



2cash

Money for Everyone

WHITEPAPER



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Abstract

"The Internet is going to be one of the major forces for reducing the role of government and increasing global commerce. The one thing that's missing, but that will soon be developed, is a reliable e-cash." - Milton Friedman 1999

Blockchain and cryptocurrency is great, but still requires significant evolution in order to accomplish and sustain daily usage with how people transact, especially in third world markets, who have limited banking and FinTech infrastructure.

2cash is positioned to change this by applying both the technology applications and marketing / distribution channels that can profitably penetrate both progressive global markets, plus small third world markets that will transact with 2cash on a daily basis simply, quickly and efficiently using only a smartphone with a mobile data connection.

Most everyone has missed the true value of crypto blockchain by applying it toward a vertical segment that is always related to a fiat regulated currency. A true crypto blockchain application that's simple and efficient to use multiple times each day with agreed value between the seller and the buyer eliminates the value relation back to fiat currency. With a true ecosystem (micro and macro) of transactions occurring there will be no need for fiat [and government regulated] currency.

Reference : <https://badcryptopodcast.com/2018/05/18/bad-news-128/>



Introduction

Blockchain Technology has completely revolutionised how the world transacts today over the Internet in the last few years. Considered a great invention, Blockchain technology still has a long way to go in terms of adoption with the mainstream world financial system and economy.

However, huge opportunities have become available as a result of this technology where Bitcoin and other cryptocurrencies have seen a major surge in price especially in 2017 and 2018. In 2017, the world saw the emergence of ICO's (Initial Coin Offerings) as a way of raising funds based on a concept. 2cash in this case took a different patch and has invested financial and other resources to build and test its technology platform in addition to its marketing and distribution channels before its ICO, and instead of using ICO funds to build and prove the model, to invest into expansion and scaling the model to the benefit of its active and passive participants through the 2cash Wealth System.

2cash seeks to take advantage of a hybrid blockchain application where users are able to transact quickly and easily that will allow them to save money and make money as well. With the 2cash wallet and integrated feature sets, 2cash will facilitate adoption of fiat digital and cryptocurrencies in the world where the wallet will include an integrated exchange for changing fiat to crypto of all major currencies, instant funds transfer from one 2cash account to another anywhere worldwide, an API to enable business owners to accept payments using any of the 2cash currencies, a debit card that can be loaded directly from the wallet and a subscription system for users to enjoy unlimited transactions without any fees.

Expanding on the previous paragraph, 2cash will provide Bitcoin and crypto traders with the ability to use the 2cash wallet exchange and buy Bitcoin and the best market rates anywhere worldwide and trade seamlessly either on their own or with assistance from expert trading alliance partners. The focus of the 2cash team is to build a robust business that will generate huge benefits to all users. It gives anyone with smartphone and mobile data connection to the Internet the ability to save money and make money by applying the tenants of the revolutionary 2cash Wealth System.



The user application and adoption of the 2cash wallet will run on any device including the majority of smartphones which will provide everyone with the ability to leverage all features in the 2cash ecosystem. In addition to the features previously discussed, the 2cash Quickpay API will evolve the already successful e-commerce into next generation c-commerce (or crypto-commerce) by allowing business users to generate code snippets applied to any website, mobile app or shopping card or QR codes that can be placed in brick and mortar stores for 2cash wallet holders to pay for products and services as easily as exchanging local cash currency.

Along with all details related to the 2cash business model, the information contained in this Whitepaper will include a brief market overview a brief market overview of the FinTech applications related to blockchain and cryptocurrency as applied to the 2cash model. Going further, it will explain the technology of 2cash along with the marketing model and the various reasons as to why you should participate in the 2cash Wealth System. Basically, this document is your guide on how the 2cash Wealth System will support you to leverage blockchain and the cryptocurrency markets to build a better financial future.

The 2cash Business

2cash is money for everyone with revolutionary blockchain technology that connects digital currency to local money and gives anyone with a smartphone the ability to save money and make money by applying the 2cash Wealth System. The 2cash wallet facilitates 2cash transactions and is built with ultra secure encryption and security. 2cash wallet accounts are free to create and incur only a small transaction fee, or users may subscribe to the AC20 for unlimited transactions with no fees.

The marketing model includes a 'freemium' application where users may create a free account and are incentivised with 2cash token rewards when they invite new users. In addition to 2cash token air drops, AC20 subscribers not only enjoy unlimited transactions with no fees but also earn a bounty referral income of 20% on personally referred transactions, in addition to overrides on the referrals of their referrals.

Based on historical data the 2cash user acquisition model will generate approximately \$20 USD monthly ARPU (Average Revenue Per User) with the



incentivised referral marketing model producing multiples of 10x new users from each current user on average with milestones at 5,000 users; at 50,000 users; and at 500,000 users building to the target of 5,000,000 users globally making the 2cash global ecosystem over \$1,000,000,000 USD annually.

How 2cash Works

New users are referred by current users through a promo code which is simply the account number that is unveiled when an account is verified. Upon 2cash wallet account verification users may deposit and transfer funds, exchange currency and order products, including 2cash utility tokens that can be used in the 2cash ecosystem or traded on a crypto exchange at the ICO.

The 2cash Solution

The 2cash Wealth System provides more efficient and lower cost transactions. From sharing money to ordering coffee at a local brew house to purchasing products online 2cash is the best solution, with ever transaction paying rebates and bounties when referring others.

SAVE MONEY | MAKE MONEY

2cash works great with ...



The 2cash Value Proposition

Background

The company was established in Hong Kong in 2012 to build and market new technology products where it later evolved into the FinTech sector. In this respect, the 2cash technology and brand was released in 2016.



