



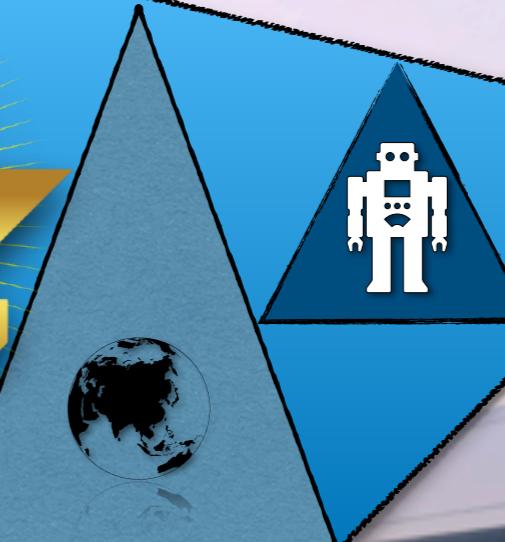
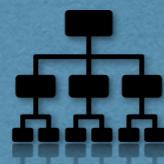
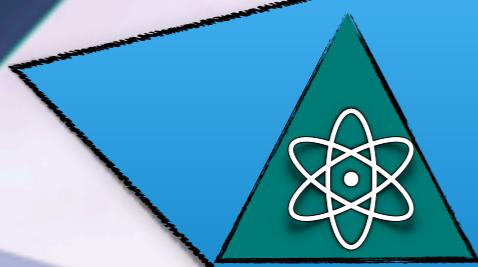
WHITEPAPER

by

Dr. Alexander Grey

- Founder & Chief Scientist -

CreditZ Foundation



# Project: CreditZ

Connecting ... You..



## Blockchain

Financial Platform,  
Bank  
Exchange,  
Token Products



## Web

Affiliate Network  
Ad Network  
Payment Processor



## Desktop

Browser  
Artificial Intelligence  
SingularityNet



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# PARTNER

## GITHUB NETWORK



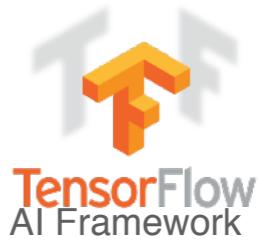
DECENTRALISED  
EXCHANGE  
<https://etherdelta.com/>  
<https://github.com/etherdelta>



NETWORK  
<https://ethereum.org/>  
<https://github.com/ethereum>



OPEN SOURCE BROWSER  
<https://www.chromium.org/>  
<https://github.com/chromium>



<https://www.tensorflow.org/>  
<https://github.com/tensorflow>



Singularity Net  
AI ECONOMY  
<https://singularitynet.io/>

## Project Milestones - ICO Release

1 - CreditZ

2 - MatriX

3 - DeltA

4 - NitrO

5 - NexusS

6 - NovA

7 - GaiA

8 - TerrA

9 - OxY

10 - HydrO

11 - Blaze

12 - EtherX

13 - AlphA

14 - NxT

15 - RaY

16 - TnT

17 - NeO

18 - Omega

19 - CreditX

20 - Crystal

21 - Ruby

22 - Silver

23 - Emerald

24 - Sapphire

25 - Gold

26 - Rhodium

27 - Platinum

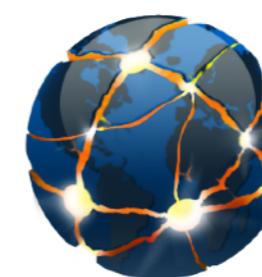
28 - Tritium

29 - Diamond

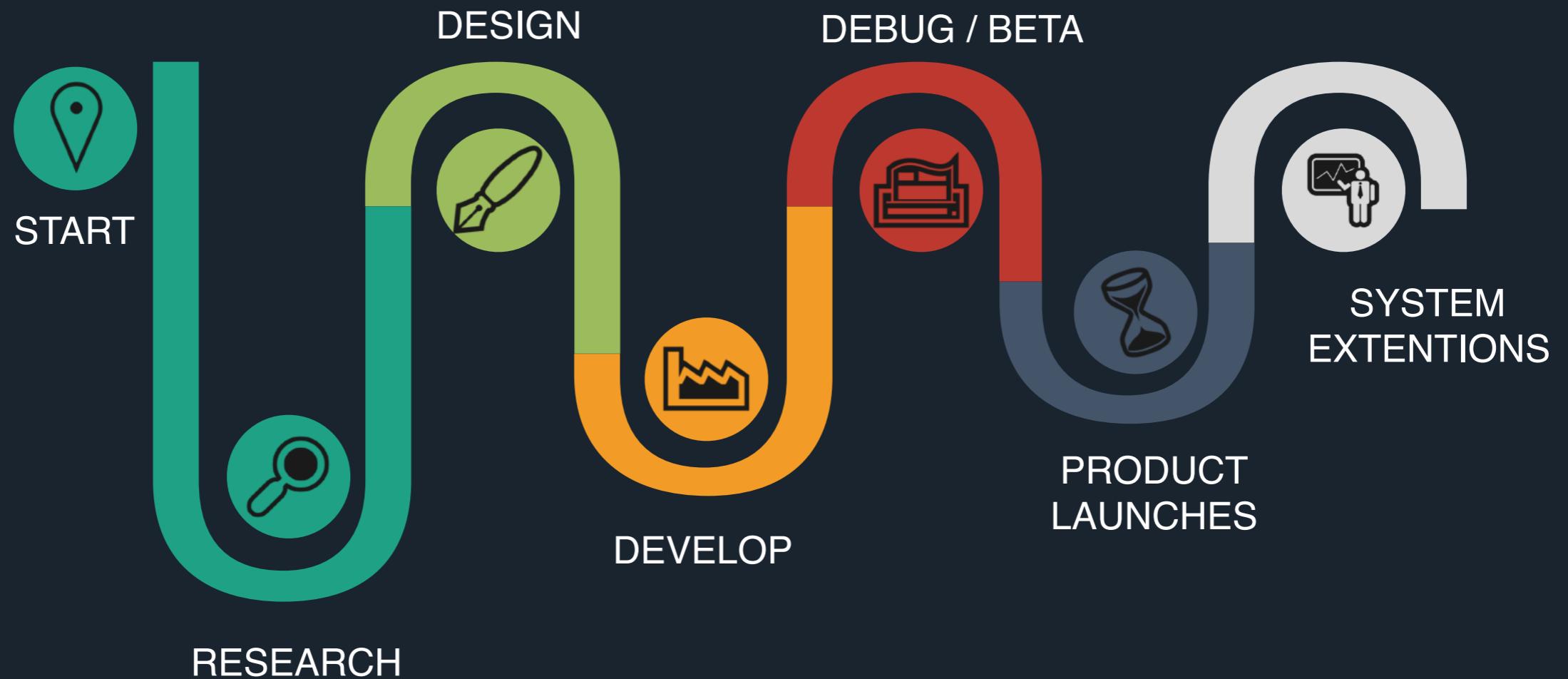
30 - DarkMatter

Current ICO Lineup Can Be Found On The ICO Page.

Each Initial Coin Offering (ICO) Represents A Project Milestone Democratically Managed And Developed.



# PROJECT DEVELOPER ROADMAP EXECUTIVE STREAM WORKFLOW



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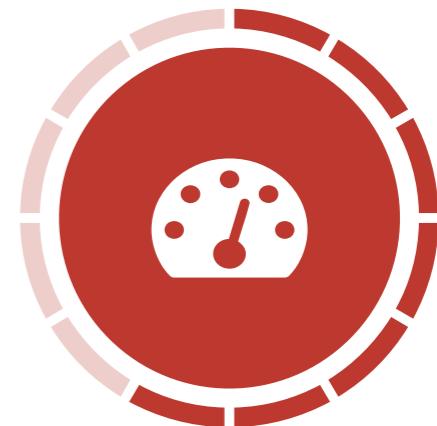
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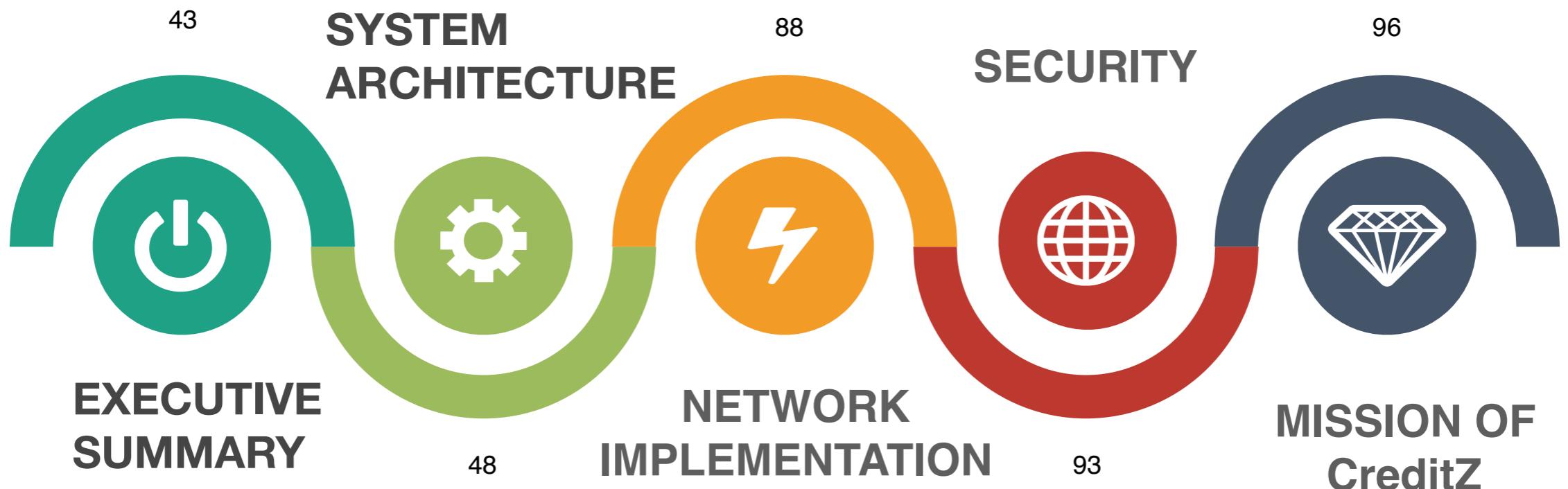
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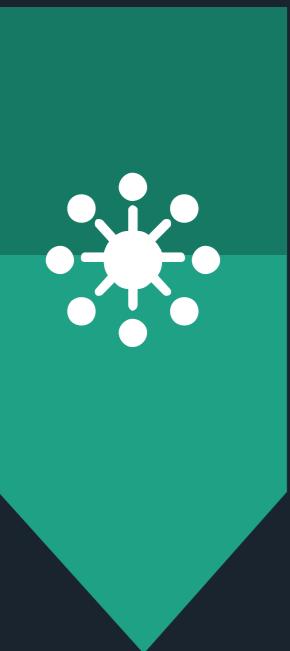
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## ARTIFICIAL INTELLIGENCE MARKET ANALYSIS

## VISION



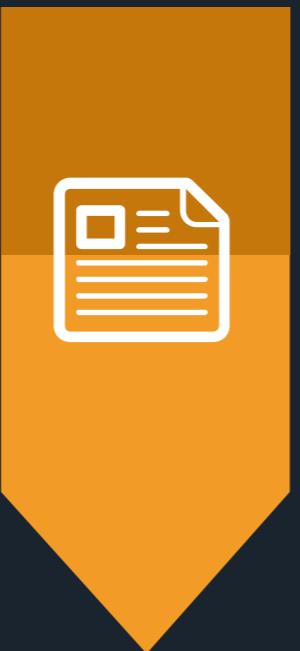
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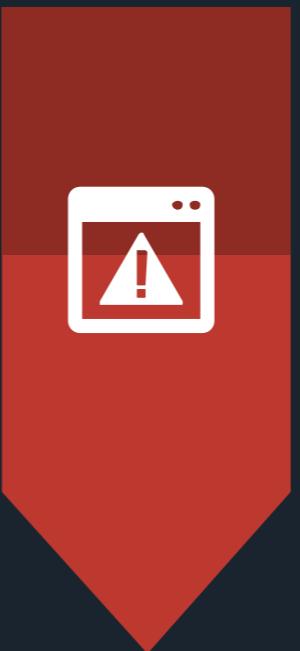
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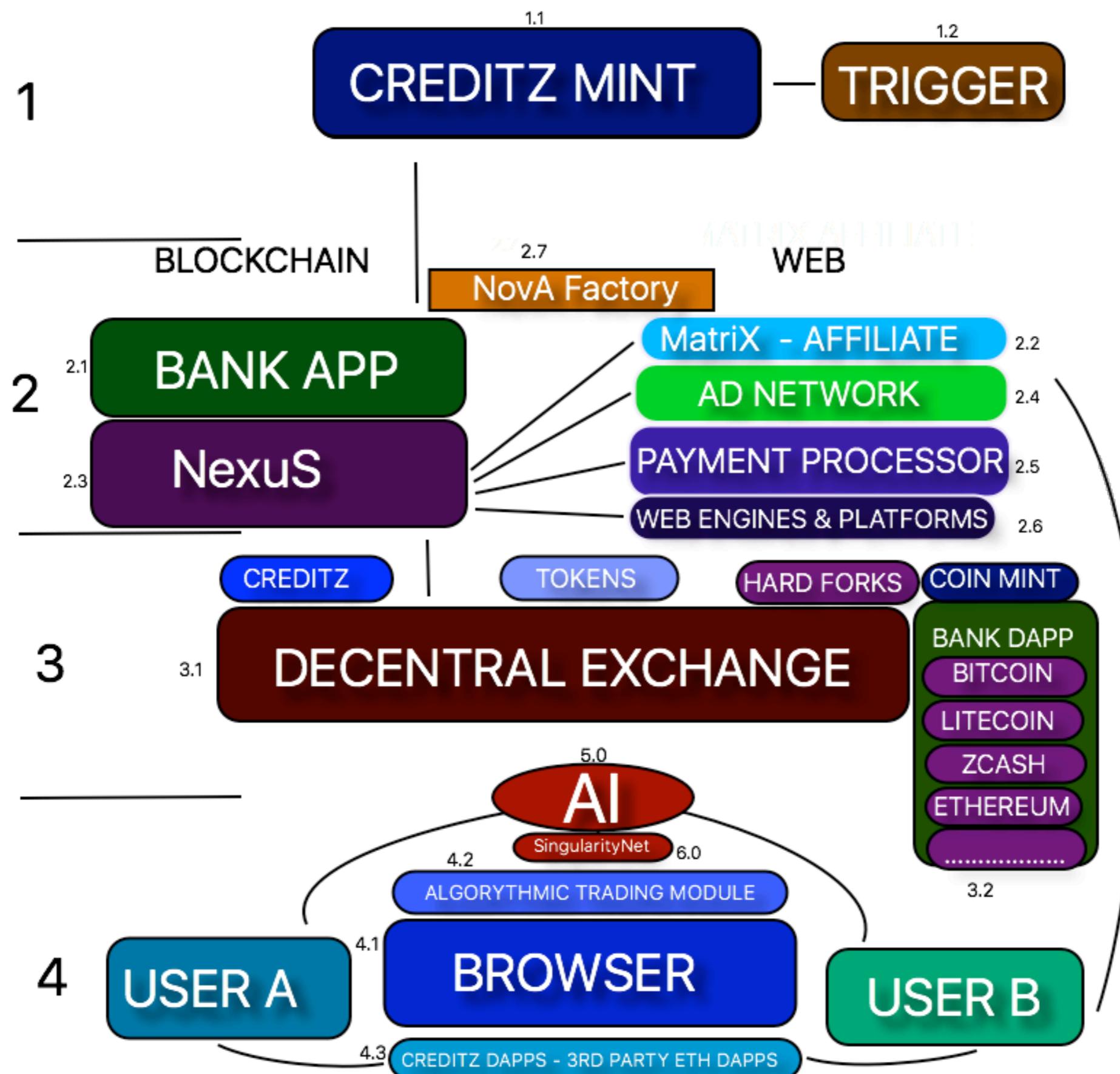
**REFERENCES**

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**LEGAL**

# SYSTEM ARCHITECTURE PREVIEW





# ABSTRACT



## ABSTRACT SUMMARY

The CreditZ network aims to facilitate the digitisation of core *financial instruments* and fuse these with **AI powered** Applications, as well as provide web-based Platforms to simplify users workflow.

The CreditZ Foundation has designed a unique hybrid system fusing the best of **Blockchain**, **Web** and **Desktop / AI** into one Platform.

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Core Features:

- Unique way of Distribution, Mining and Exchange Blockchain enthusiasts love
- Web based Platforms to enable Prosperity and simplify workflow.
- Desktop based solution to connect Users peer-to-peer
- Artificial intelligence trained to use products, fully Integrated with SingularityNet

In addition, CreditZ will enforce a near zero fee, non profit and open source agenda across the network.

In order to fuel AI research and maintenance *minimal fees* are collected from exchange transactions

Web based systems have *small fees* to support hosting and administration.

With the growth of volume, these fees will be reduced to near zero.

Funds collected are distributed and used **intelligently** to expand features raising currency value and awareness and therefore giving back to the community.

The ideological foundation and goals is to give individuals access to Blockchain, essential finance and apps managed by artificial intelligence, creating **prosperity** and well being for all.

The infrastructure connects users **directly** with each other without third party server creating a zero point of attack Network.

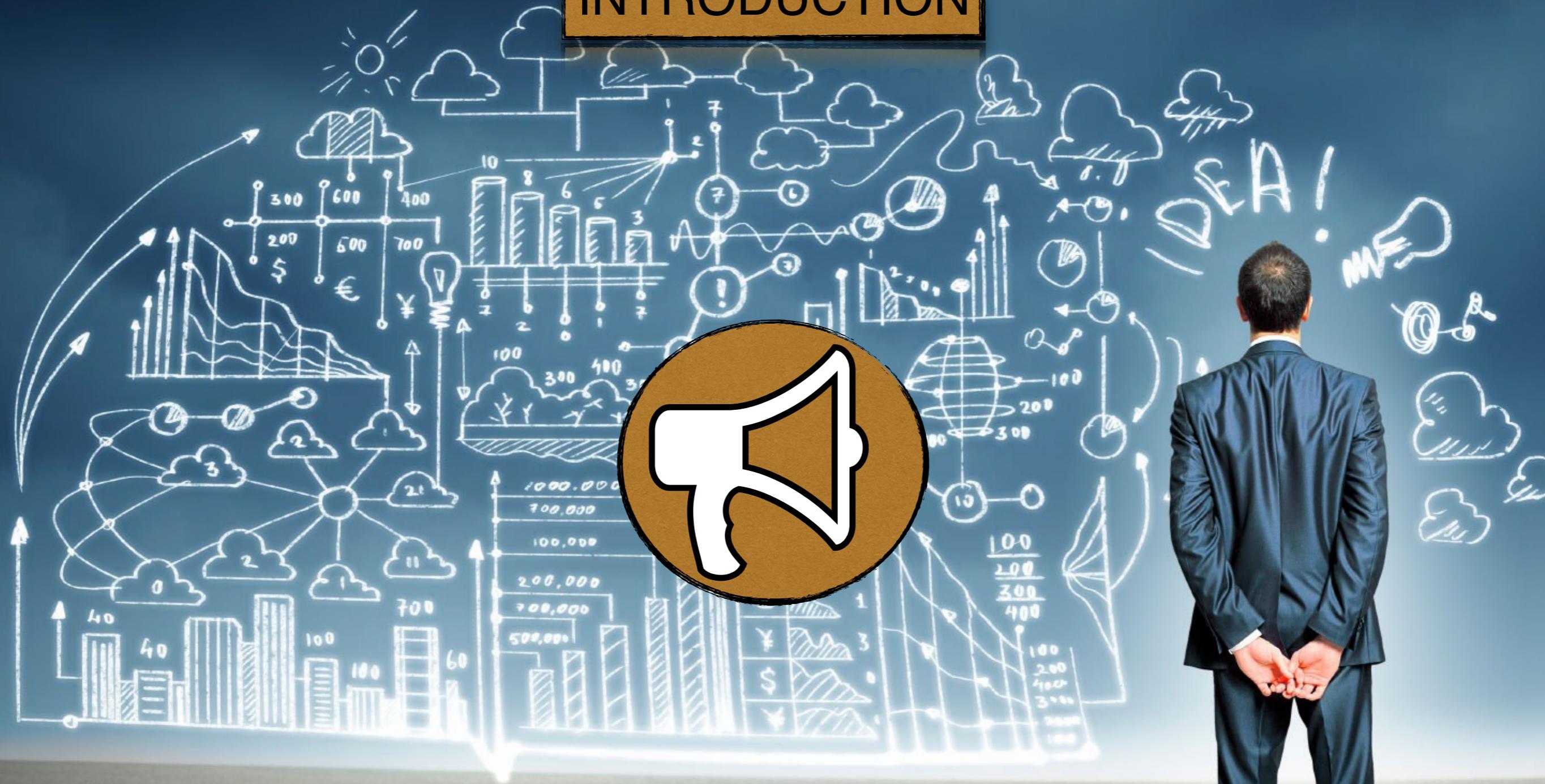
Furthermore, latest AI innovations will be shared transparently as open source to *assist, automate, creating independent wealth and access to technology* exclusive to the elite cooperations.

The platform balances the centralised monopolies with decentralised, **open innovation** of a symbiotic society.

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# INTRODUCTION





## Bitcoin & Blockchain

Since their introduction with **Bitcoin** in 2009, Blockchains have unlocked tremendous value. With this ***new technology***, we can verify and commit transactions in an immutable **decentralized ledger**, or implemented more broadly, achieve **decentralized consensus**.



## Cryptoeconomy



This incredible innovation is currently transforming our world by *eroding the need* for trusted Banks, Exchanges, and middleman service providers across a wide range of industries and sectors. That being said, due to **limited adoption** at an institutional level, most of the cryptoeconomy's value remains siloed by use case or geography.



In addition, widespread systemic risk exists due to the bottlenecks imposed by these siloes in the form of challenges and *limitations* in converting between **traditional assets** and **digital assets**.

Given the disconnect between the traditional economy and the cryptoeconomy, the same challenges plaguing the former still persist in the latter.

Users wishing to *transfer* traditional currency between one another still face the **time delays** and **fees** imposed by relying on a combination of *cryptocurrency exchanges*, *traditional financial institutions*, as well as *payment processors*.

A decentralized investment market is a **peer-to-peer** financial market structure, within which participants





Such a structure **enables effective** and an **efficient dealing** and **decision-making** process in **real time**, through which investors can access market information, attract funding, and make decisions collectively *without unnecessary intermediaries or layers of management* that just **increase costs** and **slow down** the system.

The concept of a **decentralized** and **transparent investing environment**, creating a level-playing field, has *huge appeal* to both entrepreneurs looking to build businesses and investors looking to **maximize** their **returns**. It provides a flexible solution to achieving the goals of all market participants by *minimizing risks, lowering costs, and opening up limitless opportunities* for **synergistic collaboration** and **value creation**.

In today's economy, *shareholder activism* is on the rise. We see increasingly more often activist hedge funds like Dan Loeb's Third Point, Bill Ackman's Pershing Square and the legendary Carl Icahn making headlines with their **bold investment strategies** designed to optimize corporate structures and crystalize shareholder value. This *value creation opportunity* was born by the **inefficiencies** of **centralized representative governance systems**.



Corporate management often does not act in the best interest of shareholders due to various conflicts of interest, and the same is valid also in fund management. This is the well-known and studied in economics principal – “**the agent's problem**”. Numerous mechanisms have been devised to mitigate it and align the interests of *owners* and *managers*. Such include like *stock options compensation*, *lock-up periods*, *claw-back provisions* and *performance-related bonuses*, however **none of them** provides a **perfect solution**. Management incentives are always skewed towards excessive risk-taking, especially more so in fund management, due to an *asymmetric risk profile*, in which they have a **huge upside** in case their risk-taking pays off and a **limited downside** if they fail, because they risk other people's money.

The only way to *perfectly align* the interests of owners and managers, thereby resolving the age-long agency problem, is to design a **direct democratic governance system**. With the advent of the **blockchain technology** we can finally do that and place the power and control entirely where they belong – in the hands of investors.

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## Project Abstract Summary:

The bank app substitutes the **token supply chain** and “**mining**” ability, enabling users to earn compound interest reward pooled by all active users. It includes the *minting engine* to create and distribute Token value fairly, through the **reward system**, which doesn’t require running mining hardware (POW) or an open wallet running on an active computer system(POS) connected to the internet, open to potential compromisation by hackers, taking advantage by known exploits in hardware and software as well as phishing attacks.

The bank app stores your *token value* **directly on blockchain** as a vault and calculates **rewards** according to the deposit volume.

There is *no mining hardware* needed and no computer to be running at all times. Furthermore, the bank app gives compound interest unlike other systems.



In addition, the **hard fork** of popular cryptocurrencies are added to the exchange and banking systems.

Users owning a popular crypto can claim the *ethereum based* hard fork derivative token.

As example, users can send any amount of ethereum from the wallet holding ethereum at time of fork to a burn address.

The ethereum smart contract will read the burn address and adds the Ethereum based currency derivative Token to the designated address.

The mint and mining engine is based on the CreditZ banking code.

Users can deposit currency to receive rewards mirroring traditional mining systems.

In this case users can deposit CreditZ to receive **compound interest** as a mining substitution.

*Security is key.*

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The demand for *secure deposit* (bank) and *trading* (exchange) without the possibility of compromised security by hackers is at an all time high.

A fully **autonomous** system without the possibility of corruption by users and creators provides the trust users need to confidently move assets without fear and uncertainty.

The unique architecture will ensure *direct* interactive *connection* without point of attack.

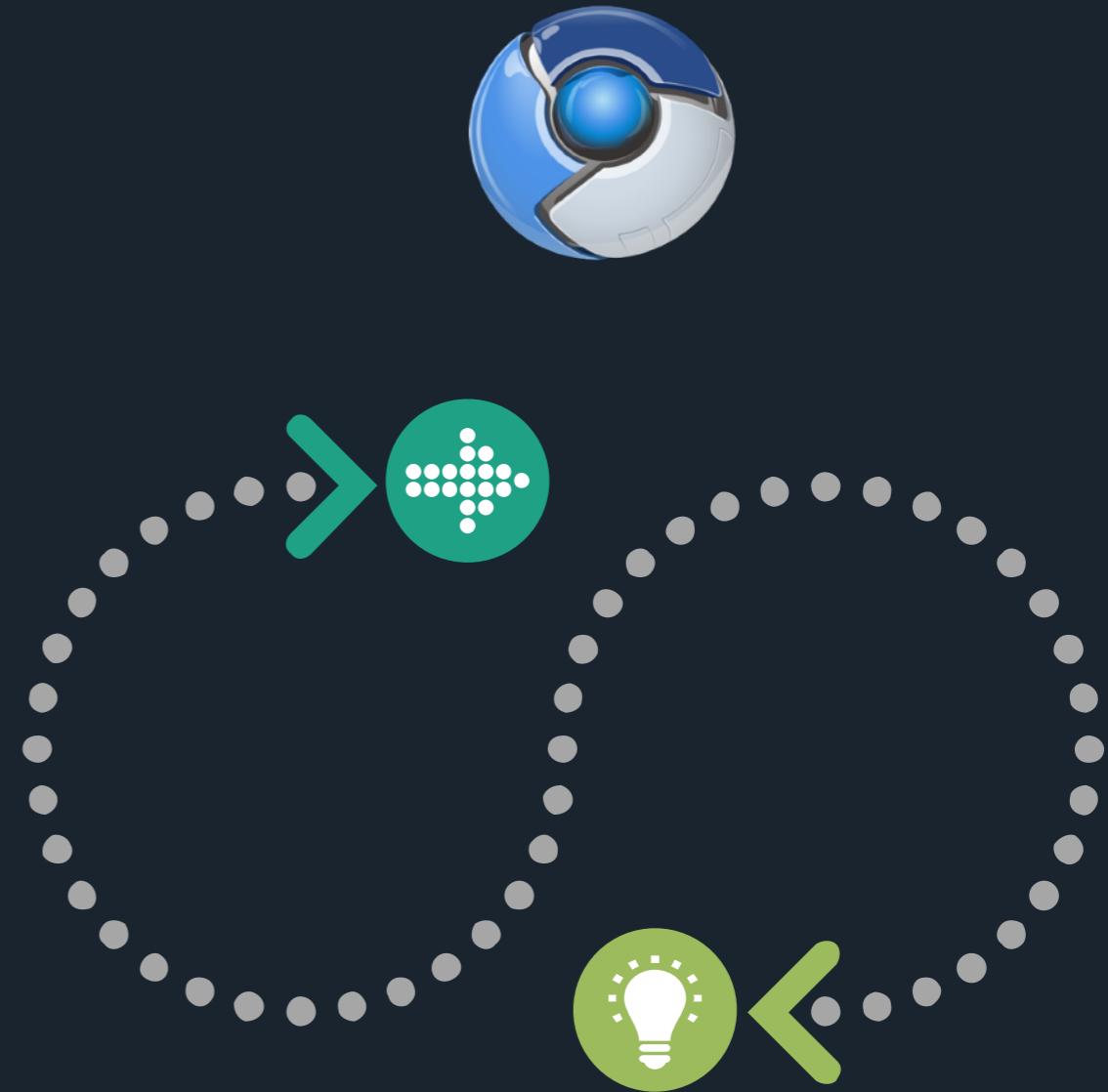
The “**NitrO**” Browser, is the direct interface to the blockchain connecting users to trade on the exchange directly from the browser to chain **peer-to-peer**.

