



# CRYPTO CREDIT CARD

WHITE PAPER  
[cryptocreditcard.io](https://cryptocreditcard.io)

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# DISCLAIMER

PLEASE REVIEW CAREFULLY THIS DISCLAIMER SECTION. IF YOU HAVE ANY DOUBTS ABOUT WHAT ACTIONS YOU SHOULD TAKE, WE RECOMMEND THAT YOU CONSULT WITH YOUR LEGAL, FINANCIAL, TAX OR OTHER PROFESSIONAL ADVISER.

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This document does not constitute a prospectus or offering document, and not an offer to sell nor the solicitation of an offer to invest in or purchase any securities in any jurisdiction. C3 doesn't provide any opinions or advice regarding the acquisition, sale or other operations with CCCR tokens, and the fact of the provision of this document does not form the basis or should not be relied upon in matters related to the conclusion of contracts or acceptance investment decisions.

This document doesn't oblige anyone to enter into any contracts, to take legal obligations with respect to the sale or purchase of CCCR crypto tokens, and to accept any cryptocurrency or other form of payment.



# EXECUTIVE SUMMARY

**C3** — a platform based on Ethereum blockchain with its own crypto exchange and mobile banking services. Our crypto exchange introduces new innovative options, including PAMM accounts. C3 platform is not only a financial tool for managing assets, but it is also a crypto credit aggregator that selects the best credit offers all over the world, including cryptocurrency.

Our main goal is to create a convenient investment and crediting tool available for everyone. We want to provide a financial freedom for everybody and give opportunity to earn profit from financial tools accessible for a wider audience. C3 is a multi-functional platform, which allows each participant to keep money in a multi-currency online wallet, trade crypto and traditional assets, invest money, get a loan with the most profitable options. We want to simplify the management of fiat and crypto currencies in one convenient payment system—Crypto Credit Card.



# MARKET DYNAMICS

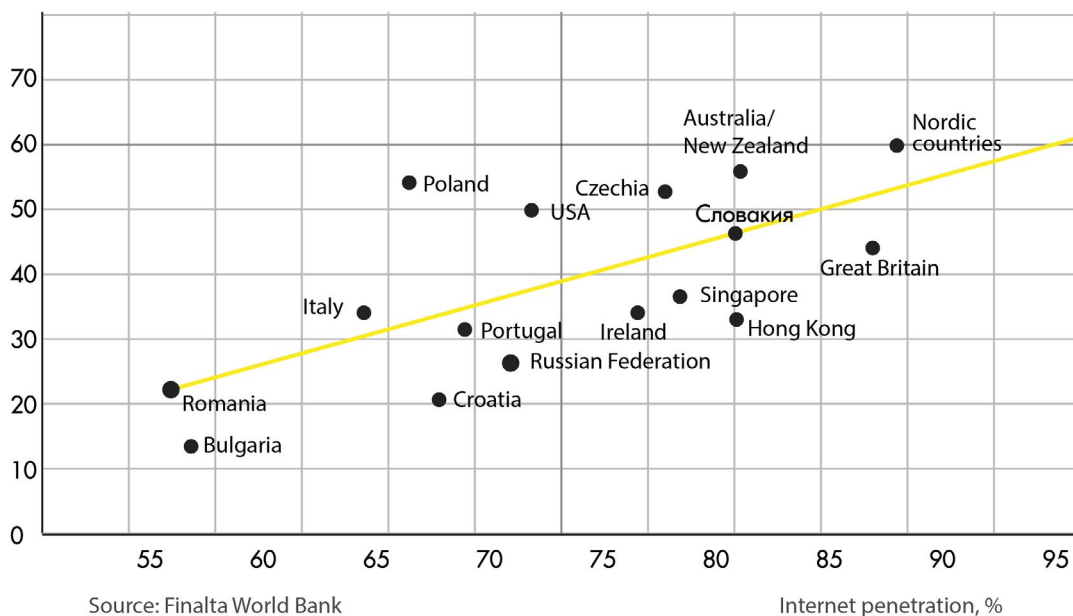
Today, the global banking system generates about \$1 trillion of profits a year all over the world. According to McKinsey research, banks can lose from 40% to 60% of profits in this area by 2025 due to the younger and more flexible fintech companies by offering consumers cheaper and more convenient services.

## REMOTE BANKING SERVICES:

The level of penetration of remote banking services in the world, according to McKinsey research, is far behind the level of Internet prevalence, and therefore, has a serious growth potential.