Vision

To create, grow and maintain a transactional ecosystem where users save money and make money by leveraging and applying the 2cash Wealth System to 5 million members worldwide who each average \$20 USD in monthly transactional volume thus driving over one billion US dollars in annual turnover and paying users hundreds of millions of dollars in rebates and bounty referral income.

This vision will be accomplished with a focus on two core pillars.

1. The development of the 2cash hybrid crypto blockchain technology and related applications so as to provide maximum referral income opportunities to over \$1 million USD monthly to top affiliate promoters along with the other 2cash wallet features that save users money.
2. Global expansion of a premium referral marketing model with incentives of 2cash utility tokens and bounty referral income paid to people who invite others to join the 2cash Wealth System.

Mission

The 2cash mission is to create and maintain a crypto blockchain technology enabled ecosystem that will provide users and subscribers with an end to end transactional system complete with mobile wallet applications that will facilitate funds transfer, remittance, debit card funding, currency exchange and bank transfers and more. 2cash will leverage hybrid blockchain technology to ensure a high level of security for all transactions.

Philosophy

Driven as a FinTech development application, management's philosophy is to leverage crypto and blockchain technology with the tools to support multiple daily transactions at a micro and macro level with agreed conceived value between sellers and buyers to create an ecosystem that eliminates the need for conversion or liquidation back to fiat currency. The technical application success will be driven by incentivising users and promoters at a local level to engage everyone in the community micro ecosystem that utilises 2cash where



users save money when transacting and affiliates make money by promoting and inviting others. Along the way to achieving the vision 2cash will provide users debit cards and other methods to withdraw and convert 2cash to local cash currency as required to support current financial transaction requirements.

The Crypto Blockchain Market

Blockchain is a digital ledger technology that employs cryptography and timestamps to create permanent, unchangeable records. In the case of public blockchain, these records are held simultaneously on thousands of computers worldwide which check each other constantly to ensure the accuracy and integrity of the information within them. A record can be updated but never erased. As a result, blockchain technology creates a single, secure, shared and audit abled source of digital transactions. In addition to providing a master version of digital truth, blockchain technology enables individuals to engage in peer to peer transactions without the need for central intermediaries. The financial services industry was an early adopter of blockchain technology with the advent of Bitcoin in 2009. As many are now aware, Bitcoin is currently the most popular. It is a digital technology that operates without a central bank of financial intermediary. Blockchain has the potential to penetrate many other areas in financial services, from securities, such as equity and project financing, debt and derivatives or crowd funding to digital currencies, including e-commerce, remittance and micro finance.

Beyond financial services, industries as diverse as healthcare, energy and real estate are using blockchain technology to manage information, patient records, property rights, contracts, audits, supply chains, logistics workflows and organisations' workforces among other industries.

Recently, blockchain digital technology has evolved further to aid in conducting financial transactions. Online payments have gained huge traction. Card based payment methods, credit and debit cards have become dominant. It virtualises tracking and trading anything of value via creating digital currency. Blockchain provides a robust environment for secure data sharing in real time. Blockchain is a type of distributed ledger system providing enhanced security to the real time digital economic process. Blockchain is comprised of blocks of digitally recorded data, creating a distributed ledger. There are many different



types of distributed ledger systems, each obeying its own security and privacy levels.

On the other hand, blockchain technology has attracted the attention of renowned institutions in the world. For instance, blockchain technology was a major topic at Davos: World Economic Forum Survey suggested that 10 percent of global GDP will be stored on blockchain networks by 2027. Also, multiple governments have published reports on the potential implications of blockchain, and the past two years alone have seen more than half a new publication on blockchain with an additional 2.7 million Google search results for blockchain. Most importantly, large investments in blockchain have been continuing for the last few years. Venture capital funding for blockchain projects and startups consistently grew and were up to \$1 billion USD in 2017 and 2018. The blockchain specific investment model of ICO's, where the sale of cryptocurrency tokens in new ventures topped \$5 billion USD in 2017 and 2018. Leading technology providers on the other hand are also investing heavily in the blockchain technology. For instance, IBM has more than 1,000 staff and \$200 million USD invested in the blockchain powered Internet of things.

The global blockchain market size is expected to grow from \$1.2 billion USD as 2018 to at least 23.3 billion USD by 2023 at a compound annual growth rate (CAGR). Various factors are attributed to this. These include, increased venture capital funding and investments in the blockchain technology, a growing need by businesses to simplify business processes and create business transparency, immutability, reduction in operational costs, increasing popularity of blockchain technology in supply chain management are expected to drive the market. However, uncertain regulatory and compliance environment as well as limited availability of technical skill sets for implementing the blockchain technology may restrain growth of the cryptocurrency markets.

Benefits of Blockchain

- Transparency - Each individual can observe information being entered into the network, providing accountability and ease of audit;
- Security - Once verified, records are immutable, mitigating fraud and risk;



- Efficiency - Removal of intermediaries reduces transactions from days to minutes and cuts costs;
- Environmental sustainability - The technology is being used to promote solar power in developing countries;
- Confidence -The "single source of truth" framework fosters trust among partners to a transaction.

The 2cash Blockchain Application

The 2cash platform is utilising blockchain technology in two ways. The first level is that the 2cash wallet transactional system applies blockchain technology. This ensures faster transactions, increased security for the network. The system is based on the development of a blockchain network where the blockchain includes levels of access to certain users based on 2cash utility tokens.

