




cryptobuyer



**“Bringing
people closer
to the
crypto-ecosystem”**

WHITEPAPER

V1.2

www.cryptobuyer.io

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Acronym	Definition
ATM	Automated Teller Machine
BTM	Bitcoin Teller Machine
ITO	Initial Token Offering
KYC	Know Your Customer
LATAM	Latin America
NFC	Near-Field Communication
Bit-ATM	Bitcoin Automated Teller Machine
P2P	Peer to Peer
POS	Point of Sales
XPT	Cryptobuyer Token



ABSTRACT

Cryptobuyer, is a leading cryptoasset company that allows for the integration of digital currencies in daily life, by enabling digital payments, exchange of digital currencies, BTM multi-asset machine solutions, and BitATM franchises without going through a third party financial institution. Cryptobuyer was the world's first company to install a Crypto ATM (with Bitcoin, Dash and Litecoin integrations) in a commercial bank partnership in Latin America, and is the first fully compliant platform to operate in the region. The company aims to build a transnational network by working with high-quality manufacturing partners and e-commerce leaders from all across Latin America with the clear objective of being an influential player in the DeFi ecosystem (Decentralized Finance).

Cryptobuyer, offers not just an accessible solution to the current regional economic problems (such as hyperinflation and remittance), but also, a digital and a fully scalable crypto platform (including POS and exchange integration) that can be implemented globally. The network that Cryptobuyer uses is based on blockchain technology. This records transactions by hashing them into an ongoing chain of hash-based proof-of-work, a form that cannot be changed without redoing the proof-of-work. By itself, the technology offers to all the user's confidentiality, security, and reliable solution to face the current challenges.





Welcome to the new digital era

Founded in 2015, Cryptobuyer combines its team's international expertise and entrepreneurial experience in the blockchain industry to position itself as the leader in the LATAM market. Our goal is to spread the reach of digital currencies by integrating them into daily-life products and services so that more people can enjoy the benefits of this new technology. We are convinced that this is the future and for us, having personally experienced the benefits of this new technology, we believe "The future is here and now".

Our main focus is on economies of countries that suffer from hyperinflation, such as Venezuela, Argentina and many other countries in similar situations, in which people can't rely on their local currencies to store value and have identified digital currencies to protect their wealth instead.

Cryptobuyer's story began almost 4 years ago, and today we are one of the largest operators of BTMs (Bitcoin Teller Machines) in the LATAM region with a network spanning over three countries and soon to be five. To keep expanding, we signed important agreements to integrate our solutions with leading companies in LATAM such as MercadoLibre, E-Payments by BRINKS Inc., 7-Eleven Mexico, and OXXO Mexico.

Our products and services are based on blockchain technology, such as our Cryptobuyer-platform (a KYC system, with quick and simple registration, and a top-notch security system that prevents any hacker attack), that enables anyone to exchange, buy and sell digital currencies. Another leading product is our "Points of Sale" (POS) system, which enables merchants to accept digital currencies as a form of payment whilst easily receiving fiat money directly into their accounts. Our BTMs innovation (a multi-asset machine solution) provides near-instant liquidity (in just 3 steps) for digital currencies that are otherwise difficult for users to convert or cash out. In addition, our latest product added to our portfolio are the Bit-ATM franchising opportunities, which enables anybody to own a Bit-ATM thus giving them the opportunity of owning a part of this new digital economy.

Cryptobuyer distinguishes itself from competitors by being the only company in Latin America to offer a fully functioning innovative and operational digital ecosystem, transforming the complexity of digital currencies into a simple and understandable alternative for all users. Our network and expansion were, until now, organically built and we continue to grow by connecting the fiat world with the digital world. We allow people to effortlessly harness these new technologies and break down barriers to build "the new digital economy".

Today, Cryptobuyer is proud to announce that for the **first time** ever we will expand our network and operations through an **ITO** (Initial Token Offering), which will allow us to develop new solutions and expand into unexplored markets.

"Together, Building The New Digital Era"



*“Cryptobuyer, giving people
control over **their** finances”*

MISSION

Our Mission is to provide innovative tools and solutions to spread the reach of digital currencies and integrate them into today's industries and people's daily lives. We understand the challenges currently faced in blockchain technology better than anybody else. Hence, we want to show people its full potential by giving them the power to buy, sell and send digital currencies with our private, secure and confidential products.

We want to offer financial inclusion and help fight against inflation and economic collapse by facilitating access to the new digital economy.

"Cryptobuyer, giving people control over their finances"

VISION

Our vision is to provide digital currencies with accessibility and usability all over America. Eventually, we intend to expand to Europe and Asia by creating a vast Crypto-network with a variety of innovative and secure products to enable individuals to buy, sell and spend their cryptocurrencies. We are aware that over the next half decade, we will see crypto markets disrupt conventional stock markets, resulting in explosive growth. Economies are declining and global debt is rising, thus the need for a new economic system will cause an increase in demand. With our expertise, it will allow us to facilitate direct transactions between two willing parties, therefore avoiding high transaction fees, credit card fraud and theft on their data.

"Cryptobuyer, providing a unique, secure and innovative Digital Ecosystem"

OUR CORE VALUES

Cryptobuyer's team is guided by our core set of values, they are the foundation for every single decision that we make here and the way we behave as a company. We take our responsibility seriously to ensure that our values are the compass of everything we do and we will take action to always stand for them. In the same way, we value our investors, because they are part of our core and creating token purchasers value is a top priority within the company.

- Innovation
- Transparency
- Integrity
- Commitment
- Token purchasers value



**OUR
TEAM**



JORGE FARIAS - CEO

Farias has more than ten years of experience in the field of digital commerce. Prior to Cryptobuyer he served as Country Manager for Venezuela of Bitpagos (now Ripio) and Country Manager for Venezuela and Argentina, for the cloud money solution AirTM. Farias is the co-founder of Panafintech.com, the Latam Blockchain Academy in the City of Knowledge in Panama, and founding member of the Iberoamerican Blockchain Alliance. Based on Farias' former experience and FinTech expertise, he will lead initiatives formajor development to achieve the digital financial evolution.



RUBEN COLINA - CTO

Colina is an experienced systems engineer, having spent more than ten years in the development and implementation of complex software projects for public and private organizations. At the end of 2013, he joined software development company 4Geeks, taking on the role of Technical Lead. The role consisted of the completion of multiple projects for local e-Commerce startups, NGOs and e-governments. This was his first experience in the entrepreneurial and innovative side of software development. Colina left the company in 2014 to pursue his entrepreneurial dreams. He joined Cryptobuyer in early 2016 and currently focuses on developing applications that use Blockchain technology.



ANGEL GRATEROL - CIO

Graterol is a systems engineer with more than 8 years of experience in IT, design and management of information systems, DevOps and systems security. Since the end of 2015, he has been involved with Cryptobuyer, supporting the vision of the business, as well as being the CIO, being in charge of everything related to infrastructure and security. In 2017 he participated as CTO of The Future of Mining, a large-scale cryptocurrency mining project carried out in Sweden. In his experience, he was in charge of shaping the project from a technological point of view, applying all his knowledge to achieve the scalability and sustainability of the project.





FAIRELYS LOPEZ - PROJECT MANAGER

Lopez is a systems engineer with over nine years of experience, she has been helping and supporting customers to reach their goals during her career in financial institutions, such as BBVA Provincial Bank. In the last 3 years, she focused on consulting services for multiple clients over Latin America with the main approach of solving technological problems with agile, innovative and quality methodology.



