



Trittium

Blockchain-based Secured Loans

The next step in evolution of the private and commercial loan industry, built on top of blockchain technology.

A smartphone screen showing the Trittium mobile application. The interface includes a header with the Trittium logo and 'Premium'. Below the header, there's a large green button with '\$20,420.89' and a 'Loan balance' label. To the right, there are sections for 'Outstanding balance', 'Collateralization' (with a line graph), and 'Payment history' (listing dates: 20 April 2018, 20 May 2018, 20 June 2018). Other sections include 'Account info' (loan details like Status: Confirmed, Loan amount: \$30,150.00, Interest: \$1,655.25, Total amount: \$31,805.25, Repaid: \$10,602.64, Outstanding: \$20,420.89), 'Collateral' (values: Initial amount TRTT: 188,292.50, Current value USD: \$37,685.30, Current value: \$61,216.19, LTV Ratio: 188,292.50 / 61,216.19 = 3.07), 'Referral program' (3 of 10 referrals remaining, invite friends), and '7 friends signed-up' (list of friends who have signed up).

Next step in evolution of the private & commercial loans

Abstract

Built on top of blockchain technology, it will provide borrowers with a whole new opportunity to acquire funds without the centralized system of credit reports and credit scores. Millions of potential borrowers around the world are held back by the current system of lending and are in need of a new, innovative opportunity.

Currently, borrowers are required by banks to have strong credit reports in order to qualify for a loan. This invariably leaves countless qualified individuals who, for a plethora of reasons, do not have strong enough credit to qualify. Small businesses, necessary inventions, and ingenious ideas for the future may all be stunted because of this rigid system.

With a focus on collateralized secured loans, Trittium will open the door to these motivated individuals and provide them with the freedom to choose a better lending option. Powered by blockchain technology, Trittium's new loan platform will display the utility of cryptocurrency and its ability to provide opportunity to the world.



The history of lending

Some facts about loans

No future is secure without knowing the past. The practice of lending and borrowing dates back to the earliest human civilizations. In Assyria and Babylon, merchants would make grain loans to farmers and traders. In Mesopotamia, not only were loans of goods a common practice, they were also first to create the system of interest that was earned on those loans[1].

One of the first types of non-goods related loans was during the Middle Ages, with the emergence of Indentured Loans. This practice allowed farmers and traders to borrow funds to buy land or a house. In return they would work off their debt. This however was quickly exploited by lenders who greatly exaggerated the value of their loan, creating long-term indentured debtors[2].

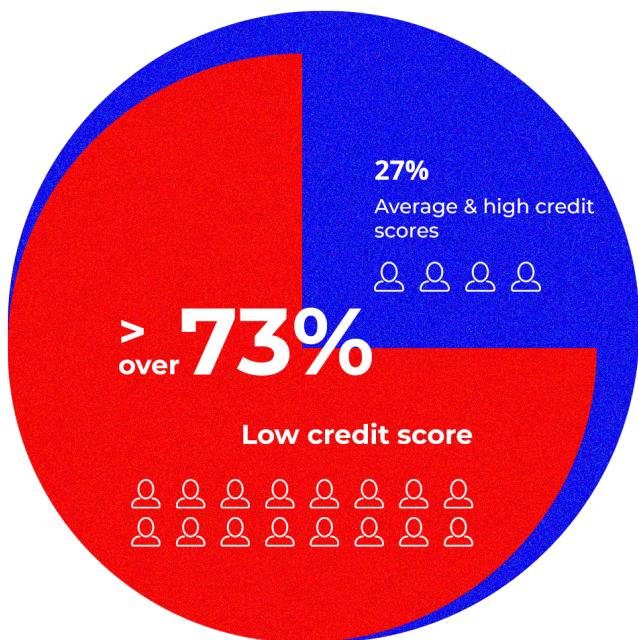
Italian pioneers saw the potential of loans and would set up shops in the markets. The word 'Bank' is derived from 'banco'; Italian for the bench in which these lenders would sit. Fun fact: if the lender felt he was not making enough money, he would smash his bench and find another job. In Italian this was called 'banca rottta' which means broken bench and became the word we know today as 'bankrupt'[3].