Additionally, 2cash utilises the Ethereum network for payment transactions on the 2cash blockchain. Ethereum is an open source blockchain platform that enables developers to build and deploy decentralised applications such as smart contracts and other complex financial applications. You can think of Ethereum as a programmable Bitcoin where developers use the underlying blockchain to create markets, shared ledgers, digital organisations and other endless possibilities that require immutable data and agreements, all without the need for a middleman. In essence, Ethereum is a platform for decentralised applications with the Ethereum virtual machine at its core. The EVM maintains consensus in the 2cash blockchain network. 2cash will follow the ERC20 standard, so it can easily be implemented into other services. ERC20 can be explained as a set of rules for tokens to follow.

Market Opportunity

FinTech

There is a huge market opportunity available in the FinTech (Financial Technology) industry especially with the emerging technologies such as blockchain technologies. For instance, in the cryptocurrency industry, there is a huge market trend that can be observed by looking at the trading volumes of



major cryptocurrency exchanges. The top three exchanges in the cryptocurrency markets namely Bitmex, Okex, and Binance are relatively new and they do not offer fiat to crypto trading or crypto to fiat exchanges of all the major currencies in the world. This implies that the 2cash wallet exchange service could benefit hugely from this market gap. In addition, there are only old cryptos to fiat exchanges that have low volumes because of lack of accessing huge markets such as Asia where 2cash could benefit immensely. In addition, most services that offer the fiat to crypto or crypto to fiat services do not have the ability to offer bank transfers or remittances as in the case of 2cash wallet which in this case offers a huge market opportunity. Given that cryptocurrency adoption is set to continue in the next decade, will be a huge deficit of fiat to crypto exchanges on the market and thus a new crypto to fiat exchange can definitely become a turning point for the market. These market findings mean that there is a vigorous undersupply of fiat to crypto applications which exposes a market opportunity for new and sound services that would offer such an integrated option as in the case of 2cash. Thus, for instance, a good regulated service that would provide a fiat deposit in EUR or USD will open a door to the global market and therefore has a lot of potential to be a large market player on a global scale.

Another market opportunity available for 2cash is the remittance sector which has a seen huge growth potential in the past decade. The global remittance industry is booming at a lucrative CAGR over the years. Lower middle-income regions act as the major sources of remittance inflow whereas high income areas are usually the sources of remittance outflows. In terms of countries, India remained as the largest remittance receiving country followed by China. The U.S. persisted as the largest source of remittance outflows. This indicates that there is a huge market potential in this segment of the market. Decreasing remittance costs is a key driver for market growth. In terms of competition, the largest market players include PayPal, Western Union, Money gram and Euronext. These firms make transact large volumes of cross border transactions, but they also have large transfer costs. 2cash as a new entrant in this business could significantly reduce their fees by leveraging on the lower costs of transactions using blockchain technology which would enable them to compete effectively as a new entrant in the cash transfer business. This would provide as a huge market opportunity for 2cash.



The 2cash Ecosystem

The 2cash ecosystem consists of various features that will enable the platform to be a unique and money generating opportunity for all AC20 subscribers. The 2cash system will leverage blockchain technology for transactions that links digital currency values to fiat money. The system enables anyone with access to a smartphone, the ability to make money with the revolutionary 2cash Wealth System. 2cash transactions will be based on the Ethereum network with a possibility of adding IOTA in order to create second tier tokens for internal transactions since IOTA does not incur transaction fee as in the case of Ethereum. 2cash's ecosystem will be supported by the 2cash Utility Token. The 2cash Token is an ERC20 compliant tokens to be issued on the Ethereum blockchain.

The 2cash token will be the core payment mechanism for all goods and services exchanged through the 2cash ecosystem, and will give a competitive advantage to those who use it in the 2cash ecosystem

Competitive Landscape

To date, a handful of companies have been outrageously successful building similar concepts but have not experienced the business come to fruition because they have been unable to deliver the technology along with the marketing and distribution models to work cohesively and create an ecosystem of users and promoters who realise the benefits of saving money and making money seamlessly. The following case analysis makes a good argument at the position of 2cash at this point and time:



Company	Description
Exodus	<ul style="list-style-type: none"> • A desktop client of software wallet. • Currently lack of two-factor authentication is observed however this has not limited its popularity. • It has become popular with crypto traders due to its versatile design. It displays real-time value of digital assets by means of live charts. The value add being a simple interface. • A drawback is that you can not by cryptocurrency using fiat currency (USD or GBP) but only using your profiled digital assets. • No significant bounty referral programme.
Nasdacoin	<ul style="list-style-type: none"> • Represented to be anonymous and secure. • The ICO had Windows and Mac wallets with blog for support. • Provides an exchange that is fee based but appears not to have flat top subscription tariff for trades. • Bounty commissions from the affiliate programme paid daily in USD to members. • Marketing materials show impressive branding but the programme presentation is vague and ambiguous.

The 2cash ecosystem and business model is based on various features:

Feature	Description
2cash wallet	<p>The 2cash wallet runs on your smartphone and provides the ability to instantly send or receive cash with anyone worldwide. With the 2cash wallet, users will be able to exchange currencies. For instance, one will be able to exchange Euros for Dollars, Pounds for Dollars among many other major world currencies. Also, users will be able to make withdrawals from one's 2cash wallet to bank account, order a debit card which can be loaded with funds from one's 2cash wallet account. In addition, users will be able to make remittances around the world with the use of the 2cash wallet.</p>



