

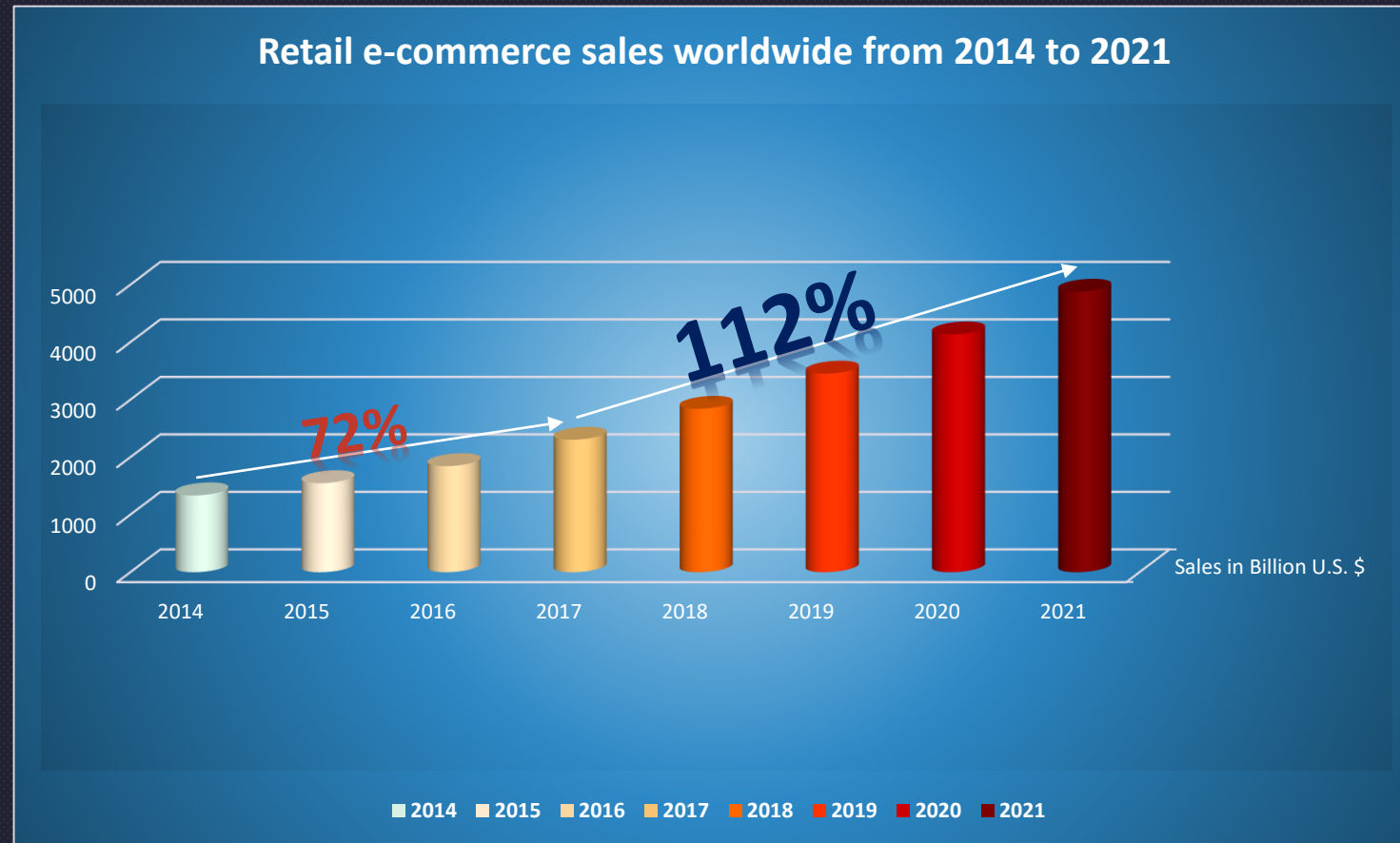


ATC COIN
A GLOBAL CRYPTO CURRENCY

┌ A Global Payment Solution for Quicker and Safer Payment Experience ┐

Industry Overview

E-commerce worldwide sales in 2017 were **USD 2.30 trillion** and are projected to increase to **USD 4.88 trillion by 2021**. E-commerce share of retail sales is expected to increase from 9% in 2017 to 14% in 2021. Furthermore, according to Statista, the **number of people buying goods or services online** will increase from **1.66 billion** in 2017 to **2.14 billion in 2020**.



3 Major Problems

1. Trust and reputation:

Building trust is difficult, and it is centrally governed by big marketplaces. There is an inability to transfer trust from one centralized service to another, and thus a need to establish relationship with each merchant separately. Moreover, a merchant's history is not recorded, so there is no ability to punish fraudulent buyers or merchants. Huge efforts and advertising budgets are needed to create trust if a merchant is not a part of a centralized marketplace.

2. Expensive and long payment process:

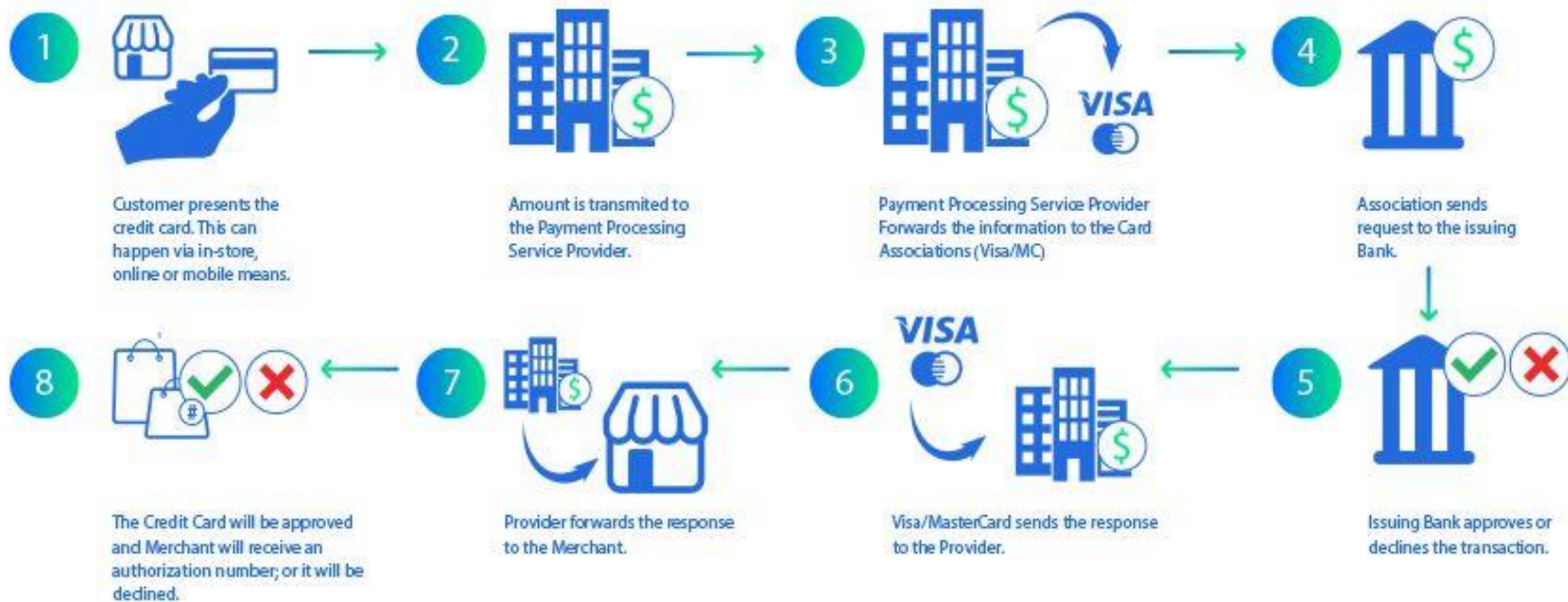
There are 16(!) different steps to settle the transaction and up to 15(!) different fees to pay for payment gateways. Transaction fees range from 2% + 0.1 to 6% + 0.7. Chargeback fees of USD 15. Moreover, existing payment gateways rarely offer a simple solution for a merchant to accept mobile payments on their website or point of sale terminals.

3. An inability to reach the growing Crypto economy:

Today, merchants cannot accept payments in cryptocurrency, which has reached a market cap of USD 500bn as of July 14th. Moreover, a totally new digital asset class is being created: tokens of products that are built on the Multichain platform. The rise of a new kind of digital assets enables the creation of a token-based digital asset economy. It is expected that 10% of global GDP will be generated on blockchains by 2025. Merchants will definitely want to participate in the blockchain created economy.



