



The future of all payments is here

trustc.io

Version 1.0.1

8 March, 2018

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1. INTRODUCTION

Trust Cash was born from frustrations of current blockchain. Main problem faced by cryptocurrency transactions is they are irreversible, once money is sent or transferred, there is no way to get it back. Trust Cash seeks to create a trustful environment where buyers and sellers will be protected. Currently, cryptocurrencies are used as an investment machine and not so much as payment methods, while fiat currencies are used to make purchases. With cryptocurrency market cap reaching third of a trillion dollars (projected to grow to 5 trillion in the next 5 years), a new cryptocurrency payment method needs to be established. Today effective buying power (EBP) is lower than your balance in your crypto wallet (paper, Trezor, Coinbase, etc) due to the fact that any coin first needs to be transferred (with a fee) to an exchange where it could be exchanged for fiat for another fee. Some of these fees are extremely high. If we take Coinbase as an example, their lowest fee for selling cryptocurrency is 1.49% and goes as high as 3.99% in Countries such as Australia and Canada. Lets say you want to buy a Tesla for \$100,000, to cover the cost you will need an additional \$1490 ($100,000 \times 1.49\% = \1490) in the best case scenario and \$3,990 in all other scenarios.

2. EXECUTIVE SUMMARY

Trust Cash will be disruptive payment platform that enables buyers to use cryptocurrency of their choice to pay sellers for goods and services or simply transfer money to friends or family. Our platform provides sellers with the safety and convenience of receiving funds in fiat currency or tokens if they chose, and offer the best consumer-protection to buyers, by acting as trusted mediators. We have combined the best payment protection features that are currently available for fiat systems and combined it with innovative features of blockchain to provide a token that has never before existed.

2.1 Key Summary

Pre-ICO START DATE	April 29, 2018
ICO START DATE	May 29, 2018
TOKEN SYMBOL	TRUSTC
TOKEN SUPPLY	4,000,000,000 (four billion)
PRE-ICO ROUND VALUE	\$0.01 (1 cent)
ICO ROUND 1 VALUE	\$0.02 (2 cents)
ICO ROUND 2 VALUE	\$0.04 (4 cents)
ICO ROUND 3 VALUE	\$0.08 (8 cents)

MAX CROWDSALE CAP \$42MM

ACCEPTED CONTRIBUTIONS ETH

TOKEN PROTOCOL ETH, ERC20

Our goal is to build a payment API for marketplace integration that will overtake and become more ubiquitous than PayPal due to the ease of use and all of the benefits that is offered on our platform. In addition to consumer protection that users have today with use of credit cards, our platform will reduce hassle of dealing with cryptocurrency as well as reduce fees for everyone involved (the buyer and receiver i.e. merchant, friend), speeding up the whole process, which currently is not available with any service so far.

Since blockchain is a decentralized democratic philosophy, we would like to raise capital in a democratic fashion through an ICO and would like to give opportunity to every and each of you to participate in making the coin of 21st century a reality.

We understand that this is very ambitious project and will require lot of effort and planning to make it happen. The raised funds will enable execution of the plan and financing development of Minimum Viable Product (MVP), marketing operations, merchant adoption incentives and team expansion. Efforts of our highly skilled team allowed us to get to where we are today, and we need your support to create a platform that will benefit each and every one of us.

3. VISION

Our vision is to make crypto payments as secure and trustful as credit card payments, reduce the cost of transactions and make it more efficient than credit cards payments today. In addition, improve the speed and ease of use of cryptocurrencies throughout, from paying at retail store with your phone, to ordering online and transferring money to friend on the other side of the world for pennies.

4. PROBLEM

Today there are several problems that exist despite exponential explosion of blockchain technologies. There is an untapped market of digital payments between buyers, and sellers of physical services. One of the major problems is transactional security is absent in the cryptocurrency umbrella. Buyers desire a consumer protection system that protects them and provides refunds, while sellers want to find a solution that is more cost effective than credit cards yet is not affected by hyper volatility of cryptocurrencies today.

