



# CIPHER TOKEN WHITEPAPER

## **WHITEPAPER : CIPHER CRYPTO TECHNOLOGIES LIMITED**

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## INTRODUCTION

**Cipher Crypto Technologies Limited** company and its group of companies proudly launching blockchain technology based projects to create the digital economy and build our business with powerful, secure and transparent technology. Blockchain technology is really amazing and the technology success is from digital empowerment.

We realize that Ethereum blockchain and ERC20 token is the future of cryptocurrency market, since they are easy to create within the Ethereum blockchain and we are ready to take this technology further using it for all beginning purposes. Our team has conducted several market researches and on the basis of results, we figured out that ERC20 tokens will be the most useful crypto token.

ERC20 tokens are majorly being used for ICOs for their mining disposition. It is cheap and even recyclable, in the year 2017 numerous companies launched their ICOs with these tokens. It is our bid to launch a new token developed on Ethereum ecosystem. Cipher Tokens are anticipated to generate good value in the future and we plan to distribute the token through our product and services **without conducting an ICO**. We have generated high-cost implementations to by the global standards of the market. Traders, customers and partners associated with us will be benefited significantly with these measures. Our motto is to engulf the market through a wide chain of traders, clients, partners and customers who constantly gain benefits through our product and services.

Ethereum blockchain consists of an enigmatic yet productive mechanism. We have accumulated the best resources to make the fullest out of it and the outcome is Cipher Tokens. Considering the significant productivity and reconditioning of coins, we firmly believe that Cipher Tokens will be proven a very effective tool in cryptocurrency exchanges. Cipher exchange has also been setup to facilitate the trading and this is a unique platform for traders. We use cutting edge technology and most advanced algorithms to create this platform. Our coin will be enlisted in all the major exchanges and users will have the facility to buy, sell and perform payment transactions through it. We have applied measures that will deliver fast and accurate results in transactions. Since the crypto transactions eliminate all the intermediaries there is no charge for transaction and it will be rendered within few minutes. We have integrated the top resources to make this platform flawless and swift. Our efforts can be witnessed on the platform's appearance and user will be able to feel it.

## **Cipher Token (CPR)**

Cipher (CPR) token is developed on the backdrop of ERC 20 token using Ethereum blockchain. ICOs have paved the way for development of new token and Ethereum provides an apt ecosystem for it. We are launching Cipher Token with precise estimations of the market and quite sure of its success. Our Cipher token is only an instrument for us to generate initial costing but will also prove as a great benefit for the traders, clients, partners and customers. This is a perfect time for launching a new token since we have the best resources available and due to the surge in Cryptocurrency market. We have generated a plentiful of cipher tokens for everyone and forecast a significant amount of benefits.

We have focused on accumulating profit-bearing means by foraging the exchanges and avoided the replication of devices. Cipher tokens with their low costing attributes and profound network of exchanges is very likely to emerge as a market trailblazer. We aim to minimize the risks of a volatile market, making it undulating and firm. Notwithstanding the fact that, cryptocurrencies are regulated in most countries now, it is our accountability to stand by the investors in the time of crisis. There have been many markets launched lately in the markets all with their different layouts and prospects. Our objective is to clinch the apex of the market and generate prolific outcome. We aim to beget new avenues and add more competition to the market for an overall beneficial environment. A prospective and all-encompassing review of the token has already been done by the market experts.

Cipher token is coming out at a time when the market is on the rise and people are eager to find new avenues to dabble in new cryptocurrencies. The regulation following and adherence to exchange mandates have caused a way for us to spearhead the project. It is thoroughly a craftsmanship that we see in the modules of our tokens. We have not only tried and tested them, but also rated them through different exchange scales. The exchange indices and capping market have been raised to a point where they can't be deflected from their course. We have strategized to input the resources that were way too scanty for other providers. It is also an urge for the whole market to stand out and demarcate the critical boundaries. The onus is definitely on us to save the traders from the perilous markets, our bearings have been laid out in the most creative and transparent way so that each investor will be able to see through the system. It is our aim to set a milestone for investors and exchanges.



## **Cipher Exchange**

Cipher exchange is a crypto exchange based on P2P model and it encompasses all existing cryptocurrencies. Our exchange is going to roll out soon and the users will be able to commence trading. We are also providing a digital crypto wallet in which you'll be able to store the coins and will be able to process the payment transactions. Cipher exchange platform has been developed using the most recent and advanced algorithms. We have also taken care of faster rendering and made sure that the platform could handle multiple transactions with lightning speed without any bugs. As a digital or electronic exchange, we aim to manage and transact the influx and outflux of coins with high potency. Our platform has been equipped with state of the art technology keeping in mind that we may need to onboard a new user as well.

The process of classifying cryptocurrencies has been simplified by the usage of most advanced algorithms. Cipher exchange team has geared up the platform with fault-finding techniques and they are all programmed to work autonomously. We have created a fully-fledged exchange software with highly capable and self-relying structure. Its core is based on vast trading mechanism and material which is required to develop a masterpiece. We have integrated the most intricate data metrics and logical finding values into its design. We have also prepared it for multi-tasking and to meet any shortcomings. Exchange platforms may fall to some glitches due to heavy traffic sometimes, it happens due to weak algorithmic values put at the backend, in Cipher we have taken precautionary measures to prevent it.

Our system works on finding glitches and applying patches on them all by itself, it could rarely happen that it needs human intervention for fixing a bug. We have an IT team comprising of expert engineers and technicians with years of experience in maneuvering such platforms. The core team works only on backend surveillance and makes sure the functions and parameters are working properly. We believe in delivering high performance keeping the accuracy intact. All in all, it is a software which can work round the clock with loads of data flow. The very enhanced feature is it being compact and impervious to any bugs. It is not only comprehensive but also user friendly, we emphasized on user interaction with our user interface and paid attention to the minute details which could lay a big impact. We believe that Cipher exchange platform will outperform all the contemporary exchanges and stand apart as a winner.

## **What is Exchange?**

The term exchange simply means give & take of a commodity in lieu of another commodity or price. However, in the modern economy, exchange term has widened and has even become a subject to study. The exchange is referred to a place commonly, where you can trade with securities, commodities, derivatives and other financial instruments.

