



BitCashPay

Blockchain Solution

for Every Cashless Transactions

WhitePaper V1.0

ERC20 compliant token issued
on the Ethereum platform.

Abstract

The cryptocurrency market has continuously been growing. It became a multibillion-dollar industry having great appeal to investors who consider the platform as an opportunity to make quick money. The popularity of investing in new coins and tokens seems to be inspired by stories of those who made lots of money from investing in Bitcoin back when only few people believed this technology would be a success.

The vision of easy income has attracted not only expert investors but also numerous inexperienced enthusiasts. A common issue with most novice investors is that, they are not familiar with how cryptocurrencies work since they are not usually interested in blockchain's underlying technology, or find it to be too complicated. Furthermore, unlike seasoned professional brokers, these characteristically lack the exchange system. However, driving force behind the fueling the industry's largest steadily growing as the cryptocurrencies and their globe.

We are positioning ourselves to take a leadership in the crypto space for more merchants to adopt BCP coin for their businesses.

new investors knowledge of basic stock these newcomers are the quick growth of the market, share. Their number is public awareness of benefits spread across the

Crypto trading, digital asset management, and global payments need a new model, and the industry is leaning to decentralized exchanges as the solution. As distributed ledger technology evolves, centralized exchanges, governments, and regulators need to protect investors from the risks of theft and loss. For BitCashPay, we want to reduce the inherent challenges with centralized exchanges. Such issues include poor security, centralized control of digital assets, frequent downtime, and other control related issues. We are positioning ourselves to take leadership in the crypto space for more merchants to adopt BCP coin for their businesses.

CONTENTS

Contents.....	2
The Market.....	4
Target group	6
Market Problem	8
➤ High Trading Latency.....	8
➤ Difficulty IN Account Application.....	8
➤ Poor Customer Service.....	9
➤ Frequent Downtime Due to High Traffic and High Trading Fees	9
The BitCashPay Solution	10
Our Services.....	11
➤ Crypto Bank	11
➤ FastCash3K.com Lending	11
➤ GlobalPowerLine.net	11
➤ Payment system/ payment getaway	11
➤ Crypto Exchange	12
➤ Crypto Trading AI	12
➤ BITCASH Coop	12
➤ ETH 2.0 Staking Feature	12

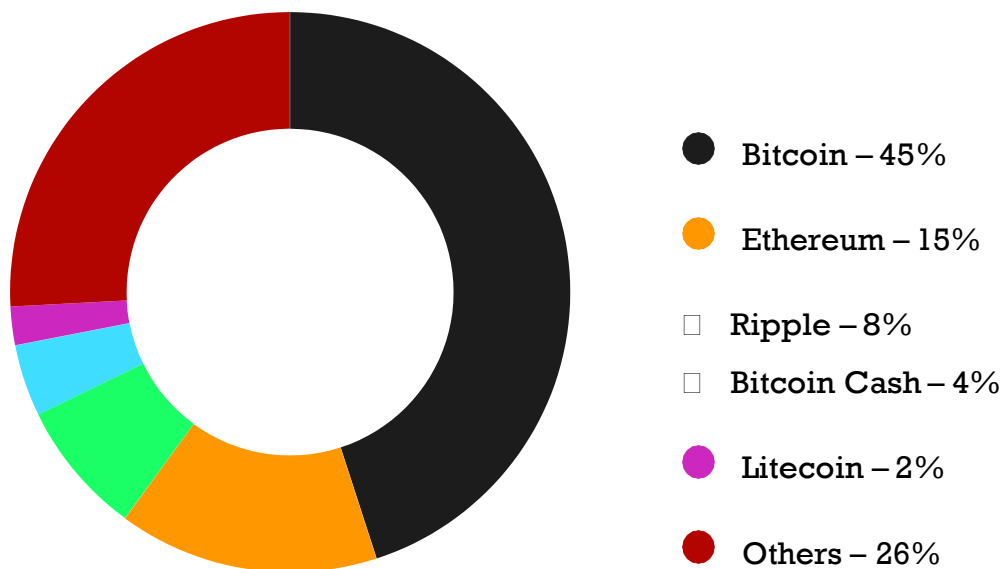
BitCashPay (BCP) Coin	13
Advantages of a BCP investment	14
The BitCashPay Coin Opportunity	15
Roadmap	17
Marketing Plan	18
Our Mission	19
The Goal	19
Marketing Channels	19
Guest articles and PR articles.....	20
PPC	20
Press release	20
Referral program	21
Social networks and internet forums	21
Market Liquidity	22
➤ A loyal community.....	22
➤ Resale of tokens	23
➤ Support of our partners	23
➤ Lower fees	24
➤ Marketing Campaign.....	24
Notice	24

THE MARKET

The cryptocurrency market is evolving, and its market capitalization was estimated at US\$268.23 billion on March 31st, 2018.

Since the introduction of Bitcoin, thousands of cryptocurrencies have existed at some point, and today, there are hundreds of cryptocurrencies with a market value that are being traded. Still, Bitcoin is the primary leader representing approx. 45% of the total market capitalization.

