

## **Summary**

- 1 We are Cash Flash: Who is Cash Flash
- **2 Marketplace:** The World in one click
- 3 e-Bank Blockchain
- 4 e-Democracy
- 5 Charity, development and

#### research

- 6 Description of the project
- 7 The Market
  - 7.1 Introductory summary
  - 7.2 Existing blockchains
  - 7.3 Forecast, 20
  - 7.4 Dapp
- 8 Vision and mission
  - 8.1 The firstintra-counterfeiting e-commerce
- 9 Planning
- 10 Anti-Counterfeiting Patent
- 11 Blockchain
- 12 Role-based permission management
- 13 Default permission groups
- 14 Parallel evaluation of authorisations
- 15 Actions with mandatory delay
- 16 Recovery of stolen keys
- 17 Blockchain will be fundamental for businesses

## 18- Blockchain is bound to change the world we know

18.1 Benefits of Cash Flash technology

#### 19 - PSD2 financial instrument

- 20 Developer Benefits
- 21 Benefits for Token
- 22 Owners
- 23 Campus Realization
- 24 Cash Flash Blockchain POS
- 25 Token
  - 25.1 Token issuance details
  - 25.2 The costs
  - 25.3 Token Issue
  - 25.4 Token distribution
- 26 Costs for project
- 27 Cash Flash contacts
- 28 Bounty program
- 29 Road Map
- 30 Road show
- 31 Legal information
  - 31.1 Representation and guarantees
  - 31.2 Applicable Law Arbitration

#### 1 - We are Cash Flash.

#### Who's Cash Flash.

Cash Flash is the first and only platform in the world that sees a perfect 360-degree ecosystem integrated into it based on *innovative*, high-efficiency software. In other words, a successful start up, founded and created on a futuristic vision, born from a long work experience in the technological and entrepreneurial field by Andrea Cerato. It is a system designed to offer a concrete utility to the needs of the modern world, adhering to new business dynamics, people, economic progress and even more to government digitization. The common goal is computer centralization and total security in its widest use.

Cash Flash, the only central blockchain in the world, is the essential point of reference, and of which you can no longer do without, to carryout from a single technological platform, interfaced with the others available, any available operation, even in several branches and decentralized services: from small daily activities of the citizen, to the services of millions of companies; the aim is to increase their turnover and implement their efficiency, security, business growth and much more.

## 2 - Marketplace.

#### The World in one click.

Cash Flash is the first company in the world that is developing the largest and most advanced Marketplace from a technological point of view, thanks to its Blockchain and, at the same time, it is the first Marketplace in the world with the possibility to make purchases in crypto coins and digital assets.

We offer the most exclusive service on a planetary level. The safest. The most advanced. A total digital business revolution just a click away.

With Cash Flash you can buy the following products within the *marketplace:* 

01- clothing and fashion supplies;

02- supplies of household

appliances; 03- supply of

furniture, furniture;

04- supplies of watches and jewellery;

05- supply of diamonds or precious stones, raw, processed and certified IGI, GIA, HRD,

etc. 06- supply of works of art and precious objects;

07- agricultural, construction and other machinery;

- 08- supplies of building materials, work tools;
- 09- vehicles, trucks, motorcycles, boats, aviation, etc., and their spare parts can be found with a simple click via blockchain;
- 10-supply of crude and refined oil to your point of sale or refinery;
- 11-supply of film films, music, school courses, apps, software, etc;
- 12-supplies of any animal with the current regulations of its country and/or animal protection and protection bodies;
- 13-supply of purchases of companies, industrial and civil buildings,
- land, etc.; 14-electricity, gas and water supplies, civil and state and contracts;
- 15-supplies of supplements, civil and hospital medicines, etc.
- 16-supply of tools for the production of alternative energy
- 17-provision of hotel booking, travel, restaurants, clinics, and online services,
- etc; 18-supply of air ticketing, transport, concerts;
- 19-military supplies, only for governments and licensed entities;
- 20- purchase of car, health and non-life insurance policies worldwide;
- 21-possibility of requests/intermediates of loans or leases or financing worldwide by the best authorized and verified banks and institutions;
- 22-possibility of paying utilities, fines, taxation of state taxes VAT payments for each state and member body;
- 23-availability of choice among freelancers for the drafting of various notarial acts including purchase/sale or sale of real estate, registered furniture, or even only furniture (identified with serial number or indications of sales specimens) that will be traced through Cash Flash blockchain. The project, in fact, provides that every physical or virtual asset that is, to activate the desired service of payment and direct registration of state or municipal taxes of states and member entities and with the issue of notarial digital signature of all *notaries online*, is followed throughout its life, thusmaking its transactions totally documented and historicized. It will then be possible to carry out any legal act of liberality, such as donations, hereditary and testamentary legacies and last wishes. Every payment in fiat currency *or* digital and crypto currency *of* each act will be traced via *blockchain*;

24-contractual supply of transport and logistics by land and sea by air;

25-provision of other services reserved for government, military and public forces bodies regarding public, state security, and access to globally updated technologies;

26-contractual supply of state procurement in the technological anddigital sector, government or entities authorized for internet and data coverage services, in remote areas, in areas covered by satellites and reserved services; sales, rental, use of satellite traffic, optical fiber, repeater bridges , etc.;

27-contractual supply of contracts, public works such as motorways, construction, bridges, also with a special search engine to find the most suitable companies and allow public tenders, not only at the state level but also globally;

28- provision of contracting services between company or entity A and B and public, banking, charitable, shareholders, investment funds of financing contracts, for the development and economic support of companies or scientists involved in development projects

innovation and the medical fieldfor the development of new technologies or the development of new drugs or treatments.

#### 3 - e-Bank Blockchain

E-Bank is the most efficient, fast and anonymous payment service in the world, thanks to the innovative and exclusive process that protects the traceability of transactions in a single decentralized Blockchain that ensures security, speed and anti-counterfeiting. A peculiar system, in the process of patent filing, that fully adheres to the requests of those seeking certainty of the digital exchange transaction from the seller to the buyer of any type of goods: physical or virtual, offering an unprecedented service, which guarantees the manufacturers and the end user the certainty of the purchase, the origin, its authenticity, the guarantee of the product or service, as well—as the deposit of money signed from one account to another, through a double security code protocol, where the user who wishes to send only money to another user, can irreversibly send this amount and, at the same time, the receiver will be able to view it but will not be able to unlock it if before, the one who sent the money will not communicate the authorization code of release; this is a service of great use for business transactions *remotely*, when working with unknown people and to avoid scams.

The same system can be used to purchase products, for the exchange of data in encrypted folders and much more, such as to allow secure and private transactions in exchange for physical or virtual goods, files, etc. or simply to move money from one part of the world to another, in real time, over the course of a flash: *money*, among other things, convertible from CFT Cash Flash Token in every currency, such as Euro, US dollar, sterling and any other fiat *currency*.

Cash Flash is acquiring a special banking license that will allow members to

keep your savings, convert them and change them into other currencies with decentralized traceability on *dedicated blockchain*; an available service that ensures maximum reliability and security, to move large capital around the world, in a few seconds, without any risks, constraints, problems, or blocks in our circuit. A blockchain carefully designed not to run into today's legislative gaps and inconsistencies of bureaucracy, taking into account that cryptocurrencies have no limitation until they travel in their circuit and are converted into fiat *money* issued by central banks.

Cash Flash ensures that it does not provide any data to third parties, as all documents provided to the management system are encrypted and are strictly subject to banking secrecy, with no possibility of derogation. Cash Flash will be available for cooperation with the authorities only and only in the case of an international warrant for very serious crimes. We are working to create a fast digital future, for technological evolution in favor of humanity and a just, ethical and protected development, in the democracy of a decentralized *blockchain* that can neither be tampered with nor manipulated for other purposes. Cash Flash's *mission* is to make the digital world a safe and honest place, with equal rights for all, in a clean, ethical and fair way, as we are confident that the digital money era has begun and that this process is unstoppable and irreversible.

