



CASHPAYZ COIN

White Paper
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Cashpayz coin

“Currency that aims to changing the future payment methods by conecting technology to daily utility.

Start Date

End Date

20 April 2018 - 20 June 2018

What is ERC20 Token?

'ERC' stands for "Ethereum Request for Comments". This is an official protocol for proposing improvements to the Ethereum network. '20' is the unique proposal ID number.

'ERC20' is actually a standard that tokens on the Ethereum network can meet and tokens that check all the necessary boxes are deemed 'ERC20 Tokens'. These tokens are blockchain assets that have value and can be sent and received like Bitcoin, Litecoin, Dash, Ethereum or any other cryptocurrency.

The difference between these tokens and a standalone currency like Bitcoin is that ERC20 tokens rely on the Ethereum network hosted by Ethereum addresses and sent by Ethereum transactions.

All ERC20 tokens transact on the same network that your Ethereum wallet uses. Hence an CPC address is also a GNT address is also an EOS address and so forth.

Cashpayz concept

The world of finance is about to change beyond belief. Decentralized blockchain technology brings incredible new opportunities to our society. Everyone can now be an equal part of a newly forming ecosystem of either financial or socially influential movements.

Cashpayz has formed a team of highly ambitious blockchain professionals to achieve an important goal — to become the leader of online crypto processing industry.

Online retail industry continues to rise sharply. According to all major experts, the revenues of e-commerce will double in the coming 3 to 4 years. This fact reflects where Cashpayz is going with its business development. While the market share of traditional payment processing companies will also increase over this period, crypto processing is expected reach an absolutely unprecedented new level. Currently the adoption of blockchain based payments on the major online retailers is LESS THAN 1% in comparison to all traditional payment methods. This is exactly why the timing and opportunities for Cashpayz to start expanding could not be any better. Most of the blockchain experts agree that the implementation of various decentralized solutions has only just started and is currently in its infancy.

Cashpayz online crypto processing will instantly allow everyone to use cryptocurrencies for all types of payments. The growth of our industry is projected to develop exponentially. This is where the money is today and this is where more money will be tomorrow.

VISION

In the digital age not all revolutions have already happened. Breakthrough of blockchain technology essentially changes the understanding of money as a traditional payment method.

A variety of blockchain based cryptocurrencies has started to disrupt many areas from traditional banking, all the way to online payments processing. This is where Cashpayz come in.

The vision that has inspired us to create Cashpayz comes from incredible dynamics of the Cryptocurrency market. Ever-increasing acceptance makes them an equivalent part of global financial ecosystem.

What it means to us is that e-commerce units of any type and scale will start to adopt the blockchain based payment technologies. It will require innovative yet secure and wide reaching payments processing service providers. Market is growing exponentially. All e-shops as well as big retailers where you currently shop are on the threshold of integrating blockchain based payment methods.

It is perfect timing for Cashpayz to emerge and lead the evolution of crypto-payments. We focus on real, living processes of B2B businesses which will be reinvented according to the global markets needs. This is the direction Cashpayz has chosen and that is the way e-commerce is headed. We will make sure that spending all types of crypto-holdings is instant and secure for both individuals and businesses.

Blockchain Overview and Mechanism

The above mechanisms require significant volume of activity (with a large amount of state) and is not at this time suitable for all activity to occur on the Ethereum main chain however the construction would be to bond trading activity in the public Ethereum chain with contract execution input being provided by the CPC chain. We are building a blockchain which hooks into other Blockchain to allow for trading across token/asset classes largely backed by Ether. From the perspective of any individual chain, we are building a scalable blockchain whose contract state is bonded by the activities of the CPC chain itself. Activity on other chains can interlink with this chain via interchange committed proofs similar (but constructed differently) to BTC Relay on the CPC chain which can be submitted on Ethereum. The CPC chain validates the activity of the behavior of all participants (including activity on other chains). In other words the role of the CPC token is providing computation and enforcement. The token itself acts as a bond for its activity on this blockchain, improper activity results in the token/bond being burned on the CPC chain. By creating a custom chain with deep enforcement we are able to construct a system where consensus rules optimize for high-performing activity.