- 2cash utility tokens .. This is one of the crucial features of the 2cash wealth generation platform. It is designed to reward users when they create their 2cash wallet. Once a user creates a 2cash wallet, they receive a unique promo code to invite others to register for the 2cash wallet. Users receive 2cash tokens every time someone they invite and create a free 2cash wallet account. For this feature, users can also order for a 2pack that includes 2cash utility tokens, training and VIP perks. Also, users can increase their 2cash utility token balance in readiness for purchasing the 2cash ICO-initial coin offering.
- Crypto trading With the use of the 2cash wallet, users will be in a position to easily acquire Bitcoin and other major Cryptocurrencies. They will be able to easily trade crypto where they will be able to buy low and sell high with the use of the 2 cash exchange which will be integrated within the 2cash wallet.
- Funds transfer Instantly transfer crypto funds anywhere worldwide from one 2cash wallet account to another. The receiving party may exchange the crypto to fiat and process a withdrawal to a local bank, 2cash debit card or remittance partners in certain countries.
- AC20 Users will be able to subscribe to the AC20 and thus enjoy unlimited transactions with no fees. In addition users who invite others will earn 20% rebates back on everyone they refer to the 2cash system, in addition to overrides on the referrals of their referrals. This will present a unique market opportunity for 2cash in terms of generating income and also as a method of assisting in viral marketing.



- Debit card 2cash wallet will also come with an internationally recognized debit card. This is where users will be able to acquire an international card from 2cash. Users will be able to load the international debit card with fiat currency where when they will be able to process withdrawals from their 2cash wallet, make purchases worldwide or use ATMs worldwide
- 2packs Product packs include 2cash utility tokens, special incentives, VIP status and participation in the 2Global Bonus programme with leverages AC20 subscriptions to receive up to 3 times the amount of tokens over a specified period.
- Quickpay QR code / snippet API Create a business account and place a 2cash payment button on your website, app or shopping cart with a simple code snippet to accept 2cash from anyone. Or place a counter display with a QR code and accept 2cash when someone scans your code with their 2cash wallet mobile app. Be promoted to the entire 2cash network.
- INSTANT QUALIFICATION | NO FEES
- Bounty referral income programme . AC20 subscribers earn bounty referral income through several paygates designed to pay top promoters over \$1,000,000 USD each and every month. The paygates include a 20% rebate on the commissionable products of everyone you refer, plus an override of approximately 35% on the referrals of your referrals through a point system.
- Future products 2shop - purchase products with 2cash.
2commerce - process payments to vendors and other business transactions.
2loyalty - acquire loyalty tokens that provide VIP perks and rebates.

The major benefit of the features in the 2cash ecosystem is that through blockchain it leverages utility tokens along with the rebates and bounty referral income on transactions so that through the 2cash ecosystem users are able to:



1. Save money and make more money;
2. Acquire utility tokens which come with crucial blockchain benefits such as the highly secure and fast transactions through the 2cash wallet;
3. Participate in the 2cash ICO.

Marketing Plan

Freemium Upsell Model

The 2cash affiliate and bounty referral income opportunity is based on a freemium model upsell so as to leverage on the 2cash utility tokens which also include the rebates and bounty referral incomes. The affiliate program with the bounty referral income plan will be the core to viral marketing efforts.

Bounty Programme

AC20 subscribers earn bounty referral income through several paygates designed to pay top promoters over \$1,000,000 USD each and every month. The paygates include a 20% rebate on the commissionable products of everyone you refer, plus an override of approximately 35% on the referrals of your referrals through a point system.

2Global Bonus

The 2Global Bonus is the last of the bonuses available for users. In this bonus package, the 2Global Bonus pays each user every month based on the product pack orders along with the AC20 subscription. These are arranged as in the table below.

Product Pack	500 2 PACK	1000 2 PACK	3000 2 PACK	5000 2 PACK
Monthly Percent	3% monthly for 50 months	6% monthly for 34 months	9% monthly for 28 months	12% monthly for 25 months
Monthly Amount	15 x 2cash utility tokens	60 x 2cash utility tokens	270 x 2cash utility tokens	600 x 2cash utility tokens



SaaS & Affiliate Channels

While the primary focus will be to grow the user base through the 2cash branded distribution model, the technology platform will be offered to private label providers who have a substantial user base. The 2cash technology will be customised and branded for the private label provider through a build fee and monthly SaaS (Software as a Service) fee.

Target market segments

Geographic

Initially 2cash is targeting users mainly in Asia but all transactions will be global meaning that users can enjoy the 2cash features anywhere in the world. ICO participants will receive promotions and incentives from 2cash in the jurisdictions with regulatory approval.

Lower economic levels

With the AC20 subscription price point at \$20 USD, 2cash is designed for people from all economic levels. Also users from lower economic levels will be able to earn bounty referral income by taking advantage of the 2cash affiliate program where they will be able to earn handsome returns when referring others.

Higher economic levels

2cash will also be targeting mid and high economic level classes. These participants will be able to take advantage of 2cash token participation which may qualify them for future equity and other opportunities. Also, this class of participants will benefit from the 2cash exchange feature of Bitcoin and crypto trading.



Member Segments

Basic members

Everyone who will create a 2cash wallet account will become a basic member and pay a small fee on 2cash transactions. Basic members may invite others and will receive a 2cash token air drop for each verified account that is referred.

Affiliate members

Basic members who subscribe to the AC20 will become affiliate members and enjoy unlimited transactions with no fees, plus qualify to earn bounty referral income on everyone they refer along with overrides on the referrals of their referrals. As described earlier, every new member will be referred by another user through a promo code unique to the user. There are numerous benefits associated with this where users who refer others will earn bounty referral income through up to six paygates on every transaction.