In the past and present era, where money came and is issued by central banks without any arbitrage and without guarantees appropriate to modern times, on the basis of a fiduciary convention, but at the high price of the siraggio, and then to be lent to the peripheral banks, so that in turn they lend it to the citizen, in exchange for interest generated from nothing, the oligarchic economy was created increasingly controlled by large shareholders and central credit institutions: a surreal economy, no longer in line with the "pockets" of the citizen and the accounts of small, medium and large companies.

Today, the same governments, such as the USA, the European Union, Asia, etc. recognize that we have entered the age of cryptocurrencies and are already trying to catch up with a world in continuous technological evolution. In fact, questions can be found on government websites aimed at finding engineers and specialized companies to create their blockchain, to create and issue digitalmoney. Some states and economic powers have already done so, and some of them have already started with experimentation. Reality, concrete and irreversible, has in fact forced governments to adapt, as to date there are thousands of crypto digital coins and various blockchains that hold billions of Euros and billions of USD dollars, converted into digital coins, as more and more people convert their fiat currencies into digital coins every day, to protect their money, the result of laborious work and meticulous savings. All this is something extraordinary, to the point that to date a global change has taken hold and is, and will be unstoppable. We therefore believe that it is possible and must develop a central and professional system that allows all current and future users to interface in a complete and secure ecosystem, in which many believe, but where to date no one has ever had the technological, intuitive skills, and the potential to create a real project and constitute a real ecosystem within everyone's reach, using advanced technologies, to be used to do business, using an innovative platform, which will be ready to interface also with the current rules of each country and government. Each user will always remain safe but, for example, if he wants to pay taxes on a sale or pay contributions or pay a fine he can do so with the participating bodies and governments, who will prefer to take advantage of a real and existing blockchain with concrete and successful ecosystem, with millions of users, rather than hoping that someone will go to take advantage of a private or user-poor blockchain and without services. In fact, we at Cash Flash believe

that in the future *blockchain* must be unique and central, to offer a real fast and efficient service. Many subjects talk about *blockchain today*, but few have really understood the real capacity and power that blockchain will bring to the real and virtual world, but when it has taken hold even more, people and the whole world will not be able to do withoutit. It will be the same as when the Internet was created, which cannot be done without it today.

Cash Flash's ambitious project is precisely to imprint globally the real services that the whole world needs, in every environment, in every sector, in every direction, developing, block by block, a high-tech blockchain, decentralized self-floating. This means that once launched, this will be able to update itself through users and users all over the world in a way of self-programming, growing in a tendency to infinitely and become the largest database on the planet, equipped with real, ineradicable and unverifiable data, but where all users and the community will be *able* to give reality to every information, with verifiable but not erasable *data*: a blockchain that currently does not exist, but that is opening up on a tangible future and already in the phase of exclusive patenting all over the world.

This blockchain will allow a better quality of life for all, protecting the dignity and rights of the human being, with a focus on raw materials that do not harm man and the environment; where food is healthy and certified with healthy and top-notable ingredients, to the point of easily allowing them to verify and certify their provenances and batches. In this ecosystem every company will be interested in giving maximum support, as it will be able to sell its goods and services ensuring the highest quality, certified with guarantee for the final consumer and therefore with absolute security that the products will not be counterfeited. There will be no room for poor and dangerous food for health. The same applies to all other material goods sold and accepted on the Cash Flash platform, as products of poor quality, dubious origin, counterfeit, dangerous, harmful and that will not exceed other strict selection and control criteria will not be accepted.

Cash Flash was created to make the world a safe place and not to sell any type of poor product, without guarantees and devoid of any quality criteria, without certification and without safety. Unlike some famous marketplaces that boast of a success in selling all kinds of products, without selection and safety criteria for the end user, to the point of breaking the import-export laws of many countries, with absent certifications, marketing products made with toxic and poor quality materials, even allowing to sell counterfeit goods without protecting fashion brands and works of genius, thus favoring counterfeiting to the detriment of producers and consumers. Cash Flash has set up a very strict selection protocol and companies that do not comply with it will be automatically excluded from the system. Cash Flash will allow you to view community reviews and check with the alert system, specially developed, the evaluation of products: from those with a low score, to the most valid and safe ones, with scores and "stars" that attribute the level of quality, the quality and price ratio, the seriousness of the seller and, moreover, a ranking divided by materials and products, which will be available to identify the product sought, according to the criteria of the best supplier, the stock of the product, the speed of shipment or manufacture, etc. You can purchase it within the Cash Flash marketplace with the direct transaction guarantee, both in the point of sale of your city, if the supplier will have physical points of sale and in case of delivery of the goods to the address indicated and displayed directly from their control panel and Cash Flash account.

Cash Flash, moreover, is developing a patented credit card, with anti-cloning system, equipped with unique security technology in the *world*, without magnetic stripe and without smart-card, equipped with a *triple transponder* and dx RX technology and pin confirmation channel that will be authenticated via app or fingerprint or iris of the eye in atms enabled or usable as a simple card in traditional Pos and ATMs, but with additional protection security, which remain and will remain forever secret for obvious reasons and will never be disclosed.

Moreover, at present, Cash Flash has already received numerous requests for collaboration with many institutions that want to adopt this new technology that guarantees absolute security and it is not excluded that our company can, in the future, market its patented card to banks and payment services, but always offering a single interface to program the customer and his support account, without ever revealing or releasing the algorithms and indecipherable key encryptions of his technology.

Another plus of Cash Flash is the App that users can take advantage of from their wallet and pay directly from their Smart-phone, consulting the balance, currencies and composition of the wallet, their account or creating virtual payment cards, thus preventing certain companies from with holding back personal data with the fraudulent intent to make future charges without consent.

All suppliers and sellers will be able to access their account and control panel, where they will consultreal-time sales, view orders, check the status of shipments, cash history and decide whether to obtain *fiat*currency, Cash Flash currency - CFT Cash Flash Token or move everything to another institution of their choice, thanks to a normal Sepa system or MT102/103 etc. In addition, it will be *possible to use the balance to make* payments to suppliers and, at the same time, manufacturers will be obliged to adapt to the safety regulations in force in Cash Flash, such as IQ codes and RFID labels readable with the Cash Flash app to verify the authenticity of the products and track the entire supply chain of the same. Cash Flash demands that the seller guarantee the quality of the raw materials and, beyond that, that in case of breakage, the spare part can be easily found, in the nearest center available in the *blockchain*.

All products purchased on Cash Flash will be tracked within *the blockchain* and may be the only ones authorized to sell within the second-hand marketplace and Cash Flash auctions, ensuring that you purchase original goods with all traceability and security and do not purchase a stolen or counterfeit product.

This is the world Cash Flash is working for. Cash Flash's goal is to achieve a technologically and humanly evolved digital age, making a world better and safer and much more producing in terms of turnover.

Thanks to our "Intelligent Programs" of artificial intelligence that offer an impeccable and efficient service, companies will be able to be more productive and increase their turnovers. All users can enjoy the advantage of using Cash Flash as a single real point of reference and security for the most important daily services: from the citizen and the final consumer, to the wholesaler, to the large multinationals.

This project is the result of a long work of design and patents, partly already developed and partly under development.

The program was developed by Andrea and Luca Cerato, who boast engineering experiences in the technological-electronic-IT field of considerable importance, as well as the advantage of collaborating with large multinationals, investment funds, non-profit organizations, NGOs and institutes of primary economic and social importance.

The project is built on solid foundations planned in detail, in order to make services fast, at the speed of a *flash*.

## 4 - e-Democracy

Cash Flash is developing a new system to be able to conduct the general elections in a decentralized way, in another application that will be present on the platform. This will make it possible to

to increase the number of voters on the basis of eligible voters; all this ensuring efficiency, anonymity, precision and speed. This e-democracy plan will ensure that you avoid any risk of electoral fraud.

## 5 - Charity, research and development

Cash Flash supports and contributes to research and development directly or indirectly with third parties and entities, with its supervision, in order to quickly discover new treatments and medicines for the healing of various pathologies in children, adults and the elderly, of any social group and anywhere on Earth.