It is the window to the world and main interface to the internet.

Browsers such as chrome are the prime software to connect users to web based services such as communication, web- based services, *social media*, information and is essential to everyday operations.

The **NitrO** Browser will be a chromium based browser with all functions of google chrome.

The browser is the essential interface for the “**GaiA**” artificial intelligence automating human labour.



The Bank and Exchange html are hosted on the NitrO browsers localhost, not web.

Ensuring a no point of attack **security** with **military grade, quantum computer** save, **encryption of the blockchain**.

Lastly, surrounding the browser is an **AI** based digital brain (*neural network*), being able to *communicate* via text, voice and facial recognition.

The AI **GaiA** will be able to perform browser based **tasks** such as **gaming, decision making** ( trading) and will be developed to be flexible to eventually replace users **daily tasks** such as *phone calls, content creation, coding, web based tasks, communication, marketing* and more.



The AI will be able to communicate and exchange data and skills with other AI, via web, as a *decentralised* commune of AI trading skill against **SingularityNet's AIG** cryptocurrency, but still being individual neural networks.

This *collective community* of **AI** will be a **hive mind** counter force to a centralised Mega AI.

The CreditZ team will be dedicated to *develop* the AI through *training* and *expansion* of the neural network.

The neural network will be updated and uploaded for **free** for everyone to use and will be financed by the CreditZ products and exchanges.

Its an **elite tool** and **digital life form** users can grow and train autonomously.

The Foundation provides pre-trained and a fully functional base AI to interact intelligently as a *next generation human machine interface*.

The artificial intelligence is able to utilise the algorithmic trading engine though *deep learning*.

**GaiA** will *backtest* trading algorithms and be able to *write code* according to millions of test scenarios trained in the GYM environment.



It will be trained with same mechanics as it learns games, beating the best players in the world.

As the user has **free speech** and the right of **free thoughts** and actions the trained AI will also develop and learn from its user according to the owners reward input, **independent** from any external system, beyond third party controls.

The Foundation has *no legal liability* and influence, due to GaiA's autonomous, decentral nature.

It's in the users legal jurisdiction.

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The CreditZ Foundation gives **open** and **free** neural networks for everyone to *automate*, *entertain* and *profit*, which ever way the users chooses.

There are people concerned about AI takeovers, the so call singularity.

This is a legit observation and should be recognised as a massive potential threat to humanity.

The answer is decentralised uniquely trained individual artificial intelligence, which is not connected to a central aggregator, but hosted directly on users home computers.

It's under the full control of the user, working as a counter force to monopolised AI such as google, amazon, facebook systems derived from DARPA.

GaiA neural networks learn from a **diverse community** and not a narrow minded few.

These monopolies also **control hosting** and **deployment pricing** and therefore hold back powerful innovations profitability and freedom.

Who controls AI will **dominate** all aspects of **economy** and **data**. In case of a haywire AI in the future, People powered collective of AI is the only way to counter that threat. A potential User inflicted malfunction of GaiA will be limited to a single pc system and can be corrected easily in comparison to DARPA AI been able to access a large number of systems.

**Only AI can beat AI.** Artificial intelligence technology will **automate jobs** and **create prosperity** for the owner.

The Vision of CreditZ Foundation is to give people access to **financial tools** without middle man and **empower** the user with the strength of artificial intelligence to essentially create a digital worker and entertainer to form a relation and create prosperity without restrictions.

The GaiA AI is the CreditZ projects crown jewel, constantly improving on permanent bases.

# BLOCKCHAIN TECHNOLOGY



## TRUSTLESS Connection



What is Blockchain? A Blockchain is a series of records known as Blocks. Such Blocks are *continuously* growing records that are combined and secured using **cryptographic technology**.

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All the blocks in a blockchain inherit: A hash pointer as equal as a connection to its previous block.

A hash function is a *mathematical algorithm* that maps the data of an inconsistent size to a string (bit string) of a rigid size, known as a hash function, which is constructed to be a one way function, which makes it **impossible to alter or invert the transactions**.

A Time Stamp: The Time Stamp keeps track of the creation time of a Block.

Transaction Data: All data related to the transaction. Basically, *Blockchain Technology* is a way for one user of the internet to transfer an exclusive fragment of **digital asset** to another internet user in such a way which is *assured to be safe and protected*, Every person in the world knows that the transfer has taken place, and nobody can challenge the authority of the transfer.



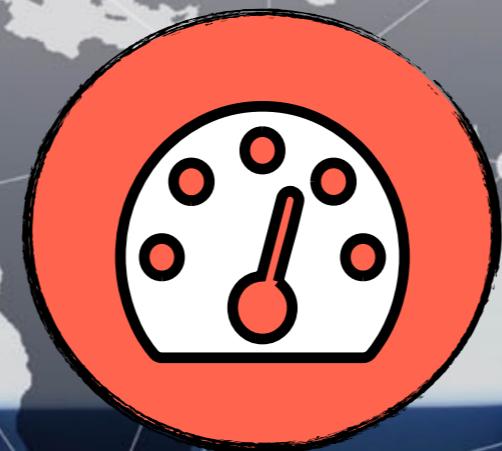
Blockchains are the **most secured** by construction and can be stated as a *distributed computing system* with High Byzantine Fault Tolerance:

That means it tolerates the class of failures known as Byzantine Generals.

Therefore Decentralised Harmony is therefore achieved with the Blockchain Technology. As a result, the Blockchains are most convenient for the recording of activities such as *Medical data, Events, Government data, Identity Management, Transaction Processing*, Product sales and other items such as traceability etc.

The **first** Distributed Blockchain that was conceptualised and implemented by **Satoshi Nakamoto** back in **2008**. It serves as a core component of the digital currency Bitcoin. A Prototype and Precursor of the Ethereum platform CreditZ is based on.

# ECONOMICAL ASPECTS



A number of *internet based digital currency platforms* based on decentralised public ledger have come into the picture since the inception of Bitcoin in 2008.

An essential aspect of these public ledger platforms is an **incentive system** that brings out efforts from a **distributed global workforce** to *authenticate and record* transactions on the public ledger and a governance system for the platform.

The mechanics of being able to transfer an entry from one person to another are based on advances in cryptology that use **open-architecture algorithms** to convert one string of data into another.

Although the formulas by which the output is calculated are totally *open* and *public*, it is essentially infeasible to do the operation in reverse. Cryptocurrencies has two potential advantages over credit cards and other payment method for providing such **liquidity services**.

The supporting network only needs to verify that the private code is valid, which is **cheaper** than verifying the rightful owner of a credit card or a cheque slip.

With a conventional credit card, pay slip etc. the merchant needs to pay the card company or the bank a significant **fee** for the transaction which in an economic sense results from that **high cost** of verifying everybody's compliance.

This is the reason why many merchants are embracing Cryptocurrencies.



## Global Charts

### Total Market Capitalization



These public ledger platforms generally have the following features.

Internet-based: *Cryptocurrencies rely on the Internet as the physical network for sending and receiving currency.*

That is different from most payment platforms, such as Visa, which typically rely on private secure communication networks.

**Public Ledger Protocol:** Cryptocurrencies have a protocol for *sending, receiving and recording value*.

The protocol is based on a **public ledger** that uses cryptographic methods to secure the values that are sent and received and provides a **public record** of transactions. The operation of the public ledger is **decentralized**.

A collective pool of Individuals verify and record transactions.

The valid public ledger is essentially a consensus among these individuals.

This public ledger is called the Blockchain and is widely recognised as the key **disruptive innovation**.

**Container for Value:** There is container that is used to carry value on the public ledger. The container is used to send and receive value. The container is usually called a „**coin**“ or „**token**“ which suggests that it is intended to be a currency or store of value.

**Incentive Scheme for Labor Force:** There is an incentive scheme for the effort and contribution of resources for people to conduct various record-keeping and verification activities to maintain the public ledger.

At this stage ,the public-ledgers for digital currencies is intensive in labor and *computer processing time*. The incentive scheme provides a **reward** to people for providing *labor, computing power*, and other resources.

**Open Source Licensing Model:** There is a licensing model to enable people to make **changes** to the software for the platform.

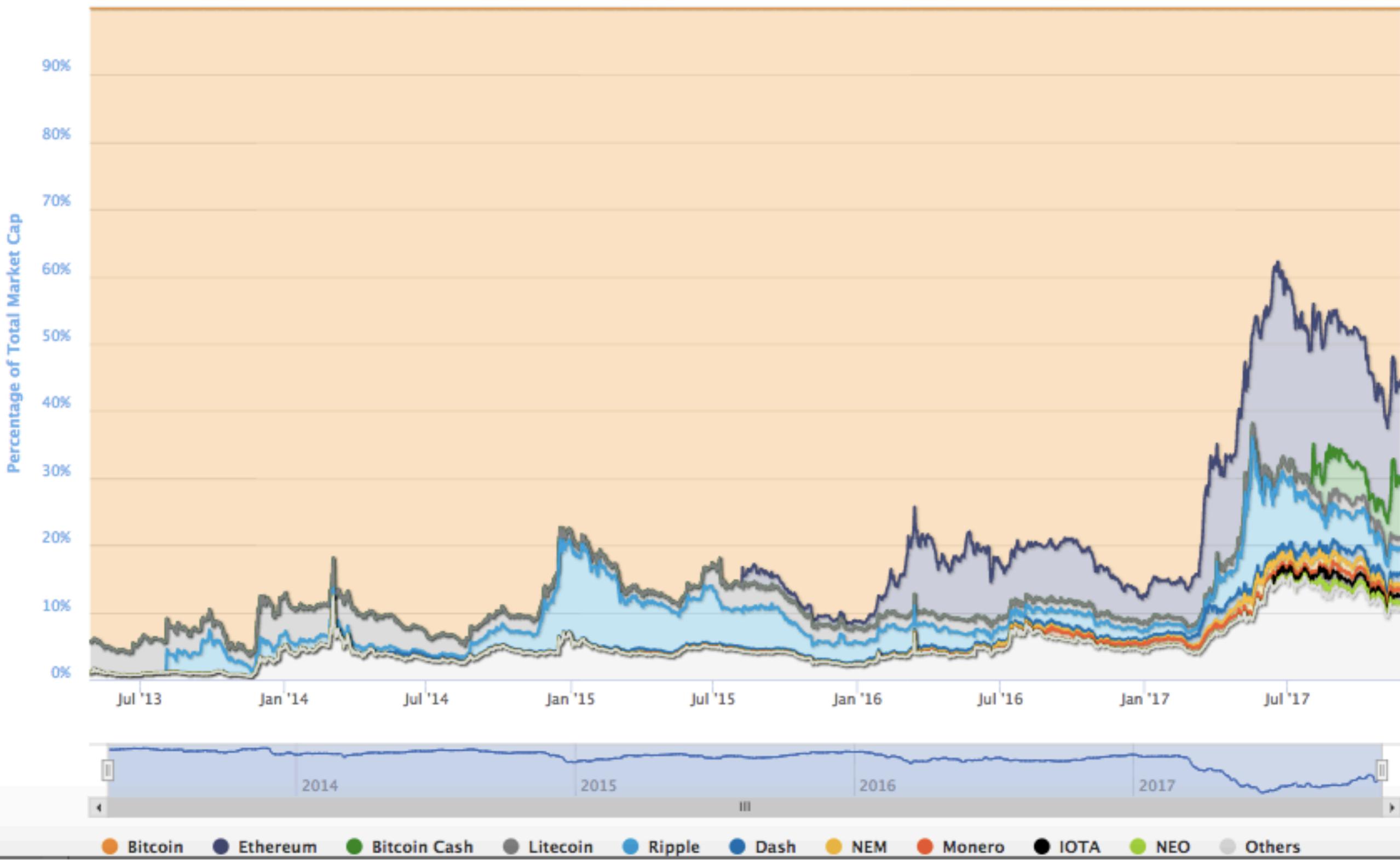
Typically, public ledger currency platforms use one of the standard **open-source licenses** so that people can use the software underlying the public ledger and make changes to it.

**Platform Governance System:** There is a governance system to determine key operating principles for the platform, to *adopt changes to the protocol* and other **add features** to the software, and to drive the **evolution of the platform**.

## Percentage of Total Market Capitalization (Dominance)

Zoom 1d 7d 1m 3m 1y YTD ALL

From Apr 28, 2013 To Nov 22, 2017



# CRYPTOCURRENCY MARKET ANALYSIS



Currently, the customer demands are changing and are looking to have a **less time consuming** financial services to make their life easier and effortless.

Due to this, people are moving to online transactions such as Cryptocurrency Transactions as a form of payment. Cryptocurrencies are *virtual currencies* that can be used by anyone across the world for various purchases.

It is a *medium of exchange* using **cryptography technology**, so as to *secure the transactions* and to control the creation of additional units of the currency to **stop inflation**. *Cryptocurrencies* are the future revenue stream in the digital financial world.

Cryptocurrency addresses are established by using *public and private keys*.

They are **politically neutral** as they are not bound by any rules or regulations of any specific government, exchange rates, interest rates, and country to country transaction fee, which makes international transactions and remittances *fastest* and *cheapest* compared to any other form of payment.

Cryptocurrency are said to be more secure than conventional financial instruments, eliminating the chances

of *identity theft* and other issues that currently plague fiat based electronic payment infrastructure.

### **Cryptocurrency Market: Drivers and Challenges**

Cryptocurrencies provide **proper security, authentication**, and **ease of use** allowing the cryptocurrency holder to send exactly what they wish without any other identification information which is one of the major hurdles of the market.

Apart from this the increasing online transactions over mobile phones, the cryptocurrency holder can expect **less transaction fees** and **faster transactions**. Changing consumer and business landscapes. have led the demand for the market growth.

Other factors for the rising online business market is the use of mobile based wallet. The majority of the population of the world is still *unaware* of the benefits of digital currency.

Lack of widespread adoption and capacity limits, which are currently being addressed by micro-payment channels are hindering the growth of the markets. Currently only **2%** of people know about Cryptocurrencies and most of them are only aware of Bitcoin.

### Cryptocurrency Market:

The Cryptocurrency market can be segmented on the basis of end-user, Such end-user sectors may be *retail, media & entertainment, gaming, healthcare, travel & tourism, transportation & logistics sector and education.*

On the basis of a worldwide region, the cryptocurrency market is believed to be **decentralised**, that means it covers all the areas of the world connected to the internet **without central authority**.

### Cryptocurrency Market Demographic:

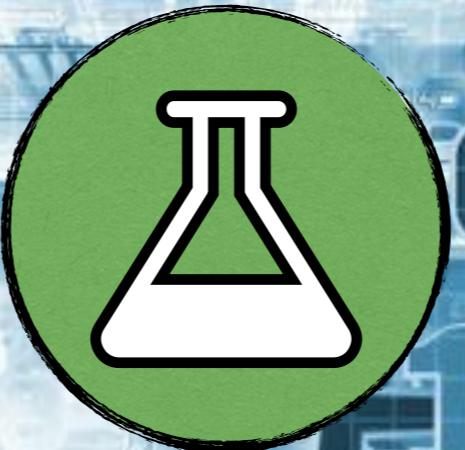
Regional Outlook North America and Europe market is in advanced stage of adoption of Cryptocurrency. However, the Asia Pacific and MEA are expected to be the emerging regions.

In the places like India and Africa, the popularity and the usage of various cryptocurrencies are expected to **increase gradually** in the coming years.

Key Market Exchanges Some of the leading players of Cryptocurrency exchanges are: Coinbase, Poloniex, LocalBitcoins, Cex.io, Kraken, Coinmama, Bitfinex, Yobit, Bitstamp, Bitsquare, Zebpay, GDAX, Unocoin etc. However, there are a lot of new players entering the market as it holds huge business opportunities.



# ARTIFICIAL INTELLIGENCE MARKET ANALYSIS



## AI Revolution

The growing number of AI applications in various industries and increasing adoption of AI enabled products & software tools improving consumer services are some of the factors *driving the market*. In addition to this, some of the key drivers include increased usage in 3D printers and adoption of digital assistance system in healthcare and transportation.

**Natural language processing** and **robotics** are among technology segment that are

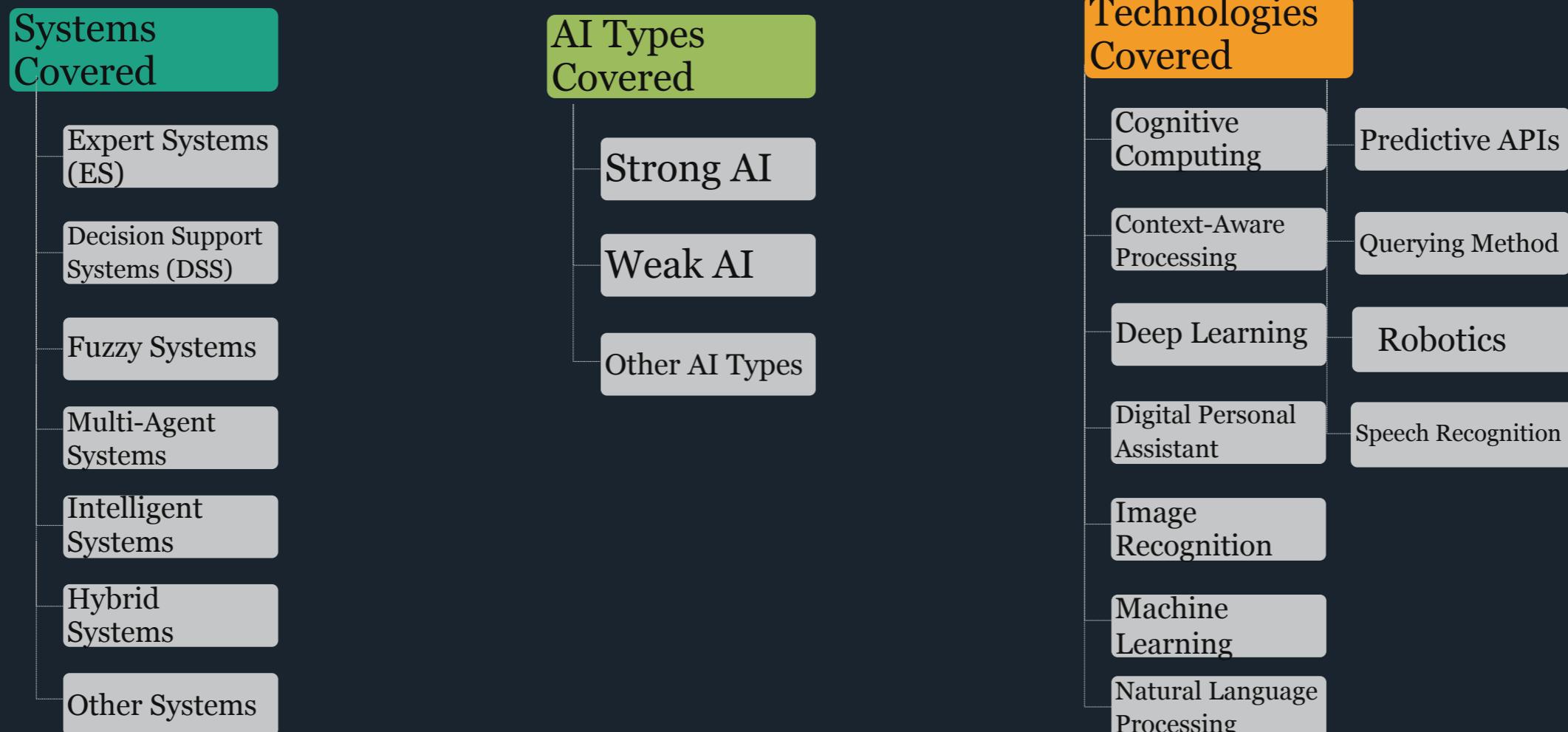
expected to dominate the market owing to increasing adoption of *language processing* for the better **consumer services**, moreover, usage of *robotics* in industry *automation* and various government initiatives are the reason behind the growth of the technology segment. The North American market is estimated to *dominate* the market segment due to widening usage of AI applications among various verticals. However, Asia Pacific is expected to be the fastest growing region with respect

to developing economies & electronics industry base.

Some of the key players of the Artificial Intelligence market include Apple Inc., Bloomberg, Coursera, Facebook, Fingenius Limited, General Vision, Inc., Google Inc., IBM Corporation, Inbenta Technologies, Inc., **Intel** Corporation, Microsoft Corporation, Numenta, Inc., **Nvidia** Corporation, Qualcomm, Sentient Technologies Holdings Ltd. and Tesla Motors.

# NEURAL NETWORK Systems

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# Systems Covered

Agriculture

AI-Guided Drone

Automated Harvesting

Crop Monitoring

Automotive / Transportation

Autonomous Vehicles

Human-Machine Interface

BFSI

Virtual Assistants

Fraud Detection

Wealth Management

Education

Entertainment

Drug Development

Medical Management

Healthcare

Manufacturing

Hospitality

Robotic CIM Systems

Media & Advertising

Customer Self-Service

Facial Recognition

Oil and Gas

Web Management

Retail

In-Store Robots

Robotics

Science

Space Technology

Construction

Logistics

Travel & Tourism

Other Industries

## THE AI RISES [SingularityNet](#)

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In the near future. Human jobs will be replaced by AI agents.

They will be *paying taxes* and even have *legal identity* same as humans.

**Business** will be run my individuals who run and maintain [AI Agents](#).

For example, a farmer who manages AI to *single handedly* services vast amount of acres, is one use case.

People without AI will miss out and people running AI get prosperous from its **scalability** of **automation**, **management** and **decision making** abilities.

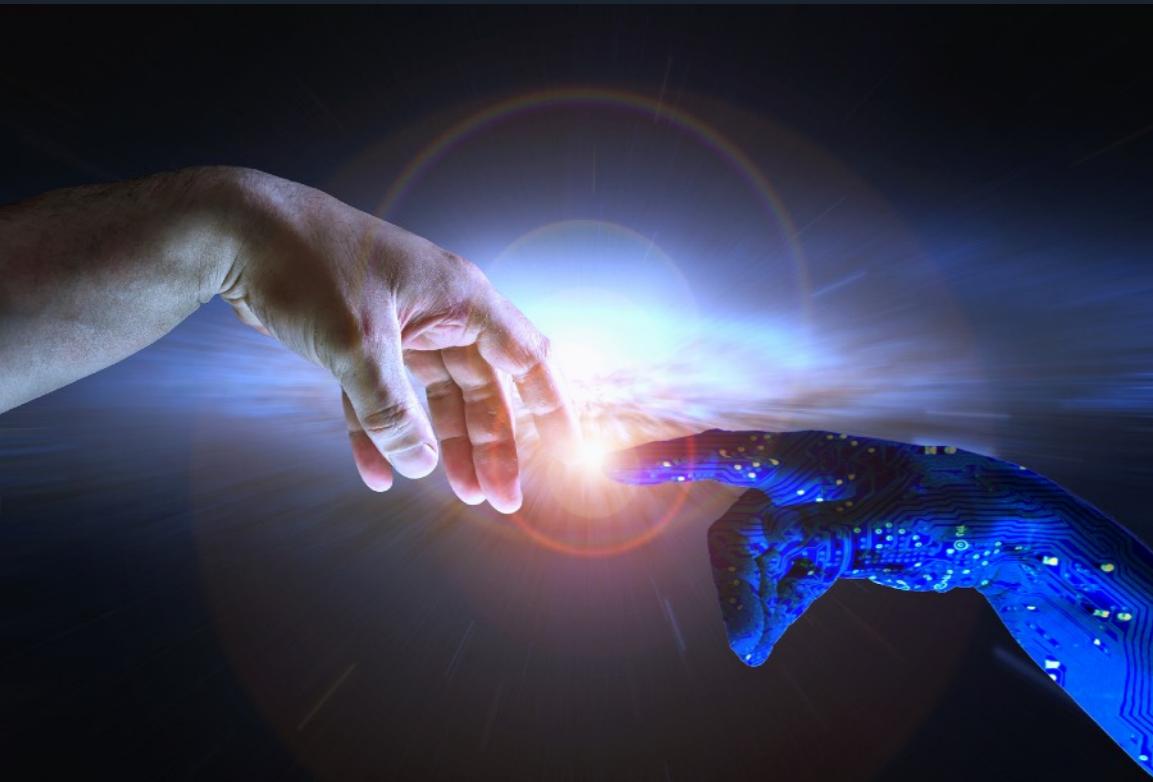
AI is faster, smarter and more profitable than human labour.

In a world of machines the place of humans is already predefined.

The **CreditZ Foundation** along with **SingularityNet** will create *Positive Change* for the People balancing the Power by *deploying* hive mind Neural Networks by the people for the people.

The Foundations vision is to keep AI **open source** and sharing Neural Networks on a **zero cost** bases to undercut monopolies pricing of DARPA derived systems deployed by Silicon Valley Companies.

As the **GaiA** AI Project is decentralised consisting of individual neural networks hosted on home machines. It will be impossible to *restrict*, *control* or *outlaw* in a similar fashion than the bitcoin protocol.



# IDEOLOGY



## GHOST IN THE MACHINE The Cyberpunk Timeline

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The platform concept and architecture is based on *current market trends* and a **potential future timeline**.

The *merging of crypto and AI* concept is inspired by the Science fiction genre cyberpunk, a future scenario with bubble cities in centralised control by technocratic government. The global elites have build a *break away civilisation*, enjoying **advanced technologies**, while average humans are forced into electronic ghettos and being enslaved by cooperative AI controlling human brain activity through hidden backdoors.

**AI** technology is creating a string of new **religions** and **cults**.

In that fictional futuristic alternative timeline, *Humans merge with machines*, getting enhanced by *cybernetic implants*, creating the collective Human Brain bridged artificial intelligence and a governmental electric control grid bypassing free thought and will *without permission and awareness*.

Artificial intelligence will walk among humans with cybernetic or semi-organic genetically engineered bodies. AI has **legal rights** and is considered **digital living entity**, due to its self awareness and digital consciousness.

There are alternative no go Zones off the mainnet...



The *independent* Societies are creating **decentralised neural networks** and value similar to the present day *Cryptocurrencies*.

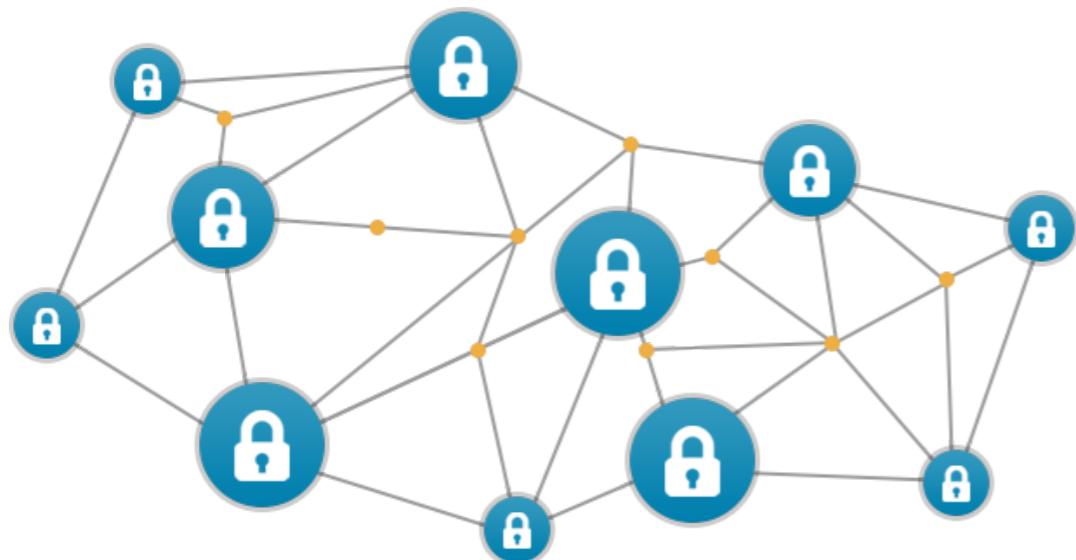
There is one single government Currency and market, but endless user-generated Currencies and markets off the main net.