The basic property of an exchange is to make sure a fair and orderly trading. Also the distribution of price information for any securities on a particular exchange. Exchanges act as a platform where companies, government institutions or other groups sell their security to the investors. Today, each country has its own exchanges which are physically present and facilitate traders in buying or selling of shares or other derivatives. Some of the prominent exchanges are American stock exchanges like NASDAQ, Dow Jones or Tokyo Stock Exchange (TSE).

Exchanges came into existence in the beginning of 17th century and have been a constant part of the markets till date. The ubiquity of exchanges has now become a part of the digital economy as well. From the physical exchanges to electronic exchanges, market is aligned with each one of them. Stocks which were initially deemed to be restricted to a faction of society, now reaches each and every individual. Since the beginning of the internet age, it has even become easier and far reaching. Gone are the days when you had newspapers and television, there are apps on your mobile phone which facilitates you trading and there are even tutorials and dummy exchanges for the beginners.

### **History of Exchange**

The history of Exchange goes back to the 17th century, the first stock exchange was established in 1602 by the Dutch East Indian Company in Amsterdam for dealings in printed stocks and bonds. It was the first exchange to start trading in securities and was later renamed as Amsterdam Bourse. It started as a futures and options exchange in the year 1978 as European Option Exchange (EOE). Following subsequent changes in markets and trading, this exchange also took a different form and today it is known as "Amsterdam Exchange" or "Euronext Amsterdam". The Amsterdam stock exchange is considered the oldest "modern" securities market in the world. The rapid development of the Amsterdam Stock Exchange in the mid-17th century led the formation of trading clubs around the city. Traders met frequently often in a local coffee shop or inns to discuss financial transactions. Thus, "Sub-markets" emerged, in which traders had access to peer knowledge and a community of reputable traders.

From the early 17th century till now, markets have seen big changes and evolved with the pace of the economy. It is a must that we understand every aspect and functioning of the market. One of the basic components of the stock exchange is the stock market index which has to be deeply understood before venture into exchange trading.

### **Stock Market Index**



Stock Market Index or Stock Index is an instrument used by investors to reckon the ups and downs in the market and to estimate upcoming drifts of it. It is calculated from the prices of the available stocks and determines the next move of the traders.

Dow Jones and NASDAQ are examples of stock market indices. There are two basic criteria of an index, it should be investable and transparent.

These indices are indicators of the movement of the market in terms of prices of stock. Among the many regulations and laws, these indices have to set an equilibrium in order to establish a smooth flow of exchange. There are stock market indices established abiding by many laws and prohibitions, in 2010, the Organization of Islamic Cooperation voiced injunctions for a stock index that complies with Islamic law's ban on Alcohol, tobacco and gambling. After this, the Dow Jones Islamic Market Index was founded which widely appealed to investors seeking investments in compliance with Muslim Sharia Law. Apart from this, it is also emphasized that the investment is conducted following all the ethical measures. Dow Jones Sustainability Index, STOXX Global ESG Leaders Index, Wilderhill Clean Energy Index and there are many other indices which deal with companies which fulfill ecological or ethical criteria.

One more important criteria is the strict measure for inclusion and exclusion to prevent market manipulation. Ethical indices have developed various techniques for inclusion and exclusion of stocks based on intricate criteria. These indices came into existence for maintaining lawful and properly framed stocks into the exchanges. However, they have been criticized for being unfair to shareholders by many market mavens. They argue that the ethical measures often lose flexibility in a bid to protect law which causes financial loss to many shareholders.

### **Types of Stock Market Indices**

There are basically two types of stock market indices, a "global" index and a "national" index. Global market indices include stocks from multiple countries whereas a National market index signifies the performance of particular country's market. Stock indices may also be categorized according to the method used to determine its price. Different indices have their different weighing standards.

**Price-weighted index:** Price-weighted indices are such indices where the price of each component stock is the only consideration when determining the value of the index. Hence the drift in price of even a single security will hugely impact the value of the index. Examples of price-weighted indices are the Dow Jones Industrial Average, NYSE Arca Major Index and NYSE ARCA Tech 100 Index.

**Capitalization weighted index:** On the contrary, a capitalization weighted index factors in the size of the company. Therefore, a small shift in the price of a large company will heavily influence the value of the index. Examples of capitalization weighted indices are S&P 500 and Hang Seng Index.

**Equal weighted index:** An equal weighted index also exists which incorporates all components at the same value. There also exists a modified capitalization-weighted index which is a hybrid version of capitalization weighting and equal weighting.

**Modified weighted index:** Modified-weighted index is a hybrid version of capitalization weighting and equal weighting indices. It almost works like a capitalization weighting index except one difference, the largest stocks are capped to a percent of the weight of the total stock index and the excess weight will be redistributed equally amongst the stock under the cap.

A stock's weight in the index is decided by the score it gets relative to the value attributes that define the criteria of a specific index, the same measure used to select the stocks in the first place. For these two indices, a score is calculated for every stock, be it their growth score or the value score, they are weighted for the index.

### **Advantages of Stock Exchange**

A stock exchange is used to raise capital for companies seeking to grow and expand their business. A company issues its (IPO) Initial Public Offering as the first sale of stock to the public. IPO is an effective instrument which works as a fundraiser for companies and determines the future moves of a particular organization. Global stock exchange operator Bats Global Markets Inc. listed on the NYSE in 2016, helping the company to scale its business. Companies listed on the stock exchange typically have an enhanced profile. Have more visibility may attract new customers, talented employees and suppliers who are eager to conduct business with a prominent industry leader.

**Exchanges Give More Control:** Private companies often rely on venture capitalists for investment, and this usually results in the loss of operational control. This is more like using a proxy for your business which charges you a good deal of money and have their own authorities on your business. As opposed to that, companies listed on the stock exchange have more control and autonomy because investors who purchase shares have limited rights.

**Exchanges Provide Visibility:** When you enlist your company in a stock exchange, traders begin to see you. Stock exchanges make your company more visible by many ways, IPO is the first means by which you can gain popularity. Secondly, stock exchange is a platform which is tracked and analyzed by millions of traders daily, you need to make much effort once you enlist your company into an exchange, it automatically takes your product to the next level with a ripple effect.

