

We are BizzCoin Community

A unique Digital Currency
with a fully functional Eco-System



WHITE PAPER

www.bizzcoin.com

TABLE OF CONTENTS

Introduction	1
Problem Statement	1
High Transaction Settlement Time	1
High Transaction Fees	1
Political Risk	1
Wealth Redistribution	1
The Solution	2
BizzCoin	2
BizzCoin Wallet	3
BizzCoin Trading Platform	4
BizzMart	5
BizzCoin Point of Sale System	6
BizzCoin Trade Finance	7
BizzCoin International Remittance Platform	8
BizzCoin Cashpoint	9
BizzCoin Crypto Bank (infiPay)	10
BizzGaming	11
Use-Cases of BizzCoin	12
Referral and Reward Program	12
BTC Staking	12
Trade Finance	12
International Payment Remittance Platform	12
Technology	12
BizzCoin Eco-System	13
BizzCoin Economics	14
Token Distribution	14
Private Sale Phases	14
Public Launch	14
Roadmap	15
Team of Professionals	16



01. INTRODUCTION

01. INTRODUCTION

Blockchain-powered digital currencies, or cryptocurrencies, hold the massive potential to disrupt the financial market they can be issued and used without the involvement of a central bank or other traditional financial institutions.

All fiat money in circulation today is owned by the central and commercial banks of the underlying currency's legal jurisdiction, except for cash that is in the hands of individuals. The bank holds a liability to the depositor but can utilize the depositor's money to give to another individual as a loan.

With cryptocurrencies, funds are owned by individuals who hold the keys - it is a fundamental difference between crypto and conventional banking. The technology that fortifies cryptocurrencies, the distributed consensus ledger (DCL), revolutionizes crypto transactions. It provides comprehensive and secure transaction records without utilizing a central registry. This forges the path for peer-to-peer transactions, making third party functions redundant.

02. PROBLEM STATEMENT

The current monetary system, driven by fiat currency, is plagued by serious problems like time-consuming and expensive transactions, limited accessibility to the national currency, money-laundering, and more. The following points elaborate on the problems with fiat currency.

High Transaction Settlement Time

As with fiat currency, domestic and international money transfer takes days or even weeks to go through. Specifically for international transactions, every cross-border transaction has to traverse through correspondent banks responsible for managing activities like receiving and collating payment messages before retransmitting confirmation or denial to respective banks. This increases the settlement time of transactions.

Today, many businesses rely on timely deliveries which are shipped when the transactions are processed. A delay in transactions means a delay in the shipping of orders that can cost companies millions in lost revenue and productivity.

High Transaction Fees

Conventional banks charge somewhere between 0.5 percent and 5 percent to transfer money. Apart from this, banks also charge an additional one-off fee for the transaction and offer worse than the market exchange rate for cross-border transactions.

This can result in businesses losing between 1 percent and 5 percent of potential earnings on transfer fees alone. This elevates the prices of products for consumers and reduces wages as businesses try hard to cut costs to make a profit.

Political Risk

A major problem with fiat currencies is hyperinflation. Hyperinflation occurs when the price of goods and services increases by over 50 percent a month. As the governments control fiat currency, they can print as much new money as they like which devalues the money in circulation.

The most upsetting example of this is Venezuela. The country registered approximately 54,000,000 percent overall inflation rate since the year 2016. The native currency of Venezuela devalued by more than 95 percent, making the residents suffer extreme poverty and inaccessibility to basic human necessities.

Wealth Redistribution

Arbitrarily increasing the quantity of currency in an economy has an adverse effect on the distribution of money and, thus, redistributes purchasing power, stealing wealth from the majority, such as wage workers and savers, to serve the interests of a privileged minority. Redistribution of wealth leads to a net loss of wealth to society. Government deficit spending, which should otherwise be motivated by good intentions, alters the quantity of currency in circulation and results in currency debasement.



03. THE SOLUTION

BizzCoin offers a comprehensive solution to the major problems faced by the traditional, fiat-driven monetary system. BizzCoin envisions building a crypto-powered ecosystem comprising BizzCoin, wallet, trading platform, point of sale platform, and more, to effectively replace fiat currency while empowering users to harness the power of crypto in all types of transactions - from trade finance to international payment remittance to trading.