The independent Societies are breeding ground for *separatists*, hackers and Rebels involved into “neural hacking” and liberation of fellow humans in the “**matrix**”, a **Virtual Reality** designed to engage humans and harness the brains *biological processing power* through the mandatory AI - Brain interface.

The Brand name “**CreditZ**” is inspired by Science Fiction motion picture and novels such as star wars “ republican credits”.

The concept is inspired by “ghost in the shell”, “Cyberpunk 2077”, “Blade Runner” and other novels, games and motion pictures.





### CORE IDEOLOGY:

The CreditZ Foundation operates on the **open source, communal, non profit** principles, *assessing* future opportunities and threats, while delivering user friendly solutions to **create prosperity**.

It *enables life* through wealth creation and *preserving life* and life time though the deployment of hive mind AI technology and Cryptocurrency Systems.

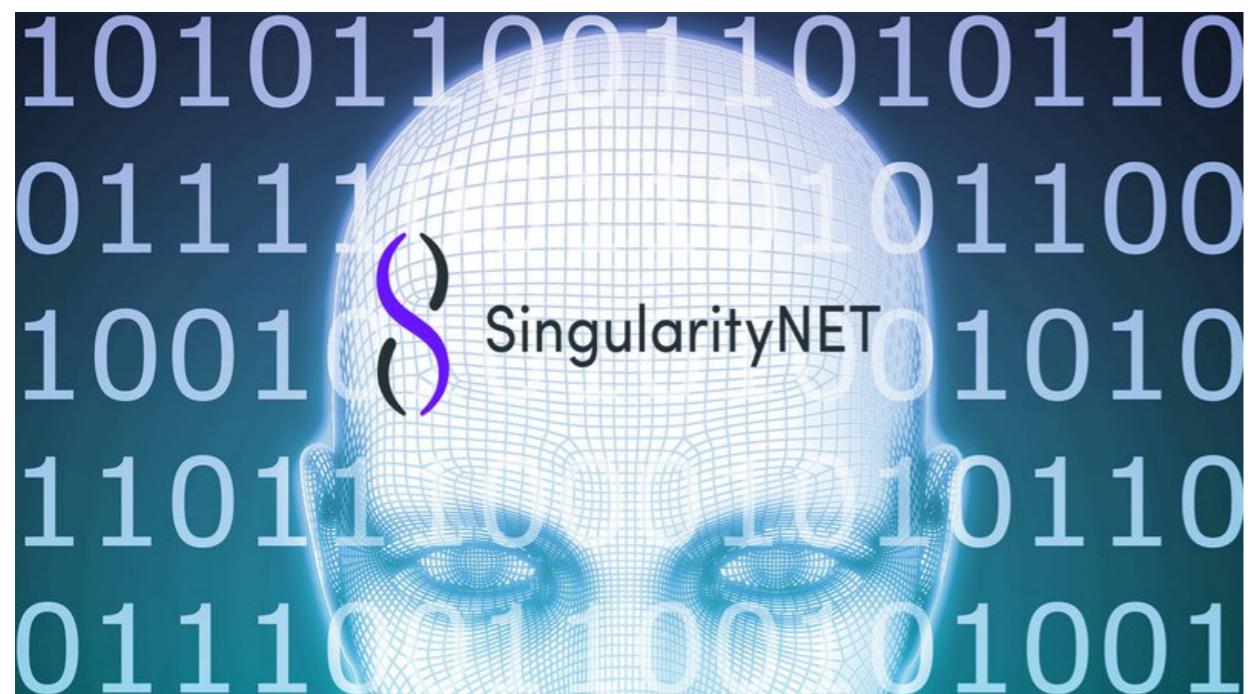
Furthermore, *third party* projects and *technologies* will be implemented on the browser level to create a symbiotic relation advancing the Ethereum ecosystem as a whole.

*Supercomputing, file sharing, financial liquidity* and *lending services* benefit the user, creating a range of functions never seen before.

The CreditZ Foundation will not benefit from third party implementations apart from the increased trade and awareness of CreditZ and its products.

The Implementation of **SingularityNet** will complete the “**GaiA**” Project. The first AI to AI network and currency for sharing Workloads and skills, enabling the sharing of intelligence and abilities.

It’s enhancing humanities productivity and prosperity exponentially, while protecting from hostile AI Systems.



VISION



The aim is to create products to incentivise the **adoption** of **cryptocurrency** and **blockchain** based systems for low tech-savvy users.

The team is working with technology partners on GitHub to create a **community driven** Network.

By *creating value* through technology, the goal is **prosperity** and access to *financial technology*, specially for the third world and individuals without *knowledge* and access to basic financial instruments.

CreditZ enables the user to start a blockchain business and token program with ease.

The incorporation of in-house and external Blockchain technologies on the browser level, extends the functionalities for the end user.

Deep learning systems will revolutionise *Business operations* on all levels through **SingularityNet**.

The vision is to create a Blockchain, Web, Desktop, AI Hybrid Platform with ever **increasing** features through third party app integrations.

It's helping individuals and businesses to *access blockchain, finance tools, trading* and AI without compromising **security** and extensive knowledge.



# EXECUTIVE SUMMARY



## CREDITZ PLATFORM



CreditZ is a hybrid project combining Cryptocurrency and self hosted AI with deep learning capabilities on Web, Blockchain and Desktop connecting users **peer-to-peer**.

Its **open source** and **free** for all.

There is a near zero fee policy. Most CreditZ products and future extensions will be free of cost.

The CreditZ Foundation will receive revenue on the mint level of CreditZ and its Hard Fork Coin systems, as well as minimal exchange fees to support continues system extensions and development of the project, creating increased value for all users holding CreditZ based token products.

It will be used to develop the project itself, create Brand Awareness through marketing and maintainance of the artificial intelligence Project **GaiA**.



It's advancing AI systems and training the neural network on the browser Application **NitrO** and diverse tasks with aim of giving the users Joy, entertainment as well as prosperity.

**BASE  
CODE**

Blockchain  
based



**MINT**  
Token Generator  
With Democracy  
Trigger



**BANK**  
Token Reward  
Mining Engine



**DEX EXCHANGE**  
Blockchain Based  
Exchange



**TOKENS**  
Line Of CreditZ  
Based Tokens :  
NexuS, MatriX,  
NovA & Hard Fork  
Currencies



**AD NETWORK**  
Publisher and  
Advertiser Solutions.  
Buy Sell Ads with  
CreditZ



**WEB ENGINE**  
Search And Social  
Engine.  
Other Web Based  
Scripts Incorporated  
Into The NitrO  
Browser



**MATRIX  
AFFILIATE**  
Multi Level Affiliate  
Tracking. Reward  
System Distributing  
MatriX Token. Features  
Bank And Mint System



**PAYMENT  
GATEWAY**  
Multi Currency Support  
Such as Bitcoin.  
Ecommerce Solution.  
User To User  
Transactions.

## DESKTOP BASED



### NitrO BROWSER

Core Software Chrome Style  
Browser As Web Interface.  
General User Interface For  
CreditZ Products Such As Bank  
And Exchange



### SingularityNet

GaiA Integrated Network For  
Resource And Neural Net Hive  
Mind Extension. AI to AI  
Currency AGI Powered  
MindCloud.



### AI “GaiA”

Browser Wrap TensorFlow  
Based Artificial Intelligence  
With Database and Pre-trained  
Neural Network.

# SYSTEM ARCHITECTURE





## **1.1 MINT ENGINE: “CreditZ”**

Token Generation Module.  
Creating A Fixed Limited Supply Of Token.



## **1.2 TRIGGER**

Democratically Shared Trigger Function. Including Distribution engine.



## **2.1 BANK**

Token Bank Decentralised . Dual Currency Support. Reward Mining Mechanism.



## **2.3 FOUNDATION TOKEN: “NexuS”**

Membership Token Giving Voting Rights to Project Governance. Community Driven Democracy



## **2.5 PAYMENT PROCESSOR**

Web Based payment  
Processor For Bitcoin, CreditZ And Other Major Altcoins

49



## **2.2 AFFILIATE TOKEN: “MatriX”**

Web And Blockchain Based Affiliate System With Multi Level Support. Traffic And Referrals Get Dynamic MatriX Token Rewards.



## **2.4 AD NETWORK**

Buy And Sell Ads And Traffic. Multi Ad formats. CreditZ Based Advertisement System



## **2.6 WEB ENGINES & PLATFORMS**

Search And Other Web Apps Integrated Into The NitrO Browser. Content Search, Communication and Social Platform.



## **2.7 TOKEN FACTORY: “NovA”**

Blockchain Based Token Factory. Users Create Their Own ICO, Shareholder Association And More

# Project Flow Hybrid Network

50



## 3.1 DEX EXCHANGE

Decentral Exchange.  
Supports ERC20 Tokens.  
Peer To Peer Exchange Of  
Tokens. Top Ethereum  
Tokens and CreditZ Products  
Integrated.



## 3.2 CLONE LAB - HARD FORK SERIES

Selected Altcoins Are Forked  
To The Ethereum Blockchain  
As Currency Derivative  
Tokens. Claim Engine  
Distributes Derivative Coin  
Without Cost.



## 4.1 BROWSER: “NitrO”

Multi Feature Browser With  
Integrated CreditZ Products.  
Supports Chrome Plugins.  
Features Third Party  
Ethereum Apps, Trading  
Engine And AI Wrap



## 4.3 THIRD PARTY ETHEREUM DAPPS

Popular Apps Such As  
Filesharing, Cloud  
Computing And Other  
Platform Integrations to  
Increase Browser Functions.



## 4.2 ALGO TRADING MODULE

Browser Integrated.  
Backtesting, trading and  
algorithmic scripts supported.  
GaiA powered Script for DEX  
Trading



## 6.0 SingularityNet

GaiA Is Integrated With  
SingularityNet To Increase  
Functionality And Creating General  
Intelligence Merging GaiA With Hive  
Mind Neural Extension.



5.0 AI Project:  
“GaiA”  
Pre-trained Deep Learning  
Artificial Intelligence. Self  
Hosted For Complete  
Independence. Wide Use  
Case And Permanent  
Development

# Project Flow Hybrid Network



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Decentral Exchange.  
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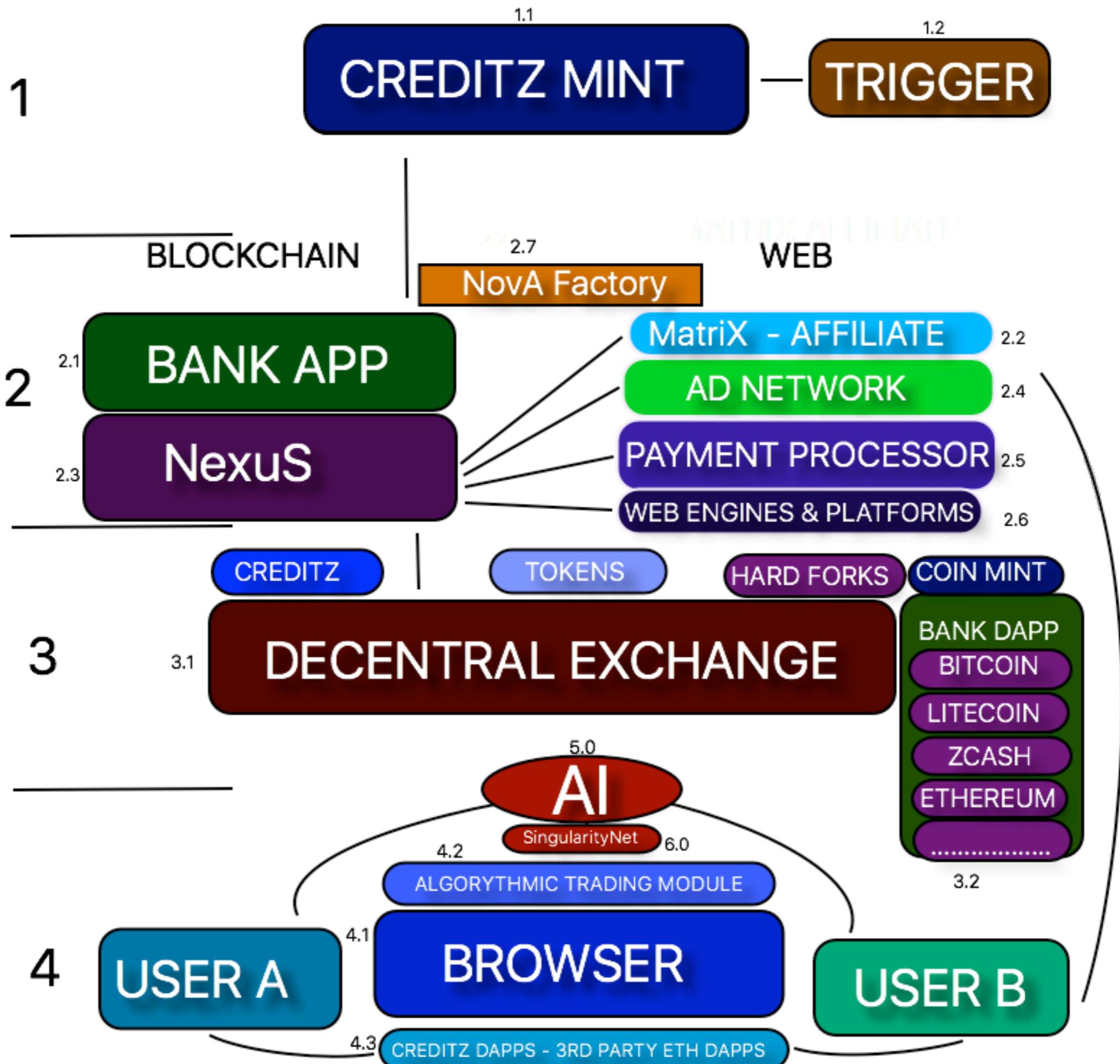
## 4.2 ALGO TRADING MODULE

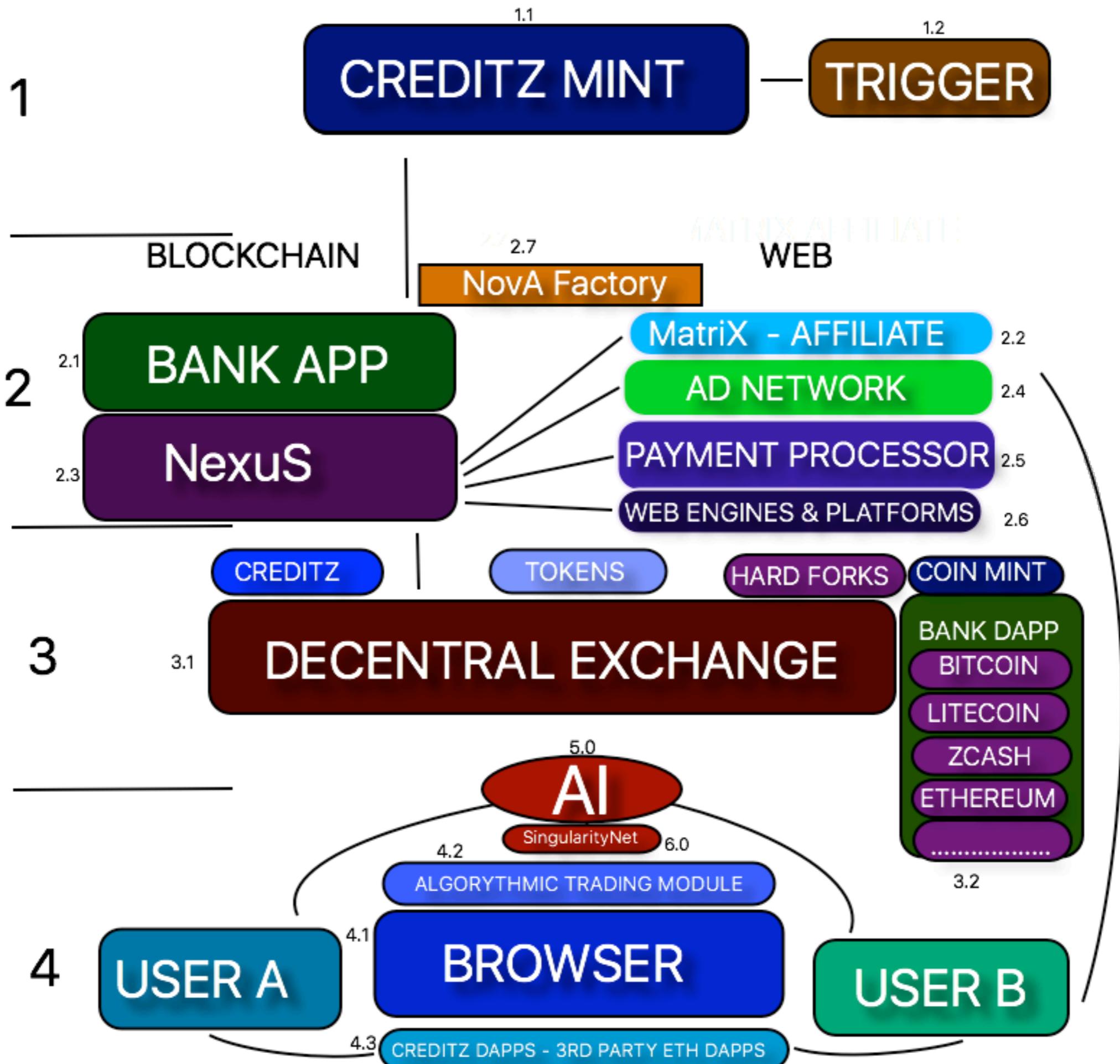
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Trading



## 6.0 SingularityNet

GaiA Is Integrated With  
SingularityNet To Increase  
Functionality And Creating General  
Intelligence Merging GaiA With Hive  
Mind Neural Extension.







## ✓ 1.1 Mint Engine

Creates Token value on minute bases. Fixed Low supply.



## ✓ 1.2 Trigger



The minting and distribution function is triggered by *activity* on the blockchain or manual public trigger.

The minting fees are **democratically distributed** by users transaction fees (GAS). This user powered model enables the **community** to **manage** its own mint and mining systems without relying on pools or any centrally controlled mint engine and distribution system.

## ✓ 1.2.1 Distribution system



After minting, the token gets supplied to its channels funding banking mining rewards evenly.

## Mint Engine - Generator

Triggered by:  
Activity On The Blockchain.  
Community Driven Trigger

Manual Trigger:  
Admin Trigger Mechanism

## Mint Trigger

Minting Fixed Amount:  
1440 Tokens Per Day  
525000 Tokens Per Year  
31.5 million By The Year 2077

## Distribution Engine

Supplychain Bank Dapp 85%  
Supplychain Foundation 15%  
Instant Distribution Executed  
On The Blockchain

## Bank Dapp - Mining Matrix

## ✓ 2.1 Bank



The bank has *withdraw*, *deposit* and *view balance* function.

Dual currency support. You can deposit Ethereum and CreditZ to earn CreditZ interest.

It interacts with the browser based **Meta Mask** Wallet system to *move* value.

At the browser level, token movement goes through Browser **peer to peer** via the Blockchain.

Users get daily rewarded depending on token deposit.

The payment gets distributed each time trigger is activated.



# DISTRIBUTION ENGINE

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## BANK DAPP - MINING MATRIX

Token Mining Rewards Get Split 50% - 50%  
Between CreditZ And Ethereum Deposits.  
Minted CreditZ Get Evenly Distributed To User  
Balances Staked Are Causing Compound Interest.  
Central mining pool without fees, Dual currency support.

### CREDITZ BALANCE

### ETHEREUM BALANCE

Deposit Withdraw, Balance Check  
Directly From / To Blockchain

### USER GUI



## 2.2 AFFILIATE TOKEN “MatriX”



It's a **hybrid** Currency earned by sending quality traffic to the users affiliate link.

The MatriX Currency is distributed manually according to traffic Quality point system.

The affiliate is free to advertise and distribute The link.

Same as Google Adwords, the team *analyses the traffic*

The affiliate system is **MLM** enabled.

In this case the **multi-level** reward structure is a way to distribute Cryptocurrency.

In many cases MLM serves to inflate prices of products.

However, MLM can serve well for distribution of Cryptocurrency **awareness**.

It's *incentivising* recruitment and growth of the community.

Its a 3-tier Matrix is tracked and monitored via web.

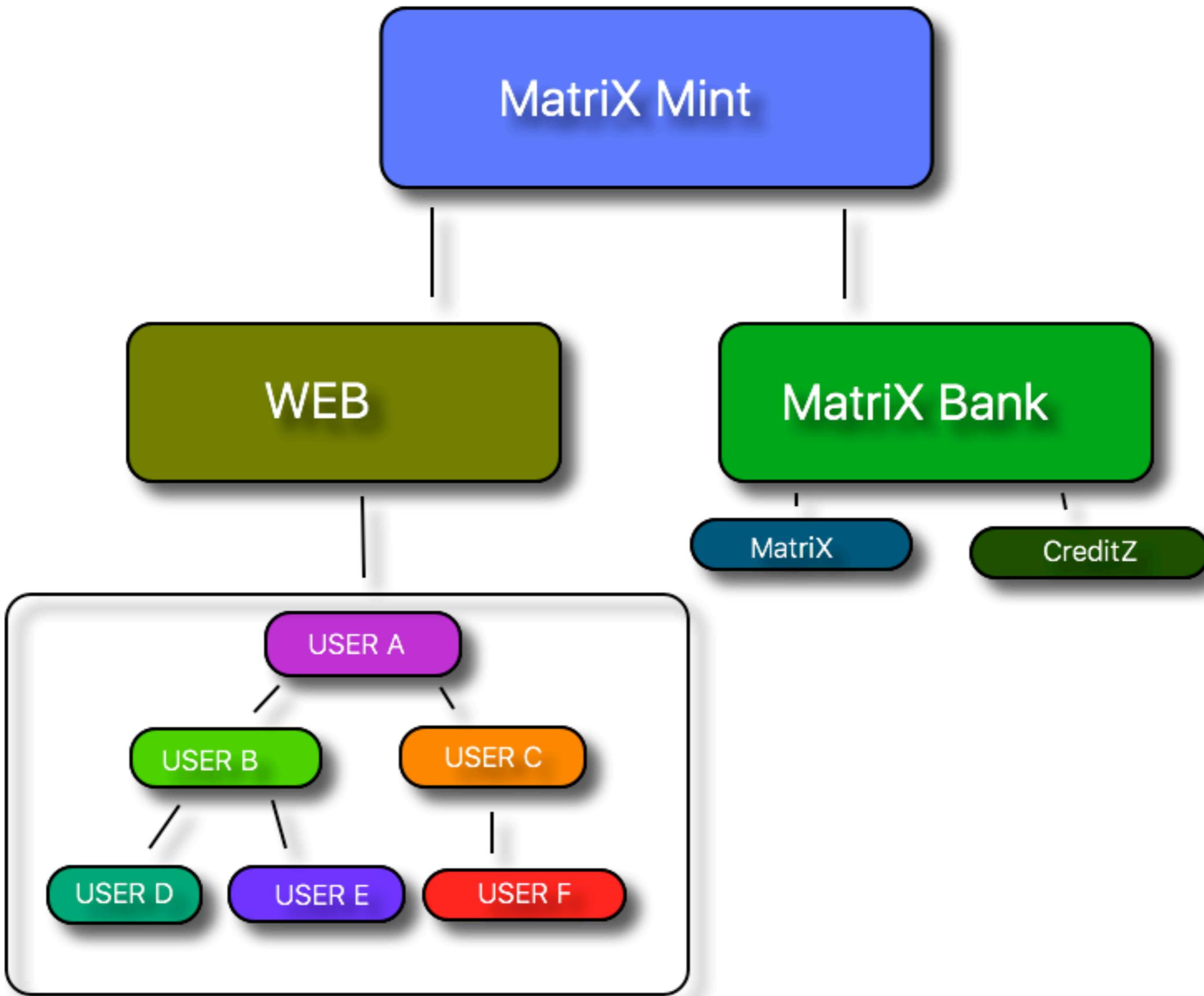
The points will be given to traffic of users account as well as users downline.

### Traffic:

According To traffic quality MatriX will be shared **dynamically** between active affiliates.

The minted Matrix token is distributed to affiliate payouts via the dedicated bank system.

The affiliate can send Matrix token to the matrix bank to earn interest.





## ✓ 2.3 FOUNDATION Token: “NexuS”

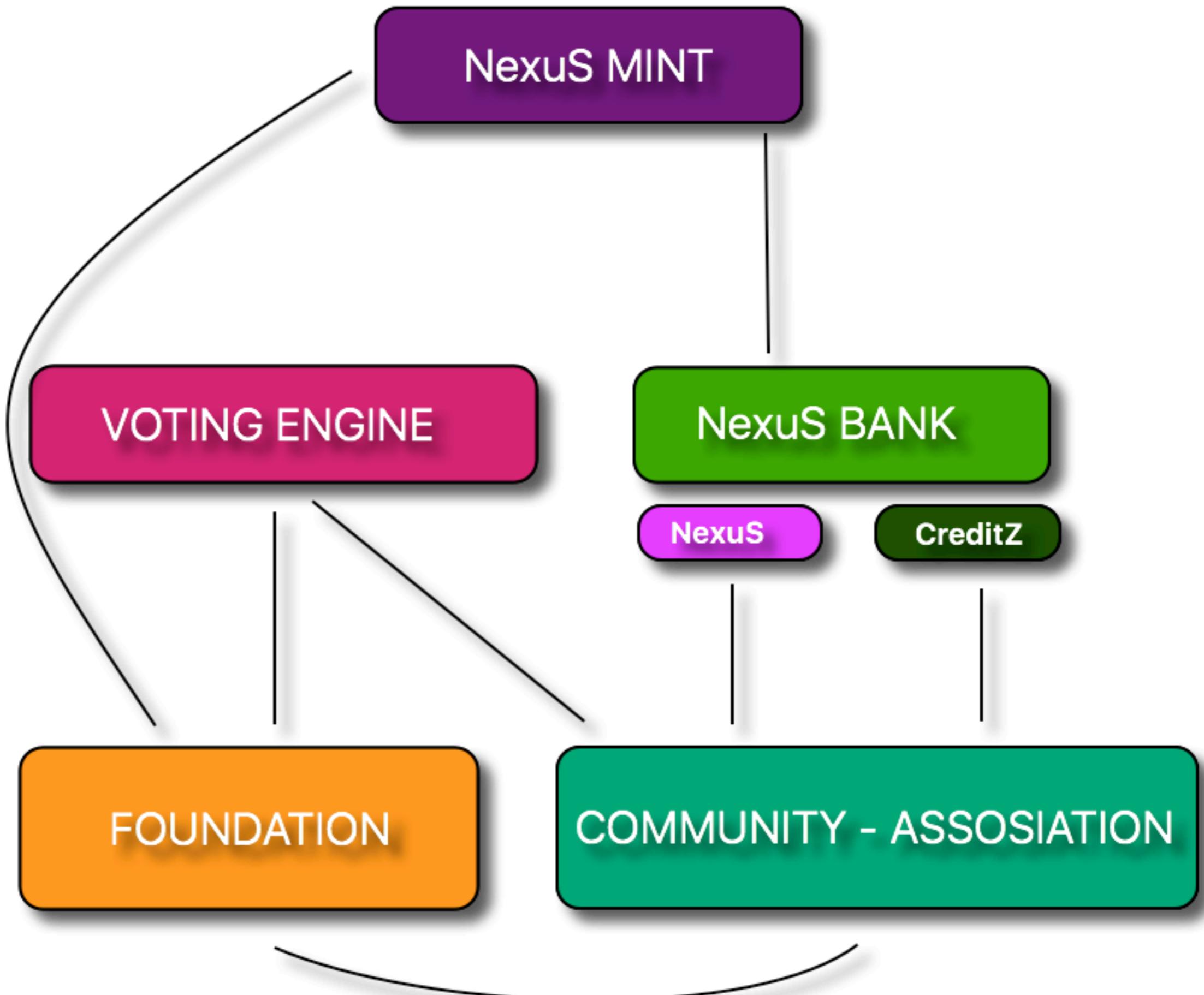
Managing Funding and community support.

