMINER (Community Support)

MindMiner AKA Andy is a software engineer and IT manager with over 15 years of professional experience specialising in SQL and C# programming, business systems automation, and production IT management. He was born in New Jersey and relocated to Massachusetts after receiving his Bachelor's Degree from UMass Amherst. Also an experienced musician and recording engineer, Andy has logged over 500 live performances and has recording credits on dozens of albums.

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He became interested in cryptocurrency in the summer of 2017 and dove in head first. He built his first mining rig in November of 2017, and joined the Dinero team in February of 2018.

YOYAE (Developer)

YoYae AKA François is a top I.T. engineer with more than 3 years specialist experience in back-end and mobile applications at world-renowned companies.

He began his crypto career building automated trading bots and then continued on to successfully develop monitoring tools, wallets and core code for several Neoscrypt and X11 cryptocurrencies.



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DINERO COIN SPECIFICATIONS

Ticker	DIN
Prefix	D
Encryption Algorithm	NeoScrypt
Block Reward as of 2018	30 DIN
Reward Reduction	9% per Year
Block Time Target	90 seconds
Block Size	2MB
Network Port	26285
RPC Port	9998
Diff Retargeting Algorithm	Dark Gravity Wave
Masternode Collateral	5,000 DIN
Estimated Coin Circulation	~100 million DIN by 2038
Premine	2% (2 million)

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NEOSCRYPT HASH ALGORITHM

NeoScrypt is a modern proof of work (PoW) algorithm designed by John Doering [8] to replace Scrypt. It is designed as an "ASIC-resistant" algorithm for GPU mining, and requires RAM as well as GPU power to solve. RAM requires more area on the chip than CPU-based designs, making the production of high-powered ASICs unprofitable.

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WHY ASIC-RESISTANT?

Since their introduction, Application Specific Integrated Chip (ASIC) devices have centralised the process of Bitcoin mining to a substantial degree. We believe that there are significant benefits in keeping mining as decentralised as possible, including protecting the network from abuse and interruptions as well as providing a fairer system to all involved.

DARK GRAVITY WAVE

DGW or Dark Gravity Wave is an open source difficulty-adjusting algorithm for Bitcoin-based cryptocurrencies that was authored by Evan Duffield, the developer and creator of Dash.

Dinero uses Version 3.0 of DGW to continually adjust the difficulty levels every block (instead of every 2016 blocks like Bitcoin) based on statistical data from recently found blocks. This makes it possible to issue a blocks with relatively consistent times, even if the hashing power on our network experiences high fluctuations.

MASTERNODES

Dinero masternodes are full nodes running the same wallet software on the Dinero network. In addition to providing additional services to the network such as coin mixing for increased privacy of transactions, instant send and being a central part of the decentralised governance and budgeting system, masternodes are also becoming more important for network stability as more people decide to forgo running a full node themselves on a desktop computer in favour of a lite wallet that does not require downloading the entire blockchain.

For providing these valuable services, masternodes are rewarded with a portion of the new Dinero created in each new

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block (50% until block 161,000 , then 45%). This serves as a passive income for masternode owners even after they have paid their VPS costs.