Cash Flash particularly supports research and the fight against cancer, promoting the development of new therapies and, Moreover, it strives to replace inefficient antibiotics against increasingly resistant bacteria, thanks to the development of bacterium-programmed phage, DNA and techniques such as cryspi21 genetic operation, innovative intelligent antivirals will allow to cure diseases such as EBV and HIV and other strains, hepatitis C, tuberculosis, lyme disease, which so far have not found ineffective treatments or only in part , Cash Flash supports research and rewards scientists with concrete and innovative discoveries that demonstrate their effectiveness.

Cash Flash believes that the person deserves treatment before the chronic disease and believes in the right to life and therefore intends to overcome medicines with serious effects on human health, which buffer or slow down or mask the state of a chronic or defined incurable disease and replace them with safe medicines that allow to achieve a real improvement in the pathology or definitive healing. A real duty where illness does not have to be a business people's suffering.

Cash Flash believes in the right for everyone to use ethical medicine, which has as its sole purpose the care and healing of the different pathologists and, rejecting any speculative logic on the marketing and addiction of drugs.

Cash Flash believes that the human being has a right to the truth, although not everything can be cured, but surely it is possible to pursue the objectives with the necessary funds and the faithful and honest commitment of non-profit organizations for the development and search for real valid and reliable alternatives, where the right to heal is above all billionaire income of medicines that make money, but do not heal. This is unfortunately a fact today, in a very sensitive area, but

it is so obvious,

how sad, that if there were no sick there would be no business, but the suffering of people is priceless and this is what we believe in and the mission in which we engage with all our strength, in order to leave a valid and concrete contribution, in something that is priceless: our life and human progress. This is the mission and solemn commitment of cash flash founder Andrea Cerato.

#### 6 - Description of the project

The value of the project developed, functional and operational in the market is estimated at

1 Billion Euro. Value of the current project and its cost: 4 billion Euros

CFT Cash Flash Token tokens available: 4,000,000,000,000.00

billion Value of 1 CFT = \$1.00

Cash Flash in technical terms.

Cash Flash project progress:

Bank (in acquisition)

Blockchain (developing 42%)

Marketplace (developing 87%)

Wallets and apps (developing

95%)

Purchase CFT tokens (ready to sell). Each buyer can take advantage of the offers according to their budget, which allows you to access the different clusters that offer the extra tokens, allowing you to earn immediately, at the time of purchase, based on the amount invested. See table below on extra token gains.

Value 1cft token = 1€.

In addition, each customer has the right to participate in Cash Flash as An Advisor, which means that they can participate in the launch phase of the project, also registering with only 1 euro-Once registered he will have his own control panel, where you can invite with his "referal link", all friends and customers, simply and directly earning from their subscribers, 10% of what they will invest and, in addition, each Advisor will be able to automatically view the list of customers in the

your portfolio, earning CFT even without investing directly, with credits on your wallet and

convertible exchanges at the ICO's exit into the market.

Instead all sales profits and extra tokens will be unlocked from your wallet, 90 days after the release of this, in order not to allow the collapse of the value of the token and balance the phase initial, in which some adherents will change their tokens, but many others will decide to guard them and wait for the value to fly to a higher value. It is mathematically logical that when the request will rise for the development and importance of the business project, the token could reach a very high and indefinite value.

Extra token cluster table.

1- From 1,000.00€ to 10,999.99€ : extra token 20% 2- From 11,000.00€ to 49,999.99€

: extra token 25%

3- From 50,000.00€ to 209,999.99€ : extra token 30%

4- From 210,000,000€ to 509,999.99€ : extra token 40%

5- From 510,000.00€ to 5,099,999.99€ : extra token 50%

6- From 5,010,000.00€ to 149,999,999.99€ : extra treatable token.

All extra tokens will be released after 90 days of the ICO release and will be convertible and changeable on exchange platforms.

Upon launch of the ICO it will be possible to convert or sell cash flash tokens (CFT) on Exchange platforms immediately, the total amount of the initial purchase amount, the accumulated extra tokens will be released from your wallet at the end of 90 Days after the launch of the ICO.

#### 7 - The Market

## 7.1 Introductory summary

Cash Flash is the first blockchain with an ecommerce where you can pay for everything in cryptocurrency. Cash Flash analyzed the existing blockchain market in detail and realized that there is room to create a new one, with more advanced technology and above all with the opportunity to work in a global market. This creates a system in which users can buy any product, through the Cash Flash coin.

#### 7.2 Existing blockchains



Currently the main blockchains on the market are: Eos, Ethereum, Neo, Cardano, Tron. Among these blockchains, Eos, compared to the others, has the advantage of making many more transactions per second. The only one who can make multiple transactions is

Tron and transitions are free. Another advantage of Eos is that it is growing day by day in an important way as account activations and is based on one of the most advanced technologies, having been created in 2018.

#### 7.3 Forecast, 20



It has chosen to create an Eos forecast, because it has the advantage of being a stable, fast blockchain and able to make more transactions per second than the others. For these reasons, instead of creating a new one, with the risk of technological problems, it was decided to work on a company already present on the market, and then to implement improvements on the market. Ours, unlike Eos, will try to be not only a stable currency without large fluctuation margins, but also the first blockchain open and available to all companies and users, who will enjoy real services. Above all, it will be possible to spend Cash Flash in all stores, both physical and online, and it can be used by companies, thus contributing to the growth of the economy. The first marketplace will be created, where principled companies will be able to sell their products and all users will be able to buy them, simply by paying with Cash Flash. Traders will be able to immediately change the cryptocurrency to fiat currency. There will also be the possibility for users to sell their products.

## 7.4 Dapp

dApps are applications similar to traditional apps, with the fundamental difference that you they rely on centralized servers and market places, such as Google Play, Apple Store or similar, to which developers have to pay high amounts especially if they want to use payments in apps. DApps, on the other hand, exploit blockchain platforms and their distributed network; thanks to this,

dApps are self-sustainable, both financially and at the development level. Only the abandonment of their project, would result in the end of updates, but not of the smart contract that will continue to operate perennially on the relative blockchain.

#### 8 - Vision and mission

Cash Flash's vision is to become the largest e-commerce in the world, where everything can be bought in cryptocurrency and will be the first currency that can be spent worldwide. The goals are to create a blockchain

it is safe and reliable, with patents on productcounterfeiting and product traceability.

Cash Flash's mission is to become the largest ecosystem, where users can make transactions every day with our currency. Our blockchain will be the place where real projects will be created, both for dApp, and for software for companies; campuses will be created around the world that can offer many jobs to develop our blockchain.

We are confident that Cash Flash will become the main ecosystem in the coming years.

## 8.1 The firstintra-counterfeiting e-commerce

Cash Flash has created the first e-commerce where people can buy, any item and pay for it directly with Cash Flash and with the advantage of blockchain, thus having not only greater security for product quality and more speed in dispensing, but also the ability to control the originality of products as well. Thanks to the technology of the exclusive blockchain, the advantage of Cash Flash e-commerce, compared to traditional ones, is to be able to have all the data of users and above all to know in detail what they want to buy. Hence the possibility that companies can reserve a targeted, special and personalized offer for each end user.

Our market will be both B2C and B2B: therefore the supplier who decides to use Cash Flash can sell directly to both the end user and the intermediate retailers. All this will make the supply chain short and allow everyone to buy the products at the right price, and their distribution will also be more widespread.

Within our e-Commerce there will also be sections for used and regenerated. Thanks to the technology we invented, products from now on will be controlled and certified.

#### 9 - Planning

currency, based on its own ecosystem and Blockchain that would allow the creation of new services for the benefit of the user and the business, allowing a shorter and more efficient supply chain. The EOS protocol has been chosen to work on the Blockchain, since EOS is the most efficient blockchain on the market.

In 2018 Andrea Cerato, IT expert and creator of the most advanced payment systems at international level, after having gained experience also in the legal field and in the fields of accounting, marketing, IT development and security, has and is developing with his team the Cash Flash project.