Current Payment Process



Solution offered by ATC Coin

1. Universal/Transferable trust and reputation system:

Every time a transaction is made the blockchain will record the time of the transaction, both receiving and sending wallet addresses, warranty conditions, delivery time, and all other information that is typically needed to ensure trust. All the sensitive information will be hashed and only available to authorized users in a beautifully designed user interface. Based on that information, clients and merchants will be able to file/solve a claim, rate each other, etc. Every time a transaction is made, claim registered, solved or unsolved (according to the purchase details saved during the purchase), review written, etc., the smart contract will automatically change the trust level for each of the parties involved.

2. Mobile payments solution:

With the help of the Multichain blockchain, we are able to make payments with only 1 step and 1 fee, which results in accepting payments generally up to 5X cheaper and up to x10000 faster for merchants. After simple integration with ATC, merchants will be able to: use our decentralized trust and reputation system. Accept Cryptocurrencies, accept mobile payments, and easily convert cryptocurrency to their local fiat currency.

3. Enabling merchants to reach \$10 trillion digital asset economy:

By developing ATC, we will not only allow merchants to participate in a trustful decentralized economy, but also reach the growing digital asset economy through our payment solution. The World Bank estimates that 10% of global GDP will be generated on blockchains by 2025. The GDP estimated for 2025 is \$100T, thus the value generated through blockchain is expected to be \$10T (10%).



Solution: Decentralized Trust and Reputation System Working Together Through a Blockchain Based Payment Gateway

We are creating a decentralized payment and trust solution on the **Multichain Blockchain** leveraging smart contract technology. The payment solution works flawlessly together with our **decentralized trust and reputation system**. Merchants will be able to **accept cryptocurrencies** and **exchange them with traditional (fiat) currencies**. Merchants and customers will participate in global **decentralized commerce** with total trust.

Our Mission:

1. Develop a global **decentralized trust and reputation system** for tomorrow's global e-commerce.
2. Make the payment process simple and efficient: **only one step**.
3. Make accepting payments for merchants generally up to **5x cheaper** and up to **10,000 times faster**.
4. Provide an opportunity for merchants to accept mobile payments. Bring the **Crypto economy** to the mainstream.
5. Expand Blockchain's real-world application infrastructure.

In simple words: our mission is to develop and deploy the best transaction system that would be based on enforceable contracts without third party between consumer and merchants and a strong decentralized reputation management system.



A Universal Decentralized Trust and Reputation System on the Multichain Blockchain - Ensuring Trust in Global Commerce

Building trust is difficult because:

1. Merchants need to become part of a centrally governed marketplace, like Amazon, Ebay, Alibaba, Etsy, etc, where they must pay a sales commission.
2. Merchants cannot transfer their trust from one centralized service to another.
3. Merchants need to invest huge efforts and budgets into brand and advertising If not being part of centralized marketplace.
4. Complicated conflict management using existing system.
5. Buyers need to establish a relationship with each merchant separately and their history is not transparent.
6. There is no ability to punish fraudulent buyers or merchants and reflect that in their history.

ATC's trust and reputation system will be universal, transparent, transferable, self-executing, not controlled by a central authority, and working flawlessly together with a payment solution.

A Universal Decentralized Trust and Reputation System on the Multichain Blockchain – How it works

Every time a transaction is made, no matter if it's retail or e-commerce, the blockchain will save the time of the transaction, both the receiving and sending addresses, warranty conditions, delivery time, and all other information that is typically needed to ensure the trust. All the sensitive information will be hashed and only available to authorized users in a beautifully designed user interface. Based on that information, clients and merchants will be able to file/solve a claim, rate each other, etc.

Default trust rates will be created for both merchant and client using the ATC ecosystem for the first time. A Trust rating will be assigned to a specific wallet address. Every time a transaction is made, claim registered, solved or unsolved (according to the purchase details saved during the purchase), review written, etc., the smart contract will automatically change the trust level for each of the parties involved.



Claims, Reviews and Conflict Management

Every purchase will be saved on the blockchain together with the time of the transaction, both receiving and sending addresses, warranty conditions, estimated delivery date, the product that was bought and all other information that is typically needed to ensure trust.

The following information will be available to both parties:

1. The merchant will have all the information about every transaction with the above-mentioned details in his profile in the ATC system.
2. The client will be able to see all his purchases together with the above-mentioned details only in his profile within the ATC App.

Based on that information, parties will have an opportunity to file/resolve claims, review, and rate each other in a transparent way. Smart contract will automatically decrease or increase the trust rating. That kind of management of conflict resolution through smart contracts will help each party to deal with the situation faster, easier and cheaper (no chargeback fees for the merchant).



Fraud Prevention with a Global Decentralized Reputation and Trust System

The trust rate will be available and visible to everyone in the ecosystem so that parties are incentivized to increase their trust rating, which will enable better decision-making and a safer e-commerce environment. Moreover, we will offer incentives such as a reduced transaction fee, faster transaction times, etc., for those who hold higher ratings and proven history. This level of transparency could decrease fraud significantly or at least make it more difficult.

To illustrate this point, Kevin Kelly, the author of a book titled “Out of Control”, wrote:

“

A pretty good society needs more than just anonymity. An online civilization requires online anonymity, online identification, online authentication, online reputations, online trust holders, online signatures, online privacy, and online access. All are essential ingredients of any open society.”

We bring this to the next level. We want to create a transferable trust system so that every merchant, big and small, retail or e-commerce, will be able to join a global decentralized trust rating system by accepting mobile payments with ATC.



A Payments Solution to Accept Cryptocurrency Payments Generally upto 5X Cheaper and upto x10000 Faster.

Benefits of using System:

1. Use our decentralized trust and reputation system.
2. Accept Cryptocurrencies.
3. Easily convert cryptocurrency to fiat currency.

How it works:

Clients will pick their items, add them to the cart and select that they will pay through the ATC gateway instead of other available options such as credit card or PayPal.

The amount needed to pay is converted to the selected cryptocurrency from traditional currency in real-time. Client will make payment using his Crypto Wallet. Money arrives in merchant's smart contract wallet in approximately 2 minutes. The amount of cryptocurrency received is exchanged to a merchant's preferred fiat currency according to the merchant's preference via crypto exchange API. Merchants will be able to choose the frequency at which crypto tokens are converted to fiat, the local currency to exchange to, time of sending money to their bank account, and many other options.

ATC is easy, fast, cheap, and guaranteed by smart contracts



How merchant payment fees and transaction time are resolved

Benefits of ATC Ecosystem:

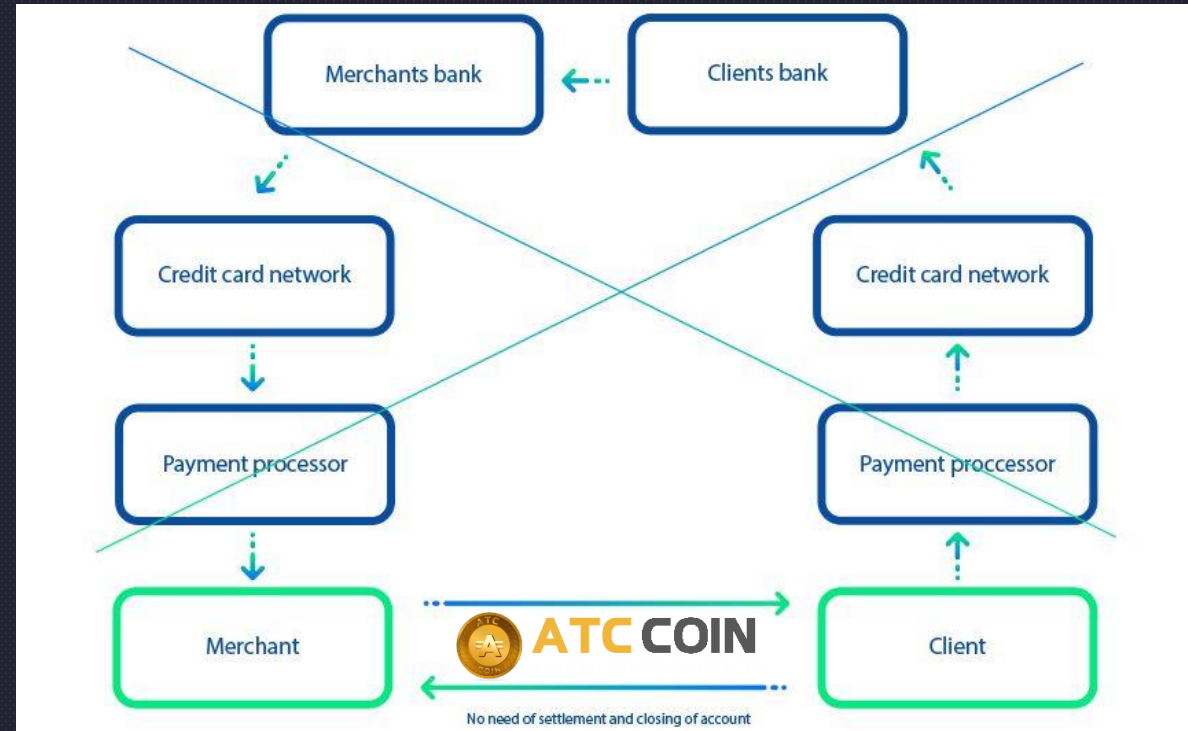
We intent to make the process faster and easier for both sellers and consumers. Transaction goes from consumers to merchants directly, removing all the intermediaries in the process to save merchant a huge amount of time and money. The settlement and closing happens at the same time as the transaction. There is only **1 step instead of 16!**

As the payment now goes directly from the client to merchant, instead of waiting for up to **2 weeks** to see the funds, it arrives approximately **2 minutes** after the purchase no matter where in the world the purchase was made.

