

# How One User Could Pay Off a 30-Year Mortgage by Using COIN and XYO

A COIN Case Study\*

May 27, 2021

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## **Abstract**

This study outlines how one of our most successful users (T.T.) earned enough by using the COIN app ("COIN") and redeeming for XYO cryptocurrency to achieve financial gains to the degree that they could be used to pay off a 30-year mortgage. The analysis includes a breakdown of this user's earnings with COIN, and provides some first-hand feedback and quotes. Ultimately, we found that using COIN to earn cryptocurrency is a viable and low-risk way to build an asset portfolio that has the potential to receive life-changing returns. T.T. was not paid or incentivized to make the following comments about COIN and agreed to share the following data regarding his COIN habits, personal data, and earnings.

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\*Disclaimer: This communication is for informational or customer communication purposes only and is not a solicitation or recommendation to buy or invest in any product or service. The information contained herein is reasonably believed to be reliable, but XYO, along with its affiliates ("XYO") does not guarantee accuracy or completeness. Past performance is not indicative or a guarantee of future performance.

## **1 Background: COIN, XYO Network, and the XYO Token**

Launched in February 2019, COIN is a mobile app that has enabled over one million users to earn in-app, virtual currency for providing their time, attention, and data. The virtual currency has several different uses in the app and can also be used to redeem for a variety of items, such as physical merchandise, popular electronics, and cryptocurrencies.

The XYO Network uses proprietary technology to aggregate, validate, and transform crowd-sourced data delivered by COIN into valuable insights that can be accessed and utilized by businesses around the globe.

The XYO Token accounts for the vast majority of redemptions made through COIN. Thus, the XYO Token is considered the main incentive for users to earn rewards. The XYO Network provides COIN with the XYO Tokens necessary to continue incentivizing data sharing. *(See COIN XYO Network Addendum for additional information)*

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## **2 COIN User T.T.**

T.T. is a Software Engineer from New Hampshire, United States. Currently, he works from home and does not have a commute. Before he started using COIN, he had some cryptocurrency trading experience and now holds both XYO Tokens and other crypto-tokens and/or currencies.

While many of our most successful users are often on-the-go, living and working at home didn't stop T.T. from being one of our most successful COIN users to date. With its many features, COIN is a flexible application that can be integrated into a variety of lifestyles to bring great benefits and rewards to its players.

Although he has many "COIN Secrets", one he stated worked well for him at home was the combination of the Home Base feature and the Minigame feature to clear tiles. So far, T.T. has earned and redeemed millions of COIN to become one of our most prosperous players.

### 3 T.T.'s Earnings and Asset Transformation

*"Being here since its inception, and with all of the XYO gains in the last several weeks, my participation with COIN (and XYO) has quite literally resulted in life altering, positive changes. For example, I am 5 years in on a 30-year mortgage and through COIN/XYO I could pay it all off tomorrow if I wanted to. But I don't...because I HODL...until the end."*

— T.T.<sup>1</sup>

T.T. began his COIN journey in February 2019 with the purchase of a SentinelX BLE and a COIN Plus subscription. At the time, the SentinelX NFC was not yet available. After only 2 months of COIN Plus, T.T. upgraded to COIN Pro, and then after a little less than a year, to COIN Master. Once the SentinelX NFC was released, he also purchased an NFC.

**Over the approximately 27 months T.T. has used COIN, he has spent approximately<sup>2</sup> \$1,767.10 USD in device and subscription fees, and has amassed a COIN-derived crypto-portfolio with a current value of \$70,108.74 USD. (not including any unredeemed COIN or redeems that occurred after the time of the survey)**

T.T. redeemed his earned COIN for XYO Tokens throughout his 27-month journey with the COIN app so far. As per his responses to the case study survey, he states the following:

**1. What do you normally do with the XYO you redeem?**

Hold it all

**2. Have you changed your normal hold/sell behaviors with the recent increases in the price of XYO?**

I am holding more now

**3. Have you ever used HODL Rewards with COIN App?**

Yes, still use

**4. How often do you use COIN?**

Every day

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<sup>1</sup>4/3/2021 7:05:53 AM via Google Form Response to "How do you feel COIN has impacted or changed your life?"

<sup>2</sup>This estimate was calculated using an internal payment program used by COIN; does not include any payments made outside this program.

