White paper
CtC ATM

The CtC ATM Ltd. company developed the CtC token for use in its new ATMs. CtC (pronounced C to C) signifies the connection of coin and coin, and consumer and company. The new ATM will use CtC tokens secured with blockchain technology and has the potential to greatly change daily travel and shopping.

The ATM system will couple with a mobile application; it will be able to exchange coins and bills left over from international travels, daily shopping, investments, and virtual currency and will promote communication between customers and stores. CtC's ATM could change the way people invest.

Current Progress

The CtC ATM project has strong community backing; the CtC development team is creating a state-of-the-art CtC pocket device for the ATM. The main idea behind this revolutionary device is to offer several strong benefits that have the potential to change the world of transactions by incorporating blockchain and crypto technology.

The CtC team launched the project in 2017; it has been very successful, backed by a substantial number of supporters who enabled the team to start developing the pocket machines/devices.

The team created and issued the CtC tokens; the initial distribution reached more than 1,000 individuals. It trades on the Ardor platform and stocks.exchange.

System Overview

The CtC system makes it convenient to convert any paper currency and coins into many different cryptocurrencies, including the CtC currency itself.

With our strategically located ATMs, travelers no longer need to worry about leftover paper bills and coins from the remaining purchases after a business trip. In some locations, travelers who do not want to be exposed to market volatility can choose the AEUR coin, a coin that is pegged 1:1 with the Euro by ArdorGate in cooperation with MisterTango.

The system will enable people to get CtC tokens for the amount printed on paper by depositing coins and paper money no longer needed for international travel or daily shopping into the ATM. A smartphone will read the QR code on a paper wallet, transfer it to another wallet, and use it at a crypto currency corresponding shop. People can use CtC tokens directly at affiliated stores, online shops, and brick-and-mortar stores. a system that can be converted and invested on a mobile device, such as bitcoin or Ethereum. It will be possible to convert surplus coins to bitcoins (the value of which is increasing) that could form an effective distributed asset.

In addition to bitcoins, people will be able to convert the tokens to other virtual currency. People will be able to purchase CtC tokens from this ATM. The CtC token is a payout coin, and it needs a very special wallet to reach its full potential.

When someone inserts international currencies into the ATM, a paper wallet that is like a banknote will print bitcoins for that estimated value. It will be safe, as there will be little risk of being hacked when something is stored in a paper wallet.

You will read the paper wallet's QR code with a smartphone, transfer it to another wallet in a smartphone, and use it at CtC-compatible stores. You will also be able use it in bitcoin-compatible stores by changing to bitcoins.

We plan to implement a two-way function that will allow people to receive cash by inserting the paper wallet into the currency exchanger.

The technology of CtC consists of the use of our ATMs that accept both bills and coins, as well as portable CtC devices for merchants known as the CtC Pocket.

With this technology, you can better make online purchases by converting your cash to crypto-currencies, as well as use our printed cryptocurrency bills for use in retail chains worldwide.
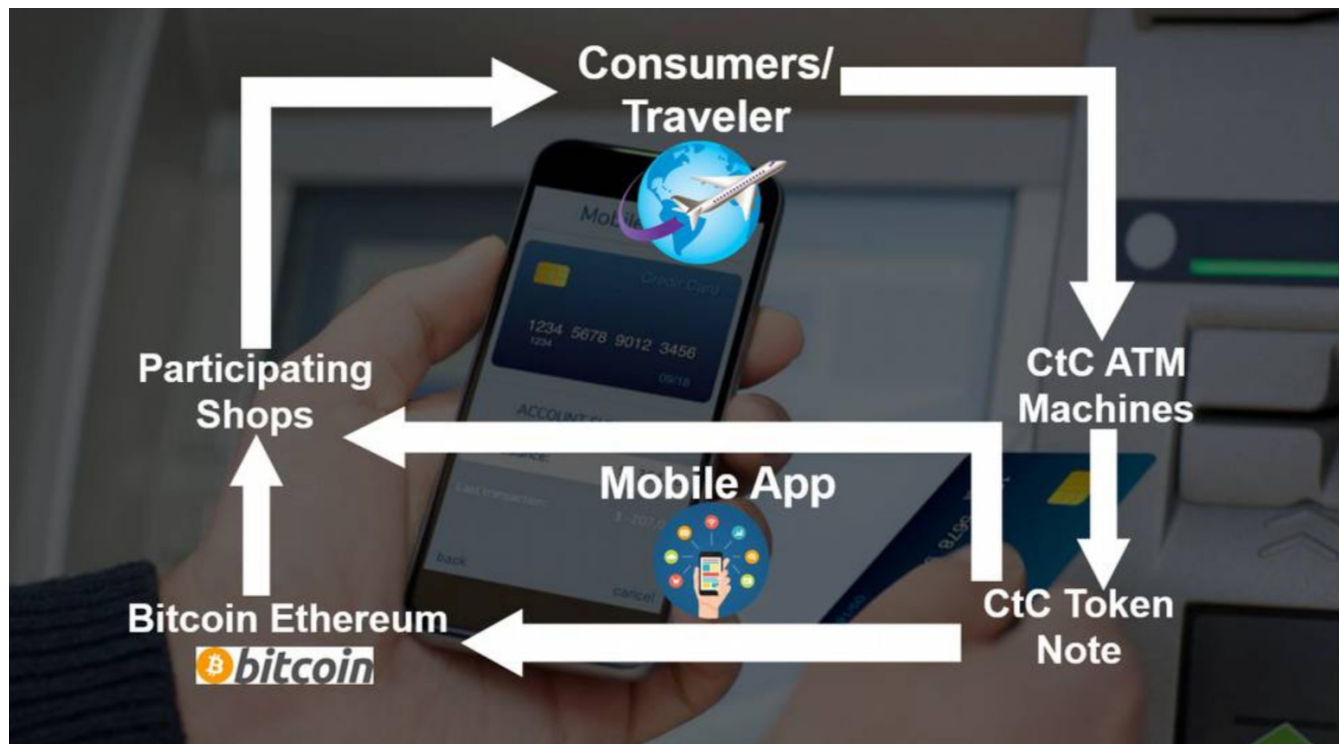
CTC ECO-SYSTEM

