

CRYPTO PAYMENT PLATFORM

**CCORE
WHITEPAPER**

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INTRODUCTION

Many years have passed since establishment of first cryptocurrency Bitcoin. During this period cryptocurrency enthusiasts carried out tremendous work, important projects were designed, which led to increased popularity of cryptocurrencies all over the world. Number of the interested persons sharply increased which is confirmed by statements of operators of cryptocurrency wallets about increase of wallets for several mln in 2016. Value of many cryptocurrencies increased, total capitalization of all cryptocurrencies exceeded to unprecedented 100bln USD. But along this positive dynamics there is number of unsolved problems. As of today the main problem is that business doesn't conceive cryptocurrency as the payment tool for products and services. And the main reason is high volatility in prices of cryptocurrency.

Our team develops Ccore platform pursuing the aim of offering comfortable operating conditions for cryptocurrencies to entrepreneurs and consumers, *where high volatility in prices of cryptocurrency ceases to be a problem*. For that aim we created "smart contract" based on Ethereum and issued 100mln Ccoin Tokens. Ccoin tokens are digital currencies, through which it will be possible to pay in online-stores for products and services.

1. CONCEPT AND PECULIARITIES OF CCORE

1.1 What is Ccore?

Ccore is a Crypto Payment Platform that allows people who have cryptocurrencies / altcoins to spend them on various fiat based online services and stores without losing value on the exchange.

And the owners of online-stores will be able to accept cryptocurrency for payment, while not losing part of their profit due to variation of cryptocurrency rate.

Majority of cryptocurrencies' holders has accepted it as a tool for speculative actions on crypto exchange, where prominent players having great assets may create favorable for them situations on the market, and to gain profit at the expense of small players of market. Under such circumstances decentralized currency loses its business sense.

Having used advantages of the decentralized currency, Ccore platform offers favorable operating terms both to merchants and consumers, therewith increasing turnover share of cryptocurrencies in business. So, we can change perception of the crux of cryptocurrencies from the tool of speculation to full-value currency, by which payment both in Online-store for purchase of telephone and in restaurant for a cup of coffee can be made.

1.2 Structure of Ccore

Ccore consists of three modules:

1. Ccore Exchange

cExchange is a cryptocurrency exchange where cryptocurrency can be exchanged with each other or fiat currency.

2. Ccore Wallet

C Wallet is a multicurrency wallet where funds of Ccore users are kept.

3. Ccore Pay

cPay is a full payment system, which allows the merchants selling products and services against cryptocurrencies by integrating cPay on the web site of online-store.

1.3 How does Ccore work?

Operational scheme of Ccore is brought in picture 2



Picture 2

Intercommunion of Ccore with market participants:

1. Merchant

Merchant integrates extension of cPay on own Online-store. cPay calculates value of products in accordance with the chosen cryptocurrency (Ccoin Tokens, BTC, ETH, etc) by actual rate on cExchange (cExchange is on-exchange module of Ccore platform). After the consumer makes payment by cryptocurrency, cPay delivers the cryptocurrency to cExchange, where cryptocurrency is automatically exchanged into fiat currency (the currency is elected by merchant in cPay settings). The received means are transferred to the account of merchant in cWallet.

This approach gives confidence to the merchant that the cryptocurrency received for products and services will not decrease in the evening, and he will not incur losses.

2. Consumer

Ccore offers favorable operating terms not only to merchantss but the consumers. At payment for product or service by cryptocurrency the consumer doesn't pay transaction commission fee, if he/she has account in cWallet. The consumer shouldn't also wait for transaction confirmation, because transfer is made amongst the accounts cWallet.

2. WHAT PROBLEM CAN SOLVE CCORE?

2.1 What problems are there?

As of today the main problem is that cryptocurrencies can't be equated with fiat currency. With a purpose to settle this problem let's discuss the main functions of money:

- circulation medium
- means of hoarding
- measure of value

So, as of today cryptocurrencies don't have all the above mentioned functions. High volatility in cryptocurrencies' price doesn't allow securing the measure of value and, all the more, to save this value. This is the main reason for rejection to accept cryptocurrency for payment of products and services by entrepreneurs.

2.2 How can we solve such problems?

Our goal is to create comfortable conditions for all the market participants for operation with cryptocurrencies, where high volatility in cryptocurrency price ceases to be a problem.

Our team develops Ccore platform for settlement of existing problems.

Interconnection of Ccore with merchants is described in clause 1.3 in detail, where due to extension of cPay operation with cryptocurrencies may be accepted as a source additional profit by a businessman, which, in its turn, will lead to the increased popularity of cryptocurrencies in business environment. In the end cryptocurrencies will be provided function "measure of value" and become full challengers to fiat currency.

3. SALES OF CCORE TOKENS (ICO)

3.1 Goals of ICO

At present our team is composed of 9 members:

- Specialist of exchange trade, financial adviser
- Full stack developer;
- UI/UX designer;
- Front-end designer;
- Back-end designer;
- QA engineer;
- Marketing manager;
- Content manager;
- Community managar

In order to strengthen such complicated project in the shortest period of time, we should replenish our team up to 20 persons. Besides, we need funds for marketing, equipment, contingent expenses. Considering all these aspects we plan spending of pre-ICO and ICO for collecting funds for realization of the project.

3.2 Parameters of ICO

Total token amount: 100 000 000 Ccoin Tokens

Total tokens for distribution: 60 000 000 Ccoin Tokens

ICO

Start: 09 November 2017

End: 30 November 2017

Ccoin Tokens for sale: 60 000 000 CCO

Currency accepted: ETH

Minimum transaction: 0.1 ETH

Token exchange rate: 1 ETH : 1000 CCO

Bonus:

First week: 1ETH : 1200 CCO

More 10 ETH transaction: 1ETH : 1500 CCO

Expenditure structures of Ccoin Tokens:

60% - on ICO

20% - reserved in the fund of project development for attracting investments if scaling is necessary

20% - distributed amongst the Ccore team

Expenditure structures of ICO fund:

60% - development

30% - marketing

10% - contingent expenses

3.3 INVESTMENT PROSPECTS

Investment in Ccore on early stage of development is good contribution for a number of reasons:

- Having offered innovative solutions to business for usage of cryptocurrencies for payment of products and services, Ccore has all the prospects to become one of the large platforms of circulation in this sector in case of sufficient financing.
- Ccoin Tokens will be used as fund for payment of products and services by payment system cPay. With the increase in popularity of cPay in the business sphere, demand of Ccoin Tokens will be increased.
- Ccoin Tokens are official tokens of cExchange. And all the additional instruments (BTC, ETH, etc.) will bargain with pairs of Ccoin Tokens. It will lead to increase of demand for Ccoin Tokens, and, in further, it will increase its value.

4. DEVELOPMENT PLAN

October 2017

- Development of demo version

November 2017

- Conduction of ICO

December 2017

- Start of the platform development
- Inclusion of Ccoin Tokens in cryptocurrency exchanges

1 Quarter 2018

- Development of cWallet applications for iOS and Android
- Official startup of cWallet

2 Quarter 2018

- Official startup of cExchange
- Commencement of bidding on cExchange

3 Quarter 2018

- Official startup of cPay
- Connection of first Online-stores to Ccore