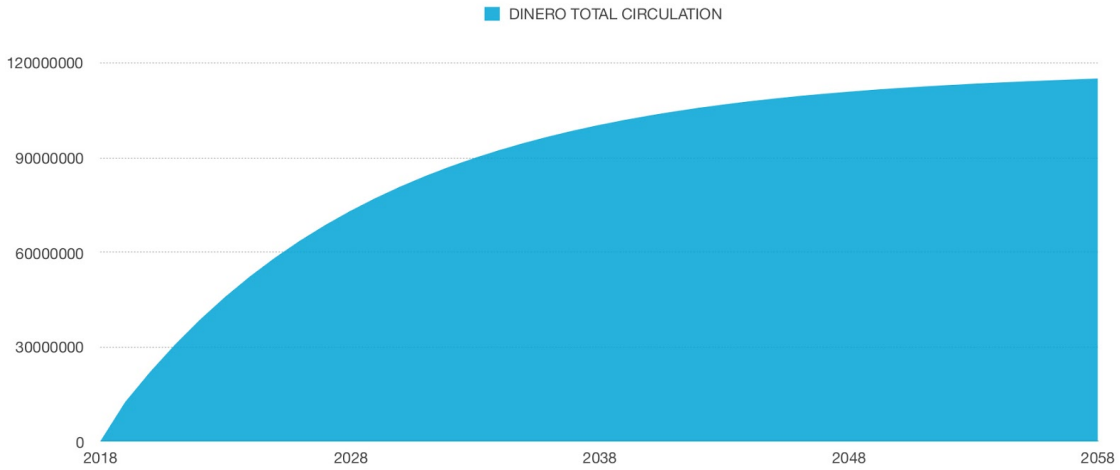
BLOCK REWARDS

YEAR	REWARD	YEAR	REWARD
2018	30 DIN	2028	11.6 DIN
2019	27.3 DIN	2029	10.5 DIN
2020	24.8 DIN	2030	9.6 DIN
2021	22.5 DIN	2031	8.7 DIN
2022	20.5 DIN	2032	7.9 DIN
2023	18.6 DIN	2033	7.2 DIN
2024	16.9 DIN	2034	6.5 DIN
2025	15.4 DIN	2035	5.9 DIN
2026	14 DIN	2036	5.4 DIN
2027	12.7 DIN	2037	4.9 DIN

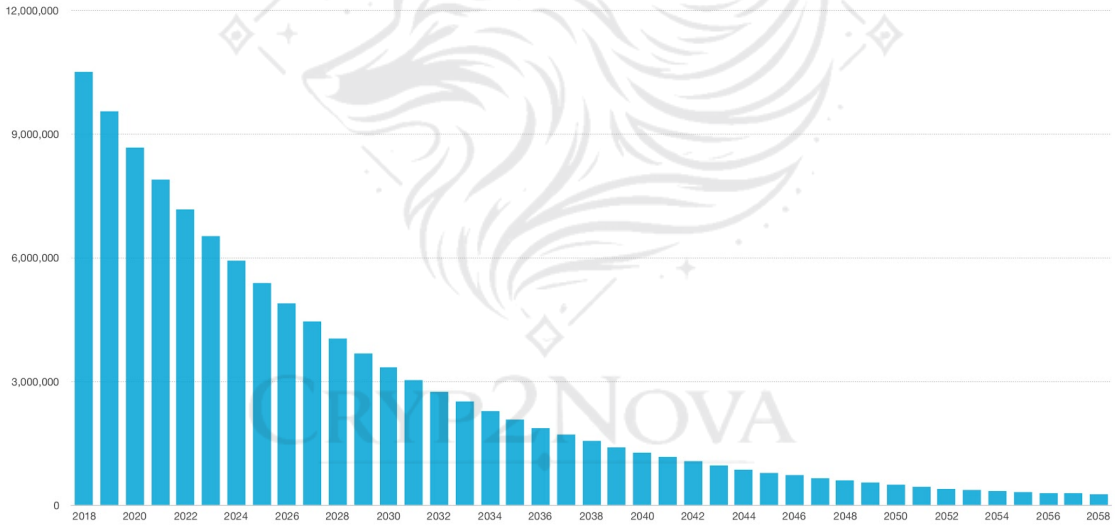
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CURRENCY SUPPLY



COINS MINED PER YEAR



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ROADMAP

Cryptocurrencies are a nascent and unprecedented innovation.

We have a firm vision for where we see Dinero in the future; however, with both the technology and the regulatory environment evolving at an increasingly rapid pace, it can sometimes be difficult to predict how we get from here to there. On this basis, in principle we favour the concept of using "Compasses versus Maps", that is that we have certainty about the direction in which we are heading, but we retain a significant degree of flexibility about how we get there.

