

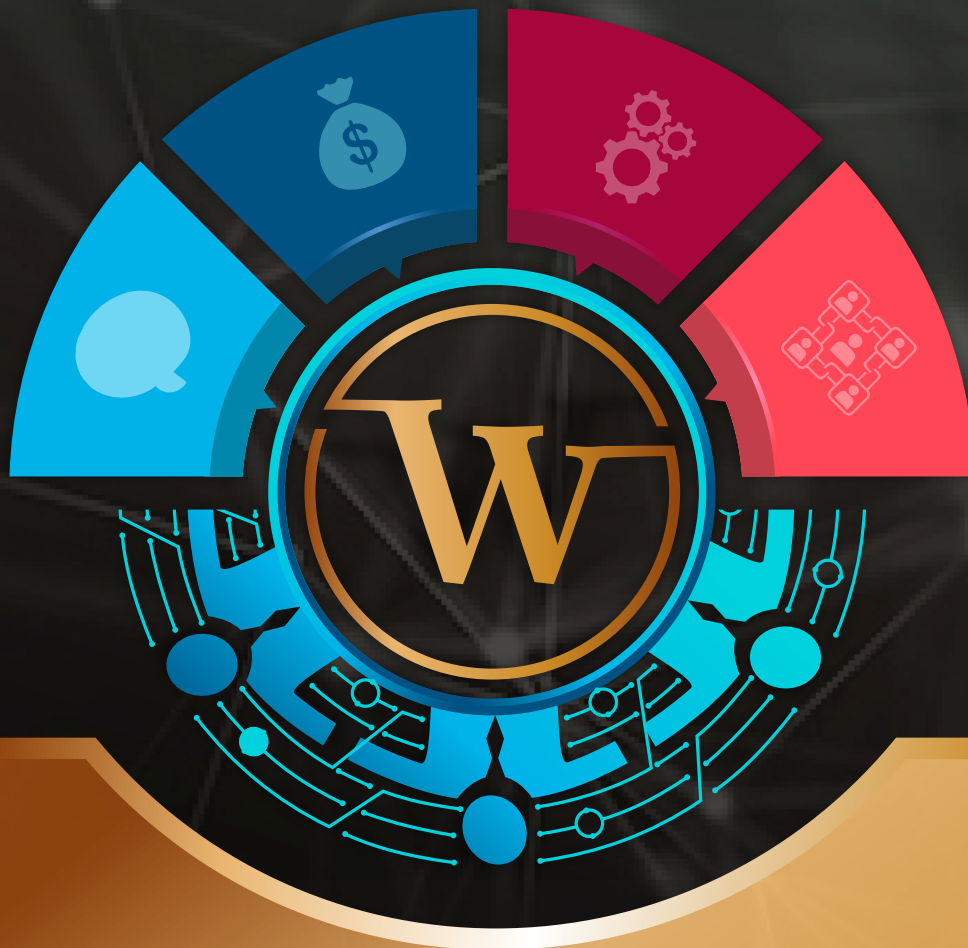
THE PLATFORM FOR CRYPTOCURRENCY AND BLOCKCHAIN BELIEVERS

Wincash Coin – The Future of Blockchain-based Payment and Cryptocurrency



WINCASH
COIN

Wincash Coin – The Successor of SHA-256 Cryptocurrency and the trigger of Crypto Trends



What is : Wincash Coin is real cryptocurrency with SHA-256 algorithm to bring the trend of cryptocurrency as the global payment system to the next level



How it works : Wincash Coin uses POS/POW Hybrid and Master Node technology to join the blockchain network and take part in keeping the sustainability of transactions in Bloc chain network and open the opportunity to worldwide to own Wincash Coin and take benefits from its growth in the market



Why : Wincash Coin is not an ICO tokens or coins, means it's purely established as a real coin which is mineable and grow as the value of cryptocurrency. Wincash Coin is already with some partners from the Cryptocurrency-based Mutual-Aid Network and some companies that have the similar goals to revive the crypto trends by promoting Win ash Coin.