As far as payment fees are concerned, **instead of 15 types of fees** merchants may pay using a standard payment gateway; with ATC, they will have **only 1 fee**: a transaction fee of 1.5%.

The **chargeback fee goes away as well**. Once the merchant agrees to send the money back, they just send the money back and pay the transaction fee. No ridiculously high chargeback fees anymore. In addition, the pain (time and money to prove the transaction is legit) is gone. Moreover, the decentralized trust and reputation system helps to decrease the rate of fraudulent payments as well.

Ultimately, it's **up to x5 cheaper and up to x10000 faster** for merchants to accept payments with ATC: with a transparent fee structure with no chargeback or hidden fees, and a beautiful user interface with smart contract enabled wallet security.



Smart Contract Based Wallet for Merchants

The merchant's account acts as the equivalent of a bank account that stores funds and enforces security. The crucial fact here is that it's only controlled by the user, the merchant. Today, banks hold higher authority because they run the database that points at the database entry which says you have that money and you have to trust that your money is safe. Banks own the control of that database and authority to grant or deny the access to the money they hold. Not anymore.

ATC will not be able to suspend, hold or prevent any transaction. Instead, permission-less transactions will be guaranteed by the smart contract. Instantly, and as promised. No more headache of not knowing where the merchant's money is and why it's being withheld.

Merchants can customize their settings to fit their preferences, such as:

1. How much funds to exchange with the local currency.
2. How often to exchange.
3. Others.

With ATC, we are giving control of merchant funds back into their own hands and giving them easy-to-manage control of their funds received from selling goods or services which is safeguarded by the security of smart contracts. Now, merchants can have better security and substantially improved usability.

It is literally a merchant becoming his own bank.

Enabling Merchants to Reach \$10 Trillion Digital Asset Economy

Benefits of ATC Ecosystem:

By developing ATC, we will not only allow merchants to participate in a trustful decentralized economy, but also reach the growing digital asset economy through our payment solution.

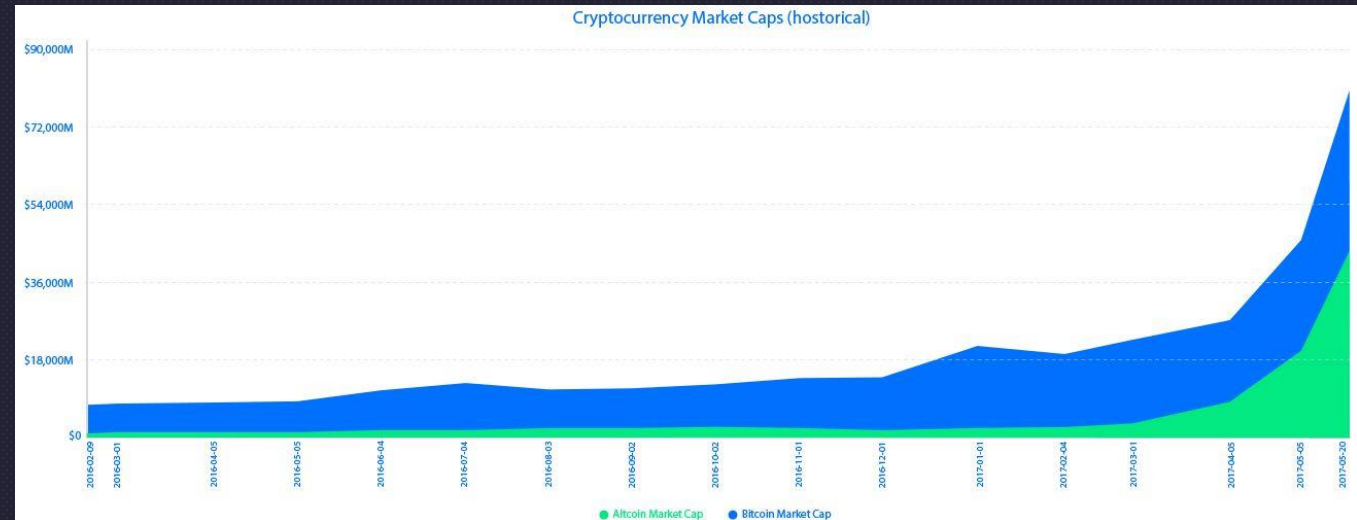
Growth of cryptocurrency and the crypto ecosystem's digital economy

Permissioned blockchains to create, use, and trade tokens representing fiat money, cryptocurrencies and other assets. As a result, it has facilitated the emergence of a new and exclusively digital asset class: coins and tokens. As discussed above, the **World Bank estimates that 10% of global GDP, which is approximately \$10T, will go through blockchains in 2025.**

To illustrate the fact, let us look at the graph below showing the growth of altcoins. This growth is influenced by the ascendancy of cryptocurrency.

Multichain uses Bitcoin Core Technology, so many of the software libraries built for Bitcoin will work with little or no changes.

There are added advantages - more transactions per second (more than 1000 per second vs Bitcoins 3 per second), asset creation and reissuance, larger data storage per transaction (up to 64MB) and ability to write data streams, which could include smart contracts.



Product architecture and product development timeline

Smart Contracts & Workflows

Smart contracts will enable us to facilitate a payment solution working flawlessly together with a decentralized trust and reputation system between parties via the blockchain. Number of smart contracts, detailed structure, and functionality will be defined and finalized during development.

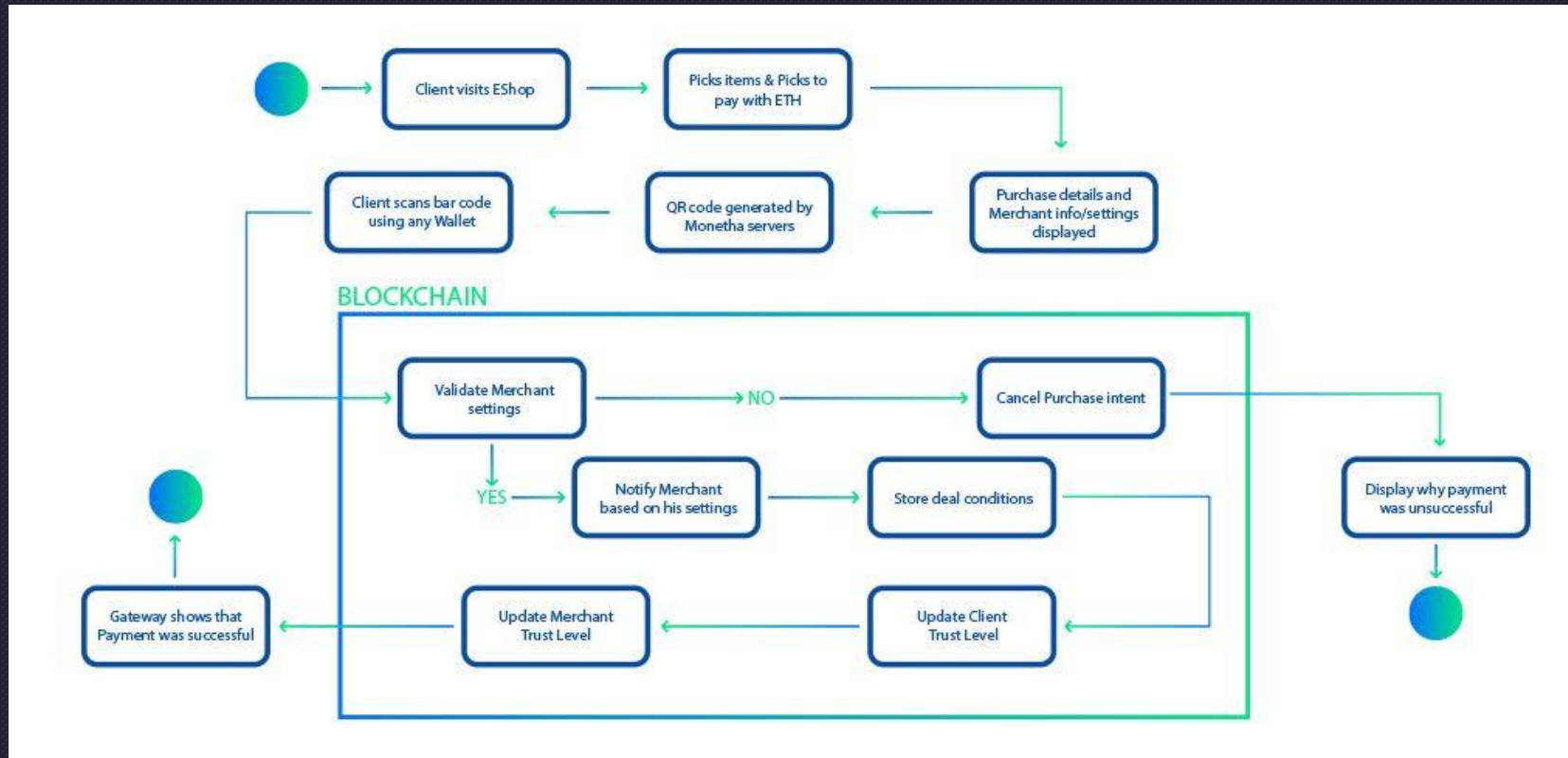
To illustrate the intended functionality, we provide [sample workflows](#) illustrating the purchase and claim process and how they affect the trust rate for both parties.