The design optimizes for rapid execution and clearing with slower settlement. Future iterations may include shading of the CPC chain but the initial iteration will presume high-throughput capacity for block propagation. Owning CPC tokens buys the right to validate this blockchain, within its consensus rules. Transaction fees on the network including (but not limited to) payment, interchange, trading, and clearing house use are given to non-faulty validators who enforce bonded contract states. The token will have value derived from the fees derived from this network with the obligation/cost of providing validation to its users. This token must have value to prevent low-cost attacks and is necessary to enforce this network. It may be on our roadmap to allow for delegating validation to third-parties, where by a limited amount can be slashed at a time before redelegation is required (the exact mechanism is not yet specified for security modeling). As this will be designed as a high-performing system, a linked-via-proof blockchain construction is necessary. We expect that this system will be able to handle extremely high volumes of transactions and hence will only do final delivery over Ethereum. Clearing and settlement occurs over the CPC blockchain. Consensus rules are enforced via this proof-of-stake network. As part of the consensus rules of this network, it is required that all CPC validators also run the Ethereum network to validate in parallel resulting in Ethereum as a first-class citizen with regards to inter-blockchain validation. It is assumed for features such as Ethereum/ERC-20 bonding and withdrawals that BLS signature schemes (or alternatively Schnorr) will be enabled in Ethereum in the near future. For cryptocurrencies, these tokens are non-custodial and instead locked in smart contracts (unlike other exchange platforms such as Ripple, which requires trusted gateways representing the underlying). It also does not rely on named centralized validation sets (e.g. Ripple).

Advantages

Single wallet — hundreds of opportunities

Cashpayz will be developing a platform for effective B2B business-oriented crypto processing. To make sure the individual clients as well as all business needs are met, the first stage of Cashpayz platform development will integrate the 100 most used and trusted cryptocurrencies. Different businesses have different needs. The blockchain based currencies have brought a completely different approach to it as a method of payment.

The fact alone that a currency can be pre-programmed to also provide additional functions in certain environments (tokens) requires a new universal tool to make them spendable. This tool will be Cashpayz online processing platform where the most popular cryptocurrencies will be available to every business.

We will protect your crypto-assets

In the current situation with ordinary bank cards — there are many risks when it comes to online payments. A wide number of phishing schemes and other scams can easily be performed with the centralized networks as they currently are.

Cashpayz will literally disable this sort of risk because of our sophisticated KYC standards which will be necessary to comply with in order to become our business client. Minimizing the service fees and generally making our service affordable to even the smallest, business is our priority but only if they comply with strict regulations and good practice of the blockchain community. Cashpayz will implement blockchain based KYC to ensure maximum reliability of information distribution.

The individual customers of our clients will certainly be happy with this sort of approach. The general power and acceptance of cryptocurrencies will increase at a much higher pace when all security measures are in place. This is simply because everyone can trust the other party which is certainly not the case at the moment.

We believe in the synergy of blockchain and ordinary business but it must be built on trust.

One-click crypto payments? Yes, please

Cashpayz is building a platform that will enable exceptionally fast crypto transactions. Current situation where transaction speed is low and its cost is high cannot be used in most e-commerce businesses. Cashpayz will change the way transactions interact within internal system due to our complex algorithm which enables certain operations to be performed before they are uploaded to blockchain. Yet it will remain secure and reliable as it should.

The platform enables a merchant to receive the funds in up to 2 seconds. For all global businesses it is very important to be able to get all funds at its disposal as soon as possible.

The Cashpayz platform will reduce the time of receiving funds from days or weeks to a couple of seconds. Certain current payment gateways can delay the receipt of funds by 1 to 2 weeks, especially when a transaction needs to clear through faraway (or less trusted) bank locations.

Great example would be a simple e-shop where our client sells trending electronics. When a retail customer pays for the goods, a merchant gets his funds straight away. No delay, no uncertainty about payment gateway failures, frauds or slow and problematic international bank transactions.

Transaction gets uploaded to the blockchain of whichever cryptocurrency that is used as a payment method. It only takes 1 to 2 seconds for everybody to see the transaction making it transparent and fast.

In this whole chain of business processes is the cash flow. Currently there are obvious difficulties when it comes to small businesses desire to sell as much trending production as they can.

All money that could fuel the growth of a small business gets trapped in the layer of financial middlemen. What it means to a small business is that there is no way to grow fast unless they borrow much more capital to increase their cash flow. Borrowing money means added risk. Getting their own money back the minute a product is purchased simply eliminates the need to borrow and enables any small business to expand at a much faster pace using their own funds.

Our fee — almost free

Advantages of Cashpayz payment processing platform is, of course, its cost. Cashpayz will only charge 0.5% commission on all transactions. In comparison with other processing companies and service providers, Cashpayz will be the most cost effective on the market.