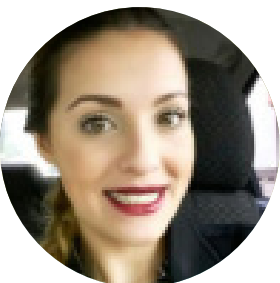
WILFRED VÁSQUEZ - DEVELOPER

Vásquez is a system's engineer with a Masters in Control Systems Engineering. He believes that cultivating the use of blockchain will enable us to contribute not only to the future of technology but to the development of a new era. In his free time, Vásquez teaches software development and process automation at the Caribbean Maritime University.



EZIO ROJAS - LEGAL AFFAIRS

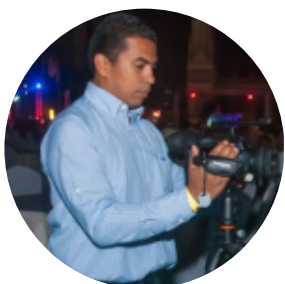
Rojas is a graduate Lawyer from The Universidad Católica Andrés Bello and currently the youngest professor of the faculty serving in the Chair of Public International Law. Additionally, he has a degree in Governance, Management, and Public Management sponsored by the Latin America Development Bank (Banco de Desarrollo de America Latina) and The George Washington University.



MARIA CELESTE PEREZ - BUSINESS DEVELOPMENT

Perez is an Industrial Engineer specialized in planning, elaboration, and control of budgets. Her experience includes positions in different Latin American banking entities and in the management of business processes at various levels.





LUIS SALCEDO- CREATIVE MANAGER

Salcedo is a creator and producer of audio-visual content with extensive experience in TV and Alternative Digital Media. His range of knowledge covers from the production of events to the creation of high impact campaigns, specializing in international brands and content launches.



VIVIANA SANCHEZ - SOCIAL MEDIA MANAGER

Sanchez is a professional graphic designer, with over fourteen years of experience in Latin America in the brand management field for private and governmental institutions. Based on this former business administration, teaching experience and expertise, she understands the market needs.



JUAN PABLO FERNÁNDEZ AGÜERO

Juan Pablo is an entrepreneur with more than 15 years of successful business background, CEO and founder of “Novasport Services” since 2004. ICO Advisor and crypto influencer, Top ICObench expert and member of the ABP “Alliance of Blockchain Professionals”. Juan Pablo is a consultant and ICO driver with proven experience on business management, marketing, token economics, partnerships, listings, pr management and relation with investors. He has driven more than 12 ICO's to his goals.



CRYPTOBUYER ADVISORS



PABLO LOPEZ

Lopez is the CEO at Creativigo Consultores de Innovación. He designs and executes projects of organizational innovation to design products and services from the perspective of people such as Blockchain. An entrepreneur professor that serves as a startup mentor in the Network of Mentors of Galicia and Palma de Mallorca and CoProducer of the documentary Un Dia de Innovacion.



IVAN NOVOSIOLOV

A marketing expert with over 10 years of experience, Ivan considers success to be hard work empowered by intelligence. He created, implemented and achieved several successful marketing strategies and advertising campaigns, among which agitation and election campaign management in the U.S highlights.



LIUBOV HUSAK

Husak is an expert establishing a relationship with key figures and leads nurturing. Together with her team, she has helped several projects to find investors, partners, and advisors. Having an affluent experience she has been detecting the cryptocurrency market trend, and the advantages.





PROBLEM & SOLUTION

PROBLEM

One of the biggest challenges for digital currencies is societal adoption. This is due to the lack of available options to buy & sell, and more importantly, the lack of payment methods for cryptocurrencies. On the other hand, the complexity of digital currencies usability results in an elaborate product unable to be used to its full potential.

To better define the complexity of digital currencies, it is important to highlight the difference between economic models that are represented by traditional markets that the majority of people are used to, versus the new market in which only a few people understand and have experience in. The key to bridge this gap is to create a solution that simplifies the new digital financial era, allowing traditional market users to easily buy, sell and manage their digital currencies to drive adoption.

Another major problem with most of the digital currencies, is that they have few daily use cases. Most of the time, digital currencies are only used to trade other digital currencies or used to hold them in hopes of capital appreciation. This has become one of the biggest hurdles within the crypto community and is one of the main barriers to mass adoption. Within the last decade, there are multiple examples of how unstable and unreliable conventional money can be, and factors such as inflation are at the heart of people's fear when making the decision on where to save their money. Showing the full potential of digital currencies to these people has a direct effect on our Crypto-community because as we grow, the demand for a convenient accessible method will grow with it.



SOLUTION

Over the past few years, there has been a clear growing interest within the digital currency community. There is, however, a lack of understanding amongst new entrants on how to get started, which is where we play a pivotal role. Back in December 2015, Cryptobuyer was a way to bridge the gap between fiat and crypto by deploying BTMs (a machine used for purchasing digital currencies), a point of sale solution (POS), and a brokerage platform. We also provide support and personalized assistance via email and ZenDesk to each of our customers and aim to increase our presence in multiple countries in order to provide better services suited to customer needs.

For Cryptobuyer, the most effective way to bridge the gap between traditional markets and digital markets is to make digital currencies available to everyone in an easy and simplified manner. With a vast BTM network we will allow both the easy purchase, and sale, of digital currencies in just 3 clicks. Together with the Cryptobuyer platform and our POS system, we will allow merchants to accept and use digital currencies as a payment method. More than simplicity, we offer people the opportunity to include digital currencies in their daily lives. Our solutions bring the possibility for everyone to use digital currencies as an “easy and simple” payment method, but always focusing on user privacy, security, and maintaining transparency in all our products.

We aim to become the leader in the crypto-community by onboarding and offering people opportunities to use digital currencies in their day to day lives, providing access and usability of digital currencies on a larger scale. We will achieve this by having the largest BTM and POS network for digital currencies in Latin America and eventually other regions. In order to achieve this, we have built a working dashboard on our website, and most importantly we will innovate our BTM infrastructure.

Our solutions are designed using our infrastructure, which provides secure deployment of services, storage of data, communications between services, private communication with customers over the internet and secure operation by administrators. The security description is explained in progressive layers starting from the service deployment principles, continuing on to how the hardware and software that underlie the infrastructure are secured and lastly, describing the technical constraints and processes in place to support operational security.



SERVICE DEPLOYMENT



Multi Region Data Center Service for Fault Tolerance.



Multi-Instance for each layer of the server architecture (Proxy, App, Database and Backup) for High Availability.



Private VLAN for Inter-Service/ Inter-Server



Layer 3 Firewall in each server for Inter-Service/ Inter-Server communications.



Automatic Data and Database backup process.

USER IDENTITY



Mandatory strong passwords.



E-mail based 2FA for login and Fiat operations.



Custom User Compliance process for bank related operations.

INTERNET COMMUNICATIONS



Cloudflare CDN proxy service to increase end user speed and DDoS protection.



2048bit SHA256 SSL Cert Encrypted Client-Server Communications.