3.1 BizzCoin

BizzCoin will be an ERC20 token that can be bought in exchange for Bitcoin (BTC) and Ethereum (ETH). The sale of BizzCoin will be carried out through an Initial Coin Offering (ICO), which will be carried out in two phases - Public sale and Private sale. While Private sale will be for the Team and Advisors, The Public sale will allow anyone across the globe to participate in the sale and buy BizzCoin.

Designed on Ethereum blockchain, BizzCoin will allow for accelerated transactions and lower transaction fees. BizzCoin will play a chief role in driving transactions on all BizzCoin platforms, such as BizzCoin trading platform, BizzMart, BizzCoin Point of Sale system, BizzCoin trade finance, and BizzCoin cashpoint. BizzCoin will also be the backbone of the BizzCoin referral and reward program.



03. THE SOLUTION

3.2 BizzCoin Wallet

BizzCoin wallet will be a mnemonics-based, secure mobile wallet to send, receive and store BizzCoin. Initially, the wallet will support Bitcoin, Ethereum, and ERC20 coin, and will scale in the future to integrate more coins.

BizzCoin wallet will completely respect the privacy of the users; it will not store users' private keys anywhere, enabling the users to have complete control over their assets. Furthermore, the 12-word mnemonics phrase will allow the users to easily restore their wallets in case the device (on which the wallet was initially installed) breaks down or is stolen.

The security of BizzCoin wallet will be achieved with the integration of industry-leading security features like multisig and biometric authentication. The multisig feature will require more than one user to authenticate transactions, thus eliminating the risk of a single point of failure, and thereby, fortifying the security of the wallet. Similarly, biometric authentication (facial recognition) will reinforce the security of BizzCoin wallet by enabling only legitimate users to process the transactions.

Features of BizzCoin Wallet

- ✓ 12-word mnemonics phrase
- ✓ Biometric authentication
- ✓ QR code scanner
- ✓ Multi-signature support
- ✓ Two-factor authentication
- ✓ Password-protected access
- ✓ Multi-currency support
- ✓ Near Field Communication (NFC)
- ✓ Multi-layer security
- ✓ Automatic denial of duplicate payments
- ✓ Automatic conversion rates
- ✓ Home screen customization
- ✓ Easy portfolio management
- ✓ Self-explanatory interface



03. THE SOLUTION

3.3 BizzCoin Trading Platform

BizzCoin trading platform will be a cryptocurrency exchange designed for beginners and experts alike. It will allow the users to trade major cryptocurrencies, including Bitcoin, Ethereum, and BizzCoin, and will potentially enable easy deposits and withdrawals, assessment of users' portfolio performance, and seamless monitoring of users' digital assets all in one convenient place.

BizzCoin trading platform will be underpinned by a robust matching engine for quick transactions, with minimum latency. Leading security features like two-factor authentication, SSL encryption, and more will help achieve high-level security, enabling platform users to trade with confidence. The multi-currency wallet integrated into the exchange will serve as a secure place for platform users to store and transfer their crypto assets.

Additionally, the BizzCoin trading platform will be integrated with a referral program of up to two levels; users will get incentivized for referring BizzCoin trading platform to their family, friends, and others.

Features of BizzCoin Trading Platform

- ✓ High TPS (Transactions Per Second)
- ✓ Robust matching engine
- ✓ Secure hot wallet integration
- ✓ Geography-based KYC and AML verification
- ✓ Referral program
- ✓ Multilayer security
- ✓ User-friendly interface
- ✓ Crypto and fiat support

Security Features of BizzCoin Trading Platform

- ✓ HTTP authentication
- ✓ Data encryption
- ✓ Jail login
- ✓ Anti-denial of service (DoS)
- ✓ Anti-distributed denial of service (DDoS)
- ✓ Cross-site request forgery (CSRF) protection
- ✓ Server-side request forgery (SSRF) protection
- ✓ HTTP parameter pollution protection



03. THE SOLUTION

3.4 BizzMart

BizzMart will be an e-commerce portal wherein users will be able to register either as Buyers or Sellers to buy or sell a diverse variety of products respectively. The products available on the platform will range from electronic goods to home décor products to health and beauty products to automotive, and more. The platform buyers will be able to enjoy an added advantage of getting exciting gift cards for purchasing on BizzMart using BizzCoin.