To this end, we believe that our vision is equally as important as our roadmap and every item that makes it onto our roadmap must be measured to ensure that it leads us towards our vision. In addition to this, we wanted to keep our roadmap dynamic in order to incorporate the decentralised governance proposals from our community. For these reasons, we decided to implement a dynamic roadmap on our website [9] rather than a fixed point-in-time roadmap.

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At the time of writing the items on our roadmap are as follows;

Q4 2017

- Original Concepts
- Code Development

Q1 2018

- Dinero 1.0 Released
- Release of Windows, Linux and OSX Wallets
- Dinero Team Established
- Dinero Trading on 3 Exchanges
- 750 Community Members
- Release of IOS Wallet on Apple Play Store
- Release of Android Wallet on Google Play
- Launch of Web Wallet
- Launch of Paper Wallet
- Launch of Masternode & Governance monitoring Website
- Launch of Dinero Website

Q2 2018

- Publication of Whitepaper
- Listing on Decentralised Exchanges
- First atomic swap with another coin
- Launch of Governance system

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Q3 2018

- First Superblock payouts
- Charity Partnerships
- Initiate digital marketing plan

Q4 2018

- Dinero Merchant Solutions

2019 +

- Dinero Foundation
- Dinero Craft Marketplace
- Dinero Conference

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DINERO FOUNDATION

In order to ensure the the ongoing success and transparent operations of the Dinero project, the Core team intend setting up The Dinero Blockchain Foundation ("Foundation"). The Foundation will be mandated to develop the Dinero Blockchain, to advocate governance transparency, to promote the project internationally and to ensure that the project's philanthropic and charitable goals are met.

The objective will be to have The Dinero Blockchain Foundation have its own separate legal status and be registered in an appropriate jurisdiction as a "Not-For-Profit" Entity.

ACKNOWLEDGEMENTS

The Dinero project would not have been possible without the prior work of Satoshi Nakamoto, The Bitcoin Core developers, The Dash Core developers, John Doering and an extensive list of other talented and generous contributors. We are both humbled and proud to be part of the open-source community, and we hope that in time we too can add value that others can utilise for the benefit of society. We are also incredibly grateful to our passionate community members who have helped us every step of the way.

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PROBLEM TO BE SOLVED

As highlighted in the abstract there are two main challenges we wish to address with Dinero.

1. Cryptocurrency adoption
2. Doing good for our communities

CRYPTOCURRENCY ADOPTION

We believe that cryptocurrencies have a bright future. When we examine the market through the lens of the "early adopters", it is clear that the market is saturated with more than enough offerings to satisfy most users in this category. Unfortunately, in many cases, there is little differentiation from one cryptocurrency solution to the next.

When we look at the market from the perspective of the average "early majority user" it becomes clear that few of the existing solutions are making any significant effort to “cross the chasm” between these user types. As highlighted by both Moore and Rogers these user groups have very different sets of expectations and the products and services which are appropriate for the early adopters are almost never suitable for the early majority users.

As one of the first steps in our journey, we released both mobile phone apps and a web-based wallet. These provide a first step which we hope will help to make it easier for users, but we are fully aware that there is a significant distance to go beyond this.

We believe that the overwhelming prevalence of desktop wallets in cryptocurrency when compared to most other technological innovations of the past decade should give a clue to any keen observers as to where the next innovations needs to occur. In addition to the obvious mobility and device requirements, we need to concentrate significant resources to

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research and improve user interfaces, experiences, and use cases.

In addition to improving user interfaces and user experiences we also need to address head on the fundamental challenge that the "early majority users" will bring.

Early majority users are seeking to solve real-world problems in the most efficient way possible rather than exploring the technology for the sake of technology. On top of this, they are much less tolerant when it comes to counterintuitive concepts and interfaces, and we expect we have a significant body of work to re-imagine parts of the user experience to accommodate this group. They are typically expecting a fully formed product that is an evolutionary improvement to what they are used to.