With no guiding authority managing wildly different interest rates, centralized banking came next. The systems we still see today started to form and the practice of lending became a common practice. However, as systems grew, so did the standardization of their requirements. This quickly began segregating the qualified and the unqualified with abstract and inflexible ranking systems.

**Most of
candidates
have**

Problems with lending programs



The human experience exists on a spectrum. There is no way to validly apply forms of 'qualification' on one group of people and have it be appropriate for other groups as well. However, certain industries like banking and lending have grown so large they are forced to create a universal standard in which they grade the risk of potential customers.

While managing risk is important for the health of the bank, it can exclude numerous qualified individuals due to a number of possible reasons. The primary course of denial comes from the proliferation of the credit report and credit score mechanism. This game of numbers can make or break those who are seeking a loan from financial institutions.

Applying for a loan can be a long, tedious process. Given the rigid nature of the lending industry, a number of potential borrowers do not qualify because of the health of their credit. Not all those with credit scores below the 'Great' standing are bad candidates for loans. Without the loan, their pursuit for funding could end and their quality of life could be deeply affected.

Trittium's focus

Currently, most people have three options when it comes to borrowing money from a bank. These are unsecured loans, secured (guaranteed) loans, and collateralized loans. Each type of loan has been designed to provide financial support for the short or long-term, as well as small or large loan amounts.

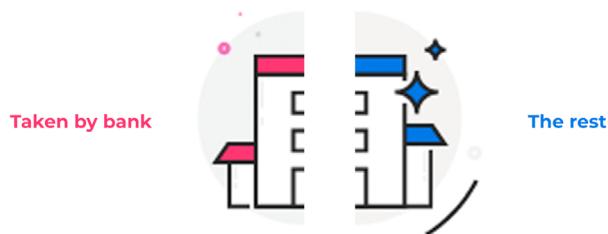
While Unsecured and Secured (Guaranteed) Loans have their advantages, the market is saturated with providers. Therefore, Trittium will focus on the third type of loan, Collateralized Loans.

A quick example of what a Collateralized Loan is:



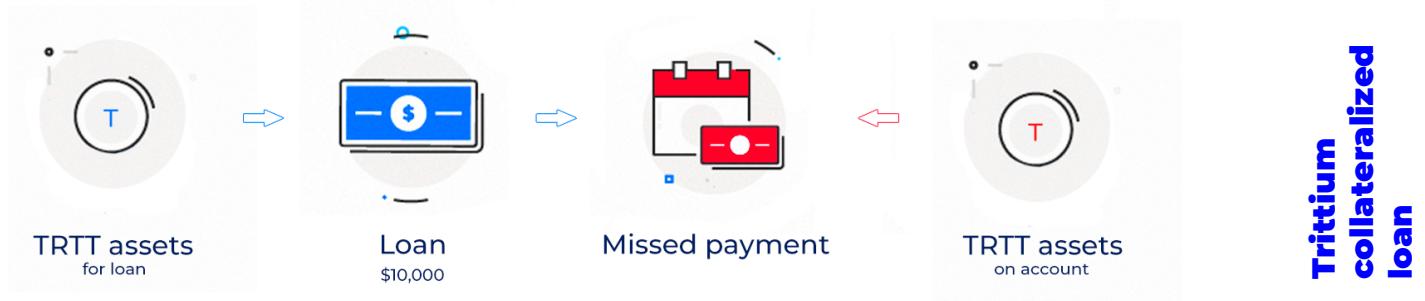
Traditionally, in the case of a home mortgage or car loan, the asset itself or alternative existing securities which an applicant already has in their possession is put up as collateral. However, as these tangible items are not exactly liquid or divisible, in the event of a default, the entire loan and the collateral asset can be foreclosed upon. Even if a large portion of the loan has been repaid.