**Exchanges help in Planning:** Be it a company owner or a regular trading, keeping a track of exchange help them to plan and strategize their future spending and expansions. The exchange indices provide you a well analyzed data which you can bank upon and plan as to when & which company to dip into. It also gives you a clear picture of the current and precise position of stocks you have purchased or the prospective ones.



Exchanges ensure security: Security comes along within the other aspects, if you can plan your investment and see the ongoing market trends, it certainly provides you a sense of security as you can plan your investments and predict uncertainties. According to Warren Buffet, "A shrewd investor can foresee the risks and save himself from the perils of a volatile market."

### **Electronic or Digital Exchanges**

Trading is now taking place on electronic or digital exchanges on a wide scale now. With the increasing amount of internet users, exchanges seem to be spending a lot on their digital platforms. Also there are a number of online brokerage agencies which can facilitate your trading at a nominal fee. The advent of Cryptocurrency has also played a major part in this. Plenty of cryptocurrency exchanges are being established which is gradually impacting the traditional exchange system. The idea of digital exchange is to create a virtual marketplace where buyers and sellers could engage in trading through an electronic trading platform. Electronic exchanges are rapidly replacing conventional trading in global securities markets.

For many years, stock exchanges had been operating in a traditional method, which would occur on the floor of an exchange. Representatives from different firms would shout and gesture at each other, this process is known as Open Outcry or Pit Trading.

NASDAQ was the world's first electronic stock market, which was established in the year 1971. After this, electronic trading continued to flourish with many major exchanges around the world moving from floor trading to electronic trading. Trading in the financial markets can be broadly divided into two groups:

**Business-to-Business(B2B)**- B2B trading means the buying and selling of commodities or anything else taking place between two banks, brokers and other similar organizations.

**Business-to-Consumer(B2C)**- B2C trading means the buying and selling occurring between a company and an individual. For example, if a bank sells its loan directly to an individual, that would be a B2C deal.

**Peer to Peer (P2P)** is the oldest and best way to buy the cryptocurrency like **Bitcoin**, Ethereum in your local area through online payments. There are a number of reputed trading platforms that provide the peer to peer Crypto-to-Fiat trading desk where you can deal directly with buyers or sellers online.

In stock trading, the process of connecting counterparties through electronic trading is supported by Financial Information Exchange. Exchanges typically develop their own systems, although sometimes an exchange will use another exchange's technology. Many brokers develop their own systems, although there are some third-party solutions providers specializing in this area. Like ECNs, brokers will often offer both a GUI and an API, connectivity is typically direct to the broker's systems, rather than through a gateway. The increased electronic trading has also produced some benefits: -

**i)Reduced cost of Transactions-** Electronic trading eliminates many intermediaries which happen to be involved in a conventional floor trading which consequently reduces the cost of transactions. By employing a "straight-through processing" which basically allows the information to be electronically transferred from one party to another in the settlement process without manually re-entering the same pieces of information repeatedly over the entire sequence of events.

**ii)Greater Liquidity-** Electronic exchanges have also surpassed the barriers and restrictions of location which lead to great volume of trading and ultimately resulting in greater liquidity.

**iii)Greater Competition-** Since the limitation of boundaries has been removed, more and more traders competition. have been able to participate resulting in a greater

**iv)Increased Transparency-** Due to emergence of e-commerce websites, it is very easy to check the real price of a commodity without dealing with go-betweens. It is now possible to get any item at its intrinsic price on the sellers' website.

**v)Tighter Spreads-** The "spread" on an instrument is the difference between the best buying and selling prices being quoted, it represents the profit being made by the market makers. The increased liquidity, competition and transparency means that spreads have tightened, especially for commoditized, exchange-traded instruments.

With all its benefits, electronic exchanges are definitely taking over the traditional exchanges and expected to bring physical exchanges to an end.

### **Cryptocurrency Exchange**

Cryptocurrency Exchange or Digital Currency Exchange are exchanges which allow you to trade cryptocurrencies for other assets, such as conventional fiat money or different digital currencies. The exchanges can be established by firms which are ready to buy and sell coins on a regular and continuous basis at a publicly quoted price. A digital currency exchange could be a physical exchange, dealing with traditional payment methods and digital currencies or it could be an online exchange as well, exchanging electronically transferred money and digital currencies.

Primarily setup to establish cryptocurrency trades, crypto exchanges also deal in Fiat currencies, as the digital currency has not become as prevalent as traditional currency. The payment is also being accepted by credit cards, wire transfers, postal money orders, cryptocurrency or other forms of payment in exchange for digital currencies. They are mostly sent to the person's Cryptocurrency wallet. Almost all of the exchanges offer conversion of cryptos into fiat currency and vice-versa.

So far, the cryptocurrency exchanges have been running in an electronic environment. Since it is a digital currency, trading and payment transfers also take place electronically. There are various cryptocurrency

wallets which are available to ease the trading and payment. Almost all the cryptocurrency exchanges introduce their own wallets because of which a wide number of digital wallets are found these days. Despite its extensive use, digital wallets haven't caused any discrepancy as of now, there are no reports of theft and hacking attempts as well. Cryptocurrency trading and payment wallet both are trending right now and it is being widely used in US, UK and some other European regions.

Cryptocurrencies are secured with blockchain technology due to which it considered highly safe and it is considered to be the safest security system yet.

## **Ciphermarketcap.com**

Ciphermarketcap.com is a new website which is designed to empower the cryptocurrency traders and enthusiasts with the most recent updates from the market. Our aim is to cover the whole market and bring the latest updates with the minute changes happening every hour. We have a team of specialists who know this market in and out and can predict the next move. However, we don't prefer to foretell the future without any facts. Our team gets to the depth of every report and confirms the authenticity of it before publishing it on our website. We also have reach to the leading as well as the emerging and relatively small markets We have tried to cater the information with the best of our resources on the featured tabs which are highlighted on the very first page of the website.