Business members

2cash will use affiliate members to target business members who wish to use the 2cash merchant services with businesses and websites where they can accept 2cash as payment options in their business. This is made possible by the Quickpay API that 2cash provides to business accounts with the tools to create code snippets that can be applied to any website, mobile app or shopping cart that allows 2cash users to purchase products and services from anywhere without the need to be logged into their account. Brick and mortar stores can generate a QR code and accept 2cash mobile app users by simply scanning the code with their device that instantly debits and purchaser 2cash account and credits the merchant 2cash account.

Integrated digital & word-of-mouth

In today's highly competitive FinTech sector, it is not enough to build a good product, you must demonstrate to the world that you have a great product with a value proposition to them and then incentivise them to use it. 2cash



understands the importance of a properly executed marketing strategy. 2cash will employ the following marketing plan so as to achieve defined objectives and make customers aware of the product features and benefits that they stand to gain from that. 2cash will run ads across the web to raise awareness regarding the brand and products to the targeted demographic audience. Apart from that, 2cash employs digital marketing resources to with SEO and SEM applications to support word of mouth with high rankings in major search engines that will increase referrals back to active affiliates. Also, 2cash will be very active on social media and industry related marketing channels to gain exposure and brand recognition.

Other Marketing Channels

PR Marketing

2cash pays significant attention to quality public relations and raising brand awareness through organic means. This includes building relations with media representatives, giving interviews on traditional and social media channels, filming videos regarding products and features among the crypto community. 2cash is constantly networking and building strong strategic alliances with emerging and experienced players in the industry.

Event marketing

As part of the marketing plan 2cash will produce events in strategic markets with the objectives of entertaining, educating and empowering affiliates so they are able to successfully promote and build the 2cash user base in their part of the world.

Roadshows

The 2cash team will frequently attend and organise roadshows around the world so as to build quality relationships with 2cash token holders and other participants thus building a strong awareness effort. The team will strive to be frequent speakers in top blockchain events especially in Asia, Europe and North / South America.



Content marketing

2cash will use social media to primarily share its native content and provide insightful materials to the target audience. Besides that, 2cash will have several websites and blogs that will focus on discussing all matters regarding FinTech, cryptocurrency, blockchain and also publish news and announcements. 2cash will work towards making sure 2cash is featured in many media channels, traditional media websites and print editions of newspapers.

Email marketing

2cash employs email marketing to distribute valuable content, newsletters and updates to basic members and AC20 subscribers, in addition to others who have expressed interest in crypto blockchain technologies and industries.

Community marketing

2cash believes that a strong community is an essential part of 2cash success. Through the affiliate program and subscribers list, we will be able to survey the needs and expectations of our community and rapidly deliver solutions to enable them to recruit more users.

The 2cash Business

Legal and Regulatory Structure

Currently 2cash is domiciled in Hong Kong with joint ventures in the USA and the Philippines to facilitate certain features and product offerings. Management is evaluating Malta as a future jurisdiction when the business ramps up given its superior banking and regulatory landscape for crypto and blockchain.

Management and Advisors

2cash has invested significant time and energy in building a strong core management structure that focuses on reliable and first-class performance so



as to develop and maintain the 2cash ecosystem and promoting the 2cash brand.



Leirisson Feijo - CEO

LinkedIn - <https://www.linkedin.com/in/assisfeijo/>



KC Tew - CFO

LinkedIn - <https://www.linkedin.com/in/tew-kc-ba183184/>



Willy Santiago - CMO

LinkedIn - <https://www.linkedin.com/in/willy-santiago-19948669>



**Muaz Mutwakil - Business Development
Middle East**

LinkedIn - <https://www.linkedin.com/in/muaz-mutwakil-40855357/>



Rye Nomi - CTO

LinkedIn - available next version



Operations

2cash applies a centralised global infrastructure with localised support for language translation and territory franchise partners that understand local regulatory and cultural aspects for the business. In addition to Hong Kong operations 2cash employs administration, marketing and media, plus technology development in the Philippines.

Technology

Hybrid Application

2cash technology system will be a hybrid system between decentralised blockchain technology and internal 2cash centralised system. 2cash technology is built in core dot Net platforms that include multi-password account security and geo-IP tracking, plus mobile integration with bootstrap browser code. In addition to the QR code integration, support and native features for android and IOS apps, the 2cash wallet is already deployed and supports user transactions in a centralised commercial environment. New users will be able to create 2 cash accounts using a valid email, when invited by a current user with their referral code.

Transactions are monitored through the back office admin portal which also includes user security levels along from support to supervisor to manager with checks and balances on every transaction. This is to ensure against internal and external fraudulent transactions

With this type of critical infrastructure especially the need for security of FinTech applications such as 2cash it is crucial for the development team to ensure that they have the best applications from the start up level to fast scalability with millions of users. In order to support all the phases of development 2cash has identified certain aspects of the platform that will be decentralised and those that will be centralised.