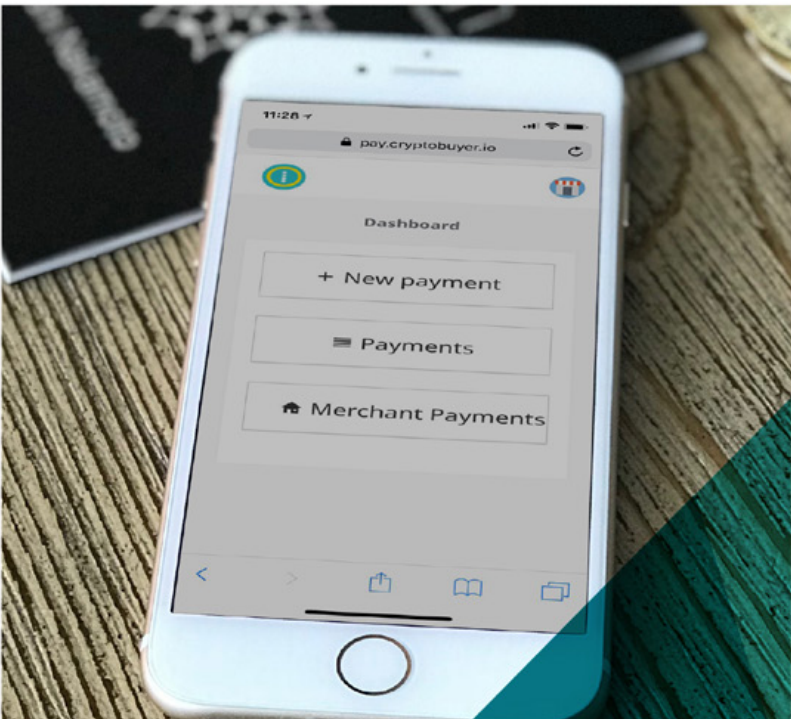
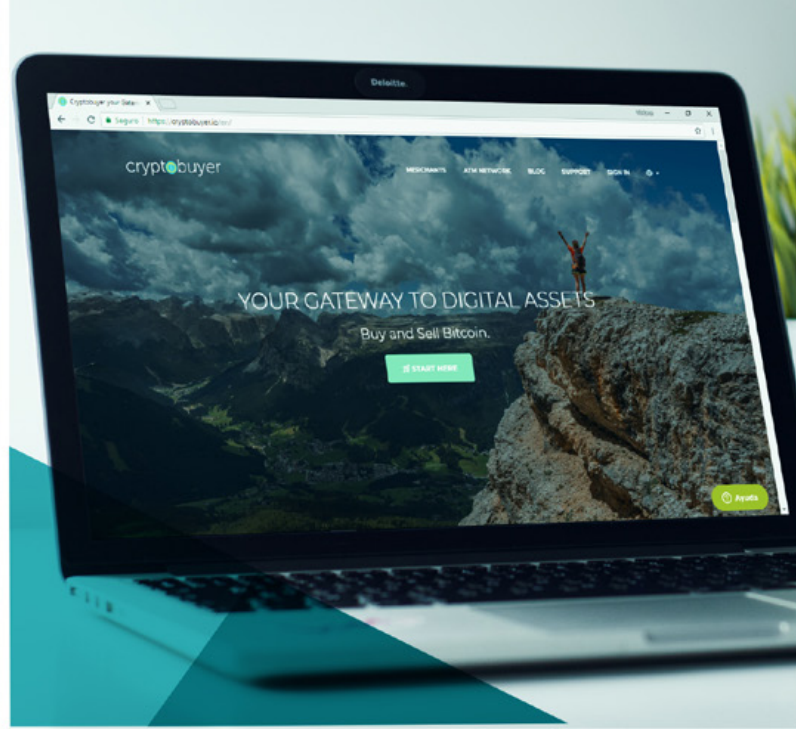
OPERATIONAL SECURITY



Custom Port and Passwordless (RSA Keys) SSH connections for server management.



VPN Connection required for Platform Operators.



cryptobuyer.io

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JOIN US

OUR PRODUCTS PORTFOLIO

Our focus is to make the benefits of blockchain technology available to the majority of people seeking alternative, secure and faster fiat options. As of March 2019, Cryptobuyer has already registered almost 50 000 users, and our quality support and constant interaction with them have been fundamental to improve and eliminate the friction of our products and services.

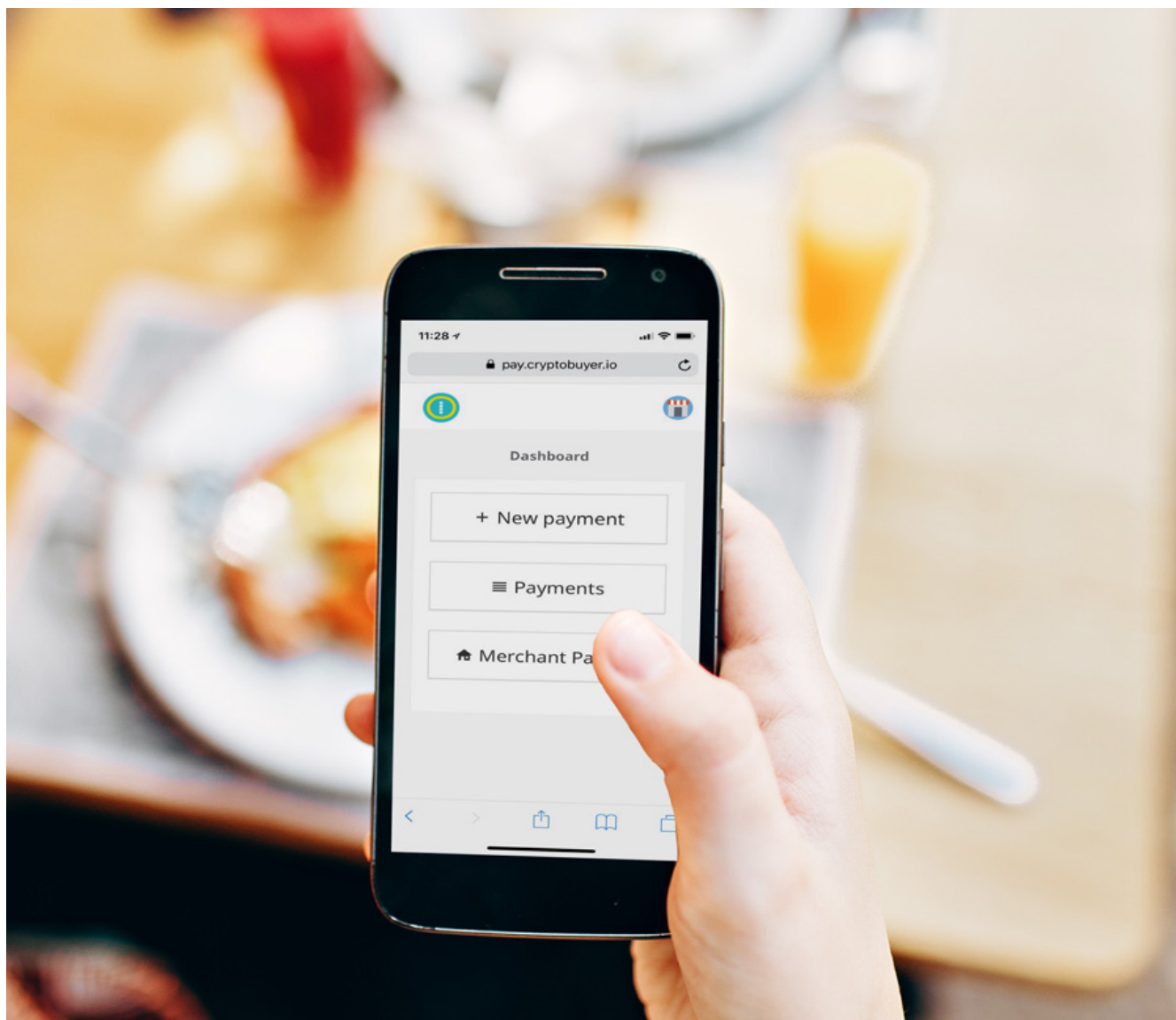


BTMs

Cryptobuyer's BTM network uses industry leading hardware with high quality and resilience, it also offers open source software that can be modified to meet the specific needs of our customers and users. Our BTMs are compatible with a large variety of digital currencies, and any other existing currencies can easily be integrated into the system (including our Cryptobuyer token XPT, giving it a versatile advantage over any other token available in the market today).