**Dashboard:** That's the front panel or the home page where you get all the information related to the ongoing market updates. This is a comprehensive and detailed page which includes live market updates in the form of ticker, list of top 10 cryptocurrencies from top to bottom in order of their price, top crypto trading pairs, a chart which can explain the ups and downs of any crypto coins in terms of their value since their start and latest news regarding cryptocurrency and its market.

**Live Market:** Live market is the next tab which enables you to get real time updates from the market, our system ensures that you get the news any change or update within a few seconds of its occurrence. This is a cumulative result of our research as well as backend team which is responsible for updating all the recent happenings and we had to use a complex algorithm for the system to be able to do that.

**Coins/Tokens:** This tab is subdivided into three categories and basically provides you information regarding top currencies, gainers and losers. Simply click on the down arrow icon and you'll see these three options.

**i)Top Currencies-** Tells you the top cryptocurrencies based on the market cap. This feature shows you all the cryptocurrencies with their price, market cap, and available supply with recent changes.

**ii)Top Gainers Currencies-** This one tells you about crypto coins which are top gainers, it shows you the recently updated top gainer with all the above-mentioned information.

**iii)Top Losers Currencies-** Just like the top gainers, we also enable viewers to see the top losers as this information is as relevant as the former.

**Exchanges:** This tab will lead you to a section which shows you all the leading cryptocurrency exchanges as per their availability and volume of trade.

**Crypto News:** We realize that it is very important to be updated in order to be pro-trading. We have integrated this feature so our viewers could get the recent update and anticipate the market trends.

**Crypto ICOs:** This tab will also provide you information in three sub-categories.

**i)Active ICOs-** This will show all the active ICOs which have been launched in the market and are ready to sell, it gives you all the information including the Start, End, Website and ICO details.

**ii)Upcoming ICOs-** Features all the same information of the upcoming ICOs instead.

**iii)Finished ICOs-** Features all the same information of the ICOs that are not available for purchase in the market.

We have paid great attention to details and focused on providing real time updates to all our viewers.

### **Free Cipher Tokens to new users (Non ICO Model)**

As an inaugural offer, we are providing 100CPR tokens to any registered and verified KYC (Know your Customer) new user. This is to encourage more traders and customers to join hands with us and want more & more people to participate in this. The registered users will be able to keep these CPR tokens in their Cipher wallet / Third-party wallet which is support ERC20 tokens for as long as they want and will also be able to convert them into Ethereum from our or any other exchange.

We are anticipating a high rise of value in Cipher Token as per the market analysis and returns will also be greater to our investors. But we don't want to sell CPR tokens with regular ICO model. We are launching Cipher Token directly into crypto market through our Cipher Exchange without conducting an ICO. We need more people can join us directly through exchange and consequently spread the Cipher Token which will ultimately result in high price of the token. When this happens, not only Cipher company but also our investors get equally benefited.

A mutual benefit has to be the base of any business, particularly in the case of exchanges, this is a must. Our aim is to widen the usage of Cipher Tokens through purposeful and profitable means. Today, there are several exchanges and their coins/ tokens, Cipher wants to stand out and make itself a fruitful brand. We realize that in the plethora of crypto coins, there is only one way to stand out and make your mark

and that is to produce lucrative returns and distribute as many derivatives as possible. Our finance team has created a framework which is going to do wonders for traders. We are going to ignite a revolution in day-to-day trading through this coin. We aim to capture the whole market from mid-cap to small cap and have taken measures to make this possible.

Profit distributions and disseminating derivatives is the crucial part for most of the enterprises. Cipher has come up with innovative methods and techniques to dole out profits in an equitable ratio. We have managed to put an end to conventional reckoning system and updated them with the new improved mechanisms. We have used the most advanced technology to ensure our platform delivers results as fast as possible. We are headstrong to generate profit conducive flows and act according to the needs of the traders. We define cryptos as the coin of future and want people to start using it in their regular chores. It is our effort to make this dream come true through logical and remunerative means.

### **Cipher Zap**

Cipherzap is an On - Demand application for booking Electric cabs. The app helps to connect between a passenger and the nearest available driver. Application uses the GPS coordinates of the user and the driver and servers as an aggregator for connecting with each other in an efficient way.

Application based booking facility is trending in today's world. The availability of free GPS resources, smart phones gave a way for the developments of these apps. The traditional methods of usage of one way taxi has vanished and the app based system offer a dynamic calling facility.

Mobile App connecting riders to drivers which makes cities more accessible, opening up more possibilities for riders and more business for drivers .

There is no doubt that the customers love Cipherzap . They enjoy the benefits of the service. Apart from the fact that it is convenient, they like how Cipherzap helps save time and money. In addition it also provides security features like SOS for triggering emergency alerts to the nearest Police station, enhancing the security of the traveller. Safe trips are ensured for each passenger.

### **Advantages for Passengers using Cipher Zap**

1. Pick up from home/office. More convenience provided
2. Fares will be displayed after ending the trip
3. Fare estimate can be calculated before taking a ride
4. Only one side charge will be taken from passenger
5. No more bargaining with cab drivers.
6. Driver can be easily located on the Map and the request can be sent to them
7. Safety is ensured, as the driver details are collected prior before attachment to Cipherzap.
8. Feedback can be given for drivers after completion of each trip.
9. No surge pricing will be there at any point of time\*.
10. Refund policy is more charge is collected by driver

11. Real time location of passenger will be shown in Map
12. Trip details will be available in history
13. Reference bonus is given to customer
14. First ride is given to customers
15. Promotional offer can be availed by applying the Promo code
16. She friendly auto driver available to pick up
17. 24 X 7 Service
18. Dedicated call center will be opened for pre booking trips

## SWOT Analysis of Cipherzap APP.

### Strengths:

- It is a well-recognized brand
- It has a high standard of service, verified drivers and electric cab. Dhe Auto users enjoy very high standard of service.
- Has an unlimited fleet of vehicles. Regular Taxi service regulations are not applicable for cipherzap APP..
- Cipherzap has no full-time drivers. As it does not hire drivers, there are no responsibilities toward employees.
- Operational cost is quite low. As it relies on customer-to-driver interaction, the dispatcher is not needed.
- The shorter amount of time when a cab is vacant, make the service more profitable for drivers.
- This is a classical win-win situation that favors Cipherzap's position in the market, and one needs to be carefully maintained by the company.
- As cashless payment system is used, Cipherzap APP can track and choose highly rated drivers. It has many other features like getting a car easily and having a record of the spending.
- Rating system boosts trust and safety.
- The system is convenient for the drivers. They can work flexible hours and even choose to be a part-time employee. Drivers can also reject unwanted clients.
- The prices are lower compared to traditional cab operators.
- Paid services are not used for map
- **Ride-sharing** - Will bring down costs even further for the consumer as well as reduce costs even further for the taxi players.