Cryptocurrencies Market Capitalization: \$268.23 Billion – March 2018

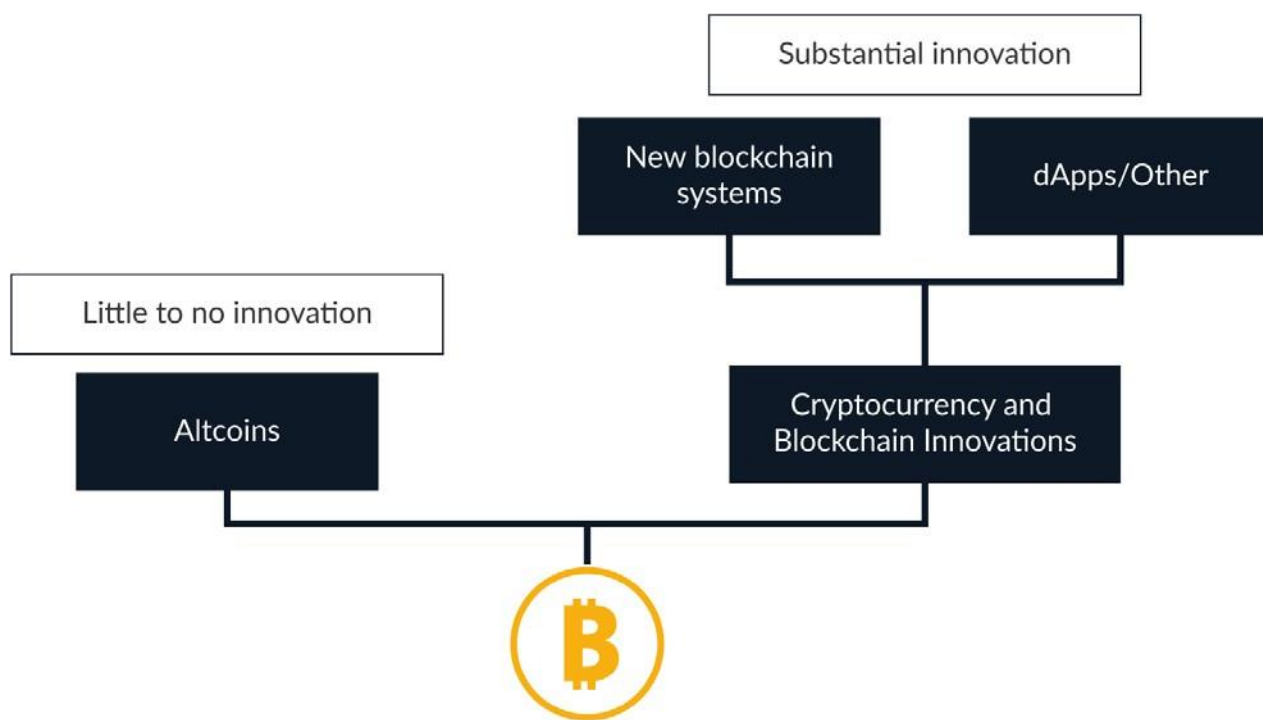


Although it is almost impossible to precisely know how many people use cryptocurrency, using the data obtained from study participants and assuming that an individual holds on average two

wallets, Cambridge Centre for Alternative Finance estimated that there were between 2.9 million and 5.8 million unique users actively using a cryptocurrency wallet in 2017.

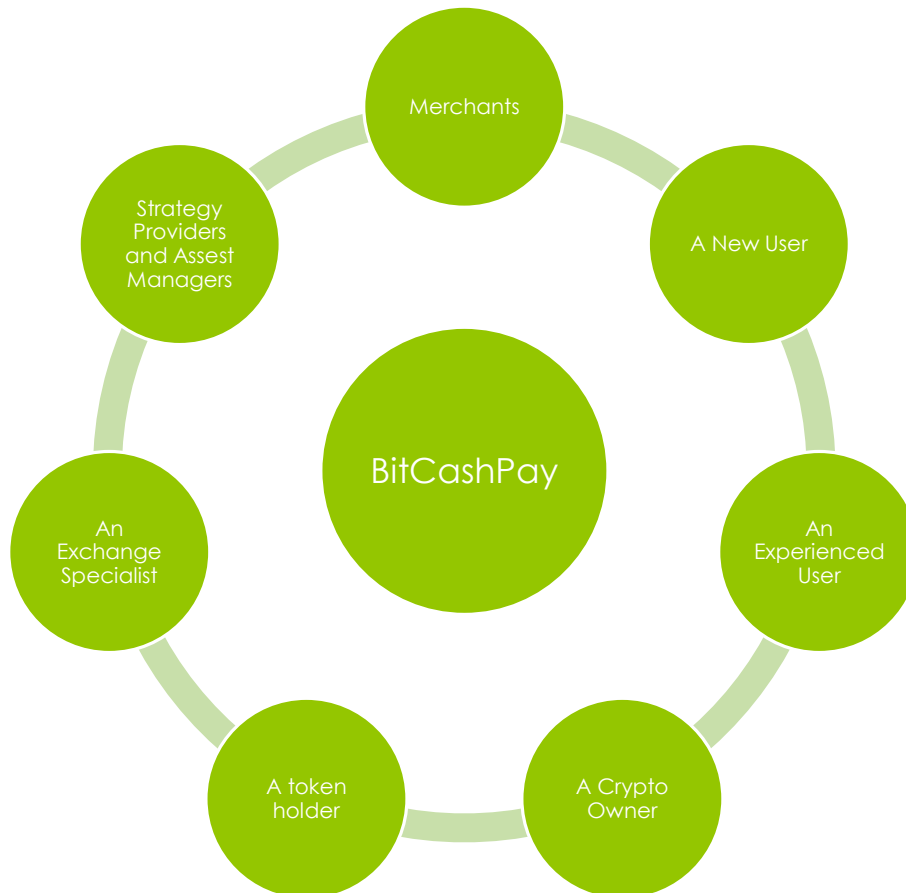
Several projects and companies have emerged to provide products and services to facilitate the use of cryptocurrency for mainstream users and build the infrastructure for applications running on top of public blockchains.

The world of cryptocurrencies beyond Bitcoin



TARGET GROUP

BitCashPay is aiming at the large and steadily growing group of investors as the primary target group. To specify the target group, let us sum up some of the potential users' main traits:



- Merchants, who are looking for a reliable coin for their businesses.
- A new user, searching for the best business opportunity and the help of a community of professionals.
- An experienced user, searching for a better trading platform to replace his current exchange.
- The owner of a massive amount of cryptocurrencies, searching for a safe way to multiply his holdings via high-interest P2P loans.
- A holder who wants to gain passive income from the transaction fees BitCashPay will divide between investors.