In 2019, the foundations were laid for the realization of the project:

- a) development of smart contract, wallet and blockchain;
- b) establishment of the legal team, consultants, contract audit, KYC partner, host and IT security partner;
- c) use of the first funds for the start-up of the project;

In 2020, the ICO project begins, with several phases:

- a) Cash Flash initially turned to Family & Friends for support of the initiative.
- b) Cash Flash requires the approval of the relevant authorities.
- c) Cash Flash participates in all major trade fairs in the sector, until it was allowed before the anti-Covid 19 lock-down.
- d) With the approval of the government authorities, the ICO begins. Approval is scheduled for March 2021. Pre ICO will last for up to six months. The ICO periodends according to schedule in June 2021, at most upon reaching the Hard Cap.

Cash Flash has applied for a visa from the Authority for the offer to the public of tokens for the issue of the license issued by the Central Bank of Lithuania that allows the sale of CFT tokens to European citizens and accept payments in EUROS from customers who have successfully compiled the anti-money laundering KYC and subsequent approval can be accepted as customers, to offer the guarantee of greater transparency towards subscribers, in terms of monitoring the funds raised and combating money laundering and terrorist financing. At the end of the 6 months, tokens can be exchanged on the main exchanges and, at the same time, e-commerce will be operational.

e) Cash Flash UAB has been established in Lithuania (one of the most advanced states in crypto currency legislation and regulation), to promote the scope of the project, with simultaneous implementation of the CFT Cash Flash Token public offering.

- f) the "White paper" has been completed
- g) the Cash Flash site is put online.

After the release of the ICO 2021 it will be possible to use the currency as a means of payment, already in pilot stores, online and offline, the Cash Flash anticontraffation system will be active.

For the post-ICO phase, the company set itself several goals:

- a) Marketplace and e-commerce will be operational from the beginning of the ICO and in progressive development and testing.
- b) The currency will be available for purchase and exchange on the main exchanges and exchanges since the beginning of the ICO.

The ICO's release will be visible in Coin Market Cap. https://coinmarketcap.com/

- c) From June 2021 it will be possible to use the currency as a means of payment in some pilot online stores.
- d) September 2021 the CashFlash counterfeitingsystem will be active.
- e) By the end of 2022, the company proposes to open one or more blockchain training and development campuses in Lithuania Vilnius and the USA Palo Alto Silicon Valley initially, and according to resources also collected in other geographies (in particular, in Italy, America and the United Kingdom). Campuses will train as many people as possible in the blockchain industry, thus contributing

further development of the sector.

The project foresees that from the first day of ICO, all those who have purchased the cryptocurrency will be given the opportunity to use it subtly, and to be able to exchange it in the main exchanges. New services and features will be added as they are implemented.

If, at the end of the ICO period, the 100 million euro Soft Cap had not been reached, the Cash Flash company would pay with its own funds the difference between what was subscribed and the soft cap threshold.

## 10 - Anti-counterfeiting patent

High-quality, high-tech, luxury and intellectual goods are appreciated by consumers all over the world, but they have the problem that counterfeits are often distributed. In fact, over the last ten years, especially in China, counterfeit products have multiplied, including in the food sector, such as PDO, DOC and PGI brand products, as well as, for example, milk in

dust for children. In addition to the agri-food sect subject to this type of problem.



All this has triggered, in potential buyers, a strong mistrust in buying quality products, for fear of finding themselves with imitations or counterfeit items. Unfortunately, it is very often the case that, even at customs level, it is not possible to intercept fake products.

The consequence of all this is that, of course, the export of these high-quality goods, especially in Europe, has been slowed down sharply. Numerous researches, in fact, point out that the main reason why customers in Asia, America and Russia have reduced the purchase of high quality Italian and European Union products is precisely because of the lack of certainty about the authenticity of the product.

As a result of this scenario, we have therefore decided to patent a solution to this problem. Cash Flash has developed a real 'smart' system that is very sophisticated, based on blockchain.

The steps to be taken to obtain product certification are few and very simple. The user receives inside the product packaging a certificate with a unique code with which you can register on our website: www.cashflash.io/technology. Subsequently he receives, from the same site, an additional code to be inserted that will allow him to become the sole owner of the product. In the event that he later wishes to resell the same, he will have to do nothing but provide the new owner with his second code.

If you wish, you can sell the product directly within our e-commerce, in the area dedicated to used products or collectibles.

To clarify the concept, let's take this simple example.

Consider a product already in circulation, such as a bottle of water that is identified with a barcode (for example, 80.369.691).

Our system uses software that takes that barcode and encrypts it, assigning it an encrypted unique code, that is, not decryptable only through a program that can decode it.

The program will then decipher alphanumeric and algorithmic codes: more simply, it uses an algorithm that in turn emits another algorithm, which is ultimately another part of the code, from which a label or certification is issued.

This new technology that we decided to create with our QR code, allows you to transform that number into the QR code, which will then be made available to certify the inserted product. With this system you can be sure that the product is 100% authentic. After careful analysis, we have come to the conclusion that this part of the registration to be made with two keys is not present in any other patent and can be used for both new products, used or collectible products.

Therefore, we want to patent this certificate with two-factor authentication, to be used above all to combat counterfeiting, but also for the sale of tickets for concerts and sporting events, or concerts and any other activity, both in the commercial and industrial fields.

To conclude, the patent is a vector that carries the code of any product on the blockchain. Each product can then be traced and identified after inserting the barcode or photos, this data is then entered in a detailed tab, where the product details are processed.

Our technology is also a tool to support wholesalers who can create a series of identifiable batches.

For example, if 10,000 products are sent to a container in Singapore, the customs balloon will have a QR code (batch) that identifies in a fraction of a second, with a scan of all 10,000 pieces. It is therefore a great step forward compared to current technologies that have the limit of identifying one piece at a time.

Not only through the creation of special algorithms at the time of loading, the supplier will be able with the software to create different destinations and identify multiple pieces with the same QR code. For example, if we take a cargo of 10,000 T-shirt shipments from Paris, but to different destinations, the importer will clear this goods and, in turn, send the 10 containers of 1,000 T-shirts to 10 different countries. In real time, the traceability, destination and subdivision of lots will automatically change. In this way, each company will have real control of the final destination of the product, which is not possible today. Our algorithm calculates a customs location parameter: if, for example, a lot is cleared today in Singapore with progressive serial number, it is unlikely to result in another country after a few hours or after some day without having passed by another customs, which is instead possible for individual pieces that can be after a few days anywhere in the world, purchased by anyone, including tourists.

With this unique patented system it is also to geolo locate the problem or receive an alert if the product is nearing expiration, in addition, any discounts are applied automatically.

All this therefore allows to make promotions automatically and companies to have fewer products to dispose of, with greater savings for users who have the opportunity to receive

quality products at a discounted price. Cash Flash aims to be the first blockchain with this technology.

#### 11 - Blockchain

The Cash Flash blockchain is a forecast of the blockchain Eos.io: Blockchain designed to enable vertical and horizontal scaling of decentralized applications. This is achieved by creating an operating system-like construct on which applications can be built. The Software provides accounts, authentication, databases, asynchronous communication, and application planning across multiple cores or cluster CPUs. The resulting technology is a blockchain architecture that can eventually scale millions of transactions per second, eliminate user fees, and enable the rapid and simple implementation and maintenance of decentralized applications, in the context of a governed blockchain. Being an Eos forecast, the BFT-DPOS consensus algorithm is used, the only decentralized consensus algorithm used by Eos, capable of meeting the performance requirements of applications on the "blockchain delegated proof of stake-dpos". The software allows you to produce blocks exactly every 0.5 seconds and a manufacturer authorized to produce a block at any time respecting this time. If, the lock is not created at this set time, the lock will jump. In the event that 1 or more blocks are skipped, a break of 0.5 seconds or more takes place in the blockchain, using the software, the blocks are produced in rounds of 126, 6 blocks each for each manufacturer, at the beginning of each turn, 21 manufacturers, 11 blocks are chosen according to the preferences of the votes expressed by the token holders. The selected producers, are programmed according to an order agreed between 15 or more producers. manufacturer skips a block and has not produced any locks in the last 24 hours it is removed from the rating, until it notifies, in the blockchain, its intention to start producing blocks again. This ensures that the network works smoothly, minimizing the number of lost blocks and eliminating manufacturers who prove unreliable.