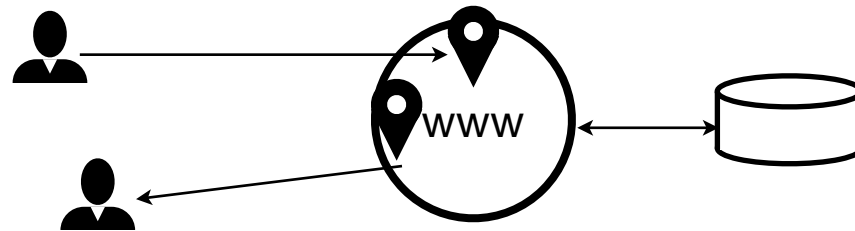
**Decentralised**

- Transactions

Centralised

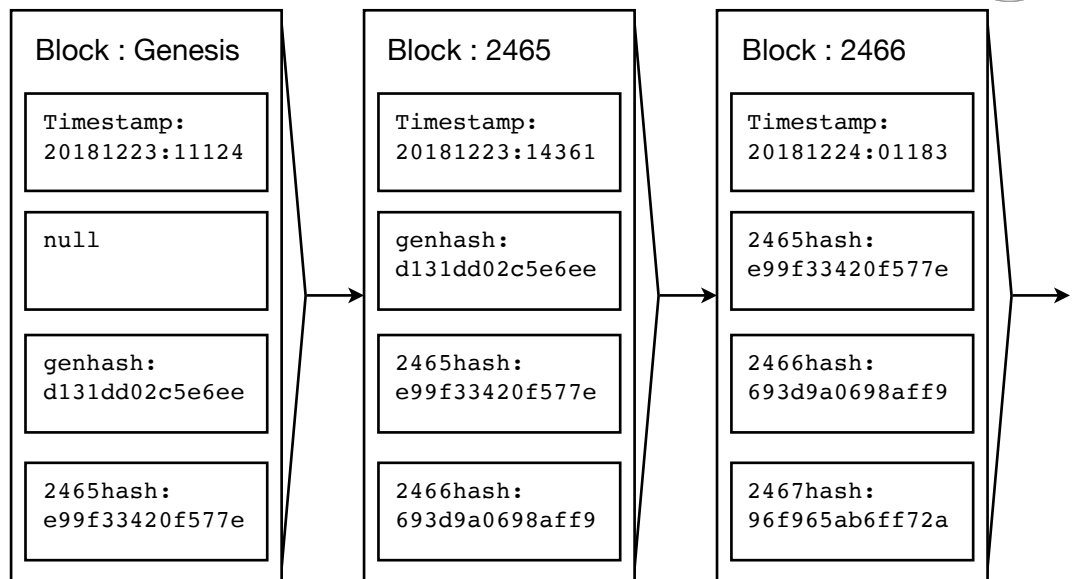
- Account creation
- User session security
- Currency exchange

The centralised security and user session management are applied as in the below illustration:



```
curl --user "james2345\gxn7[bA)" --header "Content-Type: application/
json" --request POST --data '{
    "from_account": "2458925",
    "to_account": "5669858",
    "amount": "100.0000",
    "currency": "USD",
    "security_token": "2cf7b3de93044b86a2dc26f87ee1eb4a"
}'
https://secure.2cash.io/api/REST/1.0/payment/sendfund
```

The development of the blockchain and migration to the genesis 2cash funds transfer from the master node to another user will be built as follows. The blockchain will include levels of access to certain users based on 2cash utility tokens.



2cash Blockchain Access Stack

Public

2465 2466 2467 2468 2469 2470 2471 2472 2473 2474 2475 2476											
Private Block Access						2cash utility tokens					

Technology Stack

The following will identify the technology used to support the 2cash blockchain and why each component is being evaluated.

Ethereum

Payment transactions on the 2cash blockchain will be managed using the Ethereum platform. Ethereum is a platform for decentralised applications with the Ethereum Virtual Machine (EVM) at its core, with the ability to execute smart contracts and store the resulting data. EVM also maintains consensus for the Blockchain. Ethereum tokens are digital assets which can represent objects from real or digital world. The 2cash token will follow ERC20 standard, so it can easily be implemented into other services. ERC20 is a set of rules for tokens to



follow [1]. ERC20 standard describes 8 common functions and 1 event including:

```
contract ERC223 {  
    function balanceOf(address who) constant returns (uint);  
    function name() constant returns (string _name);  
    function symbol() constant returns (string _symbol);  
    function decimals() constant returns (uint8 _decimals);  
    function totalSupply() constant returns (uint256 _supply);  
    function transfer(address to, uint value) returns (bool ok);  
    function transfer(address to, uint value, bytes data) returns (bool ok);  
    function transfer(address to, uint value, bytes data, string  
        custom_fallback) returns  
        (bool ok);  
    event Transfer(address indexed from, address indexed to, uint value,  
        bytes indexed data);  
}
```

IOTA

2cash is evaluating the possibility of including IOTA for the purpose of creating second tier tokens for internal transactions since it does not incur transaction fees. IOTA is an open source distributed ledger that aims to usher in the age of the machine economy by serving as the foundation to the growing technology known as the internet of things. IOTA achieves this through the use of its new and innovative protocol known as the Tangle. In the same way that Bitcoin and Ethereum utilise blockchain technology to function, IOTA uses the Tangle. The tangle differs from blockchain in key ways. It uses a ledger for storing transactions or sites in the tangle protocol. These transactions are connected via what we call the edges. These serve as a representation of validated transactions on the tangle network. The rule is that a new transaction occurs on the network must validate at least two previous transactions before itself can be validated. There are numerous advantages of using IOTA's tangle network which is the reason why the 2cash team is considering applying IOTA for internal transactions and for second tier tokens.

1. Scalability
2. Micro transactions
3. Masked Authenticated Messaging
4. Quantum resistance



Due to the fact that users can transact over the tangle network also validate previous transactions. This results in zero transaction fees. Therefore, the possibility of micro transactions becomes more of a reality. This will service very well with the internal transactions of 2cash for reducing cost of operations and overall costs of doing business on the 2cash business model.

