

White Paper 1.0

 **Cash Flash**
S.a.S.

www.cashflash.io

Immeuble Skyline, 22 Mail Pablo Picasso, 44000 NANTES, France



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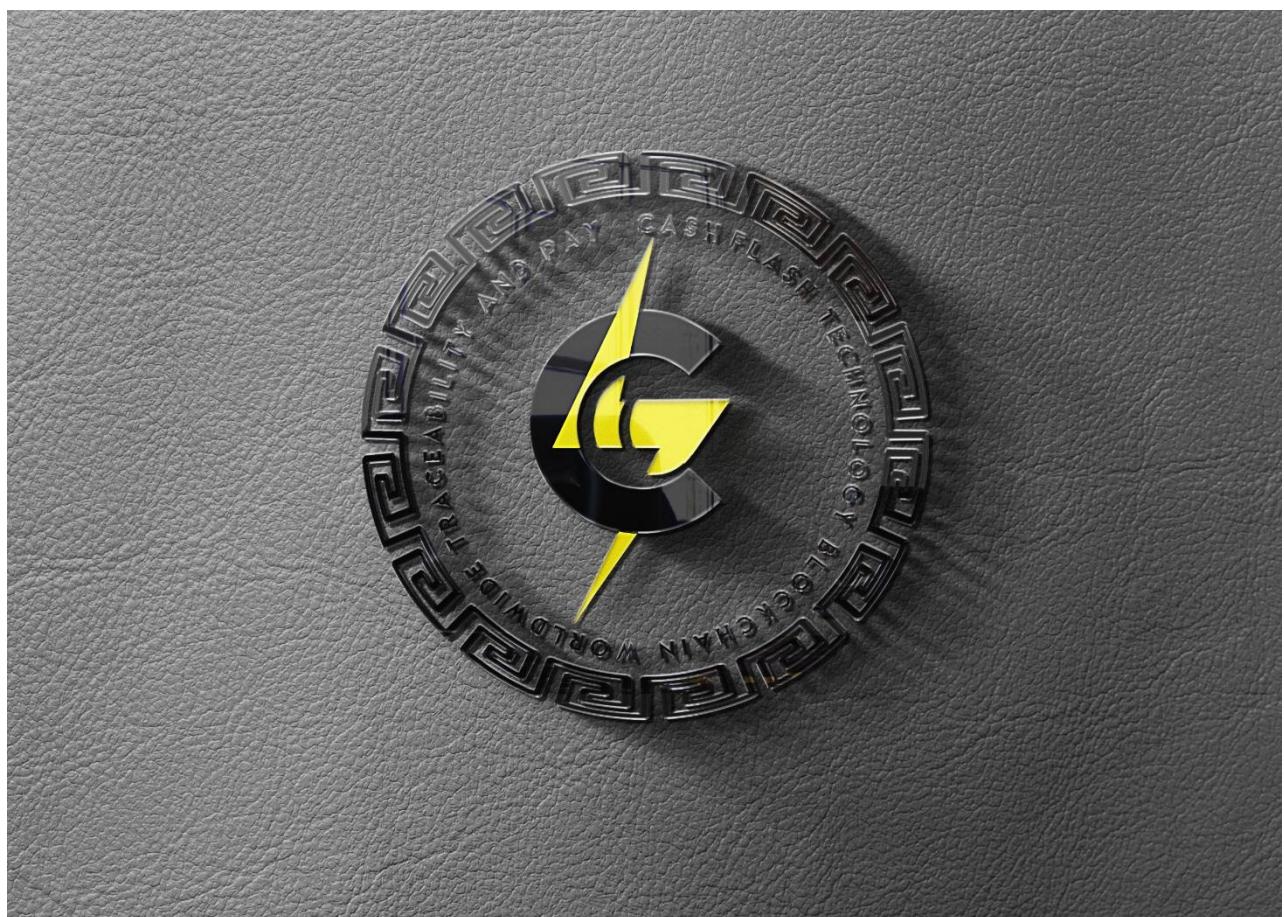
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1. GENERAL ADVICE

Investing in a public offer of tokens, as defined according to the article L. 552-3 of the French Monetary and Financial Code, involves the possibility of partial or total loss of the investment. No insurance is given on the liquidity of the tokens purchased during the offer, on the existence of a secondary market for these tokens, on the value of the tokens purchased during the offer and on the equivalent value of these tokens in foreign currency. Tokens are not financial instruments within the meaning of Article L. 211-1 of the Monetary and Financial Code and do not grant any rights other than those described in the informative document. Furthermore, the regulatory framework applicable to the offer and tokens, as well as the tax regime applicable to the holding of tokens, have not yet been defined in some jurisdictions.

The visa issued by the AMF refers exclusively to the offer covered by this informative document. After the offer closes, the AMF will not follow up on the issuer and its project. Any communication subsequent to the offer and relating to the offer will not be subject to any checks by the AMF.

The Subscriber must refer to Section 6 "Risk factors" of the Informative Declaration.