TheBlock-Producer is added to the traditional DPOS, allowing all manufacturers to sign all blocks as long as no manufacturer marks two blocks with the same time-stamp or block size. Once the 15 producers have signed a blockade, the blockade is deemed irreversible. Any Block-Producer should generate cryptographic evidence of its disloyalty by signing two blocks with the same time-stamp or block size. According to this model, a permanent consensus should be achievable in 1 second.

This is what blockchain has been able to conquer: the problem of trust has been solved by totally changing the foundations of the system, developing a technology in which trust is built intrinsically, within the technology itself. Thanks to blockchain, our inclination to trust a system no longer depends on the intentions of any participant. We therefore have the opportunity to create applications based on a new type of trust: a trust placed directly on the foundations of the system. Ultimately, it's an incorruptible system.

## 12 - Role-based permit management

Managing permissions involves determining whether or not a properly authorized action is appropriate. The easiest way to manage permissions is to check that a transaction has the required signatures, but this implies that the required signatures are already known. Generally,

authority is linked to individuals or groups of individuals and is often compartmentalized. EOS software. IO provides a declarative permit management system, which provides accounts with fine-grained, high-level control over who can do what and when. It is critical that authentication and permissions management are standardized and separated from the application's business logic. This allows you to develop tools to manage permissions generically and also provide meaningful opportunities for performance optimization. Each account can be controlled by a thoughtful combination of other accounts and private keys. This creates a hierarchical structure of authority that reflects how permissions are organized in reality and makes multi-user control over accounts easier than ever. Multi-user control is a greatsecurity aidand, when used correctly, can greatly reduce the risk of hacking theft. EOS software. IO allows accounts to define which combination of keys and/or accounts can send a particular type of action to another account. For example, you can have one key for one user's social media account and another for access to the exchange. You can also grant other accounts permission to act on behalf of a user's account without assigning them keys. Cash Flash starting from the management of Eos permits will implement a part based on security, giving the possibility to do it even more quickly. Directly with just one click on your mobile phone. In addition, in case it turns out that a user has stolen passwords, you will go to work using a mix of Block-Producer and stand together, to make everything safer. In addition to this Cash Flash, it will also optimize two types of security: one dedicated to the user's economic data and the other instead to the social profile, dedicated to the actions that the user decides to carry out within the blockchain. Cash Flash uses and improves the authorization service of both Eos and Steam by ensuring that each user can do their own actions and, in turn, is monitored by another superior user, thus preventing hacking actions from coming out. In this case you will always work with the mix of Block-Producer and stand together. Cash Flash uses the same technology as Eos that stands out in this way interms of consents and permissions: to use the user profile of the environment, you must have permission to publish directly from the accountowner; this to make it even safer. As for the evaluation of permissions, Cash Flash unlike Eos, adds the possibility of being able to validate the authorization directly with the fingertip of a finger, rather than with a unique code of the owner or with the iris of the eye: thanks to this the authorization becomes much faster and safer.

## 13 - Default permission groups

EOS technology. IO also allows all accounts to have an "owner" group that can do everything and an "active" group with a single restriction: change the owner group. All other permission groups are derived from "active".

#### 14 - Parallel evaluation of authorisations

The authorization evaluation process is "read-only", and changes to permissions made by transactions do not take effect until the end of a block. This means that all keys and authorization evaluation, for all transactions can be executed in parallel. In addition, rapid permit validation is possible without starting expensive application logics, which should be restored, and permissions can be evaluated as pending transactions and should not be reevaluated as they are applied. Authorization verification represents a significant percentage of the calculation required to validate transactions, making this a read-only and trivially parallelizable process, allowing for a significant increase in performance. When reproducing the blockchain to regenerate deterministic state from the stock register, there is no need to re-evaluate permissions. The fact that a transaction is precluded in a known valid block is enough to skip this step. This drastically reduces the computational load associated with the reproduction of an continuously growing blockchain. In this case Cash Flash expects many more transactions per minute than the current Eos, since it works on a real and global system and will work with actions in parallel, always trying to skip the passage of the valid block; this to make it all much faster. In addition, working with Stand and Block-Producer together, this system becomes much faster. The goal is to maximize transactions per second, and to be able to work if you run out of maximum number, with blockchains in parallel, in this case adding a secondary blockchain to the main blockchain, always with Block-Producer and stand and at that pointyou will create a higher macrocomputer, which will rule parallel blockchains.

## 15 – Actions with mandatory delay

Time is a fundamental component of security. In most cases, it is not possible to know if a private key was stolen until it was used. Time-based security is even more important when people have applications that require keys to be stored on the Internet-connected computer for everyday use. EOS software. IO allows developers to indicate that certain actions must wait a minimum period of time after being included in a block, before they can be applied but, during this period, can be deleted. Users can then receive notifications via email or text messages when one of these actions is transmitted. If they haven't authorized it, they can use the account recovery process to retrieve their account and withdraw the action. The delay required depends on the sensitivity of an operation. Paying for a coffee may not be delayed and may be irreversible in seconds, while buying a home may require a compensation period of 72 hours. Transferring an entire account to a new control can take up to 30 days, the exact delays are chosen by the developers and users of the application.

Cash Flash, operates in a global market, where there are many transactions, both for payments for small amounts, and large, has therefore decided to operate giving the account owner the opportunity to decide the timing to be attributed to individual transactions. For example, a person may decide to make immediate transactions of up to EUR 100, another up to EUR 1000, or to work with the double key to ensure that payment takes place immediately. Another example is that

of a user who decides to make a transfer to buy a car, but wants to do it immediately: in that case, click flash transaction, entering a second security password and gettinga secure and at the same time immediateoperation. Cash Flash's goal is to move both small and large sums safely but also immediately.

## 16 - Stolen key recovery

EOS software. IO offers users a way to restore control of their account when keys are stolen. An account owner can use any active own key in the last 30 days and approved by the designated account recovery partner to reset the proprietary key to their account. The account recovery partner cannot reset the account control without the help of the owner. There is nothing the hacker can earn by attempting to go through the recovery process because it already "checks" the account. This process is also very different from a simple multi-signature arrangement. With a transaction with multiple signatures, another entity becomes a party for each transaction executed. In contrast, with the recovery process, the recovery partner is just a stalker of that process and has no power over daily transactions. This drastically reduces legal costs and responsibilities for all involved. Cash Flash uses the process created by Eos but also goes, in this case, to improve it, always because Cash Flash must be safe but also quick to do the operations; in this case, if the account is stolen, the owner of the stolen account goes to enter the stolen account and is sent to another place (always on the blockchain), credentials that only he can put back, for unlocking; in addition, this recovery can also be done according to the user who entered it. So, to sum up, you can use 2-factor control instead of just the fingertip or eye iris: this is to reaffirm our concept of speed and security, which makes a difference to existing blockchains.

#### 17 - Blockchain will be crucial for businesses

Every day new projects are born with the aim of exploiting this technology that allows to develop innovative solutions and greatly reduce costs and inefficiencies. For example, one of the fields of application is in the supply chain, where a product typically has to pass numerous steps before reaching the consumer and requires the collaboration of different supply chains. Among those who have already implemented it is Carrefour, which uses it to track and identify some products and greatly simplify information sharing with the many parties involved. The prospects are increasingly rosy: in this regard, the European Blockchain Partnership for the creation of a European digital infrastructure in the public sector has recently been established. Italy is also part of it and even in the rest of the world blockchain is already considered one of the most interesting technologies to focus on. We believe that blockchain will inevitably become increasingly relevant over the next few years and that this is the right time to explore how this technology can be applied to businesses to revolutionize the way they operate.

This is why Cash Flash realized that Blockchain is fundamental for businesses, and decided to go and create its own ecosystem, where all companies can use blockchain to sell products and to automatically bid, for example, on expiring or promoted products.