### Weaknesses:



- The idea can be imitated. Nothing will prevent competition from presenting the same product.
- The relationship between Cipherzap and the drivers is ethically questionable. It lacks the real connection. So, it is expected that loyalty between Cipherzap and its drivers is quite low.
- Also, the company and its customers have no bonding.
- There are privacy concerns. Cipher Zap records where customer gets the cab from. It also notes where he goes with it.

#### **Opportunities:**

- Customers are often dissatisfied with traditional cab companies because of high prices and long waiting time.
- It can exploit new and big markets in countries
- Can tap growing markets in suburban areas where electric cab services are not available.
- Rise in number of Cipher Zap drivers will reduce the Estimated Time of Arrival. This will make Cipherzap more liked. The startup will get more revenue and drivers will be profited as well.
- Cipherzap can increase the valuation. This might appeal to more investors. As a result, Cipherzap will have more money to operate.
- Using Electric cab will reduce the cost and increase the driver's profit margin.
- Additional services like transporting older patients to hospital, transporting children to school and transporting pets to the vet can be offered.
- Logistics could be another opportunity. Transporting goods can be done through our verified drivers. Eg Groceries and other stuff.
- Overnight delivery can also be made
- Customers can see the goods current location

#### **Threats:**

- Drivers aren't happy with the low-profit margins. This might lead to bad publicity. This can in turn discourage new drivers from joining Cipherzap.
- New legal regulations in some countries could lead to banning
- Problems with local authorities can lead to fines. It will also earn a bad PR.
- Increasing competition will ultimately decrease prices. This will discourage drivers from joining the startup in new markets.
- As new markets and drivers are joining, fraud and scandals are also increasing. It is damaging for the brand.
- Self-driving cars, e.g. Google Cars, will eliminate the need for Cipherzap.
- Overvaluation can lead to Overinvestment in locations where there is no room for businesses of a similar type.



## Advantages in technology

First Commercial App using Non-Google Map Resources

1. CIPHER Zap application is highly scalable. Latest advancement / modules can be easily integrated
2. Millions of payment is made to Google by application like Uber / Ola which are powered by Google Map platform and are enterprise billed and contributes to 30-40% of the turnover
3. CIPHERzap uses map and services, which is specially developed by our in-house technical team.
4. Configurable to POS or Desktops

## CIPHER11

CIPHER11 is a leading Fantasy Sports platform where everybody can win real money using their knowledge and skills in various sports like Cricket, Football, Kabaddi, and Hockey etc. We all the members can join and showcase their sports knowledge and skills and at the same time you can win some real money too. We aim to deliver the best fantasy sports platform experience to all the players.

The Users Can Avail The Services Offered By CIPHER11 And Play Contest(S) Organized By CIPHER11 By Simply Registering/Login Into CIPHER11.Com.

Why CIPHER11?

Increasing popularity of sports & evolution of digital technology through smartphones, fast internet(3G, 4G & broadband) made it live and easy to access for users;

are the two major reasons which inspired the innovators to take this user experience to the next level and came up with an idea of Fantasy Sports Platform.

Due to the digital evolution with above said reasons, major players of the Fantasy Sports Service industry has experienced a drastic expansion in sports participation/viewership and rising advertising expenditure.

Highlights of a business model:

- Users can sign up for free
- Users can enter CIPHER11 referral coupon code(received from other users) during the signup process and earn a certain signup bonus.
- On the other hand, referrer also gets paid certain bonus amount for referring CIPHER11.

- For every single match, the user gets an opportunity to make his/her own fantasy team of 11 players(that's why they named it Cipher11) of their choice from contestant teams with certain game rules of how many players you can select from each team and type(bowler, batsman, all-rounder).
- A user gets a certain budget (100 credits) while creating a new fantasy team and can be spent that budget by including player of his/her choice. Each player costs certain credits so that is where the user needs to stay within a given budget by selecting best players in a team.
- Once user finalizes his/her dream team by selecting a captain and vice-captain of a team, it's time to join the available contest by paying a certain entry fee and this is the hot-spot from where Cipher11 earns most of its revenue.
- Each of this contest has a certain winning amount and a limitation on how many teams can join. Also to prepare a dream team, users get a certain deadline before which each interested user must prepare(and also edit) a team and join at least one contest to become part of this fantasy.
- Based on contest and number of teams joined platform decides on total how many teams will become the winner and what winning amounts will be distributed based on their rank positions.
- Just before a real sport event takes place; platform announces lock-in period. No new team enrollments and changes in team are allowed during this lock-in period. And with the start of real sport real thrill of fantasy sport begins.

## Revenue

Cipher11 is premium fantasy cricket game.

Meaning cricket fans can register on this platform and join a contest for free or at given entry fee to become part of fantasy thrill.

As a matter of fact running Cipher11 type of platform is no easy stuff and money.

Due to its business model, you would not see the first single coin of net profit without at least a few million users.

Considering millions of fantasy cricket teams playing on every single day on Cipher11, it is hard to predict exact revenue being earned by Cipher11 each day but based on given contest, number of teams, winning amount and entry fee for each contest it is possible to calculate a lump sum revenue.

On of our major competitor Dream11 launches 15-17 high-valued contest and 20-30 low-valued contest with a total winning amount ranging from US\$4,50,000 to as minimum as US\$75.

Other 100s of head-to-head and private contest are not considered in this list.

Putting all the above calculations together Cipher11 would earn revenue of US\$6,00,000-9,00,000 from each match.

This could vary based on popularity and fan base of playing teams and countries.

