



Whitepaper

CCOIN Cryptocurrency: Description

CCOIN is a cryptocurrency, founded in July 2016, encoded and developed by Alexandru Marius Stratulat (see LinkedIn, Wikipedia), in Solidity (programming language created in the Ethereum network), originally as a fuel (fuel in the following lines) that will “fuel” transactions specific to the cryptocurrency exchangers (currently around 70), fuel used to absorb and pay the fees required in such transactions, from the taxes created by each cryptocurrency, to the fees required by each company behind the exchangers.

This initial purpose of being another cryptocurrency exchanger, with a precise purpose to cancel the transaction fees, was upgraded to meet that "taboo", "impossible" at this time, in the classical financial transactions, the one in which CCOIN will be used to cancel commissions for transfer transactions between people (similar to Western Union, MoneyGram, Westaco Express), but also to discount any invoice, also without a commission, through the invoice payment system.

At the sale of CCOIN, these CCOIN network systems will be functional, but we will keep them limited for the entire Beta period, for 6 months, only to perfect the system and expand it globally without the inherent errors.

During this period, we will consult and agree with the legislation of other countries, so that we can lead our solution to our ideal, spreading it across all continents.

The CCOIN creation system is ERC20, part of Ethereum, the awarded quantity being limited to 63,009,000 CCOs.

The difference to other cryptocurrency, as well as the decision to pre-mine it, is caused by the need to fully use the whole system as a fuel, for the cancellation of the fees and the discount on the invoices.

Below we provide the concrete data on how to divide it, as well as some details.

* The first part, representing 1/3 and 21,003,000, respectively, will be used to pay the development costs to the entire team, as well as the high costs of legalizing the currency and all the services in the ecosystem, the necessary hardware, the salaries, the logistics, the ambassadors, the promotion costs, as well as the bounty system.

* The second part, 2/3 of the currency, will be fully available for the sales program (ICO), that will be available globally to any individual or entity.

The CCOIN sale program will be announced 30 days in advance on the CCOIN NETWORK web sites, also on the related applications.

The ICO period will be 45 days, as follows:



- In the first 15 days, the price of one CCO unit will be \$ 3.00, we will limit the amount of CCO purchased on a single account to 100,000 CCOs, but we will not limit a buyer to an established number by accounts; these conditions are for all 45 days during the sale period.

If a client wants to purchase more than 100,000/ account, a waiver can be expressly requested from the rule by direct contact with us.

- In the second part of the sale, namely day 15-30, the price will be raised to \$ 3.50 / CCO.

- On the 3rd part, and the last of the ICO, day 30-45, the price will be set to \$ 4.00 / CCO.

If we close the sale without the total depletion of the 21,003,000 CCOs, the remaining amount will be available on the web site, but the price will be set at an average price / CCO reported to the big market exchangers.

* The 3rd part of the issued CCOs, 3/3 will only be used to fuel the payment and the money transfer system between people.

Here, the total amount of CCOs, meaning 21,003,000 CCOs, will be available and tradable according to the details displayed on our web sites as well as on the applications (AtmPay, AtmI, CCOIN Wallet).

The amount of CCOs used in the two systems was evaluated at approx. \$ 84,012,000, the calculation was made at the last sale period quotation, day 30-45 at \$ 4.00.

CCOIN ecosystem

As shown in the first part of the White Paper, CCO is the Fuel in this financial ecosystem, created on the basis of the cryptocurrency, without fees, safe (here the encryption level is 512 bytes, compared to 128 bytes of the banks and other financial institutions, as the standard), as harmonized as possible (here changes can be made depending on the country where we operate and the related legislation), but CCOIN will not, in any way, request personal data.

Automatic Transfer Money - Romania (AtmT)

In this network, ATMT is one of the two main objectives, through our website and application, we offer the solution developed to "solve" three of the issues in standard bank transactions (here we refer to money transfers):

- 1) – the enormous fees required by all other companies on the market.
- 2) – the time lost to execute these transactions, but also their duration.
- 3) – the security that seems to be precarious, from the beginning of the Internet era, the evidence being the intense fraud.

The lost time, the enormous fees, the exaggerated documentation requirements, the lame security, all led to the development of the ATMT, the ideal solution for all the listed issues.



At the same time, to receive or send money, the locations where such transactions are executed need to be found; ATMT here greatly simplifies, just needing an Internet connection, minimal operating knowledge, just accessing a website or phone application, then filling some personal details, also having a virtual assistant, a demonstration video, and contact with a 24/24 operator.

And to receive money, an ATM (of which several millions exist).