Purchasing digital currencies on these BTMs are completed in three easy steps. Firstly customers deposit fiat currency in a BTM. These funds are then automatically transferred to the user's digital wallet regardless of the platform or exchange in which their wallet is hosted.

CryptoBuyer's BTMs suit a diverse range of users in emerging markets looking for alternatives to traditional banking. This is clearly seen in Latin America where there is greater awareness of the shortcomings of the current banking ecosystem.



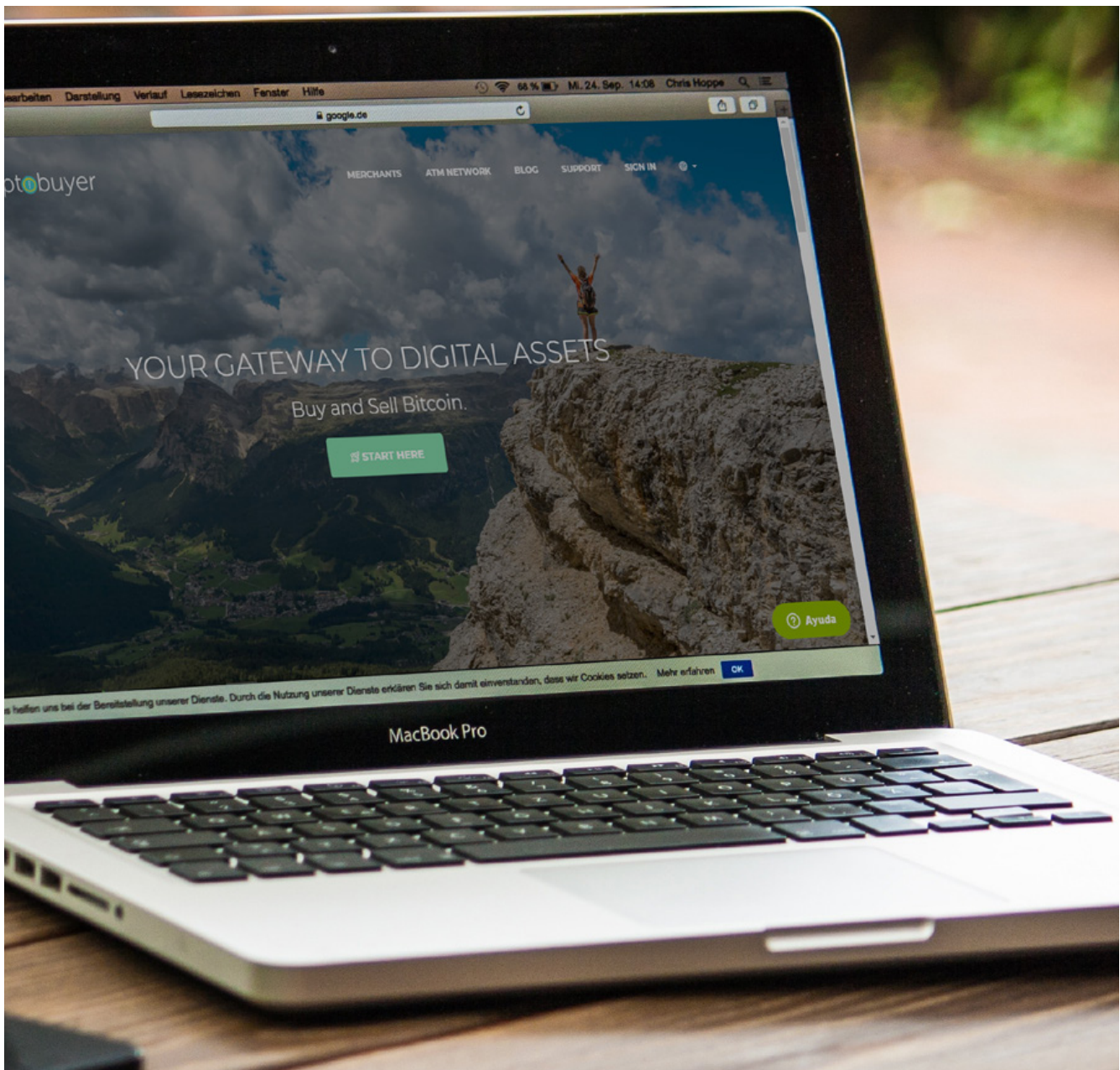
POINT OF SALES (POS)

Cryptobuyer developed the BTM software to fulfil the specific requirements of businesses and customers. The Point of Sales solution works with QR Code reading technology which is currently the most accessible technology for any type of device. CryptoBuyer plans to integrate Near Field Communication (NFC) technology in the near future.

Operating the POS is a three steps process which can be executed on any web browser which allows complete Smartphone or Tablet compatibility.

The Cryptobuyer POS solution offers a convenient system that automatically converts cryptocurrency payments to fiat currency which eliminates friction in the adoption for merchants.

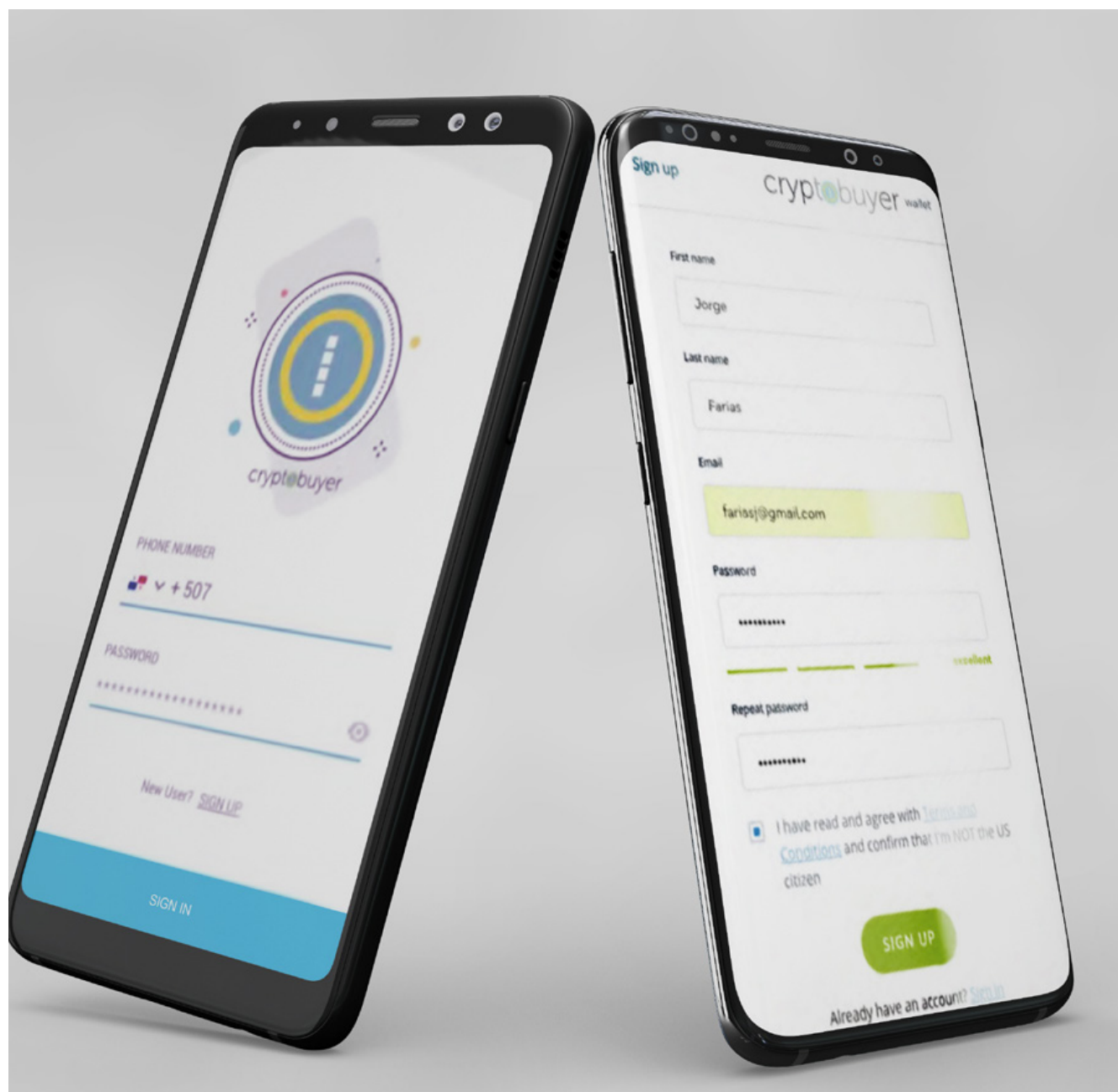
The platform has no affiliation or maintenance fees and can be used by employees of a store or company without requiring supervision or specialized training, which guarantees the continuity of the operation regardless of the personnel or the invoicing or inventory platforms. The open API will also facilitate the integration of our payment solution to any website, online store, events or shows with a very simple implementation.