Traditional Collateralized Loans are inflexible. If you default on your loan halfway through repayment and your home is your collateral, you can't cut your home in half and sell it to make up the remaining amount. This is where Trittium and cryptocurrency can change the way lending works.



Trittium will use blockchain technology and cryptocurrency assets to create a new paradigm for Collateralized Loans. By using crypto assets, that are easily divisible, Trittium will be able to offer loan recipients a fairer and more flexible form of borrowing with collateral.

Example: A person borrows \$10,000 USD. They use Trittium coin (TTRT) as collateral for the loan. A few months later, they miss a payment. Instead of claiming all of their \$10,000 they borrowed and all of the underlying TTRT, Trittium will liquidate a portion of the underlying collateral as payment.



Why blockchain for loans?

At Trittium, we truly believe blockchain technology is the future. While the public still struggles with understanding and exploring cryptocurrency, its underlying structure is already being utilized by large companies throughout the world. One prominent example of this is multi-national corporations have begun to implement blockchain monitoring for their supply lines. Acting as a form of digital quality control[4].

Eventually most businesses, large and small, will utilize some form of blockchain technology and/or cryptocurrency. As this terminology and technology become more mainstream, other industries will continue to adapt as well. While Trittium is not the first loan-based cryptocurrency platform, it will be a leader among them.

They will help guide the financial utility that cryptocurrency is capable of providing to the world.

Inflexible and crippling debt is costing the world and the people too much. It costs them their economic freedom, their ability to dream outside their current situations, their ability to have peace of mind, and even their ability to simply take a vacation every once in awhile. With so much of the world's population unable to use mainstream financial services, individual and societal progress is continually impeded.