BizzMart will serve as a global platform, which means that users from across the globe can use the platform to buy or sell their preferred products. All of the payments on BizzMart will be made using BizzCoin. This will eliminate the need for users to convert their national currency into a specific currency to carry out the purchasing process. Anyone holding BizzCoin tokens can buy the products on BizzMart from any part of the world.

Once the buyers have made their purchase on BizzMart, they can leverage real-time tracking and gain a clear visibility of where their order has arrived. The sellers, on the other hand, can track their payments and ensure complete transparency in the payment process.

Features of BizzMart

- ✓ Flexible shopping cart
- ✓ Payment gateway integration
- ✓ Order management
- ✓ Multi-layer security
- ✓ Scalable infrastructure
- ✓ Real-time order tracking
- ✓ Reporting and management
- ✓ Logistics integration



3.5 BizzCoin Point of Sale System

BizzCoin Point of Sale (POS) system will serve as an advanced gateway to pay for any products or services using BizzCoin anytime, anywhere. This will empower every business - from mom and pop shops to SMEs to large enterprises - to use cryptocurrency without the need to pay any significant fees.

The point of sale system will potentially benefit businesses and individuals when making cross-border payments for products or services as the BizzCoin point of sale system will not only expedite the payment process but also make it cost-efficient and transparent. Furthermore, it will eliminate the need for the buyer to convert his/her national currency to the supplier's country's currency as BizzCoin tokens will serve as a global currency and hold the same value worldwide.

As for the working of BizzCoin point of sale system, the platform will operate as follows:

- ✔ The merchant will have the option to input the price of the commodity
- ✔ BizzCoin POS will convert the merchant's price to equivalent BizzCoin tokens, along with the transaction fee
- ✔ The buyer will pay for the commodity using BizzCoin by scanning his/her QR code

Once the merchants are paid in BizzCoin, BizzCoin POS will enable the merchants to liquidate their tokens with other cryptocurrencies in their merchant account. The BizzCoin POS system will be linked to an exchange platform and have a wallet integrated into it, to enable seamless conversion of BizzCoin to merchant's preferred cryptocurrency.



03. THE SOLUTION

3.6 BizzCoin Trade Finance

The BizzCoin trade finance platform will streamline payments between importers (buyers) and exporters (merchants). These payments will be made using BizzCoin, which means that both buyers and merchants can benefit from secure and transparent transactions regardless of their locations.

Furthermore, the BizzCoin trade finance platform will eliminate problems like delivery delays due to process overheads and lack of insight into the movement of funds and the effort needed for counterparty due diligence and contractual compliance process. The robust platform will substantially increase the efficiency of the trade process, eliminate fraud, provide better visibility into the trade supply chain, and increase BizzCoin usability and popularity.



03. THE SOLUTION

3.7 BizzCoin International Remittance Platform

The existing cross-border payment process is beset with inefficiencies like long transaction settlement time, huge transaction processing fee, and lack of visibility due to the involvement of a large number of intermediaries in the process.

BizzCoin international remittance platform will eliminate all these inefficiencies, forging the path for cheaper, accelerated, and transparent cross-border transactions using BizzCoin. It will be a huge benefit for migrant workers who have to often pay huge transaction fees and wait for a long time to send money to their families in their hometown. Besides migrant workers, the BizzCoin international payment remittance platform will benefit international merchants by enabling quick and transparent cross-border transactions.