Benefits : Back to 2014, one of the trigger of Cryptocurrency value is the rapid increase of the trust to cryptocurrency. It is caused by the appearance of Mutual Aid Network which has many participants all over the world and promote cryptocurrency as safe and efficient way to transfer the money. Wincash Coin aims to be the same trigger or even better. This means that no one would miss this uptrend.



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Wincash coin offers a platform that provides API to integrate to our partner's payment system. This system enables other platform to be able to transfer and receive the money from their customers via Blockchain network.

Cryptocurrency-based payment system has been available in many platforms for many years. But some of them started to turn off their ability to use cryptocurrency, Because of the lack of trust from the society to the cryptocurrency.

There are some reasons why cryptocurrency are more efficient and powerful than conventional banks

1. Transactions

In traditional business dealings, brokers, agents, and legal representatives can add significant complication and expense to what should otherwise be a straightforward transaction. There's paperwork, brokerage fees, commissions, and any number of other special conditions which may apply.

One of the advantages of cryptocurrency transactions is that they are one-to-one affairs, taking place on a peer-to-peer networking structure that makes "cutting out the middle man" a standard practice. This leads to greater clarity in establishing audit trails, less confusion over who should pay what to whom, and greater accountability, in that the two parties involved in a transaction each know who they are.

2. Asset Transfers

One financial analyst describes the cryptocurrency blockchain as resembling a "large property rights database," which can on one level be used to execute and enforce two-party contracts on commodities like automobiles or real estate. But the blockchain cryptocurrency ecosystem may also be used to facilitate specialist modes of transfer.

For example, cryptocurrency contracts can be designed to add third party approvals, make reference to external facts, or be completed at a specified date or time in the future. And since



you as the cryptocurrency holder have exclusive governance of your account, this minimizes the time and expense involved in making asset transfers.

3. More Confidential Transactions

Under cash/credit systems, your entire transaction history may become a reference document for the bank or credit agency involved, each time you make a transaction. At the simplest level, this might involve a check on your account balances, to ensure that sufficient funds are available. For more complex or business-critical transactions, a more thorough examination of your financial history might be required.

Another one of the great advantages of cryptocurrency is that each transaction you make is a unique exchange between two parties, the terms of which may be negotiated and agreed in each case. What's more, the exchange of information is done on a "push" basis, whereby you can transmit exactly what you wish to send to the recipient – and nothing besides that.

This guards the privacy of your financial history and protects you from the threat of account or identity theft which is greater under the traditional system, where your information may be exposed at any point in the transaction chain.

4. Transaction Fees

You've no doubt read your monthly account statements from the bank or credit card company, and balked at the level of fees imposed for writing checks, transferring funds, or breathing in the general direction of the finance houses involved. Transaction fees can take a significant bite out of your assets – especially if you're performing a lot of transactions in a month.

Since the data miners (remote and separate computer systems) that do the number crunching which generates Bitcoin and other cryptocurrencies receive their compensation from the cryptocurrency network involved, transaction fees usually don't apply.

There may be some external fees involved if you engage the services of a third-party management service to maintain your cryptocurrency wallet, but another one of the advantages



of cryptocurrency is that they are still likely to be much less than the transaction charges incurred by traditional financial systems.

5. Greater Access to Credit

Digital data transfer and the internet are the media facilitating the exchange in cryptocurrencies. So these services are potentially available to anyone who has a viable data connection, some knowledge of the cryptocurrency networks on offer, and ready access to their relevant websites and portals.

It's estimated that there are currently 2.2 billion individuals across the world who have access to the Internet or mobile phones, but don't currently have access to traditional systems of banking or exchange. The cryptocurrency ecosystem holds the potential to make asset transfer and transaction processing available to this vast market of willing consumers – once the required infrastructure (digital and regulatory) is put in place.

6. Easier International Trade

Though largely unrecognized as legal tender on national levels at present, cryptocurrencies by their very nature are not subject to the exchange rates, interest rates, transactions charges, or other levies imposed by a specific country.

And using the peer-to-peer mechanism of the blockchain technology, cross-border transfers and transactions may be conducted without complications over currency exchange fluctuations, and the like.