According to Finalta World Bank research the share of banks' clients using remote banking services in Nordic Countries, Australia and USA is about 60%, in Russia (no more than 30%), in Great Britain and Singapore (about 40%).

Share of clients of the banks using any digital channel, %



According to McKinsey research, by 2025 most of the value chains will merge in a few dozen of ecosystems, and the boundaries between individual sectors will be erased. In the B2C segment the elements in the chain Consumer Crediting – Payments – Investments Management – Loyalty Program Management will be able to fully integrate into one complete ecosystem. The C3 platform will be implemented as a convenient mobile banking with an innovative crediting mechanism, with a multi-currency wallet, card to make payments, cashback programs around the world, and access to global investment platforms. The decentralized principle will provide the highest security and transparency of transactions.



# THE PROBLEMS



## SECURITY

Recently, millions of people have joined the world of cryptocurrency. Therefore, most of them are unfamiliar with the problems that surround this complex, but now profitable, sphere of cryptocurrencies. This makes them easy targets for cybercriminals and cyber thieves. To solve this problem, we need a system that can safely store assets, but in a more convenient way. This solution offers C3.



## USABILITY

Since the digital currency market is quite new, it does not have simple technological solutions for currency exchange operations yet. More often users have to use one service to exchange fiat for bitcoin, go to another website to exchange bitcoin for other cryptocurrencies. In order to exchange them back into fiat users need to visit numerous websites and proceed multiple transactions. Furthermore, it charges 15% of commission.



## TRADITIONAL FINANCIAL PLATFORMS WEAKNESSES

Traditional financial platforms have many weaknesses and single points of failure.

Banks and investment firms are subject to embezzlement and mismanagement of funds, which leads to catastrophic results.



# TRADITIONAL FINANCIAL PLATFORMS WEAKNESSES

## ■ BANKING IS TOO EXPENSIVE

Credit cards charge up to 3% on payments, bank wires can cost \$50 dollars or more and remittances are charged on average over 7% of the amount sent. Trillions of dollars circulate the globe in such electronic transactions each year. But it shouldn't cost more to send a payment across continents than it does to send an email or a text message. Other financial services such as currency exchange and credit cards or loans are similarly overpriced.

## ■ EXPENSIVE INTERNATIONAL REMITTANCES

Users wish to deposit/withdraw funds in their local fiat currency without meeting the expense and difficulty of making international payments.

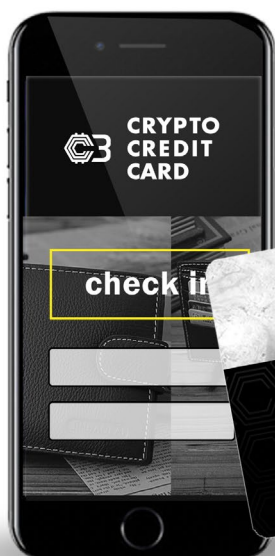
There will be a great effect for cryptocurrencies and blockchain-enabled payment solutions in the international remittance industry. It is notable that the most widely recognized way how migrant workers send money back home—Western Union, regional/local remittance outlets, or agents. These payment solution providers have high international transfer rates.

New companies are beginning to leverage on the blockchain to offer remittance services in various nations. Some typical examples: Rebit in the Philippines, ArtaBit in Indonesia, and BitPesa in Africa. These organizations acknowledge the use of Bitcoins as payment from the nation of origin and convert them into the local currency. Without going through the banking channels, the recipients can have access to the local currency. They do not have to work with hundreds of dollars as exchange or service charges.



## THE SOLUTION

- ✓ Featuring a simple interface designed for mainstream adoption, the C3 platform plans to serve as a conduit between traditional finance and the digital asset economy. It is intended that users will be able to transact through a wide range of channels, including plastic card, e-wallet, SWIFT transfer, SEPA transfer, and multiple cryptocurrencies.
- ✓ By essentially putting a miniature bank in the hands of every user, C3 eliminates the need to manage customer funds in order to offer financial services. Through the C3 platform, users are able to interact directly with third-party financial services without giving up the control of their assets.
- ✓ Moving forward, C3 will add a multitude of external financial services that users can access directly through the C3 platform.
- ✓ With C3 platform users will be able to do what was once only possible by signing up with a number of separate financial companies, including storage and transfer of wealth, direct deposit of salaries and automated bill pay, investment and management of stocks, bonds, and digital assets, loans and mortgages and future financial services.
- ✓ The modular design of the system gives the opportunity to provide access to such a wide range of services without overwhelming the user with wallet features and without harming the user experience in general. The client adds only the needed services by installing wallet extensions from the add-ons directory.