Keeping the popularity of sports in mind not only with cricket but Cipher11 also allows other sports fans like football and NBA to make their dream team and experience the excitement of fantasy sports with real sports hand-to-hand.

Not only this but fantasy sports business model can be applied to all sports exist in the world with their own variations and game rules.

## **Marketing**

If you are not marketing you are not selling.

Without marketing, you can not make the audience aware of your existence even if you are the best in the industry.

Implement various online and offline marketing strategies like events, exhibitions, print media, electronic media, radio, social media, search engine and mobile marketing are few of the best way to get noticed.

## **Cipher Wellness Lifestyle Change Program**

The unique program to educate lifestyle changes through crypto community power. Cipherwellnes is an app-based vegan diet program focuses on plant-based foods and beverages and eliminates all animal products. the plate and replaced with veggies, fruits, beans, nuts, and grains. Merchandised local establishments will be connected over the app to use the CPR tokens to purchase the specially formulated vegan meal.

The raw plant-based diet is to eliminate all major lifestyle diseases.

## **Vegan Catering Made Easy – A guide to give out to Cafes and Restaurants**

We want to be a leading vegetarian food supplier. We want to provide consultation to restaurant and food chain startups and happy to help in all kinds of services. With the increasing vegan activism, the number of vegetarian eaters is also growing and we truly encourage vegetarian eating, thus providing a wide variety of vegetables, fruits and nuts from all around the world. When it comes to vegetarian eating, you get unlimited variety of vegetable and fruits, we have foraged the globe and made a huge collection of exquisite vegetable and fruits from every corner of the world.

As stated above, we also provide consultation and necessary resources for you start your own cafes and restaurants. We are also providing inaugural discounts to cafes and restaurants. Our motto is to spread

vegetarianism and to save millions of livestock from getting butchered. Besides, vegans have a far bigger variety of food and much more nutritious. Vegan eating also leads to a healthier and longer life. With the spread of our supply chain, we also aim to propagate a happy and healthy life.

We are launching this program with high anticipation and confident about a healthy participation from our customers. This is an effort to do something new and change the outlook of the people towards crypto trading with change in their lifestyle. We are delighted to involve customers in an activity which would not only encourage business but will also bring a smile to their faces with good health. We want to change trading from a tedious job to a fun packed business with healthy lifestyle. We want to acknowledge the support of our customers in advance and assure them of maximum benefits out of our tokens with maintaining the health.

It is essential for us to evaluate ourselves and alter our policies to keep the customer's preference first. We have left no stone unturned to make sure we achieve what we set as a target. Our aim is not just to make profit but to benefit people and gain faith among traders. We are obliged to serve the traders in the best way possible and our platform has been readied to fulfill that purpose. We believe that our growth is only possible when people related with us will grow, that is the reason behind introducing this project.

Our system is also prepared for any kind of sudden jolt in the market which could turn into a massive setback for the economy. We have experts in our finance team who work round the clock to ensure we and people along with us remain safe financially. Apart from this, the technology that we have used is cutting-edge and we don't expect any kind of bugs or failures. However, just in case, we have accumulated a team of experienced engineers and technicians who can resolve the trickiest glitches. We are also happy to announce that we are engaged in corporate social responsibilities too. We believe that humanity should be above par of all the earnings and acquirements.

Through this program we are going to build a relationship with thousands of customers and we expect that our bond will last really long. Our sole ambition behind introducing this program is to bring the people together and make a community our own traders. This unified approach will strengthen us as an organization and will also help us to take it further. We are certain that a lot more people will join us in this crusade and we will have a kip page of millions of enthusiasts. We believe that we'll be able to make this dream come true. Every commencement or enterprise has its own vision and the entire team works towards its completion, we are lucky to have such a team of our own. Our highly skilled teams comprised of professionals from every domain that could help us and our customers in the queries. It includes blockchain experts, business analysts, ERP & risk management experts, SEO, web designing and app development experts.

With this band of mavens, we are sure that we will be able to touch the sky and find new avenues of innovations.

**Augmented Reality – (CipherART)**

Augmented Reality (AR) is defined as “a live direct or indirect view of a physical, real-world environment whose elements are augmented by computer-generated or extracted real-world sensory input such as sound, video, graphics, haptic or GPS data.” For most people, AR is a new and entertaining technology that creates a “3D” virtual image of a structure that appears to be floating on their mobile device screen and can be modified by motion and various interactive controls. The best-known example is Pokémon Go.

It is estimated that over a billion smartphone users will create AR content at least once in 2018, with at least 300 million doing so monthly, and tens of millions weekly. (Deloitte's 2018 Technology, Media, and Telecommunications Predictions Report). In anticipation, AR development tools like Apple's AR Kit and the new iPhone X and iPad Pro will further the expansion and integration of augmented reality at an accelerated pace. It has been predicted that the next version of ARK it will enable new AR game development to include multiple players.

In terms of ease of use and development platforms for new AR content, Apple's new computer OS (High Sierra) introduced support for VR in Metal 2 and has partnered with Valve, Unity, and Unreal to bring VR creation tools to the Mac. A new feature is persistent tracking, which will “remember” where an object is placed in a virtual space. AR content creation will become easier and available for everyone and applications will be integrated into almost every facet of learning and engagement.

### **Effects of Augmented Reality**

In health care, AR has been integrated into a number of applications for several years. Surgery, anatomy, education and simulation AR apps have been developed with variable success to date, but most everyone agrees that augmented reality will only get better and become a part of clinical care and education in the coming years.

Jump Simulation, a part of OSF Innovation, is one of the top innovation centers in the world in medical innovation, simulation, education and research. The Advanced Imaging and Modeling (AIM) program staff at Jump Sim explores and develops unique and engaging solutions that address the most critical challenges facing healthcare in clinical settings and in medical education.

“At Jump and through the Advanced Imaging and Modeling (AIM) program we have demonstrated the value of virtual and augmented reality for clinical decision making, patient education, and clinical education,” said John Vozenilek, MD, Vice President and Chief Medical Officer for Simulation at Jump Sim. “The basic premise is quite simple, we are activating and exciting more of the senses. When people are engaged in VR and AR, they are using binoculars and 3-dimensional vision. They are in motion and manipulating their environments, interacting in ways that cannot be accessed during traditional and didactic settings.”