2. Information on the emission of Tokens

2.1 Society Description

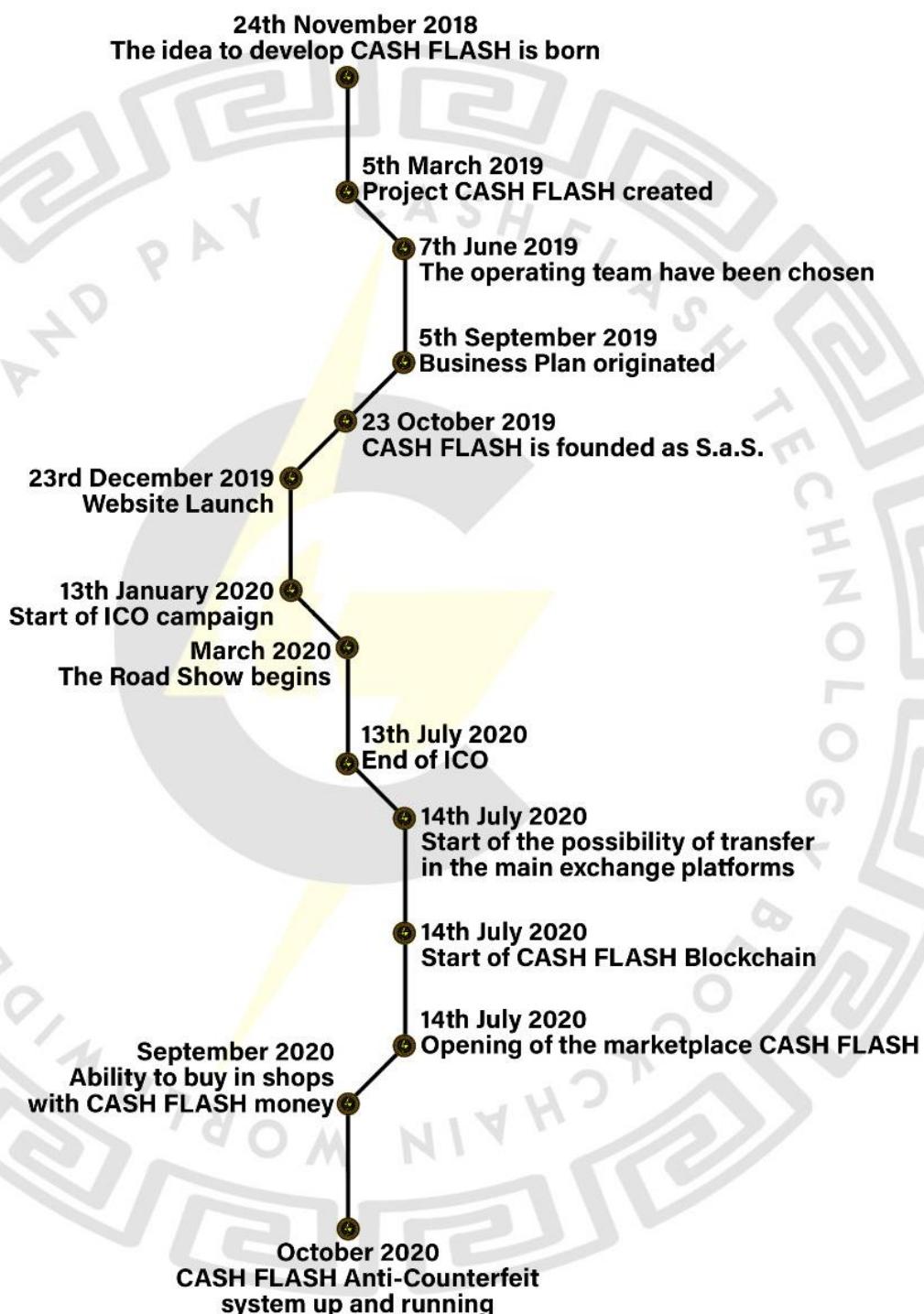
Society Description	
Legal Advice	
Society Name	: CASH FLASH S.a.S
President	: Mauro MARASCA
Headquarters	: Immeuble Skyline, 22 Mail Pablo Picasso, 44000 NANTES, France
API Code	: 7010Z
SIREN Number	: 878 717 867
Intra-community VAT Number	: FR 36878717867
Date of Registration	: 5 November 2019
Share Capital	: 10 000 Euro
Legal Form	: Simplified share company

2.2 Shareholders

Shareholders			
Shareholder:	Andrea CERATO	Shares:	700
Capital percentage:			
		70%	
Shareholder:	Roberto BARON	Shares:	300
Capital percentage:			
		30%	



3. Road Map





4. Company History

Cash Flash was born from the entrepreneurial idea of Andrea Cerato, who shares the vision of a project focused on the opportunity to create a real ecosystem in the cryptocurrency world.

In November 2018 the idea took place, a nation that is a pioneer in the cryptocurrency field was considered: Malta would have been the first choice, but after the new rules released from the French government, we decided to choose France. Being such a big and ambitious project, a nation with rules already implemented in the field was needed.

In March 2019, the project has been developed.

In June 2019, the Operating Team have been selected and started working on the project.

The company funds have been allocated in September 2019 and the Business plan was originated.

By the 23rd October 2019, the company was created in France.

In January 2020 the White Paper is completed and the website launched.

ICO Project started the 13th January 2020.

The most important conventions will be held from March 2020 until the end of ICO.

On the 15th July 2020 the ICO will be completed and the cryptocurrency will be added to the main exchange platforms.

The blockchain and tokens will be operative from the 15th July 2020.

Starting from September 2020 will be possible to use tokens as a mean of payment in some shops and online.

In October 2020 Cash Flash anti-counterfeit system will be active.

The company requested the AMF authorization to allow the currency to be more stable and institutional.



The Project will be developed to allow everyone that acquired the cryptocurrency to use it from the first day of release, 15th July, and if desired to transfer it between the main exchange platforms. Subsequently, more services will be added afterwards. By the time all the money will be gathered, more services will be developed. Transfer money in the main exchange platforms, use the currency in shops and the basic services of the blockchain together with the anti-counterfeit software are the main functions that will be created even if the soft cap will not be reached, all of this using the company funds.

4.1 Contacts

Project team contacts	
	Official Links
Email	info@cashflash.io
LinkedIn	https://www.linkedin.com/company/cash-flash-technology
Facebook	https://www.facebook.com/cashflashtechology/
Twitter	https://twitter.com/CashTechnology
Website	https://cashflash.io/



4.2 The Team



Andrea CERATO
Founder CASH FLASH

Main shareholder
CASH FLASH Founder and Project Creator
PR in regards of big investors and companies

CONTACT

 andreacerato@cashflash.io

 www.cashflash.io

 <https://linkedin/in/andrea-cerato-447b1119a/>

 Immeuble SKYLINE
22 Mail Pablo Picasso
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TRAINING

Computer programming
Faculty of Cybernetics
University of Bucharest

Payment systems development
Creating algorithms
For security

Protection systems development
Computer encryption
Infrastructure Security

Security systems development
Creating anti-fraud systems
For ATM Security - POS -

Protection systems development
Autcontrollo for satellites
Infrastructure Security

LANGUAGES

- Italian	- 100 %	
- English	- 75 %	
- Spanish	- 100 %	
- Romanian	- 100 %	
- Portuguese	- 90 %	

DESCRIPTION

35 years of Verona, graduated electronic expert within the civil and industrial sector, he then attended the Cybernetic school in Bucharest with specialization in computer programming. Specialized in the development of programming in payment systems, among which, both banking and military software, also experienced in algorithms for military use. In 2006 he created Grey Screen, an efficient encrypted system never infringed. Focused in large public procurement with construction of sanitary facilities in hospitals, churches and motorways. He also designed and created roundabouts to improve road conditions.

Expert in security systems fraud, such as Atm and Pos with advanced technologies, with optical sensors anti tamper and micro intelligent sensors. The creator of the first composure systems with RS 232 port with GSM modules Telit, creation of GPS and environmental listening with GSM modules for satellite, micro-lamps and remote control for driving cars, on multiple industrial machinery, like washing machines, alarms, sensors of emergency, flooding of water, gas leaks, etc...

Consultant in government negotiations with various foreign states and top-secret military entities, with agreed contracts to purchase bridges, schools, aqueducts and churches in underdeveloped countries and, finally, stipulating negotiations for sale of gold mines, diamond and oil fields.

Through his knowledge in payment methods, cash flow management, he understands well the needs and the shortcomings of the world financial system. In 2019 decides to establish Cash Flash, wishing to contribute with all him know-how to create a blockchain and a cryptocurrency to improve the current status of global marketing.