WEB PLATFORM

Cryptobuyer's web platform was built with the outcome of detailed behavioral user analysis and study of the user journey while making payments and online banking transactions. This platform includes features that mostly appeal to users of online platforms such as; simple registration, fast KYC, security hosted by leading companies in the industry (Block cypher, Bitgo, Authy), and multiple options of cash-in and cash-out.

Additionally, it also integrated a complete utility bill payment service solution such as mobile phone top-ups in more than 180 countries with 600 operators including; Gift cards from Amazon, eBay, PlayStation, Xbox, Nintendo and other additional 250 gift cards available using cryptocurrencies. Adding real and tangible use value for people within the banking system and outside of the banking system (lack of possession of credit or debit cards) which is more than 60% of the population in Latin America.



MOBILE APPLICATION

The mobile application of Cryptobuyer gathers our solutions in one place with a simple design and access to multiple modules and services. The application is compatible with Android devices from version 4.1 and iOS, and most importantly it assures broad access in emerging countries. The mobile application includes a very simple two-factor authentication mechanism that guarantees the ownership of the funds and the possession of the private keys of each user.

Cryptobuyer's application offers the availability to top-up your digital currencies from your device, buy gift cards from multiple brands, have access to financial services worldwide, and send money P2P (peer-to-peer). We make optimal use of technology in the remittance industry, by creating connections between people and generating inclusion and freedom in this new digital era, in a secure, private and fast way.

With our mobile application many services can be directly accessed from your smartphone.

Make Worldwide Mobile Phone Top-ups

With Cryptobuyer you can top up mobile phones in more than 700 providers and 150 Countries around the world.

Send money to your loved ones

We offer remittance services where you can send money to your loved ones in any part of the world at a fraction of the cost and with the speed you deserve.

Buy & Sell Digital Assets Easily

We enable our users with a platform where they can buy and sell digital assets within minutes with no hassle.

Purchase Multiple Giftcards Options

Get access to products and services from more than 80 popular shops and marketplaces in the world.





BTM FRANCHISES

“The Next generation of franchises, Bit-ATM the cryptocurrencies cash leader” by Cryptobuyer

Nowadays people are excited to be part of the new digital currency world, but most of the products in the market - like the BTM's - allow only the purchase of Bitcoin and few other popular digital currencies. The machine manages an unfriendly customer interface, the data management is not secure, fail the KYC requirements, and most importantly uses costly rates and unreliable cash logistics.

Cryptobuyer offers a new solution to this problem with the new franchise Bit-ATM model, which allows anybody to own a Crypto ATM and to be part of the next financial economy by using our latest BTM technology, know-how, supply services, and customer service.

Our Bit-ATM machines operate with a large variety of digital currencies such as Bitcoin, Litecoin, Dash, and Ethereum. But the “fast and easy” integration of any other available currencies is now possible thanks to our latest open source innovation.

Who can acquire a Bit-ATM Franchise?

- Shops or businesses that want to increase their revenue in payments or transactions.
- People in other countries wanting to send money to their loved ones “faster, easier and cheaper”.
- Enthusiasts wanting to have their own ATM.
- People who want to add value to their communities.
- Visionaries that believe in the new Digital Financial Economy

“Changing the game in LATAM, giving people the liberty on how to manage their finances”

BIT-ATM FRANCHISE FEATURES

OPERATOR BACKEND

Our admin back-end allows you, as the operator of the machines, to have complete control over your ATMs.

TECHNOLOGY AND FEATURES

Key features include low-heat and low-power ARM processor, battery backup, OS on SD card, onboard eMMC for permanent memory, 3G and GPS functionality, tamper sensors, front door control and a microprocessor for watchdog services and power management.

STEEL PLINTH, PROTECTION AGAINST RAMMING ATTACK

Kaba Mas Cencon Auditable lock, required by certain cash collection agencies (Brinks, Dunbar).

COMPLIANCE

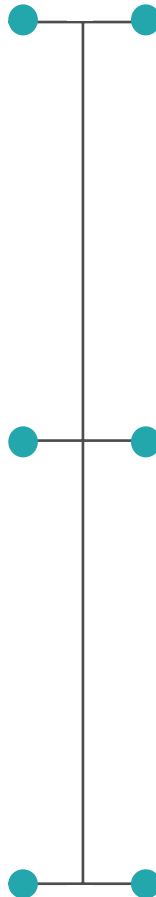
We approach compliance in two ways. The first is to strip the user interface of the complexity and bureaucracy. . Second is to give the operator all of the tools necessary to power their complete compliance plan, regardless of the jurisdiction.

HARDWARE

The BTMs contain an interior vault built of 6mm hardened steel and contains the note validator, note dispenser, and computer board, as well as an 8mm steel mounting plate or optional floor stands with four heavy-duty M12 bolts.

SOFTWARE, MARKETING, AND INTEGRATIONS

Cryptobuyer's software is open source, and open to external scrutiny and audits by any party. Our ATMs also allow the integration of additional services such as telephone top ups, international remittances, gift cards (Amazon, eBay, PlayStation) and have the ability to display advertising on demand thanks to its high-resolution screen.





OUR APPROACH

Cryptobuyer's strategy is to provide merchants a way to buy and sell digital currencies by expanding our international network of BTMs to markets where there is high demand.