Purchase Flow

Smart Contracts Purchase Workflow

Clients will pick their items, add them to the cart and select that they will pay through the ATC gateway instead of other available options such as credit card or PayPal. The amount needed to pay is converted to the selected cryptocurrency from traditional currency in real-time. Client will make payment using his Crypto Wallet. Money arrives in merchant's smart contract wallet in approximately 2 minutes. The amount of cryptocurrency received is exchanged to a merchant's preferred fiat currency according to the merchant's preference via crypto exchange API. Merchants will be able to choose the frequency at which crypto tokens are converted to fiat, the local currency to exchange to, time of sending money to their bank account, and many other options.

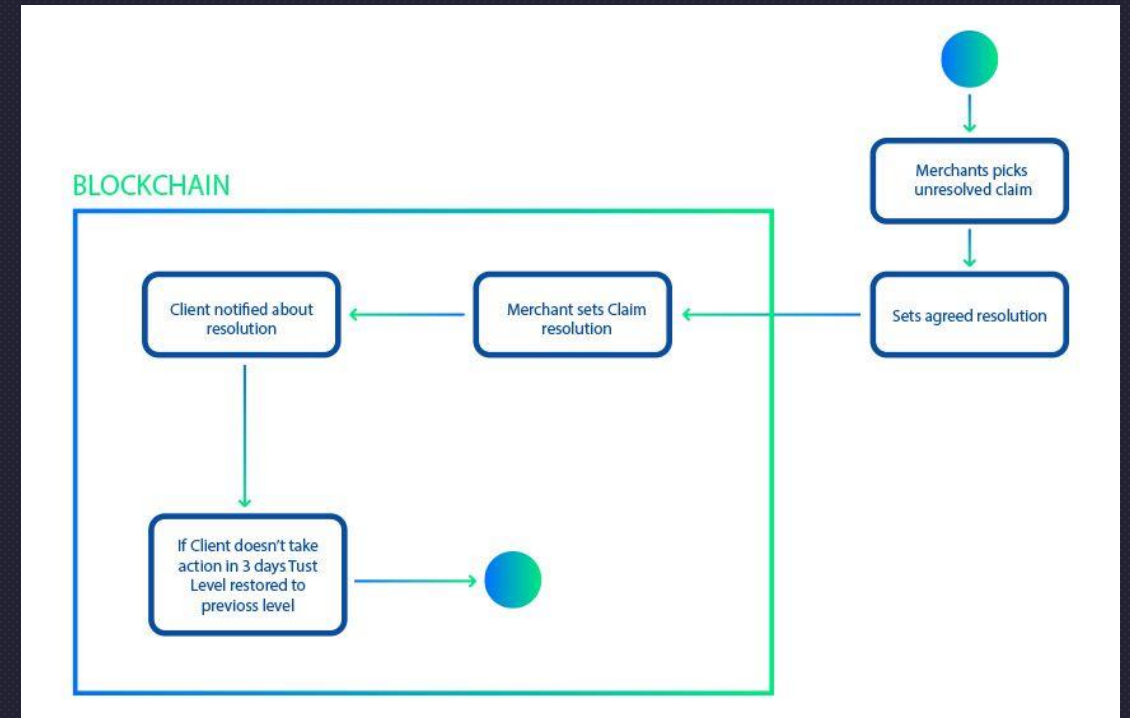
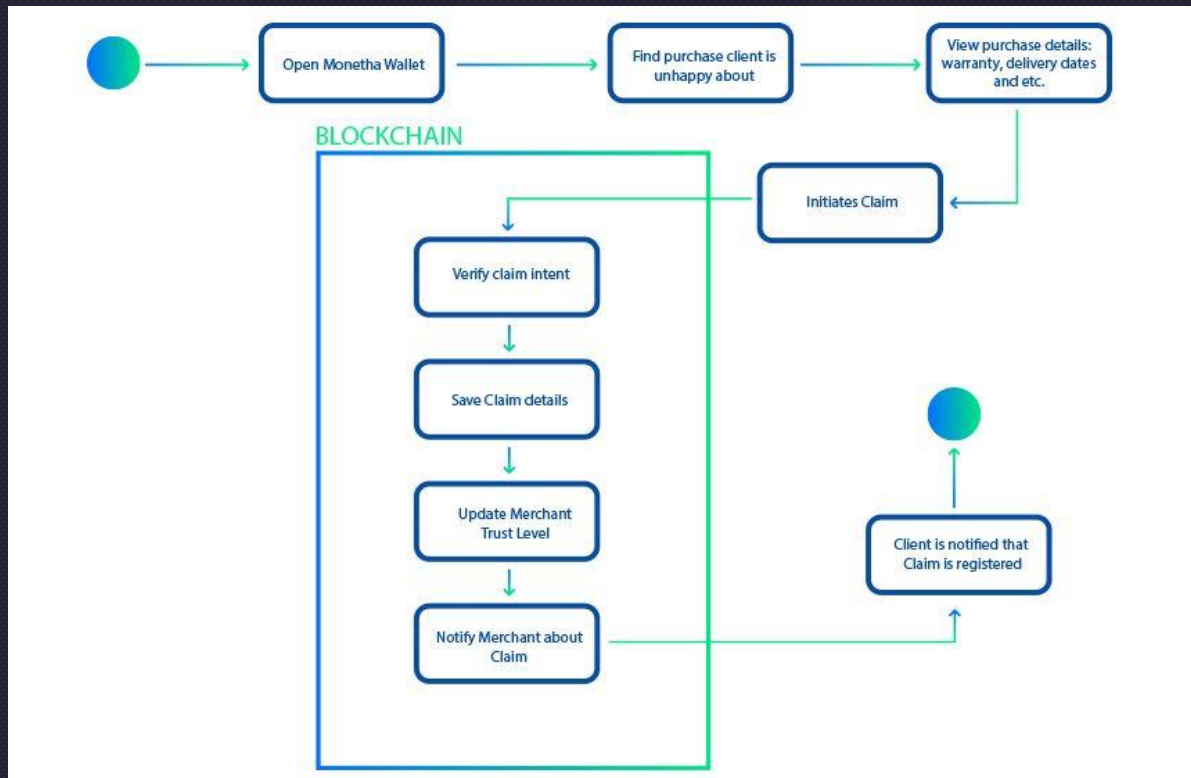


Claim Flow

Smart Contracts Claim Workflow

The sample workflows below demonstrate the process when the client initiates a claim, which is resolved together with the merchant. We will introduce incentives for merchants and clients to handle the claims fast and keep trust level high for both sides.