Cav. Mauro MARASCA
CEO CASH FLASH

CASH FLASH Sales Director and CEO

CONTACT



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www.cashflash.io



<https://www.linkedin.com/in/mauro-marasca-8a6aa4130/>

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TRAINING

Programmer

Course developers

A. M. Lorgna

Mathematical and Natural Sciences Physical
Computer technology
University of Verona

Certificate

A. I. E. F.

Italian Association of Educators Financial

LANGUAGES

- | | | |
|-----------|---------|--|
| — Italian | — 100 % | |
| — English | — 90 % | |
| — Spanish | — 80 % | |

DESCRIPTION

Noble knight, in 2018 receives the official investiture from the Prince Protector and Great Master of the Order of the Knight of Malta OSJ Don Thorbjorn Paternò Castello di Carcaci, the Governor of Royal House S.E. Don Thomas Molendini of Santa Magdalena and the Grand Prior of Italy honorary S.E. Don Alberto Tumminelli di Merì ad honorem.

39 years old from Verona, graduated in accounting programmer, entrepreneur from 2001 with the homonymous Italian company in the real estate sector, financial educator, being AIEF certified, since 2012 Guest Trainer in national and international conferences in the welfare of the 3rd world and of companies, in 2014 approaches the world of cryptocurrency himself dealing with trading and ICO. Former athletic in the world of football by winning the youth championships, besides being a young promise of ski in the speciality of the super giant, but unfortunately interrupted following an accident happened in 1993. Having extensive knowledge in the commercial world, international transactions and the necessity of services, he holds the CEO position in this project, which is already in development from 2 years, to resolve and optimize all the indispensable economic flows to improve the world commercial market and primary services for the families.





Roberto BARON
Shareholder of minority of CASH FLASH

Shareholder of minority of CASH FLASH
Person responsible of CASH FLASH
technological security

— CONTACTS —

 robertobaron@cashflash.io

 www.cashflash.io

 <https://www.linkedin.com/in/roberto-baron-891aa919a/>

 Immeuble SKYLINE
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— TRAINING —

European Computer License
E.C.D.L.

Security course
Security Supervisor
London

Security course
C.C.T.V. Operator
London

— LANGUAGES —

— Italian	— 100 %	
— English	— 90 %	

— DESCRIPTION —

33 years old from Noventa Vicentina, graduated in accountancy and entrepreneur since 2004. Interested in computer science and the evolution of technology since high school. He currently lives in London, where he manages companies and works in the security field. Passionate about cryptocurrencies from 2015, he wants to be part of a new and innovative service available to everyone, that will spread out to each commercial sector, helping to improve security and authenticity of the products for daily applications.





Simone DI SABATO
Commercial development in CASH FLASH

CASH FLAS Business Development Manager
PR dealing with conventions / ICO influencer
and developer

CONTACTS

 simonedisabato@cashflash.io

 www.cashflash.io

 <https://www.linkedin.com/in/simone-di-sabato-18204aaa/>

 Immeuble SKYLINE
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TRAINING

Diploma, A-level equivalent
High School of Science
Varese

Degree
Economy and commerce - spec. Marketing
University of Varese

Official speaker
Blockchain Expo
London

Official Speaker
Crypto World Event
city...

LANGUAGES

- Italian	= 100 %	
- English	= 80 %	

DESCRIPTION

Communication expert and digital business, at 2012 is a sporting trader and author of the book «Bidirectional Trading Sportivo», gone out in 2019. Sporting and dad of two most beautiful children, lives the life with energy and enthusiasm. A swimmer has been a professional in free waters winning many national headlines and standing out at international level winning the bronze medal to the Europeans of Rieka in 2016 and the 4th place at Kazan's World cups in 2015.

Expert criptomone maker, blockchain and masternode, business and development manager for her 1st bank in Europe in criptomone (HedPay).

Speaker in the principal international meetings on the blockchain and criptomone (which Blockchain Expo and Crypto World Event).



4.3 Additional Information

Cash Flash created the first blockchain with its own marketplace. The aim is to realise a stable coin usable in the e-commerce and in the major physical and online businesses. To achieve this, a quick and safe payment system is in the development to allow people to pay quickly with their smartphone in all shops and online. On top of that, Cash Flash started developing its blockchain based on the EOS blockchain to which it will add improvements in terms of security and technology. In its ecosystem, Cash Flash generated a software anti-counterfeit developed in the blockchain.



4.4 Events Map



 Events Map	Date & Location	Convention Names	Logo
17 - 18 March - LONDON	Blockchain London Expo Token		
17 - 18 March - HONG KONG	2049		
5 - 8 April - LAS VEGAS	Know Identity		
31 March - 1 April - PARIS	Paris Blockchain Week Summit		
13 May - NEW YORK	Consensus		

You will find all new dates directly on the website - <https://www.cashflash.io>



4.5 Cash Flash S.a.S.

The company have two shareholders: Mr. Andrea CERATO and Mr. Roberto BARON, each owning respectively 70% and 30% of the company shares.

The assembly nominated, without constriction of time, the managing director, Mauro MARASCA.

To avoid conflicts of interest with external people, we decided to have only one managing director. As a matter of fact, the team is built with people that work together for years and with only one purpose, to make Cash Flash one of the pioneers in the field, to be stable and long-lasting.

Taking into consideration article 20 of the law n. 2019-486 of 22nd May 2019 (legge Pacte) and the decree n. 2019-514 of 24th May 2019, CASH FLASH does not fall into the legal framework of the mandatory designation of a statutory auditor. To this day, no statutory auditor has been nominated from the company.

5. Project of the issuer subject of the offer

Cash Flash wishes to develop a new technology based on Eos technology. Cash Flash technology gives the possibility to spend Tokens in all stages of the project, from the creation phase to the resale point. Cash Flash aims to become one of the leading ecosystems in the world, allowing a variety of consumers to make purchases with the companies that utilize Cash Flash Tokens released from Cash Flash called CFT. The purpose is to be able to use CFT Tokens in the Cash Flash marketplace but also as a way of payment and on online trading platforms.

We chose to use EOS platform, for reasons strictly linked to the fact that, compared to other coins, with EOS there is no commission (gas) costs, and it is also possible to make micro-transactions and to spread the currency rapidly. In terms of security, using EOS blockchain, which is made up of 21 block producers, it is certainly one of the fastest and safest blockchains. For added security, we will implement the alternation between multiple block producers and stands, making possible the validation in 3 stages, so there will be no possibility for a person to try and steal data and tokens.

On top of that, Cash Flash is building an anti-counterfeit software contributing to the product traceability.

Cash Flash developed a certified technology applicable to the fashion industry products, concert tickets, sport events, food industry and in other sectors.



The worldwide appreciated Made in Italy high quality products have the problem that often are counterfeited. The same goes for those of other major European countries. In the last ten years, especially in China, there have been many counterfeited products even in the food industry, such as powdered milk for children.

All of this unleashed a strong fear in potential buyers in regards of the quality products, a fear to find themselves owning imitations or counterfeited items. Unfortunately, very often happens that, even at customs stages the so-called 'fake' products are not being intercepted. The harsh consequence to this is that of course the Italian and European exports undergoes a sudden slowdown.