If you already have a CCO account, the transaction is executed in a few moments, and the money can be picked up immediately.

For a clearer explanation of the ATMT service, we present in a few steps the way to use it:

1. The client accesses ATMT.RO / ATMTRANSFER.RO or the ATMT application, where he creates an account with the following minimum requirements, which have the purpose of individualizing each account and securing it: name, surname, email address and phone number; followed by the requirement to create the password and to opt for a second authentication factor (fingerprint/ secret question/ unique SMS code).

2. After creating the account, he will be created a CCOIN Wallet, where he will automatically be assigned a CCO account, when he can also opt for one or more cards related to his CCOIN account. In this case, an address will also be required where the card/cards will be delivered.

3. Following these steps, the client can choose from a wide variety of ways to buy CCOIN (as we have shown earlier – the fuel (FUEL) required for money transfer transactions), such as:

- instant by PaySafe, with bank card, PayPal, SebraPay.
- with duration, by bank transfer (24 hours - 72 hours) or personally in Bucharest (at the headquarters) or for over € 500, by meeting with a CCOIN agent.

On our site you will find a complete list of all the existing payment methods, because we want CCOIN to include, as far as possible, any method you may have at your fingertips.

Once you have purchased CCOIN and they are available on your account (on the CCOIN Wallet) you are ready for the next step.

4. The transfer

The amount of CCO available can now be transferred, either to another CCO account (instantly, usually 1-3 seconds), or to the attached account (also instantly, also 1-3 seconds).

If they are moved to the card, they can be accessed from any corner of the world, by any ATM or POS (Point of Sale) in a store.



Below we draw a sketch to show how money travels in the system and the end result.

A → Client X - 100 RON / Buys CCOs → **B** ATMT / 100 RON → CCOIN (100 RON) CCO + FEES / CCO → **C** 100 RON → ATM → **D** 100 RON cash

- where -
- A. The client pays 100 ron to ATMT through the above described methods.
 - B. The client pays acquires CCOs worth of 100 RON on the network.
 - C. To the CCOs worth 100 ron are added the fees to the card and automatically to the ATM where it is used.
 - D. The client removes the money sent, the same amount as originally deposited.

5. Summary

- The time required to use the CCOIN - ATMT - is extremely low.
- The zero costs in most cases - differ only if the CCOIN is purchased through classic bank transfer.
- Documents in CCOIN - NETWORK are not required.
- Reduced mobility through a wide variety of payment methods - making CCOIN easy accessible.
- And every ATM or POS can be accessed at the reception.
- Support including cash withdrawal fees, here the money sent is the same as those received.

All these facts, different from other cryptocurrency solutions, are made available to you from the Beta period and will show that our ATMT money transfer solution works and solves, as I said earlier, 3 major issues of the classic system (Western Union, MoneyGram, Westaco).

An ideal scenario considered is the following:

A Romanian who constantly trades can create a CCOIN Wallet to which he will also attach a card, and that card may be left to a third person, a family member, an associate, etc.

In this case, the transfer is made in just a few moments, immediately after the account has been fueled with the CCOs, the card fueling being done by a single click.

Full details, full scenario overview, and assistance can be found on the ATMT.RO, ATMTRANSFER.RO, and the IOS and Android applications.

The services will be offered globally, but we are currently limiting ourselves in the Beta (testing) period, for 6 months after the sale, to Romania where we are developing the technology behind the CCOIN, and we want to test everything to provide an experience with no bugs and, as much as possible, 100% functional.



During this Beta period, immediately after the end of the ICO period, we will issue 1,000 cards, following the upgrading of the system and the end of the test to make available an unlimited number of cards.

Profile web sites, blogs, companies, or third parties interested in the applicability of the CCOIN solution can contact us for issuing extra cards (during the Beta period).

The cards used by CCOIN are issued under the Visa and MasterCard logo, with the possibility to be used all over the world, but also with a much higher limit for banks to withdraw cash or to pay for purchases, respectively € 10,000 with the possibility, upon request, of extending it.

Our money transfer system, presented so far, is based primarily on clients, with the need for greater trading, one of the main growth bases for a cryptocurrency being the demand and supply.

We rely on the interest we awaken in people who can really see the need for a change that will only bring them benefits, and the renunciation of the old system, with its outdated features.

The security offered by the increased level of encryption, the lack of bureaucracy (required documents - required by other competitors - banks and classic money transfer services), as well as the fees, make ATMT and implicitly CCOIN the ideal solution to the classical money transfer system.