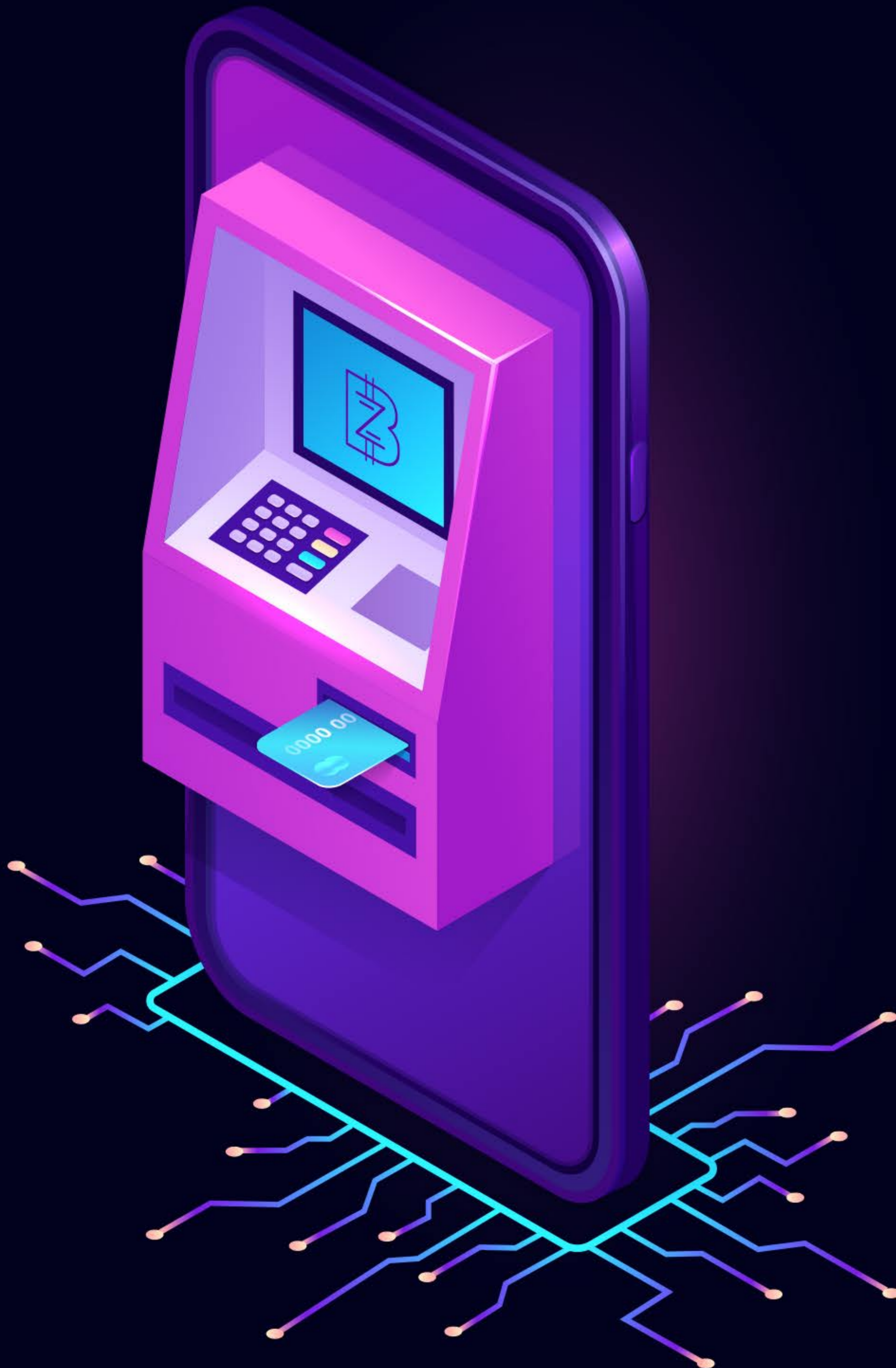


03. THE SOLUTION

3.8 BizzCoin Cashpoint

BizzCoin cashpoint will serve as an ATM to enable users, from across the globe, to purchase and deposit BizzCoin in exchange for fiat currency. BizzCoin cashpoint will accept various fiat currencies, making it easier for users to purchase and deposit BizzCoin for their preferred currency. This will help new market participants to quickly and easily tap into the billion-dollar crypto market.

To buy or deposit BizzCoin, users will have to simply scan the QR code of their wallet address and enter the amount that they want to purchase or deposit. BizzCoin cashpoint intends to make it easier for users to buy and sell BizzCoin.