5. SOLUTION

We want to provide ability for any business to accept trust cash, or any other coin and transfer it to fiat at the current rate. You the consumer benefits greatly since

there is no need to keep transferring money from wallet to an exchange filling out endless 2FA authentications, transactions confirmations through email, etc and fees for each step of the process. Using our app/API platform will be very simple and fast, all you would have to do is choose which crypto to pay with, just like you pick a credit card to use for any particular transaction and amount of crypto will be withdrawn and exchanged at the current rate and deposited into merchant's account.

TRUST CASH VS CURRENT PAYMENTS

	Square	Stripe	Trust Cash
Online Payments	2.9% + 0.30c	2.9% + 0.30c	1%
In-Person Sales	2.75%	2.9% + 0.30c	1%
Virtual Terminal	3.5% + 0.15c	2.9% + 0.30c	1%
Cash Transfers	2.75%	2.9% + 0.30c	1%
International Cards	2.75%	3.9% + 0.30c	1%

6. FUTURE OF PAYMENTS AND BLOCKCHAIN

To get a glimpse of future of payments, we need to look back in history and the forms of currency that existed previously. Originally goods were used to exchange

for other goods or services for producing those goods, later it transformed into physical coins that needed to be carried around, which was measured in pounds, later it was converted into notes backed by gold, which shrank in size as time progressed, eventually turning into current forms: dollar and other bank notes. As time progressed the weight and ease of transporting currency has improved, and if we project this trend, it is evident that next currency will be weightless, transferrable to any point in the world instantly, which brings us to cryptocurrencies, therefore it is evident that next currency will in fact be cryptocurrency.

7. PLATFORM

Trust Cash payment platform will be a payment processing solution that enables merchants to accept multiple cryptocurrencies from buyers while receiving their funds in fiat currency. Our goal is to offer the best solution on the market with several beneficial futures.

- Consumer protection future and risk mitigation for buyers and sellers
- Freedom to use currency of your choice as a buyer and option to receive fiat as a seller (merchant)
- Integrated indexed exchange token, that could be used with reduced transaction fees

Trust Cash will be a transactional payment API that utilizes speed and safety of blockchain with the consumer protection of traditional systems and fraud-free benefits of crypto payments. It will allow the buyer to open dispute if there is issues with product or service. Mitigation will occur in real time with in-app chat features as first step to resolve the issue and progress to trusted mediator if not resolved.

Buyer Protection - The amount to be paid by the buyer will be held until transaction is validated by the platform.

Volatility Protection - Conversion from crypto to fiat is done in Real Time (RT) at the best market rate. This ensures that the amount will be fixed until the distribution of funds.

Low Fees - Our goal is to bring down the fee to $< 1\%$ of the transaction amount. Utilization of multiple exchange providers will ensure the lowest possible exchange fee.

Platform functionality description: the merchant sets an article for sale on the marketplace with the specific price he/she intends to receive in their local currency. The marketplace offers prospective buyers with a wide range of payment options at checkout, including TRUST CASH. When the buyers select TRUST CASH as a payment method, he/she can choose to use funds from any of their existing cryptocurrency wallets as a source of funds (Bitcoin, Ethereum, etc) or use their TRUSTC funds. If the user does not have an account, he/she may proceed to do so

at this stage. The buyer will be shown a description of total amount to be paid, including a 1% commission and exchange conversion fees (may be as low as 0%). The buyer completes the transaction and the amount is sent to TRUST CASH. Our system converts the cryptocurrency amount to fiat and holds in escrow until its released to the seller. The specific duration of this hold period will vary depending on the merchant performance history. The merchant is then notified of an incoming purchase and that the amount has been sent by the buyer and is pending release. If this is a trusted merchant with a high-performance rating, the funds will be released almost immediately. If the merchant is a newcomer to the platform with no prior history the hold period can take several days. As the merchant establishes a track record of successful transactions, his performance rating will increase, hereby progressively decreasing the holding period. Once the buyer received the article, the seller receives the funds and no dispute is opened. Another happy customer and another successful transaction. In the case of a problem (i.e. the buyer not receiving the article) from the merchant due to an incorrect address. A dispute may be opened. At this stage both parties enter a self-resolution chat, where they try to amicably come to a mutual agreeable terms. This can mean the merchant acknowledging a shipping mistake and fixing the issue, voluntarily refunding the buyer, or the buyer acknowledging the goods were received. There are endless examples. If both parties do not come to terms in 3 days the buyer has the option to escalate the claim to a mediator. In this instance, a TRUST CASH operator joins

the chat resolution and serves as mediator and arbitrator with final say on the dispute outcome. Proceeding with an escalation will incur a fee of 1% over the amount in hold if a buyer refund is issued by the TRUST CASH mediator. The role of the mediator is to collect evidence from both parties and either issue a refund to the buyer or release the funds to the seller. If the merchant loses the dispute (due to scam or frau), a corresponding performance downgrade will occur which will translate to a higher holding period for future transactions. Any byer refunds are issued in TRUSTC, converted from fiat at current market value.

