



CRYPTO PAYMENT SYSTEM

NEW VISA FOR CRYPTOECONOMICS

1. SOLUTION SUMMARY

CRYPTO PAYMENT SYSTEM IS VISA FOR CRYPTO ECONOMICS, where smartphones will be used instead of bank cards, and mobile operators instead of banks. Our solution is a mobile payments ecosystem based on blockchain, which will make payments more convenient, fast and favorable. CPS will reduce number of payment agents and integrate payments universes according to the simple formula:

$$\text{CPS} = \text{Value} + \text{Advantage} - \text{Complexity}$$

Value from traditional payments

Pay and receive money in traditional currency
Processing speed of simple payment transactions

Complexity with cryptocurrency

Need to convert from fiat currency and pay fee.
Need to bear cryptocurrency volatility risks and pay exchange commission

Advantages from CPS

1% - transaction fee for a merchant regardless of payment channel, compared to current rate from 1.5 to 6%

No bank cards needed to pay, payment could be made with phone only.

No need to own cryptocurrency to start using CPS. CPS targets all mobile users – not just small audience of cryptocurrency owners

2. CPS ADVANTAGES

MERCHANT



GROW YOUR MARGIN

1 % TRANSACTION FEE. Times cheaper than current rates. No token volatility risks and conversion fees, existing in current cryptocurrency based payments.

NEW CUSTOMERS. Every smartphone owner is your client.

INCREASE ARA. Increase average receipt amount by offering micro-loans to the customer.

CUSTOMER



ALL FINANCIAL SERVICES IN YOUR PHONE

EASY. Pay for anything; transfer money locally and abroad, same with cryptocurrency; deposits and loans

FAVORABLY. Use micro loans for immediate payments. Deposit money and receive earnings.

INNOVATIVE. Participate in crowdfunding with cryptocurrency to fund merchants.

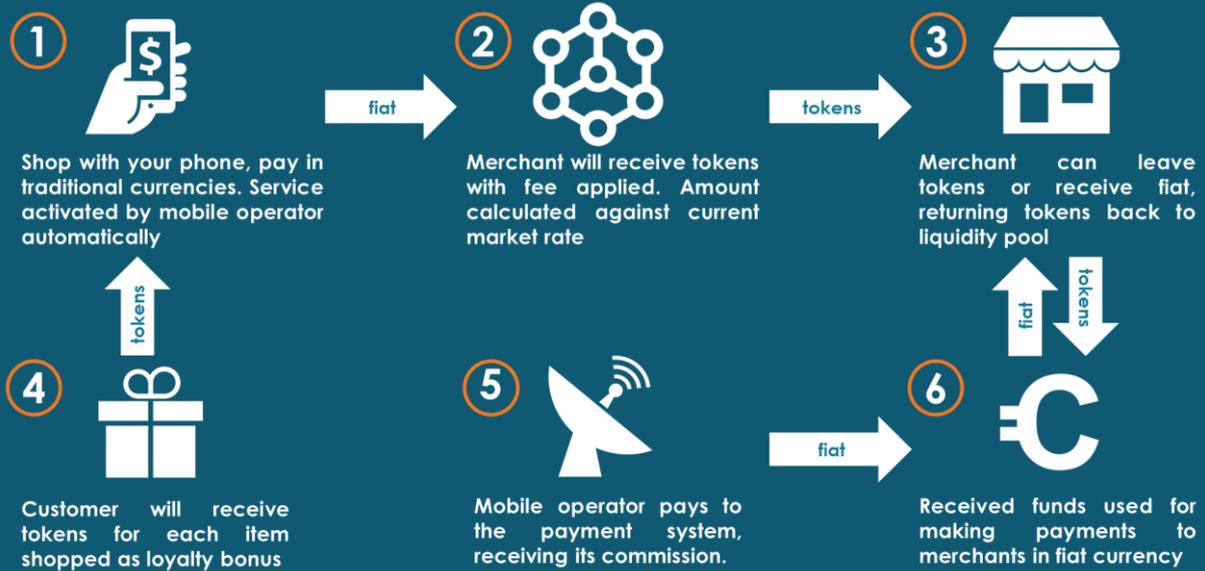
TELCO



TRANSFORM INTO CRYPTOBANK

CPS will help mobile operators not to become Nokia, Yahoo or Polaroid, thrown out of the market CPS together with Operators will open new era in telecommunications: era of easy financial services. CPS will open the gate into the market 20 times larger than telecommunications. Operator will get chance to transform from stagnating connectivity providers into the leader in new financial markets.

3. HOW DOES IT WORK?



4. INCOME SOURCE

1%

MERCHANT TRANSACTION FEE



PROFIT FROM MICRO-LOANS AND P2P LOANS

5. UNIQUE ADVANTAGE FOR TOKEN HOLDERS



BUY BACK

To maintain liquidity pool CPS will buy-back at least 50% of tokens, received by merchants, but decided not to convert them into fiat currency



MARKET DEMAND

CPS will receive payment for its services only in CPS tokens that will increase demand for tokens



VALUE

Tokens may be used to pay for services and goods at merchants' shops

6. WE LOOK FOR SUSTAINABLE PARTNERSHIP

MOBILE OPERATORS



Operators and their respective agents will receive CPS tokens for free

REGIONAL PARTNERS



Regional organizations acting as CPS agents and operating with mobile operators will be rewarded according to Revenue Share agreement

ICO PARTNERS



ICO Partners and advisors will get significant discounts during ICO