



# CENTRA

## WHITE PAPER

Version 3.0 Centra Wallet System



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## EXECUTIVE SUMMARY

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Centra Tech's Vision is to create a world connected to cryptocurrencies allowing real-time conversion of digital assets to fiat currency. Centra began building its core product suite around the use cases it sought to solve before completing a successful token sale. This version of the white paper discusses our newly bundled Centra Wallet 3.0 where we have combined the exchange, marketplace and wallet services all in one. We are also introducing our Centra CTK in this white paper release.

## CORE PRODUCT SUITE

Centra Tech's Blockchain-based cryptocurrency product line has five bundled Core Products:

**Centra Card:** A Prepaid card that allows our users to spend or withdraw their supported digital assets in real-time anywhere in the world that accepts a major card carrier network.

**Centra Wallet 3.0** A Multi-Blockchain Wallet that allows the storage of supported digital assets in a secure & safe environment. The Centra Wallet Version 3.0 has now bundled all services and features of our future product exchange and marketplace. There will be an option to exchange assets right through the application or list items for sale in your own personal store all with the ability to accept payments via Cryptocurrencies. We also give users the options to send invoices to others to receive payments in Cryptocurrencies.

**Centra Tool Kit (CTK)** The Centra Took Kit (CTK) is a software kit that allows coin companies, exchanges, and partners connect to our network to create a spendable asset or spendable card platform while utilizing all of asset node systems and KYC/AML services.

**Centra (CTR) Token:** The fuel and native currency of the Centra product line and ecosystem. CTR can be used, spent, bought, sold, and traded within our network or secondary peer-to-peer networks/exchanges.

**Currency Conversion Engine (CCE) Module:** A patent-pending protocol that is an off-chain multi-blockchain conversion engine that rapidly converts digital assets to fiat in real-time.



## 1. BACKGROUND

For over 150 years there has been an abysmal and notoriously vague trend in the finance industry. This reality stems from the fact that there must be a trusted third party for anyone to be involved in internet business, transactions, or money transfers. These third parties include; a central bank, government, or credit card company.

However, these middle-men lack the ability to provide real-time, precise traceability of monetary transactions. The first point of entry in a formal financial system is a bank account. Be that as it is, about two billion individuals around the world still do not maintain a bank account.

### 2 BILLION UNBANKED ADULTS WORLDWIDE

The finance sector now faces a mammoth task in guaranteeing financial services for the previously mentioned two-billion unbanked adults around the world. 10 million of these unbanked adults are U.S. family units, with huge portions of them being immigrants and ethnic groups.

To eliminate middle-men that stifle the financial-services supply chain, there must be a digitization of financial services, and it must be done now. These middle-men slow down the procedure of money transfers by taking a cut each time cash changes hands.

The World Economic Forum opines that "Digitizing payments, even for agricultural goods, could cut the number of unbanked by about 125 million, including up to 16 million in Nigeria."





## 2. PROBLEM

Is the multiplication of blockchain technology proof of another payment platform that will exist parallel to usual payment channels? Or, on the other hand, can blockchain assume an important role in empowering a large number of under-banked and unbanked individuals to transfer, receive and save payments utilizing the blockchain platform, and therefore, help clients lower transaction charges, or avoid them all together? We strongly believe that products can be bought and sold by clients at a significantly lower cost when they utilize Centra's cryptocurrency marketplace and the Centra Card. The platform can work as a solution to the following problems:

### 2.1 VALUE LOST IN MONETARY TRANSLATION

In every national entity account records are kept in the country's local currencies. During online payments or cross-border transactions conducted through traditional third parties, a foreign entity's statements of accounts must first be converted from a foreign currency to a domestic currency by a domestic firm. For example, a UK company's pound sterling (£) would have to be translated into dollars (\$) by a U.S. company. This procedure is known as foreign currency translation. There is usually a huge loss of financial value during this translation.

This has caused customers who frequent internet business centers and other sales platforms to be overly cautious. Blockchain technology can help eliminate the information asymmetries and offer a superior currency conversion rate, without compromising the shopping experience. Centra Tech's CCE (Currency Conversion Engine) aims to eliminate the issue of vague exchange and obscure conversion scale techniques and practices.

