



WHITEPAPER

CoinCasso Exchange Token

Multi-Layer Licensed
Cryptocurrency Exchange Platform



COINCASSO.IO

Ver. 1.0 12SEP2018

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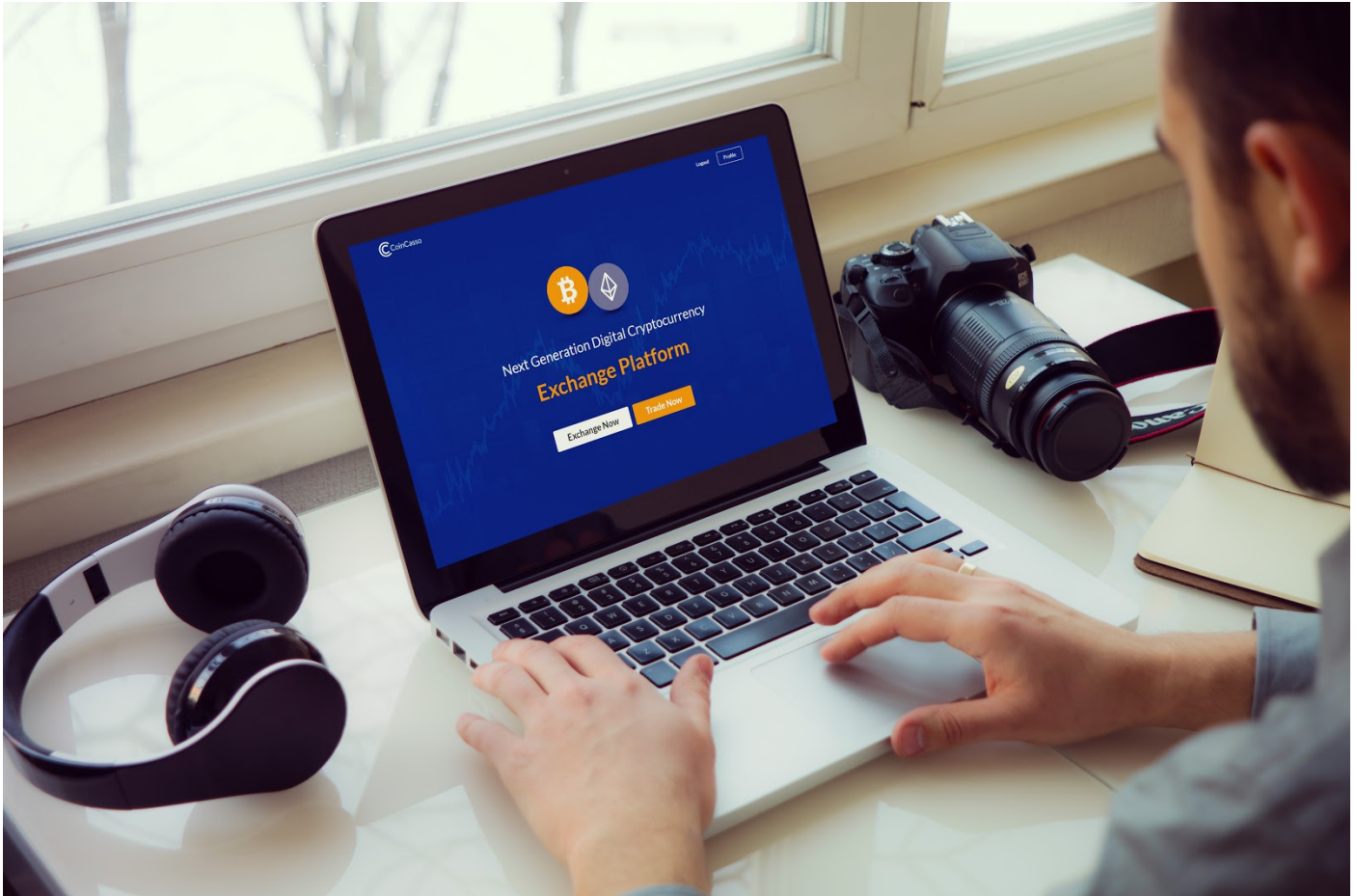
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1.1.1 COINCASSO Exchange

The Exchange is registered and licensed in Estonia and product is ready in the first phase. All new CCX holders will be the first users of that platform. The service in the initial stage will give you the opportunity to exchange up to 10 cryptocurrencies and tokens as well as the ability to trade up to three FIAT currency pairs. CCX holders will have the biggest influence on the introduction of new currencies as well as innovations. **Our intention is to create a community with which we will share up to 80% of our profits.**



*Ready service in beta production dedicated for our partners

1.1.2 Quick Buy/Sell

The functionality of this option was created to instantly exchange FIAT to token without the need to issue an offer on market. This function is already introduced to the platform and will be developed during the operation of our website.