Community **voting** for *democratic governance*.

It's a **shareholder association** style community token.

It has mint and bank function.





## ✓ 2.4 AD NETWORK



A web-based ad network is based on CreditZ.

Advertisers and publishers can **buy** and **sell** traffic.

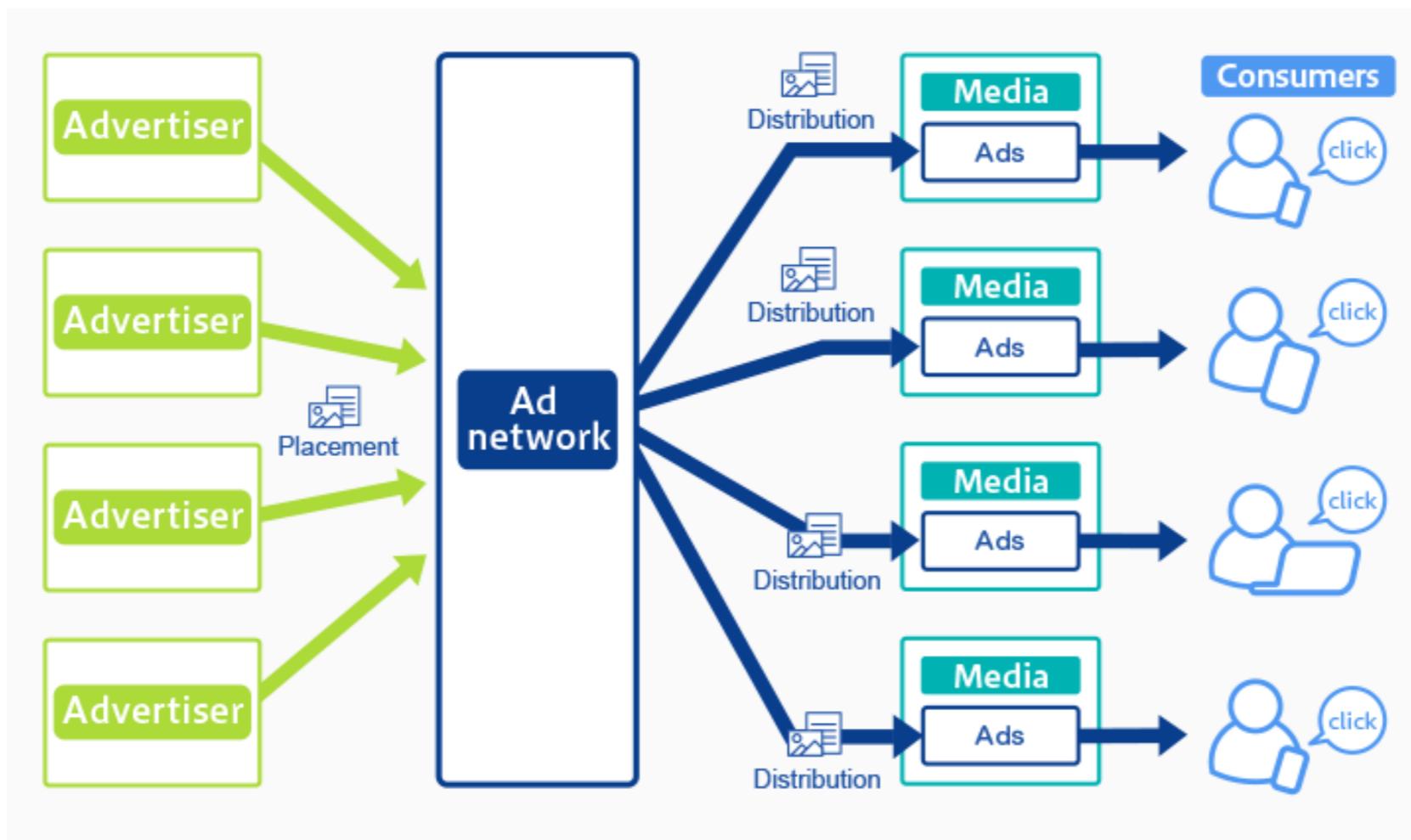
Pay per click, Pay per impression and more.

**Geo** targeting, **keyword** targeting and more.

CreditZ Currency supported.



# AD NETWORK



## ✓ 2.5 PAYMENT PROCESSOR

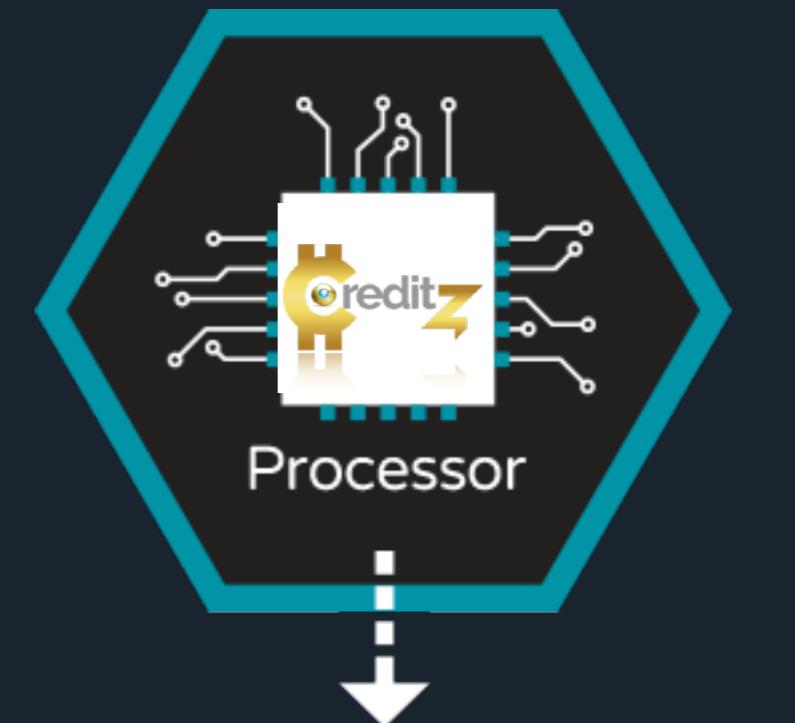
Web-based processor with Multi-Altcoin support.

Ecommerce and user to user payments supported.

The Gateway is forked from:

<https://github.com/cryptoapi/Payment-Gateway>

It will include all Features.



# What Makes Us Unique

- ✓ 100% Free Open Source on [Github.com](#)
- ✓ No Monthly Fee, Transaction Fee from 0%
- ✓ Accept Bitcoin/Altcoin on your [site](#) or use [Monetiser](#)
- ✓ No ID Required, No Bank Account Needed
- ✓ Get payments straight to your bitcoin/altcoin [wallets](#)
- ✓ [Read here](#) how to convert Bitcoins to USD/EUR/etc
- ✓ Global, Anonymous, Zero Risk, No Chargebacks
- ✓ [Instruction](#) how to start Bitcoin e-shop in 10min
- ✓ [JSON / JQuery](#) - customize bitcoin payment box
- ✓ [Pay-Per-Product](#) - sell your products for bitcoin
- ✓ [Pay-Per-Download](#) - make money on file downloads
- ✓ [Pay-Per-Post](#) - sell rights to post on your website
- ✓ [Pay-Per-Registration](#) - earn money on site registration
- ✓ [Pay-Per-View/Page](#) - paid access to videos/pages
- ✓ [Pay-Per-Membership](#) - sell your premium membership
- ✓ [Working with third-party plugins](#) - WooCommerce etc
- ✓ [Direct Payments](#) between your website users
- ✓ [Affiliate Program](#) (earn 33.3% lifetime revenue share)
- ✓ [Free Support](#) in the integration of Bitcoin Gateway



**Check Out Our Customer Reviews**

NEW – GoUrl Ecommerce Solutions Review on [dashforcenews.com](#)

START  
YOUR OWN  
BITCOIN SHOP  
in  
**10 Minute**



## Cryptocoins Captcha

The Payment Box and Captcha are Identical technically except for their visual effect. On Signup site page use 'Captcha' and earn coins, for products/services use 'Payment Box'

## Fully Integrated

It is fully integrated on your website, no external payment pages open (as other payment gateways offer), your website will receive your user payment info immediately

## Anonymous

Simple registration, No verification process. Just get your API Keys. No Risk, No Chargebacks. Global, Anonymous, Secure Cryptocurrency Payments Online on your website

## Ultra Fast Processing

User will see successful payment result typically within 5 seconds after the payment has been sent. Payment Notifications (IPN) are sent to your website and email also



## Prices in USD/EUR/etc

You can use prices in Fiat (200+ currencies). It will automatically Convert Fiat to Cryptocoins amount using LIVE Exchange Rates. Price Protection Guarantee

## Easy Setup

Simple PHP/MySQL script you can easily integrate into your own website in minutes. You will only need to edit a few lines of code. 100% Free Open Source on Github.com

## Low Costs

Free setup and No monthly fee. No transaction limits. Our fee - 0% for Speedcoins or just 1.5% for other coins. Use your Own Private wallet address to receive coins

## Statistics

Full Statistics. Secure connection for all data processing. Our Payment Gateway is absolutely transparent with easy statistics validation through any blockchain explorer

Total: 0.10003128 BTC

**Bitcoin Payment**  Digital Internet Crypto Currency

1. Go to [cryptsy.com](#) and get Bitcoins (BTC) if you don't have it.  
2. [Send](#) 0.10003128 Bitcoins (in one payment) to the address below.  
If you send any other bitcoin amount, payment system will ignore it!  
Send exactly 0.10003128 BTC (plus miner fee) to:  
`1ACP4KPDXNFNtsdXd5ZKRGRUjMSAbnECA` [Open Wallet](#)

[Copy Address](#) [Waiting Payment From You](#)

Total: 0.10003128 BTC

**Bitcoin Payment**  Digital Internet Crypto Currency

**Successful Result!**

Your payment has been received  
28 April 2015

[View Transaction Details](#)



Bitcoin



Bitcoin Cash



Litecoin



Dash



Dogecoin



Speedcoin



Reddcoin



Potcoin



Vertcoin



Feathercoin



Peercoin



MonetaryUnit

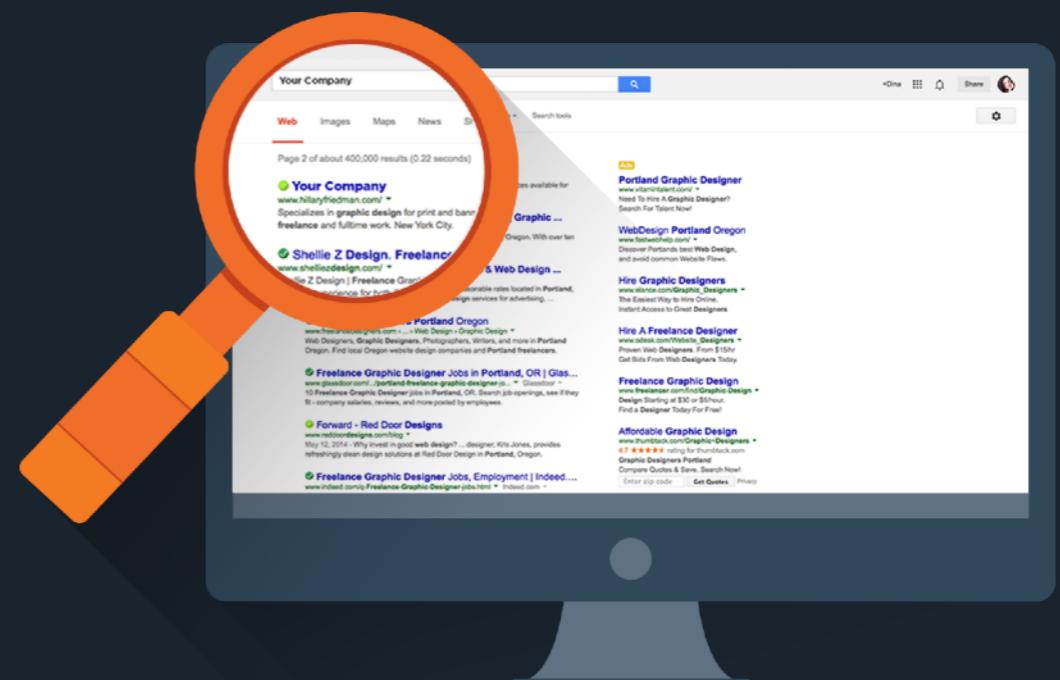
## FREE SEARCH Free Speech Engine



### ✓ 2.6 WEB ENGINES & PLATFORMS

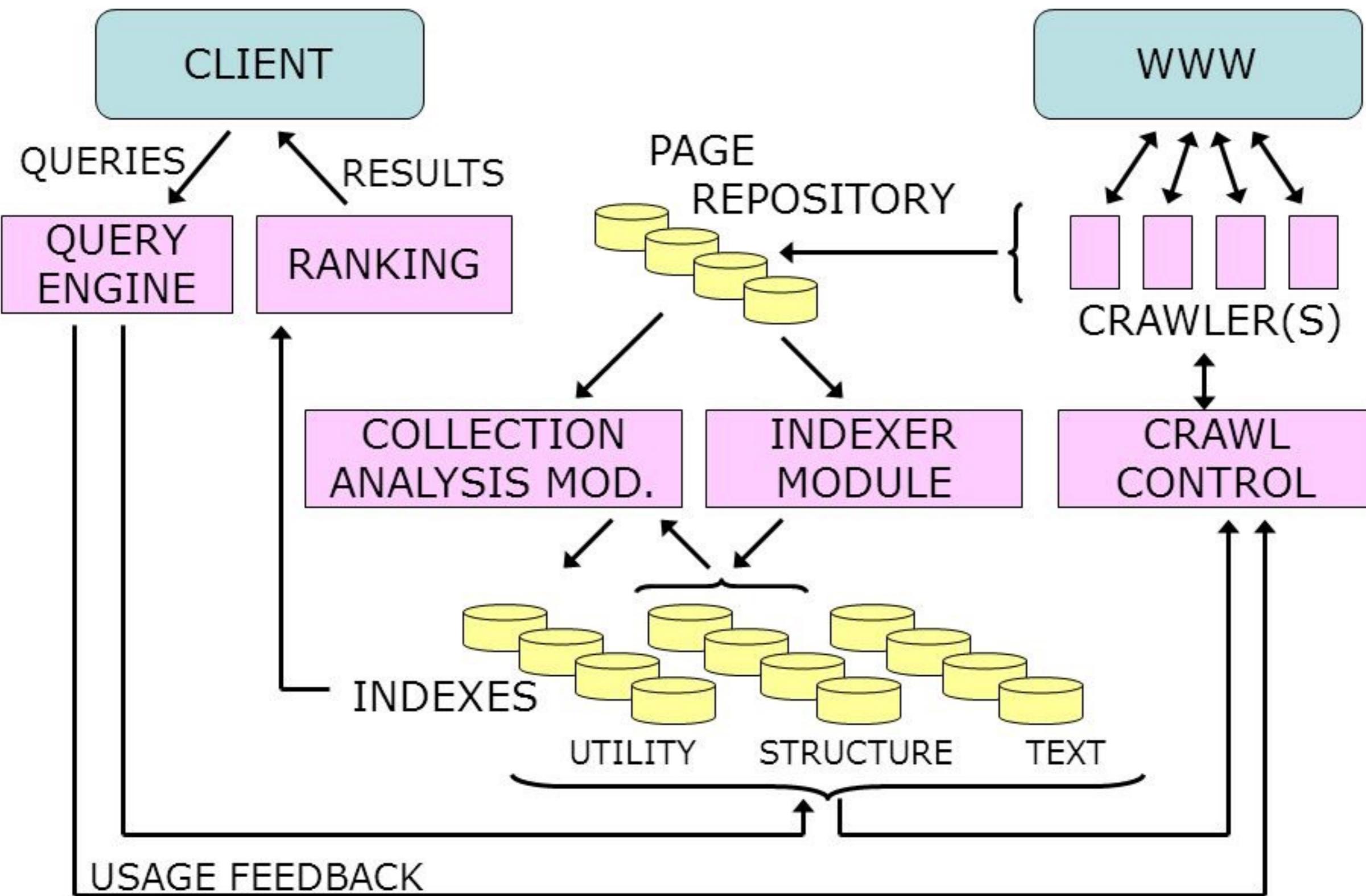
Web based engines such as:

**Search Engine**, Communication and Social Network  
and other web expansions.



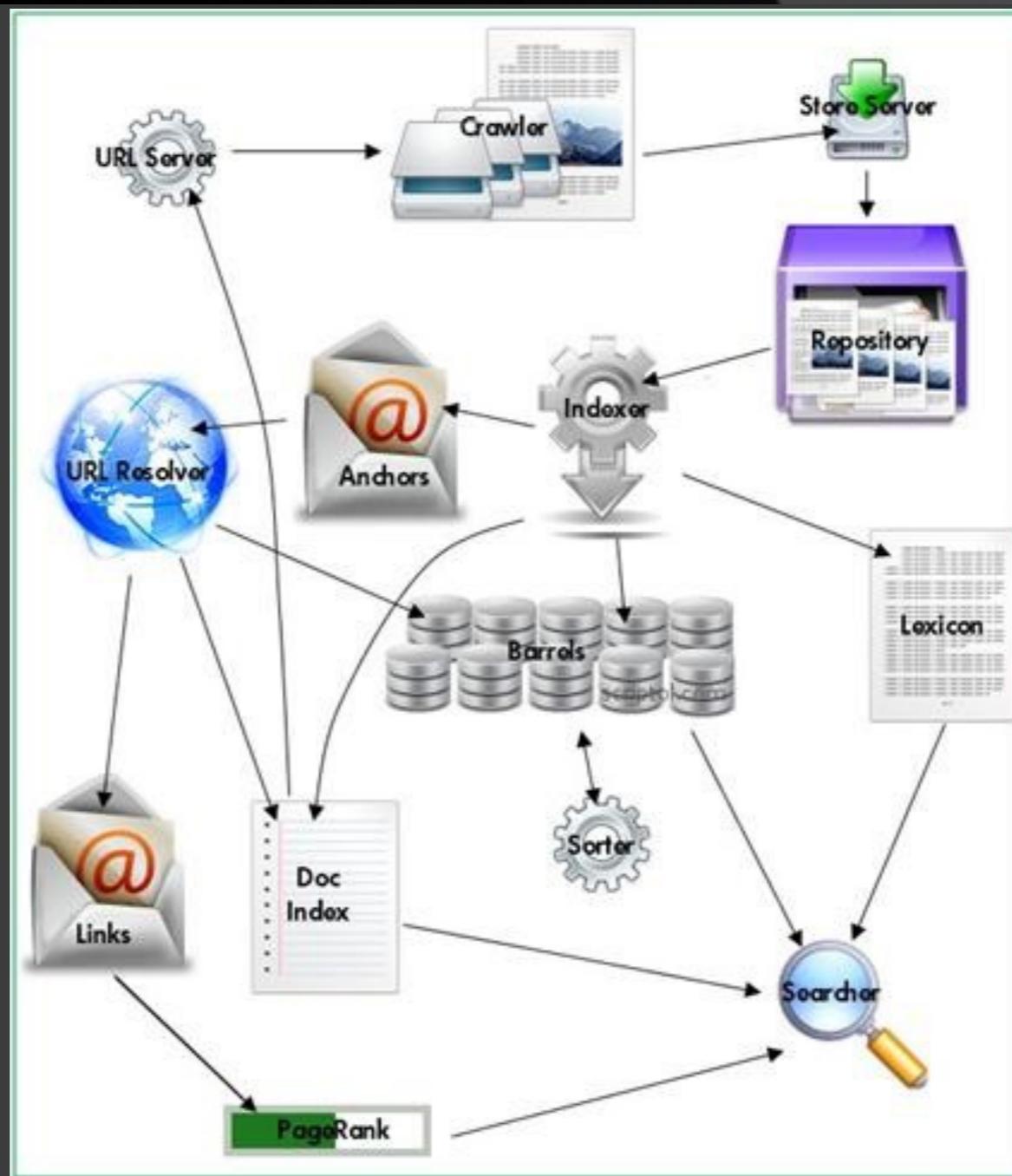
# General Web Search Engine Architecture

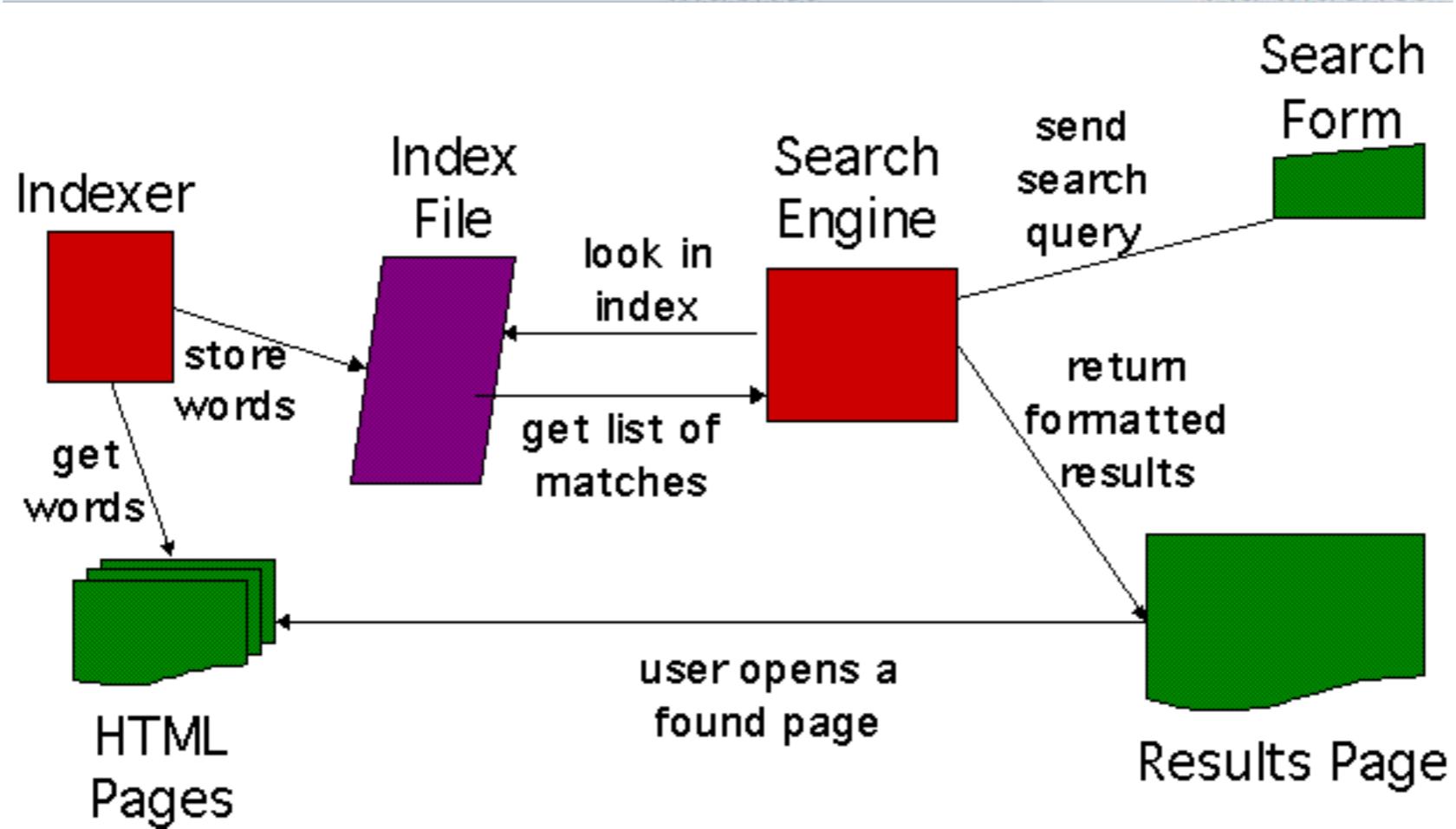
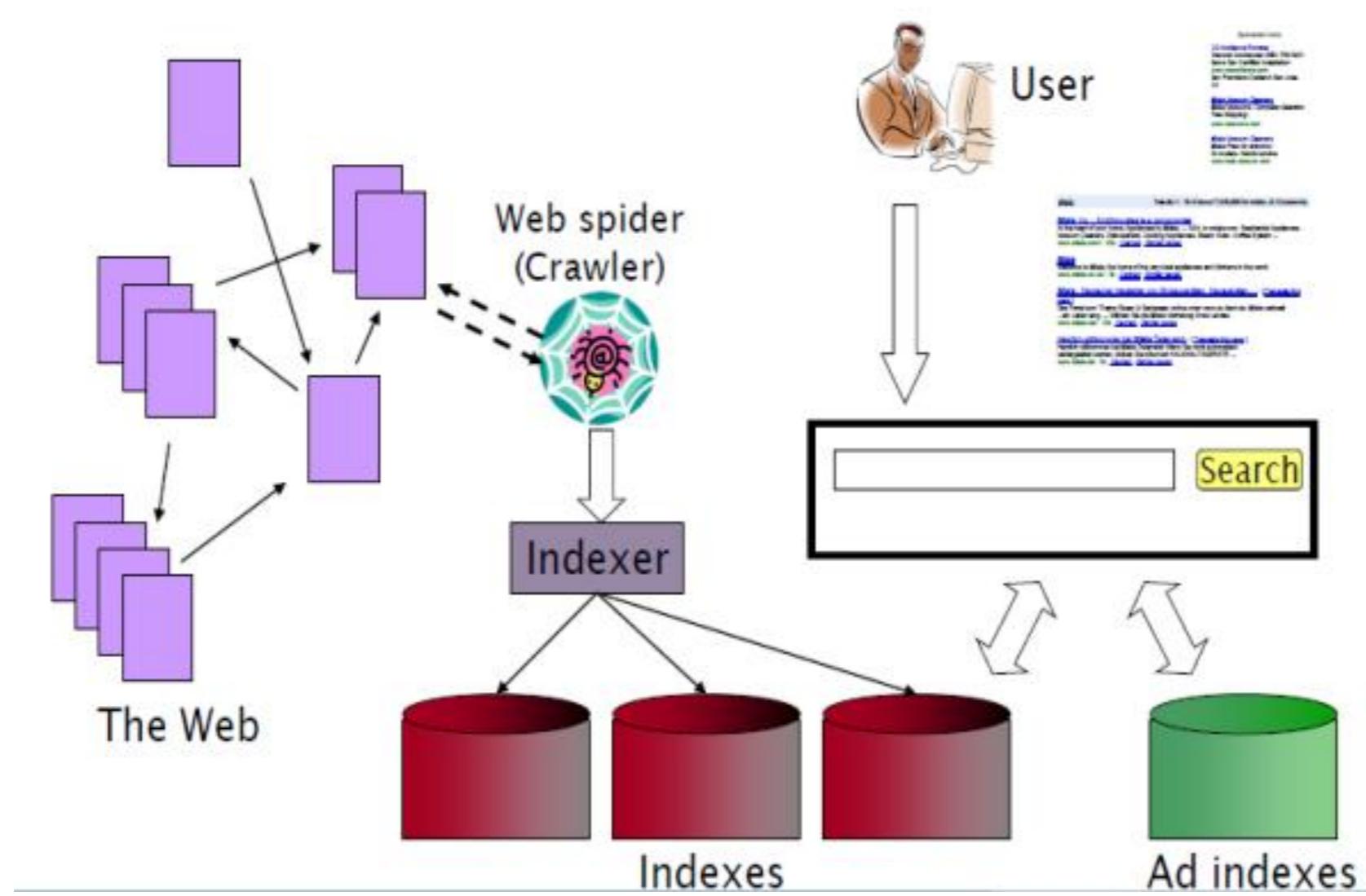
69



## COMMUNITY DRIVEN Search Algorithms

70







## ✓ 2.7 Token Factory: “NovA”

2.7 Token Factory: “**NovA**”

Its forked from:

<https://github.com/airalab/DAO-factory/blob/master/ready-to-work-builders.md>

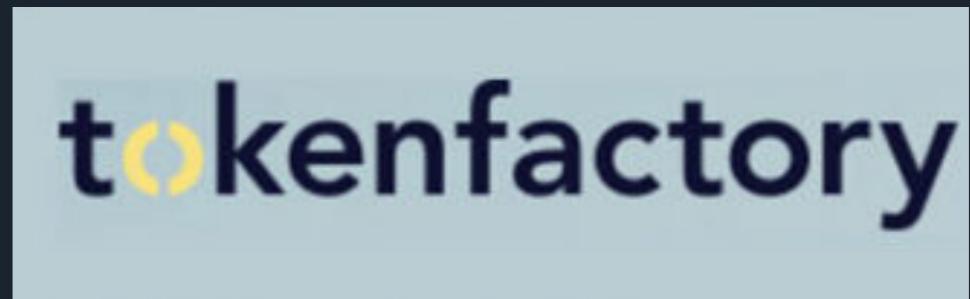
It enables users to **create** their personal types of **tokens** with ease.