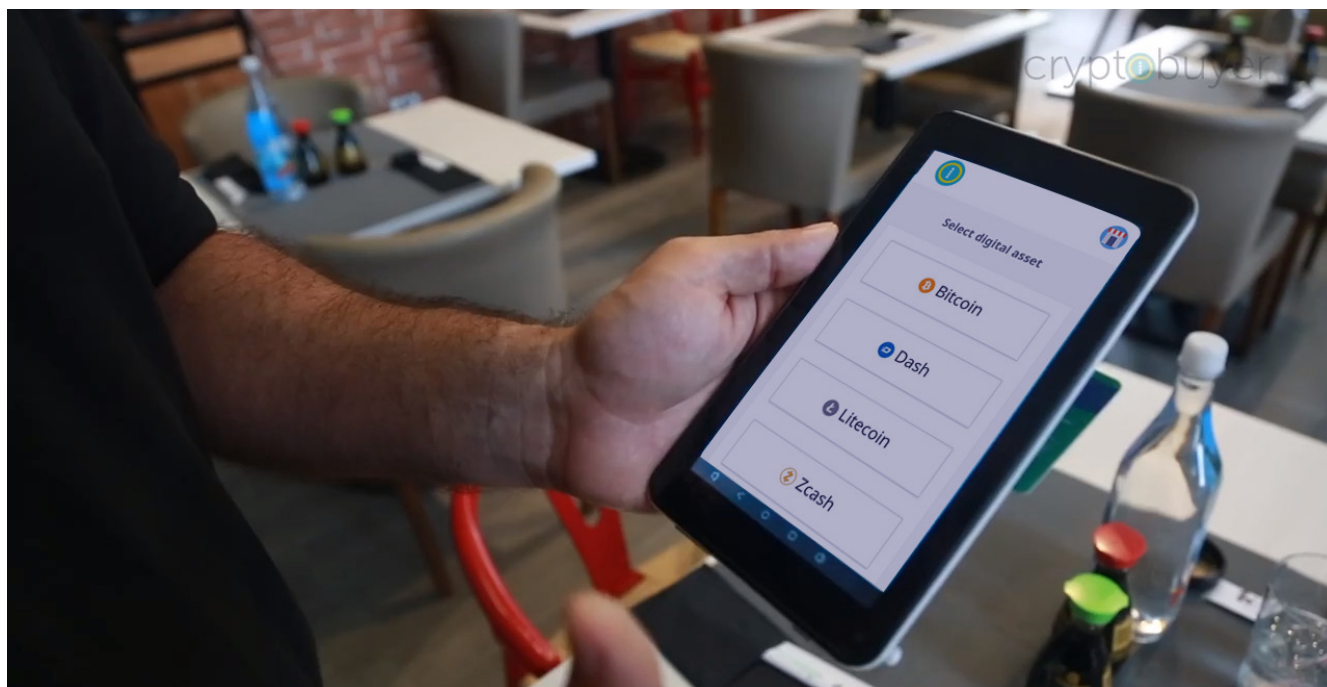
The Argentinian Central Bank is requesting the private installation of ATMs to address the huge deficit. Currently, we have a partnership with the manufacturer of ATMs that builds hybrid ATMs. These ATMs that can be interconnected with banks and have the built-in functionality to allow users to buy and sell digital currencies.

Mexico is the largest remittance market in the world, yet there are only 5 crypto ATMs in Mexico City.

There is a huge potential for Venezuelan remittances given the current hyperinflation. This market alone is estimated to be at 1 billion USD in 2018 and 2 billion in 2019.

Rest of the LATAM Region: Family remittances to Latin America and the Caribbean experienced nearly 10% growth in 2018, one of the largest growth rates in the past 10 years. Growth in remittances stands in stark contrast to the sluggish 1.9% economic growth rate for the region. The countries with the highest remittance growth rates in 2018 included Haiti, Colombia, Brazil, Guatemala, and Paraguay.

Cryptobuyer will reach the first 1000 Merchants using Cryptobuyer pay and our point-of-sale solution. We have partnered with large supermarket chains and convenience stores in addition to 'Restaurant Magazine' (a local publisher who has a big presence in all the Latin America region) to help initiate the on-boarding in this high demand niche.



Cryptobuyer will be the most recognized crypto name in Latin America thanks to the agreements signed with the largest payment processors in the region, as well as the strategic agreements with exchanges, digital currencies and technology providers.



OUR PARTNERS & AGREEMENTS



7-ELEVEN

Digital currencies will be made available by Cryptobuyer in their more than 1,800 convenience stores located across Mexico. (The largest chain of convenience stores in Mexico)



E-PAGOS BY BRINKS INC.(NYSE: BCO)

Payment method used for online purchases. e-Pagos's 1,178 different locations allow shoppers to buy their goods and services online and pay offline across Panama, Mexico, Brazil, Peru, and Colombia.



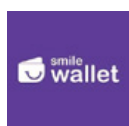
MERCADO PAGO (NASDAQ: MELI)

Cryptobuyer's solutions will be available in the 18 countries where this payment processor operates and has more than 200,000,000 registered users. We will initiate integrations in Argentina and Mexico.



OXXO MEXICO

Cryptobuyer will integrate a digital currencies buying solution in their more than 14,000 convenience stores across Latin America. (The largest chain of convenience stores in LATAM)



SMILEY WALLET

Cryptobuyer integrated an fiat on and off ramp that operates in Argentina and Uruguay in order to facilitate the management of transactions from anywhere in the world.



RAPIPAGO

The collaboration improves payment management services such as billing, collection, payment, and transaction processing services are available in more than 6,000 locations in Argentina.



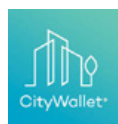
PAYMENTWALL

Cryptobuyer integrates with the global payments provider of online payments that allows the acceptance of payments in 200 countries.



BITREFILL

Together with Cryptobuyer, Bitrefill offers more than 250 gift card options and enables top-ups with more than 700 phone operators in 168 countries that can now be acquired using digital currencies.



CITY WALLET

Cryptobuyer integrates with the micropayment platform in order to make payments with cryptocurrencies possible, the solution is operating in Chile and Venezuela and has already more than 10,000 users.

A close-up photograph of a person's hand touching a large, curved digital display. The background is a blurred office environment. The entire image is covered with a semi-transparent teal overlay. The text 'OUR ECOSYSTEM' is printed in large, bold, white capital letters in the lower right area.

OUR ECOSYSTEM

Cryptobuyer has created a working ecosystem of products and services with a proven business model that is reflected in our progress:





INVESTMENT OPPORTUNITY

The Cryptobuyer ecosystem needs to be scaled, and for this reason, we are executing our first ITO to raise funding for this growth. Among the expectations of expansion, the Cryptobuyer team intends to increase its BTMs network, Point of Sale usage, web platform and wallet usability in different LATAM countries especially in Mexico, Argentina, Venezuela, and Colombia.

Eventually, we will start operations in countries where we have signed partnerships with technology providers, payment platforms, and e-commerce platforms such as 7-Eleven, OXXO, E-Payments, Bitrefill, City Wallet, Rapipago and MercadoPago. These partnerships and alliances contribute towards helping Cryptobuyer increase its awareness and the total number of transactions in our platform across all of Latin America and the world.

What makes Cryptobuyer different from other Blockchain companies?