1.1.3 COINCASSO Affiliates - Partners

The promotion costs are very high, which is why we have created an affiliate program for our verified users who, by recommending our platform, will be able to benefit from participation in profits generated by registered members. This feature, we will be able to gain even more customers faster and expand the society, finally grow volume and will generate higher profits for whole company.

1.1.4 COINCASSO Wallet App

Game changing app, fully integrated with our exchange platform and our ATM Network, working on all popular mobile devices. The first mobile application with a virtual card function, in the future will allow for quick transactions between merchants and users, using resources available on wallets, without the need to manually exchange the cryptocurrency. It also allow for quick FIAT currency transfers between COINCASSO users as well as the transfer of resources in crypto to the entire world outside the community.

1.1.5 COINCASSO ATM Network

Pioneer international ATM network, available to registered users of the platform, which will give the possibility of payment, withdrawals as well as exchange of local currency and cryptocurrencies. Full integration with our stock exchange will facilitate the operation in seconds, even without the need to use banks.



1.1.6 Payment Gateway

Fully compatible with API, it will change virtually every website, including this built on WORDPRESS, to the possibility of making payments in cryptocurrencies. Our development plan has the scope of creating our own payment gateway as well as plug-ins for the most popular and extensive merchant systems such as WOOCOMMERCE, PRESTASHOP, SHOPIFY or OPENCART.

1.1.7 COINCASSO POS

The point of sale is the time and place where a retail transaction is completed. Our dedicated software or even hardware fully integrated with exchange market allows merchant calculates the amount owed by the customer, indicates that amount and indicates the options for the customer to make payment in cryptocurrency. Merchant will receive exact amount in local currency according to receipt.



1.2 CCX Token Creation

Token Creation Event will starting 1:30pm EET on 12th of September 2018. All tokens must be sold by end of 2019. A fixed number of **100'000'000** tokens (unsold tokens are subject to burn) will be created as ERC20 standard and offered on separate platform. No more will be created thereafter.

1.3 CCX Max Supply with subject to burn

Maximum supply of the tokens are set on 100'000'000 with only 20% hold by company as reserved. However in any case of unsold tokens will be burned or destroyed to keep assumption and proportions of 20/80 (project/holders).



2. THE CCX TOKEN

2.1 CCX Token Summary and Function

CCX Tokens pre-sale accepts via <https://coincasso.io> up to 12,888 ETH from our initial project partners and create approximately 7.5m CCX for sale in exchange via website and sales events.

Every soft-cap stage is limited to 4x ~ 20m CCX and limited to 90 days or less. Hard-cap sale is planned to stop commitments by end of 2019 with maximum hard-cap of 800,888 ETH.

Total tokens created : *100m CCX*

Platform ERC20 (Ethereum Blockchain)

Total tokens available on sale : *80m CCX*

Total tokens hold by company 20m CCX and could be released for future development.

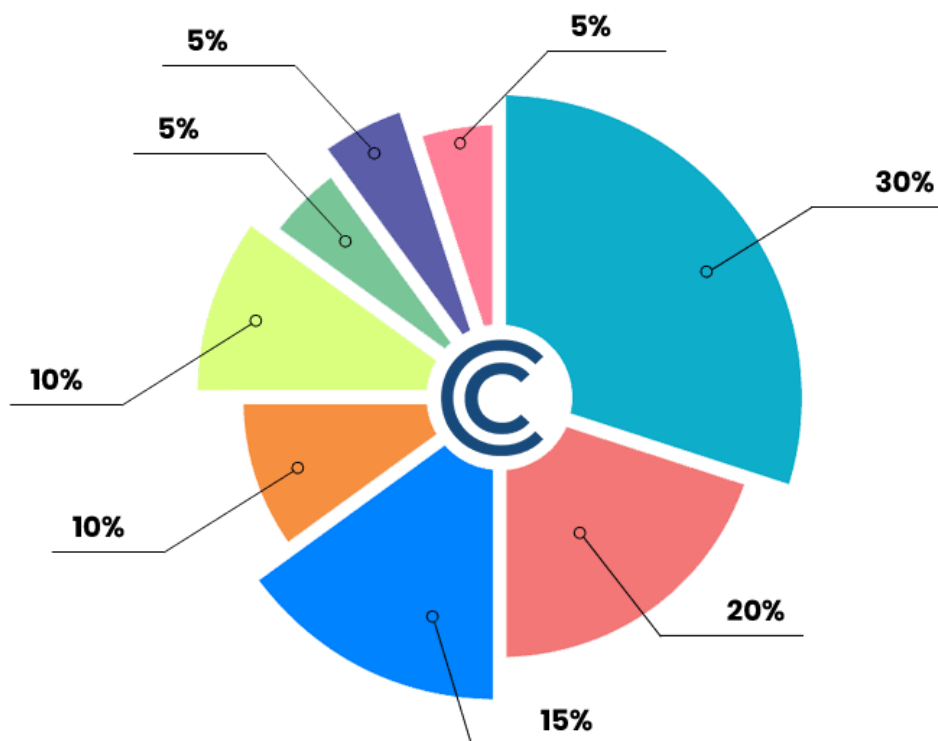
Initial proportion in % 20/80 (company/holders) should be remained. In case of scenario that not all tokens are sold in that period of time all remaining tokens are subject to burn or destroy to keep planned initial proportion. Company can repurchase tokens from the market in future. If hard-cap or deadline is reached, the sale event will close automatically. We reserve the right to extend the sale for a further 6 months in the situation of a significant loss on the value of ETH and in case of the absence of a satisfactory sale of token.