### 2.2 ASSOCIATED PROBLEMS

In 2015, developing nations gained about \$432 billion worth of imported currency from about \$582 billion worth of international exchanges, called remittances. These exchanges served as a vital source of income for the families. Remittances empower them to pay for food, education, and medical services while supporting productive investments in business and agriculture. However, the frameworks that handle these cross-border remittances are appallingly wasteful.

Below is a brief look at how the current system of banks and third parties ends up over-charging the end-users (both senders and recipients, as well as individuals utilizing ATMs to withdraw small amounts of cash).





## 2.3 CROSS-BORDER PAYMENT INEFFICIENCIES

There is a complex progression in cross-border payments between middle-men, including card networks, issuers, vendors, acquirers, processors and more. This complex process is made worse by the fact that, if the sender and recipient's banks don't hold complementary records, the regional correspondent banks at each side of the transaction will take a cut, dragging the process out and adding to the costs. A cross-border transaction done through banks commonly requires two transactions in two national payment frameworks. Sometimes, six or more parties apart from the sender and the receiver are included in this transaction, and each party touching the money will take a cut. This cost can be substantially decreased by blockchain. The World Bank estimates that "Cutting costs by at least five percentage points can save up to \$16 billion a year."

The needed ingredients, from accounting and validation to payment frameworks and currency platforms, have been set up in the blockchain. Therefore, any application built on top of the blockchain can work as a centralized clearing and settlement platform.

## 2.4 TEN-YEAR HIGH ATM FEES

It is the habit of banks to charge ATM fees based on where a customer lives. For example, if you live in Phoenix, Atlanta, or Cleveland, and you use the ATM, it will cost a lot more than when you use the ATM in Boston, Philadelphia, and Los Angeles.

A certain amount is usually paid by clients who keep accounts in traditional banks. This money is usually set aside as maintenance charges. In contrast, however, maintaining an online account costs a client 40% less.

## 2.5 LOCATION-BASED AND CREDIT SURGE IN FEES

If a client maintains a minimum balance for a particular month, the client's bank waives that month's maintenance charges. However, in contrast to an online account, a conventional bank account requires roughly \$7,400 more to offer the waiver. Furthermore, charges can significantly surpass those of typical banks depending on the type of credit rating an individual has and the country they live in.

In summary, millions of people are left out of the financial services chain as a result of high bank charges, which are also a result of how big the bank is. The bigger the bank, the more fees it charges, and the more it excludes millions of people from the financial services chain. Concerning international money transfers and the payment processing industry, the statistics demonstrate clear inefficiency, to the point of being outright exploitation.

The existing framework in the finance industry rewards inefficiency with side effects such as; excessive cost for international transfers, out-of-network ATM withdrawals, and location-based surcharges for managing an account. Blockchain technology eliminates third parties and changes the idea of a 'network' by building one that is decentralized and is location-independent.

However, there are different components that stifle advancement in the finance related sector.



### 3. MARKET DYNAMICS

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Digital forms of money have been growing by leaps and bounds in the last three years.

The Blockchain, which was ranked one of the top 10 emerging technologies in 2016 by the World Economic Forum, is predicted to hold 10% of worldwide gross domestic product (GDP) by 2025. In 2015 alone capital investments surpassed \$1 billion. It has also been predicted that every entity in the finance sector, whether moving, storing, lending, trading, or attesting to money, will be affected by the Blockchain.

Due to the fact that individuals outside of the cryptocurrency industry generally don't know how to utilize Blockchain, Centra Tech has come up with a series of applications that they can use as a mobile/web account to utilize cryptocurrencies.

Centra Tech will combine both fiat and digital assets into one product. Whenever a person transacts with a Centra Card or the Centra Wallet App, they can spend their digital currencies in real time without any transaction fees charged by Centra Tech, leaving only a market exchange rate. Additionally, because user acquisition is at the core of Centra's product, users are guaranteed significant savings on their transactions versus other providers. For a full list of other fees please visit: <https://www.centra.tech/card-fees>

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**3.1 Cryptocurrency holders** One of Centra Tech's main customer-base is cryptocurrency holders. These are individuals who confront difficulties in shopping and executing transactions online using cryptocurrencies despite the fact that they already have access to alternate currencies. These people are frequent global clients and would be the ones taking the most advantage of Centra's CCE (Currency Clearance Engine) and its capacity to, in a flash, offer them the best exchange rates.