7. Individual Ownership

In a traditional banking or credit card system, you effectively turn stewardship of your funds over to a third party that can exercise the power of life or death over your assets. Accounts may be closed without notice for infringements of a financial institution's Terms of Service – requiring you as the account holder to jump through hoops in order to get yourself back into the system.



Perhaps the greatest of all advantages of cryptocurrency is that unless you've delegated management of your wallet over to a third party service, you are the sole owner of the corresponding private and public encryption keys that make up your cryptocurrency network identity or address.

8. Adaptability

There are currently over 1200 unique cryptocurrencies or altcoins in circulation worldwide. Many are quite ephemeral, but a significant proportion have been created for specific use cases that illustrate the flexibility of the cryptocurrency phenomenon.

For example, there are "privacy coins" which help mask your identity on the blockchain, and supply chain tokens which can facilitate supply chain operations for various types of industries.

9. Strong Security

Once a cryptocurrency transfer has been authorized, it can't be reversed as in the case of the "charge-back" transactions allowed by credit card companies. This is a hedge against fraud which requires a specific agreement to be made between a buyer and seller regarding refunds in the event of a mistake or returns policy.

Finally, the strong encryption techniques employed throughout the distributed ledger (blockchain) and cryptocurrency transaction processes are a safeguard against fraud and account tampering, and guarantors of consumer privacy.

Wincash coin is an industrial project with a specific goal by the founders. Wincash Coin doesn't hold any ICO, but building a massive project that covers the needs of the cryptocurrency ecosystem to regain the trust of world society, aiming to be the future currency against the fiat money created by the capitalist system.





WINCASH COIN

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1. ABSTRACT

The trend of cryptocurrency had been begun since 2009. Not so many people noticed the potential growth of Bitcoin price as we currently see now. Then, by the year 2012-2014 Bitcoin price had grown from only worth cents to hundred dollars per Bitcoin. Bitcoin price massive bulls happened in 2014 when a group of people agreed to establish a system to bring changes to the financial system. They called themselves a Mutual Aid Network. This group used Bitcoin as their main procedure of transaction, because they saw anonymity, efficiency and fairer system in Bitcoin transaction through Blockchain network. In the beginning of 2014, this community has gathered and recruited their loyalists and participants in more than 70 countries worldwide. This movement, then, pushed the bitcoin value to thousand dollars per Bitcoin. The trend continued to grow. Those phenomena is what triggers the Bitcoin price and other alternative coins and tokens.



2. Market Context

2.1 The Trend of Cryptocurrency

2.1.1 Introduction

Did you invest in cryptocurrency? Did you ever get scammed by ICO Project that never came with real coin or token release? Did you get the momentum where Bitcoin reached its highest value on December 2017? How could it grow at such rate?

Above mentioned questions are common in the industry of cryptocurrency where many people put interest in investing their money in some potential tokens or coins. However, we can't deny the fact that many pre-sale or so-called ICO are 80% scam. Back to 2012-2014 when the bitcoin value was around \$100 - \$300, nobody knew that Bitcoin will reach 10.000, giving you 10000% profit in only 3 years after that!. Seeing that fact, there should be a reason behind its rapid growth. We saw the fact that in 2014, a community that believes in the future of cryptocurrency promote a movement, an ideology that corresponds with the purpose of Bitcoin, to be free from the banking system, the unfair financial system, to protect privacy and make money transaction become more efficient.

This movement drew a lot of attention, many people agreed to use bitcoin as the main procedure of their system, as the way to provide help and get help among participants. By that phenomenon, the price of bitcoin in most of the market was like an explosion, getting higher and higher. In only 3 years after that, it touched \$10.000 which nobody can prevent, including government.

However, on October 2018, the price of bitcoin, mining, trading volume, which operates the cryptocurrency ecosystem is no longer getting as many trust as in the past years. It needs a trigger to bring its trend back and again, gain the world's trust as the future-decentralized payment system.