CCX token due to its adaptable characteristics are and not limited to the main tool for exchanging FIAT and Cryptocurrency currencies but also as tool that allows transfers between our users, applications and services offered currently and in the future by the Coincasso Group.



2.2 Use of funds

The proceeds from the token sale will fund the services and products launch, continued platform development and user acquisition:



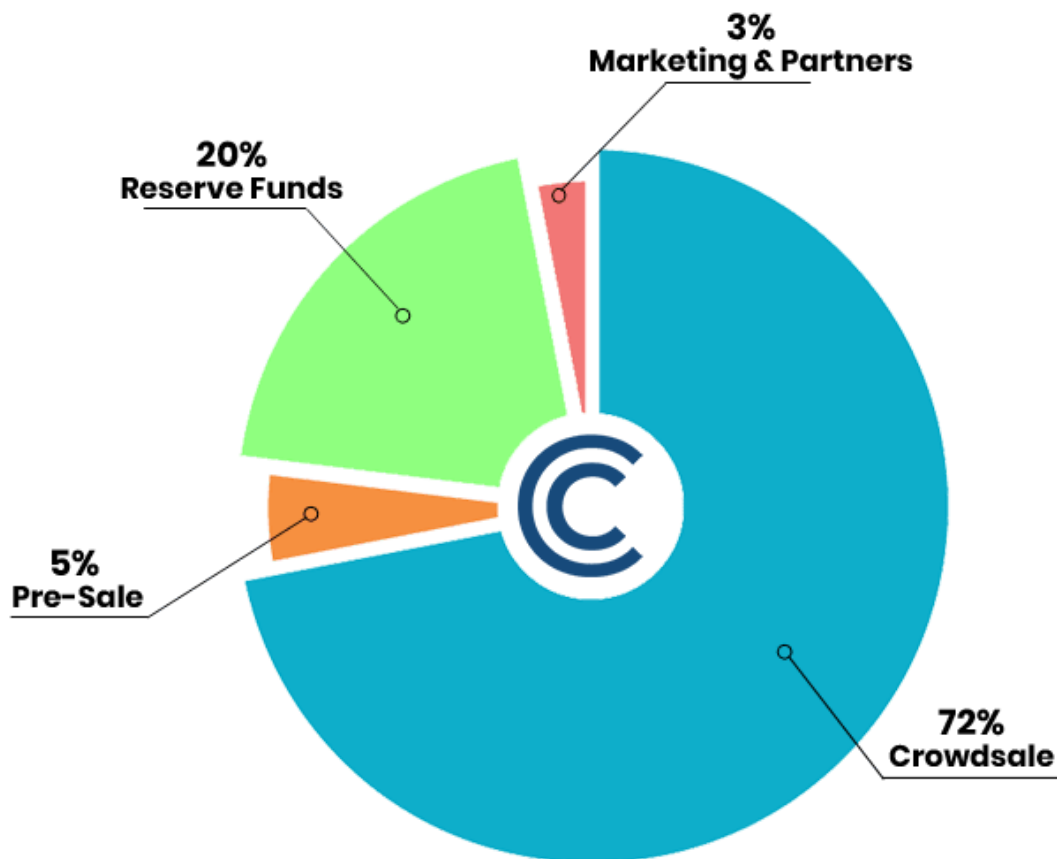
- **30% Exchange Platform Development**
Includes opening of a development centres in Europe
- **20% Marketing and Events**
The marketing budget is not large compared to the target number of end project services as well as number of customers we intend to acquire. The key source of new customers is going to be word-of-mouth, as the product gives users also possibility to get profit with affiliates marketing option added to our platform.
- **15% ATM's Network**
Optimistic hard-cap should cover installation and service up to 1000 machines across the World.
- **10% Liquidity**
- **10% Mobile Wallet & Pay app Development**
- **5% Payment Gateway**
- **5% Company operation cap**
Required to cover company formation and legal cover, insurance, accounting and administration. It will also allow us to obtain licenses and translations, build structures and architecture needed depending on the countries in which we will operate.
- **5% Product research and monitoring**
Creation of own research and development unit allowing company for independent or partner work on introducing modern and out-of-date products and services mainly based on blockchain technology that are not included in this whitepaper.