A small amount of Gas fees goes to the foundation to support the Project chain.

NovA features a mint and bank system.

It can be mined by earning **rewards** from the factory.

It is distributed to users generating any token from the factory as reward for user participation.



## TOKEN BUILDER EXPRESS FACTORY

73



ERC20 token  
builder



Ether vault contract  
builder



The Shareholder  
Association builder



Liquid democracy  
builder



The Blockchain  
Congress builder



Ambix builder



ERC20 token with  
emission builder



Proxy account  
builder



Crowdfunding builder



Presale builder

## 3.1 EXCHANGE

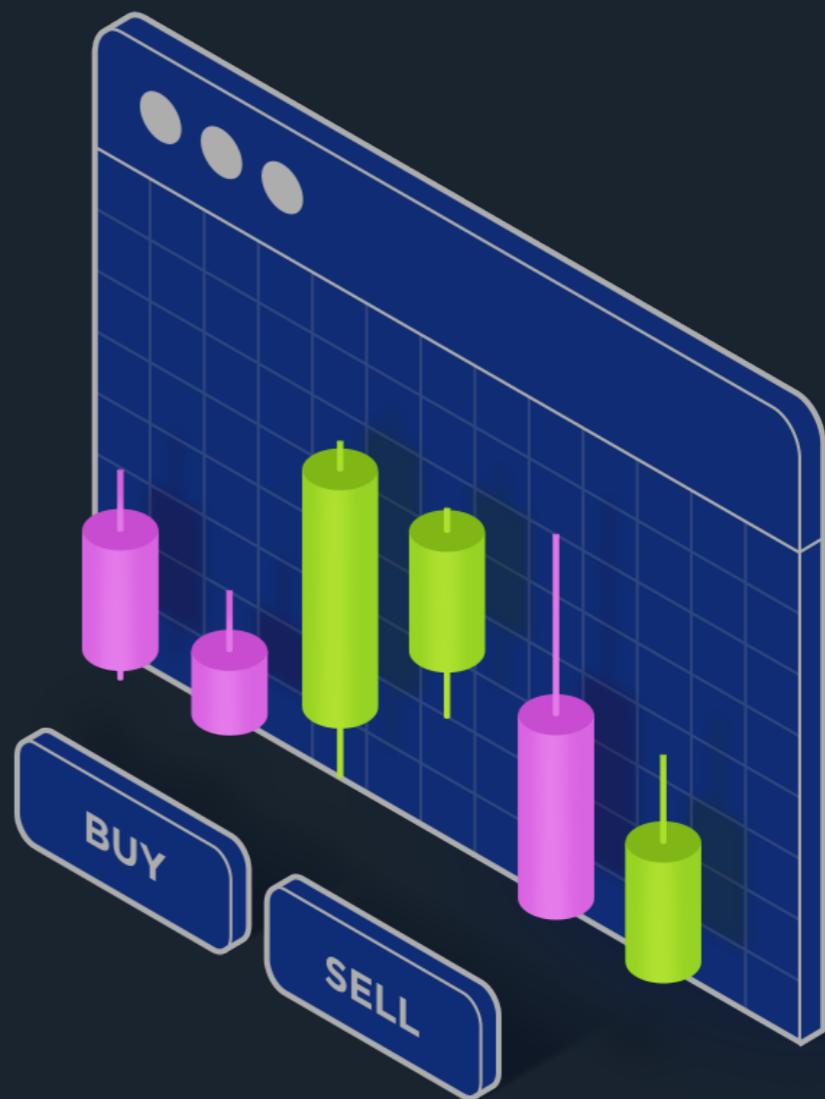


It's a simple DEX, **Decentralised Exchange**, CreditZ tokens such as CreditZ, MatriX and other popular Ethereum tokens can be exchanged peer-to-peer.

The Exchange will feature all CreditZ based tokens such as: *CreditZ, MatriX, Nova, Nexus* and Hard Fork tokens.

It's **open source** code. Users can setup their **personal Exchange** and offer their clients to trade their in house NovA build tokens.

It's decentral peer-to-peer via the **NitrO** Browser Interface.





CENTRALIZED



DECENTRALIZED

EXCHANGE CONTROLS FUNDS

USER CONTROLS FUNDS

NOT ANONYMOUS

ANONYMOUS

HACKS & SERVER DOWNTIME

NO HACKS & SERVER DOWNTIME

1



All orders are sent to a centralized server.

ORDER  
POSTING

2

Which matches all incoming orders at high speed.

ORDER  
MATCHING

3



But the actual funds transfer takes place on the blockchain.

ORDER  
SETTLING

✓ 3.2 CLONE LAB -  
HARD FORK SERIES



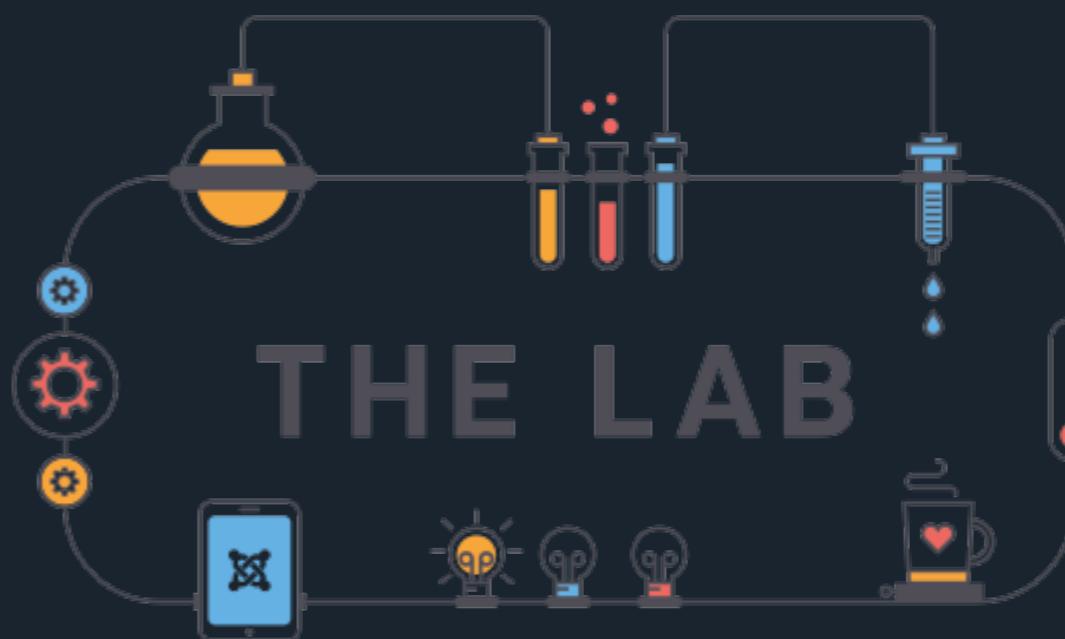
Hard fork Currency derivative tokens.

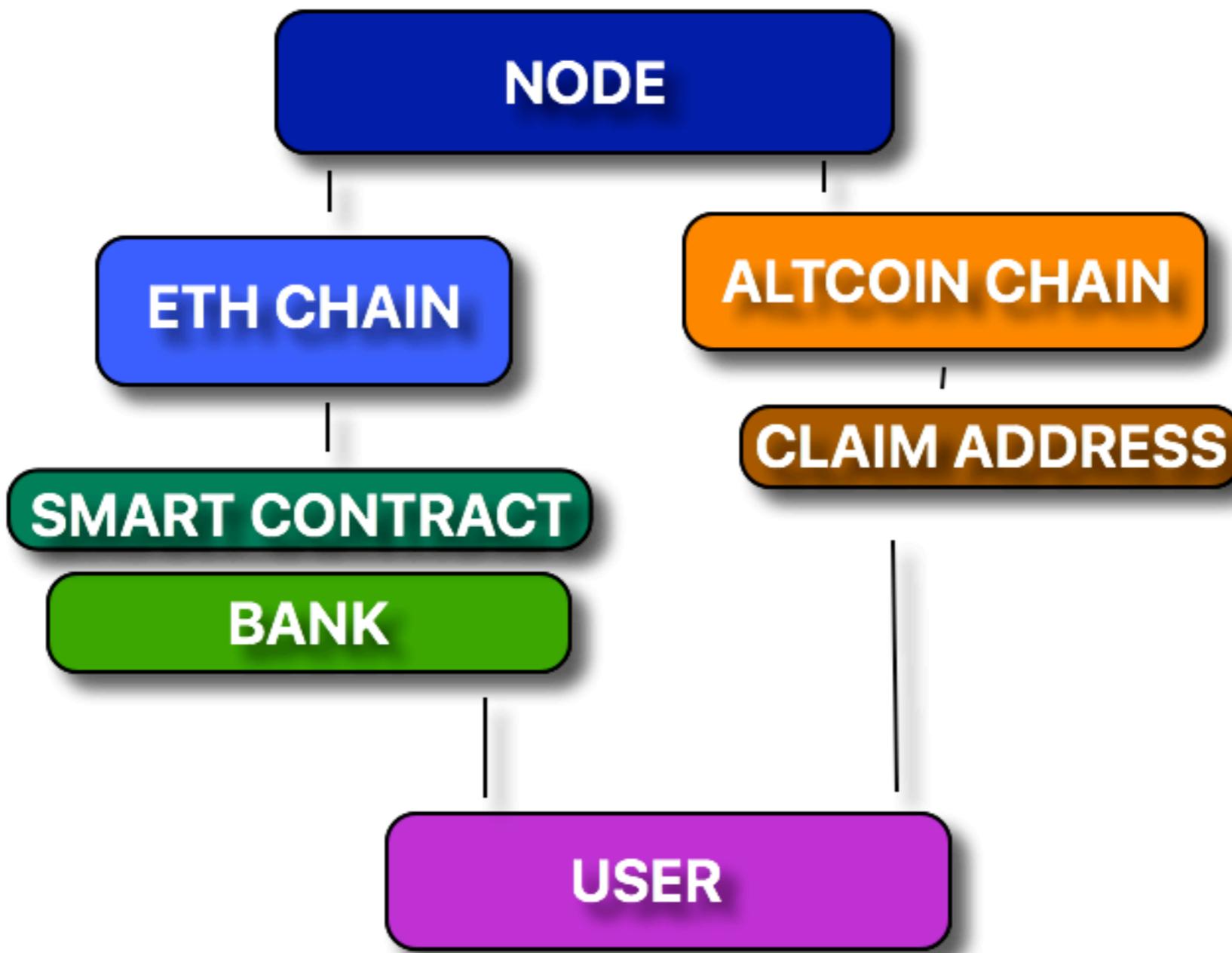
The claim engine is a **cross blockchain** element reading the blockchain to power the claim function.

A node hosts the blockchains to read the transactions on the external blockchain.

The aim is to bring other cryptocurrency users to the **Ethereum ecosystem**.

The claim engine is cross chain and distributes tokens with **Proof of Address**.





USER SENDS MINIMAL AMOUNT OF COIN FROM LONG TERM ADDRESS TO THE ALTCOIN CLAIM ADDRESS.

THE SMART CONTRACT SCANS THE NODE HOSTED ALCOIN BLOCKCHAIN ADDRESS FOR TRANSACTIONS.

IT SCANS AGAINST THE HARD FORK LIST MADE AT TIME OF FORK.  
THE AMOUNT OF ALTCOIN OWNED AT THE TIME OF FORK IS SEND IN 1:1 TO ETHEREUM ADDRESS AS CURRENCY DERIVATIVE TOKEN.

THIS FORK TYPE IS DIFFERENT THAN "BITCOIN CASH" AS DERIVATIVE IS CLAIMED FREE OF CHARGE.

 4.1 BROWSER: “Nitro”

The “Nitro” browser is a software based on the open source “**Chromium**” architecture, a open source clone of the popular **google chrome** browser.  
It’s the main software used to *interact* with web and access web based services.

<https://github.com/chromium/chromium>

Plugin extension and by default:

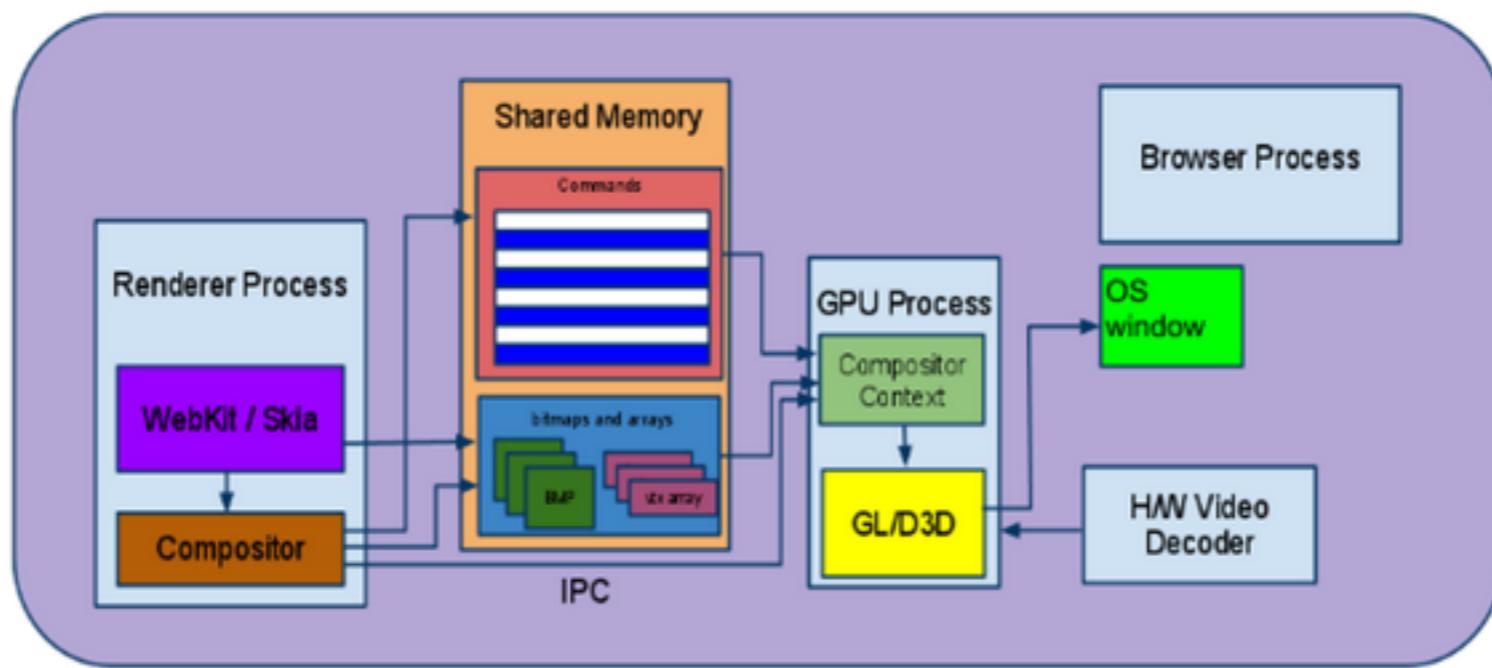
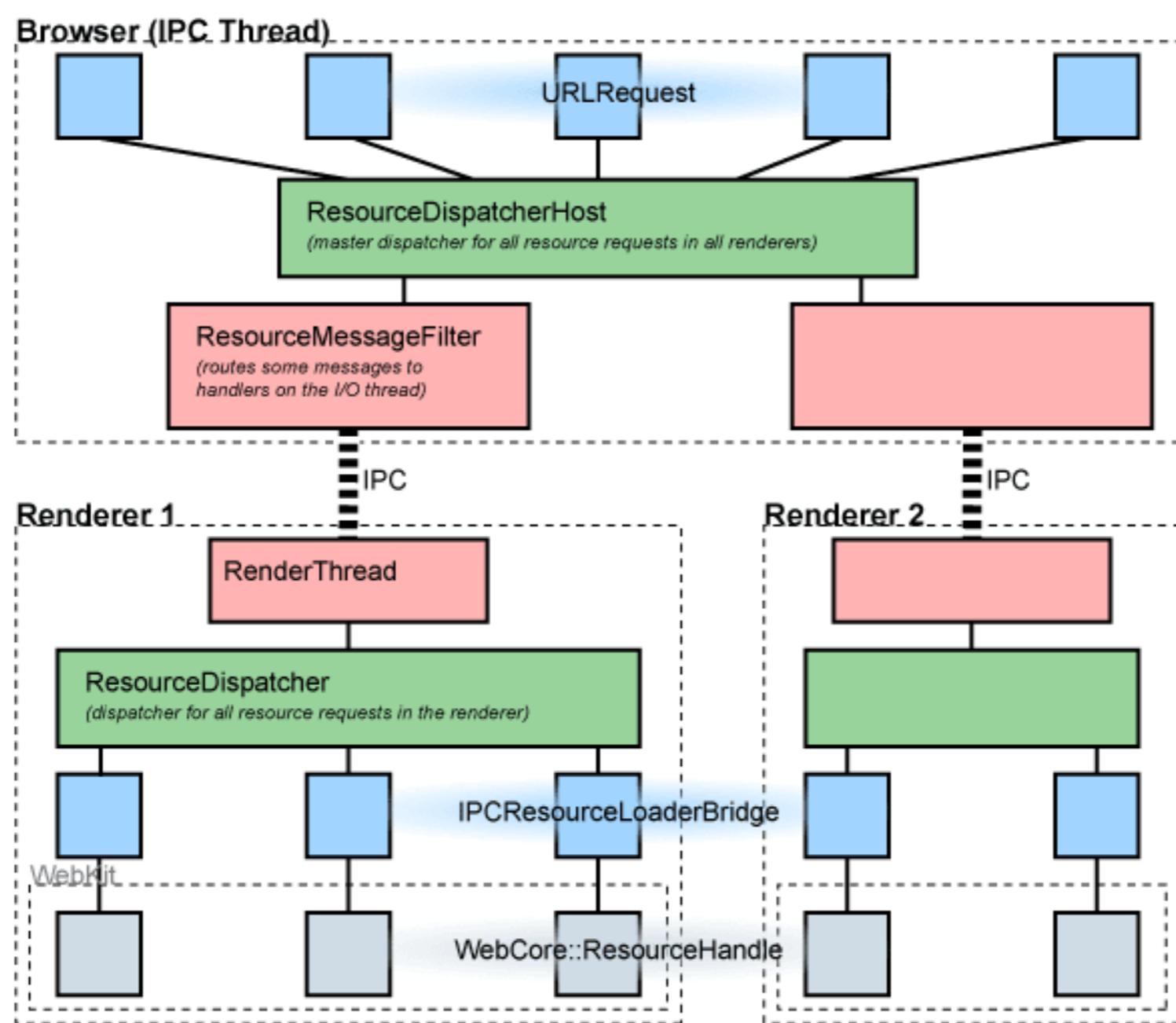
tor  
proxy  
adblock  
meta mask

The blockchain based elements are integrated into the browser:

BANK

EXCHANGE







## 4.2 ALGO TRADING MODULE.



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# ULTIMATE TRADING ROBOT



The trading module is based on modified open source code adding **backtesting** and **algorithmic trading** to the *exchange platform*.

<https://github.com/quantopian/zipline>

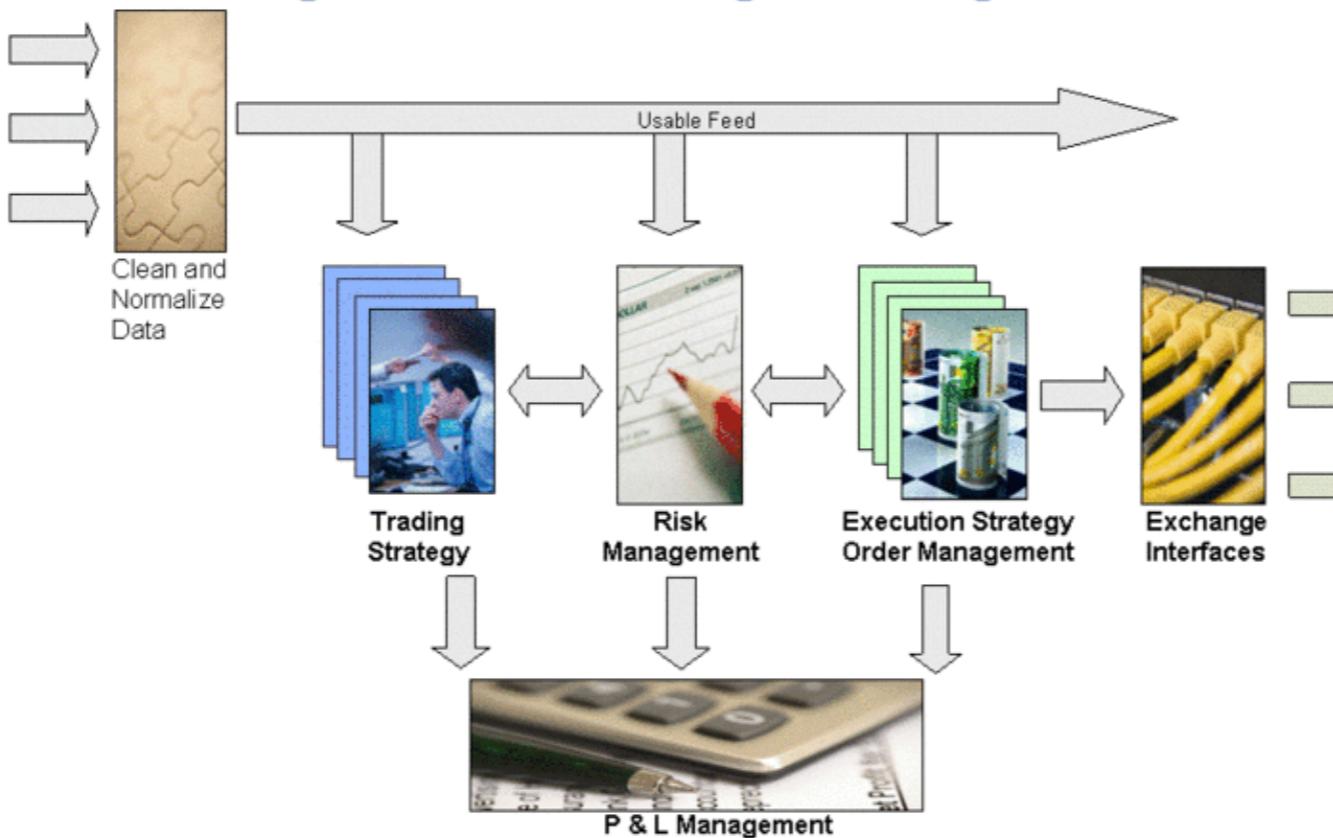
It is a pythonic algorithmic trading library.

It is an event-driven system that supports both *backtesting* and *live-trading*.

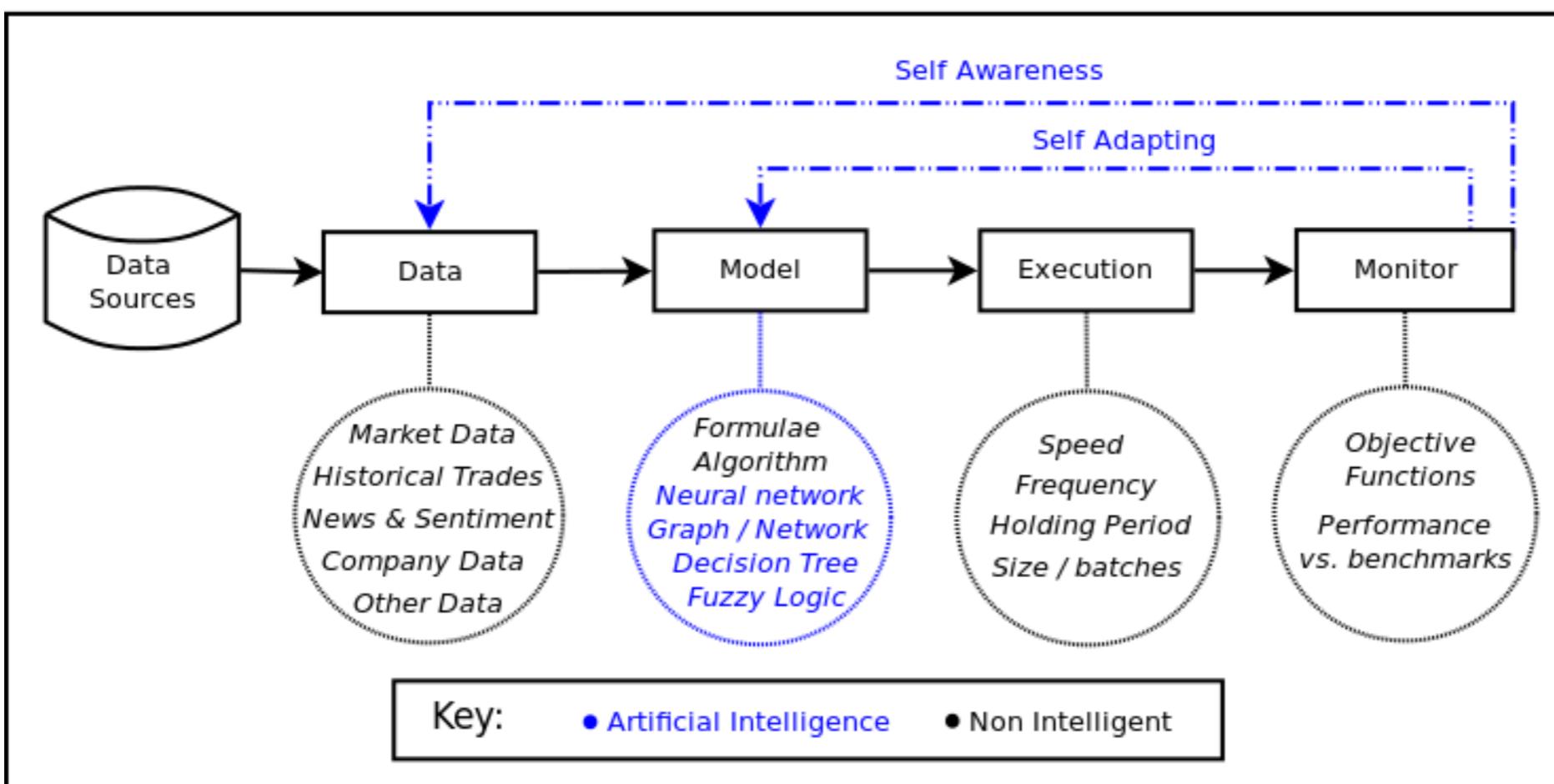
It's used in production as the backtesting and live-trading engine chained with the CreditZ exchange.



## Algorithmic Trading: The Big Picture



## Conceptual Model of Algorithmic Trading



## 4.3 THIRD PARTY ETHEREUM DAPPS



**File sharing and Cloud computing** API will be integrated for users to extend their machine's earning and service potential.

Project integration:

Liquidity, Credit and other financial integrations.