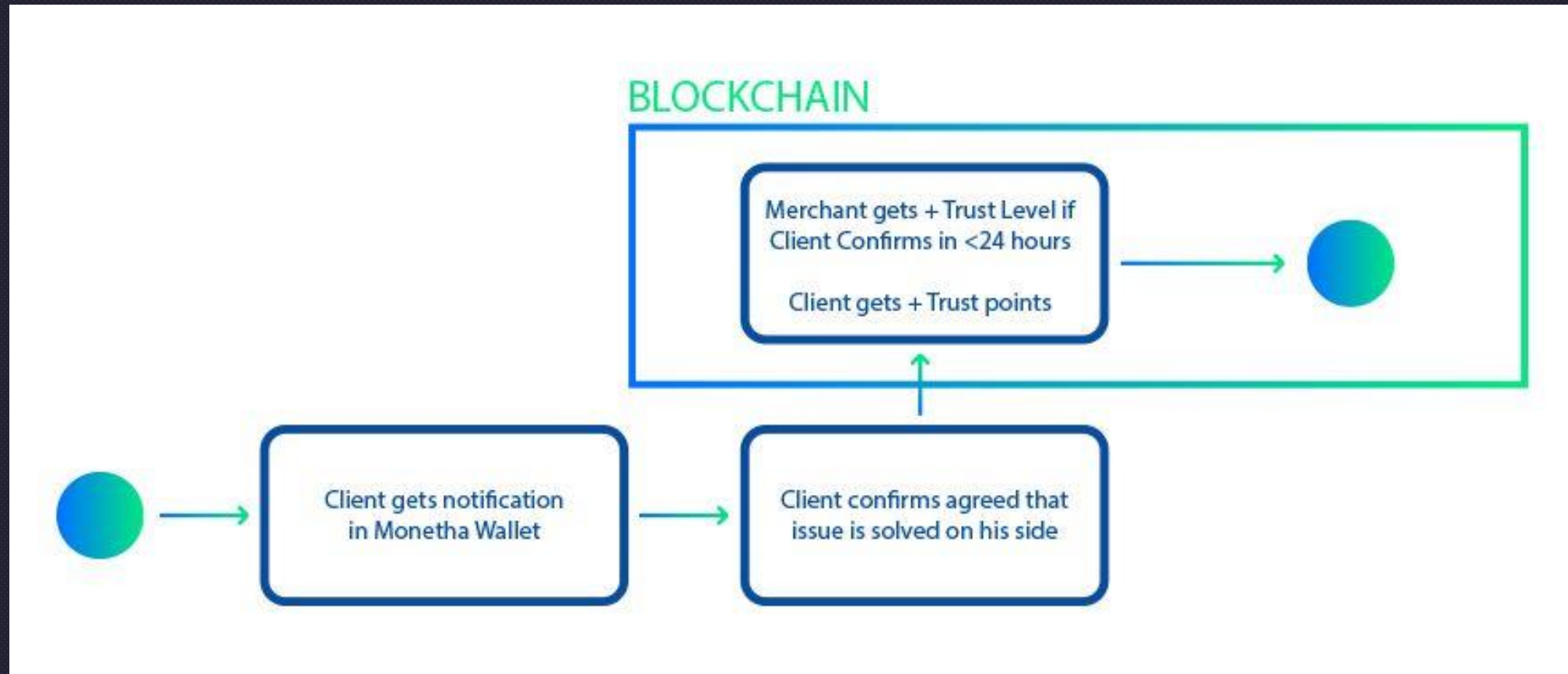
The merchant responds to a claim, finds a solution together with the client and provides resolution details



Claim Flow

Smart Contracts Claim Workflow

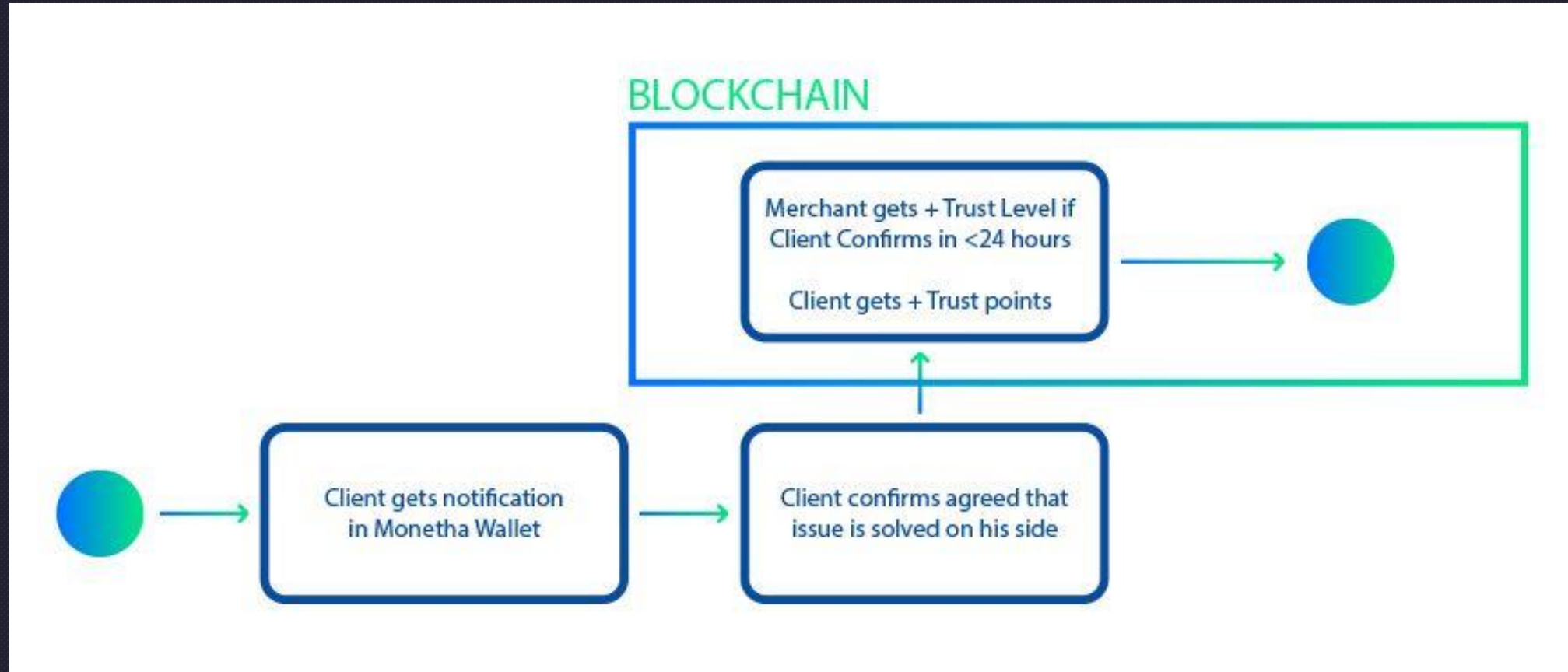
The client and merchant resolve the claim resolution “offline” or on ATC’s off-chain messaging system. After both parties agree on resolution terms, the merchant enters those terms (e.g. money back, shipping out new product,, etc.) into the merchant’s user interface. Resolution terms are saved on the blockchain. The merchant then waits for client’s confirmation. If the claim is resolved relatively quickly, the merchant gets a relatively higher trust rating upgrade. The client’s trust rating is also upgraded once the claim is resolved.