2.3 Reserved Funds

We left aside 20% of all CCX created as Reserve Tokens. Which we will keep on a transparent, public address. One of our core principles is the transparency of our company. To be able to keep the proportionately fixed 20/80% rule, on the basis of which we will share our profits in the future. We will hold those tokens as long as possible and least for 3 years of crowdsale end. However if at some point it seems advisable for the COINCASSO project or new project stage will required us to sell more tokens, some or all of these may be offered in an auction or any other form that cover the capital needs of the project.

For now and near future, these CCX will not be used in any way. We feel it is prudent to have some backup if needed. COINCASSO will engage directly with COINCASSO holders to seek guidance and market reaction before any of the reserved tokens will be released from an wallet.

Our long term plan is directed to generate sufficient income to be able to buy and reduce supply tokens in the future and not to increase their circulation.



3. CCX Adoption

3.1 Exchange & Trading

CCX tokens are implemented on the ERC20 protocol and therefore the most popular and one of the most advanced. The base of tokens is complex and relatively fast blockchain ethereum. Thanks to this technology, we are able to implement our token for every process and payment on all our websites in a virtually unlimited way.

The main task will be trading and exchange of tokens between users and our services, but also transfers of funds between merchants and derivatives. Holders of CCX token will be able to trade in pair with CCX and all others available currency on our market.

3.3 Transfers

Instant unlimited and free transfers between the members of our platform. Free transfers between COINCASSO EXCHANGE, COINCASSO WALLETS and our ATM's NETWORK for all tokens holders (members) as long as all services are works under our internal infrastructure.

3.4 CCX Pay and POS (Point of Sale)

CCX Pay and POS connects four services :

- Virtual card and plastic card (TBC)
- Mobile app integrated with wallet and exchange
- Software and Hardware merchants terminals
- Exchange API for Payment Gateways



4. COINCASSO EXCHANGE PLATFORM

COINCASSO OU is a company registered and licensed in Estonia and is our partner company for CCX token project.

4.1 Security and website flow

Platform offers quick and safe experience with exchange and trading cryptocurrency and FIAT currencies. We have provided a lot of security that allows you to use the site safely. At the same time, maintaining the standards of quick and easy service. However, we must also comply with the standards and requirements of the countries and states in which we serve our clients. Due to the law there is also some restriction about the areas or countries and service may not be available there. Website encryption with browser is covered by extended validation SSL certificate - one of the highest standard available on the market.

Information on KYC, AML regulations will be available on our partner's website.

4.2 KYC

Registration itself requires email, password and mobile phone number for initial verification process.

Each client will have to undergo an ID verification process that will allow him to increase withdrawal limits as well as allow us to ensure the safety and procedures required by law. Our 24h support will verify all applicants within 1 days and in some cases no longer than 3 days.

We also consider the possibility of introducing the document verification process from Trulioo and Jumio. Then, after verification, the customer will be able to make a deposit into his dedicated account or transfer to our FIAT account. Deposits in cryptocurrencies are automatically approved by our system, while FIAT deposits depending on the service or bank through which the customer will provide us with an account.

From time to time security department if suspect abnormal activity or just in random selection may ask for another verification - all for safety.

4.3 Fees

CCX holders (members) and partners will exempt from trading fees up to 50%. More information and benefits will be provided by COINCASSO OU EXCHANGE.

4.4 Quick Buy and Sell

This service will give the opportunity to express exchange of FIAT and cryptocurrency currencies. Next, it will be connected to our proprietary API, which will also facilitate the exchange and processing of transactions with merchants and our ATM network. It will be also the most friendly exchange environment for beginners.

4.5 API Integration

An API (Application Programming Interface) is a software-to-software interface that enables two applications to exchange data among each other.

API integration covers :

- Order Book and Trades
- Tickers
- User - Merchant connection
- User to User transfers
- Internal and External payment gateway
- Mobile app - user - exchange connection (limited by amount of funds)
- Robots trading (in last stage)
- ATM network - user - wallets - exchange

4.6 Core Functions

TRADING	BASIC FUNCTIONS	TRANSFERS	EXTRA FUNCTIONS
Instant Order	Basic Trading	CCX P2P internal	Affiliates Program
Limit Order	Crypto to Crypto	FIAT Deposit / Withdrawal	CCX Bonus Program**
Stop Order	FIAT to Crypto	Crypto Send/Receive	Trading Pro^
Stop Limit Order	Quick Buy/Sell*	Wallet to Exchange	OAUTH^^

*Quick Buy/Sell start manually on the initial stage

**CCX Bonus Program are subject to partnership agreement

^Professional Trading platform version for experienced traders

^^OAUTH - system allows members to use same login and password for mobile app

4.7 CCX Market pairs and new coins listing

All new listing of coins beyond the initial ones will require additional assessment. CCX holders will have the privilege to vote and decide which of the planned tokens they want.