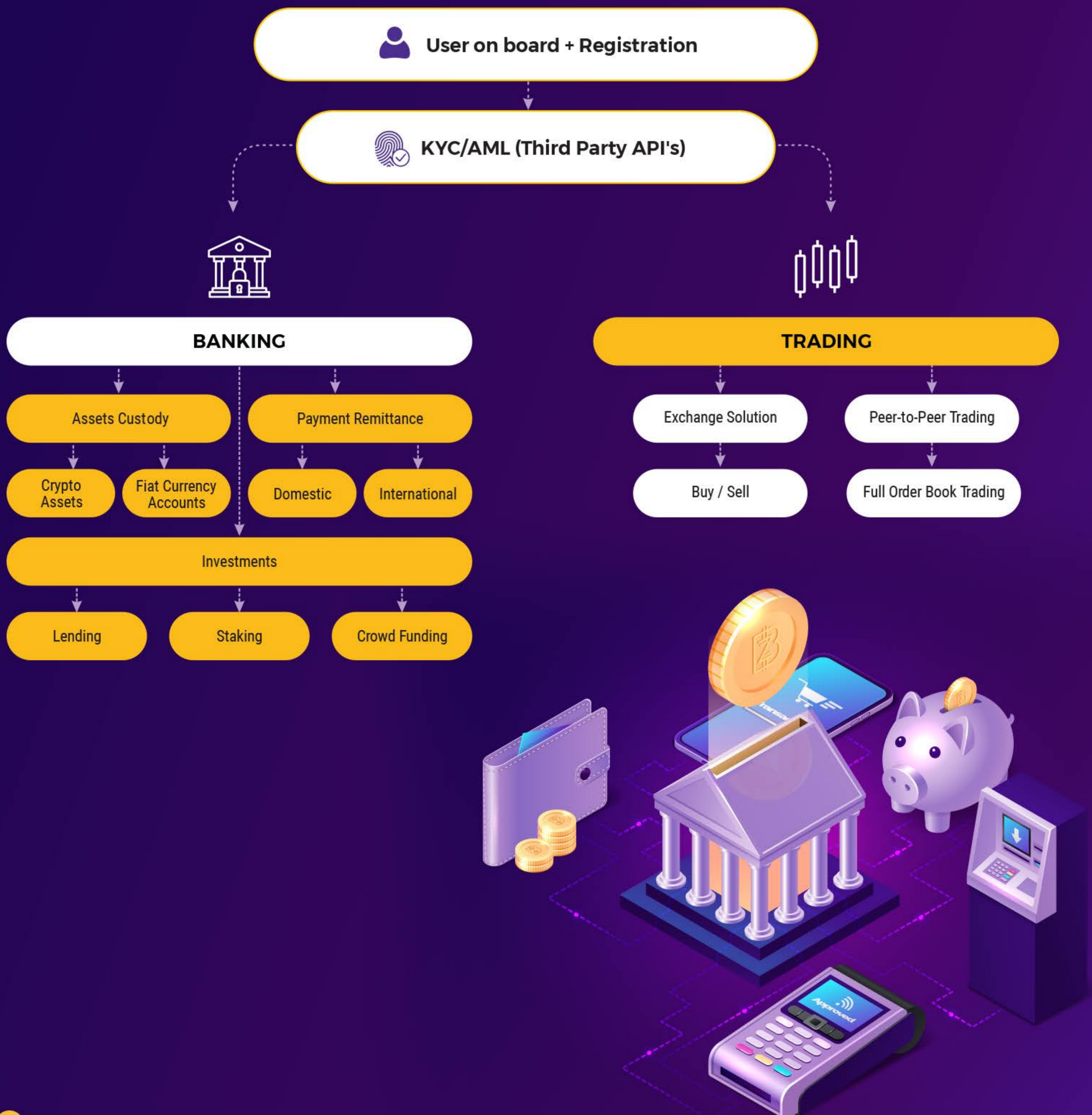


03. THE SOLUTION

3.9 BizzCoin Crypto Bank (infiPay)

Over 3 billion people around the globe are unbanked, unable to securely save, invest, or borrow money. For low income individuals living in developing countries, the barriers of entry to traditional financial services are simply too high. Without a bank account, the unbanked individuals are completely reliant on physical fiat currencies that can be unsafe to store personally and difficult to manage. Without a credit history, their access to loans and insurance is also limited, making it harder for these individuals to start businesses or even buy a home.