The 2cash Token Sale and ICO

Token System Overview

The 2cash Token sale will be executed through multiple phases beginning with a private offering to preICO crowdsale to full crowdsale until the hard cap is reached or end of the allotted time period. During these phases 2cash will support 2cash token air drops to current users to support the bounty referral income campaign. Interested parties are encouraged to contact 2cash with questions and enquiries that will be elevated to the internal team who are available for correspondence and conversations to clarify any part of the business model for prospective participants. The 2cash Help Team can be reached anytime through online chat or by sending an email to: help@2cash.io

The capitalisation of the token sale ICO will be to not only provide participants with increased value in the 2cash cryptocurrency value, but also fund marketing and distribution expansion to reach the target goal of 5 million users in the 2cash ecosystem. The summary of the ICO is identified below:

Token Details	Token Allocation	Participation
Token symbol = TWO 1 TWO = \$0.75c USD private sale price	Total tokens minted = 100,000,000 Founders & Advisors = 10,000,000,000 Private offering hard cap = 16,000,000,000 Crowdsale phase 1 = 22,000,000 Crowdsale phase 2 = 28,000,000 Crowdsale phase 3 = 44,000,000	With 2cash wallet account: <ul style="list-style-type: none"> • Make deposit and convert to USD value. • Visit 2packs.2cash.io and select product pack. • Complete transaction. Without 2cash wallet account: <ul style="list-style-type: none"> • Visit www.2cash.io/SAFT and complete with online signature. • Make bank transfer.



Bounty Referral Income Campaign

In addition to an aggressive public relations and digital marketing plan to promote the 2cash token sale, network and affiliate marketing distribution will be utilised and incentivise current users to invite new users to receive additional token air drops and bounty referral income. Done properly this campaign will be viral with an army of 2cash users all inviting more users.

ICO and Post ICO Ecosystem

The 2cash token sale will be completed on the first of two events; a) the hard cap of minted tokens is reached or the end date of the crowdsale phase 3. At this time, the 2cash utility tokens will be made available in the 2cash wallet as a qualified value that can be used for 2cash transactions or allocated to be sold on one of the crypto exchanges that 2cash will secure strategic relationships with to buy and sell TWO.

The 2cash token sale will be used as a method of exchange across the entire 2cash ecosystem in addition to crypto exchanges. This includes transaction fees, subscriptions, merchant fees and more. 2cash tokens have only been minted in a single event commencing with the private offering. Further, it is important to note that no additional tokens will be minted once the final round of the token sale is complete. The tokens will be ERC20 compliant based on the Ethereum blockchain.

The post-ICO Ecosystem

The 2cash ecosystem will consist of several products with the common goal of growing and maintaining 2cash while realising the vision and strategy of facilitating a residual income for AC20 subscribers. The objective will be to apply the theory of basic economics with continued and increased demand over supply which will drive the value up on the 2cash cryptocurrency. By providing special incentives and value on the 2cash cryptocurrency in the 2cash ecosystem owners will be motivated to hold onto the 2cash cryptocurrency and use it to receive the most benefits within the 2cash ecosystem versus selling or liquidating it on an exchange. The goal of the post ICO phase for 2cash will be for all related features and products to work



together growing a stable and long term programme for participants to save money and make money when leveraging the 2cash Wealth System. The major products segments as the business evolves will include, but not be limited to:

2cash wallet	AC20 subscriptions	Bounty referral income
Funds transfer	Debit card	Bitcoin & crypto trading
SaaS applications	Bill Pay	Quickpay API

2cash will aim to attract interest from small brick and mortar business owners through the payment API QR code, participants through our AC20 subscriptions and affiliate marketers seeking to benefit from bonuses and bounty referral income. Also, the 2cash wallet will provide an unprecedented opportunity for cross border transactions through our crypto exchange service able to exchange crypto to fiat with the ability to load to a 2cash issued debit card that can withdraw from ATMs all around the world. In general, the goal of 2cash is to provide all our stakeholders with a low risk highly rewarding money generating and business enabling environment.

Token Distribution & Use of Proceeds

The 2cash token sale follows the baseline principle of mineable, Ethereum based token distribution in that all the 2cash tokens are generated and distributed as part of the public sale process. The token is an ERC20 issued token distributed on the Ethereum blockchain through the Ethereum protocol's smart contract. The entire supply of 2cash tokens will be available through the distribution windows where once the distribution is completed, no additional tokens will be minted.

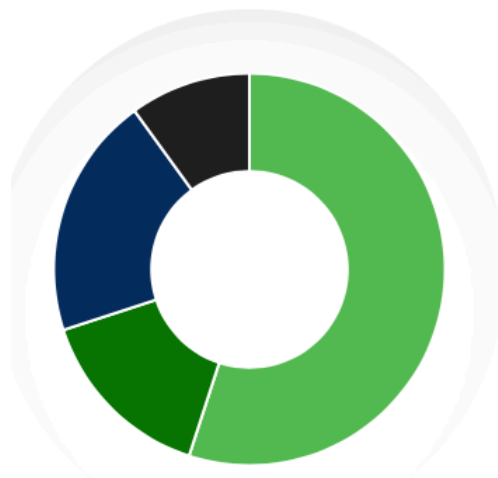
A large section of 2cash utility tokens are allocated to the public largely because of their subscriptions. The 2cash team and advisors will have the second largest shares will the rest will be for incentives run by 2cash.

Use of Proceeds

The proceeds raised from token sale will go largely to development and operations while the rest will go to marketing, legal aspects and reservations.