Coins of completely new project or less known in the global markets will be added on demand in the first place in pairs to CCX. If you or your project is based on token or coins and have problem with listing on any market this is another reason why you should get CCX.

4.8 Voting Function

More CCX coins = more listing decision value.

Priority :

- Large volume coins - based on market cap top 50 + CCX holders voting
- The rest of coins = CCX holders voting
- or new coins projects by buying CCX tokens + CCX holders voting
- Partners - no voting required - minimum 10k CCX required to add coin on waiting list
more CCX holding = higher waiting list level.
Holding of CCX is required to maintain Partners coin listing

The voting function, if added, will allow you to add 1-2 new coins every two weeks in the initial.

4.9 CCX Holders Benefits Summary

- Active participation in projects
- Passive and active influence in innovation implementations
- Precedence in listing new coins
- The option of exchanging CCX for the services offered by the group
- Larger trading market
- Discounts for trading fees
- Possibility of receiving bonuses for memberships
- Voting function when selecting new tokens
- Accelerated transaction processing
- Larger commissions in the affiliate program
- Priority for testing new products
- Dedicated multilingual support

5. CRYPTOCURRENCY MARKET

5.1 History

The first decentralized cryptocurrency, bitcoin, was created in 2009 by pseudonymous developer or group of people nicknamed Satoshi Nakamoto. SHA-256, a cryptographic hash function, as its proof-of-work scheme was used in this algorithm. First famous good to btc exchange was on May 22, 2010, when a developer bought two pizzas using 10,000 BTC of a then-little-known currency.

In the next three years, markets and cryptocurrencies grew at the end of 2013 to exceed the billion-dollar barrier.

However, the biggest boom in cryptocurrencies occurred in 2017 when almost the entire world heard about the existence of virtual digital currencies. At the end of 2017, the value of bitcoin jumped to almost \$ 20,000 and the entire market, according to many sources, exceeded 700 billion in relation to the dollar.

5.2 Volume

The volume of cryptocurrency exchanges is usually very transparent. The majority of large stock exchanges have a public API, so the cryptocurrency price is publicly known and on this basis we can determine the overall volume of crypto exchanges.

Top 10 Crypto Exchange

Median Volume 24h: *\$425.5m*

Average Volume 24h: *\$ 468m*

Average Fees 24h: *0.175% + 0.175%* of maker and taker fee of every single transactions

Potential Average Income: \$1.17m/24h (one point seventeen million dollars per day)

\$475m / Potential income per year. (not include income from transfer fees)

Top 50 Crypto Exchange (exclude TOP 10)

Median Volume 24h: *\$65.5m*

Average Volume 24h: *\$ 68.1m*

Average Fees 24h: *0.18% + 0.18%* of maker and taker fee of every single transactions

Potential Average Income: \$245k/24h (two hundred forty five thousand dollars per day)

\$90m / Potential income per year (not include income from transfers fees).

Top 100 Crypto Exchange (exclude TOP 50)

Median Volume 24h: *\$2.6m*

Average Volume 24h: *\$ 3.7m*

Average Fees 24h: *0.25% + 0.22%* of maker and taker fee of every single transactions

Potential Average Income: \$18k/24h (eighteen thousand dollars per day)

\$6.5m / Potential income per year (not include income from transfers fees).

ALL DATA BASED ON MARKET CAP MONITORING BETWEEN 01.08-01.09 OF 2018

5.3 Future

One million dollar for one bitcoin ?

The cryptocurrency market is very dynamic. We observe spectral increases as well as falls. However, it has to be kept in mind that it is still a small market, much smaller than investment funds. Prognosis are very optimistic for several basic reasons.

The blockchain technology as well as the cryptocurrencies itself are just developing and applications and implementation have multi-layered potential. It is because of its easy adaptation and growing popularity that increase in popularity and value can be huge in a very short period of time. Some speculate that the value of bitcoin itself can reach half a million dollars and even a million dollars in a very short time (2-3 years). However, we must note that due to the relatively small volume (in according to other markets) and also the emerging legal regulations cause cryptocurrency investing is very challenging.

Related to : <https://www.ccn.com/john-mcafees-1-million-bitcoin-price-bet-just-hit-a-major-technical-hurdle/>

CoinCasso Future ?

Coincasso exchange, or rather a group of services revolutionize the adaptation of cryptocurrencies and cause the trader, client as well as the merchant to receive high-quality tools implemented in one simple and low cost tool.