Numerous researches in fact, emphasize that the main reason to which customers in Asia, Eastern Europe and America are not buying high-quality Italian and European products is precisely the lack of certainty of the authenticity of the product.

As a result of this analysis, we have therefore decided to patent a unique solution. In fact, we have studied a genuine and 'intelligent' system based on the blockchain, that can also be manufactured in an autonomous way.

The steps to be taken in order to obtain the certification of the product and to fight the counterfeiting of those are few and very simple:

- The user receives a certificate together with the product that holds a unique code which you can register on our website www.cashflash.io/technology from the 15th July 2020;
- Then, from the same site, it receives a further code to be inserted that allows him to become the sole owner of the product;
- In the case in which subsequently the owner would like to resell the product, it does not have to do anything other than providing the new owner with the second code, passing in this way the ownership and consequently the properties of the article. If the user wishes so, he can also sell the product directly into our market place within the area of used or collectible products.

5.1 Clarifications

To clarify the concept, here is a simple example:

Let us assume an "old" product, i.e. already in circulation, like a bottle of water that is identified with a barcode (for example, 80369691).



Our system uses a software that takes the same barcode and the crypt, i.e. it assigns to it a unique code, which is unintelligible, not decipherable if not through a program capable of decoding it. This is done because, if after years and millions of products sold, the same barcode is going to be reintroduced, it would be recognized and labelled as a counterfeited product.

Our program then decrypts alphanumeric codes in algorithmic codes: to put it simply, it uses an algorithm that emits another algorithm from which ultimately is another part of the code that will then emit a label or a certification.

This new technology that we created together with our QR code, it allows the same number to be transformed in the QR code that we then provide to the customer to give the product certification and identification.

With this system we are certain that the product is 100% authentic. After a careful testing and analysis, we came to the conclusion that the recording part to be carried out in two different places, is not present in any other patent and can be put into effect for both new and used products.

Therefore, we want to patent this certificate with the authentication in two places, to use mainly for the fight against counterfeiting but also for the sale of concert tickets and sporting events, generic tickets and any other activity, both in the commercial and industrial field.

To conclude, the patent is a vector which carries the code of any product on the blockchain. Each product can thus be traced and/or identified after the insertion of the barcode, a photo, or the QR code; to these data will follow a detailed technical verification where all the product details are going to be uploaded.

In addition, our technology is a great tool for supporting wholesalers able to create a set of identifiable batches as it allows to modify in real time the traceability, destination and subdivision of batches, it will be possible to find the geographical positioning and change the destination. When the product is close to its expiration, the system will automatically apply a discount, enabling companies with the reduction of losses and less products will be wasted.

In regards of the software implementation, we hold the big advantage of a multiple phases authorization, this is done to keep it safe and to avoid the malicious users to bypass the system without the confirmation of a higher ranked supervisor, i.e. like in the supermarkets where the cashier could add a discount themselves, while in our system it will be confirmed from a manager and another external security factor (block producer).



The big advantage of using an open source code, with the block producers, is that in case of issues, all the developers can work on it to improve this system. The benefit for a block producer is that if it brings creativity and innovation, it will have a bigger gain so it motivates the other users into improving the blockchain.

The website has been created with WordPress and we implemented new plug-ins to guarantee that the website is able to work directly with the blockchain. The blockchain is developed with EOS with specific development techniques and utilization, in which amendments are made to improve security, velocity and the application of new functions.

Every client can create an account directly on CASH FLASH and the user can also add his preferences on the blockchain from the purchases that are made; this will help reaching a personalized platform based on the users' needs, still staying anonymous, and having all the offers in its private space, unless the user states that he would like to receive the communication in another way. The big benefit into finding everything in a private space is that the client enters it and doesn't miss any of the offers.

As a user you can leave an advice regarding the promotions to the producer and receive a higher discount on those and if new products are being launched, on the basis of the user profile, the producer can send to those chosen the products to test.

Tokens are available for payments both into Cash Flash platform and shops, online and offline, being able to be used in the main exchange platforms.

The Blockchain is based on EOS.io, designed to enable the vertical and horizontal scaling of decentralized applications. This is achieved by creating an operating system on which applications can be built. The Software provides accounts, authentication, database, asynchronous communication and planning of applications across multiple CPU cores or cluster. The resulting technology is a blockchain that can eventually scale million transactions per second, delete the fee for the users and allow the implementation and maintenance of decentralized applications in a quick and simple way.

Being an EOS platform, the algorithm of consent BFT-DPOS is used, the only decentralised algorithm of consent. On the base of this algorithm, anyone that owns tokens on an EOS blockchain can select the block producer through system of voting of a continuous approval. Anyone can choose to participate in the block production, in fact, they have the opportunity to produce blocks provided that are able to persuade the holders of tokens to vote for them. The software allows you to produce blocks exactly every 0.5 seconds and a licensed manufacturer may produce a block at any time respecting this time.



If the block is not created in this preset time, it is skipped. In the case in which one or more blocks are skipped, there is a break of 0.5 seconds (or slightly more). In the blockchain using the software, blocks are produced in rounds of 126, i.e. 6 blocks each for each producer (21). At the beginning of every shift, block producers are chosen on the basis of the preferences resulted from the votes of the token holders.

The Byzantine Fault Tolerance (BFT) is added to the traditional DPOS, allowing all the producers to sign all the blocks on condition that no producer signs 2 blocks with the same time-stamp or the same block size. Once the producers have signed a block, the block is considered irreversible. According to this model, a permanent consent should be reachable in 1 second.

The software EOS.IO allows all accounts to be referenced by a unique name, readable by humans and up to 12 characters, chosen by the creator of the account that must use the required RAM to store the new account. In a decentralized environment, application developers will pay the nominal cost of the account creation for the registration of a new user.

This is what the blockchain was able to conquer: the data flow problem has been solved totally by changing the foundations of the system and in developing a technology in which it is intrinsically built inside the technology itself. We therefore have the opportunity to create applications based on a new type of trust placed directly into the system on which they are built.

Generally, the Authority is bound to individuals or groups of individuals, and is often compartmentalized. The software EOS.io provides a system of management of permissions declarative that provides to the account with precise and a high level of control on who can operate, of what can be done and on implementation times. It is essential that the authentication and permission management are standardized and separated from the business logic of the application. This allows you to develop tools to manage permissions in a generic way and also offers a significant opportunity for performance optimization. Each account can be controlled by a weighted combination of other accounts and private keys. This creates a hierarchical structure of authority that reflects the way in which the authorizations are organized in reality and makes it easier than ever to use the multi-user control on the account. The multi-user control is a great help to security and, if it is used correctly, can significantly reduce the probability of theft due to hacking. The software EOS.io allows accounts to define which combination of keys and/or account can send a special type of action to another account. For example, it is possible to have a key for the social media account of a user and another to access the exchange transaction.



Starting from the management of permissions of the Eos, Cash Flash will implement a section based on security, giving the possibility to do so even faster, directly from a mobile phone. In case of a user that got his passwords stolen, a process would be triggered in which block producer and the stand work together to make it more secure.