Unfortunately, our experience suggests that many new, would-be users of cryptocurrencies find the technology, concepts, interfaces, and sometimes existing user communities unapproachable and tend to avoid the technology entirely rather than deal with the abasement of the innovators and early adopters.

In order to solve these challenges, we need to work on many areas in parallel.

While we ultimately aspire to have Dinero in use by everyone, we recognise that if we are targeting everyone, we will likely reach no one. To avoid this trap, we have decided to identify specific user groups and use cases where cryptocurrencies are capable of providing a significantly superior solution to the traditional alternative. We will then develop end-to-end solutions for these users and use cases and work through these implementations methodically to achieve a satisfactory outcome. In combination with developing new solutions we

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believe there is a requirement to drastically rethink the user interface that users are expected to use.

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DOING GOOD FOR OUR COMMUNITIES

SOCIETIES GRAND CHALLENGES

When we reflect our ever-changing society, it is clear that on one hand we live in a world of abundance. Despite this abundance, significant levels of injustice and inequality remain for many people. In 2015, world leaders at the United Nations General Assembly formally adopted the 2030 Agenda for Sustainable Development [10] which set out 17 goals for a better world by 2030.

THE 17 GOALS FOR A BETTER WORLD ARE:

- Goal 1. End poverty in all its forms everywhere
- Goal 2. End hunger, achieve food security and improved nutrition and promote sustainable agriculture
- Goal 3. Ensure healthy lives and promote well-being for all at all ages
- Goal 4. Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all
- Goal 5. Achieve gender equality and empower all women and girls
- Goal 6. Ensure availability and sustainable management of water and sanitation for all
- Goal 7. Ensure access to affordable, reliable, sustainable and modern energy for all
- Goal 8. Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all
- Goal 9. Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation
- Goal 10. Reduce inequality within and among countries
- Goal 11. Make cities and human settlements inclusive, safe, resilient and sustainable
- Goal 12. Ensure sustainable consumption and production patterns

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- Goal 13. Take urgent action to combat climate change and its impacts*
- Goal 14. Conserve and sustainably use the oceans, seas and marine resources for sustainable development
- Goal 15. Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss
- Goal 16. Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels
- Goal 17. Strengthen the means of implementation and revitalize the global partnership for sustainable development

Each goal can be categorised into one or more of the following categories; People, Planet, Prosperity, Peace and Partnership.

Some of our observations regarding these goals include the fact that they are tough to argue with, after all, who wouldn't want to end poverty, hunger, ill-health and inequality? Additionally we believe that Dinero can play a part in the "People" and "Prosperity" categories.

We have identified several amazing people and organisations who are already doing incredible things to make our world a better place. Clearly, there is enough poverty, injustice, inequality and wrongdoing in the world to go around and there is no need for unnecessary competition to "right these wrongs". Instead of re-inventing any wheels, we believe that when we find a person or organisation who is already striving for a better world, the best approach for Dinero might be to support the excellent work of others with either financial assistance or community support.

For example; We recently came across a project called Crypto for Cúcuta.[11] The project aims to distribute $2,000,000 USD in cryptocurrencies to an influx of Venezuelan immigrants into the city of Cúcuta who have fled their country because of

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hyperinflation and subsequent economic decimation caused by the mismanagement of their natural resources, economy and currency. The Crypto for Cúcuta team and other cryptocurrency projects already have a robust plan in place, so rather than duplicating effort the Dinero community and team decided that providing financial assistance was the correct course of action in this case.

On the other hand, there are unfortunately many people and communities who need help, and many problems that remain unsolved. Regarding these challenges, there are two broad approaches we could take;

1. Support our community in finding an appropriate solution and then help through governance budget proposals and project support.
2. Engage more directly by having the Dinero Foundation partner with a third-party organisation to directly address the challenge.

