# AN INVESTMENT CRYPTOCURRENCY WITH A PRICE GUARANTEE PLAN

WHITEPAPER

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#### **Disclaimer**

This whitepaper is a summary of the United States Dollar Coin (USDC) business model and its technology. This document intends to apprise potential investors about USDC investments. The information presented in this report will therefore help them interpret USDC concepts in clarity.

The views in this whitepaper concerning the platform and other matters, which are related, are USDC's opinion. This whitepaper will be revised from time to time without any notice.

The information provided in this whitepaper does not legally bind USDC or any other related party, the information is based on empirical evidence and is analytical in nature. The information in this whitepaper is not intended to solicit, recommend or offer to buy or sell:

For informational purpose only

#### Introduction

#### **USDC: A Digital Coin that Equals USD**

The year 2008 marked the beginning of a new era—Bitcoin—the original cryptocurrency. Bitcoin had created an entirely new industry segment that supported/created a wide range of applications, and served as a beacon for new cryptocurrencies to emerge with various tokens—related to blockchain protocols.

According to Etherscan, 9,363 ERC20 tokens were created since the inception of Bitcoin. This had created an undue clutter, for investors and crypto-enthusiasts alike. USDC was created to solve this problem, with a vision that aspires to present customers with a "new choice" that reduces the risk of investment in the cryptocurrency industry.

The USDC is a digital token worth equal or more than a US Dollar (USD). Unlike United States Dollar Token (USDT), USDC is potentially worth more than the U.S Dollar. Once our ICO is concluded, our customers will be able to sell USDC on our website and will receive ETH and BTC— in equal value in USD.

The total circulation of USDC will be 100,000,000, and we aim to sell 65,000,000 USDC (discounted) through our ICO. The remaining numbers will be announced after the ICO. 90% of all token will be frozen for 2 years, while the remaining 10% will be used for the company's operations. you can see Token Distribution part for more information.

The following month after our ICO, we will launch our USDC on one of the top 5 exchanges.

# How Blockchain Changed The Financial Landscape

Since its inception, blockchains have been a revolutionary development that allowed anyone to own and transfer their assets without the interference of trusted third parties—and in an open network. In many domains, blockchains have demonstrated massive influence by offering highly profitable solutions.

For example: Asset tokenization has reduced costs significantly while globalizing the asset, increasing the liquidation. This presented individuals with a unique opportunity to not only acquire—but to also use it as a medium of exchange and as a store of value.

Digital assets are now worth over USD 650 billion—it would be an understatement to say that there is a need to control risks. USDC is worth exactly the same as the US Dollar, this gives it the "price guarantee", that helps in building trust by coping with volatility—that cryptocurrencies are famous for. With hundreds of cryptocurrencies available, there is an absence of regulatory authorities, this may increase the individual risks. USDC aims to reduce these risks with certain tools and techniques that helps mitigate risks.

USDC is regulated by the ERC20 smart contract and aims to provide maximum trade profits while controlling the risks.

#### **Price Guarantee Plan**

The USDC team gives a guarantee, that each USDC reserve on our website will forever equal 1 USD of ETH or BTC.

USDC is designed for beginners who wish to enter the world of cryptocurrencies—safely and without the high costs. Governments throughout the world churn trillions of dollars through by Quantitative Easing—a method where the central back issues a new supply of money. These goals are politically motivated and do not have the ability to stand tall because Quantitative Easing is used to bail out certain beneficiaries.

In 2017, digital currencies grew by 3171% (market capitalization) which equals \$700 billion. But we have witnessed how the cryptocurrency economy faced a plethora of problems that were handed down to them by the banking system. Hostile regulations coupled with conservative institutions had created an unwanted friction. Accounts of traders and exchanges were closed followed by negative coverage by the media. Verification procedures were established as well. All of this transgressed the privacy of cryptocurrency community.

However, this could not hold the huge investment and economic opportunities. We see a rise, but many people are still on sideline because they are not tech-savvy and have concerns with security. The inefficient and lengthy processes have also created difficulty for many users.

Currency can be inflated and deflated by central banks—not the case with cryptocurrency. Bitcoin is a relevant example as it represented the cryptorevolution, it presented banks as being a costly substitute and therefore, changed the financial landscape forever. The change that we see is due to the result of a deleveraging economy—the time for CHANGE has arrived.

Many experts and cryptocurrency enthusiasts know that those who have invested in cryptocurrency, will preside over a gigantic wealth in the future.

#### **Quick Facts**

- 60 million ether to be mined
- Buying of 21 million Bitcoins
- Holding of 21 million Bitcoins

USDC is a gateway, an affordable prospect for those who still hold traditional currencies, and would like to enter this ecosystem while profiting from its high yield that is generated by the increase in value.

#### **Token Sale**

Start	May 24, 2018 (6:00AM UTC)
End	Sep 21, 2018 (6:00AM UTC)
Max hard cap	65,000,000 USDC (65%)
Soft cap	10,000,000 USDC
Token type	Ethereum ERC20
USDC	(USDC)
Total token supply	100 million
Token Exchange Rate	if 1 ETH = \$1000 USD, 1 ETH = 1000 USDC
Acceptable Currencies	ETH, BTC, USD
Discounts	Yes

Figure 1.2

#### **Discounted USDC for ICO**

Discounted USDC for ICO	Dates: Start to End
30 Days: 20% off	May 24th ,2018(06:00AM UTC) to June 23rd, 2018 (06:00AM UTC)
30 Days: 15% off	June 23rd ,2018(06:00AM UTC) to July 23th, 2018 (06:00AM UTC)
30 Days: 10% off	July 23rd ,2018(06:00AM UTC) to August 22nd, 2018 (06:00AM UTC)
30 Days: 5% off	August 22nd,2018(06:00AM UTC) to September 21st, 2018 (06:00AM UTC)

"See Airdrop and ICO" below for more information Figure 1.3

#### Why our token sale is beneficial for participants?

A well-structured token sale will give our company more than just funding. It will create a value of benefits for our users and investors—who are the lifeblood of this company.