In addition to this, Cash Flash will also optimize 2 types of safety: the first dedicated to the economic data of the user and the second is on the social profile, it relates to the actions the user decides to carry out within the blockchain.

Cash Flash uses and improves the authorization services of Eos, assuring that every user can make his own actions under the control of another user, which in turn is monitored by a higher user. This avoids possible actions of hacking.

Always going to work with the mix of block producer and stand, Cash Flash uses the same technology as EOS.io, but in our case, a user in order to be able to use the user of a friend must have permission for publication directly by the account owner.

In regards of the evaluation of permissions Cash Flash, unlike Eos, adds the ability to be able to validate the authorization directly, quickly and in a simple manner: for example, with the tip of a finger, with 2-factor authentication or with the iris of the eye.

The time is a fundamental component of safety. In most cases it is not possible to know if a private key has been stolen until it has been used. The security based on the time it is even more important when people have applications that require that the keys are stored on a computer connected to Internet for everyday use. The software EOS.io allows application developers to indicate that certain actions must wait for a minimum period of time after being included in a block before they can be applied. During this period, those can be erased.

Users can receive notifications via email or text messages when one of these actions is transmitted. If it is not being authorized, the account recovery procedure can be used to retrieve the account and withdraw the action. The time required depends on the sensitivity of an operation.

At this point, to pay a coffee does not have delays and will be irreversible in few seconds, while the purchase of a house may require a period of 72 hours. The transfer of an entire account to a new one it can take up to 30 days. The exact period of time is chosen by developers and users of the application. As Cash Flash operates on the global market, where there are many transactions for both small and large payments, it has decided to operate in such a way that the owner of the account can decide which timeframes are assigned to each individual transaction.



For example, a person may decide to make immediate transactions up to 100 euro; another up to 1,000 euro; yet another one would like to have a double key to ensure that the payment takes place in an immediate manner for any amount. For instance, a user decides to make a transfer to buy a car and intends to do so immediately. In that case the option "flash transaction" will be selected and by inserting a second security password, making sure that, with the 2-factor verification, the operation is safe and immediate.

Any user can change on its account the way of making quick payments, even if it is for large amounts.

The software EOS.io offers the users a way to restore the control of their account when the keys are stolen. The owner of an account is going to use any of the keys that have been active during the past 30 days and, being approved by the designated recovery partner, it can reset the key of the account.

The recovery partner is not able to reset the account without the owners help. There is nothing that the hacker can gain trying to pass through the recovery process because the 'verified' user is already in control of his own account. In addition, let's imagine if the hacker had gone through the process, the recovery partner would probably have required the identification and a multi-factor authentication (telephone and e-mail).

This would probably undermine or make the hackers gain nothing in the process. This process is also very different from a simple multi-signature arrangement. With a transaction with multiple signatures, another entity becomes part for each transaction carried out. On the contrary, with the recovery process, the partner is only part of this process and has no power over the daily transactions.

This dramatically reduces costs and legal responsibility for all involved.

Cash Flash uses the process created by EOS but aims to improve it both at security level and with the timing. If an account is stolen, the technology sends always the credentials to the account owner through the blockchain, in this was only he can sort it out and unlock the account itself.

In fact, new projects are born every day with the intention to take advantage of this technology to develop innovative solutions and/or greatly reduce costs and unnecessary expenses.

For example, one of the fields of application is the *supply-chain*, where a product usually must overcome numerous steps before getting to the consumer and therefore require the collaboration of many retailers. Among those who already implementing it, Carrefour uses it in the US not only to trace and identify some products, but to also simplify information sharing with the numerous parties involved.



From this point of view, the prospects are increasingly optimistic: in respect of this matter, the European Blockchain Partnership has recently been established to create a European digital infrastructure in the public sector. Also, in the rest of the world the blockchain is already considered one of the technologies most interesting to focus on.

We therefore believe that the blockchain will inevitably be of more and more importance in the course of the next few years and that now is the right time to explore how this technology can be applied to companies to revolutionize the way they operate.

Cash Flash realized that the Blockchain is essential for companies and for this reason it decided to go to create its own ecosystem, where all companies can use the blockchain to sell products or to make automatic offers on near expiration products, or they can ask directly to Cash Flash for the development of a technology only for them.

The advantage we have compared to earlier is that, where a company asks the development of a technology, the same technology can be applied not only to one but to the others that require the same needs. If a company wants to have a competitive advantage in their industry, they can now ask for an exclusive solution, and the achieved solution can easily be utilized in other fields, thus establishing a global economy in which production costs are reduced.

With all the problems circulating the management of personal data, everyone nowadays knows that all data is in few people's hands, how little control we have and the danger we come across when they are not managed properly. This is only one of the consequences of the many centralized systems that form the society in which we live today.

Let's try to imagine how it would be to live in a world in which you can maintain control of your data, where the authority passes from being concentrated on a few central entities to be distributed fairly and to have intermediaries and guarantors replaced by an incorruptible system. Thanks to the BLOCKCHAIN technology this vision is slowly taking shape.



Knowing the technology will not only allow us to go beyond our traditional ways and take part in discussions on the subject, but above all it will make you understand what is its uniqueness and why its implementation and evolution is regarded by many inevitable. Based on the open source and decentralization concepts, blockchain is a technology that is strengthened by the growth of the community and the number of people using it. You will also have the opportunity to be part of this revolution. The benefit of Cash Flash, is that it is one of the first companies, that is creating a global economy based on the blockchain, and it will revolutionize all distribution and market. At the end we can all be protagonists, so if you are creative, have ideas and innovations, you can bring it forward and you can also gain from it.

The user will be able to register directly on the website www.cashflash.io from the login section, at the start only the feature to acquire Tokens is available. Then, as the cryptocurrency will be launched, the user will be able to access its own private space, his Tokens, check the market, the newsletter, the various shops where they can buy products with CASH FLASH coin and will be up to date with Cash Flash world.

The decision-making mechanisms and the project governance are compliant with the governance principles under the legal entity (see 1st Chapter 'Governance principles of the legal entity').

5.2 Subscriptions subject to the offer and possible restrictions

Tokens released from Cash Flash are available for all parties of the economic system: suppliers, clients, wholesalers and retailers.

Any buyer of Cash Flash knows and have significant experience with cryptocurrencies, the systems and blockchain services, will have understood the threats associated with the placement and the mechanism related to the use of cryptocurrencies, including the storage of those.

CASH FLASH will not be responsible for any loss of CASH FLASH token or situations that makes it impossible to access CASH FLASH tokens, that could derive from the acts or omissions of the user or any person who accept to purchase CASH FLASH tokens in the event of unauthorized access to your account.

Any interested person that is not in a position to accept or understand the dangers associated with the activity should not acquire CASH FLASH tokens unless appropriately informed.



5.2.1 The offer is for:

Future project managers that wishes to generate an ICO on the platform. In this case, extra services and/or the ICO launch on the platform will be available in CASH FLASH Tokens and/or in euro.