5. **How many hours per day on average would you say you run COIN in the foreground?**

12+ Hours

6. **What does your COIN set up / lifestyle look like? (Check all that apply)**

- (a) Actively use SentinelX NFC
  - (b) Actively use SentinelX BLE
  - (c) Mostly Geomine while driving
  - (d) Mostly Geomine at home
  - (e) I often use Home Base
  - (f) I often play minigames to clear tiles
  - (g) I often scan products at stores for rewards
  - (h) I redeem for sweepstakes
  - (i) COIN Master
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## 4 T.T. Redeem History and Earnings Analysis

### 4.1 Pricing

Price @ Redeem = Variable<sup>3</sup>

Price @ Survey = \$0.007825 USD<sup>4</sup>

Price @ Today = \$0.01157 USD<sup>5</sup>

### 4.2 Earnings Graph

Date	Units XYO	Price @ Redeem	USD @ Redeem	USD @ Survey	USD Today	Redeem & Today USD Difference	Percent Gain
2/21/19	10070	0.002567	\$25.85	\$78.8	\$116.51	\$90.66	250.72%
3/8/19	25000	0.002563	\$64.08	\$195.63	\$289.25	\$225.17	251.39%
3/26/19	17000	0.002585	\$43.95	\$133.03	\$196.69	\$152.74	247.53%
5/10/19	10000	0.001746	\$17.46	\$78.25	\$115.7	\$98.24	462.66%
6/14/19	10000	0.001192	\$11.92	\$78.25	\$115.7	\$103.78	770.64%
7/23/19	60000	0.0007025	\$42.15	\$469.5	\$694.2	\$652.05	1446.98%
8/10/19	31000	0.000564	\$17.48	\$242.58	\$358.67	\$341.19	1851.89%
10/18/19	189000	0.000404549	\$76.46	\$1478.93	\$2186.73	\$2110.27	2659.97%
11/19/19	228593	0.000312124	\$71.35	\$1788.74	\$2644.82	\$2573.47	3506.83%
12/15/19	209750	0.000281754	\$59.1	\$1641.29	\$2426.81	\$2367.71	3906.27%
12/29/19	129905	0.000223639	\$29.05	\$1016.51	\$1503	\$1473.95	4973.84%
1/13/20	143266	0.000233115	\$33.4	\$1121.06	\$1657.59	\$1624.19	4762.84%
1/27/20	149384	0.000230324	\$34.41	\$1168.93	\$1728.37	\$1693.96	4822.88%
2/11/20	124267	0.00025957	\$32.26	\$972.39	\$1437.77	\$1405.51	4256.82%
2/26/20	134872	0.000228928	\$30.88	\$1055.37	\$1560.47	\$1529.59	4853.33%
3/11/20	178928	0.000195185	\$34.92	\$1400.11	\$2070.2	\$2035.28	5728.4%
5/8/20	876058	0.000205498	\$180.03	\$6855.15	\$10135.99	\$9955.96	5430.17%
5/24/20	251763	0.000232194	\$58.46	\$1970.05	\$2912.9	\$2854.44	4782.72%
6/16/20	158801	0.000653767	\$103.82	\$1242.62	\$1837.33	\$1733.51	1569.72%
7/27/20	372740	0.00065197	\$243.02	\$2916.69	\$4312.6	\$4069.58	1574.59%
8/15/20	173494	0.000531323	\$92.18	\$1357.59	\$2007.33	\$1915.15	1977.62%
9/19/20	317883	0.000533909	\$169.72	\$2487.43	\$3677.91	\$3508.19	1967.04%
10/8/20	91932	0.000355956	\$32.72	\$719.37	\$1063.65	\$1030.93	3050.77%
10/29/20	278960	0.000309484	\$86.33	\$2182.86	\$3227.57	\$3141.24	3538.64%
11/21/20	402866	0.000292716	\$117.93	\$3152.43	\$4661.16	\$4543.23	3752.48%
12/20/20	397920	0.000302821	\$120.5	\$3113.72	\$4603.93	\$4483.43	3620.69%
2/7/21	742438	0.000299267	\$222.19	\$5809.58	\$8590.01	\$8367.82	3666.06%
2/14/21	343638	0.000376389	\$129.34	\$2688.97	\$3975.89	\$3846.55	2873.98%
Totals/Avg	6059528	0.000679785	\$2180.96	\$47415.81	\$70108.74	\$67927.78	2754.21%

<sup>3</sup>These prices were calculated using both the standard redemption rate system currently used in COIN, and an approximation for redemptions made prior to the introduction of in-app COIN. (See *COIN Redeem Rate Addendum for additional information*)

<sup>4</sup>The \$0.007825 USD XYO Token value used in this column was calculated using CoinMarketCap. (See *XYO Token Price Addendum 7 for additional information*)

<sup>5</sup>The \$0.01157 USD XYO Token value used in this column was calculated using CoinMarketCap. (See *XYO Token Price Addendum 7 for additional information*)

## 5 Conclusion

While COIN is not necessarily an app designed to be an all-in-one income tool or a method for full financial independence and stability, we see from the preceding data that it can act as an opportunity to increase a user's asset value and develop a crypto-portfolio without any or relatively low financial risk. In T.T.'s case, he was able to consistently redeem COIN for XYO Tokens and hold the XYO Tokens in a personal crypto wallet which successfully grew in value over time.

At the time of his initial survey with our team, he had amassed a portfolio totalling \$47,415.81 USD, enough to completely finish paying his 30-year mortgage. According to his survey response, he continues to hold the XYO Tokens as they increase in value.