Regarding the above mentioned about the issue of the 1,000 cards, these will be issued only to addresses in Romania and will be delivered within 48 hours of filling the order list. There is no favoritism, the first 1,000 people who will buy a minimum of 50,000 will be able to also request the card issuance during the Beta period.

ATMPAY - ATMPAY.RO

The second (main) service, called AtmPay, will be used for discounting purposes (with a minimum of 5% or more), without fees, by any entity in this affiliation group, between an individual or legal entity and a company, of any invoice, to the extent that it is issued by one of the AtmPay affiliated companies.

And then we will have 2 options, one from the perspective of a payer, the other from the point of view of an AtmPay affiliate association.

* AtmPay - individual - payer invoice.

From the point of view of an individual who will use the AtmPay services.

The client accesses AtmPay (site or application), enters the personal data, reduced as much as necessary, or, if he holds an account, logs in.

And in this case, AtmPay, like AtmT, benefits from a wide range of payment options.



After purchasing CCOs, he will go to the page where he can select the affiliate company where they have to make the payment.

After selecting the company, a form will be displayed where you will fill in a minimum necessary data to identify the client/ invoice that is paid.

Any invoice, regardless of the amount, to be paid through AtmPay will be discounted 5% of the invoice value, or more, depending on the company (the 5% discount is totally supported by CCOIN, if the company has another discount this also will apply).

In the last step, the transaction is confirmed, followed by sending it to the client by email, application, and phone.

* AtmPay - affiliated company - payee receiver.

From the perspective of an affiliated company / legal entity joining the AtmPay service, a few steps will be followed, as follows:

The registration on the web site with the contact details, the company name, the address, the phone number, the email address, the C.U.I., followed by contact of the company within a maximum of 24 hours, by a CCOIN/ AtmPay representative, who will present an affiliate agreement to be signed, according to the legislation.

Once the relation between AtmPay - Company X is created (contractually), a CCOIN/ ATMPAY Wallet will be assigned to the company, where the client payments and related fees will be collected.

All the payments made by the clients will be found in the company's Wallet in CCOIN (the RON conversion can also be made immediately), but including the 5% (the company receives, for example, 100 RON - in CCOs, the client pays 95 RON in CCOs) offered as AtmPay discount.

The amount in the company's Wallet can be converted into RON as soon as it is on your wallet (delays in the Beta period of up to 24 hours) which will be settled by agreement.

The client requested details, such as: name, invoice number, value, is set forth in advance contractually, conditioned by each company.

We at CCOIN do not require any personal details, nor do we process/ store this data.

From the perspective of a company's interest, it will also be stimulated by reward, as follows:

Within 30 days a fee will be calculated individually, as exemplified in the following chart:



Reward Chart – AtmPay affiliate company:

A day 1 → 30 days / TOTAL PAID IN CCOIN → **B** day 30

C day 1 → 30 days / CCO exchanger values on average → **D** day 30

- **D - C = X**
- Where X represents the amount with which CCOIN increased in 30 days calculated from an average of the value / CCO, calculated on the major cryptocurrency exchangers.

The fee calculated for each company, individually calculated, will be based on the formula:

- **Z x X = Y**

Where Y represents the payment amount due to the CCOIN increase in the 30 days of invoice collection.

From y - we will calculate 25%, which will represent the fee given to the company by affiliation and acceptance of payments in CCO, supporting CCOIN.

Another important contractual detail is the mutual promotion part, we at CCOIN will promote on web sites, blogs, applications and in social media, any company (each) signing the affiliation with us, but after 30 days from the signing of the contract (trial period), we will also have the promotion requirement by the AtmPay affiliate company (more details on the web site).

This will be required after the end of the 30 day cycle, and the entry into force of the standard contract, either on the company's web site/ application, or by standard techniques (flyer and banner).

At the end of the 30 day period (day 1 after), we will make calculations, an average of the CCO prices, an average of the daily prices displayed by the large exchangers on the crypto market (the list will be available on the web site).

But without exceeding 30% of the value of a CCO unit from day 1 (the day of the first payment).

This calculation will be done cyclically, every 30 days, in order to avoid artificial increase, based on the inherent fluctuations in the cryptocurrency market, and the potential interest of the competitors to negatively affect the CCOIN currency (for system protection).



After the completion of the 30 day cycle, the calculation will be done on day 1 (after), will also be sent to the company, and within 24 hours (day 2 after the 30 day cycle) we will execute the payment in the CCOs (in the CCOIN Wallet assigned to the company). To each partner company we will attach a business card with a withdrawal limit of a minimum of € 10,000 → to a maximum of € 50,000, issued by an offshore bank to facilitate and ease the access to money, as well as the reduced taxing.