How Trittium will help

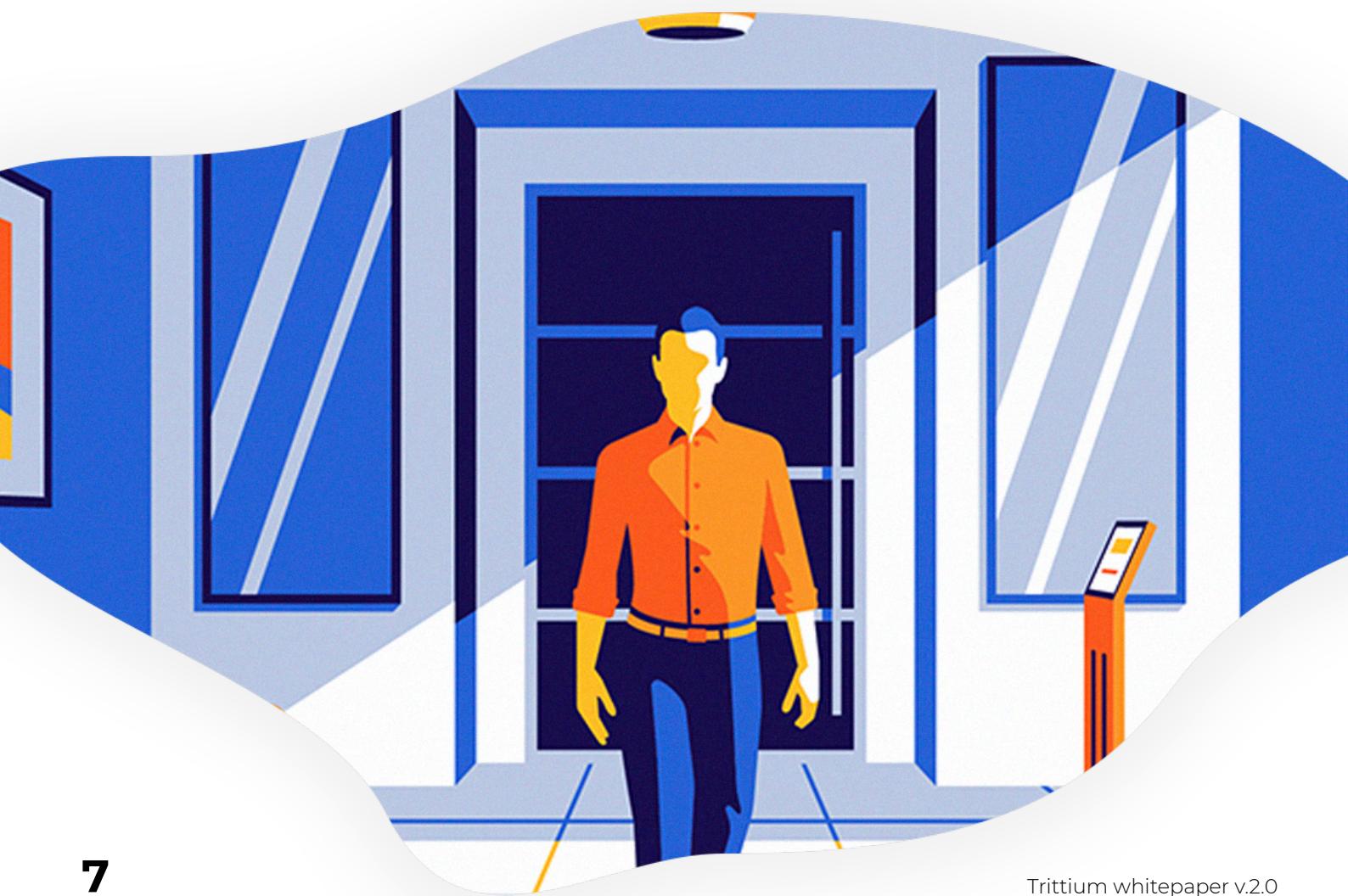
Financial Exclusion is a major issue in the world when it comes to seeking opportunity[5]. A very large percentage of the world's population is either unbanked or underbanked. This means that households either don't have a savings or checking account at a financial institution, or that the services offered in their area are severely insufficient compared to the market demand.

Additionally, there are ever present barriers that those seeking financial assistance have to maneuver: state and national borders, valid proof of identification, low financial literacy, cultural barriers, linguistic barriers. Each serves as a constraint on the pursuit of opportunity.

Universality is the key to lowering or removing these barriers. Firstly, having

a loan apparatus that is not restricted by centralized standards that disqualify more than half the applicants. Secondly, a borderless and cryptocurrency-based collateral structure that welcomes everyone to benefit from the opportunity Trittium offers. Thirdly, creating digital identification and low-cost, flexible terms that won't dismantle a loan holder's life if a payment mistake is made.

The mission Trittium brings to the world is to maximize Financial Inclusion. Through the features offered by the platform and the public and audit-able nature of the blockchain, Trittium seeks to minimize predatory opportunities for scammers and offer a path forward for borrowers, other lenders, and traditional banking organizations alike.



Trittium loan opportunities

Trittium's goal is to give unimpeded freedom to a range of users and budgets without feckless functions that would hinder the use of the platform. In pursuing this objective, Trittium developed customizable products to exceed user's expectations and conform to their budgetary needs. These are the loan options offered by Trittium:

Base

Up to \$10,000 USD

Term Financing
Get: USD

Term Length: 3 to 24 Months

- ✓ No Prepayment Penalties
- ✓ Knowledge Base and Support
- ✓ Access to Loan Management Portal

Plus

Up to \$100,000 USD

Term Financing
Get: USD, EUR, GBP, JPY, RMB

Term Length: 3 to 24 Months

- ✓ No Prepayment Penalties
- ✓ Knowledge Base and Support
- ✓ Access to Loan Management Portal
- ✓ Customizable Loan Terms
- ✓ Trittium Lower Interest Payments
- ✓ Access to Trittium Hardware Wallet
- ✓ Early Access to New Products
- ✓ Credit & Debit Card Integration