We offer a Crypto Credit Card with an accompanying C3 Wallet—a mobile wallet that can be funded not only with Bitcoin (BTC) and Ether (ETH) but also with any cryptocurrency.





C3 payment facilities, which include a physical and a virtual credit card, can be used in almost 200 countries at over 36 million points of acceptance today. This is possible as we have card issuance partnerships with major credit card companies. C3 integration solution consists of a card and wallet enabling to exchange multiple currencies at the lowest rates. It can be used to manage inbound remittances.

Banks have no access to credit extensions, associations, or contracts that can enable them to exchange and send funds internationally. The payments they might need to make are small, yet it is hard to find a practical approach to send cash.



C3 Wallet is a multi asset cryptocurrency wallet that can be used with a credit card worldwide .

Multi-Asset Account allows customer to get access to all the accounts in different banks, as well as to all crypto wallets and investment tools via one application. It will be easy to quickly transfer resources from one fiat currency to another or from fiat currency to a digital currency and vice versa. Moreover, transaction costs will be reduced substantially.

We aim to provide a platform that combines secure backend infrastructure with a highly understandable interface. Simple sign-up, instant access, direct payment processing, asset mobility, and unparalleled customer support are defining features of our vision for the platform.

All functions of our platform, from the usual activities related to account management to opening an account, document upload, loan scoring and insurance, will be created as single microservices.

All these services together with the services of affiliate partners will be working via API and all will be available to our clients via secure channel.



# UNIQUENESS OF THE PROJECT

## **SERVICES AND FEATURES:**

- IBAN
- Mobile banking
- Access to secure crypto wallets
- Transfers and Payments
- Withdrawals
- Fiat Currency Conversion
- Crypto Currency Conversion
- Loans
- Add-ons Platform with wide range of extensions
- C3 digital currency exchange

## **MOBILE BANKING**

The C3 mobile banking will allow to:

Make purchases internationally. A platform user will be able to issue a Crypto Credit Card for paying both online and through existing payment terminals around the world (Apple Pay or Android Pay). The card issue is \$20 (or 1 CCCR token), service fee will not be charged during the first year, then, it will be \$10 per annum. Payments will be possible to make in the 'active account' currency, which means that the user decides which account to link to the payment card for making transactions.

Transfer money to other users without commission. We will develop our own settlement system. Transfers between the users will be free and instant.

Receive cashback. When paying for goods and services of C3 partners with a Crypto Credit Card, up to 30% of the amount spent will be refunded.

Convert currency. Convert cryptocurrency into fiat and back with only 2% commission of the transaction amount.

Card management.

The user can order a C3 Card, a virtual or a physical plastic card, directly within the C3 wallet App. As a security measure, we allow the user to lock and unlock his card through the C3 wallet App.



# CRYPTO CREDIT CARD



**CRYPTO CREDIT CARD** —Crypto Credit Card is an ideal option to withdraw funds for cryptocurrency traders, miners, Internet marketers, webmasters, and freelancers. It can be used easily and quickly regardless of geographical and banking boundaries. In addition to these benefits, the Crypto Credit Card also enables entrepreneurs to make payouts to their staff without bearing excess transaction fees, saving both time and money in the process.

The user will be able to open several accounts tied to different currencies and select an 'active account' through which he or she can make purchases. The card issue is free, service will not be charged during the first year, then it will be \$10 per year.

## **CASHBACK**

We plan to integrate C3 into all major retail chains, hypermarkets, cafes, restaurants and service centers for establishing joint affiliate programs. When paying for goods and services with Crypto Credit Card in these places up to 30% of the amount spent will be refunded. We have already reached agreements with partners to organize joint programs at international level.