- An exchange specialist, who knows how to maximize his earnings using a few different exchange platforms.
- Strategy providers and asset managers, who are in charge of managing the asset portfolios of their clients.

These user personas can and, in most cases, will mingle into more complex groups that allows us to reach our audience with a broader variety of marketing tools, as their online presence in different channels overlaps.

MARKET PROBLEM

High Trading
Latency

Difficulty in
Account
Application

Poor Customer
Service

Frequent
Downtime due to
High Traffic and
High Trading Fees

➤ HIGH TRADING LATENCY

Traders handling large quantities of cryptocurrency often find themselves in need of an exchange with one particular feature — low latency. In the simplest terms, latency can be defined as the delay in receiving a response after a request is made. In terms of trading, latency affects the amount of time required for traders to mingle with the market. Several crypto platforms experience high latency, which leads to downtime.

➤ DIFFICULTY IN ACCOUNT APPLICATION

Most novice or newcomers into the crypto space find it challenging to operate their accounts and trade. Many people seem to find crypto to be too sophisticated. This has led to difficulty in account application, which needs to be addressed to ensure more people are interested in investing and trading cryptocurrencies.

➤ POOR CUSTOMER SERVICE

A number of cryptocurrency platforms have very poor customer service. For every business, how you treat your customers matter. Also, is your platform user-friendly? We will be addressing this issue with our platform.

➤ FREQUENT DOWNTIME DUE TO HIGH TRAFFIC AND HIGH TRADING FEES

Due to high traffic and high trading fees, there seems to be frequent downtime on certain cryptocurrency platforms. This often leads to poor speed and frustrating transactions. With BitCashPay, we will resolve this issue.

THE BITCASHPAY SOLUTION

With BitCashPay, low trading latency is assured as we leverage ultramodern technologies to ensure speed and efficiency. This platform is designed to be highly user-friendly with AI integration. This makes easy for anyone to navigate the platform and participate actively in trading and other activities. We have topnotch customer service as we prioritize our customers in everything we do. We hope to attract as many merchants as possible to the platform, which will enable consumers to purchase several products using BCP coin. Lastly, since we are interested in encouraging more people to join the crypto space, we offer zero fees for BCP stakers and minimal fees for non-BCP stakers. The good news is that, everyone will be benefited from the said platform.



BitCashPay platform is designed in a way that ensures the following:

1. Buy cellular load with cashless
2. Buy fast food products
3. Real-Time Transaction Balance and History
4. Accept All Business Type. No restriction on what type of business it is, grab this opportunity, and let others know more about your business.
5. BitCashPay allows your business to get access to worldwide customer base with no boundaries.
6. Access Anytime, Anywhere. Mobile Accessible and get instant notification with BitCashPay App wherever you go and whatever the time is.

BitCashPay Services

➤ **CRYPTO BANK**

With this service, you can easily engage in crypto lending and crypto staking on the BitCashPay platform.

➤ **FASTCASH3K.COM LENDING**

This lending platform will be integrated via BCP coin and this will serve as a subscription fee for lenders, as well as paying loan interests.

➤ **GLOBALPOWERLINE.NET**

With this integration, advertising becomes easier as you can reach a wider audience by purchasing advertising packages through the BitCashPay platform. BCP coin will also be used in purchasing advertising packages in globalpowerline.net.

➤ **PAYMENT SYSTEM/ PAYMENT GETAWAY**

BitCashPay can be integrated into your business as a payment system/ payment getaway. Our platform is designed to enable the following:

- ✓ Cellular phone loading
- ✓ Buying fast food products from Jollibee Food Groups
- ✓ Buying fuel on selected gas stations

- ✓ Richline Realty for buying lands/lots

➤ **CRYPTO EXCHANGE**

BitCashPay offers a decentralized cryptocurrency exchange that will be more transparent in operations and fees than the current exchange model. BCP holders with up to 10k BCP will have zero fees on their exchanges. On the other hand, minimal fees apply to non-BCP holders.

➤ **CRYPTO TRADING AI**

By paying a particular amount as a monthly subscription fee, you can have access to a crypto trading AI, which will help you trade more efficiently and make huge profit on the BitCashPay platform. We will provide a NEW artificial intelligence software developed that now makes cryptocurrency trading EASY. If you can click a button, you can now trade cryptos. You are in full control of your funds. You don't need to hand over your funds to us or anybody. You'll definitely have 100% of your profits and get paid instantly in Bitcoin. WE WILL NOT GET COMMISSION, YOUR PROFITS ARE ALL YOURS.