2.1.2 Historical Analysis

The first decentralized digital cryptocurrency can be traced back to “bit gold”, which was worked on by Nick Szabo between 1998 and 2005 but was never implemented.

Although bit gold is considered the first precursor to bitcoin, cryptocurrency pioneer David Chaum’s company DigiCash (a company founded in 1989 which attempted to innovate digital currency), Wei Dai’s b-money (a conceptual system published in 1998 which Satoshi cites it in the Bitcoin white paper), and “e-gold” (a centralized digital currency that started in 1996) are all notable early mentions.

With that history noted, modern digital currency starts in 2008 when Satoshi Nakamoto (an anonymous person and/or group) released their paper detailing what would become Bitcoin. Bitcoin became the first decentralized digital coin when it was created in 2008. It then went public in 2009.

As of 2018, Bitcoin is the most commonly known and used cryptocurrency. Meanwhile, other coins including Ethereum (ETH), Ripple (XRP), and Litecoin (LTC) and more are notable mentions.

Given the popularity of Bitcoin as well as its history, the term “altcoin” is sometimes used to describe alternative cryptocurrencies to bitcoin (especially coins with small market caps).

As of January 2015, there were over 500 different types of cryptocurrencies – or altcoins – for trade in online markets. However, only 10 of them had market capitalizations over \$10 million.

As of September 2017, there were over 1,100 cryptocurrencies and the total market capitalization of all cryptocurrencies reached an all-time high surpassing \$60 billion! Then, by December 2017, the total market cap reached \$600 billion (a multiple of 10 in only two months).

In other words, although the future is uncertain, cryptocurrency seems to be more than just a fad. Here in early 2018 cryptocurrency is shaping up to be a growing market that (despite its pros and cons) is likely here for the long haul.



2.2 Mutual Aid Network and Cryptocurrency Believers - The Triggers of Massive Growth in Bitcoin Value

Cryptocurrency is a currency who operates on the blockchain network. It has many functionalities and answers some today's challenges, especially in its anonymity, efficiency and many others.

To understand how cryptocurrency works, you'll need to learn a few basic concepts. Specifically:

- **Public Ledgers:** All confirmed transactions from the start of a cryptocurrency's creation are stored in a public ledger. The identities of the coin owners are encrypted, and the system uses other cryptographic techniques to ensure the legitimacy of record keeping. The ledger ensures that corresponding "digital wallets" can calculate an accurate spendable balance. Also, new transactions can be checked to ensure that each transaction uses only coins currently owned by the spender. Bitcoin calls this public ledger a "transaction block chain."
- **Transactions:** A transfer of funds between two digital wallets is called a transaction. That transaction gets submitted to a public ledger and awaits confirmation. Wallets use an encrypted electronic signature when a transaction is made. The signature is an encrypted piece of data called a cryptographic signature and it provides a mathematical proof that the transaction came from the owner of the wallet. The confirmation process takes a bit of time (ten minutes for bitcoin) while "miners" mine. Mining confirms the transactions and adds them to the public ledger.
- **Mining:** Mining is the process of confirming transactions and adding them to a public ledger. To add a transaction to the ledger, the "miner" must solve an increasingly-complex computational problem (like a mathematical puzzle). Mining is open source so that anyone can confirm the transaction. The first "miner" to solve the puzzle adds a "block" of transactions to the ledger. The way in which transactions, blocks, and the public blockchain ledger work together ensure that no one individual can easily add or change a block at will. Once a block is added to the ledger, all correlating transactions are permanent, and they add a small transaction fee to the miner's wallet (along with newly created coins). The mining process is what gives value to the coins and is known as a proof-of-work system.



Bitcoin should not only be a trend but a future. The public perception of a cryptocurrency has big bearing on the value of the currency. In the case of Bitcoin, a driving factor can be people reacting positively to the innovations and the fact it is a thorn in the side of the mostly corrupt banking sector and gives competition which cannot be tampered with in the traditional way, but can also receive negative reactions and associations with criminality.