To users that would like to keep the Tokens to resell those on exchange platforms and to buy products and services.

5.2.2 Users:

The offer is available for all parties involved in the economic system: suppliers, clients, wholesalers and retailers. However, any buyer of Cash Flash knows and have significant experience with cryptocurrencies, the systems and blockchain services. He will have understood the consequences on the use of those technologies. Cash Flash will not be responsible for any loss of Cash Flash token or situations that makes it impossible to access CASH FLASH tokens.

5.2.3 Users not authorized to buy:

Minors;

Politically exposed individuals;

Physical and legal persons of a State or financial territory included in the lists published by the Financial Action Group, among those whose legislation or practice hinders the fight against money laundering and terrorist financing; or by the European Commission pursuant to article 9 of the EU directive n. 2015/849 of 20th May 2015 on the prevention of the use of the financial system, the money laundering system or the terrorist financing system;

People reported with sanctions and/or wanted;

Non-Professional investment companies in regards to the article D 533-11 of the monetary and financial Code;

Remotely controlled individuals who are unable to make payments from accounts opened with a credit or a payment institution based in a member country of the Financial Action Task Force.

Users will need to always check and guarantee that the acquisition of Tokens is allowed by the laws of its country of residence.



5.3 The business plan, including: targets, progress e project phases, resources that could be already assigned to the project.

At this stage, we concluded the business plan of the project, the website, the events plan and the Smart-Contract. We are now in the planning phase of the project, finalizing the blockchain and developing the anti-counterfeit system. From the beginning of the ICO, the user can register and buy Tokens from our website. Once the purchase is done, tokens will be added on the EOS compatible wallet. When the cryptocurrency is circulating in the market, the user will be able to buy products and also swap tokens in the main exchange platforms. If a user would like to sell a product on our Marketplace, it will receive a certificate with a unique code to register on the website, the final user will receive another code instead that will allow him to be the owner of the product.

5.4 Informative tables

Blockchain Development			
	Expense estimate in €	Spent	Date
Structure creation	10.000.000		15/07/2020
Blockchain development	800.000.000		15/07/2020
Proprietary mainnet development	1.500.000	1.500.000	15/07/2020
Hardware acquistation	3.500.000		15/07/2020
	815.000.000		

ICO Creation			
	Expense estimate in €	Spent	Date
Project development	250.000	250.000	V
Communication and Marketing	150.000	150.000	V
Bonus Program	500.000		30/06/2020
Road Show	50.000.000		30/06/2020
Social Media Manager	1.500.000		30/06/2020
Exchange platform	5.000.000		15/07/2020
Advisors	450.000.000		15/07/2020
Printing	5.000.000		15/07/2020
Event Purchases	10.000.000		30/06/2020
	522.400.000		



Software

	Expense estimate in €	Spent	Date
Website	500.000	200.000	30/06/2020
E-commerce	15.000.000	1.500.000	15/09/2020
App	5.000.000		30/09/2020
CASH FLASH technologic software	50.000.000		30/10/2020
Traceability purchases	50.000.000		30/11/2020
	120.500.000		

Pos and payment system

	Expense estimate in €	Spent	Date
Circuits and substations creation	50.000.000		30/09/2020
Pos material	30.000.000		30/09/2020
Agents	20.000.000		30/09/2020
Advertising	855.000.000		30/09/2020
Software development	45.000.000		30/09/2020
E-Money licenses	3.600.000		
Debit card	6.000.000		
	1.039.600.000		

Blockchain and Crypto Academy Campuses

	Expense estimate in €	Spent	Date
France	50.000.000		30/09/2020
USA	300.000.000		30/09/2021
Italiy	50.000.000		30/12/2020
United kingdom	100.000.000		30/09/2021
China	150.000.000		30/09/2020
Hong Kong	150.000.000		30/03/2022
	800.000.000		



Office development

	Expense estimate in €	Spent	Date
France	2.500.000		30/09/2020
USA	15.000.000		30/09/2021
Italiy	1.800.000		30/12/2020
United kingdom	5.500.000		30/09/2021
China	12.000.000		30/09/2020
Hong Kong	10.000.000		30/03/2022
		46.800.000	



Advertising investments

	Expense estimate in €	Spent	Date
TV Investments	400.000.000		30/12/2022
Testimonial investments	11.700.000		30/12/2022
Advertising campaign	244.000.000		30/12/2022
Blockchain development	815.000.000		
ICO creation	522.400.000		
Software	120.500.000		
Pos and payment systems	1.039.600.000		
Blockchain and crypto academy campuses	800.000.000		
Offices development	46.800.000		
Advertising investments	655.700.000		
	4.000.000.000		



5.5 How it works

If the user would like to resell the product, he will need to provide the new owner with the code to give the ownership together with the certificate, indicating that the code can be read only by a specific program. This feature will be available from 1st September 2020.

Steps to be taken for the certification of products:

1. The user receives a certificate with a unique code that can be registered on the website;
2. The user receives a further code that allows him to be the only owner of the product;
3. If the user wants to resell his product, will need to provide the new owner with the second code giving him the ownership as by certificate, indicating that the code can be read only by a specific program.

5.5 Project development costs

The Blockchain will be functional by the launch of the cryptocurrency, so by the 15th July 2020. The development of the blockchain will have a cost of 815 million euros in the case that we will reach the Hard Cap, in case of the Soft Cap instead, the costs will be of 150 million euros and the missing services will be added on later stages. Creating the ICO means that this project is running to promote and sell our coin and all expenses will be made by the 15th July 2020. In regards to the software, from the website to the creation of the marketplace, the application, the traceability software for products and the product registration software for the users: those will be services that will be realized reaching the Soft Cap target.

In short, the software, application and the services will be created to make sure that people will be able to pay in a shop or online, this is a fundamental part of our project that will be developed by reaching the Soft Cap. The first part of the project will be ready by the 30th September 2020, while the next part will be achieved step by step in by the following months.



The offices will be in place and running starting from the one in France, all the rest will be arranged at a later date in the case that we will not reach the Hard Cap, as a priority for the expansion we selected USA, Italy and the UK. In regards of the Crypto Academy Campus, if only the Soft Cap will be reached, we will open those only in Italy, if the Hard Cap will be achieved we will open the Campuses in each country listed earlier; if instead we will have managed up to halfway of the Hard Cap, a communication within 30 days from the end of ICO is going to be shared to let everyone know where the Campuses will be built.

In terms of the advertising investments, they will be run in different stages and based on the funds gathered. There are costs to run the project and some of these varies depending on what is collected such as: money to invest in the ICO if the 4 billion of euro which will be 670 million of euro, with lower funding, the costs of advisors and investment will be proportioned. In case the soft cap is not achieved, the company funds will be spent to develop the services included in it. If we reach the soft cap, a steady a gradual growth can be possible with 1 million users by 2021, 2 million in 2022, 5 million in 2023, 10 million in 2024 and 15 million in 2025. If we reach the hard cap, we could start immediately with 5 million users by 2021, to grow up to 20 million in 2022, 50 million in 2023, 100 million in 2024 and 200 million in 2025 in the whole world. By reaching roughly halfway to the hard cap a new development plan will be created at the end on ICO and shared on the website within 30 days from then.