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**3.2 Fiat-only customers** Fiat-only clients naturally want to leverage the speed, low cost, security, and security of the Blockchain framework because of the excessive bank charges they frequently encounter when trading and conducting transactions through conventional frameworks.

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**3.3 Growth Potential** "Jonathan Vaux, Visa® Card's VP of innovations and strategic partnerships, noted that "blockchain has received a significant amount of analyst and press attention over the last few years, as this emerging technology holds significant potential."

The growth potential of the market can likewise be evaluated by the fact that market capitalization of cryptocurrencies attained a new height of \$102 Billion as of June 15, 2017, an increase of 1363% since Feb. 19, 2016. Bitcoin and Ether (the cryptocurrency of the Ethereum Blockchain platform) have a market capitalization of about \$42 billion and \$25 billion, respectively.

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**3.4 Regulatory Environment** It is still unclear how Blockchain-based startups and services regulate their services and ethics. This, therefore, makes it potentially risky for people to venture into the world of cryptocurrencies. Be that as it may, the affirmation of Blockchain and cryptocurrencies as alternate payment solutions can be done using isolated factors and a trustless process because Centra Tech is a regulated company registered with FinCen as a Money Service Business.



## 4. SOLUTIONS

### 4.1 OVERVIEW OF THE CENTRA CARD & WALLET

**Our mission to connect the world and cryptocurrency is fulfilled with our invention of the Centra Card and Centra Wallet.**

Just like it is done in conventional banks and debit card, Centra Tech is making all Blockchain assets spendable in real time via the Centra Wallet & Centra Card. Our most prominent milestone has been the establishment of a global method of banking that is accessible around the world for users to have the capacity to spend & store cryptocurrencies.

The Centra Card will connect to the Centra Wallet, which permits storage of Ethereum, Bitcoin, Centra, Dash, Litecoin, Ripple, Zcash, Manero, and more with additional assets being included in the near future.

The Centra Wallet App permits the secure hosting of multi-blockchain assets while making the assets spendable through customers' smartphone or Centra Cards.

### 4.2 CENTRA WALLET

**A multi-asset Blockchain Wallet Network with a full-spectrum of services.**

The first step in creating a global account is to download the Centra Wallet application, which will be accessible in the iOS App Store, Google Play Store, and soon, on desktop/web.

Once the client, who will be addressed as "user", has installed the Centra WalletApp, they will enter their essential information. For example, name, phone number, email address, home address, birth date, national ID#, and a password, to create an account.

After the user has created an account, a multi-blockchain wallet will be automatically created after our system passes a Identity Verification/KYC check. The funds that are associated with the Centra Wallet account holders will be stored safely by means of an industry-approved hot and cold storage solution. These assets will be guaranteed from employee theft & network hackers, giving users peace of mind.

Once a customer has assets in the Centra Wallet, they can be securely stored, transferred, or spend via the Centra Wallet App or the Centra Card. The user has the ability to select a default currency at any time. A user can likewise withdraw blockchain assets to transfer them to another Centra wallet without dealing with any exchange fees at any time. Users will also be able to use the in-app Exchange feature to Swap their cryptocurrency with another coin/token through our integrations of the Changelly platform. Users will also have the ability to send invoices to others to collect payment remittances via cryptocurrencies. We are also integrating a "Store" feature in the CEntra Wallet where users can sell items to be paid via cryptocurrencies all through the in-app wallet.



## 4.3 CENTRA CARD

**A card that allows users to spend their digital assets in real time that accepts a major card carrier network.**

To order a Centra Card, the user can place the request directly inside the Centra Wallet App or Centra Tech website. All Centra Cards issued will be connected to CCE and Centra Wallet. Clients will have the ability to order a virtual card and/or a physical card.