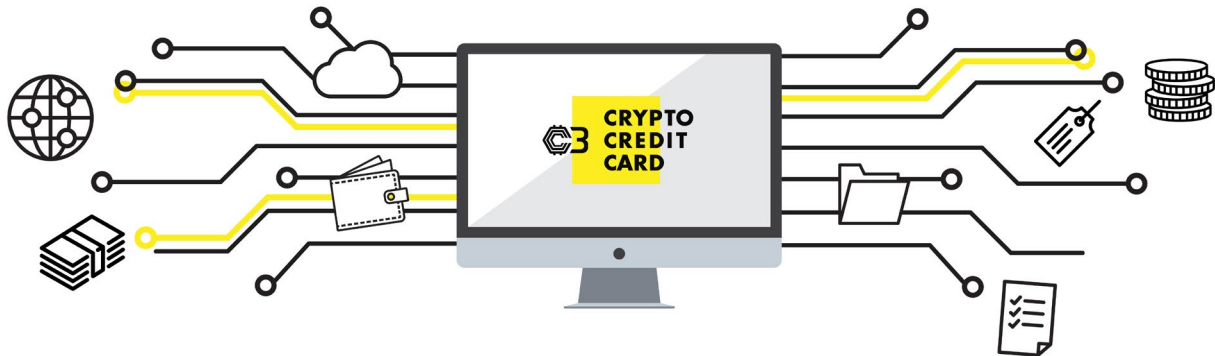
## **CRYPTO CURRENCY CONVERSION**

C3 app will operate as cryptocurrency gateway – it will convert fiat into cryptocurrency and back to fiat.

The C3 wallet app will be seamlessly integrated with the C3 trading platform in order to execute exchange requests from our clients. For our clients the operation of exchange between fiat and cryptocurrency accounts will be as simple as transfer money from one fiat account to another.



## WALLET ADD-ONS DIRECTORY



All functions of our platform, from the usual activities related to the account management, to opening an account, document upload, loan scoring and insurance will be created as single microservices. All these services together with the services of our integration partners will be working via API and all will be available to our clients in the add-ons directory.

User will be able to access installed add-ons straight in the main user interface of our wallet app, both for desktop and mobile. Customer will be able to browse the directory and install required extension into his or her account.

The synergy and smooth integration of financial tools and broad range of external services creates numerous valuable solutions for our customers. C3 will provide an add-ons marketplace for users of our wallet apps. Add-ons will extend the functionality of C3 wallet with only those services that the customer has interest in. Add-ons can provide any kind of financial services – it could be assurance, investment, trading or anything else.

There will be both in-house and 3rd party add-ons available for extending the C3 wallet functionality. The wallet will come with a few pre-installed add-ons to familiarize the user with the wallet capabilities and engage in the ecosystem.



## LOANS AGGREGATOR

A key feature of the extension is the monitoring and aggregation of the best offers in the consumer credit and microcredit markets. The project is unique by introducing blockchain technologies to provide alternative options for choosing credit instruments.

With our loan search tool C3 empowers the loan seeker to make decisions based on informed and efficient financial data. Finding a loan offer that perfectly suits client's needs used to take months of applications with banks in person – and even today, one can spend hours going through all the different providers online – now it takes only a few moments with C3.

The app is aimed to take the entire loan borrowing process online starting from lead origination, credit evaluation, helping customers to choose the right product from the appropriate lending organization, application login, sanctions and right through loan disbursal.

And that is why C3 is revolutionizing the loan marketplace by giving end-users the power to choose and tailor services according to their needs and requirements. A personal loan can be a great way to save thousands of dollars on debt and build up credit. In addition, it can be used for a consolidating debt at a lower interest rate or finance a large purchase.

Our recommendation engine matches consumers with loan offers using self-reported and third-party data, with the goal of providing pre-approved and pre-qualified users who are in-market for the financial product. C3 loan aggregator is the best way to search and compare online finance products and services, from all the top providers at once, in seconds, including real-time pre-approval. C3 mobile banking will enable the clients to select all the credit offers from all bank partners and activate them in one click.



## POSSIBILITY OF PASSIVE REPAYMENT OF INTEREST AND PRINCIPAL

Unlike classic consumer crediting, crypto crediting is supported by the cryptocurrency balance on the C3 account, guaranteeing a minimum interest rate, the ability to release funds from cryptocurrencies to fiats for daily spending, and simultaneously earning profits from the cryptocurrency.

The growth of cryptocurrency price index will help to ensure a non-interest-bearing use of credit funds. The client at any time can close a credit or part of it and pick up the cryptocurrency being pledged. Thus, the repayment of the principal and interest can be covered by the cryptocurrency index growth, which will be able to settlement debt in passive mode without the need to refinance the debt or to find other repayment options.