8. TRUST CASH TOKEN

8.1 The Token

TRUST CASH token offers several benefits. The token could be sold on available exchanges, used to pay for goods and services on TRUST CASH platform and could be exchanged to fiat. TRUST CASH token is flexible to be used independently of the TRUST CASH platform and we project will grown with platform.

8.2 Value

Increase or decrease of the value of TRUSTC token will be determined by supply and demand of the market (on exchanges). Token holders must not reasonably expect to generate profits through the sale of tokens to other persons. TRUSTC token will grant access to the platform. Any other forms of financial incentives may or may not be received by token holders, which is outside of Trust Cash's control

and activities and will only be derived through their own efforts. Therefore, holding TRUST CASH token should not be construed as a passive investment. The TRUST CASH token will not be compatible with full passivity of the participant.

8.3 Token Implementation

The TRUSTC token will be implemented as an ERC20-compatible token over Ethereum blockchain. Ethereum was the primary choice due to its broad adoption and industry standard for issuing custom digital assets. Flexibility to expand smart contracts with Turing-complete language allows for versatile foundation and flexible customization of the cryptocurrency to the TRUST CASH domain-specific requirements.

9. LEGAL AND REGULATORY

The TRUSTC token sale represents a voluntary contribution towards the execution of this product vision by its current and future team as it is described in this whitepaper. The TRUSTC does not grant any direct equity stake nor profit sharing. It does not represent an ownership right or claim in the TRUST CASH platform, revenue, or intellectual property, either present or future. Despite TRUSTC team's best efforts and diligence to bring this project forward, all contributors should be aware that their contributions are not refundable and accept the inherent risk of project failure at any stage of development. This implicit risk is associated with any and all uncertainty of backing cutting-edge technologically-focused entrepreneurial

projects, and can be affected either by internal or external factors that are out of the control scope of the team. Additionally, contributions may be subject to any applicable compliance regulations (including KYC, AML, and other where applicable).

The planned TRUSTC platform first needs to be analyzed by the Monetary Authority of Singapore (MAS). TRUSTC platform will only then be operational if and when its status is clarified by MAS and MAS has granted either a no-action letter or a license. Therefore, the above described function of the TRUSTC as a means of payment on the TRUSTC platform will at the earliest be activated from the moment of clarified regulatory status onwards.

The TRUSTC can be used in the TRUST CASH platform with a corresponding utility value inside such ecosystem and will not provide any redemption rights. TRUSTC token in our view does not qualify as a security and does not provide a contributor equity share in the legal structure of any of the TRUST CASH entities. As a preventative measure of caution and due to U.S. Securities and Exchange Commission's new regulations we currently do not accept contributions from U.S. citizens. U.S citizens may not expect to have access to the ICO in the same terms and conditions as residents or citizens of other countries or jurisdictions.

10. TRUST CASH PLATFORM VS ESTABLISHED SERVICE SERVICES

In order to understand what was missing in the online payments market, we started by collecting data from user experiences using crypto payment systems, identifying the major pain points encountered. We then looked at current solutions in the market (both in crypto and traditional fiat payment segments), comparing key-features and focusing on the top-market players. From this analysis, we discovered that current solutions in crypto payments were lacking in their ability to provide merchants and buyers with the protection features users had become reliant upon with traditional payment methods in the areas of transaction protection and conflict resolution. At the same time traditional payment solutions suffer from a high rate of fraud, with credit card chargebacks being a major pain for merchants. By condensing our finding and comparing TRUST CASH with the most ubiquitous service providers in the traditional and crypto worlds, we came with the following comparisons chart:

BENEFITS:

- Lower Buyer Purchase Risk
- Payment Approval Speed
- Low exchange fees
- Lower seller fees
- Multiple Cryptocurrencies accepted
- Safety of funds
- No chargebacks
- Customer Payment Protection

- Resolution of Disputes
- Rating of sellers
- Decentralized token linked to platform value

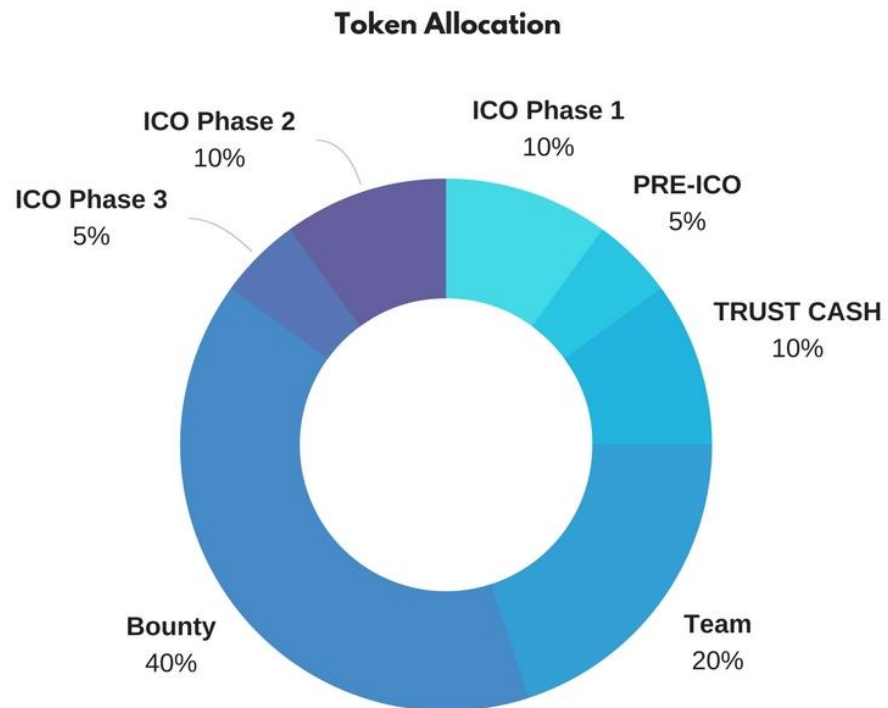
	TRUST CASH	PAY PAL	BITPAY
Payment Approval Speed	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Low Exchange Fees	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Low Seller Fees	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mutliple Crypto Currencies Accepted	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Safety of Funds	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
No Chargebacks	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Customer Payment Protection	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Efficient Resolution of Disputes	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Performance-based Rating of Seller	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Decentralized Token	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

11. TIMELINE AND MILESTONES

11.1 ICO Details

The total number of tokens is fixed at 4,000,000,000 (4 billion) TRUSTC

11.2 Token Distribution:



-Allocated for Pre-ICO - 5%

-Allocated for ICO Stage 1 – 10%

-Allocated for ICO Stage 2 – 10%

-Allocated for ICO Stage 3 – 5%

-Marketing & Bounty - 40%

-Retained by Trust Cash - 10%

-Team - 20%

The pre-sale round will take place with a unit price of \$0.01 (1 cent) per token with a 5% distribution of the token pool. During ICO Phase 1 10% of the tokens will be distributed at a fixed value of \$0.02 (2 cents) per token. During Phase 2 10% of the tokens will be distributed at a fixed \$0.04 (4 cents) per token. During the 3rd and final phase, 15% of the tokens will be distributed at a fixed rate of \$0.08 (8 cents) per token.