Using Centra Tech's CCE Module, Centra Card enables all supported cryptocurrencies to become spendable in real-time, in view of the government fiat being used at the time the card is used at a participating location.





## 4.4 CENTRA CTK

The Centra Tool Kit has been designed to create the next level of integration and scaling of our services to a worldwide audience. The CTK will allow coin companies and exchanges to partner with Centra in order to carry a wide array of services all built into our network.

Utilizing CTK we will be offering white label service products for Exchanges to create a branded card where their users will be able to spend digital assets held by the exchanges in real time utilizing the CCE via our CTK. This gives a robust API service to connect to our liquidity fiat pool to be able to make transactional purchases at point of sale and spending their digital assets while doing so.

Coin Companies would be able to utilize our CTK API to create their own standalone wallet and provide a branded card for their usersto make their digital assets spendable.

We have shifted our focus to making the CTK a platform for users to utilize our API's to create these applications while being able to stay compliant with KYC/AML regulations as all users that are created via the CTK will go through those channels of verification. The CTK also creates the bridge to allow any partnered company access to tools necessary to create a commerce based cryptocurrency-to-fiat system.

The CTK will be a growing tools with more features being added as time progresses. We have more documentations available on this once a partner program has been enrolled.

```
curl https://api.centra.tech/cardholders\
-u
pk_test_72bf76fa137a7a4f64e6de197e306b96:\
-d "design_key=your-brand"\
-d "first_name=bertrand"\
-d "last_name=russell"\
-d "email=bertrandrussell@example.com"\
-d "phone_number=+12025550160"\
-d "date_of_birth=1980-10-20"\
-d "address[street_one]=222 NW"\
-d "address[locality]=New York"\
-d "address[region]=NY"\
-d "address[postal_code]=95159"\
-d "address[country]=USA"\
-d "document[type]=SSN"\
-d "document[value]=123450000"
```



#### 4.4.1 CENTRA LIQUIDITY SYSTEM

All partner programs under the Centra CTK get full access to our liquidity network for a low access fee payable CTR. That means Exchanges and Coins would not have to provide the instant fiat liquidity in the transactions occurring on the network. However if they utilize our CLS they would incur a 1 % fee payable via CTR.

#### 4.5 CURRENCY CONVERSION ENGINE (CCE) MODULE

**A system protocol designed for converting digital assets to fiat.**

Centra's Currency Conversion Engine (CCE) Module is a patent-pending protocol system that utilizes our liquidity pool and platform to rapidly convert any supported Blockchain asset to the appropriate fiat currency at market value in real-time. This allows blockchain assets to become spendable anywhere in the world that accepts Mastercard or Centra Merchant Services.





## 5. CENTRA TOKEN & CARD ISSUANCE DETAILS

CTR Tokens/Coins are NOT securities, shares, investments, or ownership of Centra Tech, Inc.