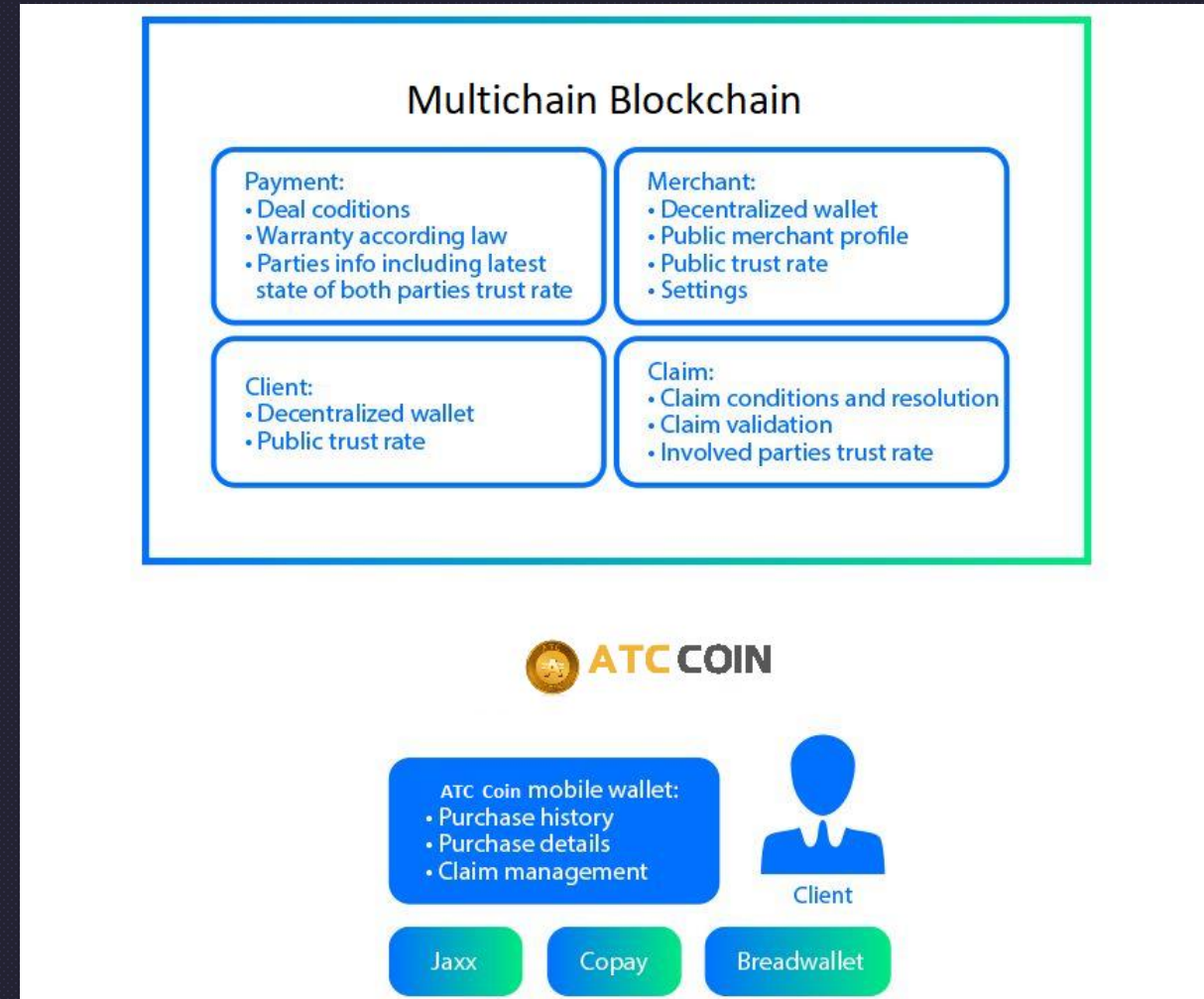
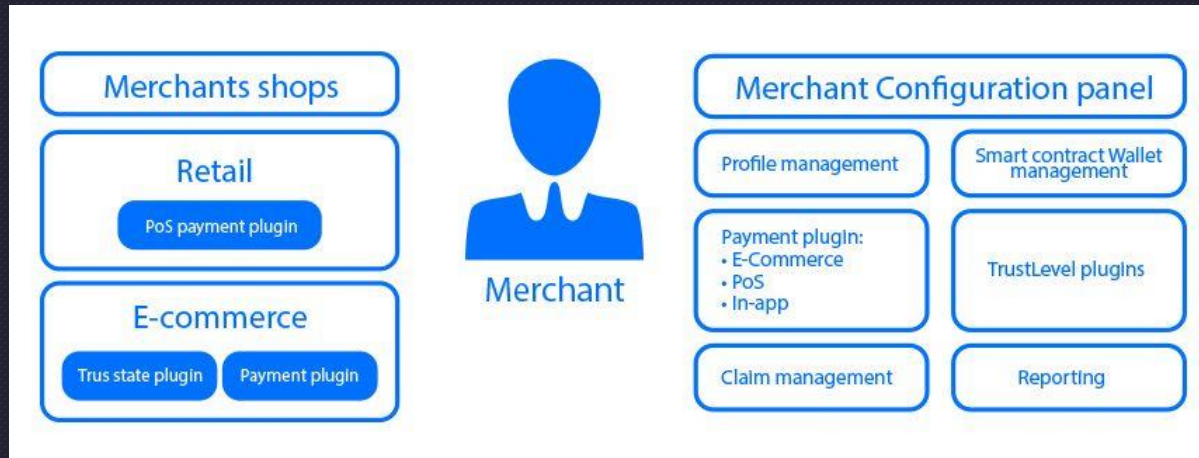
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Intended Product architecture



Beta Version of The Product

Goal of Beta version:

- Provide a platform for e-commerce merchants to expand their online payment solutions and accept mobile payments in cryptocurrencies.
- Show the potential of “Trust Level” mechanism which will help to increase the transparency of e-commerce, which both merchants and clients will benefit from.

We have developed a solution where the merchant receives ATC payment gateway script that can be integrated into any shopping cart or website (some scripting knowledge is required).

The workflow is simple: the user picks items he or she wants, adds them to the basket and selects to pay with Crypto. ATC servers generate a QR code with all the needed underlying order information such as order number, price, currency, warranty, delivery option, etc. The client must scan the code during a defined time limit otherwise he needs to re-initiate payment. After the client scans the code with his preferred mobile crypto wallet and presses “send”, the transaction is sent to the blockchain together with purchase details.

Once the transaction has received several confirmations, the client is notified it was successful. After a few minutes, the merchant sees the money arrive in his wallet. During further development phases, we will introduce Merchant Smart Contract Wallet to enable rates, limits, and automatic exchange to local currency.

We aim to integrate with merchants in early Beta product stage, and together with them, improve and test the solution. Early participation will allow them to influence what features should be included in the roadmap. It will also enable them to expand their market reach, and through a simple setup to start accepting online payments with ETH.

After its launch, we will invite merchants to Beta programs to experiment with the newly introduced features.

Product development roadmap

Phase 1: E-commerce and first version of the trust rating - EUR 700k

Goal: develop a fully-functional payment gateway with a user interface for e-commerce merchants and enable them to accept ETH currency while leveraging first version of trust level mechanism.

Time: early 2017

Phase 2: A full e-commerce solution to accept cryptocurrencies and exchange them to fiat currency: EUR 1.7m

Goal: accept multiple cryptocurrencies and enable merchants to exchange them to fiat currency and transfer funds to their preferred account. Moreover, smart contract wallets, real-time analytics, and dashboards for merchants will be introduced during this stage

Time: mid 2017

Phase 3: An ATC Wallet for clients + Loyalty program + Significant improvement of decentralized trust and reputation algorithm: EUR 3.5m

Goal: make a significant step towards a fully working decentralized trust and reputation system: improvement of decentralized trust and reputation algorithm together with ATC smart contract based mobile wallet for making/solving claims, rating merchants, writing reviews, etc. Review purchase history, see clients' and merchants' trust rating, etc. Finally, the loyalty program will be enabled during this stage of development.

Time: late 2017 – Early 2018

Product development roadmap

Phase 4: Full functionality of the decentralized trust and reputation system -EUR 5.5m

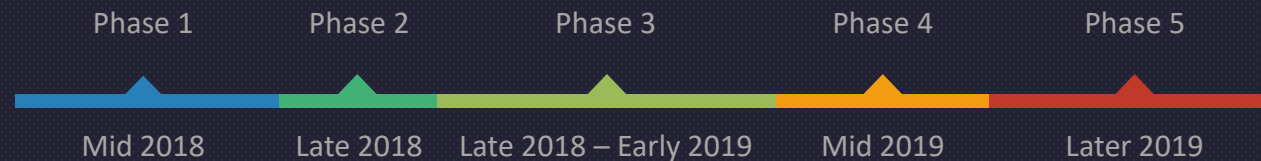
Goal: This level of financing will allow us to fully develop a globalized trust and reputation system to enable both parties to initiate/resolve claims so that global trust rate would reflect “the true trust of both parties”. Reviews will be enabled, which will have a significant weight on trust rate for merchants and clients. Trust system algorithm will be improved to facilitate claims and client reviews. Mobile wallet version 2, mobile in-app SDK and other improvements to merchant’s interface will be developed during this phase.

Time: Mid 2018

Phase 5: Retail - EUR 7m

Goal: Develop and introduce the decentralized payment, trust and reputation system for retail merchants. The ability to accept mobile payments in cryptocurrencies and exchange them to preferred fiat currency. Top-tier retail merchant interface to see the purchase history, analytics, etc.

Time: Late 2018 – Early 2019



Market opportunity and business model

The global e-commerce market size in 2016 was USD 1.9 trillion and is expected to rise to USD 4 trillion in 2020. At the same time, the global retail payments industry was worth USD 16 trillion in 2015. It is estimated to increase to USD 21 trillion in 2020. Global payment revenue was USD 1.8 trillion in 2015 and should reach USD 2.2 trillion in 2020.

According to Boston Consulting Group, the payment industry is about to experience a huge shift towards mobile payments:

1. Mobile payment volume was USD 8.6 billion in the US. It is expected to increase tenfold by 2021 to reach \$274bn only in US.
2. Mobile share of total ecommerce is expected to increase to 48.5% of total e-commerce by 2020. It was 23.6% in 2015.
3. Merchant mobile payment acceptance network to grow 10X by 2020.

Explosive growth of E-commerce:

According to Statista, retail e-commerce sales worldwide in 2014 were USD 1.33 trillion and are projected to increase to USD 4.058 trillion by 2020.