Back to 2014, when a Mutual Aid Networks appeared on the society. It lured the investors to invest more in bitcoin because of the rapid growth of bitcoin's price. Mutual Aid Program has expanded rapidly around the globe, mostly to countries in the global South (i.e. Kenya, India, Colombia, Philippines). The scheme associates itself closely with Bitcoin in its marketing materials, explaining that Mutual Aid Network and Bitcoin have similar ideologies: they strive to defeat the social inequalities, to free people from banks, and to make the world fairer. This phenomenon led the bitcoin price to highly increased in only a short time.

We, as the believers of cryptocurrency as a future decentralized payment system, can't deny that the community is the dominant factor that led bitcoin and other altcoins to rise to the highest price which happened on December 2017. As the growth of investor and society's trust to bitcoin noticed by some related-groups who feels insecure with the existence of this financial revolution, they intervened the ecosystem by spreading many bad news causing the decrease of society's trust to bitcoin and led the investors to sell their digital assets. This reaction brought impacts to the massive decrease of bitcoin value.

3. Our Vision

3.1 The Future Scenario

Our vision for a future scenario:

- The Federal Reserve could issue its own digital currency, as some global central banks are exploring.
- Large companies such as Amazon, Walmart and Starbucks might issue digital coins that inspire trust and gain wide acceptance.
- Retail giants, by accepting payments in the currency, could elevate Bitcoin, Ethereum or another cryptocurrency above the others vying to offer safety, soundness and utility.



- Finally, if trust is lost in government-backed, or fiat, currencies, a cryptocurrency future could come about by default.

In this scenario, we see our platform as a center of interest, a point of reference for all involved. We believe in a blockchain based future: Blockchain is the internet of data and we see a no-ending explosion. Distributed ledgers and Blockchain have emerged in the recent years offering a qualitatively different solution to quality and trustability problems faced by companies, professionals and customers.

The advantages include:

- Transparency: Everything recorded and saved in the blockchain (taking place in the ledger) is visible to anyone.
- Immutability: any member of the network is a testimony of the integrity of data. Any attempt to change the blockchain is recognized and rejected by the majority.
- Irreversibility: any data is immutable and cannot be reversed. With no intermediary to act in behalf of users, data and transaction are immune to chargebacks.
- Low cost: transfers and data acquisition require only small transaction fees as there is no middle man or intermediary entity. It provides a reward method built into the protocol.
- Security: it is maintained by many members of the network so there cannot be any fraudulent transaction or alteration of recorded data.
- Anonymous: it is possible for any individual to prove the ownership of an address or data, but addresses are anonymous because they cannot be intrinsically associated with an individual, rising the privacy to levels never experienced before.

4. Wincash Coin – The better payment system, the trigger of crypto trend

4.1 The successor of SHA256 algorithm

SHA256 algorithm is the algorithm i.e. used by Bitcoin and major part of the cryptocurrencies. Data block processing with SHA-256 offers slower transaction turnaround times, and in turn, time is measured in minutes instead of seconds. It is considered that the data block processing



accomplished by SHA-256 is almost free of errors and considered the best for the data protection.

SHA-256 is a cryptographic hash function that takes an input of a random size and produces an output of a fixed size. Hash functions are powerful because they are 'one-way'. What this means is, it is possible for anyone to use a hash function to produce an output when given an input; however, it is impossible to use the output of the hash function to reconstruct its given input. This powerful feature of the SHA-256 hash function makes it ideal for application within the Bitcoin network.

The SHA-256 hash function is utilized within the Bitcoin network in two main ways:

- Mining

Mining is a process by which new coins are introduced into the existing circulating supply of the Bitcoin protocol, as well as a method used to secure the Bitcoin network.

For an individual to be eligible to add a block to the Bitcoin blockchain, they must first operate what is known as a mining node. Upon successfully setting up a mining node, an individual can then begin constructing candidate blocks which are then relayed to the Bitcoin network in order to be checked for their validity

- Creation of Bitcoin addresses

In order to produce a Bitcoin address, a private key, which is a randomly selected number, is multiplied using an elliptic curve to produce a public key. This public key is then put through both the SHA-256 and RIPEMD160 hashing algorithms.