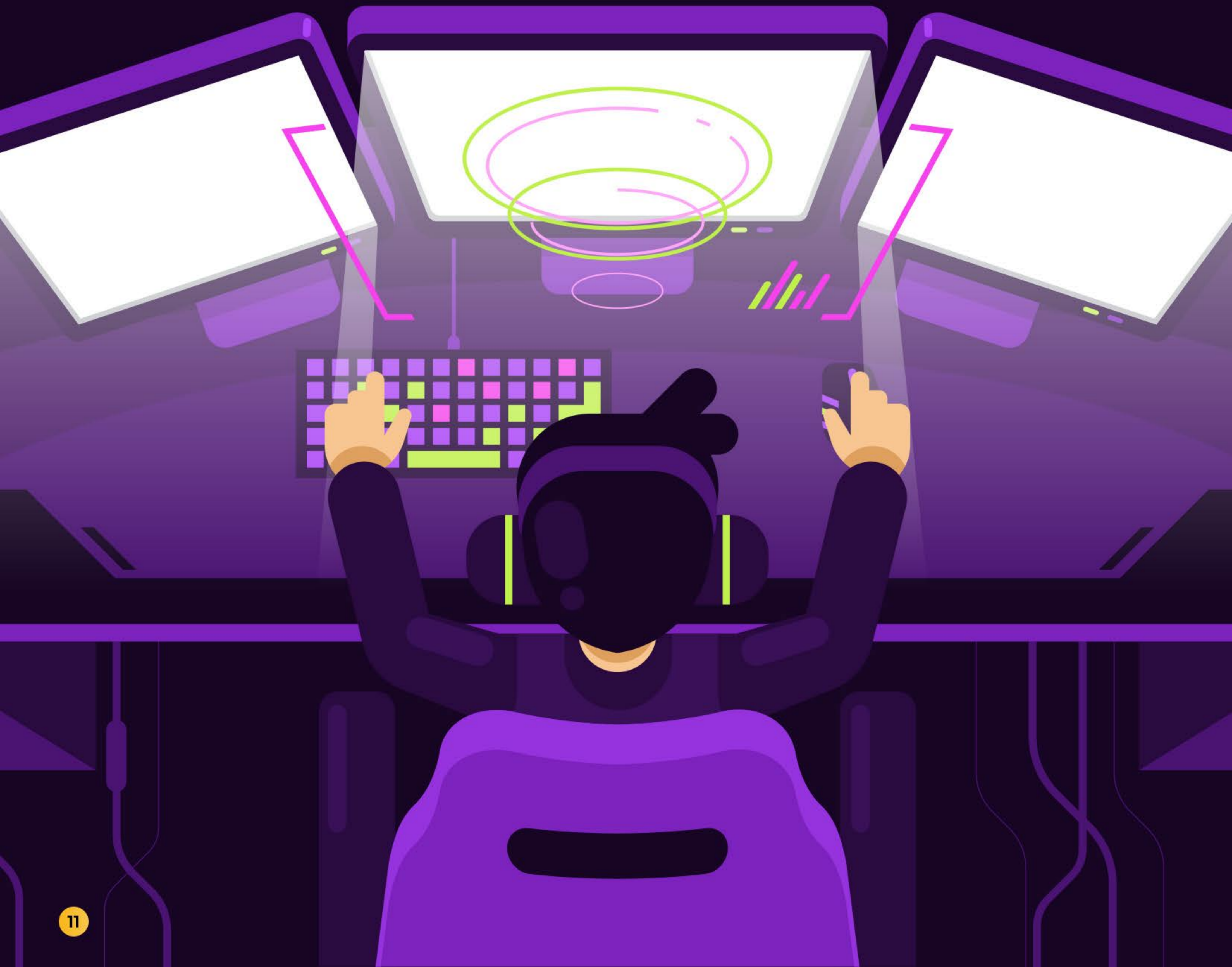
BizzCoin envisions expanding its offerings to deliver comprehensive crypto banking solutions to bring 3 billion unbanked and under-banked population of the world under financial inclusion, providing them with easy access to financing. BizzCoin bank will comprise all-inclusive solutions for banking and trading - from assets custody solutions to crowdfunding to peer-to-peer trading, and more.