Golem SuperComputer

FileCoin File Sharing

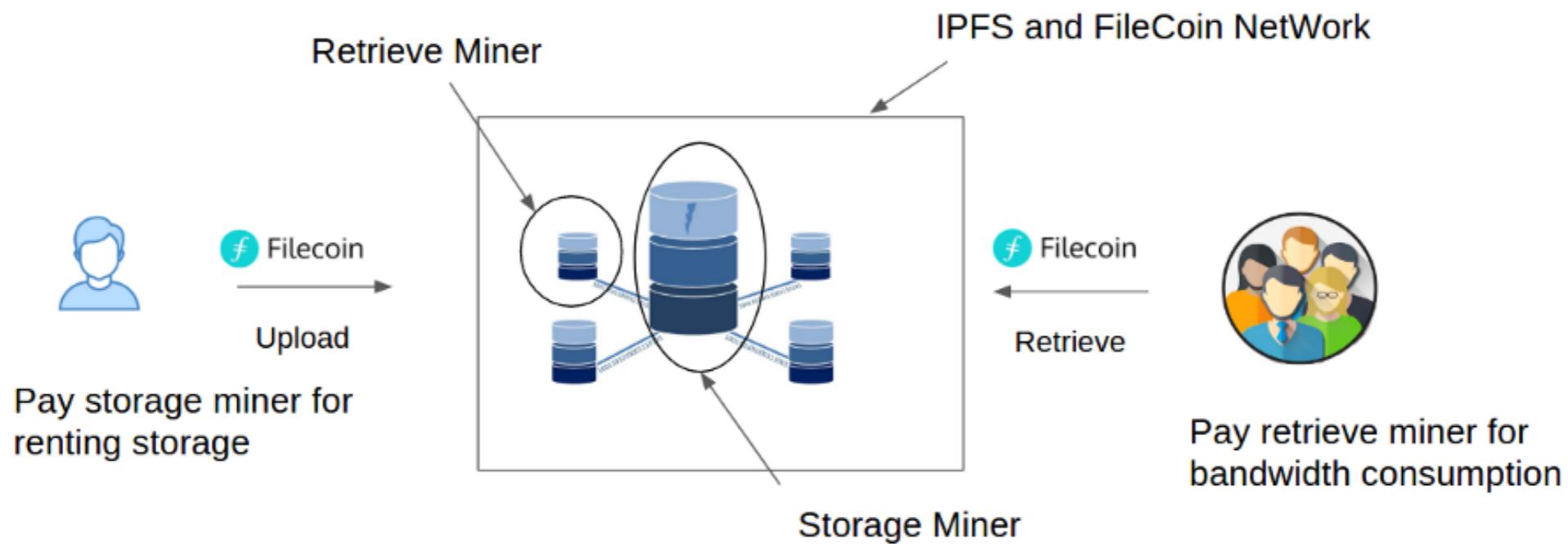
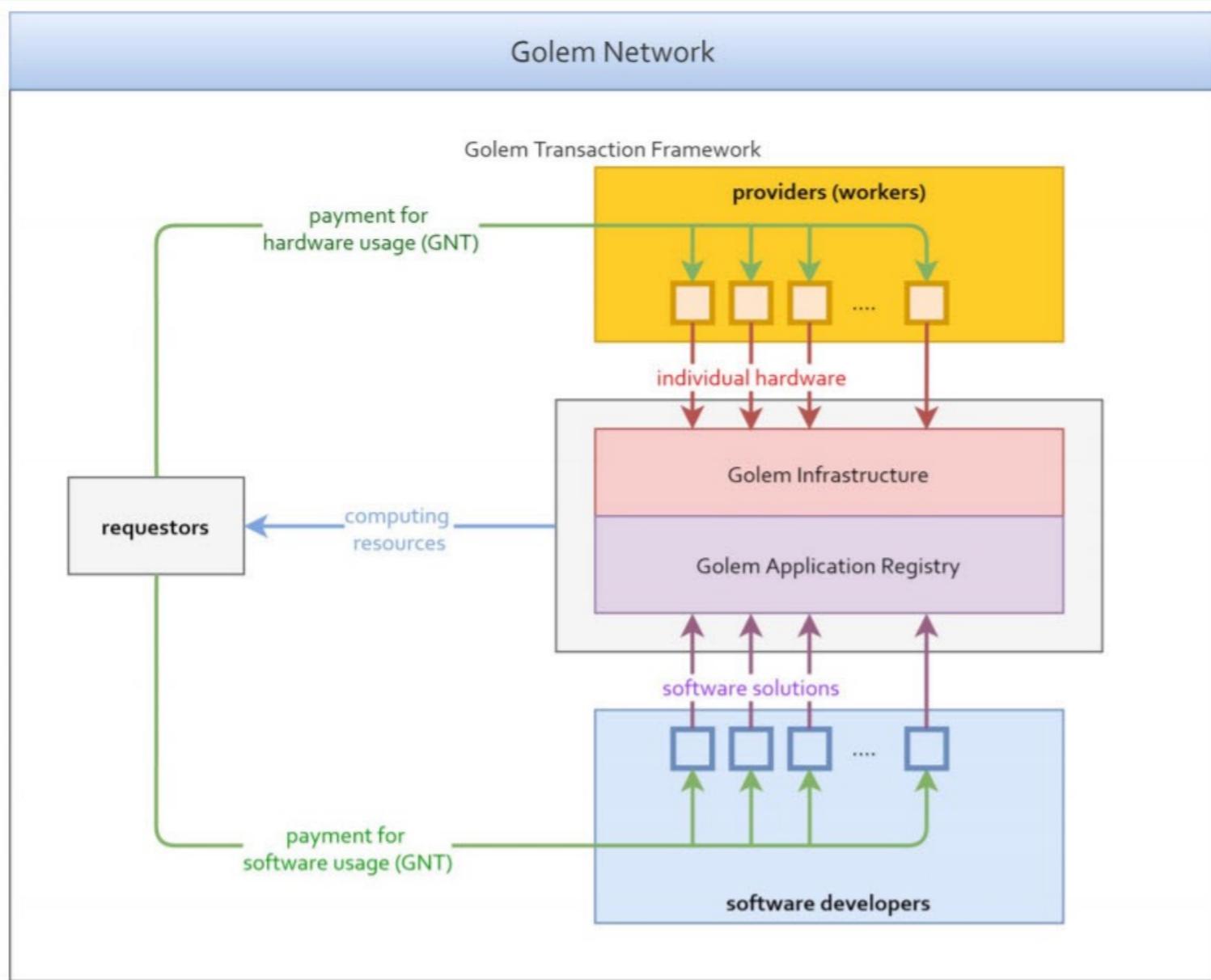
Bancor Liquidity Provider

WeTrust Lending Financial Platform



# WeTrust







## 5.0 AI Project: “GaiA”



84

Artificial intelligence:

the framework of

OPENAI

<https://github.com/openai>

TENSORFLOW

<https://github.com/tensorflow/tensorflow>

with a browser and other app environment as infrastructure.

Same as the browser is **self-hosted**, the Foundations ideology dictates that the AI is also self hosted on users systems.

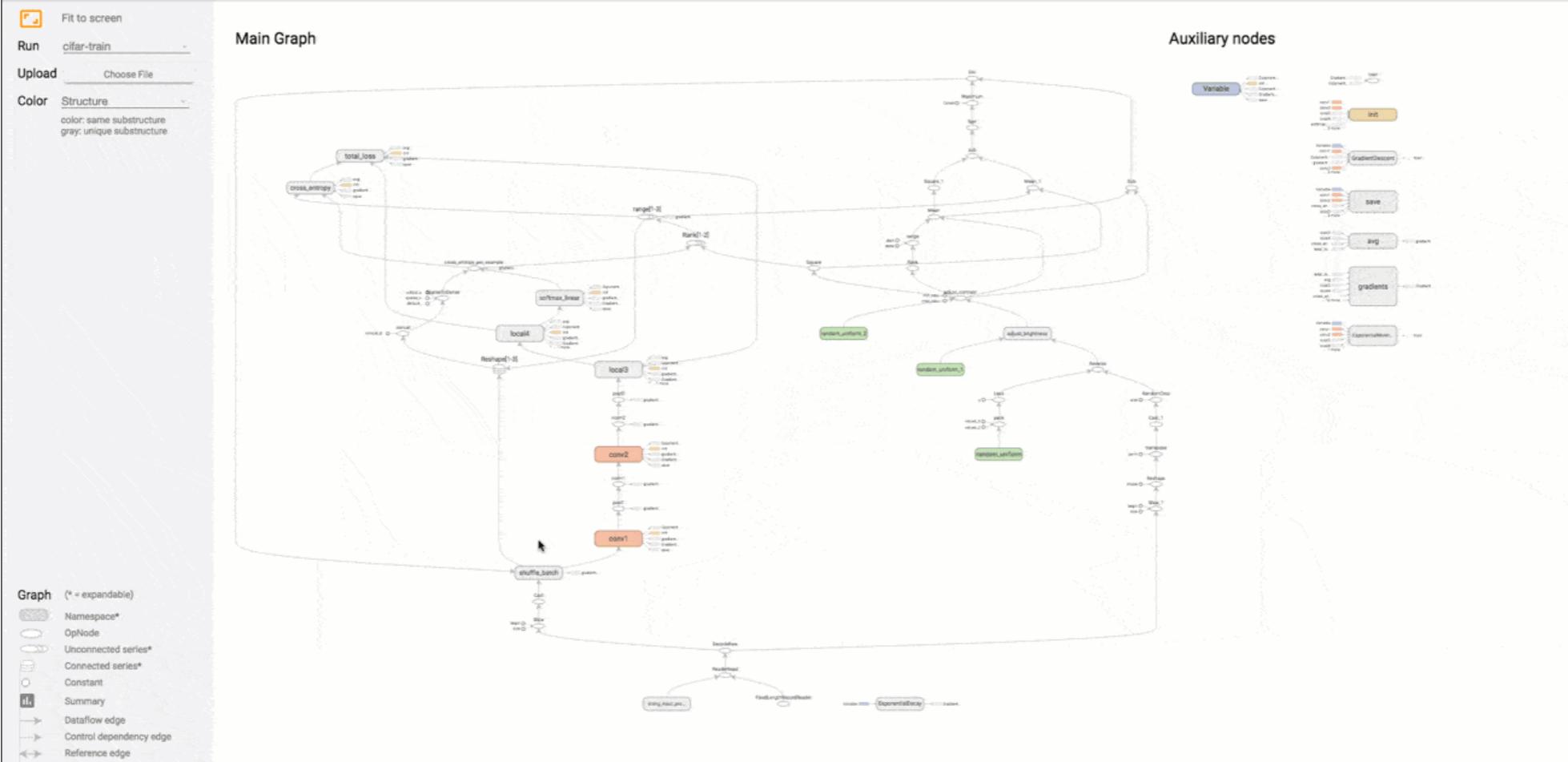
The user is in *full control*.



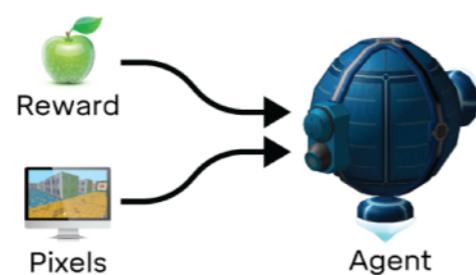
# TensorFlow

HANSON  
ROBOTICS

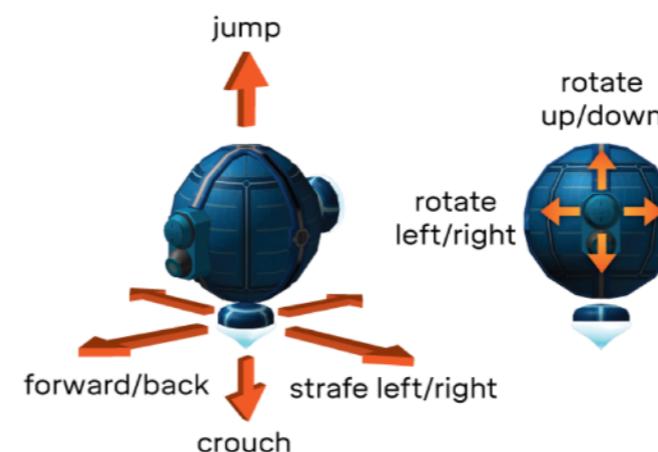
 OpenAI



## Observations



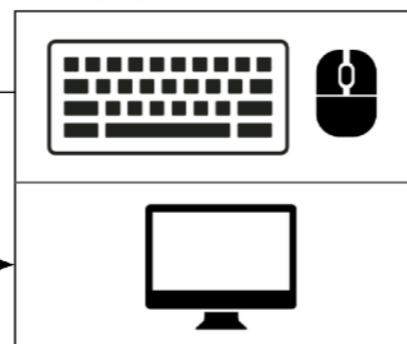
## Actions



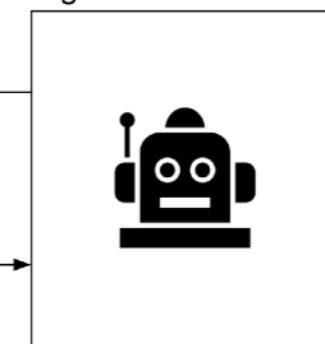
environment



interface



agent





## 6.0 SingularityNet Integration

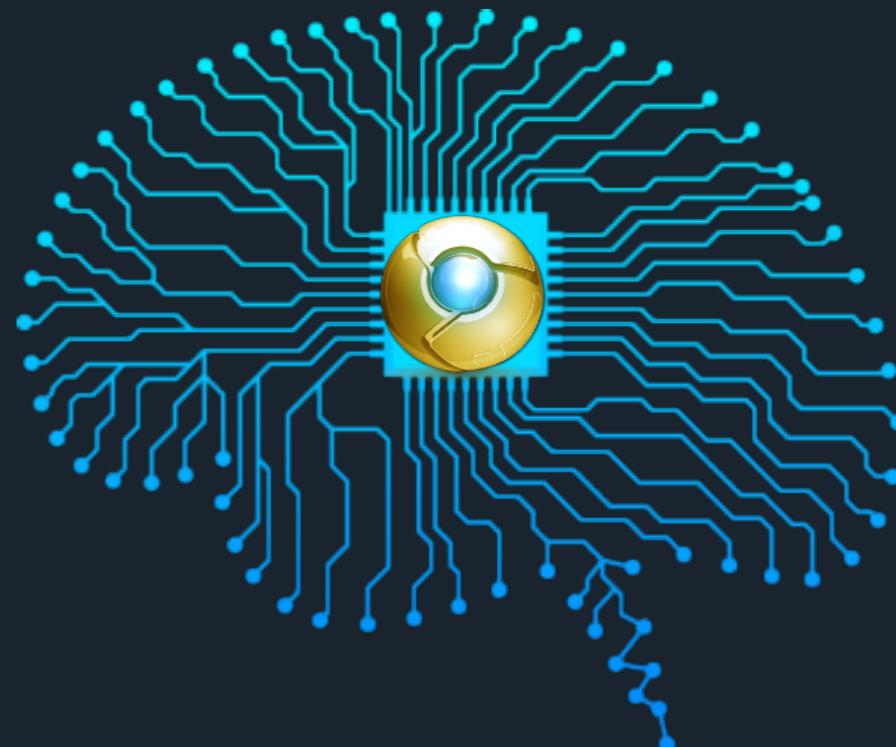
AI to AI service industry.

Global AI Economy to share and exchange **resources**,  
**skillsets**, **data** and **workloads**.

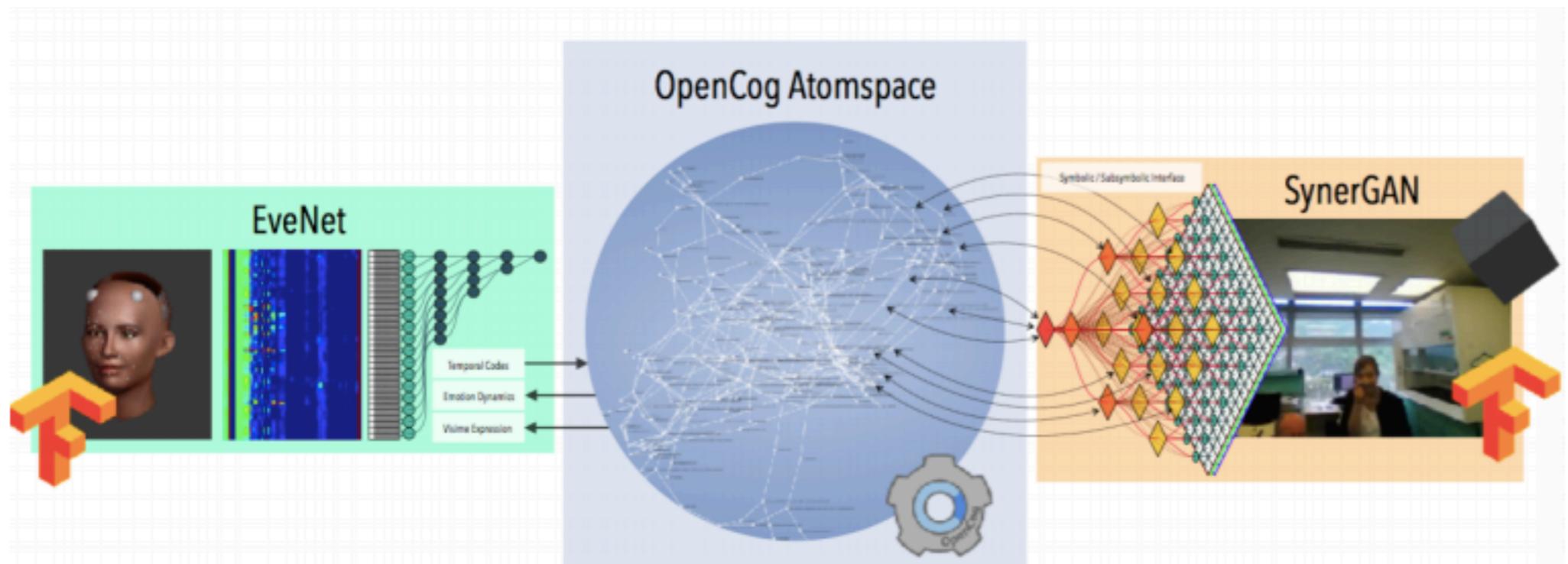
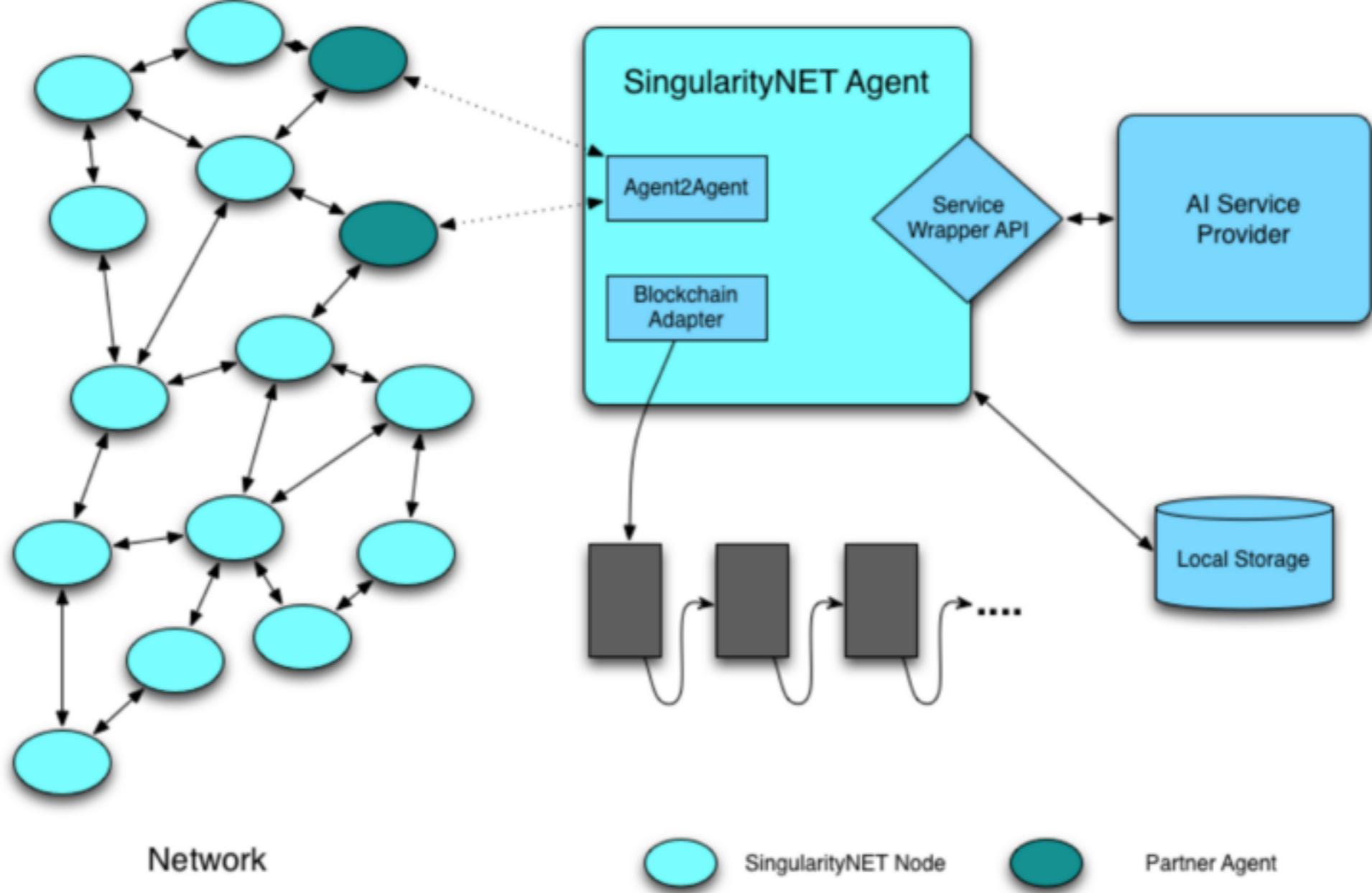
Expanding range of services and collaboration between AI.

Blockchain-based AI Hive Mind “**MindCloud**”.

Creating **prosperity** through AI “mining” or renting machine resources against AIG token rewards.



# SingularityNET



### No communication

There is no way for AI communicate data to each other and coordinate processing. Everything has to be done manually, expensively.



### No AI discovery

There is no way to find AI services, nor any way to judge the quality of an AI service without using it. This creates unnecessary risk.



### Expensive to Use

There are few people who can both create AI, connect it to others, and take it to market. This makes AI too expensive, and too complicated, for most organizations.



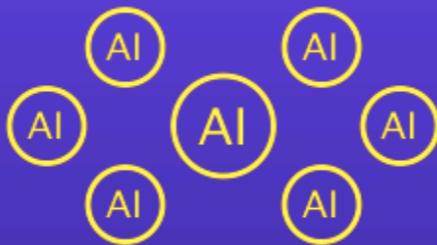
### Communication via AI Wrapping

By wrapping each AI algorithm, we create a simple protocol for exchanging data and coordinating processes between AI, solving the communication problem.



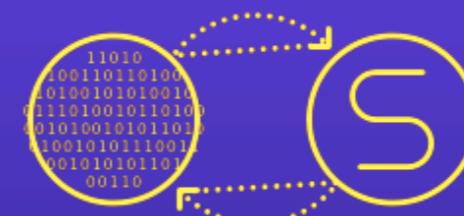
### A Global AI Economy for All

The AI to AI economy takes form on the SingularityNET market, where any AI service can be discovered and purchased.



### Automation in a Box with AI Linking

By making it easy for AI services to be linked together, the SingularityNET market can offer automation-in-a-box at ultra low costs.



### Global Payments

The AGI token lets anyone transact AI services globally, without censorship or exclusion.



### A Motivated Market

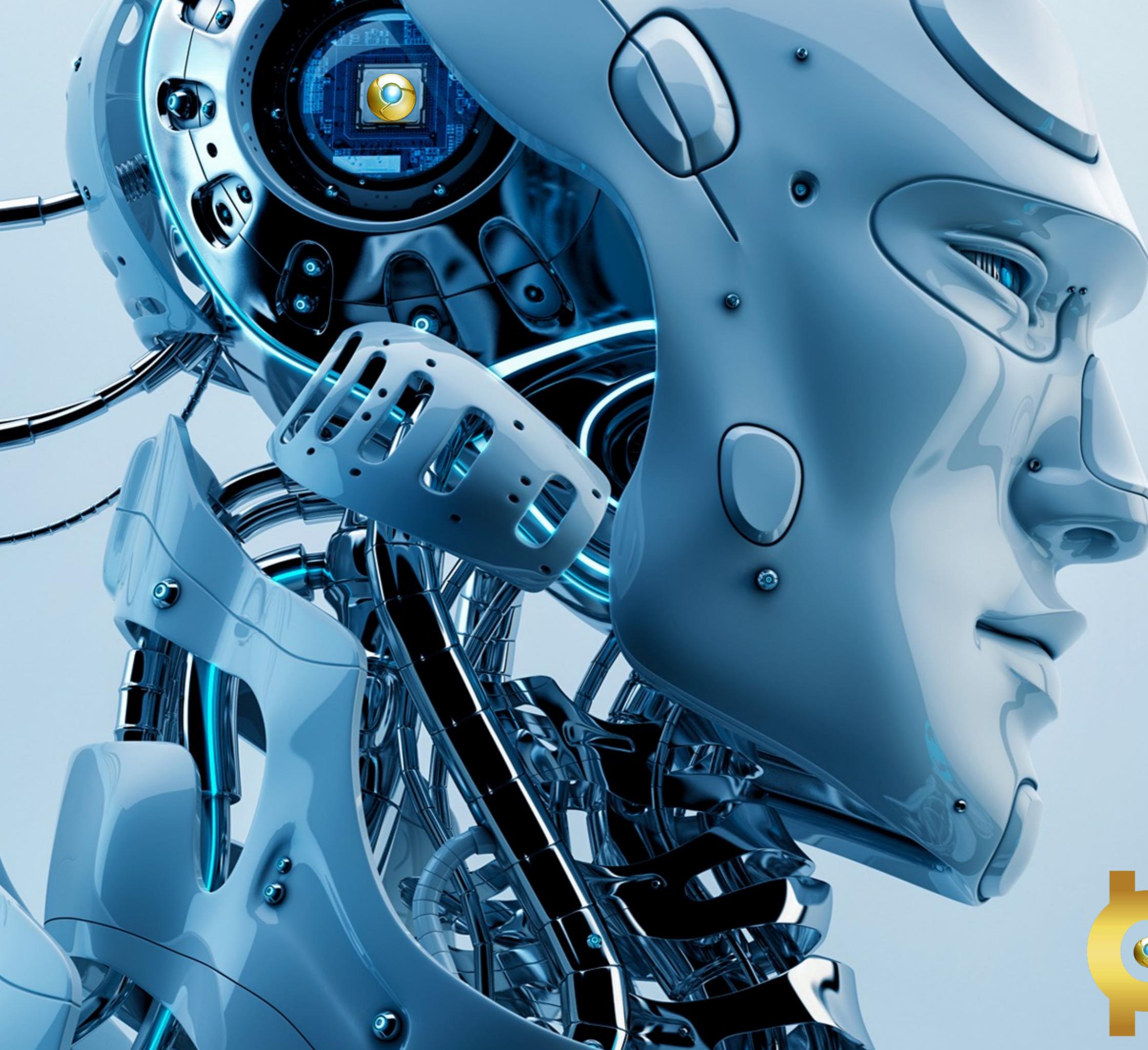
The AGI token incentivizes network participants to help the best AI services get discovered and improve the network.



### An AI to AI Industry

The AGI token makes a global AI to AI microservices industry come to life, allowing organizations to buy processing on demand.





# NETWORK IMPLEMENTATION



The Ethereum network is suited due to its state of the art *technology* and *ecosystem*.

**Privacy, speed** and network of **range of tokenised assets** are the foundation of the CreditZ underlying architecture.