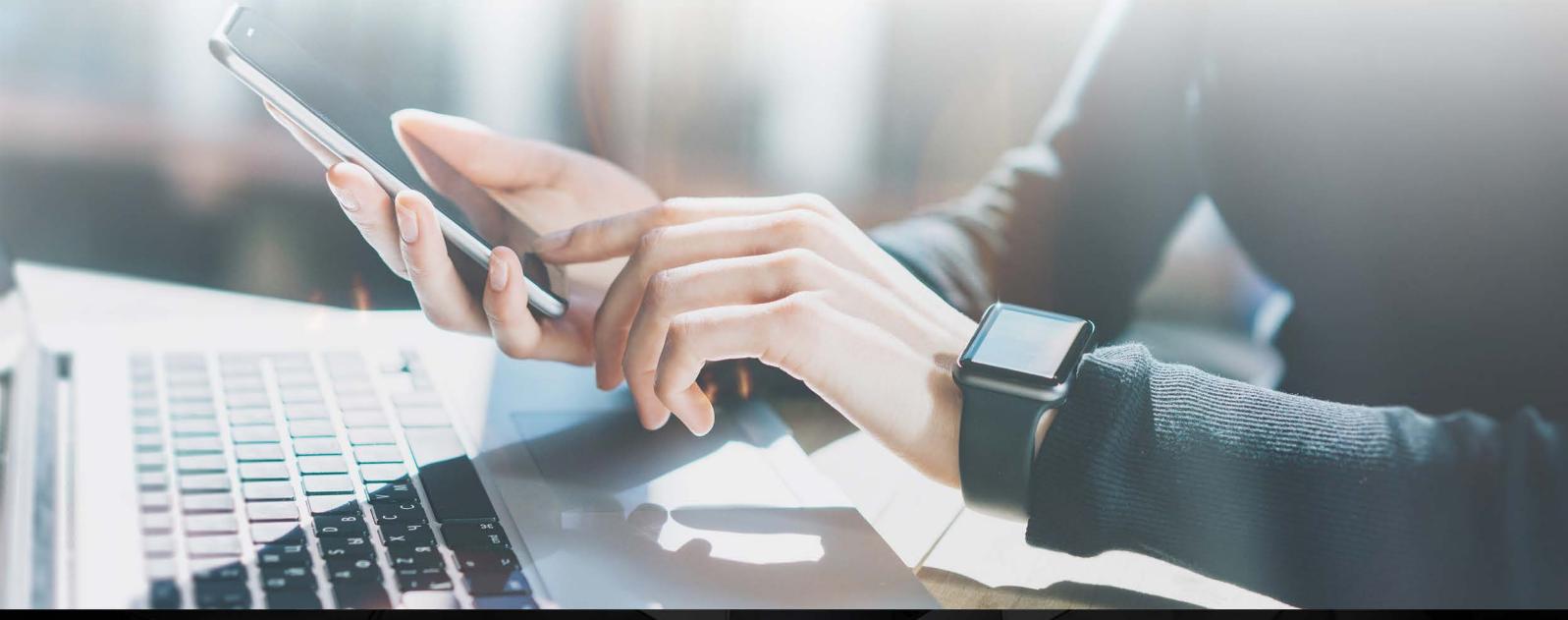
They are utility-based ERC20 token/coin currently on the Ethereum Blockchain and are designed to work in our ecosystem and product line.

### 5.1 SUMMARY

Centra (CTR) Tokens/Coins are considered the fuel and utility currency of the Centra ecosystem and product line.

### 5.2 BENEFITS OF CENTRA (CTR)

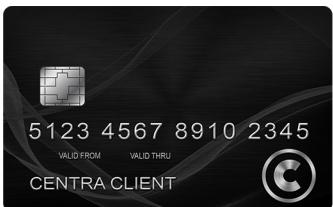
- Spendable asset within the Centra Wallet & Centra Card
- Required for access to the Centra Wallet for non-ICO contributors
- Redeemable for Centra Cards (Black, Gold, and Blue)
- May be used towards Centra Market & Centra Network fees
- Users receive a 50% discount on Centra Market & Network fees when using CTR as the payment method
- Trade-able asset (You own the token/coin and full rights to it)





## CARD ISSUANCE

### THE CENTRA BLACK™ CARD



In order to receive a Centra Black Card, you must hold 100,000 CTR in your Centra Wallet. These tokens become locked while you have your Centra Black card. Centra Black cards come with up to \$100,000\* daily spending limit and a \$3,000\* daily ATM withdrawal limit. Centra Black holders also receive 2% CTR Rewards back on every purchase. Centra Black cards can be upgraded to metal for a 5,000 CTR fee. Limited by Supply

### THE CENTRA GOLD™ CARD



In order to receive a Centra Gold card, you must hold 10,000 CTR in your Centra Wallet account. These tokens become locked while you have your Centra Gold Card. Centra Gold cards come with up to \$20,000\* daily spending limit and a \$1,000\* daily ATM withdrawal limit. Centra Gold holders receive 0.5% CTR rewards back on every purchase. Limited by Supply

### THE CENTRA BLUE™ CARD



Centra Blue cards can be purchased with 50 CTR directly from your Centra Wallet. Centra Blue cards come with up to \$5,000\* daily spending limit and a \$500\* daily ATM withdrawal limit. Centra Blue cards also come with a 0.2% CTR rewards back on every purchase.