BALANCING THE COMMERCIAL NATURE OF A CRYPTOCURRENCY WITH OUR SOCIAL MANDATE.

Doing good is not only our moral imperative, it is we believe the best possible Marketing and PR strategy in our modern world.

Notwithstanding the fact that Digital Media companies including Google, Facebook, Twitter and LinkedIn have all recently forbidden marketing cryptocurrency projects we have always believed that being socially responsible was one of the best ways of promoting Dinero.

People in general and Millennials in particular, are increasingly suspicious of information they receive from marketing and advertisements [12]. People are no longer swayed by brands with entertaining ads. In particular, digital natives are likely to

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question an advertiser's authenticity and true motives behind any flashy advertising campaign or catchy slogans.

Rather than spending money on independently advertising and promoting Dinero, we feel that if we spent the same money on making our world a better place we can create a kind of virtuous cycle that benefits everyone involved.

For example, if we fund a given project, in addition to the warm feeling of satisfaction we get from doing the right thing, we can also expect in many cases to get some positive public relations and marketing opportunities from our engagement. We would expect that positive PR and marketing would attract more people to Dinero which should have a positive impact on the $DIN exchange rate. A positive increase in $DIN value, in turn, makes it possible to have an even more significant impact with our future governance funded projects, which should lead to even more and better PR and marketing opportunities.

WE SEE THIS AS A TRULY WIN-WIN SCENARIO.

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CAUTION REGARDING FORWARD LOOKING STATEMENTS

Except where expressly indicated, the statements and information set forth in this Whitepaper are not intended to recite current or historical facts, and constitute forward looking statements. Forward-looking statements may include the words "may," "will," "could," "should," "would," "believe," "expect," "anticipate," "estimate," "intend," "plan" or other words or expressions of similar meaning.

These forward-looking statements are based on the current beliefs, plans, objectives, goals, expectations, anticipations and/or intentions of the Dinero Team with respect to future events. Although the Dinero Team believes that the expectations reflected in the forward-looking statements are reasonable, the Dinero Team cannot guarantee the successful establishment or operation of its systems and business or any future results, level of activity, performance or achievements. Many factors discussed in this Whitepaper or otherwise affecting the matters discussed herein, some or all of which may be currently unknown to the Dinero Team or beyond the Dinero Team's control, will be important in determining the ability of the Dinero Team to establish and operate its systems and business. Consequently, actual results may differ materially from those that might be anticipated from the statements and information set forth herein. In light of these and other uncertainties, the statements and information set forth in this Whitepaper are for informational purposes only, should not be relied upon in making any purchase or other decision, are subject to change, and are not intended to establish or indicate any representation, warranty, commitment, undertaking, promise or contract made on the part of the Dinero Team to any person. the Dinero Team does not undertake any obligation to publicly update any forward-looking statements, whether as a result of new information, future events or otherwise, except as required by law.

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DISCLAIMER

This document is for informational purposes only and does not constitute an offer or solicitation to sell shares or securities in the Dinero Project or any related or associated enterprise. Please read the Risk Disclosures at the end of this Whitepaper. The Dinero Team may make changes to this Whitepaper. Please visit dinerocoin.org for the most recent version of this whitepaper.

The Dinero Team expressly disclaims any and all responsibility for any direct or consequential loss or damage arising directly or indirectly from

1. reliance on information in this document
2. any error, inaccuracy, or omission in this document
3. any action resulting from information contained in this document.

Dinero, as of the time of writing,

1. Can only be traded on a limited number of cryptocurrency exchanges.
2. Are a virtual concept that exist only on the blockchain. All mentions of Dinero coins as if they were physical objects are an approximation of the digital objects.

All participants, holders, and consumers of Dinero coins understand they are still in early development, and carry significant regulatory, operational, and technical risks.
Obligation to determine if purchaser can legally purchase Dinero

The Dinero Team have not and do not intend to sell Dinero coins to any individual. It is the responsibility of each purchaser of Dinero to determine whether they can legally purchase Dinero in their jurisdiction.