➤ **BITCASH COOP**

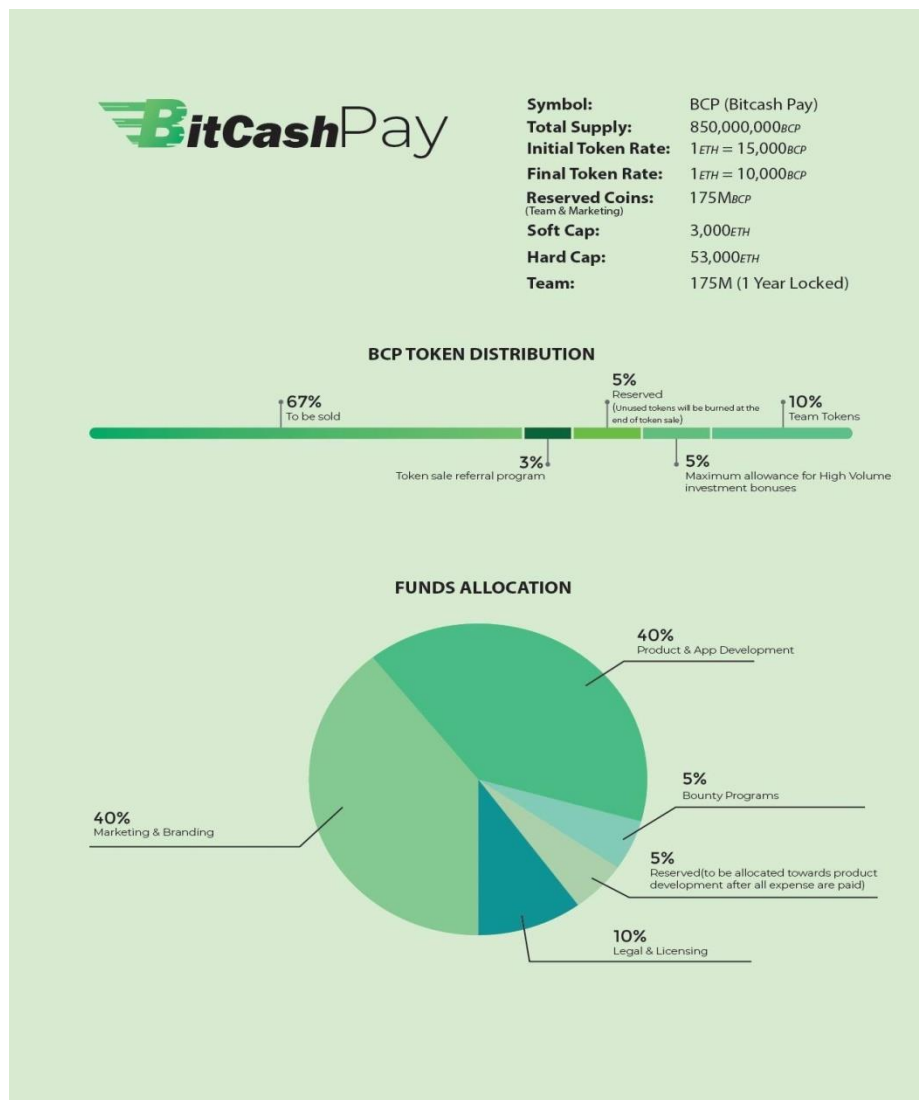
This service is designed to connect people with the desire to save up and share payment. A percentage of loan interests will be distributed among members within a specified period. BCP coin will be used by the members of Bitcash Coop.

➤ **ETH 2.0 STAKING FEATURE**

As ETHEREUM NETWORK will be implementing ETH 2.0 and it is going to use POS, in BITCASH PAY we will host nodes for those who want to participate in Ethereum Staking. BCP coin will serve as payment for staking fees.

BITCASHPAY (BCP) COIN

BCP Coin is the integral currency of the BitCashPay platform. Information about our ICO will be announced in our website. We plan to divide the coin sale into different stages, rewarding early adopters with the highest bonus rate. Once the coins are sold, there will be no other chance to buy them with the given bonus. To keep BCP's price steady, BitCashPay will lock out its tokens and release them in regulated quantities, in a given period.



ADVANTAGES OF A BCP INVESTMENT

- Automatic dividend payments
- Easier KYC and AML process
- Long-term share of revenue, profit or other key success indicators
- Safe and well-regulated area
- Speed and effortlessness of purchase and trading
- Transparent token allocation in the blockchain network

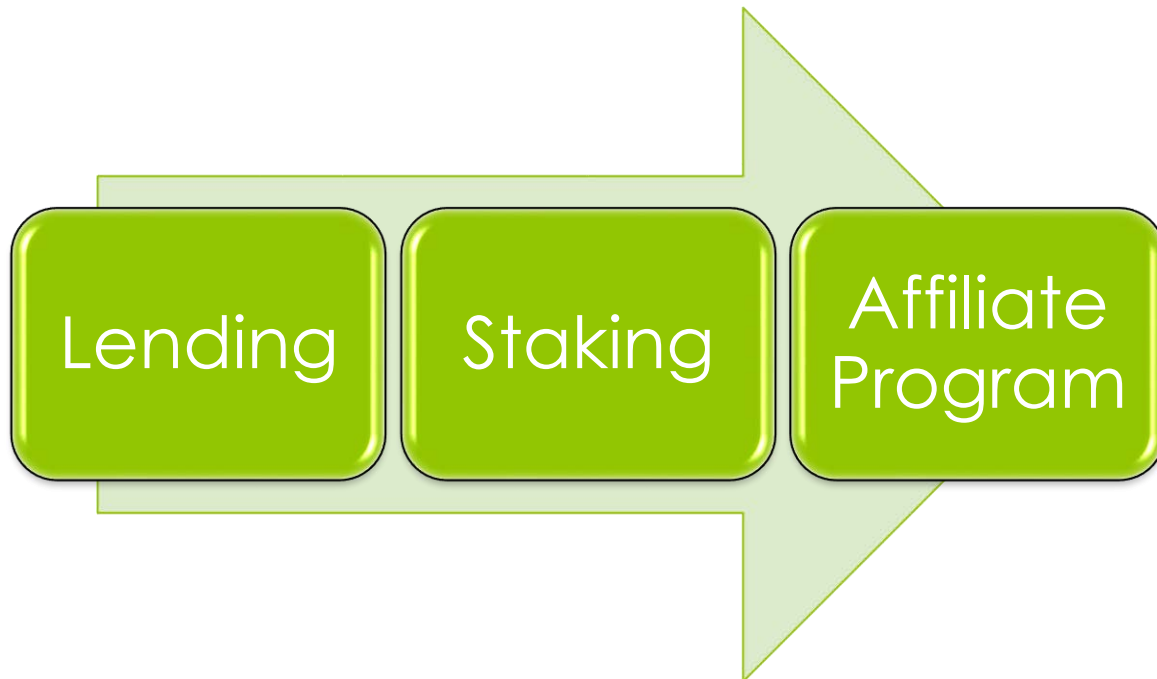
You can acquire BCP in more ways than by cryptocurrency exchange during the ICO stage of the project. We designed a mechanism that will guarantee all active users of our exchange platform can get BCP for every transaction they will make.