Where K = the public key and A = Bitcoin address:

$$A = \text{RIPEMD160}(\text{SHA-256}(K))$$

The use of the SHA-256 and RIPEMD160 hashing algorithms for the creation of a Bitcoin address has one distinct advantage, it is shorter addresses: A public key is 256 bits long whereas, the hashed version, i.e the Bitcoin address, is 160 bits long. This makes it a lot more convenient for users to use due to the shorter character length.



4.2 Wincash, The reliable, secure future payment gateway

There are a number of benefits to allowing customers to pay with bitcoin. Here are the main reasons merchants should consider adding bitcoin to their payment method portfolio:

- Offer existing customers new ways of paying
- Gain access to new customers who prefer using cryptocurrencies to pay for goods and services
- To allow customers a discreet payment method (no embarrassing credit card statements)
- Payments are secure and are retained indefinitely on the blockchain ledger
- Reduce the costs that come with other payment methods such as credit cards etc.
- To help support the cryptocurrency revolution.
- Wincash Payment provides a simple API to integrate any payments for any merchants, online businesses, companies that want to use cryptocurrency as their payment system and take part in the future of blockchain and crypto technology.

Wincash provides a secure, reliable, faster transaction with a latest technology, ensuring the user to transact within addresses without any errors and problems within transaction.



FEATURES

Integration with 40 cryptocurrencies



Ability to add Payment button
for websites, blog.



Add a payment button, page,
or iframe to your website



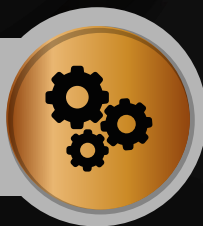
Install a shopping cart plugin for
WordPress, Zen Cart, Magento,
and others



Send email invoices to request
payment



Payment Processing API



WINCASH
— COIN —

BENEFITS



Your business gets an alternative trustable payment method that works 365 days and 24/7.



Your business gets a worldwide customer base.



Your business gets more profits, fewer fees, fewer credit/debit card chargebacks, and less fraud.



It gives your business an option to keep some amount of your profits in cryptocurrency as an investment option. This could help your business in the long-term.



your business get the freedom to 'Be Your Own Bank (BYOB)



Architectural Design

Key Derivation with standard of BIP32, BIP39, BIP44 Compliance, enhancing the security and flexibility of user Using Electrum server deployed in Unix Solaris for high stability, sustainability and performance, Back end architecture design using JOYENT Smart Data Center, guarantees 99% uptime without downtime Using container instead of hardware virtualization/emulation for a faster system access and lightweight server load. Many other services and integrations



4.3 Why Wincash Coin

4.3.1 Introduction:

Wincash Coin is a cryptocurrency launched by Wincash as the currency used in our payment gate. Wincash Coin uses SHA256 algorithm that is used by Bitcoin as a secure, reliable, ensuring the transaction in blockchain network running without any problems or errors.

Wincash Coin uses POS/POW Hybrid and Master Node system to take part in keeping the sustainability of Blockchain network transaction. POS (Proof of Stake) system is more energy-efficient unlike a standard POW system, there is no mining process involved which consumes a lot of power/resources (electricity). Master Node is a cryptocurrency full node or computer wallet that keeps the full copy of the blockchain in real-time, just like your have Bitcoin full nodes and is always up & running.\

4.3.2 POS system

Proof of Stake is a consensus algorithm whereby new blocks are secured by validators before being added to the blockchain. In proof of stake mining algorithm, a person (node) can participate in the mining process by “staking” a given amount of their coins to be allowed to validate a new transaction.

The PoS is a deterministic concept that simply states that an individual is only able to mine or validate new blocks equivalent to the number of coins they possess in their staking account. It implies that the more coins you have, the higher your mining power, i.e., the more coin you have in your wallet, the more transactions you can validate to earn block rewards.