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UPDATES TO TERMS

the Dinero Team reserves at its sole discretion, the right to modify, remove, or add terms to the "Terms and Conditions" section of the dinerocoin.org website at https://dinerocoin.org.

ACCEPTANCE OF TERMS

By purchasing, acquiring or mining Dinero, each participant represents that:
They have read & understood the risks outlined in the whitepaper.

- They can legally purchase or acquire Dinero in their jurisdiction.
- They are of sufficient legal age to purchase or acquire Dinero in their jurisdiction, or that they have a parent or has received permission from legal guardian who has
- read & accepted the terms.
- They represent and warrants that the participant will take sole responsibility
- for any restrictions and risks associated with the purchase or acquisition of Dinero.
- They are not purchasing Dinero for the purpose of speculative investment.

DINERO MAY NOT HAVE VALUE

There is NO GUARANTEE -- and no reason to believe -- the Dinero you purchase will increase in value. It may decrease in value, and it may become worth nothing.

DINERO IS NOT EVIDENCE OF OWNERSHIP

Having Dinero does not grant any control or ownership or equity in the Dinero Team or its products. Dinero ownership does not grant any right to participate in the control or decision making of the Dinero Team.

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RISK DISCLOSURE

RISK OF LACK OF ADOPTION

Dinero could fail to become widely adopted. In this case, Dinero coins would have limited value because they do not represent a fundamental value.

RISK OF LOSING DINERO DUE TO LOSS OF CREDENTIALS

An end-users Dinero may be associated with the Dinero wallet in which it is held. The loss of private key or other credentials to the wallet may result in the loss of Dinero.

RISK OF DISRUPTION IN THE ECOSYSTEM

An exchange or other liquidity provider in the cryptocurrency ecosystem could be hacked. A bunch of coins could flood the market and affect Dinero's market price.

RISK OF SHARING CREDENTIALS

Any third party that gets access to an end-users credentials, may be able to destroy or steal the funds.

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RISK OF SECURITY BREACHES TO THE DINERO TEAM

The Dinero Team's servers could be hacked, and the private keys or other confidential information could be leaked.

REGULATORY RISKS

Bitcoin, Ethereum, and other blockchains have been subjected to scrutiny by regulatory bodies around the globe. The value of Dinero could decline if regulatory bodies take actions that could impede, limit, or provides disincentives to the development or use of Dinero.

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RISK OF CRYPTOGRAPHIC WEAKNESSES OR BREAKTHROUGHS IN CRYPTOGRAPHY

It is a risk that advances in technology, or that weaknesses in the cryptography of Dinero, could result in loss or theft of Dinero.

RISK OF BUG OR MALFUNCTION

In modern software development, bugs or malfunctions may occur. It is possible that a bug or malfunction could be programmed into Dinero, or to dinerocoin.org, such that a loss of Dinero occurs.

RISK OF DISSOLUTION OF THE DINERO TEAM

It is possible that the Dinero project may no longer be viable as a project and may dissolve.

UNANTICIPATED RISKS

Cryptocurrencies are a new technology. In addition to the risks presented above, there are risks that the Dinero Team cannot anticipate.

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COMBINATIONS OF RISKS

It is possible that any of the above events could combine, in many different permutations, that would represent a threat to the value of Dinero.

FUTURE RISKS

More risks may materialise in the future.

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COOPERATION WITH LEGAL AUTHORITIES

The Dinero Team will cooperate with any law enforcement inquiries required by law, provided they are supported by and documented by the law in their relevant jurisdictions. If you are in law enforcement, please be aware however that as a decentralised system we do not store or have access to any extra user information, other than what is readily accessible on the Dinero blockchain. To contact the Dinero Team on behalf of law enforcement, please email support@dinerocoin.org

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