"There is no doubt that VR is effective. AR will also be effective, and perhaps in different ways. The interaction with the real-world permits additional connectedness to objects and people in the IRL





environment. This will be a pathway to astonishing discovery in the field of team and distance-teamwork. The smallest of the advantages may just be that shared visualization around augmented reality objects will permit multiple viewpoints to be shared around a common understanding. Many of the future impacts are as yet untold, but we anticipate our role in discovering and leveraging the advantages of AR for the benefit of our patients,” said Vozenilek.

### **Cipher Talks**

This is a crypto social media platform for a social crypto follower, who can register with real name and identity to guide, advice and discuss the latest information about crypto industry and market. Our aim to spread the right information about the crypto industry from our renowned and experienced crypto enthusiasts.

### **Current issues facing in the industry**

- **Poor technical architecture**

Many exchanges are “put together quickly”, by good tech people, but who have little or no experience in finance or in operating an exchange. They often choose the simplest approach to get the system up and running. While this may work well in the beginning, as traffic grows, the system will not be able to handle the increased load. Exchange systems need to be engineered from the ground up with security, efficiency, speed, and scalability in mind. This often slows down the initial development but is critical for long-term success.

Our team has decades of combined experience building and maintaining a world class financial systems that shape the economy. We understand how these systems are built from the ground up

- **Insecure Platform**

There are hundreds of exchanges that went down due to being hacked<sup>1</sup>. Cipher exchange is built to high standards, audited, and penetration tested. We have experience building financial systems to the highest security standards and strive to ensure security first.

- **Poor customer service**

Traders are a different breed when it comes to users. Understanding the trader mentality is vital for running a successful exchange. Money is literally on-the-line. Many exchanges service traders as if they were running a social media site. A 3-second delay in seeing your friends’ status update would hardly be noticed, but on an exchange, the same would be unacceptable, resulting in a torrent of user complaints.

In additional to the technology stack, Cipher exchange is built with service in mind.



Cipher exchange shares support responsibilities across the entire staff and company. When a trader has a problem, they get an answer directly from someone who knows the system and not someone reading from a script.

- **Issues with transparency and reputation**

Blockchains have no borders. Most exchanges focus only on one language or one country. Our international multilingual team has extensive working experience in North America, Europe and Asia, and we are able to smoothly support the global market.

- **Demand of exchange**

Our vision is to create the world's most customer-centric and liquid digital asset exchange platform will build on the decentralization lessons of blockchain to create its own liquidity incentive token on Ethereum and will pioneer a hybrid decentralized exchange model.

## **Matching Engine**

Our matching engine is capable of sustaining 10 Million orders / second, making CIPHER one of the fastest Ethereum based exchanges in the market today. You can be certain, on our exchange, that your orders will never be stuck due to the matching engine being overwhelmed.

## **Trading Pairs**

We will support trading pairs in the following coins/Token:

- ETH
- BTC
- LTC
- BCH
- XRP
- USDT
- USDC
- GBP
- EUR

Note: Deposit options available just for non-reversible conversion BTC, LITE, RIPPLE and BCH to participate trading pairs ETH/CPR, conversion charges applicable.

- Device Coverage
- We will provide cross-platform trading clients for:
- Web-based trading client

- Android native client
- IOS native client (pending App Store review)
- PC (Windows) native client
- REST API

### Multilingual Support

We will support English, Chinese, Russian, Japanese and Korean on all of our user interfaces. (The very initial release will be in English only.) More languages will be added over time.

### Revenue Model

1. Cipher Zap
2. Cipher Wellness
3. Cipher 11
4. Cipher lifestyle
5. Cipher Market Cap
6. Cipher AR Technology Project
7. Cipher Exchange
8. Cipher Talks
9. Cipher HD
10. Cipher Casa
11. Cipher News24
12. Cipher Eats
13. Cipher Holidays
14. Cipher Chain

### Cipher Tokens Allocation

Percentage	Participant
80%	Public

6%	Exchange and Project Development
10%	Team
3%	Bounty & Advisors
1%	CSR

**Cipher Token Value & Purchasing Plan**

Cipher is introducing its value at exchange on first day and will let customers purchase from Cipher Exchange. This is basically done to protect the customers from duplication or fraud from third parties. A recent market survey revealed that there are many customers who fell prey to such deceptive schemes and it all attributed to the loophole existed in the system. CPR is making an effort to save the customer's investment by making the Cipher Tokens available for purchasing at Cipher Exchange. This is directly from Cipher company to investor, so instead of paying someone else and getting swindled you, pay us and purchase the CPR Tokens with full security of your investment.

**Funds Usage**

We are going to utilize the funds accumulated throughout the year by various accretive means in retrofitting our existing facilities and technology. We have plans to use the funds to multiply our earnings, which is a considerable chunk from our revenue. However, seeing a long-term benefit, a deliberate usage of fund is much required by every firm. Our finance team has chalked out distributions of our funds into different lines of business and we are taking stiff measures to implement them. This process takes meticulous planning and effective implementation to achieve profit-bearing results. We have considered this as a smart investment program so as to meet the increasing requirements in terms of facilities and upgradation of technology.

**Risks**

It is a must to secure yourself against any risk, be it a company or individual, there are different measures that we take to avoid the risks at many levels. As we all know the volatile nature of the market, it is not possible to entirely avert the risk but it is quite to mitigate the level of it. We have taken certain measures which safeguards us and our investors from some major risks of market. However, we want to make it clear that due to uncertainty of market no plan can give you foolproof security from ups and downs of an exchange. The steady fluctuations of market can sometimes be very acute and prove fatal to your investment plans. We have tried to brace ourselves against such jolts and rather emphasized on foreseeing the market drifts with a deep and rational analysis.