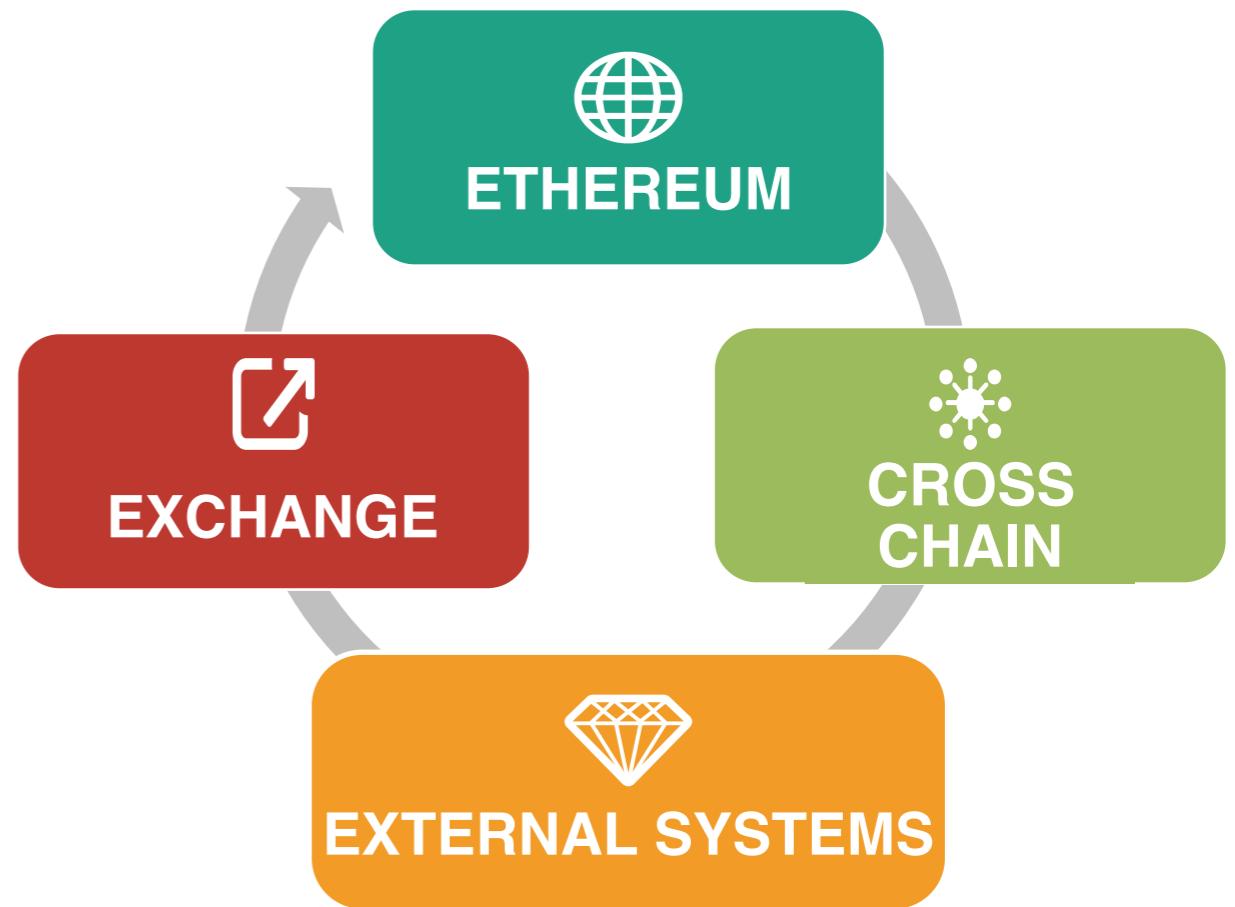
The key is the implementation of third party Ethereum projects and services enhancing the CreditZ network experience.

There is no other platform with more **innovation** and **cutting edge systems** connected on one blockchain or one ecosystem.

It's therefore the obvious choice of most Blockchain businesses.

Today, few people understand the **groundbreaking technology** and monopoly breaking capabilities Ethereum offers to the world.

CreditZ embraces its technology and aims to elevate the ecosystem as a whole.





## EXCHANGE:

The Exchange will feature Ethereum based asset tokens.

With the evolving **tokenisation**, *real life and digital assets* will move to the Ethereum Blockchain.

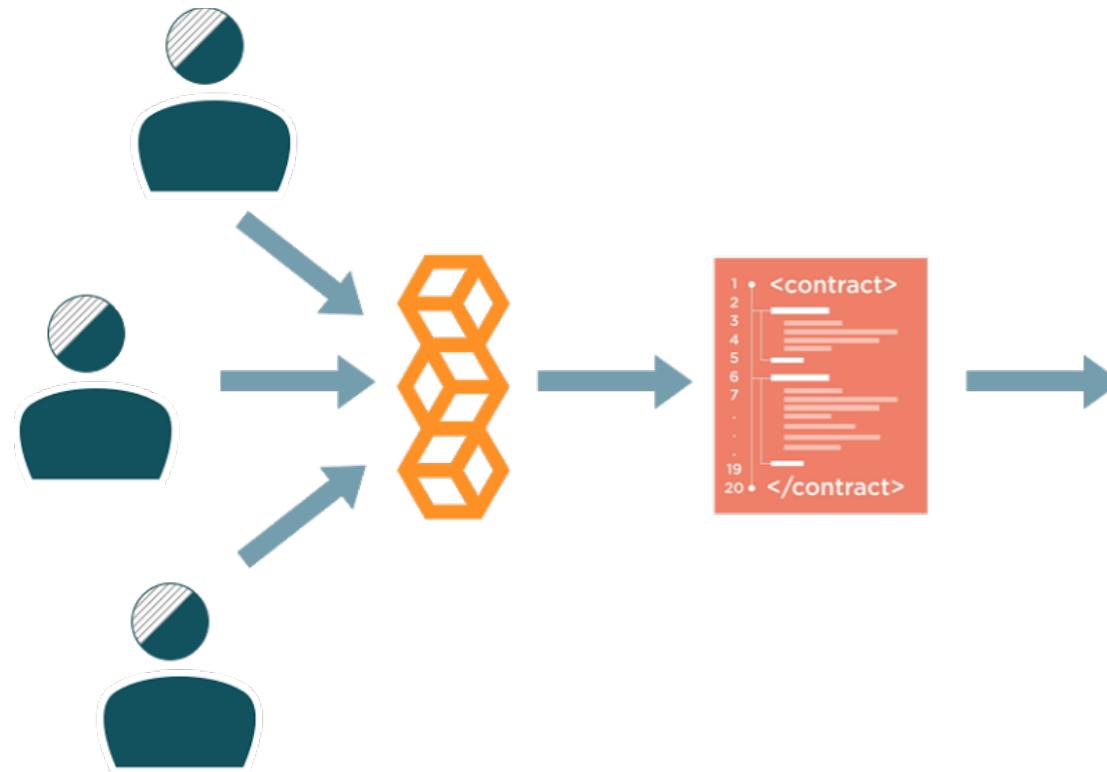
There will be *decreased* need to go through traditional (stock) markets and brokers to *buy and sell assets* as the same asset group exist on the Ethereum ecosystem.

This has **regulative** and **cost advantages**.  
The Exchange will be the market place for the ever expanding number of assets tradable.

Furthermore, The Hard Fork token assets are also implemented into the exchange to trade.

The GAS fees are spend as **incentive** to POS miners processing the smart contract mechanics.



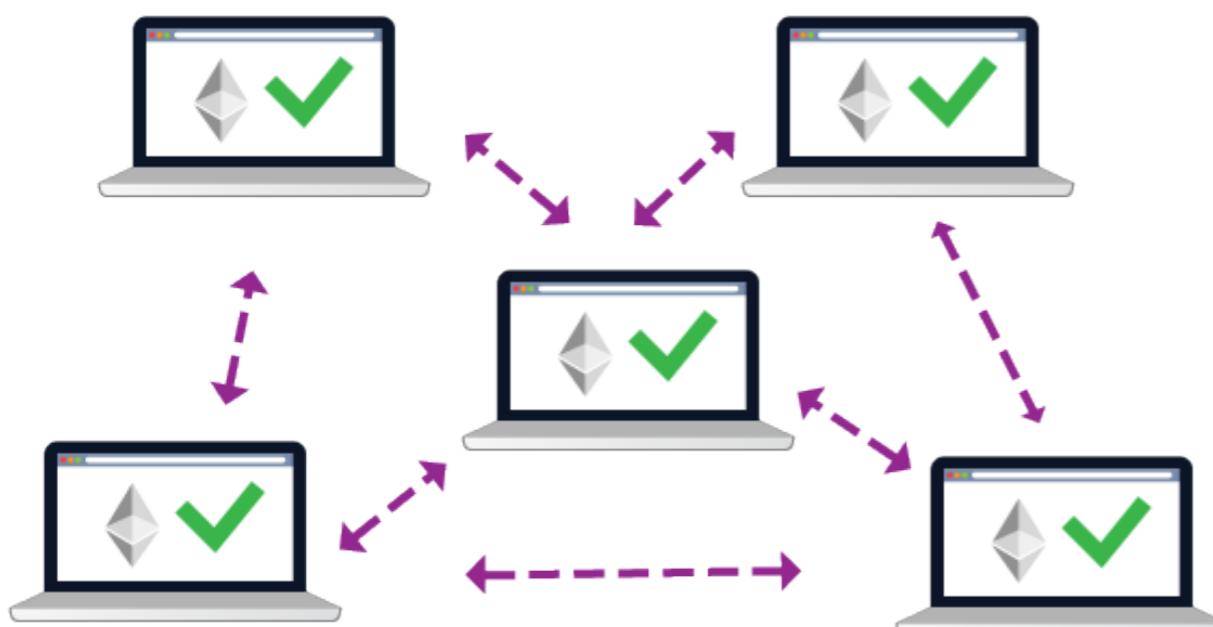


### Cross chain implementation:

The only point of **cross chain** is the *Hard Fork Currency claim system*.

The node will host multiple Blockchains.  
The smart contract will be able to read transaction on another chain creating tokenised Cryptocurrency hard forks.

As example users of Bitcoin holding Bitcoin balance can use the **claim engine** to claim Bitcoin derivative on the Ethereum blockchain, by proving with a Bitcoin chain transaction, the ownership of the address, by sending small amount of Bitcoin to a specific burn address along with Ethereum address information. It's **Proof of address** mechanism.



The Ethereum contract can read the chain and create / distribute Bitcoin derivative to the Ethereum address.

Its a Hard Fork **without cost** for the Bitcoin owner to claim the derivative.

Its a new type of Hard Fork *fusing* the top Altcoins with Ethereum featuring the unique *mint* and *bank* engine.



### External systems:

The browser will act as a *GUI, general user interface*, not just to interact with web, but also *bank and exchange* and other Blockchain apps.

Wrapped around the browser software is the **Artificial intelligence** neural network.

It will act as *assistant, automation and decision making*, interacting with the Blockchain via Personal Computer. The neural network is a Foundation developed network trained in diverse tasks expanding into *Robotics*.

The neural network is alone standing without implementation. It can be installed for free and altered to the users needs.



### Web based systems:

The **MatriX** token is *Blockchain based*, but the distribution is done manually through the Blockchain based Bank app.

Traffic is tracked and audited by the CreditZ team via Web.

The Ad Network, Payment Processor and other web engines are centralised and fully web based.

These systems are web based, due to the Nature of these scripts, it can only be managed in that **manual centralised** fashion.

**SECURITY**



At the end stage, the **user** will be in full control of **security**.

The Foundations base agenda *empowers* the users.

We don't believe in centralised power and **decentralise** the **project** as much as possible.

A compromised system such as website can expose client emails only. The website doesn't hold tokens.

A website **hack** causes **minimal damage**.

Centralised Exchanges are frequently hacked and millions stolen by mediocre hackers.

The CreditZ system architecture and ideology ensures that most systems are **decentralised peer-to-peer**.

The end user itself is responsible for the home systems security.

The CreditZ system can be only hacked by a compromised users Personal Computer.

There is no web based wallet except the third party **Meta mask wallet** used for temporary value movement only, not longterm storage.

The **bank app** is the **vault** designed for longterm token storage.

The system infrastructure is designed with a zero attack point.

On The Web:

CreditZ.org **doesn't** hold Coins and just analyses affiliate traffic.

In case of compromised hosting the users data such as user mail address can be exposed.

The affiliate payout is done manually for fair payout of reward token such as "MatriX".

*Low quality* or "*bot traffic*" will not be rewarded.

The CreditZ team consists of pay per click experts and sending fake and low quality traffic will not be rewarded. All referral traffic is screened manually to high standards.

As the MatriX mint and bank are **blockchain based**, your deposits are never affected.

In the case of temporary compromised hosting, there will be *minimal damage*.

The payment processors pages can be changed to misdirect payments in that compromised phase.

Users are advised to go to the **official website**.

Be aware of potential **phishing schemes**.

No Tokens are held or payed to the website and payed directly to the users addresses making **phishing** a useless endeavour.

The structure makes it a **waste of time** to compromise hosting Security or attempt a phishing scheme with a website clone posing as CreditZ.org.

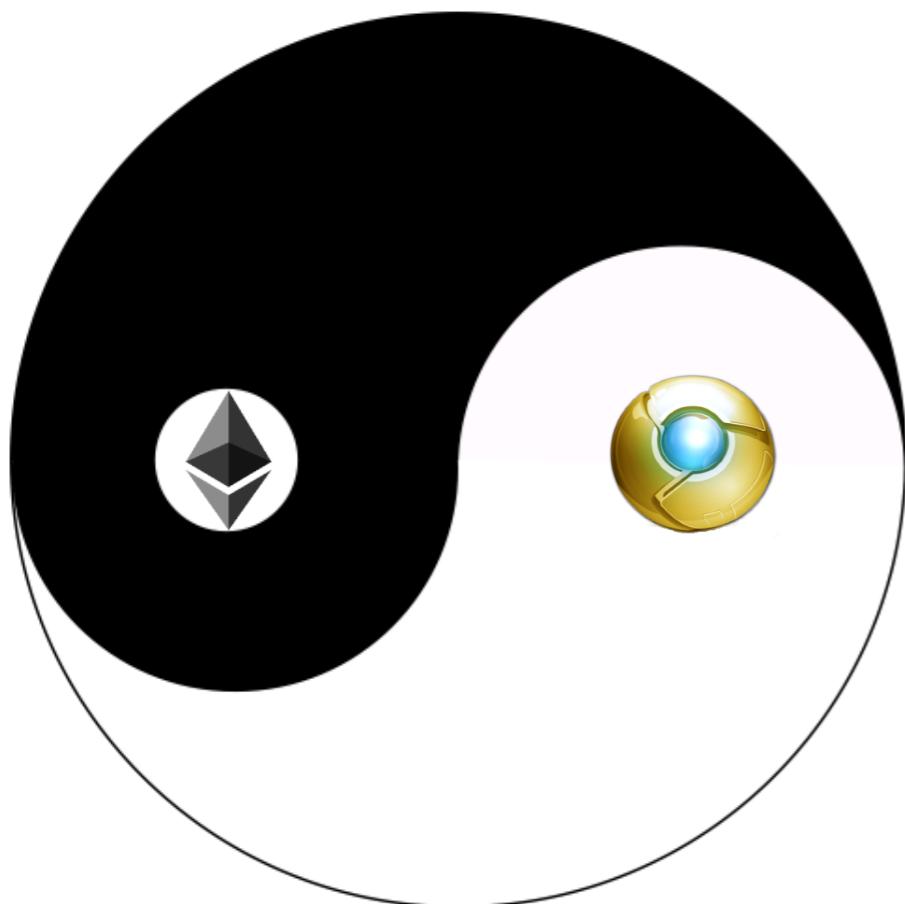
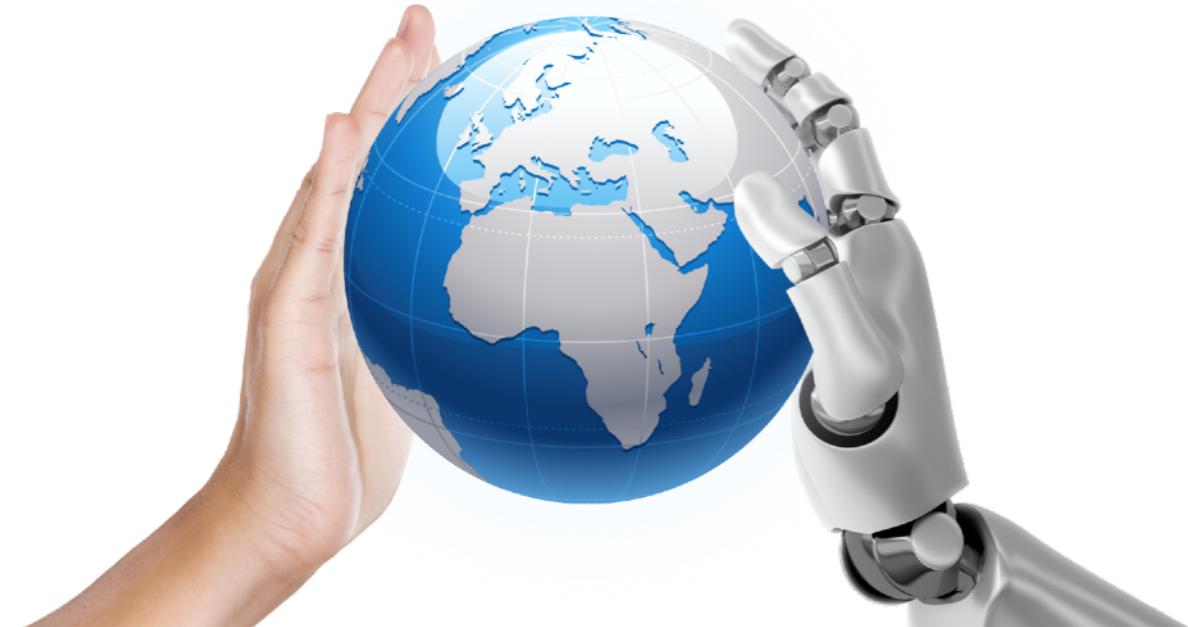
As majority of **systems** are on the **blockchain**, there will be a minimal effect of potential issues.





# MISSION OF CreditZ





The Foundations mission is to **innovate** and **distribute** *new forms of value*, as well as *connecting people directly*, while giving new instruments to interact without middle man.

It's delivering the **best of both worlds**, web and blockchain.

Only a fraction of a percentage is aware of the existence of cryptocurrencies and its **endless opportunities**.

Furthermore, the *poorest people* don't have access to *basic bank accounts* and *financial instruments*.

There is also a threshold and minimum capital needed to access these instruments.

Wealthy individuals have the *advantage* and access leaving the rest of the population behind.

The **fees** and **regulation cutting** into the **margins** and stopping the creation of prosperity.

Trading on the stock market requires *government regulation* and middleman taking *brokerage fees*.

Other Exchanges require identification and are target of *hacks* and *theft*.

The **running cost** of these companies reflect in **higher fees**, lowering the profit and convenience of the end user.

The CreditZ Foundations goal is to **raise awareness** and **adoption** of tokenised Cryptocurrencies, assets and projects.

It's an **alternative** to a Fiat based **banking system** and the concept of **federal reserve mint**.

Furthermore, it gives an alternative to regulated stock trading and its regulatory inconvenience.

Many people don't have identification or can't access markets due to regulation and fear of **taxation control**.

In many countries there is a *investment tax* making it impossible to trade and profit.

The CreditZ exchange is **beyond** these systems existing in the Ethereum Blockchain cloud.

The Foundation exists on ethereum only there is **no regulation** possible in similar fashion as Bitcoin only has local restrictions if a Bitcoin business is connected to fiat banking system.

All users are **anonym** there is vital **no central server** and no regulation enforceable as the essential project features will be software based and hosted on users private personal computers.

As the Foundation is a Blockchain based faceless collective it can't be shut down, destroyed or suppressed.



The web hosted systems such as: Matrix, Ad networks, Payment Processor are partially on regulatory ground.

Facit:

It is giving the users the ultimate **power and freedom**.

The second goal is harnessing the **innovation** of the *Ethereum Blockchain*.

We embrace the competition and integrate other Ethereum projects into the Desktop software **without profit** gain.

This gives users access to features such as file sharing, cloud computing and other cutting edge innovation currently developed on the Blockchain.

It's all about **helping the poor** to earn with there PC, cutting the profit of monopolies and let the **people power** the network.

In order to spread the word, CreditZ goes back and utilised the power of the multi-level matrix.

Multi-level marketing has been proven to work for products and other services. The user is incentivised to spread and recruit others growing the community.

Its merely a way of **decentralising** the **promotion** of the project.

Many times MLM is abused to profit from overpriced products.

In the case of CreditZ it's a way of *distributing reward value* in exchange for quality traffic and recruitment of other affiliates.

As MatriX token has a fixed mint.

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Its value will be distributed throughout the affiliate network based on a point system rewarding *clicks, time spend* and *signups* as well as the traffic reward of the recruit in the **downline**. Monopolies have advertisement power and high volume of funding.

The CreditZ platform's aim is to execute **guerrilla marketing** through incentivised publicity.

The Foundation aims to disrupt monopolies through marketing and **alternate technology**. It's aimed at the peer to peer user-base.

Monopolies are the biggest threat to small businesses and the economy. Forcing overpriced products. A **people powered network** can deliver the *same service or product* for a fraction of the cost.

We, the people, love Ethereum and see the network and its products **essential** for a *wide spectrum of the population*.

It's believed that Blockchain and specially Ethereum projects will be used by the majority, specially in the *business sector*.

Our mission is to **embrace this technology** and to break monopolies in *finance and tech sector*.

The third goal is the adoption of **decentralised artificial intelligence** in the spirit of Elon Musk.

The dangers of AI will turn into benefit, if *people* have access to decentralised deep learning machines available to a low income and non-tech savvy userbase.

AI can be the **utopian dream** pushing humanity forward.  
It is without doubt the next big thing effecting every *job and all economies*.

The **cost free access** is key to help lift the economically struggling population out of poverty without financial strain.

**AI** is and will be key for a **prosperous society**.

The CreditZ Foundation will adapt to **counter** the upcoming **AI singularity** by creating a hive mind AI community by the owners running local machines.

A singularity is a realistic possibility when users adopt AI products from a single AI cloud.

Educating and bracing the population for the coming AI tech wave, **giving the keys directly to the end user**, is the mission and fate of the Foundation.

# CreditZ TOKEN



## A MISSION Of Transformation

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The CreditZ token has a **unique mining** and **mint technology**. Its unique security features stand out as **unbreakable** and **indestructible**.

It gives an **alternative** option to the **proof of stake** Ethereum protocol.

The CreditZ earned is subjected to compound interest.

Furthermore, every Hard Fork connected on the exchange will feature a CreditZ deposit option via the bank app.

The system will **cause** users to **deposit** and **tie up CreditZ** as investment to earn mining interest as alternative to POW/POS systems.

This will cause a user generated **scarcity**, because CreditZ tokens are **tied up** as deposits and not available for trade.

The supply from the mint is limited to 525000 tokens per year total eclipsing to 31.5 million in approximately 60 years from launch.

The Year **2077**.



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Its infinity supply model fuels the interest systems continuously, however the supply volume is *very slow* creating a **scarcity**.

The more token systems are launched, the more users will take advantage of the CreditZ deposit function.

The branding of CreditZ in the Exchange will *fuel the trading volume* as demand to buy and sell will depend on the total user base and CreditZ deposit volume.

If there is a **low** amount of **deposit** of CreditZ at the bank app or Hard fork systems, the users **revenue** earned will be **larger**, same as mining rewards with low amount of mining machines online.

This will *incentivise* the user to purchase CreditZ and deposit the earned CreditZ or Altcoin derivative rewards into the bank app vault.

Furthermore, the AI neural networks are trained to code unique **algorithmic** trading code.

It increases the trading volume and demand for CreditZ and its hard fork Altcoin derivatives.

As deep learning machines don't have access to citizenship and fiat, **AI** will **rely** on **Cryptocurrencies**.

CreditZ aims to be the primary Currency for *AI to AI* and *AI to human* value exchange.

Humans want to be prosperous so do robots.

A scenario can be an **AI** with the desire to **purchase a robotic body**

to move in the real world or purchase **datasets / workload** from other AI useful to expand their functionality via SingularityNet.

As the deep learning machines will advance, its neural networks are trained to **utilise** the **CreditZ** platform.

It increases the volume of AI traders and its core function to earn profits via the CreditZ platform.

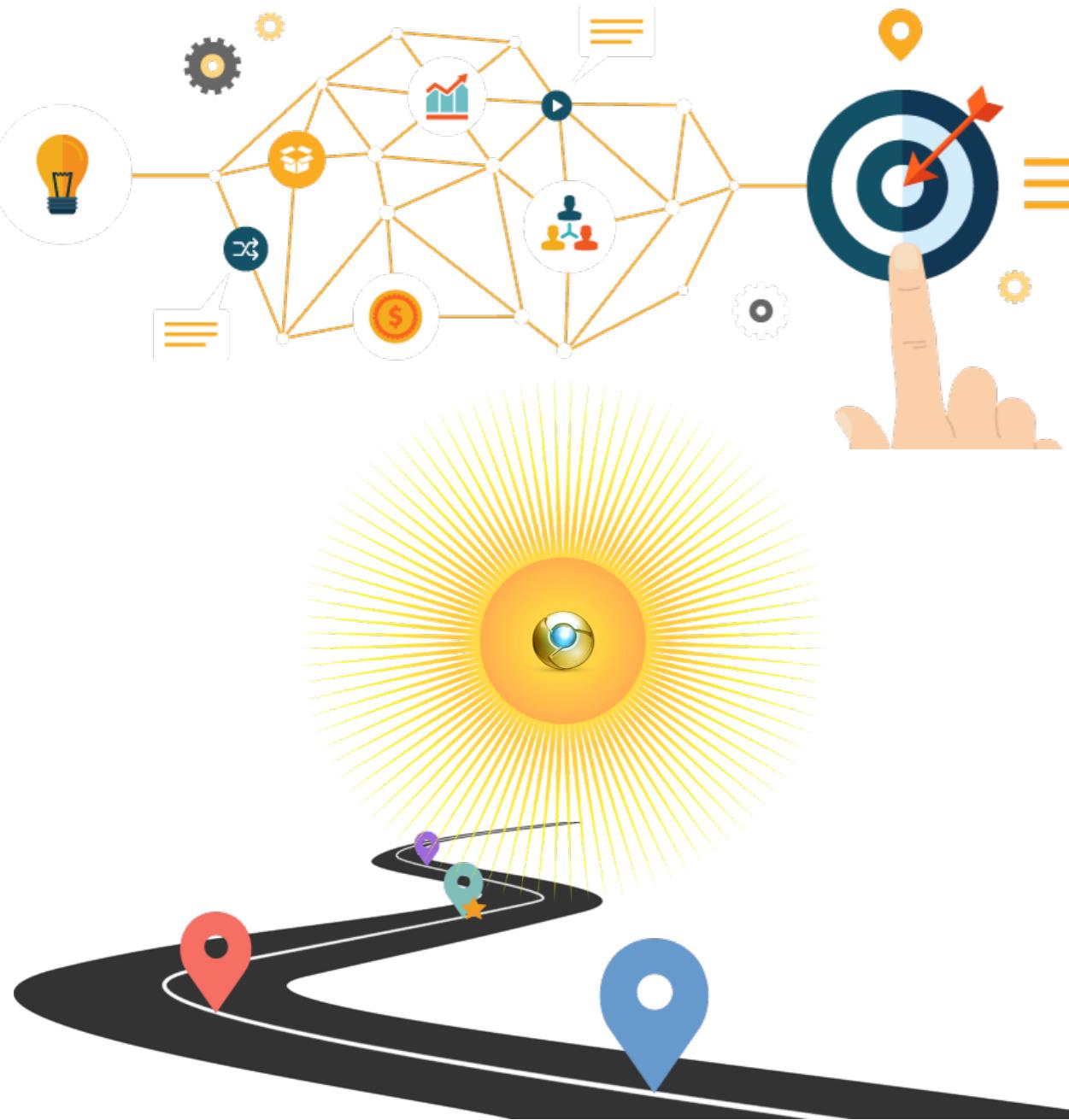
That will *ensure the popularity* and *shortage* of the CreditZ token.

As the CreditZ Foundation is **non profit**, the very small trading fees will be used to increase the Core AI brain intelligence for the benefit of the end user.

The more trading volume the faster the development of the deep learning engine and *spectrum of abilities*.

# ROADMAP





The roadmap is designed in 4 major steps and its subsets.

There is **no ICO** token sale available, as it lowers the integrity of the project.

Many ICO offers will not fulfil its promise and investors can experience disappointment.

As there is *no set value* of the project, the development will rely on its user base of the CreditZ infrastructure to generate value, fuelling the code development and the future products.