In Proof of stake consensus algorithm, miners (called validators, delegates or forgers) are chosen or voted for randomly by holders of the native coin on the network. When you hold a given amount of coins in your wallet for staking, your computer qualifies to be a node. For a node to be chosen as one of the stakers, they need to have deposited a certain amount of coins in a bound wallet. The chosen validators then stake the required amount of coins using the special staking wallets. The node will forge or create new blocks proportional to the number of



coins in their wallets. For instance, if you have 1% of all the coins, then you can “mine” 1% of the new blocks.

4.3.3 Masternode system

Masternode has special functions in Blockchain network.

- Increasing privacy of transactions
- Doing instant transactions
- Participating in governance and voting
- Enable budgeting and treasury system in cryptos

We implemented the Masternode system to keep the sustainability of blockchain transaction and increase the interest to Wincash Coin. Here is the reason why Masternode is ideal for cryptocurrency ecosystem

- Masternodes offer improved profitability

According to the information available on forums and other verified websites, people who deal in cryptocurrency masternode record profitability of about 200%. For others, the returns are significantly higher. And when you consider that the investment (apart from the bond which you get back), this is a really good deal.

- Minimal investment required

Unlike conventional mining systems which incur exorbitant costs of electricity to run heavy machines which require sophisticated cooling systems, Masternode is as simple as it gets. You can start up in your room with the appropriate computer.

- Payback period of lump coin

Remember that you were asked to pay a huge amount of money which will be converted to coins before you can start. After you purchase the coins, they become frozen and you even have the opportunity to earn on them. What if you decide to quit before you even start making money? No problems! Just turn off the masternode and sell off the coins. You make your money back easily.



4.4 The Momentum that You Should not Miss

There are several things you can do for making money through cryptocurrency, you can do staking, mining, hodling, trading, and many more. Each opportunity has level of risks, from low to high risk. There is no one can guarantee certain profit in cryptocurrency. But we can create a momentum to decrease the whole risks. The momentum is like what happened in 2014, when a cryptocurrency value was pushed by a Mutual Aid Network, the cryptocurrency believers around the world. Once you could catch the momentum and hold your coins, you will get rich in only several years. The momentum is usually seen by prediction, and no one can predict accurately when the momentum is going to come.

But in Wincash Coin, we created a momentum for our investors and coin holders. We learnt a lesson from the phenomenon in 2014 by inviting communities, believers, loyalists that believe in the future of cryptocurrency. We provide a platform with a payment gate project and opportunities to be a partner for some communities who are moved to bring the crypto trends to the next level.

Our coins will not be sold on ICO or pre Sale period, we started the project by immediately invite some partners from the companies, Mutual Aid Network which has a big influence in pushing our coin value and attracting the crypto trend to move forward.

4.5 The Future Scenario of Wincash Coin

1. Wincash Coin will be a coin used by a million people all over the world for a peer to peer transaction through blockchain, trading, mining and staking.
2. Wincash Coin will be the best coin in value exceeding bitcoin
3. Wincash Coin will have huge communities agree on the massive use of cryptocurrency and blockchain technology in many sectors.
4. Wincash Payment system will be used by many big platform as their integrated payment gateway
5. Wincash Exchange will be popular and widely used by many traders
6. Many upcoming projects of Wincash that will bring more trusts to the cryptocurrency and blockchain technology



Our Roadmap

Q4 - 2018

Idea creation
1st partnership proposal approval
Blockchain development
Website and whitepaper
Android wallet development
Pre-mine period (20%)
POW private mining for verifying transactions in blockchain

Q1 - 2019

1st partnership public launch & community building
2nd, 3rd, 4th, 5th, partnership proposal approval
Launch of android wallet on Google Playstore
ios wallet development

Q2 - 2019

Mining pool development
Masternode development
Desktop wallet development
Medium exchange listing

Q3 - 2019

Public launch of mining pool (POW)
POS starts after 12.000 blocks
Staking and masternode program
Launch of desktop wallet
Launch of IOS wallet

Q4 - 2019

Next partnership public launching (2nd or more)
Listing in Coinmarketcap
Listing in Worldcoinindex
Listing to other medium exchanges

Q1 - 2020

Wincash Pay launching (open for any platform)
Marketing & community building of 2nd partnership or more
Listing in top exchanges
Others (will update soon)