The amount of gained tokens will be calculated according to the value of the transaction. Tokens will be distributed fairly. They will be credited to the user's wallet as soon as the transaction is completed.

The token distribution mechanism is optimized to reward actively trading users. The estimation of the payback period is based on the system of rewards for investors; to be more specific, this will be based on daily exchange volume.

THE BITCASHPAY COIN OPPORTUNITY

We offer both lending and staking features. However, there is no room for mining as the BCP coin is an Ethereum ERC20 token; mining does not fit into our business model.



- **Lending** - 5% monthly, paid out daily.

Lending is where we generate the highest investor returns. We use the capital you allocate to our lending to generate a high daily dividend return. As the capital is locked in for an agreed term, we can better manage our cash flow, which allows us to offer you a much higher daily dividend payment.

Lending allows us to margin the funds you allocate. This leverage, combined with a capital release period, allows us to generate a very healthy and sustainable daily return for a period of your investment.

- **Staking** – BCP coins staked will earn 15% per annum, paid out daily. Other coins will earn 8% per annum, and also paid out daily.

Move your BCP coins or other cryptocurrency into your crypto bank or staking wallet, and reward is generated daily on those staked coins. Staked coins will be locked.

➤ **Affiliate Program**

The next way you can make a profit with BitCashPay Coin is through the affiliate program. On our Bounty/Airdrop, Presale, and ICO, you can earn 10% from your direct referrals and 5% from all your level 2 referrals. You can choose how you will get paid, either ETH or BCP coin. A total of 15% bonus in affiliate commission money is huge for leaders.

The bottom line is that the BitCashPay Coin is a great investment opportunity for everyone. Watch out for the ICO, and don't miss the chance to scoop up coins for as cheap as possible.

ROADMAP



ROAD MAP

- 2019
- Q3**
 - BITCASH FINANCIAL SUPPORT SERVICES JULY 30, 2019 Registered with Business No. 1101996
 - Development of Basic Crypto Wallet Started
 - Q4**
 - Development of Crypto Bank Started
 - Development of Crypto Lending & Staking Started
 - Crypto Wallet Testing
 - Crypto Wallet Launched to Live
 - Lending & Staking Testing
 - Lending & Staking Launched
- 2020
- Q1**
 - Android Mobile Application for Crypto Exchange & Cryptobank Started
 - Ecosystem Planning & Development
 - ICO Website Started
 - P2P Crypto Transfer Started
 - Q2**
 - Crypto Bank Market Analysis
 - Crypto Lending Planning & Development
 - Crypto Bank Infrastructure Planning
 - Integrated Wallet Development
 - P2P Crypto Transfer Testing
 - P2P Crypto Completed
 - Q3**
 - ICO Website Launch & Announcement
 - 8.5M BCP AirDrop & Bounty
 - BCP Token Pre-Sale
 - 30M BCP Tokens For Sale
 - 1ETH = 15,000BCP
 - Minimum of 0.5ETH Purchase
 - Round 1 - 200M BCP to be sold
 - 1 ETH = 12,000 BCP + 1 Free Bronze GPL Ad Pack
 - 10ETH = 120,000 BCP + 1 Free Silver GPL Ad Pack
 - 100 ETH = 1.2M BCP + 1 Free Gold GPL Ad Pack
 - Round 2(TBD) - 150M BCP to be sold
 - 1 ETH = 11,000 BCP + 1 Free Bronze GPL Ad Pack
 - 10ETH = 110,000 BCP + 1 Free Silver GPL Ad Pack
 - 100 ETH = 1.1M BCP + 1 Free Gold GPL Ad Pack



MARKETING PLAN

Our marketing plan focuses on the online promotion of the BitcCashPay platform. In marketing the platform, we will clearly emphasize the advantages of the users. The campaign will present the platform, its mission, and its global impact on a pre-defined group of users.

OUR MISSION

When it comes to cryptocurrency trading and exchange, we strive for simplicity and efficiency. We want to take part in education and the development of blockchain technologies on a global level. Our mission is to introduce cryptocurrencies to the general public, novice traders, and e-commerce companies that can also largely contribute to the development of cryptocurrencies. We will provide cashless real-time transactions.

Our mission is to introduce cryptocurrencies to the general public, novice traders, and e-commerce companies that can also largely contribute to the development of cryptocurrencies

THE GOAL

The main goal of this platform is the development of a community formed around our exchange application. A community of users who would trade together, communicate, share their expertise, and help each other. As we design our platform, we focused on the effectiveness of the trading process and on maximizing income concerning the current situation on the market.

MARKETING CHANNELS

The platform will be promoted on efficient communication channels that can be used to target a specific audience. A list of the channels we will be using has been presented below. Kindly note that the list is neither exhaustive nor definitive.

GUEST ARTICLES AND PR ARTICLES

Publishing guest articles on thematic websites is usually for free. This applies to smaller websites with lower reach. High-traffic websites and media servers publish PR articles for a fixed fee.

Reach: up to 20 million users per month

PPC

PPC is one of the most complicated marketing methods when it comes to advertising crypto products. This is even truer in comparison with the year 2017. Advertising ICO and other crypto projects are currently banned on browsers and Google, Facebook, LinkedIn, and Twitter content networks. This has, unfortunately, reduced the efficiency of performance marketing.

However, there are still many specialized websites, blogs, and media that offer PPC advertising or other forms of publicity with great potential.

Reach: depending on the budget, as estimated, it could be up to 5 million users per month.