03. THE SOLUTION

3.10 BizzGaming

Playing games will not just be fun anymore – it will be your opportunity to earn lucrative rewards. BizzGaming provides an intuitive gaming platform where you can directly play exhilarating games on your smartphone and stand yourself a chance to win BizzCoin. Turn your love for gaming into an opportunity to reward yourself with BizzGaming.



04. USE-CASES OF BizzCoin

The BizzCoin can potentially be used in the following situations:

Referral and Reward Program

The referral and reward program will comprise the following:



Trading bonus

Traders will get incentivized on Buy Volume only. Buyers will get (figure) percent of Buy Volume as a bonus in the form of BizzCoin



Referral bonus

Users, who refer BizzCoin trading platform to other users, will benefit from our 2-level referral bonus program.

BTC Staking

Users will benefit from BTC staking by holding Bitcoin. Users will be able to choose from different plans such as 6 months, 12 months, 24 months. There will be minimum investment amount, lock in period and annual ROI (%) as per the plan selected.

Trade Finance

BizzCoin trade finance platform will act as a bank or financial institution to replace traditional banking institutions and formalities required between importers and exporters. The platform will facilitate trade-related transactions that will be carried out using BizzCoin.

International Payment Remittance Platform

The use of BizzCoin for international payment remittance will forge the path for quick, cost-efficient and transparent transactions. In addition, it will increase the use and popularity of BizzCoin.