### HOW DOES CRYPTO CREDIT WORK

Cryptocurrency holders don't tend to spend their crypto assets. They are considered to be a very profitable investment now. So when they need funds for spending instead of selling their crypto assets they can take a crypto backed loan.

- 1** Within the C3 app the user creates separate accounts for fiat and cryptocurrencies.
- 2** User specifies the default fiat account for payments with the Crypto Credit Card.
- 3** The payment will be made in the 'active account' currency, which means that the user decides which account to link to the payment card for making transactions.
- 4** Then, the user sets the secondary account that will be used if there are no sufficient funds on the primary.
- 5** If that account is a cryptocurrency wallet, the system will stake the needed sum as a security for a loan in fiat instead of exchanging (selling) the crypto assets.

Depending on the type of the users credit card the loan will last a certain period of time. Then, if it doesn't get refunded or prolonged the cryptocurrency account will be charged with the corresponding sum.



## C3 EXCHANGE AND PAMM ACCOUNT

C3 will create its own digital currency exchange that will allow customers to trade digital currencies.

The C3-PAMM Account is an investment service that gives investors the chance to make money without trading themselves and allows managers to earn additional income for managing client funds.

The manager begins to trade in the account using both his personal capital and the funds of his investors. Profits and losses on the account are divided among the manager and investors, based on their share in the account.

If the manager earns profit, the amount of funds on the PAMM account increases and the profit is distributed between the manager and the investors based on the amount of their initial investments.

The investors pay the manager some part of their profit in compensation. The size of the compensation is specified by the manager in his Proposal and depends on the amount of invested funds.

Another feature of the project is the possibility of using cryptocurrency pledged by its placement in trust management funds. The trust management service will be implemented on the C3 platform. Professional traders will be able to generate profits up to 20% a month from the amount placed in cryptocurrency. This will allow the client to repay the principal and interest in passive mode.





## PSD2

We use the directive PSD2, thanks to which the user does not have to open accounts in multiple banks. Through our aggregator of credit offers, people will get access to all accounts of European banks. No more restrictions for interbank transfers, C3 opens up new opportunities!

Information technology requires financial institutions to provide access to their various products and services through application programming interfaces (APIs).





## MARKET STRATEGY

We developed a marketing plan aimed to quickly build awareness of the C3 platform and rapidly gain recognition in the target market. C3 user acquisition plan is based on a number of key strategies that will be employed over the next 3 years; with strong focus on social media advertising.

Today, for participants of the credit service sales sector, the main benefits of digital transformation are in a multiple reduction of costs and acceleration of the introduction of new products to the market. The creation of partnerships or cooperation with companies in related areas also allows to access new client segments.



**PARTNERSHIPS AND INTEGRATION** with blockchain startups within the developer program. The application developer will have the chance to attract his own client base, as well as to use our already existing base of clients and partners