## 18 - Blockchain is bound to change the world we know

In considering the issues related to the management of personal data, it is now known to everyone how our data is in the hands of third parties, how little control we have and the danger we run when they are not managed correctly. This is just one of the consequences of the many centralised systems that make up the society in which we live. Let us imagine what it would be like to see a world in which one could maintain control of one's data, in which authority switches from being concentrated on a few central entities to being equally distributed, in which the presence of intermediaries and guarantors is replaced by an incorruptible system in which they can have confidence. Thanks to Blockchain technology this vision is slowly taking shape.

Knowing the technology will allow you to go beyond clichés and take part in discussions on the subject. Understand what the uniqueness of this technology consists of and why its implementation and evolution is considered by many to be inexorable, based on the concepts of open source and decentralization. Blockchain is a technology that strengthens as the community and the numbers of nodes that use it grow. The great advantage of Cash Flash is that it is one of the first companies to start creating a global economy on the blockchain, going to revolutionize all supply chains. The peculiar positive note is that in Cash Flash everyone can be the protagonists: so if you have ideas, innovations, you can send them and have an immediate advantage in this too.

#### 18.1 Benefits of Cash Flash Technology

The advantages of Cash Flash technology are different: the necessary premise to do is that it is a new EOS-based network, but it offers many more advantages. Developers are allowed proprietary dApps and lower-cost dApp deployment, reduced network pause, more value for developers, and improved security. It is the developers along with blockproducers and stands who set up the technology. The public main-net will be managed by block producers, compatible with Eos and the ability to grow within the community if you have ideas or if you have created new projects. Again, greater equity, importance in creating new ideas; support for those who create new projects for the real economy, new solutions for reactivating stolen tokens, fair payment models, democratic voting, regular downtime for node maintenance and the ability to directly create innovations, thanks to the funds that will be allocated to new projects within the Cash Flash ecosystem. The advantage of blockchain cash flash is that there will be in addition to block - producers, also the stands that will go to operate together. Cash Flash aims to achieve

a global audience; the software is opensource, and designed so that every developer can make useful improvements to everyone.

One of the merits of Cash Flash is to have a solid foundation for financial services and, most importantly, to have created a new global currency, which could meet the daily financial needs of billions of users. Through the process of evaluating existing options, we decided to create a blockchain based mainly on three requirements: the ability to reach billions of accounts, low latency and an efficient high-capacity, highly secure save and storage system to ensure the security of funds and data. Cash Flash's governance will be fueled thanks also to the innovation of P2D2 and financial services. The PSD2 directive makes it much easier to become an important financial reality as well, since it facilitates agreement between all validation nodes on the transactions to be carried out and the order in which they are carried out. Cash Flash has adopted the BFT approach, creating its own consent protocol similar to that of Eos. This approach builds trust in the network, because BFT consent protocols are designed to work properly, although rating up to 1/3 of network validation nodes is compromised or not active. In addition, Cash Flash, will not only work with blockproducers, but will also have the stands inside to make everything safer and faster.

Cash Flash is working to create a completely innovative payment and communication system, through pos and the payment app with which you can pay in stores all over the world affiliated with Cash Flash, with a smart-phone and with a single click. In addition, through the app, it will be possible at any time to find stores that use Cash Flash and the advantages reserved for customers; this allows retailers and companies connected to Cash Flash to be found immediately by users and therefore, customers will therefore be able to have advantageous prices, exclusive advantages, services to be able to buy products close to expiration with a discounted price, possibility to receive exclusive products in preview, receive free products to be tested, have reserved seats and exclusive services in theaters and stadiums, including, for restaurants, a service that will start shortly, which would consist in booking the table and dishes from the menu, so that when you will arrive will be ready enough, saving time for everyone.

#### 20 - PSD2 financial instrument

Through this new legislation, Cash Flash will work with Fintech tools to be able to buy a fast, innovative, secure payment method and also make micro-transactions in very fast times.

## 21 – Benefits for developers

Cash Flash provides developers with a reliable, cost-effective network and gives the ability to release dApps. All dApps code running on Eos is open source. Distribution dApps will have lower costs than Eos, as you only pay for the RAM used on the managed network. You could then define an early build-up of RAM while keeping costs more affordable.

## 22 – Benefits for Token owners

All token owners can work in the community, provide new ideas, and anyone who has owned tokens for more than a year (founding tokens) will benefit from exclusive benefits.

## 23 - Campus realization

Cash Flash to implement all its services to the maximum, will create a school based on blockchain, both online and offline, creating real campuses starting from Lithuania, to Italy , completing its expansion also in America USA Palo Alto Silicon Valley and India, progressively spreading them to all major continents, to be market leader and create innovation in all sectors.



Founder Andrea Cerato is the first in the world to develop the Blockchain POS with a hyper advanced and technological system of high-performance CPUs, defined as one of a kind and able to accept payments from all fiat *and digital* currencies including, of course, our CFT *token*. Through the module connected to it, it will be possible to insert each product sold by the merchants and trace it in a *blockchain* in *real time* by the merchants themselves or in the Blockchain Cash Flash itself, in which, once the reference data of the same product has been entered, it will be verified with a double security check and, if everything is compliant, the transaction will be authenticated.

Let us take an example: a litre of milk from the producing company, which registered the production batch on xx/xx/xxxx, is supplied to the distributor, to the trader or importer in the same country or on the other side of the world, which in turn distributes it to retail point Y, which in turn will be updated the IP store localization where the direct discharge from the seller's warehouse was sold and the report to the parent company that it will know in real time and every day how many products have been sold and in which country and from which supplier doing so in addition to the constant monitoring of the product and the sales chain from the manufacturer to the consumer will also be registered again at the final sale the product as well as by the initial manufacturer offering the payment service with the new and unique Blockchain POS, created and provided by Cash Flash, which as mentioned offers an additional level of security to the buyer on the purchased goods, as it analyzes in real time whether the product is original and therefore, if it is not a counterfeit product as the serial number and the IQ code initially registered by the manufacturer is downloaded at the time of sale and registered in the blockchain, and therefore if someone else would clone or counterfeit the product by copying the label the product would be false both in the blockchain and if it would be sold through cash flash pos the fake product would be immediately discovered the supplier would be discovered and with him the entire illicit supply chain would be dismantled and eradicated the criminal organization that with cash flash systems will have no hope of selling more than one item counterfeit.

In addition, the manufacturer concerned may have in its cash flash admin panel, the real-time stock of the products in its warehouse, its dealers, incoming orders (status, city, delivery times), so as to guarantee the final customer in the first place, a product always fresh and in preview and as mentioned above, a complete tracing of the supply chain followed by the product you are going to sell. This above all is also a way to control sales, relate to stores in the same field, in real time and have a future business forecast, all from the comfort of cash flash's admin panel.

Andrea Cerato, who has already created innovative payment systems in the past, is the first in the world to develop a BLOCKCHAIN POS (magic box) able to accept today type of credit cards, prepaid, current ATMs with old technology of the current cards in circulation with magnetic stripe at track 1, track 2, track 3 or EMV technology (smart card) sold and advertised as safe and reliable as a great fiasco of this technology as it has already been violated for many years and immediately on its release also even worse the customer's PIN remains registered in the CIP c2 and and it can be violated without any problem although this has only allowed a faster transaction without the need for server response that confirms the pin as authenticated but in any case remains an old and unreliable technology but currently in use by millions of users, for this Cash Flash is patenting the safest credit card in the world anti tampering and the Flash Cash itself will pay any damage if it is ever violated even if this and mathematically and scientifically impossible for how it was soon millions of credit cards will be replaced with secure Cash Flash technology after the patent phase we already have numerous commercial agreements with large entities pushing to have our technology, in addition to our innovative POS that in addition to accepting payments as described above will accept payments and anything else can be read with infrared pulse technology: IQ CODE, RFID, TRANSPONDER, COD BARRE, FINGERPRINT AND PALM OF THE HAND: all can be performed directly from the Cash Flash Blockchain POS and transmitted instantly to the centralized checkout.

The founder Andrea Cerato, we remember him, is the first to propose, create and develop a World premiere of the first Cash Flash POS Blockchain.