PRESS RELEASE

A press release is a great way to inform the general public about the platform and its characteristics. This is not only limited in generating awareness to platform and the brand but it also allows us to measure visitors' conversion rates from information websites.

Reach: up to 10 million users per month

REFERRAL PROGRAM

These commission programs are the current trend in the industry. Both users and promoters will be rewarded if they successfully invite and convince their prospects to join the program.

Reach: 3 million users per month

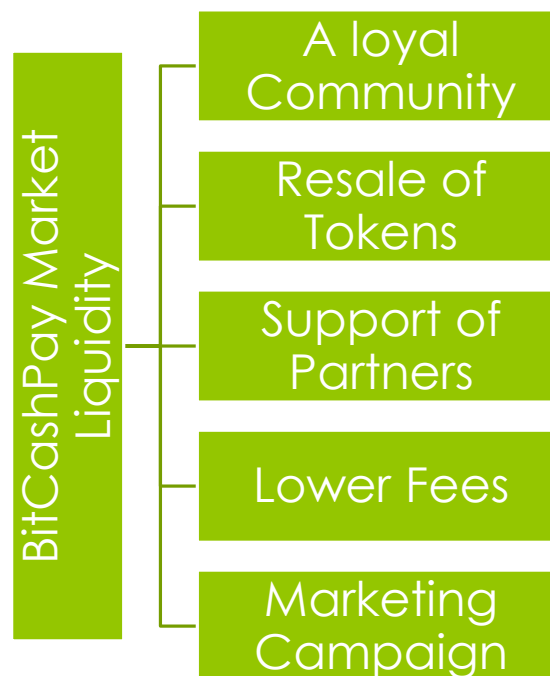
SOCIAL NETWORKS AND INTERNET FORUMS

This is one of the best ways to achieve significant reach within your target group at a relatively low cost. There are hundreds of communities on social networks, and these communities have hundreds of thousands of members. The advantage is that they are usually active members with the potential for long-term communication. Some of these channels offer paid advertisement that is easily quantifiable.

Reach: 30 million users per month

MARKET LIQUIDITY

Liquidity creation is an essential issue for all current and planned platforms for cryptocurrency exchange and trading. If a new platform can't create reasonable liquidity immediately after its launch, it can quickly lose the interest of early traders, and this can inevitably lead to a premature end of the whole system. We are fully aware of this issue, and that is why we have developed our strategic market creation plan. The plan is constantly evolving to reflect current cryptocurrency market development and allows BitCashPay to stay up-to-date with all legislative and economic changes.



➤ A LOYAL COMMUNITY

From the beginning of the BitCashPay platform, we know that we cannot survive without a healthy and loyal community. Even before our designers started with the first iterations of the platform itself, we have started to pitch ideas for a community-friendly environment.

Our goal was not just to create an environment for trading but also for seamless communication of our users, simple sharing of trading experience, and support of specific roles (asset managers, margin lenders, investors, and others). To make

this happen, we have integrated some tools into the platform: P2P chat, thematically-grouped rooms, and users' rating based on their trading performance and activity.

BitCashPay is successfully building its own community on social media. We look forward to have millions of followers on Facebook, Twitter, and Telegram. The followers would likely be involved in the fintech field, cryptocurrencies, and exchange trading. We hope to get very positive feedback from our community members.

➤ RESALE OF TOKENS

Tokens will make it big this year. Investors will be searching for a straightforward and, of course, a legal way to obtain them. Safe exchange platforms like BitCashPay with all necessary licenses will be the first stop for most of them. BitCashPay will provide a resale of trustworthy tokens.

Before we list and offer each one of them, every token will go through a multi-level security audit. To gain investors' trust, we will give extra care to the tokens that we're about to offer. The sale of tokens of blockchain projects, commodities, real estate, and other kinds of tradeable goods will enormously expand the liquidity of BitCashPay.

➤ SUPPORT OF OUR PARTNERS

Business is not built on lucky coincidences. We will try to work with many business partnerships with innovative companies and individuals, building mutual trust.

To achieve the best liquidity, we will combine liquidity from the top cryptocurrency exchanges, connecting us to the leading liquidity providers, while attaining residual one from our customers and the orders made.

Another critical factor we are planning to focus on is the trading volume. Our dedicated team will monitor the conditions to make trading smooth for the traders.

We will motivate them to trade with us, supporting trading volumes as well as liquidity as a result.

Furthermore, an extension of other services, like payments systems' variability, communication with vendors accepting cryptocurrencies, and the likes are incorporated into our global plan to make the exchange the best place for traders or other customers and achieve ideal liquidity.

➤ LOWER FEES

Trading fees are necessary to secure a trouble-free and secure infrastructure and to ensure future development and optimization of the application. For a platform of this scope, the regular work of a team of experienced developers, designers, and managers is a must.

Compared to other platforms, BitCashPay will not only offer lower fees than the most, but our fees will also be precisely adjusted according to the volume of transactions and current activity on the market. The fact that we are rewarding active traders with BCP is another small step to support the platform's liquidity.

➤ MARKETING CAMPAIGN

Our advertisement and PR experts have carefully chosen marketing channels to target the proper audience. The critical points of our strategy are precision and measurable effectiveness.

NOTICE

Nothing in this whitepaper should be regarded as a legal, financial, business, or tax advice, and you should consult your own legal, financial, tax, or other professional advisers before you engage in any activity in connection herewith. Neither BitCashPay, any of the project team members who have worked on the BitCashPay platform or project in any way whatsoever (the BitCashPay team) nor any third-party service provider shall be liable for any sort of direct or indirect

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Nothing in this whitepaper is or may be relied upon as a promise, representation, warranty, or undertaking as to the future performance of the BitCashPay platform. The agreement between BitCashPay (or its affiliate) and you, concerning any sale and purchase of BitCashPay coin, is to be governed by only the separate terms and conditions of such agreement.