**BRANDED CARDS**  
distributed through partners network



**REFERRAL PROGRAM**



**FRANCHISE**



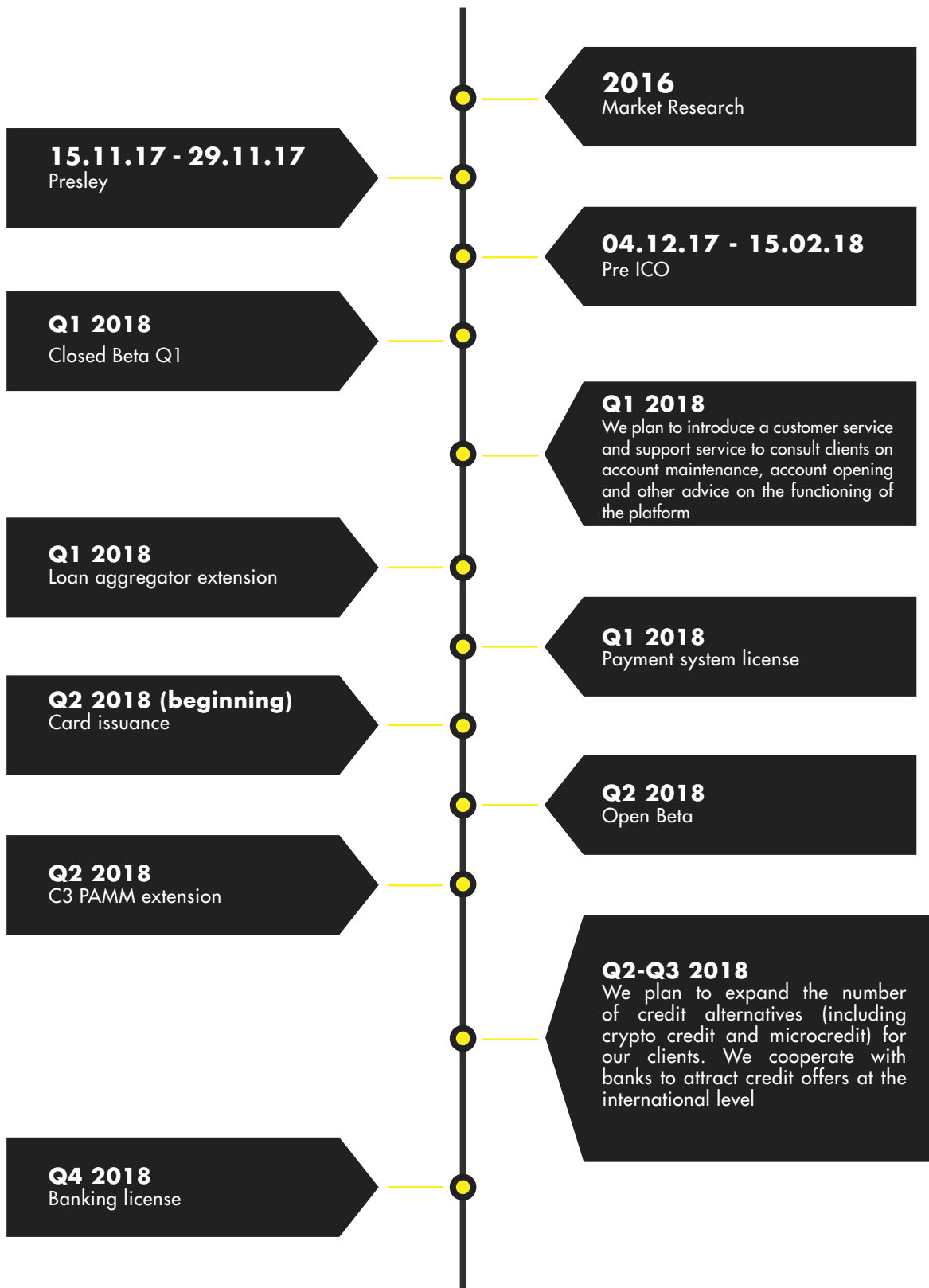
**REWARDS FOR USER ON-BOARDING**

We believe that giving people additional opportunities to earn through engaging with the platform will incentivize client participation, retention, and enthusiasm. It also ensures more liquidity within the engine, which keeps spreads low and generates higher overall volumes.

We intend for users to be rewarded for participation in CCCR token crowdsale, and for the scope of rewarded activities to grow and change as the platform develops. At release of the platform users will be rewarded for simply signing up and creating a wallet, installing extensions and referring friends.



# ROADMAP





Token Name	CCCR
Blockchain Platform	Ethereum
Token Standard	Erc20
Regulation	All of the unsold tokens will be destroyed according to the smart contract
Smart Contract	Open, on Ethereum blockchain
Token Price during crowdsale	\$1
Minimum Limit of tokens purchase	10
Maximum Limit of tokens purchase	NO limits
Accepter Currencies	BTC, ETH, LTC, DASH, FTC, BLK, RDD, DOGE



## TOKEN PRICE GROWTH

### **DEMAND FOR TOKEN WILL GROW AS THE USERBASE EXPANDS**

CCCR will be available for purchase on the major exchanges and on the C3 exchange. To get access to C3 services users will buy tokens pushing price higher until its valuation will achieve a balance of supply and demand.

### **LAUNCH OF THE CRYPTO CREDIT CARD SALES UPON HITTING EXCHANGE**

In order to obtain the Crypto Credit Card the user needs to deposit CCCR token in the system. the card issue price is \$20, but it will be available for only 1 CCCR.

### **ALL UNSOLD TOKENS WILL BE BURNT**

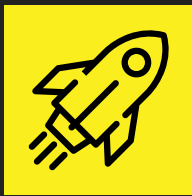
After the closing date of crowdsale all tokens remaining unsold will be destroyed.