The low price of a transaction performs two important roles:

- a) Cost effective alternative to traditional banking and other payment service providers for any type of online based business.
- b) Encourage businesses to adapt crypto currencies much more effectively. Cashpayz is going to bring the benefits of blockchain to every business unit around the world.

The Cashpayz team is less concentrated on getting the maximum amount of commission but rather the spread of the technology worldwide.

Quick and effective market penetration of an incredibly dynamic blockchain industry is more important than focusing on a single line on a P/L sheet today.

Our business strategy is designed to reach the most e-commerce business units and enable their potential in the newly forming industry of decentralized global payments.

100% trusted merchants meet 100% trustworthy clients



There are cases when for one reason or another either the transaction or the item does not meet the requirements of the other party. If both of those parties can resolve the issue on their own — it's great, but if they cannot? Cashpayz platform will introduce merchant rating. It will apply to all of our clients who sell anything anywhere. Let's say the retail client does not get its item due to some unforeseen circumstances. No matter which party might have caused the issue it is always important to have a back up. In the cases where both parties do not reach agreement within a 7 day period, there will be a procedure initiated which will involve a 3rd party moderator. This person will be acting as a neutral party who will initiate an effective issue solving procedure for both — buyer and seller. In case of common agreement, no negative feedback will remain on either party.

However, if similar cases start to emerge more often and will involve the same merchant or a buyer, Cashpayz team reserve the right to exclude the seller from the platform to prevent any loss of funds or possible frauds of any kind. In general, all buyers will be able to rate all the sellers that will be using our platform as their processing tool. Cashpayz will monitor the transactions and all feedback generation carefully in order to maintain the high transparency of all cryptocurrency related operations.

Decentralized revolution for online payments



One of the main visions beyond the development of the Cashpayz platform is a desire to create synergy of online processing efficiency and increase opportunities for cryptocurrencies. Cryptocurrency general acceptance prevails among the individual users. On one hand, it offers great opportunities to all sorts of transactions making them fast, low cost and secure. On the other hand, this is one of the most desired combination to any business making it easy to adapt. According to Cashpayz philosophy and the currently fast changing rules of the financial world: it seems that one important message is clear — the evolution of decentralized networks will continue to increase at an even more rapid pace. Cashpayz will enable everyone to buy cryptocurrencies using their ordinary bank cards. All purchased Altcoins will also be stored in secure wallets. Moreover, we will be providing the most cost effective and efficient B2B online payment processing solution.

This widely covering solution which starts from every individual and ends at any of the largest corporations is unique. Cashpayz focuses on reaching all members of the financial ecosystem in order to implement smooth and fast service. This may only be possible by eliminating as many layers as possible which is what we aim to do.

Exponential growth of crypto adoption

It is also important to look at e-commerce sales growth alone. Even without the involvement of blockchain technology, the industry is set to double in generating revenues 3-4 years from now. It is a considerably short period of time for such growth of a not so new industry. E-commerce market share in Q3 2017, as a percentage of all retail sales, has increased to 9.1% according to the US Census Bureau, up from 3.5% just a decade ago. In 2017, according to Statista, "The gross merchandise volume of business-to-business e-commerce transactions is projected to amount to 7.66 trillion US dollars, up from 5.83 trillion US dollars in 2013." That difference in growth almost matches the entire amount of projected transactions in B2C e-commerce, at \$2.143 trillion in 2017. It is important to mention that mobile commerce, accounting for \$161 billion at the end of 2016, is set to jump to \$319 billion by 2020. According to McKinsey, 1.4 billion people will join the global middle class by 2020, and 85% will be in the Asia Pacific region. CPG and retailers who enter this space early will have a competitive advantage in meeting market demand. Now if we add our perception from the blockchain technology point of view it is important to underline some facts. Currently the adoption of the blockchain based currencies in online payment systems amount to less than ONE PERCENT of all online payments made.

For the industry early bird investors and blockchain enthusiasts this number might be a bit shocking as it feels a bit different when you live in the blockchain community formed bubble. Cashpayz highlights simple facts of the financial world which would not be obvious if statistics of the overall market situation wasn't analyzed. This analysis has been done by Cashpayz and that's why it is important to grasp the vast potential in cryptocurrency buying.

selling and online processing market. In a way, it is not even there yet. Cashpayz will be the first company to combine all aspects for buying, storing, selling and receiving (B2B) crypto assets.

Following figure represents the market estimate of historical and future e-commerce (retail growth.)