The contract can also be used to pay fees in the classic banking system (bank transfer).

The affiliated company card will also be devoid of fees, at its use, part of the CCOIN benefits. After signing the contract and ending the trial period (the first 30 days), within 10 working days, the corresponding card will be delivered as per the agreement.

CCOIN: details and clarifications

With regard to any cryptocurrency, its basis (except Bitcoin) is an idea, an applicability to solving or improving existing, but relatively incomplete, services.

Although in the euphoria after the vast majority of cryptocurrency emerging after Bitcoin, Litecoin, Dodge, Ethereum (among the oldest cryptocurrency), have appeared a vast amount of cryptocurrencies, but with the lack of transparency, confusing, unrealistic goals, or due to some "phantasmagoric bullshit", could not be achieved in 10 years or more (-see the crypto fails list).

We, at CCOIN, are addressing concretely, and not based on some ideas, but on facts as they will be presented in full, starting with the launch of ICO (Initial Coin Offering), to each partner, contract, change in terms of any service from the CCOIN network, or update.

The CCOIN objective in the CCOIN NETWORK is one in which we are trying to bring the classic money transfer invoicing systems to an improved 21st century standard.

Our goals are to streamline financial transfers by reducing bureaucracy, high fees, lost time in the current system, and creating a protected environment that is otherwise impossible to fraud (our encryption level is 4 times higher than banks in the current standard), as well as the payment of invoices (which have the same qualities listed, are tested, achievable and 95% usable, in the Beta otherwise 100% usable, but temporarily reduced as number of transactions).

Below we list most of them:

- * **Instant** - the CCO transactions in AtmPay and AtmTransfer systems will process and complete transactions in less than a second (this will be guaranteed at the end of the Beta period). Small delays may occur due only to computer systems and Internet connections.



- * **decentralized** - after the completion of the Beta, AtmPay, AtmTransfer and many of our systems will be moved from the temporary servers and, through decentralization, will become globally available and usable.
- * **Anonymous** - CCOIN-NETWORK, with absolutely all the services within the network - AtmPay, AtmTransfer, exchanger, and any other services will be included, not require, collect or handle personal data.
- * **Safety** - CCOIN and the systems that the network will develop are intangible in terms of fraud, the encryption level of 512 bytes compared to 128 bytes that of the banks.
- * **free of charge** - with no "hidden costs", all the fees being automatically taken over and paid by CCOIN-NETWORK, for all CCO-based transactions (from AtmPay, AtmTransfer, exchanger, and CCO transformation in FIAT).
- * **Transparency** - All updates, from partnerships, affiliations, documents, contracts, bounty, any changes, and the CCO values on other exchangers, will be published as quickly as possible on our web sites.
- * **Global level** - CCOIN will be available as a currency, starting with ICO to any individual of any nationality, but also after the Beta period, with our AtmPay and AtmTransfer services, and any other service that can be developed under the CCOIN umbrella. The decision to have the Beta period in Romania is purely subjective, the creator and founder of CCOIN, S.A.M., being a Romanian.
- * **Simplicity in use** - Our 24/24 phone support, virtual assistant, charts and demonstration video leave no room for any difficulty, regardless of the level of training for those who use our services. Limited in Beta there is a possibility that, in Bucharest, an agent can even be sent to solve any problem.

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Glossary

- ATM - engl. ATM - (Automated Teller Machine) - in CCOIN →.
- ATMT - Automating Transferring Money.
- AtmPay - name of the invoice payment service (from CCOIN-NETWORK).
- ATMT - name of the money transfer service (from CCOIN-NETWORK).
- CCO - abbreviation CCOIN – name CCOIN symbol.
- Bounty - eng. Reward - here in reference to the reward system available in CCOIN-NETWORK.
- Cryptocoin / Cryptocurrency - name in eng. given to a virtual currency, created as a result of some mathematical equations, without having a physical existence - is exclusively transacted online.
- Ecosystem - All the systems, links, everything that represents CCOIN-NETWORK.



- Exchanger - eng. currency exchange - here currency exchange based on cryptocurrency.
- FIAT - here turning a virtual cryptocurrency into a regulated one - USD, EUR, RON.
- WALLET - here digital wallet.
- WHITE PAPER - initial document regarding a virtual coin, a summary of what it proposes, similar to a business plan.
- SOLIDITY - Logic programming language, developed under Ethereum.
- Beta - period of time that a system / program works limited in order to be tested.
- FUEL - fuel.