Per Day
Spending Limits up to <b>\$100,000*</b>
ATM Withdrawal Token <b>\$3,000*</b>
Rewards Transaction <b>2%</b>
Fees Benefits <b>FREE</b>
<ul style="list-style-type: none"><li>• 24/7 Worldwide Concierge</li><li>• Works any where that accepts a major credit/debit card</li><li>• Chip EMV Technology</li><li>• Mobile App</li><li>• Security Settings</li><li>• Member exclusive rewards</li><li>• Metal Upgrade Available</li></ul>

Per Day
Spending Limits up to <b>\$20,000*</b>
ATM Withdrawal Token <b>\$1,000*</b>
Rewards Transaction <b>0.5%</b>
Fees Benefits <b>FREE</b>
<ul style="list-style-type: none"><li>• 24/7 Worldwide Concierge</li><li>• Works any where that accepts a major credit/debit card</li><li>• Chip EMV technology</li><li>• Mobile App</li><li>• Security Settings</li></ul>

Per Day
Spending Limits up to <b>\$5,000*</b>
ATM Withdrawal Token <b>\$500*</b>
Rewards Transaction <b>0.2%</b>
Fees Benefits <b>FREE</b>
<ul style="list-style-type: none"><li>• 24/7 Worldwide Concierge</li><li>• Works any where that accepts a major credit/debit card</li><li>• Chip EMV Technology</li><li>• Mobile App</li><li>• Security Settings</li></ul>

#### Additional Benefits:

- Creates a worldwide account for clients to manage their assets and funds
- Ability to create Centra Virtual Cards in Centra Black, Gold, and Blue
- Gives worldwide clients who don't have access to banks a safe and secure method of saving money
- All cryptocurrency stored will be insured from employee theft and network hackers.
- Multi-Blockchain compatible
- All assets stay in cryptocurrency and only get converted when funds are spent with the Centra Card, etc.
- Access to 36+ million points of sale, in 200+ countries, where a major card carrier network is accepted



## 6.1 CENTRA GUARANTEE POLICY

**For Centra Token Sale Contributors:** All digital currency that Centra Tech holds online is fully insured. In the event that Centra were to suffer a breach of its infrastructure and online storage, our policy would reimburse any customer funds in full. This policy covers any losses resulting from a breach of Centra's cyber security, physical security, or by employee theft. Centra holds less than 1% of customer funds online. The rest is held in our offline storage. This policy does NOT cover any losses endured resulting from the customers personal account being hacked or comprised. It is your responsibility to use a strong password and maintain control of all login credentials you use to access Centra.

**For Centra Non-Contributor Users:** No Digital Asset guarantee is available at this time for non-contributors. Thank you.

## 6.2 IDENTITY VERIFICATION/KNOW YOUR CUSTOMER

Centra Tech created, authorized, and refined controls to affirm that Centra Tech activities consent to important anti-money laundering commitments and KYC laws. These are not the slightest bit restricted to the accommodation of required reports on a timely basis. Steps are taken to affirm the character of clients and end users, the reporting of suspicious activity, and accommodation of required reports are for the most part cases of inside controls. Centra Tech will guarantee that it finds a way to distinguish every customer using Centra Tech's platform. Numerous techniques might be employed to confirm user identity.

## 6.3 CENTRA HOLDS LESS THAN 1% OF CUSTOMER FUNDS ONLINE.

The rest is held in offline storage. The policy employed by Centra Tech does not cover any losses that arise if a customer's individual account is compromised. The customer has the sole obligation to use a solid pass-word and take control of all login credentials they use to access Centra.





## 7. USE CASES

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### 7.1 FUNDING TRAVEL WITH CRYPTOCURRENCIES

If a customer is making travel plans, digital Token and Blockchain technology can be used to finance the arrangements. This is one instance where Centra Digital Wallet and Prepaid Card can be used. What this means is that travelers can feel free to use the Centra Card to spend without having the worry of exchange rate cuts. It is an equitable, straightforward, and frictionless process. Centra Card is not limited to a single aspect of travel spending. Purchasing air miles, paying for vacation rental accommodation, and peer-to-peer travel planning are among the many different aspects of the travel business in which the Centra Card can be extended.