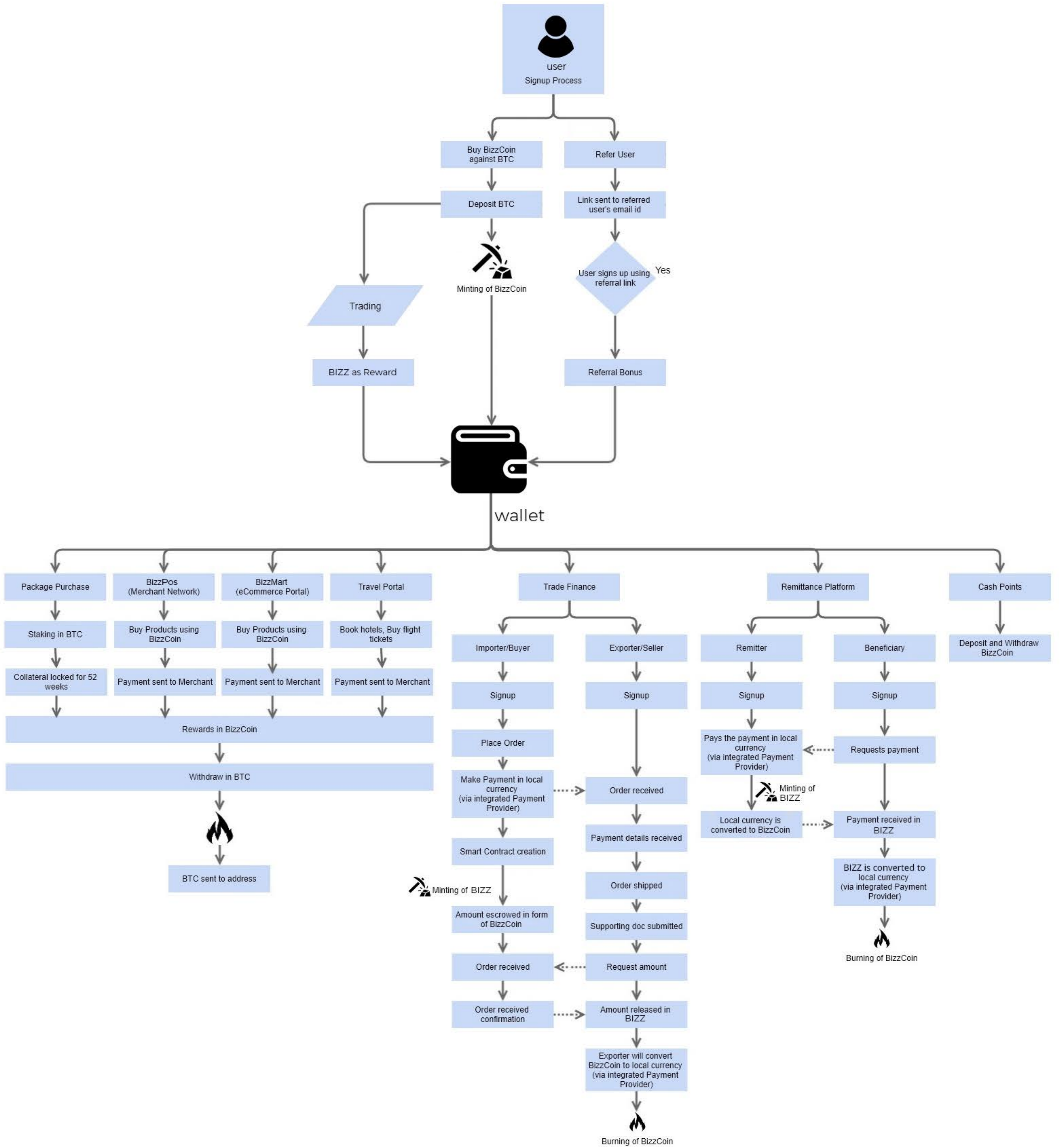
05. TECHNOLOGY

BizzCoin will be created on Ethereum blockchain using ERC20 standard. It will enable:

- ✔ Efficient use of BizzCoin on compatible platforms and exchanges
- ✔ Operations with compatible decentralized applications (DApps)
- ✔ Seamless interaction of BizzCoin with other currencies, smart contracts
- ✔ Interchangeability of BizzCoin
- ✔ Quick and easy transactions with the receipt and sending of BizzCoin



BizzCoin ECO-SYSTEM



06. BizzCoin ECONOMICS

NAME	BizzCoin
TICKER SYMBOL	BIZZ
STANDARD	ERC-20
CAN BE BOUGHT AGAINST	ETH, BTC, USDC, and many more

BIZZ Distribution

A total of 320 Million BizzCoin will be given during different sale phases. The distribution of BIZZ during each sale will be as follows:

SERVICE	TYPE
PRIVATE SALE	25M BIZZ
PUBLIC SALE	295M BIZZ

Private Sale Phases



Phase 1

5M BIZZ
1 BIZZ= 0.20 Euro



Phase 2

5M BIZZ
1 BIZZ= 0.22 Euro



Phase 3

5M BIZZ
1 BIZZ= 0.24 Euro



Phase 4

5M BIZZ
1 BIZZ= 0.26 Euro



Phase 5

5M BIZZ
1 BIZZ= 0.28 Euro

Public Launch



1 BIZZ= 0.30 Euro



07. ROADMAP

Q1
2020

ICO Launch
BizzWallets
BizzExchange
BizzMart
BizzTravel

Q2
2020

BizzPOS
BizzATM

infiPay
BizzGaming

Q3
2020

BIZZ
Remittance

Q4
2020

BIZZ
Lending

Q1
2021

BIZZ
Trade Finance

Q2
2021

BIZZ
Master Nodes

Q3
2021

BIZZ
Social Trading

Q4
2021

08. TEAM OF PROFESSIONALS

Our team of highly qualified professionals are trained in different areas of business and management, programming, IT, Technological Development, Network and Communication. We have year's of experience in the sector, proving our expertise.



RIZWAN GOHAR
CHIEF FINANCE OFFICER



GURPREET DHALI WAL
MANAGING DIRECTOR



REHAN GOHAR
CHIEF EXECUTIVE OFFICER



GRAHAM PATERSON
CHIEF MARKETING OFFICER



FELIX FUERTES
CHIEF TECHNOLOGY OFFICER



MAURICE BROOKES
CHIEF INFORMATION OFFICER



PAUL CHALMERS
CHIEF OPERATIONS OFFICER



SHWETA BHUSHAN
CHIEF COMPLIANCE OFFICER



DR. ARSLAN ALVI
MASTER DISTRIBUTOR