- Cryptobuyer has over 5 years of experience operating in the LATAM market.
- We are the world's first company that installed a BTM that supports Bitcoin, Litecoin, and Dash in a commercial bank.
- Our company has been expanding in an organic manner, without any ICO's in the past.
- Our initial token offering has a stipulated price on the token - in conjunction with our company valuation.
- Cryptobuyer is the only company in Latin America with a fully operational digital ecosystem.
- We signed partnerships with the biggest retailers, payment processors and e-commerce platforms of Latin America, and they are waiting to start with the first stage of our expansion plan.
- Our services, product quality, and consumer trust contribute to our existing brand of ensuring fast, secure and affordable solutions to send money.
- Our marketing and PR partner, Applicature, has done more than 150 ICO's world-wide, ensuring brand quality, reliability, and competence. We have a management team completely dedicated to creating token purchasers value for our investors.
- We are the Latin American pioneers franchising BTM's.
- We received more than \$ 1,200,000 of funds from external investors, among which Invictus Capital stands out.

CRYPTOBUYER PRESS

CRYPTOBUYER ON Nasdaq

*ANOTHER CRYPTOCURRENCY MAKES
INROADS IN VENEZUELA*

CRYPTOBUYER ON **Bloomberg**

*LATIN AMERICA'S WEALTHY FAMILIES ARE
BUYING UP BITCOIN*

CRYPTOBUYER ON **WIRED**

*CRYPTOBUYER HELPING LATIN AMERICANS
TO PROTECT THEIR SALARIES AND SAVINGS*

CRYPTOBUYER ON coindesk

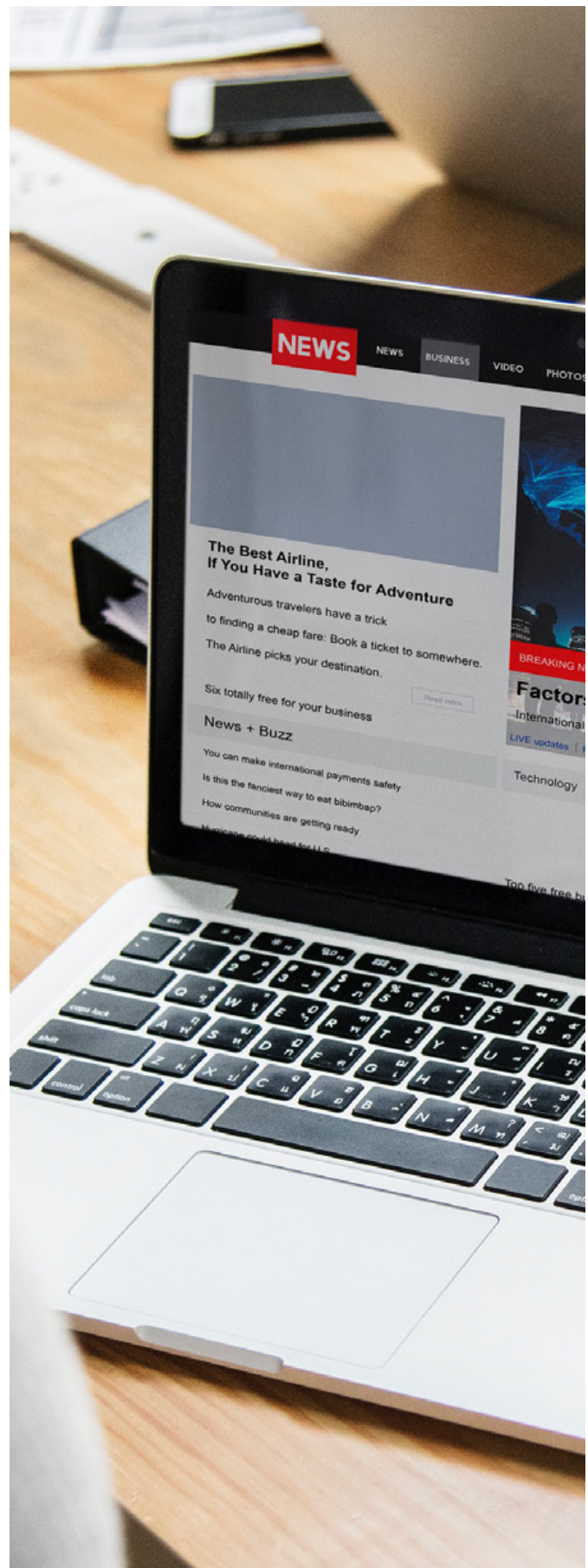
*BITCOIN ATM STARTUPS SAY THEY'RE
BOOMING*

CRYPTOBUYER ON **BITCOINIST**.com

*CRYPTOBUYER INSTALLS WORLD'S FIRST
BITCOIN ATM'S IN A COMMERCIAL BANK*

CRYPTOBUYER ON **BITCOINIST**.com

*VENEZUELA FIRST BITCOIN ATMS OPENS
THANKS TO CRYPTOBUYER.*



TOKEN ECONOMICS

Cryptobuyer and its XPT token are unique in their conception since the company first created a large network of allies, businesses, and companies ready to use XPT as a current form of payment long before the launch and listing of the token. Strategic alliances with the largest payment processors in Latin America guarantee the use and real utility of XPT from day one of its launch, being available in more than 40,000 locations and partners.

XPT ERC20 Token purchasers, exchanges, payment gateways, developers, etc. can benefit from using the token to obtain discounts on operations and transactions carried out throughout the Cryptobuyer ecosystem: Exchange, ATMs, and Point of Sales.

DISCOUNTED ATM TRANSACTION FEES

Customers will receive a 30% discount on ATM transaction fees if they choose to use their XPT Token to pay the transaction fee. For example, if a customer purchases \$1,000 of Bitcoin from a Cryptobuyer ATM and the ATM transaction fee is 5%, the customer could choose to pay the fee from their Cryptobuyer XPT wallet, which would reduce the transaction fee to 3.5%.