Pocket Devices

Development of the pocket device started in January 2018 with three core developers. The device will be small and handheld. The pocket team did the physical machine selection; its features include a camera for know your customer (KYC) purposes and QR code reading, a printer to print the CtC notes, a large screen, and an internal card reader for future expansion.

Concept: Pocket Devices

The CtC Pocket is an innovative payment solution device which prints out CtC notes which hold a set amount of a cryptocurrency, either as change to the customer or sold directly to them, as well as claims the coins on those bills with a built-in scanner or receives coins through the CtC Merchant App.

Features and Specifications

The CtC Pocket is an ideal way for merchants and users to have a way to easily interact with the complete CtC ecosystem on-the-go.

This device is also complete for other forms of payment such as a credit card reader, an on-board camera with LED light, on top of having a mobile printer for receipts and both, WiFi, and 4G functionality in addition to cryptocurrency management functions.

The CtC mobile app also prints out CtC notes so it is an ideal solution for shops giving or selling cryptocurrencies such as CTC tokens to customers or giving them as coupons.

CtC Pocket for testing

Pocket devices are for shopping. When people shop for items, they can convert their shopping change into CtC tokens, which can convert to bitcoin, Ethereum, etc., with touch of a button.

People can also buy CtC tokens on the spot. When converting or selling CtC tokens, a person will be able to print the tokens with the QR codes, which are readable on iPhone and Android devices. CtC will conduct its test of pocket devices in small market such as small island country in Pacific or Caribbean. Enclosed environment is suitable for its beta testing.

Deployment Strategy: Pocket Devices

The company will deploy pocket device strategically from country to country, as each country's regulations on cryptocurrency differ. The CtC development team will contract with the main distributor. Before actual deployment, there will be a testing phase for developers around the world. Upon completion and initial set-up with the distributors, CtC may conduct sales promotion at the deployed country. CtC is not considering deploying its devices in countries with strict cryptocurrency regulation such as Japan, the United States, and China, unless CtC collaborates with a partner who possess legal licenses to operate in these countries.

CtC ATM

The CtC ATM is a machine which accepts coins and notes from many countries and prints out CtC notes. These notes can contain most cryptocurrencies supported by CtC, including the CTC token itself.

The CtC development team just started working on the CtC ATMs. The physical device selection is complete; it includes passport scanner, camera, receipt printer, coin acceptor, note acceptor, and large screen. This ATM will revolutionize the crypto world, as we project its placement at airports, where it could take coins and notes from travelers.

The ATM will be a 2-way machine, so users can also withdraw local currencies in exchange for cryptocurrencies as well as convert their CtC notes to local currencies, much like redeeming paper wallets.

Development is currently ongoing. The beta version is expected to be released in June 2018 for testing in several locations.

Deployment strategy

Like the pocket devices, deployment should be strategic. The company should test the devices' functionality intensively to eliminate as many bugs as possible. Then the company will need distributors in each country for maintenance and regular operations.

Locations of the CtC ATMs will be strategically located in selected shopping centers and ports of entry and exit such as airports and train stations where many people from around the world gather. These locations are also where travelers tend to need to dispose of their spare change as they may not be needing it in their home country or in the country they are about to travel to.

CtC Tokens

The CTC token was distributed to the numerous business partners and selected interested parties such as potential merchants, who came together to start the project and contributed resources for its initial startup phase. The token does not indicate any form of profit sharing in the present or future.

CtC tokens are an important part of the development, as tokens will link directly to the pocket devices and ATMs. Currently, tokens trade on Stocks.Exchange and the Ardor platform. The CtC team aims to list the tokens on more exchanges, but due to the nature of the contract involving market conditions and non-disclosure agreements with exchanges, disclosing the information to public isn't possible.