Premium

Up to and above \$1,000,000 USD

Term Financing
Get: Ad Hoc Currency Selection

Metered Terms

- ✓ No Prepayment Penalties
- ✓ Knowledge Base and Support
- ✓ Access to Loan Management Portal
- ✓ Customizable Loan Terms
- ✓ Trittium Lower Interest Payments
- ✓ Access to Trittium Hardware Wallet
- ✓ Early Access to New Products
- ✓ Credit & Debit Card Integration
- ✓ API Integration

In addition to borrower opportunities, Trittium will also offer individual investors the ability to lend their TRTT holdings through the platform to potential borrowers. These peer-to-peer loans present an additional passive income opportunity for their holdings. Allowing investors to take part in both sides of the loan apparatus, lenders will be able to earn a portion of the Term Financing set up by the Trittium platform.

Trittium revenue opportunities

As a platform that specializes in cryptocurrency-backed Collateralized Loans, Trittium has the rare opportunity to seek out additional revenue streams that will continue to help the platform grow. These revenue streams can be quickly and easily integrated into the Trittium ecosystem, resulting in increased interest as well as increased value for the investors.

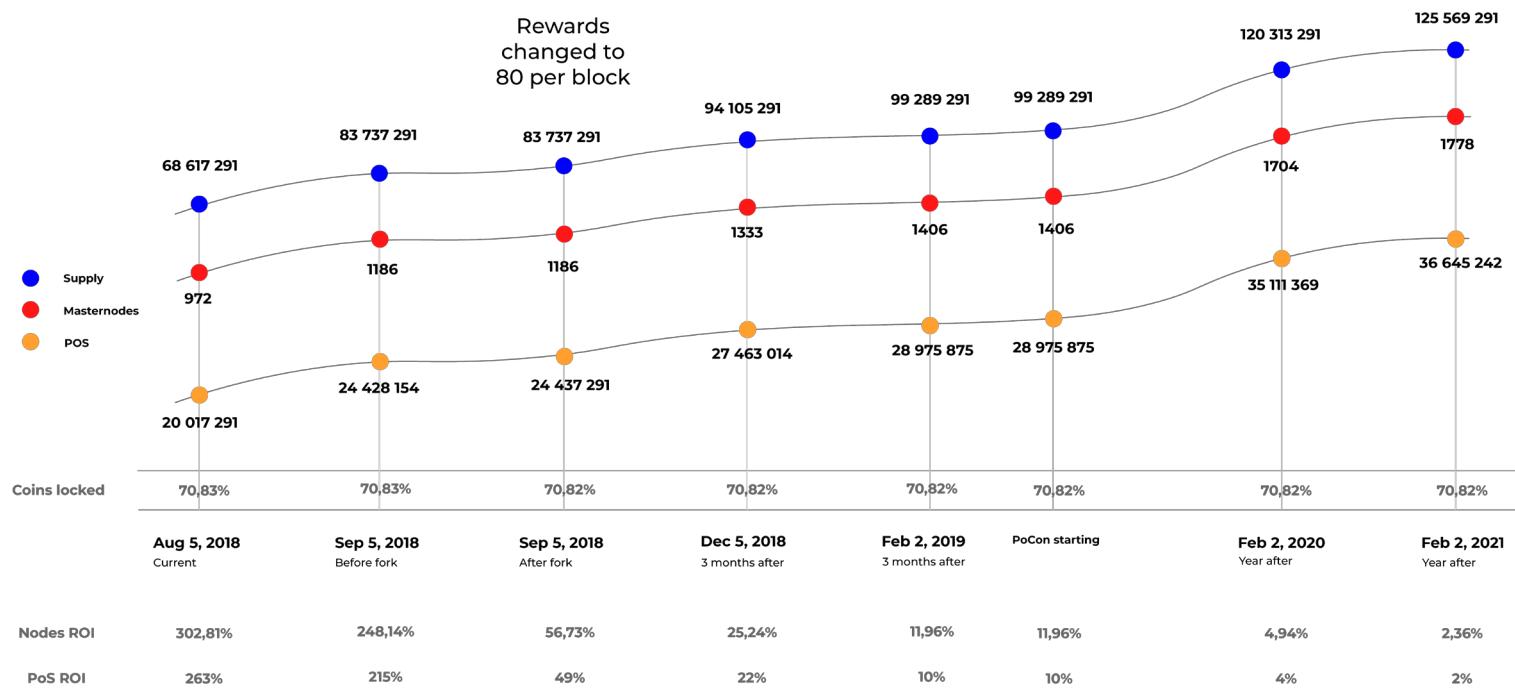
Revenue from loan terms will be the primary source of revenue initially. However, there are a litany of opportunities that are possible future revenue streams for the platform:

- Additional coins integrated into the Trittium gateway
- Transaction Fees from instant exchange of integrated coins
- Cryptocurrency projects purchasing white-label web and mobile wallets
- Masternode hosting via web-based wallets
- Trittium License will allow issuance of Debit Cards to further coin integration

As Trittium continues to progress, additional loan types and loan collaterals will be explored by the team. This will include exploring secured and unsecured lending opportunities as well as accepting other major cryptocurrencies as collateral. By expanding services to larger target markets and providing more opportunities for both lenders and borrowers, Trittium will secure a diversified, long-term future for the platform and its investors.

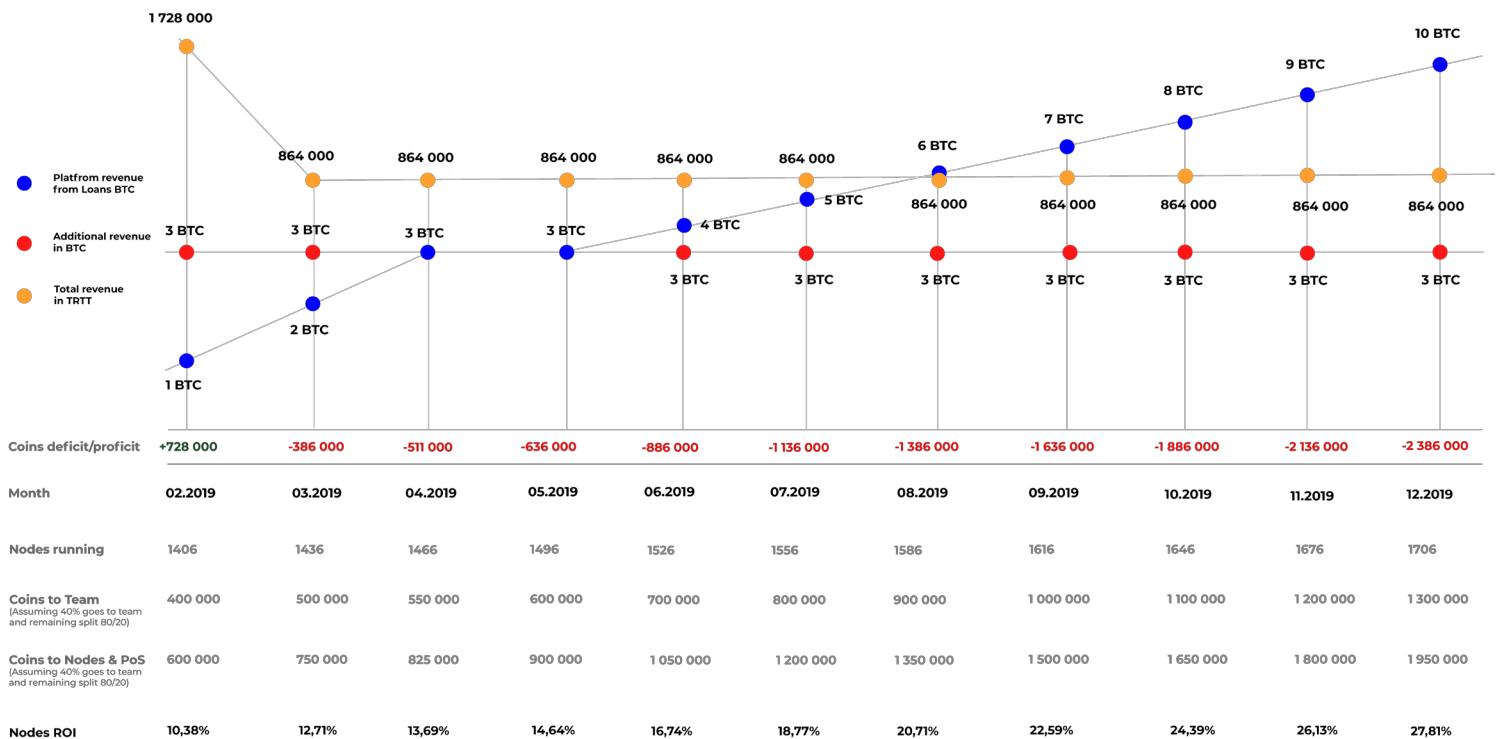
Fork to proof-of-consumption

How will these additional revenue streams ultimately benefit the investor? The increased demand for the coin will result in a higher price valuation, which in turn will increase investor portfolio performance. Also being implemented is the revolutionary model of Proof-of-Consumption (PoCon). This will result in revenue sharing in the form of dividends paid out to investors.



Towards the end of the third quarter of 2018, Trittium will perform a fork to a new blockchain to implement PoCon. With a reduction of rewards via standard blocks and the implementation of revenue sharing via reward blocks, Trittium will create a revenue loop back to its masternode holders. The fork will reduce the projected maximum coin supply to roughly 140 million coins. This model should be implemented by every utility coin or token to fully realize its utility potential.