25 - Token

#### 25.1 Token issuance details

For system development, a token called Cash Flash (CFT) will be entered. Through this currency, goods and services can be obtained within the system. In addition, it will be possible to change the token within the exchanges, pay within our market-place and use it as a means of payment in all stores, both online and offline. Cash Flash token holders will also be able to exchange them with each other. The Cash Flash token is issued on the Eos platform. All those who believe in our project will have exclusive advantages, including the ability to shop at our partners at advantageous prices. Cash Flash is a utility token. A total of 4 billion Cash Flash will be generated, indicated by the CFT symbol.

Each CFT is equivalent to 1.00 euros.

SoftCap is set at EUR 100 million, whileHardCap is set at EUR 4 billion.

In the event that softcap is not reached, the project will also be completed with the company's funds.

Bonuses will be released three months after the end of the ICO. The choice on the release of bonuses three months after the end of the ICO was made to safeguard the market price.

to the	Tabella informativa dell'offert	ta	
9	INIZIO DELL'OFFERTA	FINE DELL'OFFERTA	
In data: 10/01/2021 00:00 GHT+1		In data: 10/07/2021 23:59 GHT+1	
_	i conversione neminale (beny see	coluco) 6 1 00 - 1 00 CFT	
Tasso d	i conversione nominale (bonus es	sciuso) € 1,00 = 1,00 CF1	
SoftCap		100.000.000,00€	

#### 25.2 The costs

In the ICO authoring area, all of the following costs are included.

Smart Contract realization, Smart Contract audit, website creation, creation of Bounty Program software, realization of fairs, social media manager payments, payments to list the token on the main exchanges, payment advisors, private events, press, white paper creation, legal, accounting and KYC expenses.

Realization of blockchain software, realization of the design of the new blockchain from the EOS code, realization of the new architecture. All the points in the White Paper will be developed; this work requires the presence of a team of about forty engineers, a team that deals with the development of new blockchain features and a team that deals with the regulation of the functions and rights of block and stand manufacturers. In addition, there will be a legal team that will set up all the functions of the new blockchain and a marketing team to increase new users and give new services to the current blockchain compared to that of EOS.

Hardware blockchain realization: this is the development of a server farm to which blockproducers and stands are connected, beyond which, created 4 servers that will be purchased and located on four different continents in Europe, America (especially in the USA Palo Alto Silicon Valley), Australia and China, and four local server farms will be created.

Software costs: All costs of proprietary Cash Flash software, anti-counterfeiting software, marketplace creation platform, new platform to incubate new projects are included.

Pos & Payment Systems Cost: This part of the costs are related to the development of the purchase and creation of pos, the development of the entire payment system, the purchase of the banking license and the whole part related to the costs of hardware and software development. The software part will include a wallet both mobile, iOS and Android, and for your PC.

Cost for campuses: these are costs related to the purchase of areas on all major continents, in order to develop real universities, dedicated to our source code and the development of our blockchain. The costs of office construction, real estate purchase, all major continents: Lithuania, Italy, America, Hong Kong, Canada and China, USA.

Office construction costs: these costs are related to the purchase and set-up of offices in our main offices, Italy, England, America, Hong Kong, Canada and China.

#### 25.3 Token Issue

Upon launch of the ICO it will be possible to convert or sell cash flash tokens (CFT) on Exchange platforms immediately, the total amount of the initial purchase amount, the accumulated extra tokens will be released from your wallet at the end of 90 Days after the launch of the ICO.

From €1,000.00 to €10,999.99: extra token 20% 2- From 11,000.00€ to 49,999.99€ : extra token 25% 3- From 50,000.00€ to 209,999.99€

: extra token 30%

4- From 210,000,000€ to 509,999.99€ : extra token 40%

5- From 510,000.00€ to 5,099,999.99€ : extra token 50%

6- From 5,010,000.00€ to 149,999,999.99€ : extra treatable token.

All extra tokens will be released after 90 days of the ICO release and will be convertible and changeable on exchange platforms.

Within 60 days of the end of the ICO, the funds raised will be communicated as they are and how the funds raised will be committed.

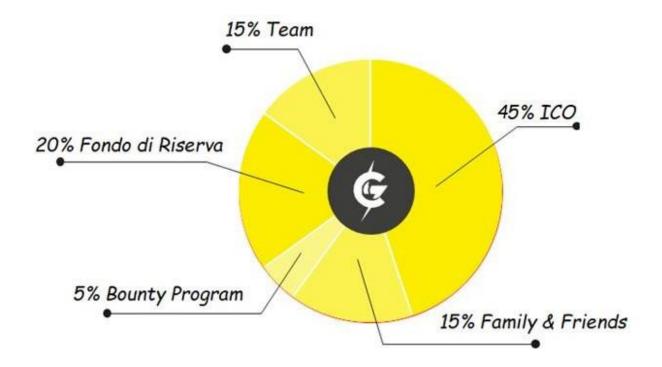
SUMMARY TABLE OF ISSUE OF CFT TOKENS AND THEIR EXTRAS IN %						
1-	1. 000,00€	to	\$10,999.99	extra token 20%		
2-	€11,000.00	to	\$49,999.99	extra token 25%		
3-	€50,000.00	to	\$209,999.99	extra token 30%		
4-	€210,000,000	to	\$509,999.99	extra token 40%		
5-	€510,000.00	to	\$5,099,999.99	extra token 50%		
6-	€5,010,000.00	to	\$149,999,999.99	treatable extra token		

#### 25.4 Token distribution

Some of the tokens created will be reserved for the "family and friends", ICO, team, reserve fund, and bounty program. The following diagram summarizes the distribution:

- 15% of tokens issued in private formula.
- 45% of tokens issued to investors.
- 15% will be reserved for the team that undertakes to change tokens in a dedicated way within 12 months.
- 20% will be retained by the company as a reserved fund, which will be unlocked according to the needs of 6, 12, 18, 24 months.
- 5% will be used for the bounty program: for the various sponsorship activities carried out independently by users.

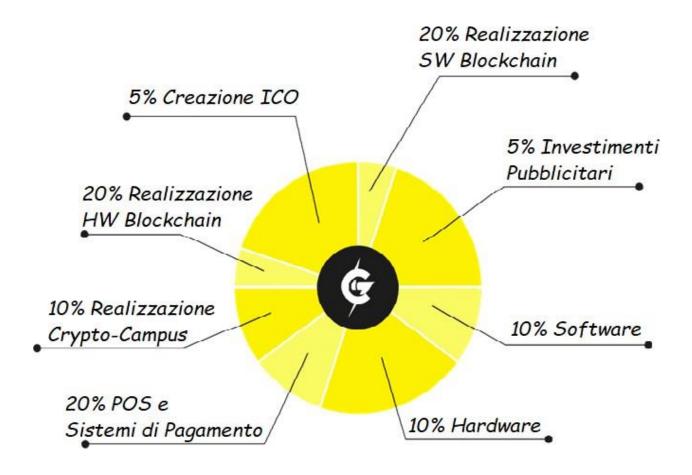
All tokens associated with the bounty program will only be assigned upon reaching the Soft Cap and will be distributed when the ICO closes. In case of non-use of part of the tokens of the various areas will be communicated at the end of the ICO and will be added to the reserve fund.



## - Costs for the project

The funds raised will be used for the development of the project and invested according to the following scheme:

26



#### - Cash Flash Contacts

Cash Flash was born from the entrepreneurial idea of Andrea Cerato who realizes the vision of a project focused on the opportunity to create a real ecosystem, which passes through a new stable crypto currency. Through the blockchain, new services are created, both for the end user and for companies, creating a shorter and more performing supply chain.

**27** 

#### - Bounty program

A bounty program is created to give all people the chance to get to know Cash Flash and own at least one token to get to know our coin. 5% of the total tokens will be used for the various promotion and development activities The regulation and the registration method to access the Bounty Program will be available at the address www.cashflash.io/bountyprogram

The tokens associated with the Bounty program will be assigned and distributed when the ICO closes: the more Cash Flash becomes known on social media, the more remunerated the blogger will be. For the most active bloggers this will become a real job. For each person who will be made known to Cash Flash and become a customer, cash flash CFT will be assigned to the presenter and CFT Cash Flash to the person presented. For each activity that the blogger will write within Cash Flash, 10 Cash Flash will be assigned to the presenter and 10 Cash Flash to the person presented for the artico validated as serious. There will be monthly rewards for the most active bloggers and a final prize at the end of the ICO.