Safer, traceable and instant — crypto payments for the world

One major issue of any decentralized currency is essentially a risk of fraud. With Cashpayz payment processing and online payment solutions we will ensure that only you control your private information about all your assets. Cashpayz will be designed to step away from the centralization of information and ensure that no single entity can see, impact or manipulate any financial data of any individual or business. All private keys of the wallets will only be known to the owner of that particular wallet. The other side of the business is the relationship between buyers and merchants. Since almost 2% of total revenues are lost each year because of fraudulent purchases, the centralization of payment mechanics simply does not work well enough. Cashpayz will utilize the best of what blockchain technology can offer to create a rating system in order to prevent or minimize the potential loss of funds. One good thing about the decentralized technologies is that most of the transactions can be easily and publicly seen on most of the blockchain networks. This will instantly create an environment to prevent continuous fraud coming from the same sources.

Global reach for local victories

The Cashpayz team is less concentrated on getting the maximum amount of commission but rather the spread of the technology worldwide. Quick and effective market penetration of the incredibly dynamic blockchain industry is more important than focusing on a single line of a P/L sheet today. Therefore we will be executing an intensive marketing and global sales campaign in order to lead the market. The Cashpayz platform will be integrated into most of the e-commerce platforms. Our business strategy is designed to reach the majority of e-commerce business units and enable their potential in the newly forming industry of decentralized global payments. Our 0.5% commission for a transaction is already an important point to make when we speak about business and even the competition. Most of it spins around the offers that are close to what any payment gateways. Similar or slightly lower fees cannot act as a sufficient catalyst for booming technology where low cost and efficiency are always the highlighted factors. Cashpayz will not only charge the lowest fee, but will also ensure the quality of the transactions in terms of speed, effectiveness and availability to businesses. Our experience in similar projects will make Cashpayz go straight to where it is supposed to be — the leading brand of online crypto payment processing industry.

MARKETING AND STRATEGY

Marketing is one of the most important considerations for any business, particularly in the e-commerce space. With costs continuing to climb, brands are being forced to find new and engaging ways to market their products and implement new cost saving innovations. As blockchain technology continues to evolve, brands are given access to more and more innovative ways to engage with customers and build lasting experiences. From loyalty programs to partnerships to personalization, the possibilities are virtually endless, making the future of e-commerce very promising and extremely impactful.

NETWORK EFFECT

The strategy of Cashpayz business development will be to not only spread as fast as technically possible but also on developing a trust and reputation

system which will empower our expansion by live feedback and continuous improvements. As mentioned above, the our main goal is to be widely available for all online businesses. There are a great many ways of achieving this and all of them require hard work and impeccable performance. This is where the Cashpayz team is strong and will be further evolving together with the industry. It is also important to educate the newly forming clientele. Not all businesses are fully (or even somewhat) aware of the benefits that blockchain technology is bringing. We will make sure the information and these advantages are well communicated.

BENEFITS FOR CPC TOKEN HOLDERS

THE ULTIMATE BENEFITS FOR CPC TOKEN HOLDERS:

1. 0% merchant transaction fees when payment is done in CPC
2. Implemented merchant reputation system to ensure secure transactions.
3. All-season-long sales from most of Cashpayz retail partners
4. Maximum liquidity of CPC tokens ensured by trading in all major exchanges
5. Cashpayz team tokens locked for 12 months — no market manipulation
6. Online crypto payments industry growth to boom in exponential progression

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Rehmat

CEO & Founder

Cashpayz concept is the brainchild of Mr. Rehmat . He is fully aware with the crypto industry. Formely he has worked with other reputed crypto coins and been an integrated part of their success stories.



Usman Ganni

Developer

Usman has worked in the software industry for more than 5 years, while at Skype he worked closely with its peer-to-peer network stack - he has the knowledge of how to put the vision into practice for building decentralized software systems.

ICO Advisers



Sushil Kumar

Education Sector Expert

Sushil Kumar, Former senior inspector, stage 2, Owner of the peerless general finance and investment company limited. Manufacturer and whole seller of all types of bags, readymade garments and school dress garments. Will work on education sector.



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Sanjeev kumar

Ecommerce Sector Expert

Sanjeev kumar ,Ecommerce sector expert MLM sector leader and crypto expert.he is in ecommerce business since 2012. He is owner of Fashion 4 U store in Laxmi Nagar.



MD usman

Networking Expert

MD Usman co-founded one of the most fastest-growing networking startups in the Delhi region . His understanding of networking and marketing businesses led to the initial concept of Cashpayz. MD Usman is responsible for business development and our brand vision.