### **50% OF COMPANY'S PROFIT FROM CASHBACK WILL BE USED TO BUY TOKENS ON THE EXCHANGE**

### **TEAM TOKENS WILL BE HELD IN ESCROW FOR 6 MONTHS**

### **BOUNTY AND REFERRAL TOKENS ARE BOUGHT BACK BEFORE HITTING EXCHANGE**

All tokens earned through bounty and referral programs will not be transferable for 6 months and will be available to use only within the C3 system. Nevertheless, our marketing supporters will have an opportunity to cash out after the end of ICO if they prefer to. The absence of «free money» sellers will prevent the tokens price drop that commonly happens after getting listed on exchanges.



**ICO**

For the C3 platform to move forward into the operational stage, the Token Sale must reach its soft cap of \$ 3 million. In the case that the Token Sale fails to reach this minimum, C3 purchasers will be granted a refund.

### **WHY DO WE NEED AN ICO**

ICO will be part of the marketing strategy to promote the company and its products. With the help of ICO, we plan not only to raise funds for the development and promotion of the platform, but also to familiarize the market and help understand the advantages and possibilities of the new product.

### **ALLOCATION OF FUNDS**

All the collected funds will be accumulated on a C3 separate account.

At the end of the ICO, it will be possible to use the C3 platform products and services and exchange a token for a Crypto Credit Card.

In order to manage purchased tokens, users will have an access to their personal account in C3 multi-currency wallet.

If BTC or another cryptocurrency came to the project wallet after the actual end of the ICO, it will be returned to the sender's wallet at the current exchange rate without conversion.

At the end of the ICO, CCCR token will be freely traded on all crypto exchange markets. We plan to list our tokens on several major exchange markets within a month at the end of the ICO.

Part of the C3 tokens distributed between the members of our team will not be available for trading in the secondary market within three months from the end of the ICO. Thus, we plan to cover the risk of falling prices of tokens.

The distribution of funds raised during the ICO:

During the ICO campaign, 55% of the tokens will be distributed among the participants. The CCCR token is an utility token to be used in the operation of the first crypto credit aggregator and card processing – C3 Platform, as well as in other ways described below:

## **1. C3 PLATFORM COMMISSION WILL BE PAID IN CCCR TOKENS.**

C3 operating activity is starting in March 2018 after beta test stage completion. Payment of the commission by all C3 ecosystem clients will be accepted in CCCR tokens. We anticipate that an increase in the number of participants of the C3 platform will lead to an increase in the number of transactions and, accordingly, the total amount of commissions charged on them. Thus, C3 platform clients will have to buy CCCR tokens and pay the commission.

If a C3 platform user has no opportunity to buy C3 tokens on the exchange market or elsewhere, we will provide an opportunity to purchase the required number of tokens on the exchange market. Thus, an increase in the number of participants will lead to an increase in demand for C3 tokens and, as a result, an increase in their value.

## **2. POSSIBILITY TO PAY BANK INTEREST AND OTHER CRYPTOCREDITCARD SERVICES BY CCCR TOKENS.**

We plan to incorporate the possibility to pay bank interest and even principal in CCCR tokens. Platform services, for example, crypto bank, crypto mobile banking or crypto broker will be possible to use employing CCCR. Crypto Credit Card issue price is only 1 token (or \$20 for non-holders of CCCR tokens).

## **3. FOR OUR CLIENTS WE FIX THE PRICE OF OUR SERVICES IN FIAT CURRENCY.**

As we forecast the growth of a CCCR token, for a token holder purchasing them now, during the ICO, with tokens price increase, the cost of C3 services would decrease.

## **4. CCCR TOKENS TURNOVER AT BROKERS' AND EXCHANGE MARKETS.**

Within three months after the completion of the ICO, we plan to add a CCCR token to all the most famous exchange markets, as well as brokers and exchange markets that will become our ecosystem participants.

We expect a great demand from other financial institutions for the data service flow of the C3 aggregator. At the same time, the commission for operations will be paid in CCCR tokens, which will lead to a significant increase in demand.



## TEAM&ADVISORS

Our team consists of more than 40 specialists, experts in banking, credit products sale, blockchain solution and IT developers.

C3 Team has great experience in building relationships with banks and payment gateways, establishing international partnerships, managing liquidity, working with regulators, analyzing markets, developing trading systems, and growing a dedicated user base.



CryptoCreditCard.io  
123317 Moscow,  
Presnenskaya nab. 6, str.2