All tokens owners can work in the community and provide new ideas. All of those who have tokens for more than a year, on top of being able to spend tokens in the economy, will have the biggest benefit into giving advice.

Cash Flash Token will be available on the main exchange platforms and be usable on Cash Flash Marketplace, in commercial activities and online.

Cash Flash Token should not vary too much as it will be used as a payment token; however, who acquired tokens in the pre-ICO phase received bonuses, so even in the case that it varies, they should not have problems.

The variation in value should not be reduced because it is not being created at the same level of another cryptocurrency, but it is placed against the euro, so it ought to have a stable price.

The Token has four decimals.



5.7 Terms and conditions of use and function of Tokens

Cash Flash technology is a new blockchain based on EOS technology, so it is foreseen that the released Cash Flash tokens will be compatible and usable with EOS technology.

The Token can be transferred from the purchase and will be launching on the market from 15th July 2020, this means that is going to be used as payment to buy products and can be transferred between the main exchange platforms.

Tokens will be purchased directly from the website and all users can keep those into their EOS compatible wallets.

Suggested wallets: EOS Lynx – Simple EOS

5.8 Tokens delivery methods

The first Tokens that form the blockchain can be used directly for payments on the website. The chips will be sent to the buyer's wallet.

Value added Tax:

Cash Flash is subject to the value added tax at the current rate.

The value added tax is applied and is payable by clients when they use Cash Flash Token in exchange for products or services. The customer pays value added tax on the due date based on the nature of the products or services provided by the company. The monetary equivalent of the value added tax is then indexed to the use value of the Tokens used at the time of the transaction on the blockchain.

6. Risk factors

CASH FLASH re-evaluated the hazards that could have a negative impact on its activity, on its project and on the tokens that it would like to release and it believes that no other major risks are present outside the ones stated in this chapter.



A Token is defined by the article L.552-2 of the Monetary and Financial Code as an 'intangible asset that represents, in digital form, one or more rights, which can be issued, registered, stored or transferred by means of a shared electronic recording device that allows you to identify, directly or indirectly, the owner of this asset'.

The purchase, ownership, reception or possession of Tokens does not converse on the owner any rights, explicit or implicit, except to use the Tokens that allow him a privileged use and access to the services offered by CASH FLASH S.a.S. company.

The CFT Token buyer understand, recognize and accept the fact that the purchase of Tokens does not give any right to own any shares or equity investments in CASH FLASH, nor does it entitle the purchaser to be a shareholder or partner, to participate in benefits, to participate in ordinary or extraordinary general meetings, or any other equivalent right, nor does it entitle the purchaser to receive intellectual property rights or other forms of participation in CASH FLASH to its subsidiaries.

In accordance with the AMF General Regulations, the CFT Token issuer draws the attention of the subscribers to the general stakes associated with the purchase of Tokens, which are listed below and then detailed in this chapter.

6.1 Economical

Partial or total loss of investment

Cash Flash Token purchase and its stockage involves various dangers, in particular the possibilities that Cash Flash might not be able to launch its platform and/or to make transactions and/or develop its blockchain and to provide the services promised.

Therefore, before the acquisition of Cash Flash Token, each user must carefully consider the consequences, the costs and benefits from the purchase of Cash Flash Token and, if necessary, to obtain an independent advice on this matter.

Any interested person that is not in a position to accept or understand the dangers associated with the activity (included the ones regarding the failure to develop CASH FLASH platform) should not acquire CASH FLASH.



6.2 Evaluation of value, in particular towards Euros and any other currency, paid by the subscriber

Everyone that is willing to purchase CASH FLASH Tokens must be conscious that CASH FLASH business model, the white paper and Terms and Conditions may change on the base of new regulatory or legal requirements that may have retroactive effect.

In this case, buyers, and anyone who acquires the CASH FLASH Tokens, accept and understand that neither CASH FLASH payment services, nor its affiliates shall be liable for any loss or damages directly or indirectly caused by such changes.

CASH FLASH will do everything possible to start its operations, develop the CASH FLASH platform and/or provide services described in this white paper.

Whoever acquire CASH FLASH tokens must be aware that cash payment does not provide any guarantee on the realization of the project outlined in this white paper.

CASH FLASH assumes no responsibility for any loss or damage that may arise from the user, or relating to the user's non-reception (or in the case of timely reception) of the money or the failure to use CASH FLASH, as well as for any errors or malfunctions of the corresponding smart-contract, except in the case of intentional misconduct or severe negligence directly attributable to the company.

6.3 Tokens evaluation;

In addition, the native unit of EOS Protocol account may lose value in a similar manner to cash, and also in other ways. CASH FLASH assumes no responsibility in this regard except in case of malice or gross negligence directly attributable to the company.

6.4 Lack of token liquidity;

If Tokens are inserted in the market and there is no liquidity on the exchange platform, CASH FLASH assumes no responsibility. CASH FLASH instead, focuses on the possibility for the user to be able to buy product with CASH FLASH currency on its own marketplace.



6.5 Errors or security violations that allows hacking or internal data theft;

In case of this kind of situation, the user will need to contact CASH FLASH that will provide the second key to rectify the technologic issue.

6.6 Loss or theft of the subscriber's private key holder;

CASH FLASH will not be responsible for any loss of CASH FLASH token or situations that makes it impossible to access CASH FLASH tokens, that could derive from the acts or omissions of the user or any person who accept to purchase CASH FLASH tokens in the event of unauthorized access to your account.

6.7 Connection to the properties monitoring and safeguarding system;

CFT is a token that will enable the user to access CASH FASH platform services and will be controlled by it.

6.8 Connection to the shared electronic storage device on which Tokens are registered and to the platforms on which Tokens can be exchanged

CASH FLASH is based on EOS protocol. Therefore, any malfunction, unexpected function or operation of the EOS protocol can cause malfunction to CASH FLASH tokens.

6.9 Characteristics of the Token offer

A) Number of Tokens to be distributed and possibly already issued for a total of 3 billion in cash will be generated, indicated by the CFS symbol.

Characteristics of the Token offer	
Token Name	CASH FLASH
Token symbol	CFT
Decimals	4
Tokens protocol	EOS
Shared registry used	EOS Blockchain
Currency accepted during the purchase	EURO/EOS/ETH/BTC/TETHER



6.10 Expected amount to issue: target amount, minimum amount that allows the completion of the project (Soft Cap), maximum amount to be achieved that will lead to the automatic closure of subscriptions (Hard Cap)

The minimum amount for the Soft Cap is at 350 million euros, while the Hard Cap is at 4 billion euros. If the project does not reach the Soft Cap it is going to be completed with the funds of the company.