**At the time of this case study, on May 27, 2021, the value of the XYO Token had increased, growing that \$47,415.81 into \$70,108.74.**

**This means that over the course of about 2 months, T.T. saw an increase of \$22,692.93 USD in his portfolio — a 48% increase to his portfolio with no additional work or cost.**

**T.T. continues to use COIN to earn rewards and redeem them for XYO which has increased his COIN-derived portfolio even further.**

Overall, this case study shows that it is possible for a COIN user to earn and build a cryptocurrency portfolio, with little or no financial risk, that has the potential to grow significantly in value over time.

*"Never, ever turn COIN off and remember to allow it to run in the foreground overnight while you sleep."*

— T.T.<sup>6</sup>

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<sup>6</sup>4/3/2021 7:05:53 AM via Google Form Response to "If you could give advice to others to help them be as successful, what would you say?"

## **6 COIN & XYO Network Addendum**

### **6.1 The XYO Network**

XYO is a network of devices that anonymously collects and validates geospatial data, or data with a geographic component. The validation of this data is a key part of this network protocol, and a major point for understanding its potential benefit for all. See XYO Network Website & Technology [here](#). See XYO Network Official Papers [here](#).

### **6.2 Increasing Data Value**

While massive amounts of geospatial data has an inherent value, XYO and Sentinel eX-tension devices increase the value of that data by increasing its certainty. More validation means more value, and ultimately, more user rewards.

### **6.3 Avoid Spoofing**

Spoofing can reduce the value of hard-earned digital assets and discourage honest players from playing the game. XYO helps ensure a user doesn't cheat the game, or make the game less fun for others.

### **6.4 Company Security**

COIN relies on a detailed and algorithmic digital asset economy. XYO's technology helps COIN's economy remain stable and secure, and the XYO Token serves as an easy way for COIN users to interact with blockchain tokens and cryptocurrencies.

## **7 XYO Token Price Addendum**

The XYO Token price calculated for this case study was on Thursday, May 27th, 2021 at 9:44:07AM from CoinMarketCap. *(See COIN & XYO Network 7.1 for screenshot)*

The XYO Token Price for the time of T.T.'s survey was calculated on Thursday, May 27th, 2021 at 12:53:10PM using the "All" graph from CoinMarketCap. *(See COIN & XYO Network 7.2 for screenshot)*

Please see <https://coinmarketcap.com/currencies/xyo/> for information regarding XYO Token price fluctuations, market cap, available trading networks, and more.



## 7.1 XYO Token Price Today

Thursday, May 27th, 2021 at 9:44:07 AM

- Price: \$0.01157
- Vol 24h: \$11,853,449.81

## 7.2 XYO Token Price @ Time of Survey

Saturday, April 3rd, 2021 at 5:00:00 PM

- Price: \$0.007825
- Vol 24h: \$4,035,925.58

## 8 COIN Redeem Rate Addendum

Original Rewards for COIN and The Switch to Virtual "COIN"

COIN initially allowed users to redeem solely for XYO Tokens, because the app began as a path to a decentralized app (or dApp) for the XYO Network. However, as the user base grew, it was clear users would not only want other variations of rewards, but also that some users preferred to use COIN without any blockchain interaction entirely. See company announcement regarding "COIN" as an in-app digital currency and reward tool [here](#).

## 9 Google Form Survey Options

T.T.'s responses to the Google Form Survey are bolded below.

1. What do you normally do with the XYO you redeem?
  - (a) **Hold it all**
  - (b) Hold most, sell some
  - (c) Hold some, sell most
  - (d) Sell it all
2. Have you changed your normal hold/sell behaviors with the recent increases in the price of XYO?

- (a) I am selling more now
  - (b) **I am holding more now**
  - (c) I am selling less now
  - (d) I am holding less now
3. Have you ever used HODL Rewards with COIN App?
- (a) **Yes, still use**
  - (b) Yes, not anymore
  - (c) Never
  - (d) I do not know what HODL Rewards are
4. How often do you use COIN?
- (a) **Every day**
  - (b) 4-6 days a week
  - (c) 1-3 days a week
  - (d) 1 time every few weeks
  - (e) 1 time a month or less
5. How many hours per day on average would you say you run COIN in the foreground?
- (a) Less than 1 hours
  - (b) 1-3 hours
  - (c) 4-6 hours
  - (d) 6-12 hours
  - (e) **12+ Hours**
6. What does your COIN set up / lifestyle look like? (Check all that apply)
- (a) **Actively use SentinelX NFC**
  - (b) **Actively use SentinelX BLE**
  - (c) **Mostly Geomine while driving**
  - (d) **Mostly Geomine at home**

- (e) I often Geoclaim
- (f) **I often use Home Base**
- (g) I often Geodrop
- (h) **I often play minigames to clear tiles**
- (i) I often witness Big Geomines
- (j) **I often scan products at stores for rewards**
- (k) **I redeem for sweepstakes**
- (l) I often answer Rewarded Surveys
- (m) I often watch Rewarded Ads
- (n) COIN Lite
- (o) COIN Plus
- (p) COIN Pro
- (q) **COIN Master**
- (r) I run COIN on multiple devices / accounts
- (s) I use COIN Boss