The growth is perfectly illustrated by the number of shops created on Shopify platform. They had 84.000 shops in 2013, 144.000 in 2014, 243.000 in 2015 and ended 2016 with almost 378.000 merchants on the platform - a growth of 4.500% over 3 years.

E-commerce is also gaining greater weight in total retail sales globally. It is expected to increase from 7.4% in 2015 to 14.6% in 2020.

Furthermore, according to Statista, the number of people buying goods or services online will increase from 1.46 billion in 2015 to above 2 billion in 2020.

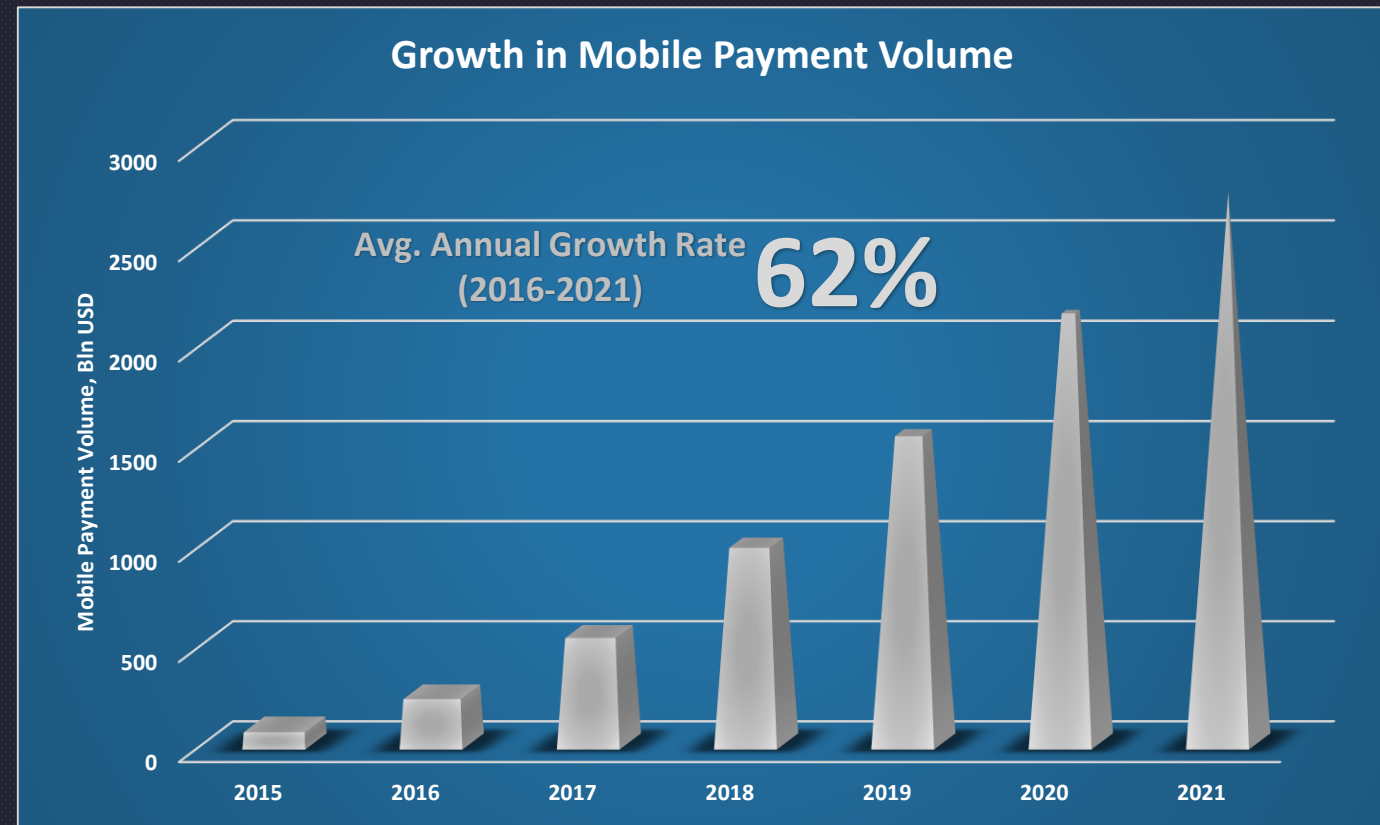
Market opportunity and business model

Explosive growth of mobile and digital payments

According to Boston Consulting Group, the digital payments space is about to witness significant disruption in coming years. Some trends are starting to become clear that will transform the payments landscape globally over the next few years:

- Technology will make digital payments simpler: smartphone penetration, blockchain and crypto currencies, ubiquitous connectivity, biometrics, tokenization, cloud computing, and the Internet of Things are a few trends that will shape the way consumers will transact in the future.
- Merchant mobile payment acceptance network to grow 10X by 2020: Mobile based payment solutions and proprietary payment networks will drive merchant acquisition by offering low-investment solutions that will create economic incentives for merchants and acquirers, resulting in over 10 million merchant establishments that will accept digital/mobile payments.

Mobile payment volume is expected to increase to \$274bn by 2021 in the US alone. Chinese mobile payments were nearly 50 times greater than those in the US last year, according to Financial Times. Mobile payment with Alipay or WeChat is much more streamlined and only requires scanning a QR code from a retailer's point-of-service terminal or a smartphone.

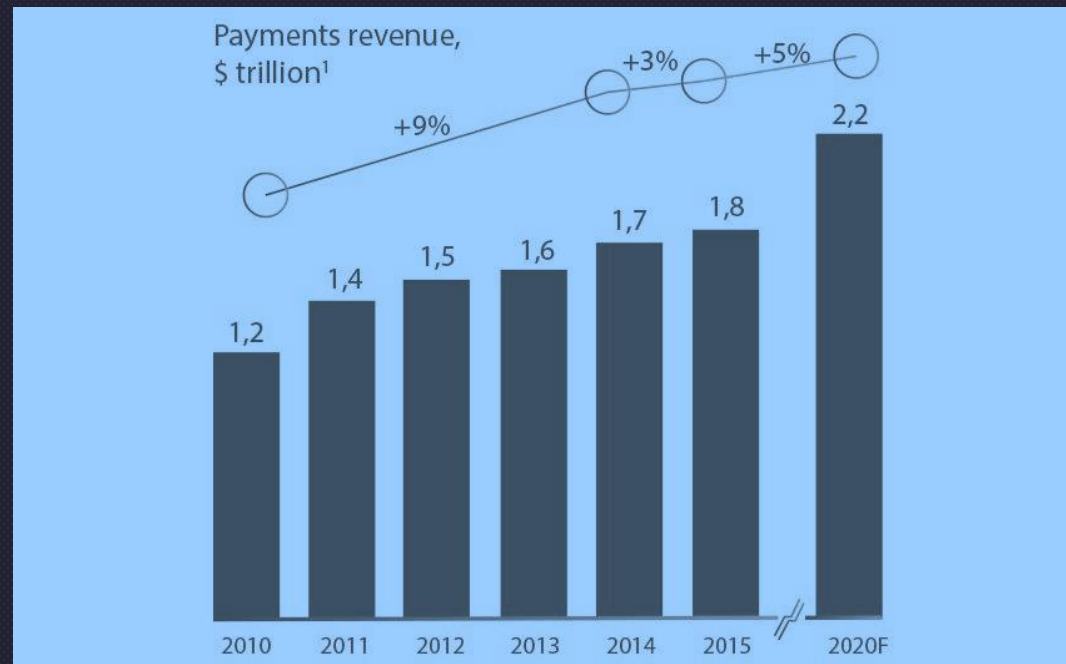


Transaction volume and global payment revenues

The payments industry is enormously big. The total value of global retail payments transactions was estimated at USD 16 trillion in 2015. This is estimated to increase to USD 21 trillion by 2020. The estimation comprised consumer-to-merchant transactions across retail verticals such as food and grocery, apparel, consumer durables etc. **Digital payments contributed to 8 percent, which is USD 1.26 trillion**, of the overall global retail payments market in 2015 and is projected to increase to **18-24 percent by 2020, which is USD 6.3 trillion**.

The global payments revenue market size is approximately **USD 2 trillion** and steadily rising. In most cases, global payments are the payments revenues that include direct and indirect revenues generated by non-cash payment services. (excluding interbank transfers). Simply speaking, it's the total revenues collected by financial services companies around the globe.

As shown in the graph, the global payment revenues should reach USD 2.2 trillion over the upcoming few years.



Business model

ATC will charge a 1.5% transaction fee from merchants. Of that, 0.5% will go to a “Voucher Smart Contract” in a for of ATCC for ATC coin holders for an ability to use that in the ATC’s ecosystem and other 1% will go to the company as revenues.