Offer information table	
OFFER START	OFFER ENDS
Start date of the offer: 13/01/2020 00:00 GHT+1	End date of the offer: 15/07/2020 23:59 GHT+1
Alternatively, it will be when the Hard Cap is reached	
Nominal conversion rate (bonus excluded): € 3,00 = 1 CFT	
Soft Cap	: € 350.000.000,00
Hard Cap	: € 4.000.000.000,00



7 Token prices on emission and explanation of the principles used to restore the price

The price of a Token is 3 euros. Bonuses are planned for the pre-ICO and all the ICO stages to minimize the chances of a possible drop in prices and to allow the users that support the project to have benefits. To be able to buy Tokens, a person will need to fill the KYC form, send a copy of the contract together with its documents (ID cards, passports) and after doing this he can purchase Tokens from the website www.cashflash.io. From the 15th July 2020 the user will be able to see the acquired Tokens. On the website is possible to view how much money have been gathered in real time. Tokens are sent to the users within 30 days after the ICO start and they will be contacted through email to confirm the transfer with a screenshot of the transaction. The users will need to let Cash Flash S.a.S. know the EOS compatible wallet information to be able to receive Tokens.

7.1 ICO Phases

Phase 1: a bonus of 50% will be added on the purchase of tokens from the 13th January 2020 to 13th February 2020. This will be released three (3) months after the end of ICO campaign (15th October 2020).

Phase 2: a bonus of 25% will be added on the purchase of tokens from the 14th February 2020 to 14th May 2020. This will be released three (3) months after the end of ICO campaign (15th October 2020).

Phase 3: a bonus of 10% will be added on the purchase of tokens from the 15th May 2020 to 15th July 2020. This will be released three (3) months after the end of ICO campaign (15th October 2020).

7.2 Currencies, digital goods accepted and trade equality with Tokens in the exchange platforms

CFT is a token that users can exchange between the platforms, use as a currency in shops, in the e-commerce, with professionals, in the exchange platform and in our marketplace as a mean to obtain product and services.



8 Technical terms and conditions for the release of Tokens

Description of the specification techniques, including:

- protocol description of the shared electronic recording device;
- technical architecture in case the offer contains several automated computer programs;
- standardization canons possibly used;
- Recipient(s) of funds and digital activities as specified in article 312-7, 3rd III of the AMF General Regulation, bank account and address for receiving and sending digital activities dedicated to the offer.

Accounts and wallets will be all registered under the company and, by doing so, everything will be managed in a transparent way.

9 Exchange rate risk management and issuer's intention to convert digital assets into euros or foreign currencies.

Everything will be kept in Euro or Stable coin currencies.

9.1 Information of subscribers, anti-money laundering and security systems installed and running

Every user will need to fill the KYC form and the contract, in case there is a client with medium probability, it will be under the company decision to accept or not the client and if there is a high risk, the company will not accept the client. The company will not accept purchases higher than 10% of the amount released to protect the users from the fact that a single company cannot be able to change the token price as it wishes, after the pre-ICO we will evaluate whether to use a third party for the compilation of the KYC.

By participating in the purchase of ICO, the buyer accepts the above and, in particular, declare and guarantee that:

- o You have read and understood the terms and conditions attached to the white paper;
- o Consent to their full content and agree to be legally bound by them;



- o Have sufficient knowledge about the nature of the cryptographic token;
- o Have a significant experience and a functional understanding of the use and the complexity of managing token, cryptographic systems and services based on the blockchain;
- o Live in a jurisdiction that allows to buy cryptocurrencies without requiring any local authorization;
- o Comply with local laws, state and national regulations in order to buy, sale and/or use CASH FLASH Tokens;
- o Be familiar with all applicable regulations in the specific jurisdiction of the area and that the purchase of cryptographic token in such jurisdiction is not prohibited, restricted or made subject to additional terms and conditions of any kind;
- o Do not use the future ICO positioning for illegal activities, including but not limited to money laundering and the financing of international terrorism. The purchase and the conservation of tokens will not constitute a breach or violation of any applicable law by the buyer in his country of residence or nationality;
- o Do not purchase CASH FLASH token for investment purposes or speculative use. All users that purchase Tokens will need to fill the KYC and declare that the funds belong to them.

10 Applicable law and jurisdiction

10.1 Description of the law applicable to the issuer

The documentation of the token, CASH FLASH operation as the purchase of the token must be governed by and construed in accordance with the substantive laws of the France, independently of the constitutional laws and independently of the provisions of the Vienna Convention of 11 April 1980 on the international sale of goods.



10.2 Indication of the competent courts in case of dispute

Any disagreement or dispute arising out of or under the ICO positioning shall be settled by arbitration in France in accordance with the rules of arbitration of the International Chamber of Commerce in London (United Kingdom) in force on the date on which the notice of arbitration is submitted in accordance with these rules.

The place of arbitration shall be France and the arbitration proceedings will be always conducted in France.

10.3 Description of the tax regime applicable to the holding of tokens in France for French users

The 2nd September 2019, the Administration updated the Bulletin Officiel des Finances Publiques(BOFIP), specified the creation of a specific financial regime applicable to the occasional sale of digital goods, directly or not directly by physical people domiciled in France pursuant to article 4B of the General Tax Code(CGI).

The Article 41 of the 2019 Finance Act of 28 December 2018 provides an adequate framework for taxation (income tax and social security contributions) of capital gains made on an occasional basis, starting from January 1, 2019, by physical persons on the sale of digital goods or related rights, coded in article 150 VH bis of the CGI. This regime concerns the Tokens mentioned in article L552-2 of the CMF, with the exception of those that meet the characteristics of the financial company instruments mentioned in article L211-1 of the CMF and of the savings bonds mentioned in article L223-1 of the CMF.

Taking into account the frequency of exchanges that can happen between digital goods, the latter do not constitute a taxable event at the time of their realization. This triggering event occurs when any overall annual gain realized on the sale of digital goods in exchange for legal currency or for the supply of any service, either of goods or for benefit, is recognized. This overall capital gain will therefore be declared and taxed only in the year following that of completion.

This overall capital gain is determined by adding all of the capital gains and losses recorded on all transfers of numerical activities during the fiscal year.



The capital gains and losses are equal to the difference between, on one hand, the sale price and, on the other, the project of the total acquisition price of the entire portfolio of digital activities for the amount of the sale price on the total value of that wallet.

Furthermore, this new regulation introduces an exemption threshold for individuals who make sales of digital goods whose sum of prices does not exceed € 305 during a fiscal year.

The declaration methods are simplified as well, the taxpayers who report on the annual return provided for by article 170 of the General Tax Code the total amount of the capital gain or loss realized in relation to the taxable sales during the year. They attach to this declaration an annex in which they mention and evaluate all the capital gains or losses realized on the occasion of each of the taxable transfers made during the year or the prices of each of the transfers exempted pursuant to Article 150 VH bis, letter B, point II of the CGI.

Finally, with this new regime, profits are taxed at an overall rate of 30% (12.8% for income taxes and 17.2% for social security contributions).



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