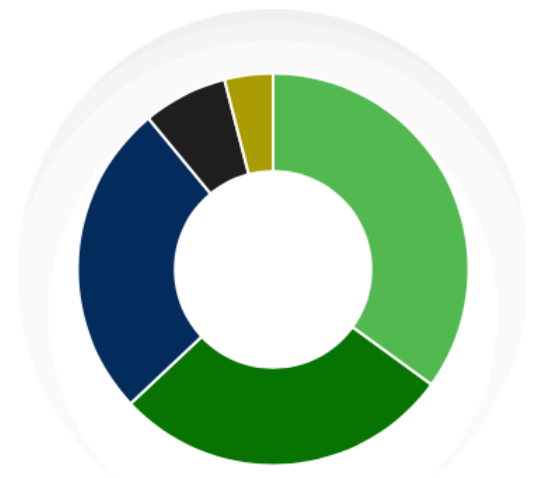


Fund Distribution



- Public 55%
- Advisors 15%
- Team 20%
- Incentives 10%

Use of Proceeds



- Development 35%
- Marketing 28%
- Operations 26%
- Reservations 7%
- Legal 4%

Benefits of Participation

'Why you should participate'

There was a statistic released that said in 2018 out of over \$7 billion USD raised in ICO's and STO's only 1.5% of those projects had a working product. The overwhelming majority of projects are a conceptual idea and its proven more times than not securing the funds are only 50% of the objective. The business model still has to be built.

2cash has built the technology, has an experienced and growing management team, has a working product that is commercially ready and is growing its user base as this Whitepaper is being written. Most start with the Whitepaper - 2cash built the technology and business first.

Although every situation is different, 2cash would like to share the reasons as to why you should consider participating in this token sale and future ICO.



There are few main reasons as to why you should join as a member of the community. While we go into these reasons in detail below, we believe the main reason you should participate is to become part of a diverse community of participants who desire a better financial future and have faith that the 2cash Wealth System is the instrument that will bring the desire to reality.

Also, the opportunity to join a revolution. The 2cash wallet will allow people of all walks of to transact seamlessly across the globe with a smartphone and Internet connection.

For business owners, they will be able to accept payment easily through the integration of the 2cash Quickpay API into their business websites, or by printing a QR code and placing it on their store counter.

For other participants, 2cash has a vibrant ecosystem that has the potential to generate huge amounts of income. The product has been in development for the last five years which means that it is a tried and tested business model with a huge potential to make money for subscribers and investors alike.

The projected enormous growth of cryptocurrency and blockchain industry in the next decade presents our users to participate in this new technology and hence take advantage of the enormous market opportunity that is about to come up.

Token Acquisition Process

For you to participate in the ICO one will need to enter into the 2cash token distribution process in order to participate in the 2cash ICO process. The 2cash team will be working around the clock to provide you with the very best easy to follow process, while helping you via our esteemed customer support to answer your questions.

The 2cash ICO process of participation will be as follows:

1. Access the ico.2cash.io website
2. Read the materials on the website
3. Accept our terms and conditions and 2cash purchase agreement



4. Follow the three step subscription process

Payment methods accepted include, ETH, BCH, LTC and BTC. Payments will also be accepted via PayPal bank transfer and credit card.

Token Ownership Eligibility

The 2cash token eligibility process.

1. Individuals should be able to comply with the KYC/AML governance;
2. Organisations and institutional investors should be able to comply with the KYC/AML governance;
3. Individuals should be able to qualify as an accredited investor.

Crowdsale Offering Phases

Private Offering	PrelCO	ICO Crowdsale
Up to 18,000,000 tokens or end of offering period whichever is first.	Up to 27,000,000 tokens or end of offering period whichever is first.	Up to 65,000,000 tokens or end of offering period whichever is first.

Development & Evolution Timeline

Q2 : 2018

2cash marketing prelaunch

Incentive based referral marketing program of "share 2cash" and AC20 monthly subscription. Initial milestone is 5000 users at USD\$20 each = annualised revenues of USD\$1,200,000 and profitable operations.

Q3 : 2018

2cash eWallet nexgen upgrade

2cash technology platform enhancements including cloud hosting, security and encryption enhancements, increased functionality with multi-currency balances, merchant API integration of credit cards, Bitcoin and other alt coins.

Q4 : 2018

2cash blockchain alpha release

Initial release of 2cash blockchain and testing of smart contracts on crypto



exchanges and mining rigs with hashing algorithms. Technology whitepaper and 2cash token marketing. Retain professional consultants for legal and ICO.

Q2 : 2019

2cash ICO

Full release of 2cash cryptocurrency and ICO crowdsale. 100,000,000 tokens hard cap offered at various rounds in approved markets as per regulatory guidelines.

Q3 : 2019

Marketing expansion

Rollout of the 2cash Wealth System with targeted marketing in the Americas, Europe, the Middle East and Asia Pacific.

Technology enhancements with release of Android and iOS apps

Q4 : 2019

Business development

To support marketing expansion negotiate key relationships in target markets to enhance product offerings and local market support with local help desk to language operations.

First half : 2020

Completion of the 2cash technology with release of 2cash tokens on exchanges and in the 2cash ecosystem with blockchain transactions being delivered locally and globally.

Second half : 2020

Continued evolution of the 2cash ecosystem with marketing expansion and new product releases including e-commerce online transaction integration with main stream provides along with new product releases including 2shop, 2trade and more.

Conclusion

2cash will be a game changer for its participants by introducing them into the world of digital currency and showing them how to save money and make money using the principals of the 2cash Wealth System while growing the user base to 5 million users and achieving monthly ARPU (Average Revenue Per User) of \$20 USD thus driving turnover for the business model and stake holders into a billion dollar annual ecosystem.



The features of the 2cash wallet and system will provide users the ability to trade Bitcoin and cryptocurrency at the best exchange rates anywhere worldwide, transfer funds, accept 2cash anywhere, pay local bills and more with no transaction fees while inviting others to earn 2cash tokens and bounty referral income all who will be able to participate in the ICO event.