BitCashPay and the BitCashPay team do not, and do not purport to, make, and hereby disclaim all representations, warranties or undertakings to any entity or person. Prospective purchasers of BitCashPay coin should carefully consider and evaluate all risks and uncertainties (including financial and legal risks and uncertainties) associated with the BitCashPay token sale, BitCashPay, and the BitCashPay team.

By accessing this whitepaper or any aspect thereof, you represent and warrant to BitCashPay and the BitCashPay team as follows:

(a) you acknowledge, understand and agree that BitCashPay coin may have no value, there is no guarantee or representation of value or liquidity for BitCashPay coin, and BitCashPay coin is not for speculative investment;

(b) in any decision to purchase any BitCashPay coin, you have not relied solely on any statement made in this whitepaper; and

(c) you shall at your own expense ensure compliance with all laws, regulations, and restrictions applicable to you (as the case may be).

All statements in this whitepaper, statements made in press releases or in any place accessible by the public and oral statements that may be made by BitCashPay and/or the BitCashPay team may constitute forward-looking statements (including statements regarding the intent, belief or current expectations concerning market conditions, business strategies and plans, financial conditions, specific provisions, and risk management practices). You are advised not to place any reliance on these forward-looking statements as these statements entail known and unknown risks, uncertainties and other factors that may make the actual future results to materially differ from what is described by such forward-looking statements. The forward-looking statements apply only as of the date of this whitepaper, and BitCashPay and the BitCashPay team expressly disclaims any responsibility (express or implied) to release any revisions to the forward-looking statements to depict events after such date.

This whitepaper may be translated into any language aside from English. In the event of any conflict or ambiguity between the English language version and any translated version of this whitepaper, the English language version shall over-rule. You accept that you have carefully read and understood the English language version of this whitepaper.

A WORD FROM BITCASHPAY CEO



What really differs us from other projects is that we make a bet on product development. We have already prepared the use-cases of BITCASHPAY TOKEN before we launch our token sale.

We have seriously moved forward for few years and created 6 products within one ecosystem: blockchain-based bank with staking, crypto lending, crypto exchange, crypto wallet, payment gateway for merchants and token sale platform.

We will continuously develop them by adding new features and functions for our customers. We are not afraid to make mistakes.

We will be the best blockchain-based business in the market.

You can support [BitCashPay](#) by purchasing our utility token – BCP.

The number of tokens is limited!

[BUY BCP TOKENS](#)

EXECUTIVE SUMMARY

About BitCashPay. BitCashPay is PH-registered company that has been operating since 2019. BitCashPay has already created all-in-one cryptocurrency ecosystem of 6 products. The one-stop fintech platform offers a full range of financial services within its already launched products. They are:

BitCashpay Blockchain-Based Bank/Crypto Bank in one of the BitCashPay's Lending Platform fastcash3k.com being the first in the Philippines enables clients to open crypto savings accounts. These accounts earn daily compound interest on their holdings in Bitcoin, Ethereum, Litecoin, Bitcoin Cash, Dash, Bitcoin SV, Electroneum, Tron, Ethereum Classic, Neo, Monero, Ripple XRP (8% APR) and BitCashPay token BCP (15% APR). [to be LAUNCHED]

BitCashPay Crypto Lending this service of BitCashPay has been started Last August 2019. It allows our Lenders to earn up to 10% per month, while the borrowers can loan up to 50% of the value of their crypto deposited in the platform. [LAUNCHED]

BitCashPay Crypto Exchange has custom design layout for traders, simplified cryptocurrency conversion option. Everyone can earn 50% referral bonus from the system fee on each trade deal. In our exchange we will offer ZERO FEES for BCP stakers/holders with over 10,000 BCP staked, and minimal fees for non BCP holders. [to be LAUNCHED]

BitCashPay Crypto Wallet is designed for daily use by monitoring cryptocurrency price changes in customer's portfolio as well as conveniently sending crypto to other members a P2P transferring. [to be LAUNCHED]

BitCashPay Payment Gateway we have already talked to some of our businessmen friends and they will accept BCP as payment of their products and services offered. Letting our BCP investors and holders to use their coins to buy goods and services. Our vision and goal is to use BCP as a payment for your daily needs, from buying your cellular phone loads, fast food products, fuel for your cars,

using your BCP APP wallet just scan QR codes from our merchants. Access your money anytime, anywhere, and get real-time transaction balance and history. [to be LAUNCHED]

BitCashPay Token (BCP) is the main payments instrument within the ecosystem. BCP token enables traders to cut maker/taker fees dynamically basing on the number of tokens placed on the account of BitCashPay Crypto Exchange as well as earn higher yields on BitCashPay Blockchain-Based Bank/Crypto bank on deposits placed in the token. [INTEGRATED]

Conception of the project. Since BitCashPay is the whole ecosystem (IS AN ECOSYSTEM AS A WHOLE), just one account needed to start using all the BitCashPay products.

BitCashPay is still fundraising and invites institutional investments to join the party.

DISCLAIMER AND RISKS

You fully understand that blockchain and cryptocurrencies/tokens, including Ethereum, Bitcoin, and BCP coin, are new and unverified technologies that are beyond the control of BitCashPay. The BitCashPay platform is subject to the following risks, which you expressly accept:

REGULATORY RISK

Since blockchain is still in the nascent stage of development, the regulatory status of BitCashPay coin and/or the BitCashPay Platform, and distributed ledger technology generally is unclear or unsettled in many jurisdictions. It is impossible to predict or know-how, when, or whether regulatory agencies may apply existing regulations or make new regulations regarding such technology and its applications, including BitCashPay coin and/or the BitCashPay Platform. In addition, it is still unclear as to how the current policies will be executed. All these factors may create uncertainty to project investment and liquidity. Blockchain has become the main target of supervision in major countries of the world. Regulatory actions could negatively impact BitCashPay coin and/or the BitCashPay Platform in various ways. For instance, if there is a legal limitation on the usage and sale of token, BitCashPay coin may suffer restriction and obstruction, or the development of the BitCashPay Platform and BitCashPay coin may be directly paused or terminated.