We believe optimistically that the constantly developing market, as well as the growing popularity, will cause interest in our project. This is the first project that solves major problems as well as introduces multi-layered innovations. Contributing and participating in the development of technology as well as listening to the opinions of users, partners and advisors of our services we will create something completely unique. We bet based on our commitment and experience that we will find ourselves in the TOP 50 and even TOP 10 services in a few or maybe several months since the launch of platform.



6. ABOUT COINCASSO

CCX PRO Australia - Programming services, Token Issuer
COINCASSO OU Estonia - Cryptocurrency licensed exchange

Our team creates a group one of the best experienced specialists, advisors and freelancers coming from 4 continents in the world, from countries such as Australia, Belgium, China, Japan, India, Poland, Estonia, Russia, Lithuania, UK, Romania and USA.

Luke Ozimski - CEO and CO-Founder *COINCASSO OU*
ex CISCO certified network engineer, ex Apple apps developer,
entrepreneur and freelancer, programmer and advisor of blockchain technology.

6.1 Our Core Value

Transparency

We are legal company and we make our turnover public for everyone using the integrated API system. In addition, the company's main turnover and cost statistics are published in quarterly or monthly newsletters. We share knowledge about the future assumptions of the company and the introduction of changes as well as innovations.

Flexibility

We listen to our clients and meet their needs. We are open to suggestions and modern solutions.

Safety

We place emphasis on building trust. Our websites are built to implement state-of-the-art solutions in the field of network security

Innovation

Our key is innovation, through which we can not only maintain modern standards, but also create them.

Passion

We take pride in doing a great job. We stand up for what we believe in.

Experience

Our team have years of combined experience in professional programming, development and marketing and communications.