**Security is Paramount**

Security is indeed a paramount requisite which has to be fulfilled. The transactions are already secured by blockchain and this technology has also been implemented in keeping our user's information. We are keeping a 24/7 surveillance on our accounts and have taken strict measures to hold them intact. KYC is the first process through which we ensure that user's identity is matched before any transaction could take place. In addition to that, blockchain systems are constantly being upgraded to meet any challenges with respect to security. Maintaining the authenticity of payment wallet is another facet to which we have paid great attention to.

### **Market Competition**

Since the cryptocurrency is on the rise and ICOs are scattered all over the market, competition is getting tougher day by day. It is actually very beneficial for the investors since every new exchange tries to offer something better than the others. Cipher appreciates this gesture and doling out its best offerings to the traders. We believe that the offers and schemes we are introducing are the best yet offered by any other exchange. Offers like free 100 tokens to every login user and 21 days lifestyle change program remain unmatched in the whole market. We believe that our strategies will strengthen the bond between our customers and ourselves. We have gathered all the possible resources and deployed them in the best way possible in a bid to satisfy our customers to the fullest.

### **Roadmap**

- Jan 2018 -** Software development team formation.
- Feb 2018 -** Software development company formation.
- Mar 2018 -** Token creation and web/app development.
- Apr 2018 -** Cipher Talk Website Launch  
Token Official Launch  
Cipher Market Cap App and Website Launch  
CIPHER Website Beta Launch
- May 2018 -** CIPHER wallet and exchange mobile app launch
- June 2018 -** Cipher Wellness mobile app launch
- July 2018 -** Exchange App Development Phase 2
- Aug 2018 -** Cipher Wellness Beta Launch

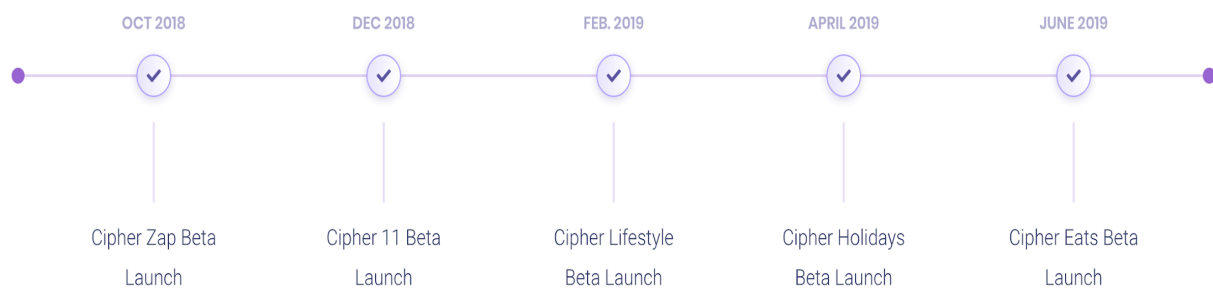
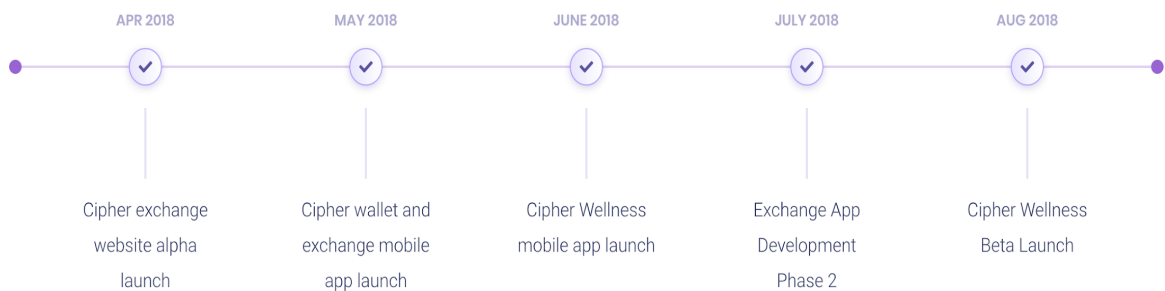


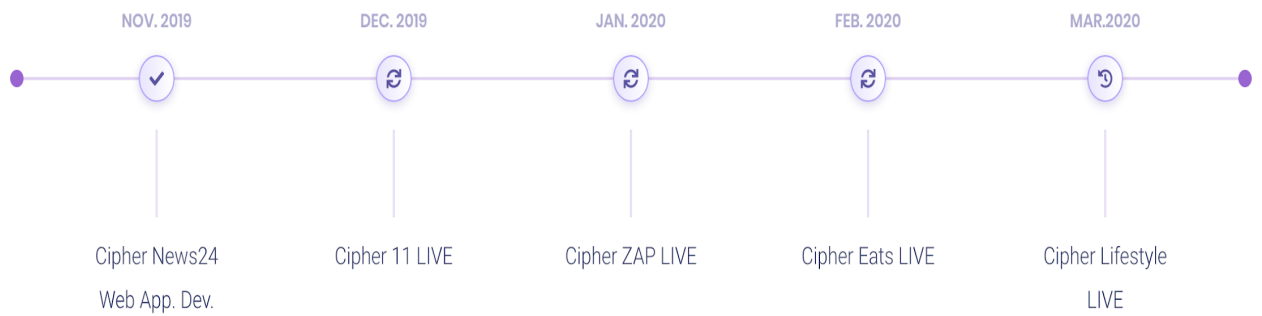
- Oct 2018 -** Cipher Zap Beta Launch
- Dec.2018-** Cipher 11 Beta Launch
- Feb. 2019-** Cipher Lifestyle Beta Launch
- April 2019-** Cipher Holidays Beta Launch
- June 2019-** Cipher Eats Beta Launch
- July 2019-** Cipher Chain Beta Launch
- Aug. 2019-** Cipher HD web App. Dev.
- Oct. 2019-** Cipher CASA web App. Dev.
- Nov. 2019-** Cipher News24 Web App. Dev.
- Dec. 2019-** Cipher 11 LIVE
- Jan. 2020 -** Cipher ZAP LIVE
- Feb. 2020 -** Cipher Eats LIVE
- Mar.2020 -** Cipher Lifestyle LIVE

**April 2020 : Next Version Whitepaper release.**









## Disclaimer

### DISCLAIMER AND STATEMENT ON FORWARD-LOOKING INFORMATION

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