In theory, this is how PoCon will work within Trittium: The team will set a maximum coin supply. Once that supply is reached, Trittium will switch to Dividend blocks via the blockchain. As revenue is received through the Trittium platform (via the streams listed above), that revenue will be paid out to the investors at a predetermined percentage.



Example: Let us say in one day, the Trittium platform earns 1 BTC, \$3,200 USD, and 5,000 Trittium coins. Those funds will be converted to Trittium coin internally, and then distributed between a few different locations:

1. A percentage will be retained by the platform for maintenance and operations
2. A percentage will be burned to maintain the set maximum coin supply
3. A percentage will be paid to masternode holders in the form of dividends

By implementing additional revenue streams and PoCon, the Trittium platform will have much greater control over any inflationary issues associated with the Trittium coin and investors will be able to benefit from the growing revenue produced by the platform.

Contact information

Website: <https://trittium.cc/>

Github: <https://github.com/Trittium>

Block Explorer: <http://explorer.trittium.cc/>

BitcoinTalk: <https://bitcointalk.org/index.php?topic=3594021>

Social media

Twitter: http://twitter.com/trittium_cc

Discord: <https://discordapp.com/invite/5rURZyR>

Facebook: <https://www.facebook.com/Trittium-Project-234382600446330>

Reddit: https://www.reddit.com/user/trittium_cc/

Medium: <https://medium.com/@trittiumcoin>

Exchanges & listings

Crypto-Bridge: https://wallet.crypto-bridge.org/market/BRIDGE.TRTT_BRIDGE.BTC

CoinExchange: <https://www.coinexchange.io/market/TRTT/BTC>

ListEX: <https://dashboard.listex.io/trading/trttusd>

Mastermodes.Online: <https://masternodes.online/currencies/TRTT/>

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