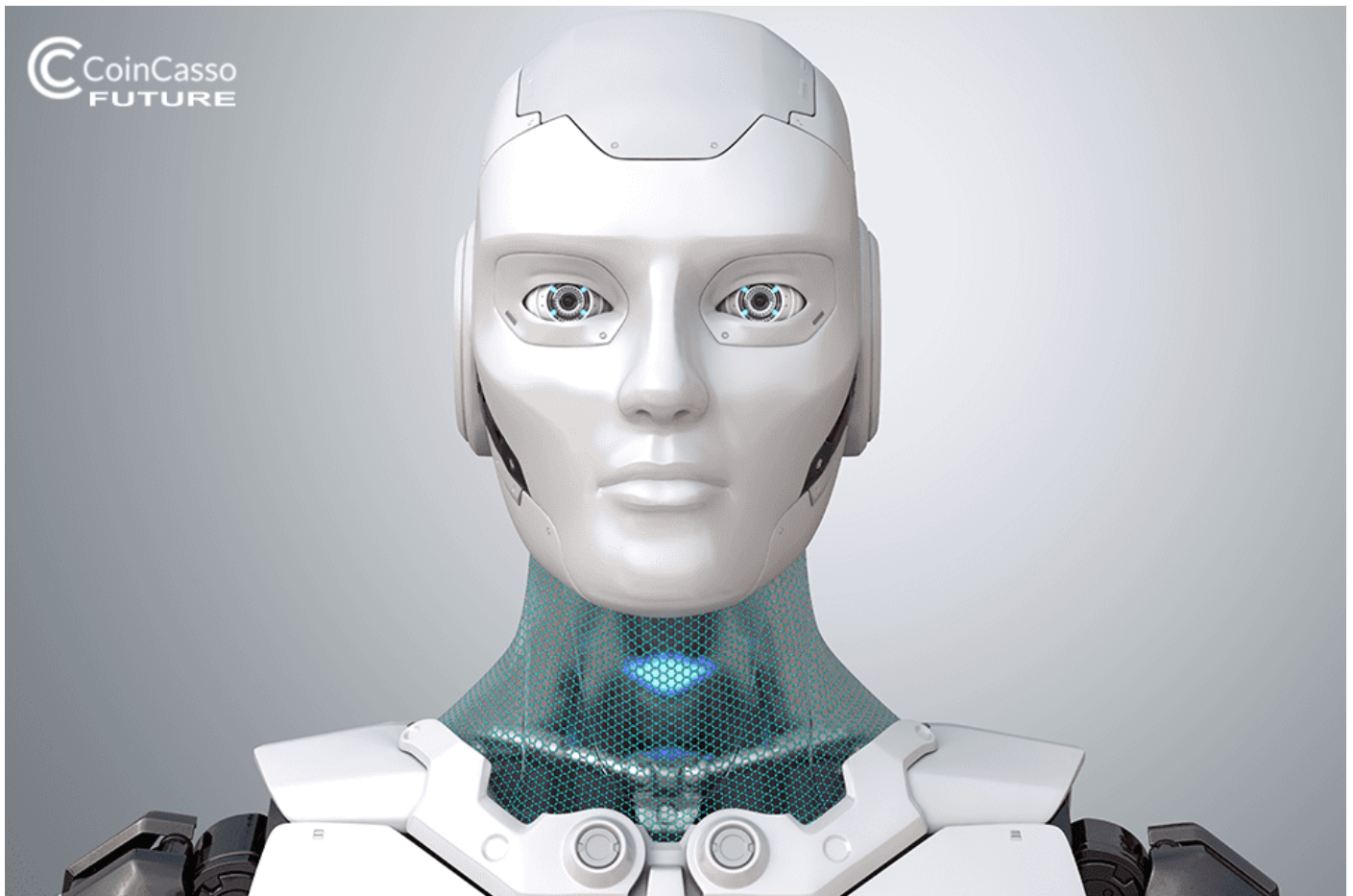
6.2 Our Mission

Our mission is to provide a safe and innovative platform consisting of a multi-layer group of products and services that facilitate the deployment of blockchain technology in everyday life.

6.2 Our Vision

We are sure of the wide application of blockchain technology and the benefits of cryptocurrencies in the near future. By introducing global solutions not only through technological innovations but also by education, making the crypto ecosystem more friendly for everyone.

Next years of future development we dedicate to develop AR (augmented reality) and AI (artificial intelligence) solutions connected with crypto trading and exchange services.



7. FINANCIAL PREDICTION

With a short operating history and a completely new business model, it is difficult for us to accurately assess our prospects for future financial results. However, despite the risks and inconveniences that companies operate at rapidly changing markets, we anticipate two scenarios to help CCX Exchange Token participants understand the different queries and possible future results of the project.

CoinCasso product group revenue should be divided into 3 groups.

1. **CoinCasso Exchange Platform**

In the initial phase, the fees will be averaged and universal for all transactions at 0.25% maker and taker (0.5% trading fee). Our business model does not envisage in this phase of charging excessive fees from users for deposits and withdrawals as well as receiving or sending cryptocurrencies. However, due to operating costs, including bank charges or network fees, this minimum fee will be added.

2. **ATM Worldwide Network**

Our ATM project provides for charging transaction fees at the level of 2-3% depending on the location of the device and the frequency of use.

3. **CoinCasso Additional Services**

API Payment Gateway 2-3%, CoinCasso Pay (2% depends on agreement), CoinCasso POS (merchant + buyer 2+2%)

From the above calculations, you must deduct the bonus for a group of partners with up to 50% discount.

Conservatively, based on global target and historical statistic data our average user turnover should be about \$2300 /month (includes trades, ATM operations and payment gateway)

CCX TOKEN PREDICTION

Since January 2017, Ethereum and Cryptocurrency market have grown at a value-weighted average of about 285,000% annually (or 6.5x per three months). We do not believe this growth rate will remain in the next five years. We also have experience with 2018 when market went down due to Asian market sudden regulation. We have therefore taken a range of growth from 40% to 100% per year as our range for projections. For each scenario, we also assume that the Ethereum economy grows at least - by around 3% (Conservative) and 6% (Optimistic) monthly for the next 5 years. This equates to around a 40% and 100% annual growth in assets backing CCX for the different scenarios respectively. Below are some rough projections of CoinCasso Exchange Token performance with two different scenarios over a 5 year period.