Real-world examples: Forbes Magazine reported that programmer Felix Weis was able to travel for 18 months spending only bitcoins. Though it might seem an isolated example of the use of tokenized traveling, the use case will only grow as the time passes. Per Forbes Magazine, Weis used "no banks. And that meant no western union, no money exchanges, no converting us dollars to Euros, no Euros to Yen." Weis is reported to have avoided all the currency conversion trappings and high fees levied by financial services intermediaries.

### 7.2 CROSS-BORDER ONLINE SHOPPING IN CRYPTOCURRENCY

Some clients desire to acquire items that need to be sent across borders. However, due to the effect of middlemen on cross-border payments, these products can cost substantially more than they retail for. Centra's Blockchain-based prepaid card and wallet solution can be used. It eliminates the tedious and vigorous effect of Cross-border payments.

Buying product becomes an option with Centra Market online marketplace, which allows the use of Centra Card in transactions. There are instances where importers need to pay their suppliers, but with local banks charging heavily, and several annoying effects of middlemen, the payments can be prohibitive and difficult. The Blockchain has become an effective tool for reliable financial transactions. It can be used to settle several international payments within a couple of hours. Blockchain is one such technologies that bypass existing infrastructure and links purchasers directly across the world. The fundamental incentive is that it also gives an alternative mechanism of settlement. Therefore, speed, cost, and haziness are the real issues that Centra's cryptocurrency prepaid card and wallet will help resolve for individuals engaged in cross-border online payments.



## 7.3 INBOUND REMITTANCES

There will be huge effect for cryptocurrencies and Blockchain-enabled payment solutions on the international remittance industry. It is notable that the most widely recognized way migrant workers send money back home is by using Western Union, regional/local remittance outlets, or agents, and that these payment solution providers have high international transfer rates.

New companies are beginning to leverage on the Blockchain to offer remittance services in various nations. Some typical examples are Rebit in the Philippines, ArtaBit in Indonesia, and BitPesa in Africa. These organizations acknowledge the use of Bitcoins as payment from the nation of origin of a payment and convert them into the local currency. Without going through the near-illogical banking channels, the recipients can have access to the local currency. They do not have to part with hundreds of dollars as exchange or service charges. Centra Market integration solution consists of a debit card, wallet, and software fit for changing over currencies at the lowest possible transformation rates. It can be used to manage inbound remittances.

Small businesses have a lot to gain, although, remittances require some time to get a decent amount of transfer in the form of cryptocurrencies. These organizations have no, or constrained, access to credit extensions, associations, or contracts that can enable them to exchange and send funds internationally. The payments they might need to make are small, yet it is hard to find a practical approach to send cash. Centra Tech's answer will help fill the hole.

## 7.4 CROSS-BORDER B2B PAYMENTS

An important benefit of our platform will be cross-border B2B payment. As of now, the platform is established with only the consumer market in mind. However, there is a solid motivating force to present new items and solutions for the B2B market. This will be done as the platform continues to mature, and the procedures are being streamlined for existing target markets.



## 8. CONCLUSION

Centra Tech offers an integrated cryptocurrency and commerce overall solution:

- Use Centra Card to spend cryptocurrencies
- Centra Wallet to purchase goods with supported assets
- CTR Token as the fuel and reward currency of the network
- Centra Wallet to safely store and use your digital assets
- Currency Conversion Engine to convert assets to fiat
- Utilize the CTK to build applications and make assets spendable through a White Label Solution

Blockchain technology has proven to be a disruptive revolution and innovation for many industries, particularly the finance industry. With its presence as one of the main 10 developing advances in 2017, its maturity has seen blue-chip companies recognize it as a potential disruptor. The Blockchain revolution, however, can only remain if it is embraced by every industry.

Leveraging on the over-\$350 billion market capitalization of cryptocurrencies, Centra Tech has brought ease of use to the world for utilizing digital assets, as customers can use Centra Card anywhere in the world that accepts a major card carrier network and throughout the Centra product line.

Customers will also have the capacity to use their CTR on Centra Card, Wallet, App, or other Centra Products.





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