## - Road Map

24 Novembre 2018 - Nasce l'idea di sviluppare Cash Flash 5 Marzo 2019 - Il progetto è stato creato il whitepaper viene definito 7 Giugno 2019 - Il Team Operativo viene definito 5 Settembre 2019 - Il piano aziendale è stato sviluppato 23 Dicembre 2019 - Il lancio del sito cashflash.io è stato effettuato 13 Gennaio 2020 - Viene Pianificata la registrazione di marchi e brevetti 2 Marzo 2020 - Blocco a livello globale per emergenza COVID19 - II team e gli ingegneri approfittano per sviluppare il 67% del Marketplace e il 45% della Blockchain 12 Giugno 2020 - Viene decisa la sede Europea principale di Cash Flash UAB, in Lituania, Vilnius, e parte la costituzione della società e le relative autorizzazioni dagli enti preposti 10 Agosto 2020 - Vengono ultimati i wallet e le relative piattaforme 19 Ottobre 2020 - Viene ultimato lo smart contract 7 Dicembre 2020 - Dopo i relativi collaudi su Main net, il risultato sul funzionamento è risultato 100% Ottimale 9 Gennaio 2021 - Inizia la ICO 30 Marzo 2021 - Possibilità di acquistare CFT tokens dai Migliori Exchange 9 Luglio 2021 - Fine ICO e uscita sul CoinMarket con possibilità di scambiare la moneta sui principali Exchange 10 Settembre 2021 - Termine sviluppo Marketplace e inizio Collaudo 30 Marzo 2022 - Termine sviluppo Blockchain e inizia il Collaudo 4 Aprile 2022 - Acquisizione Banca di valuta Fiat 9 Maggio 2022 - Termine sviluppo e-bank e piattaforma di scambio valute fiat e cripto in CFT 20 Maggio 2022 - Acquisizione immobiliare per la formazione dei campus 1 Giugno 2022 - I sistemi di pagamento carte anti-contraffazione e POS blockchain sono ultimati e pronti alla commercializzazione 26 Luglio 2022 L'azienda è operativa al 100%, incomincia a fatturare con i propri servizi aumentando i volumi di scambio a livelli esponenziali giornalmente in quanto la previsione che milioni di utenti e di aziende siano già clienti di Cash Flash, ed usino la piataforma Cash Flash come mezzo di lavoro. L'azienda comincia ad aprire sedi in svariate parti del mondo, cominciano gli investimenti per lo sviluppo di aggiornamenti inerenti alle proprie tecnologie attuali e future, i piani di investimento aziendali e lo sviluppo dei progetti promessi. Si prega di visionare il prospetto del bilancio economico aziendale e la sua valorizzazione

dei Tokens CFT

nel mercato globale stimata a 1 Bilione di Euro oltre all'enorme valorizzazione

To get to know and touch our project, you can follow us in the various stages and stay up to date through our website: www.cashflash.io/roadshow.



All dates are suspended/postponed to a date to be allocated due to COVID19 emergency.

## 31 - Legal information

In the legal part you will find a detailed description of the rights and obligations associated with tokens, the terms and conditions for exercising those rights and the risks associated with issuing them. Cash Flash is based on the Eos protocol therefore, any malfunction of the Eos environment can cause the Cash Flash network to malfunction or temporarily crash.

In addition, the native *unit of the* Eos protocol account may lose value in a similar way to Cash Flash, as well as in other undefined circumstances and as such occurred and unpredictable. Cash Flash assumes no responsibility for this, except in the event of malicious misconduct or gross negligence directly attributable to the company.

## 31.1 Representation and guarantees

By participating in the ICO positioning, the buyer accepts the above and, in particular, declares and warrants to:

- Having carefully read and understood the terms and conditions attached to the White Paper, you consent to their full content and agree to be legally bound by them;
- Have sufficient knowledge about the nature of crypto tokens, have significant experience and a functional understanding of the use and complexities related to *the management of tokens* and crypto currencies and blockchain-based systems and *services*;
- Be authorized and have full legal powers to purchase Cash Flash;
- Do not be a U.S. citizen, resident, or entity (U.S. entity) or purchase Cash Flash *tokens* or subscribe on behalf of an interposed U.S. person;
- Live in a jurisdiction that allows *you to purchase tokens through* an ICO placement without requiring any local authorization and to comply with local, state, and national laws and regulations when purchasing, selling, and/or using *tokens*;
- Be familiar with all related regulations in the specific jurisdiction in which they are based and that the *purchase of crypto tokens* in that jurisdiction is not prohibited, limited or subject to additional conditions of any kind;
- Do not use tokens *for* illegal activities in the future, including, but not limited, money laundering and the financing of international terrorism; the purchase and retention of *tokens* will not constitute a violation or violation of any applicable law by the buyer in his country of residence or citizenship;
- Buy Cash Flash tokens because they want access to the Cash Flash Technology platform;
- Do not purchase Cash Flash *tokens* for investment or speculative use purposes and/or associated or related companies.

## 31.2 Applicable Law — Arbitration

Token documentation, Cash Flash ICO operation, and cash flash token purchase must be adjusted and interpreted in accordance with Lithuania's laws.

The parties agree to seek a friendly solution before taking any legal action.

Any dispute or dispute arising from or under ICO placement will be resolved by arbitration of Lithuania, in accordance with the rules of international arbitration of the Lithuanian Chamber of Commerce in force on the date on which the notification of arbitration is presented in accordance with these rules.

The seat of arbitration will be Lithuania, the relevant proceedings will be conducted there.

Cash Flash does not constitute, nor should be considered, an offer of securities in any jurisdiction.

This White Paper does not contain any information or indication intended as a recommendation or solicitation on which to base any investment decision.

This document does not constitute an offer or invitation to sell shares, securities or rights related to Cash Flash and/or related or associated companies.

Cash Flash *tokens* are only utility credits that can only be used on the Cash Flash platform and are not intended to be used as an investment. The offer of Cash Flash *tokens* on a trading *platform is* made in order to allow the use of the Cash Flash platform and not for purely speculative purposes. Investing in a public *token offering carries* risks of partial or total loss of investment.

No liquidity assurance is given of *tokens purchased* during the offer, the existence of a secondary market for such *tokens*, the value of *tokens purchased* during theoffer, and the equivalent value of *these tokens* in foreign currency. Tokens are not financial instruments and do not confer any rights other than those described in the information document. In addition, the regulatory framework applicable to supply and *tokens*, as well as the tax regime applicable to their detention, are not yet defined in some nations.

The subscriber must read and understand what is contained in the "Random Factors" Section of the "Information Statement".

Offering Cash Flash *tokens* on a trading platform *does* not change the legal qualification of credit, which remains an easy means of using the Cash Flash platform.

Cash Flash should not be considered as a consultant in legal, tax, or financial matters. All information contained in the White Paper is provided for general information purposes only, and Cash Flash provides no guarantee of the accuracy and completeness of such information.

Given the lack of cryptographic qualifications in most countries, each buyer is strongly advised to carry out a legal and tax analysis regarding the purchase and ownership of Cash Flash based on nationality and place of residence.

Cash Flash is not a title or certificate of participation and does not confer any right to participate or vote at cash flash's general meeting.

Any person who undertakes to acquire Cash Flash *tokens* must be aware that the Cash Flash business *model*, White Paper or terms and conditions may change or need to be changed due to the new regulatory and compliance requirements of any applicable law in any jurisdiction, even with retroactive effect. In this case, buyers, and anyone who acquires Cash Flash *tokens*, acknowledge and understand that Cash Flash will not be held responsible for any direct or indirect losses or damages caused by such changes.

Cash Flash will do everything possible to start its operations, develop the Cash Flash platform and/or provide the services highlighted in this *White Paper*.

# This White Paper is the exclusive property of Cash Flash UAB – All Rights of Use and Property are Reserved $\ensuremath{\mathbb{C}}$