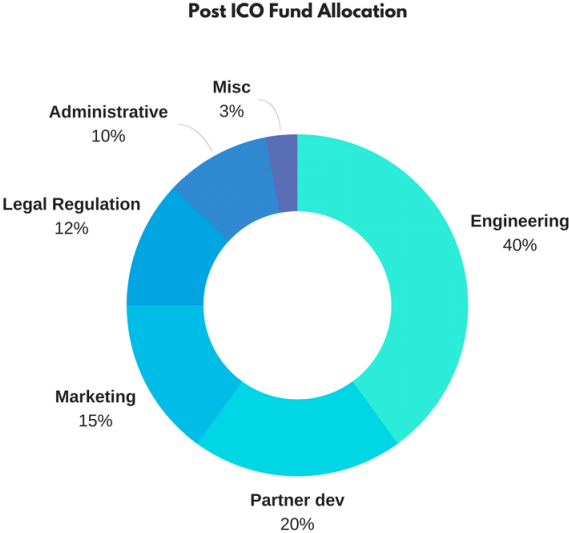
	Percent	Unit Price per Token	Total Tokens Issued	Total Amount
PRE-ICO ROUND	5%	\$0.01	200,000,000	\$2,000,000
ICO Round 1	10%	\$0.02	400,000,000	\$8,000,000
ICO Round 2	10%	\$0.04	400,000,000	\$16,000,000
ICO Round 3	5%	\$0.08	200,000,000	\$16,000,000
TOTAL	30%			

Any not sold tokens will be burned/not created. Trust Cash tokens will be issued within 2 weeks of ICO close date. The timeline may be subject to delay in the event

of any unforeseen circumstance due to technical, legal, certification or regulatory compliance issues.

11.3 Post-ICO funds allocations

40% of the token total will be allocated to the MVP, R&D, personnel, the development of an API for merchant marketplace integration, client wallet front and resolution dispute mechanism back software's. 25% of the funds will be allocated for marketing purposes and to increase adoption and integration with third party websites/services. 35% will be dedicated to operational and administration expenses, partner engagement and legal fees.



Engineering and Development - Development of TRUST CASH platform and all of its components, hiring technical resources and establishing the infrastructure to support development.

Marketing and Promotional - Developing relationships marketing plan and cooperation strategy with merchants to reach a wider audience of clients.

Marketing campaigns to increase adoption of the platform.

Partner Engagement - Developing relationships with non-merchant entities, such as exchange providers and other strategies partnerships. Engaging possible joint ventures and incentives to drive platform adoption.

Legal and Regulation - Establish legal entities and comply with regulatory guidelines and other legal obligations.

(continued on the following page)

DEVELOPMENT ROADMAP

The following Roadmap demonstrates tentative milestones and target date fore each phase:

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FUNDING PHASE

ICO STAGE 1

1 TRUSTC = 0.02 cents

May 29, 2018

PRE-ICO OPENS

1 TRUSTC = 0.01 cents

April 29, 2018

ICO STAGE 2

1 TRUSTC = 0.04 cents

TBA

ICO STAGE 3

1 TRUSTC = 0.08 cents

TBA

EXCHANGE

TBA

MVP PHASE

CLIENT API, WEB WALLET APP

Q1 2019

Ability to check balance
Ability to check transactions
Intergrate with major
eCommerce platforms

API TEST MERCHANT PLATFORM

Q4 2018

Integrate & test with checkout
mechanism

ROLLOUT PHASE

PLATFORM REFINEMENT

Q3 2019

2000+ Merchants
Mediator Hiring

PLATFORM RELEASE

Q2 2019

500+ Merchants
Live transactions
Integration with major
eCommerce Platforms

After closure of the ICO, our team will prepare a detailed roadmap for the staged development of the platform. Currently we aim to have a transactional API platform ready for merchants to test in Q4 2018, supported by a wallet app where buyers and merchants can check their balances, transaction history and mediated resolutions. The back-end interface for mediators will complement the platform, rolling out in a progressive basis in Q1 2019. The initial pilot launch will feature a curated selection of merchants with a progressive expansion and refinement planned in Q2 2019.



12. THE TEAM

In order to realize this ambitious project, and bring the MVP from concept to market, we will utilize a team of experts in the field of engineering, cryptography, business relations, and UX designers. Together we will leverage the combined experience to make this project a reality.

For the full list of the team please refer to the TEAM section at
www.trusTRUSTCcoin.io

13. CONTRIBUTORS

13.1 Security

We will use due diligence to provide safekeeping of contributed funds and prevent theft, part of this may include converting a significant amount of funds to fiat currency if possible.

13.2 Advisory and information disclosure

To provide the best service and keep contributors informed of development and latest information we utilize periodical contact through mailing list and/or newsletter.