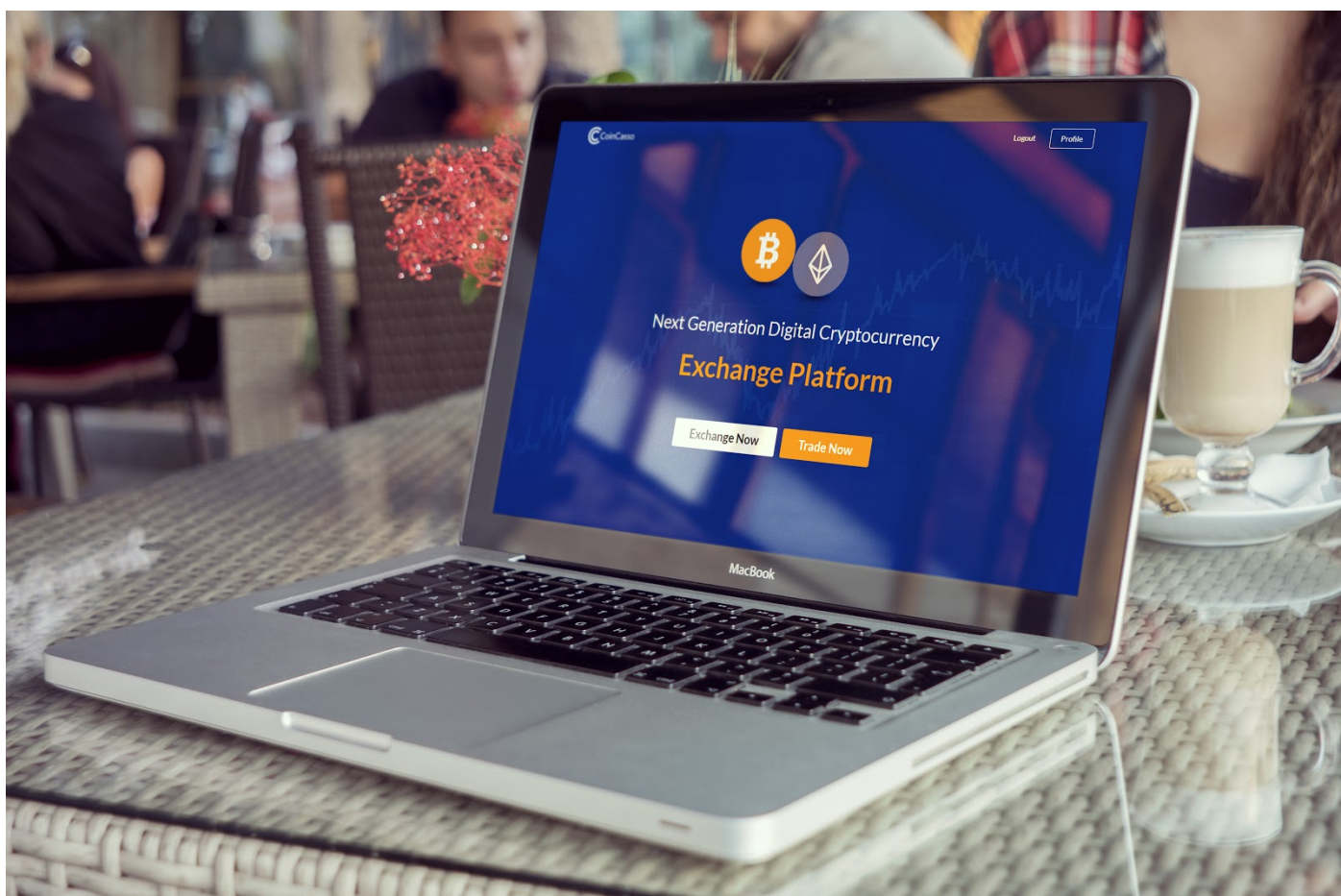
COINCASSO EXCHANGE

Conservative 5 year prediction: \$6.5 m revenue per year (based in historical data TOP100)

Optimistic 5 year prediction : \$90m revenue per year (based on historical data TOP50)

All calculation are based on the data public volume of existing companies.

Does not cover the possible increase in the market value and is only based on historical data from mid-2018.



8. CCX TOKEN CREATION

SUMMARY

CCX TOKEN

TOTAL SUPPLY : 100'000'000 (100M) OF CCX

PLATFORM :ERC-20 (ETHEREUM BASED)

CONTRACT ADDRESS : [0x395dc9a82e3eef962b0355a3d4e6819e9af776d2](https://www.etherbase.net/etherbase-token/contract)

DATE OF ISSUE : 12 September 2018

TOKEN ISSUER : CCX PRO

CONTRACT VERIFICATION : YES, EXACT MATCH

HOLD BY ISSUER : MAX 20%

TOKEN FULL NAME : COINCASSO EXCHANGE TOKEN

SALE PLATFORM : WEBSITE, EVENTS

TOKEN SALE DISCLAIMER

CCX Tokens are not viewed as securities and only represent stakes in the **company's project**, which once completed have certain values as determined by the larger market. Due to inaccuracies in legal regulations, the purchase of tokens is not offered to residents, citizens and people residing in the US. Any attempt to purchase for above members during crowdsale are subject to cancel of transactions and no token will be issued.

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9. BRAND RECOGNITION



Our brand name CoinCasso is build with 2 words Coin and Casso. Coin as popularized name of Cryptocurrency and digital virtual currencies. Casso is transformed for marketing reasons a word from the Spanish origin of a cassa meaning "home" and the word "passion". The whole translates into the importance of our company created with passion and in the ordinary is meaning "the home for cryptocurrencies". The Coincasso logo is a unique sign that identifies our brands, services and products proudly. It is very minimalistic and designed to be easily memorable and recognizable by our clients. It consists of three basic elements, but we do not always use them all. These elements

have been a signet, a graphic sign, a logotype - a typographic sign and an additional tagline in order to specify a given product.

10. TIMETABLE

12 SEP 2018 - Token Creation Event

17 SEP 2018 - Private Sale Start

1 OCT 2018 - Cryptocurrency Exchange Platform - Production Beta

1 NOV 2018 - Public Pre-Sale Start

TBC

Ver. 1.0 12SEP2018