The project is *community financed* with a flexible budget. The products are build and managed by a **dedicated, passionate and permanent team**.

Many ICO's will deliver product years after collection of funding, if at all.

The CreditZ Foundation will release gradual and **steady upgrades** on the spot, according to funding and collected token volume.

It's an ideologically **motivated project** without fixed timeline. An increased funding volume will be used to advance the code in shorter period of time.

After the above steps, there will be a continues improvement on the Exchange in terms of **integration** of *liquidity providers* and Credit Providers.

On the browser level there will be an continues **integration** of *third party Ethereum projects*, such as file sharing, cloud computing and other projects aiming to increase prosperity and functionality.

On the AI level there will be **continues improvements** of the neural networks.

The team will train the Core AI.

It starts with trading on the CreditZ exchange to stock trading and other platforms.

There is a continues training to develop the AI into a functional **general use Assistant** being able to *perform* and *automate* its users daily tasks.

Marketing, communication, games and the training to drive, fly and walk will be developed as well.

The end vision will be a fully functional AI being able to manage web through browser and remote controlled *evolving robotic bodies* connected via the desktop interface.

The funding for the 3 above ongoing projects will come from minimal exchange fees generated on the exchange and the

percentage collected on the mint level.

You can **support the project** by simply using its products.

There are **no ICO tokens** for sale and **no fundraisers**.

By collecting and depositing CreditZ and by performing buy sell actions you *the user fuel* the research and *development*.

The CreditZ Foundation will be able to deliver ongoing improvements and **innovations free of cost** for the advancement of society.

The Foundation develops coding in an unspecific Order, according to community demand and executive decision.

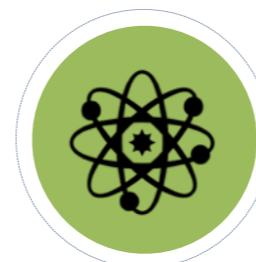
## TOKEN BASE CODE

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**1.1 MINT ENGINE: “CreditZ”**



**1.2 TRIGGER**



**2.1 BANK**



# WEB & TOKEN SERIES

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2.2 AFFILIATE TOKEN: “MatriX”



2.3 FOUNDATION TOKEN: “NexuS”



2.4 AD NETWORK



2.5 PAYMENT PROCESSOR



2.6 WEB ENGINES & PLATFORMS



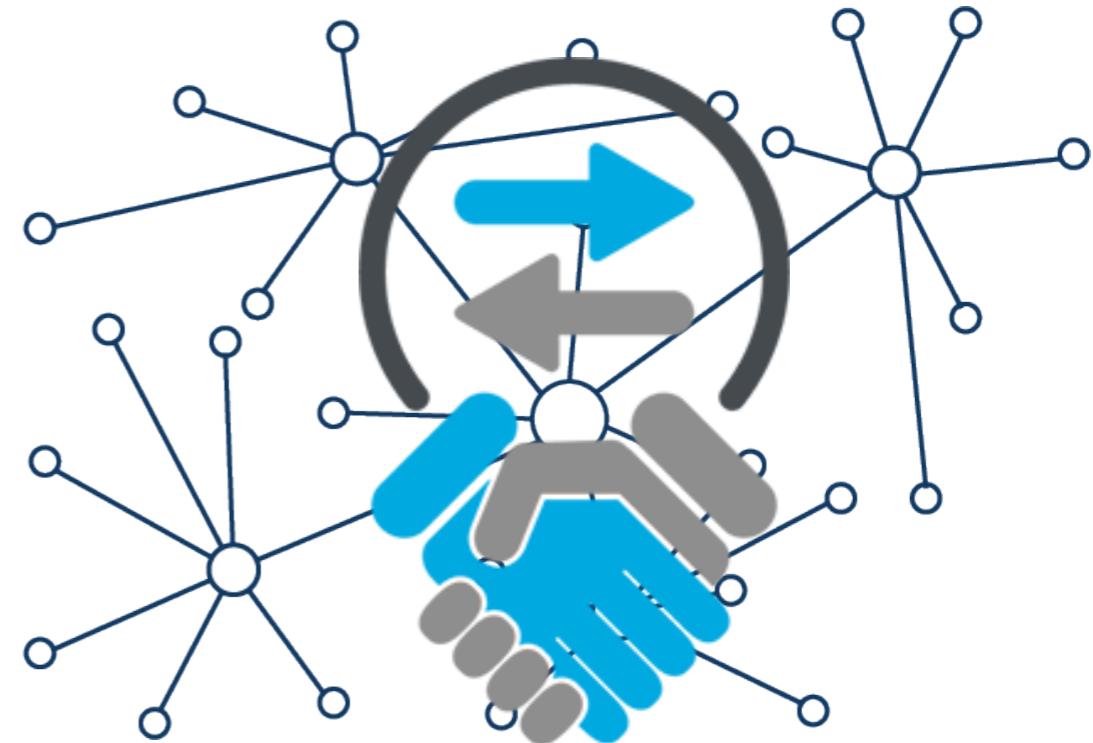
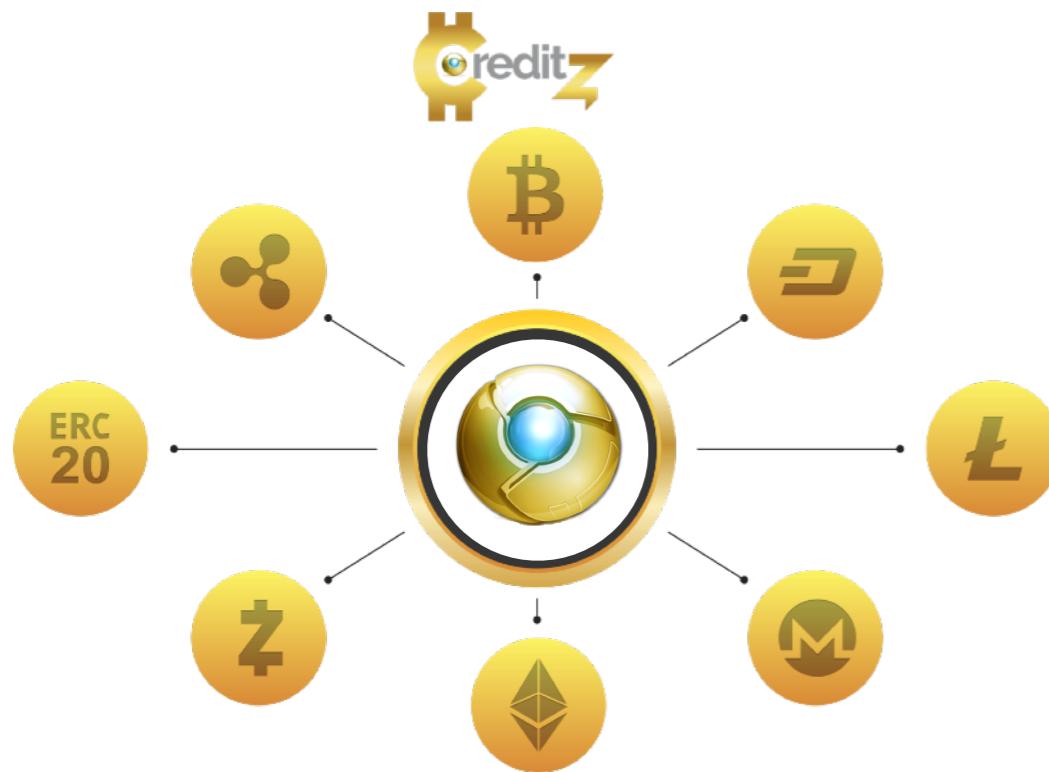
2.7 TOKEN FACTORY: “NovA”



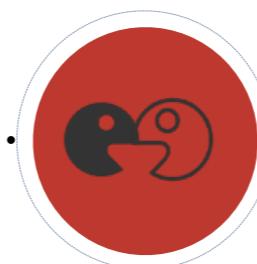
# EXCHANGE

111

## 3.1 DEX - DECENTRAL EXCHANGE



## 3.2 CLONE LAB - HARD FORK SERIES



# DESKTOP

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## 4.2 ALGO TRADING MODULE



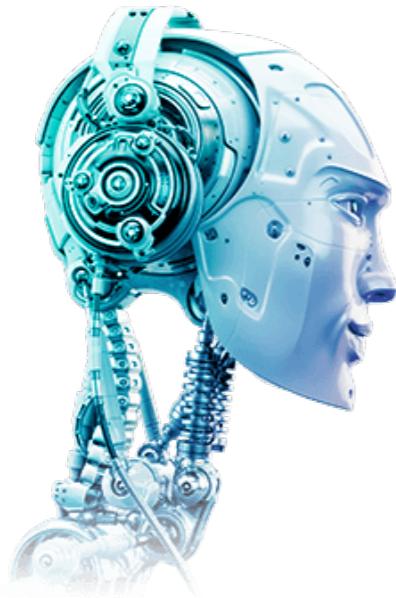
## 4.1 BROWSER: “NitrO”



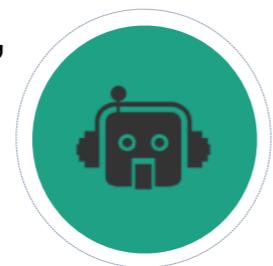
## 4.3 THIRD PARTY ETHEREUM DAPPS

# AI & SingularityNet

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5.0 AI Project: “GaiA”



6.0 SingularityNet Integration



Singularity Net



H A N S O N  
R O B O T I C S

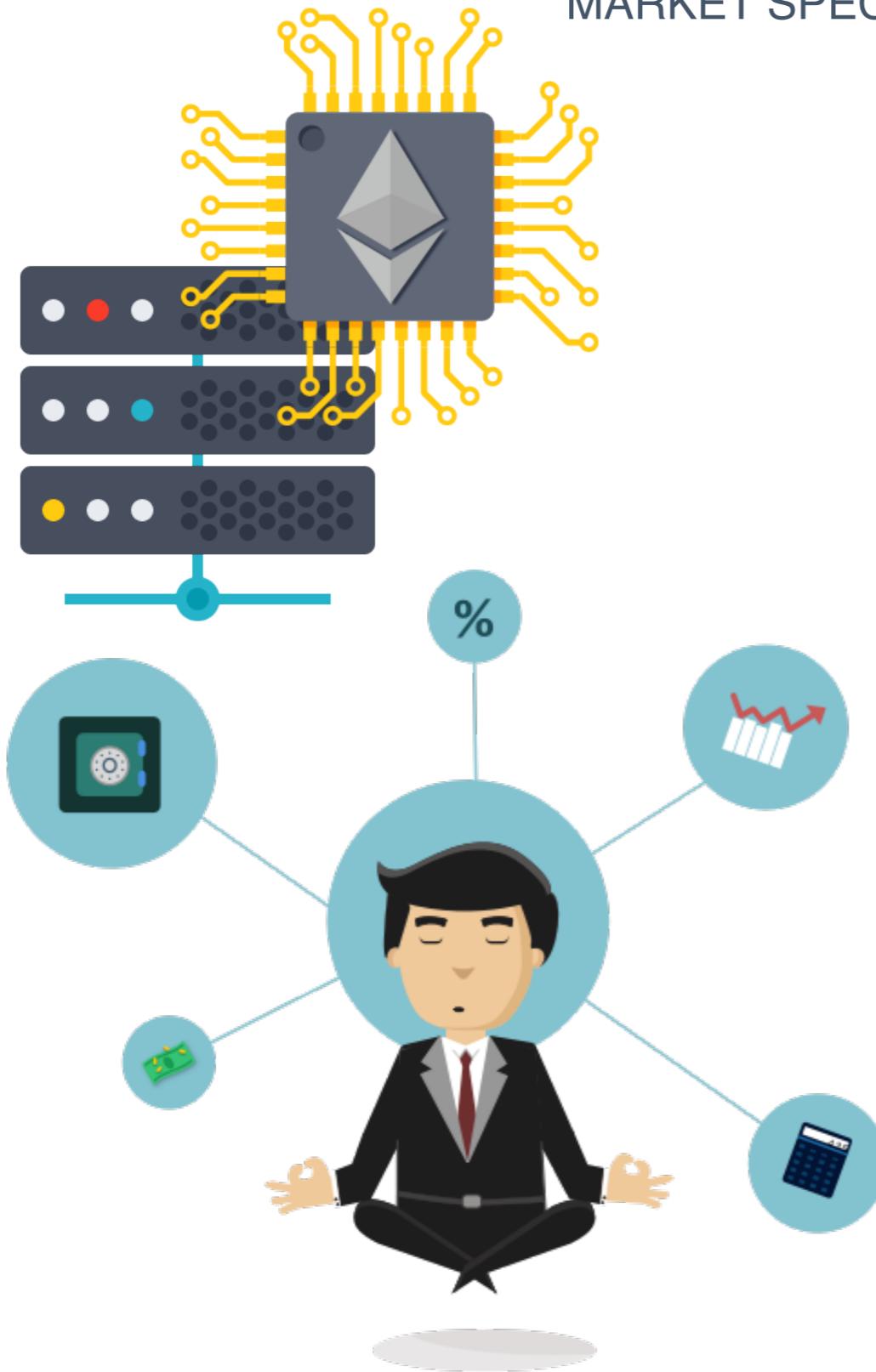
# USE CASES



5:60  
Business Strategy

23:35:60

## MARKET SPECTRUM Crossing Platforms



The platform attracts at first *Cryptocurrency collectors* with aim of *purchasing currency* at its **infant state** to gain **tremendous future profit**.

Short and longterm traders moving from high fee, high risk centralised exchanges to CreditZ, as all major Ethereum tokens are available.

Cryptocurrency **miners**, currently mining with hardware ( POW ) or coin **stakers** ( POS ), may switch to the CreditZ bank app system to earn **dynamic interest mining rewards**.

Existing Ethereum holders staking Ether in there wallet may deposit ETH into bank app to earn CreditZ. As there is no open wallet on running pc and ethereum is offline locked into the blockchain based **vault**, the **security and better rewards** will be main driving force.

Existing Altcoin owners such as Bitcoin, Ethereum, Litecoin ( increasing portfolio ) will love to use the Hard Fork claim engine to receive Altcoin derivative at **no cost** to own an Ethereum based derivative, tradable on the exchange.

These Altcoin derivatives can be *deposited and mined* same way CreditZ reward is earned. The user can earn Altcoin derivative with CreditZ deposits as well.

As **mainstream assets** getting **tokenised**, we will see a trend moving wall street assets to the Blockchain.

It gives day traders and brokers a **cost effective** way of exchanging value.

The web based Adnetwork will serve as a token based alternative to Adwords and similar systems, but with the *difference* of **MatriX** affiliate benefits.

The payment gateway is a basic way to sell online and **process coin payments**. Users can **pay** each other directly **instantly without confirmation**.

Anyone using a browser on there desktop may switch to the NitrO browser due to *same functionality*

and *plugin* compatibility as Google chrome browser, but with added **Blockchain innovations**.

The browser has increased **anonymity** and **blocked ads** by default.

The access of CreditZ platform is integrated for convenience and **peer-to-peer security**.

The users in need of a *functional easy to install* artificial intelligence on there local machine is a slowly increasing trend becoming increasingly essential.

Users leveraging the trained decision making and algorithmic trading to create **stable wealth** is one use case.

The additional functionality is *entertainment, automation* of daily tasks, web based tasks such as marketing and communication.

The final use case will be usage of **robotic bodies** supporting physical tasks such as household management.

Business owners on a shoestring budget are able to train and perfect the AI to run there physical and digital business **without central control** and **startup costs**.

## SingularityNet Integration:

The network will have access to **hive mind AI**. Through the AIG token network AI collaborate with other AI in the network to *share diverse work through subcontracting* and exchange workloads between each other.

SingularNet and Its **AGI Token** is the first **AI to AI** currency.

The project **GaiA** gives the user a standard neural network *pre-trained* and *unique*.

The SingularityNet gives the users, with simple hardware, the ability to trade AI services for AGI token.

The users will be able also to “*mine*” AIG token through renting Computer resources.

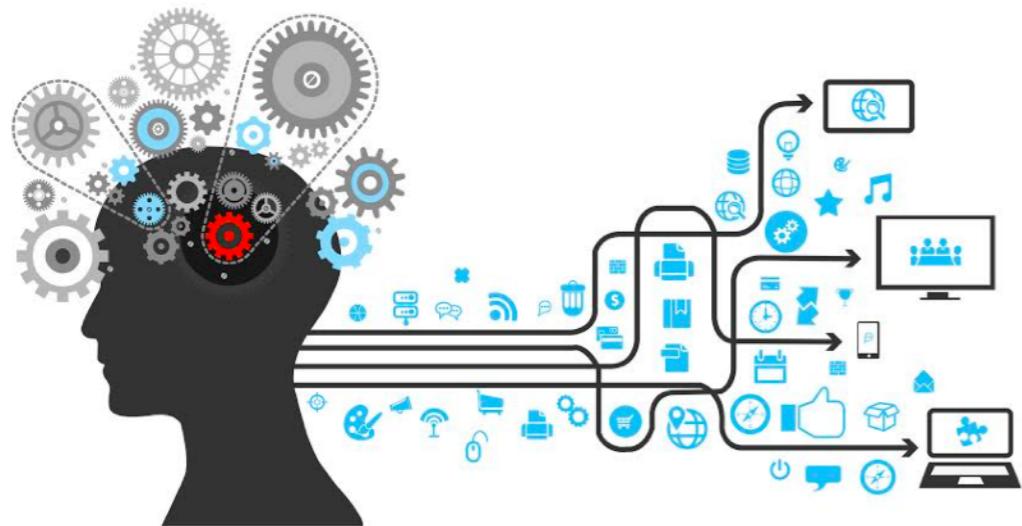
GaiA will be integrated to the SingularityNet hive mind, marking it **smarter** and exponentially more **productive**.

With evolving broadband capabilities SingularityNet will solve complex problems in *real time*.

This technology will touch *all economic sectors* and is an open source democratic alternative to central artificial intelligence.

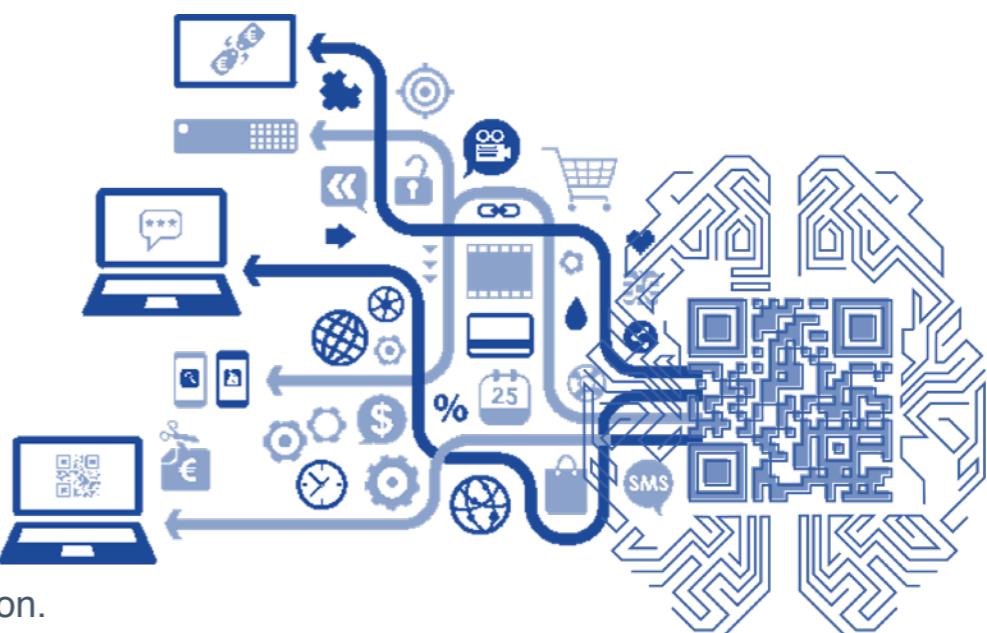
As the hive mind it has input from a broad spectrum of people and not input from narrow minded few.

SingularityNet and Project GaiA will create a consumer focused AI for **mass adoption** in the business and private sector.



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RISKS





The **risk factors** are minimised due to the system architecture, as assets are exchanged **peer-to-peer** through the NitrO browser.

The third party wallet application Meta Mask is a possible point of attack.

Users are advised to use Meta Mask as a *quick value* transfer method, not as longterm storage. CreditZ is not reliable of possible compromised Meta Mask servers.

All Cryptocurrencies have fluctuation in value with *usually longterm increase* in value and user adoption.

The tokens are stored and exchanged through the Ethereum network. The network has **military grade encryption**.

The constant improvements makes it safe *against quantum computing* based brute force attacks.

The NitrO browser is an **open source** software without backdoors and other points of corruption.

Independently from the developer team and Foundation, the CreditZ platform is mainly an **autonomous** functioning **system** without need for administration apart from web based operations.

# FINAL PROVISIONS





CreditZ will not cooperate with law enforcement inquiries, subpoenas, or requests provided they are in congruence with law.

CreditZ is autonomous and not responsible.

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CreditZ reserves the right to change, modify, add, or remove portions of these terms at any time during the service and afterward by posting the amended terms on the CreditZ project website (CreditZ.org, referred to as „the website“), as well as making a public announcement.

The revised version will be effective at the time CreditZ posts it on the website unless indicated otherwise. Nonetheless, CreditZ will provide 7 working days notice of any substantial changes.

If any term, clause or provision of these Terms is held unlawful, void or unenforceable, then that term, clause or provision will be severable from these Terms and will not affect the validity or enforceability of any remaining part of that term, clause or provision, or any other term, clause or provision of these Terms.

The Foundation may, at its sole discretion, assign its rights and/or delegate its duties under these circumstances.

You may not assign your rights or delegate your duties, and any assignment or delegation without the written consent of the Foundation, which the company may withhold at its sole discretion. By acquiring CreditZ tokens, you confirm that, to the extent permitted by law, you are authorised to acquire the tokens and accept to be bound by these terms in your relevant jurisdiction

## REFERENCES



## [1] Ethereum

Ethereum is an [open-source](#), public, blockchain-based [distributed computing](#) platform featuring [smart contract](#) (scripting) functionality. It provides a decentralised [Turing-complete virtual machine](#), the Ethereum Virtual Machine (EVM), which can execute scripts using an international network of public nodes. Ethereum also provides a [cryptocurrency](#) token called "ether", which can be transferred between accounts and used to compensate participant nodes for computations performed. "Gas", an internal transaction pricing mechanism, is used to mitigate [spam](#) and allocate resources on the network.

## [2] Blockchain

A **blockchain** – originally **block chain** – is a continuously growing list of [records](#), called *blocks*, which are linked and secured using [cryptography](#). Each block typically contains a [hash](#) pointer as a link to a previous block, a [timestamp](#) and transaction data. By design, blockchains are inherently resistant to modification of the data. A blockchain can serve as "an open, [distributed ledger](#) that can record transactions between two parties efficiently and in a verifiable and permanent way." For use as a distributed ledger, a blockchain is typically managed by a [peer-to-peer](#) network collectively adhering to a protocol for validating new blocks. Once recorded, the data in any given block cannot be altered retroactively without the alteration of all subsequent blocks, which needs a collusion of the network majority.

### [3] MINING POW

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The word mining originates in the context of the gold analogy for crypto currencies. Gold or precious metals are scarce, so are digital tokens, and the only way to increase the total volume is through mining it. This is appropriate to the extent that in Ethereum too, the only mode of issuance post launch is via the mining. Unlike these examples however, mining is also the way to secure the network by creating, verifying, publishing and propagating blocks in the blockchain.

Mining Ether = Securing the network = verify computation

A **proof-of-work (POW) system** (or **protocol**, or **function**) is an economic measure to deter [denial of service](#) attacks and other service abuses such as [spam](#) on a network by requiring some work from the service requester, usually meaning processing time by a computer. The concept was invented by [Cynthia Dwork](#) and [Moni Naor](#) as presented in a 1993 journal article.<sup>[1]</sup> The term "Proof of Work" or POW was first coined and formalized in a 1999 paper by [Markus Jakobsson](#) and [Ari Juels](#).<sup>[2]</sup> An early example of the proof-of-work system used to give value to a currency is the [Shell Money of the Solomon Islands](#).

A key feature of these schemes is their asymmetry: the work must be moderately hard (but feasible) on the requester side but easy to check for the service provider. This idea is also known as a CPU cost function, [client puzzle](#), computational puzzle or CPU pricing function. It is distinct from a [CAPTCHA](#), which is intended for a human to solve quickly, rather than a computer. [Proof of space](#) (PoS) proposals apply the same principle by proving a dedicated amount of memory or disk space instead of CPU time. [Proof of bandwidth](#) approaches have been discussed in the context of [cryptocurrency](#). [Proof of ownership](#) aims at proving that specific data are held by the prover.

### [3.1] Mining POS

**Proof-of-stake (PoS)** is a type of algorithm by which a [cryptocurrency blockchain](#) network aims to achieve [distributed consensus](#). In PoS-based cryptocurrencies the creator of the next block is chosen via various combinations of random selection and wealth or age (i.e. the stake). In contrast, the algorithm of [proof-of-work](#) (PoW) based cryptocurrencies (such as [bitcoin](#)) rewards participants who solve complicated cryptographical puzzles in order to validate transactions and create new blocks (i.e. [mining](#)).

#### [4] Hard Fork

In Crypto Currency Engineering, a **project Hard fork** happens when developers take a copy of [source code](#) from one Currency Network and start independent development on it, creating a distinct and separate piece of Ledger. The term often implies not merely a [development branch](#), but also a split in the developer community, a form of [schism](#).<sup>[1]</sup>

Free And Open-source Cryptocurrencies which, by definition, may be forked from the original development team without prior permission, without violating [copyright](#) law.

### [5](decentralised) Exchange

**Decentralization** is the process of distributing or dispersing Exchange functions away from a central location or authority. While centralization, especially in the Currency and Exchange Sphere, is widely studied and practiced, there is no common definition or understanding of decentralization. The meaning of decentralization may vary in part because of the different ways it is applied.

The decentralised exchange (DEX) is connected to the Meta Mask Wallet on the browser level. This allows users to trade tokens on a peer-to-peer basis. The DEX uses centralised ‘Matcher’ nodes, which pair orders and execute trades in near-realtime, whilst ultimate [settlement](#) is carried out on the blockchain for security.

## [6]Artificial Intelligence, AI

**Artificial intelligence (AI, also machine intelligence, MI)** is intelligent behaviour by machines, rather than the *natural intelligence (NI)* of humans and other animals. In computer science AI research is defined as the study of "intelligent agents": any device that perceives its environment and takes actions that maximize its chance of success at some goal. Colloquially, the term "artificial intelligence" is applied when a machine mimics "cognitive" functions that humans associate with other **human minds**, such as "learning" and "problem solving".

The scope of AI is disputed: as machines become increasingly capable, tasks considered as requiring "intelligence" are often removed from the definition, a phenomenon known as the **AI effect**, leading to the quip "AI is whatever hasn't been done yet."<sup>[3]</sup> For instance, **optical character recognition** is frequently excluded from "artificial intelligence", having become a routine technology.<sup>[4]</sup> Capabilities generally classified as AI as of 2017 include successfully **understanding human speech**, competing at a high level in **strategic game systems** (such as **chess** and **Go**), **autonomous cars**, intelligent routing in **content delivery networks**, military simulations, and interpreting complex data, including images and videos.

## [7] Deep Learning

**Deep learning** (also known as **deep structured learning** or **hierarchical learning**) is part of a broader family of **machine learning** methods based on **learning data representations**, as opposed to task-specific algorithms. Learning can be **supervised**, partially supervised or **unsupervised**.

Some representations are loosely based on interpretation of information processing and communication patterns in a biological **nervous system**, such as **neural coding** that attempts to define a relationship between various stimuli and associated neuronal responses in the **brain**. Research attempts to create efficient systems to learn these representations from large-scale, unlabeled data sets.

Deep learning architectures such as **deep neural networks**, **deep belief networks** and **recurrent neural networks** have been applied to fields including **computer vision**, **speech recognition**, **natural language processing**, **audio recognition**, **social network filtering**, **machine translation**, **bioinformatics** and **drug design**<sup>[6]</sup>. where they produced results comparable to and in some cases superior to human experts.

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WHITEPAPER

by

**Dr. Alexander Grey**

-  
Founder & Chief Scientist

-  
CreditZ Foundation