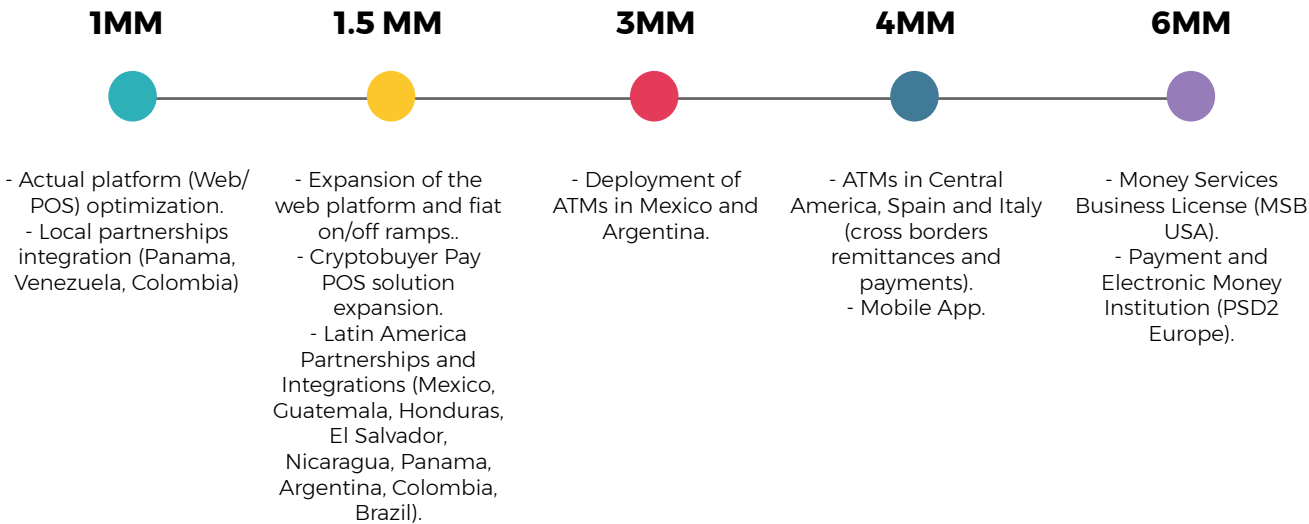


XPT CUSTOMER REWARDS PROGRAM

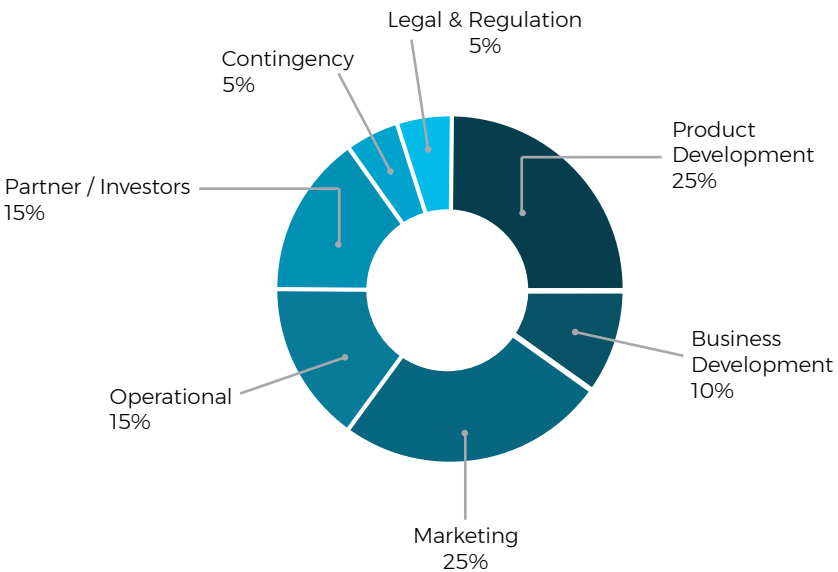
Each time a customer uses a Cryptobuyer Point of sales, Cryptobuyer will automatically deposit XPT into the customer wallet equal to 1% of their POS transaction amount as part of Cryptobuyer customer rewards program.



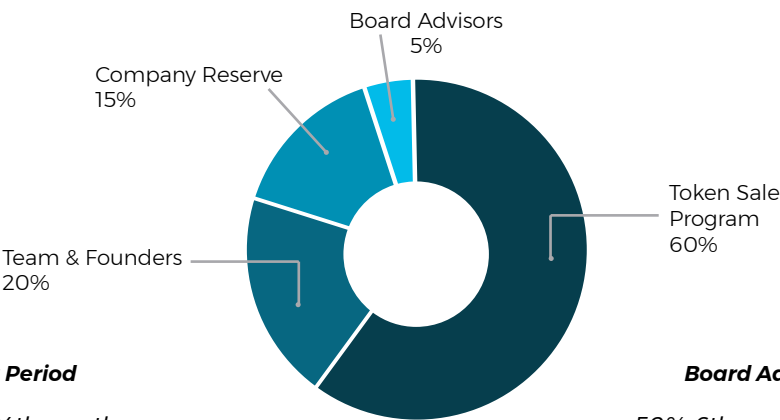
MILESTONE PLAN



USE OF PROCEEDS



TOKEN ALLOCATION



Team & Founders Vesting Period

50% 12th month - 50% 24th month

Board Advisors Vesting Period

50% 6th month - 50% 12th month



RISK & COMPLIANCE

The purpose of this white paper is to present general information regarding the planning, execution, and sale of an ERC20 cryptographic token with the symbol XPT by OpenDefi Corp, a company incorporated and registered in the Republic of Panama. The information in this document is for informative purposes only and does not constitute a contract between the parties and individuals related to the services of Cryptobuyer, OpenDefi and XPT token.

Since 2017 amongst multiple legal consultations, we have worked together with the Superintendence of Securities of the Republic of Panama in order to comply with local regulations and we closely follow the recommendations and processes currently established and possible new regulations that may arise in future.

The information provided within this whitepaper should be used to help inform an individual who is interested in the XPT token. This should serve as a guide only and any financial decision made should not be based solely on what has been offered in this whitepaper, can evolve and undergo changes in its content. We strongly encourage everyone to do their own research.

The XPT Tokens are not intended to constitute securities in any jurisdiction. This White Paper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities or a solicitation for investment in securities in any jurisdiction. The tokens and the terms and conditions have not been, and will not be, registered under U.S. Securities Act of 1933 (as amended), and may not be offered or sold within the United States or to, or for the account or benefit of, U.S. persons except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act of 1933.

In fact, this White Paper is not composed in accordance with and is not subject to, laws or regulations of any jurisdiction that are designed to protect investors. To the maximum amount permitted by applicable law, Cryptobuyer, along with any of its parents, affiliates, subsidiaries, directors, officers, advisors, employees, token purchasers and licensors (collectively, Cryptobuyer Parties) expressly disclaims and shall not be liable important legal notice and disclaimers for any and all responsibility for any direct or any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with (i) Purchaser's acceptance of or reliance on any information contained in this White Paper, (ii) any error, omission or inaccuracy in any such information or (iii) any action or claim resulting therefrom.

The failure to raise funds, soft cap or hard does not mean the project has failed or be stopped, as we are already a working company with a clear roadmap and strong partnerships.

ANTI-MONEY LAUNDERING (AML)

The purchaser agrees that he or she shall not use XPT Tokens in an illegal capacity. He or she agrees that they will not participate in any money laundering, any illegal exchange of currency or any other illegal or restricted activities. Each Purchaser understands that they are restricted from selling, exchanging or disposing of XPT Tokens for the purpose of money laundering.

ANTI-TERRORISM (CFT)

The purchaser agrees that he or she shall not use XPT Tokens in any illegal capacity. He or she agrees that they will not use XPT Tokens for the funding of terrorism. Each Purchaser understands that they are restricted from selling, exchanging or disposing of XPT Tokens for the purpose of funding terrorism.

PERSONAL OBLIGATIONS

Due to legality issues, this offering is being made to and funds will only be accepted from, persons of residents or citizens not in the following regions or countries, including but not limited to the USA, or any other regions or countries that forbid or restrict initial token offerings: United States of America, Canada and Singapore.

TOKENS ARE NON-REFUNDABLE

Cryptobuyer is not obliged to provide Tokens holders with a refund for any reason, and Tokens holders will not receive money or other compensation in lieu of a refund. Statements set out in the White Paper are merely expressions of Cryptobuyer's objectives and desired work plans to achieve those objectives. No promises of future performance or price are or will be made in respect to Tokens, including no promise of inherent value, and there is no guarantee that Tokens will hold any particular value.

STATEMENT

Due to the frequency of changes in the relevant policy, law, regulations, technical, economic and other unforeseen factors, the information provided within this White Paper is subject to change. The information provided within this White Paper should be used for reference purposes only. The team shall not be held responsible for the accuracy or legitimacy of the information provided. Purchasers should do their own research and not rely solely on the information provided. In summary, this should only serve as a potential business model or business proposal. This whitepaper shall not be, in any case, considered legally binding. The content of this whitepaper is for reference only.

LANGUAGE

This document may be translated into many other languages; however, we shall refer to the English document as the standard.

SPECULATION

The offering of XPT in this document should be considered highly speculative due to the nature of the corporation business and its early stage of development. Purchasers shall understand the underlying risk associated with XPT. The purchaser of XPT agrees to all the risks involved with the project. In addition, there may be a number of other risks associated with XPT.



Cryptobuyer, Building the New Digital Economy



www.cryptobuyer.io

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