- Our token sale will help draw out potential investors and users from all over the world
- With a huge liquidity ratio our tokens can be liquidated easily through an exchange.
- Demand for our token will increase and will help our investors to step into a broader market.
- The methods we are using are reliable and proven to generate funds.
- Our token is regulated by a smart contract, which ensures safe payment and security.

#### **USDC's Key Objectives**

- Using funds from our token sales to spread our message to a larger community, helping us build optimum awareness.
- We intend to connect to a broader audience.

- Raising funds will give us a global boost.
- We will implement our strategic goals in advertising, operational efficiency and profit sharing.

#### **AIRDROP & ICO**

- The community's focus will be to increase the real value of USDC tokens. Therefore, we will offer airdrop and discounts for the purpose of promotion. Customers can utilize our airdrop promotion by simply paying attention to our social media.
- The ICO will commence on 06:00AM UTC 24th May 2018 to 06:00AM UTC 21st September 2018. 65,000,000 heavily discounted USDC will be on offer during the ICO.
- At the end of our ICO, we will spend a single month to launch USDC on one of the top five exchanges.
- At the end of our ICO, customers who sell USDC on our website will receive ETH or BTC in US dollars of equal value in the reserve bank account. For example: If 1 Ethereum (ETH) = 1000 USD, 1 ETH = 1000 USDC.
- During the ICO period, we will launch 20% off, 15% off, 10% off, and 5% off or other % off at different times to buy USDC.
  - 20% off: (06:00AM UTC) 24th May 2018 to (06:00AM UTC) 23rd June 2018
  - 15% off: (06:00AM UTC) 23rd June 2018 to (06:00AM UTC) 23th July 2018
  - 10% off: (06:00AM UTC) 23rd July 2018 to (06:00AM UTC) 22nd August 2018
  - 5% off: (06:00AM UTC) 22nd August 2018 to (06:00AM UTC) 21st September 2018
  - We will send 2 USDC for you when you register to our website, if you fill in your phone number when registering, then you will receive an additional 4 USDC. Moreover, you will receive 5

USDC per person to reference people to register to our website account.

#### **USDC** Wallet Features

Many cryptocurrency companies employ a manual system. Their customers may endure 6 hours to buy a token or a withdrawal. Our developer team has developed a "Laravel cron job ", a fully automated program that will enable customers to buy and withdraw funds within 5 minutes via Ethereum blockchain confirmation. Customers can pay BTC, ETH or even legal currency (USD) to pay for purchase USDC

- We provide several payment methods to customers which includes:
  - PayPal: The traditional payment method where customers can pay legal currency to buy USDC. It is fast, secure and easy to use.
  - Pay by BTC or ETH (CoinPayments).
- Customers can check account balances, transaction history and exchange rates.
- Our fully automated program takes 2 minutes to start and lets customers buy and withdraw in 3 minutes via Ethereum blockchain confirmation. In total, buying and withdrawals will only take 5 minutes.
- We will charge a 1% fee for the outstanding amount for every withdrawal

# USDC WALLET FEATURES

## PAY WITH PAYPAL

Fast, secure and easy to use

## COIN PAYMENTS

Pay by BTH or ETH

#### CONVENIENCE

Check your account balances, transaction history and exchange rates

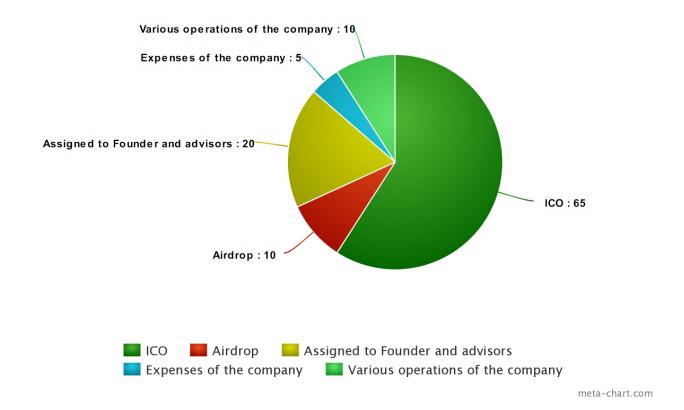
### FAST PROCESSING

Withdraw within 3 minutes

#### **Token Distribution**

- We will allocate 65% for ICO
- 20% will be assigned to founders and advisors
- 10% will be allocated for the airdrop
- We will use 10% for various operational expenses
- 5% will be allocated for company expenses

The figure below shows the distribution of USDC token total supply.



After end of our ICO, 90% of the tokens will be frozen for two years. This includes tokens allocated for:

- Founders and advisors
- Company expenses
- Various operational expenses
- Airdrop
- ICO sales

#### **ROADMAP**



#### References

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