The token itself can be used as a currency within the platform for the purchase of premium services to be introduced in the future, as well as outside the system, especially with the use of CtC notes. Any further features of the CtC framework will always use the CTC token. Additionally, it is planned that in the future there will be a public sale of tokens that represent some profit sharing rights and only the CTC token will be accepted for this. However, there will not be a set ratio for this as the CTC token is only used as a form of currency for this

purpose. Further details about this token sale for profit participation tokens are yet to be determined. However, it has been decided that the Ardor Platform will be used due to the Asset Control feature which makes it easy to comply with regulations around tokens that may be classified as a security.

The Ardor platform, which is easy to handle, issues tokens.

About the Ardor Platform

CtC has chosen the Ardor Platform, the first scalable blockchain as a service platform for businesses, for its public blockchain use including the CTC token, as it features these four key characteristics:

ADVANCED ARCHITECTURE – The unique parent child chain architecture of the Ardor Platform allows the CTC token and other future utilizations to have cross-chain interoperability. This means that as Ardor grows and more child chains gets added, other tokens, whether assets, currencies, or child chain coins, will quickly and easily be able to be integrated into the CtC framework.

EASE OF SETUP – Though our services allow users to easily acquire cryptocurrencies, we want to allow CTC token holders to easily and quickly set up a full wallet with the blockchain fully downloaded. With the Pruning feature on Ardor, this means that blockchain bloat is heavily reduced and getting a full wallet, which is better for decentralization and independence, is much more convenient for our users compared with using any other platform.

ENERGY EFFICIENT – The Ardor Platform uses the Proof-of-Stake consensus algorithm which eliminates mining competition based on computing resources, therefore the use of the CTC token leaves a lower carbon footprint as less energy is needed to be spent and more economical hardware can be used, such as a Raspberry Pi.

RELIABLE & MAINTAINABLE – Ardor uses the technology of Nxt, which has been running smoothly since 2013 and thus has years of production experience, which further ensures the stability of our frameworks. It is also developed in Java, the most popular development language for commercial applications, which makes it easier for CtC to build further using the technology.

Know Your Customer Policy

KYC is becoming very important in the cryptocurrency world, and CtC will comply with the regulations in each country in which we operate. For KYC, CtC would like to use KYC service provider services and implement with the CtC app.

About small currency and coins

According to the European Central Bank (ECB), 126 billion euro coins are circulating in Europe, amounting to as much as 26 billion euros.

ECB Total Coins in Circulation (black line) Source ECB

In the United States, small banknotes (less than $20) comprise more than half the total volume in circulation, with an outstanding affinity with small investment. A part of this coin would change after daily shopping. The total number of coins issued increases annually, and many coins are dormant (unused) in desk drawers and in banks. Despite the global trend in inflation, they are all dormant.

CtC Changes the Future

The CtC's ATM token plays a part in placing this coin on the virtual currency market. CtC's ATM will be convenient to use; anyone will be able use it. Anyone, from adults to children, will be able to invest directly in virtual currency.
The choice to invest directly in foreign currency and virtual currency is very meaningful. CtC's business is highly socialized; it will lead to resuscitation of the economy by investing the foreign currency and coins that went unused until now. We propose creating a habit of investing coins from shopping with a campaign to put coins into the CtC ATM.

To Educate Children About Virtual Currency

Many people think it is hard to educate children about virtual currency, but it is very important to learn about it as young as possible to survive in the future world. Putting CtC tokens into the ATM and repeatedly using virtual currency will create a cycle where people become excited about investing money this way.

Eliminate Digital Division

The digital division between regions currently operated by analog economies, especially in Africa, Asian countries, and other developed countries, is getting serious. We expect many countries will use CtC's ATM as a platform for adults and children to experience virtual currency. It is a very meaningful process for people to recognize virtual currency and to use it in their own lives by putting coins into the ATM.

Better Communication Between Stores and Their Customers

If the coins that we casually have, until now, converted in purchasing and obtaining information on customers, it will also help the stores communicate with the customers. CtC tokens can obtain a customer's information during conversion to virtual currency and can coordinate with marketing automation systems the CtC platform will provide.

Roadmap

Q1 2018

Completed: CtC Main Token Launch – Launch the CTC token as an Asset on the Ardor Platform.

Completed: Initial Website Launch – The first live version of the website is launched, together with brand imagery

Completed: Twitter – CtC begins to provide more information about its development on Twitter.

Completed: Register on Trading Platforms and Exchanges for the CTC Token

Q2 2018

CtC ATM beta version launch – CtC ATM will be released as a beta version to developers.

More registrations on Trading Platforms / Exchanges for the CTC Token
CtC Pocket Main Version Launch

Beginning Q2: CtC Pocket Beta Version Launch – The CtC Pocket will be released as a beta version for limited number of merchants that have agreed to participate in the beta.

Beginning Q2: CtC Mobile Beta App Launch – A beta version of the CtC mobile app will be released for a limited number of users.

Q3 2018
CtC ATM main version Launch

IMPORTANT NOTICE: The timeline/roadmap is the expected date for the development but actual development may be delayed due to many reasons such as unexpected system development challenges, hardware engineering challenges, regulatory approvals and force majure etc…

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