COMPETITION RISKS

With the advancement of information technology and mobile Internet, digital assets are gradually prospering, and several decentralized applications are consistently emerging, heating up competition in the industry. With the regular appearance and expansion of other platforms, the community will face continuous operational pressure and certain risks from market competition.

RISK OF TALENT LOST

BitCashPay has presently gathered a technical team and expert consultants with leading advantage and profound experiences in their respective professional sectors, including professionals with lasting engagement in the blockchain industry and core team with rich experience in the development and operation of Internet product. The core competitiveness of BitCashPay in the industry lies in its professional team and consultant resources, the loss of which may affect platform operation or any future development.

RISK OF DEVELOPMENT FAILURE AS A RESULT OF FUND SHORTAGE

In case of any adverse downturn in the virtual currency market (resulting in low prices for BitCashPay coin and other virtual currency raised by BitCashPay) or where there is prolonged development time, the BitCashPay team may face a shortage of development funds and possibly even suffer a subsequent serious shortage of fund for all activities. In such a case, there may be a risk that the BitCashPay Platform may not be developed as intended.

RISK OF PRIVATE KEY LOSS

After the digital wallet address of BitCashPay coin is extracted by the buyer, the only way to operate content in the address is by his/her associated secret key (private key or wallet passcode). Users are personally responsible for the protection of the associated secret keys that will be used to sign transactions and verify their asset ownership. Users understand and accept that if their private key document or passcode is respectively lost or stolen, their BitCashPay coin associated with their individual user account (address) or passcode will be unrecoverable and lost permanently. The best means for secure storage of a log-in document is to separately store the secret key at one or several places and avoid the use of a shared computer for this purpose.

RISK OF HACKING OR THEFT

Hackers, other dangerous groups, or entities may attempt to interrupt or interfere with the BitCashPay Platform and/or BitCashPay coin with any number of method(s), including guerrilla-style attack, DoS attack, Sybil attack, homogeneity attack, and malware attack.

RISK OF ABSENCE OF LOSS INSURANCE

Unlike bank accounts or accounts with other financial institutions, BitCashPay coin or related Blockchain network are generally with no insurance guarantee. For any loss under any conditions, no public individual or public entity will offer insurance.

RISK OF CORE PROTOCOLS

Currently, the BitCashPay Platform is developed on Ethereum. In the event of any defect, unexpected malfunction, or attack to the Ethereum system, BitCashPay coin or the BitCashPay Platform may suffer a stop or loss of function in a manner hard to expect. Given that BitCashPay coin and the BitCashPay Platform are based on the Ethereum protocol and architecture, any malfunction, breakdown, or abandonment of the Ethereum protocol or architecture may have a material adverse effect on BitCashPay coin and/or the BitCashPay Platform. Also, advances in cryptography, or technical advances (including the development of quantum computing), could present unknown risks to BitCashPay coin and/or the BitCashPay Platform by rendering ineffective the cryptographic consensus mechanism underpinning the Ethereum protocol.

SYSTEM RISK

There are risks associated with neglected critical defects in open-source software or large-scale failure of a global network infrastructure. Although some of the risks may lessen over time owing to bug fixes and breakthroughs in computation bottleneck, other risks are still unpredictable. Such risks include political factors or natural disasters that may interrupt any aspect of the Internet.

RISKS AS A RESULT OF BUGS OR CRYPTOGRAPHY DEVELOPMENT

Rapid cryptography development and advancement in science and technology, like a quantum computer, may bring the risk of cracking to the BitCashPay Platform, leading to possible BitCashPay coin loss.

RISKS OF INSUFFICIENT INTEREST

There is a possibility that the BitCashPay Platform may fail to be used by a large number of individuals or entities. This means that lots of people may not have enough interest in developing and enhancing relevant distributed applications. Such a lack of usage or interest may adversely impact the development of the BitCashPay Platform and BitCashPay coin.

RISK OF POOR ACCEPTANCE OR USER SHORTAGE

First of all, BitCashPay coin shall not be purchased for any investment, speculative, or other financial purposes. There is no guarantee that the BCP Coin will have any value. Even if BitCashPay coin may have some value after some time, such value can be very small if the BitCashPay Platform is not accepted by the market and is therefore short of users. Due to any possible reasons, including failure in business relations or marketing strategy, the BitCashPay Platform and all the future marketing efforts supported by the raised fund may fail to achieve success. In such a case, there will likely be few or no follow-up supporters for the BitCashPay Platform. This will be pretty unfavorable to this project.

RISK OF PLATFORM DEFECT

The BitCashPay Platform may fail to provide normal service due to defects caused by known or unknown reasons (e.g., large-scale Node crash), and may even suffer the loss of user BitCashPay coin in a critical situation.

RISK OF PLATFORM OR PRODUCT NOT REACHING THEIR EXPECTATIONS OR BUYER'S EXPECTATIONS

The BitCashPay Platform is still under development stage, and major changes may be made before the official version launch. The expectation or imagination by BitCashPay coin itself or by buyers for the function or manner (including behaviors of participants) of the BitCashPay Platform or

BitCashPay coin may not be satisfied. Such a situation may be caused by any analysis mistake or change of a single design and others.

OTHER UNPREDICTABLE RISKS

BitCashPay coin, based on cryptography, is a fully nascent technology that has not been tested. Aside from the risks already described in this whitepaper, there may be other risks that yet to be mentioned or not anticipated by the BitCashPay team. Also, other risks may come suddenly, or some of the risks identified above may occur in combination.