An interesting fact is that the average traditional payment gateways take approximately only $0.25\% + 0.1$ from total fee as their revenue. This $0.25\% + 0.1$ is a mark-up fee to the interchange rates.

For example, if the total transaction fee that merchant is charged is $2.35\% + \$0.2$, the $2.1\% + \$0.2$ is the **interchange part** that banks, credit card associations and others are dividing and $0.25\% + \$0.1$ is the **markup part**, which payment gateways take home as revenue. We not only decrease the transaction fee that merchant has to pay, let alone the other fees that he will not have to worry about anymore, but we are also left with approximately four times the rate to do business with.



Marketing Strategy

Network effect

Our strategy is focused on creating a network effect as our decentralized trust and reputation system enables us to do that. Moreover, we will use the well-known bowling pin strategy: start with a niche market (stage 2: existing crypto community), and then move to other niches and broader markets.

Stage 1. In our case, we are focusing on the supply side first: being accepted in as many locations as fast as possible through partnerships that enables instant scale. To achieve that, we will partner with payment providers that can give us instant scale. We are already in positive talks with major players, Revel Systems and Shopify, being the biggest (as of the end of 2016, Shopify had over 377K merchants on its platform).

Stage 2. Educate the initial client base in the existing crypto community. Main value propositions: decentralized trust system, no need to pay credit card network fees, no spending limit.

Stage 3. Broader market adoption:

- Once again: supply side first. ATC is accepted in even more locations globally.
- Education of general public. Supply increases exposure and people are willing to buy more from trusted merchants. Only Merchants accepting payments through ATC will be guaranteed to be trustful by decentralized reputation and trust system.
- Once there are more people willing to pay with their mobile phones at trusted merchants, more merchants will join the network.

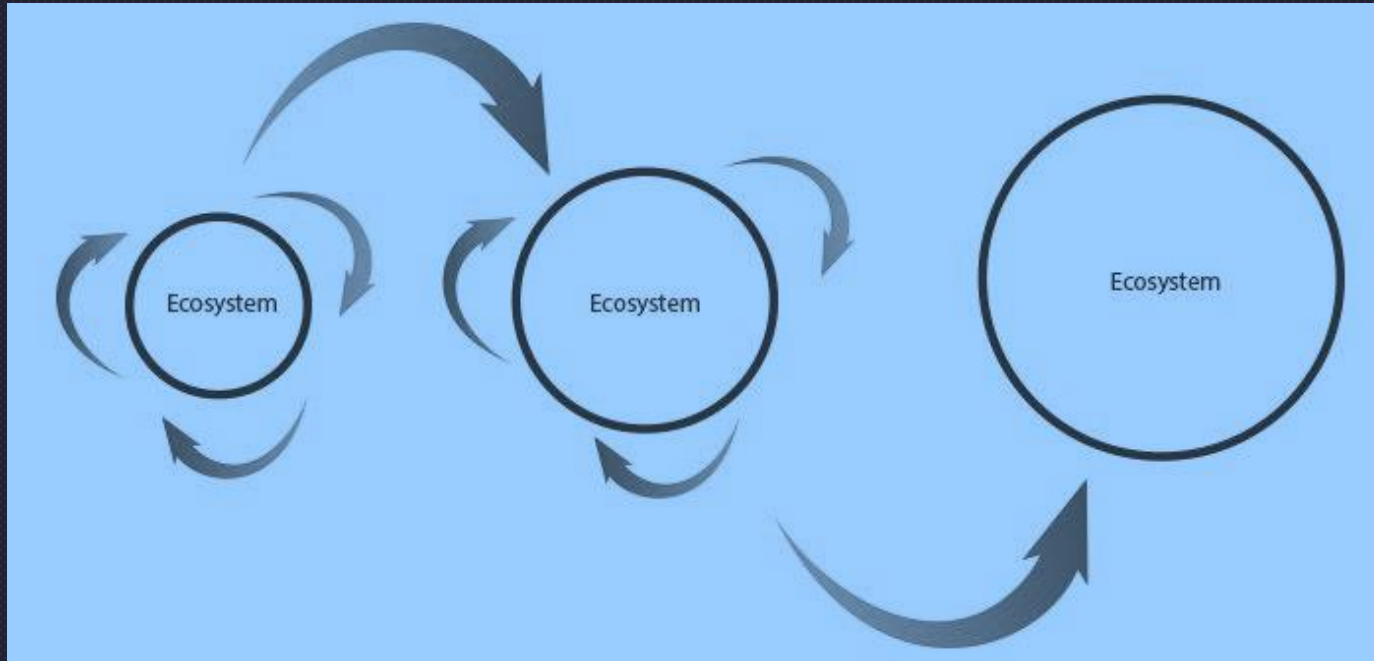
Marketing Strategy

Network effect is very well illustrated by Metcalfe's Law. For example: one telephone is useless. Two people with telephones can only make one connection, while five telephones make 10 connections and twelve telephones make 66 connections.

Value of a network = $n(n - 1)/2$, where n is number of people using the network

Focusing on the supply side first drives the demand which in turn drives the supply. Network effect kicks in: the more users there are, the more valuable it is. This rapid adoption is then self-perpetuating as both sides value the access to a bigger network of users (read 'more choice', 'higher probability of finding a match') coupled with the improved transaction experience.

The growth of the ecosystem following those steps is illustrated in the graph below. That is how, in most cases, marketplaces and ecosystems are being built.



Marketing Strategy

Loyalty program:

In order to encourage networks effects and create an ecosystem for ATC token, we are going to introduce a loyalty program for clients. That is unprecedented as most loyalty programs are facilitated by merchants themselves and not payment providers.

How does the loyalty program work?

- Every purchase made via the ATC payment system will reward the client with 0.2% (the percentage might change over time) of the value of the transaction in ATC tokens from the ATC loyalty pool. This is provided by ATC no matter what goods or services the client buys or where the merchant and client are based.
- Loyalty tokens can be used during any purchase using a ATC wallet: ○ The client picks an item he/she wants to buy

If the client has ATC tokens she/he can apply them to reduce the items cost. The client gets a discount.

- ATC tokens are converted to ETH in real time.
- ATC tokens are returned to ATC loyalty pool.
- ATC platform covers a discount for the merchant, so he gets the full item price.
- ATC tokens can be applied for up to 70% of the purchase value. ○ The client is still getting 0.2% of the amount paid by ETH (or other cryptocurrency) after loyalty is applied.
- Tokens acquired in this way are eligible for a discount for 6 months. Unused tokens are returned back to ATC loyalty token pool.
- The client cannot convert tokens exchanged in this way to any crypto or fiat currency.
- The merchant is able to provide bigger loyalty discounts for his clients by adjusting his loyalty settings in merchants interface.
- Clients with high trust are eligible for higher discount percentage than 0.2%. • The exact percentage of loyalty ATC Coins granted with every purchase might change over time.

ATC Coin

The ATC Coin will be an Multichain coin of value. The coin is a digital asset, bearing value by itself based on its underlying assets, properties and/or associated rights.

Multichain Coin rely on a well-established Multichain infrastructure, benefiting from several advantages:

1. Security and predictability (as opposed to, for example, having to run an independent blockchain network).
2. Use of robust and well-supported clients.
3. High liquidity, easier listing on exchanges with infrastructure already in place.

Incentive program

Always with the scope to create a network effect, ATC has decided to increase the purchase value of the ATCC on the ATC platform, by shifting $\frac{1}{3}$ of ATC's revenue in the "Voucher Smart contract" with an ability to claim for a voucher proportionately to the amount of ATC Coins that they hold. Token holders will receive a voucher in ATCC (ATC's currency) to use it as a discount when shopping with ATC's merchants. This voucher would be proportional to the amount of the ATC Coins held.

Here's how it works:

1. Let's say we have 1000 investors as ATCC holders, holding 1 ATCC each. Now, all token holders equally hold 0.1% of the total token supply.
2. Let's say ATC's merchants sold 1 000 000 USD worth of goods and services in one month and let's say that 1USD = 1ATCC. Because ATC takes 1.5% transaction fee from merchants, ATC will have 15000 USD of revenue collected.
3. For this scenario, $\frac{1}{3}$ of ATC's revenue means $\frac{1}{3}$ of 15000 USD = 5000 USD. Therefore, we will put 5000 ATCC in the "Smart Contract".
4. We get 5000 ATCC Reward that is available to use for ATCC holders in ATC's ecosystem. All 1000 ATCC holders will equally have the ability to use 5000 ATCC Reward when shopping with ATC's merchants. In this case, one token holder will be able to spend up to 0.1% of 5000 ATCC (=5 ATCC each).

ATC Coin

Incentive program

This voucher will be redeemable if you transfer your ATC Coins to the smart contract address on the 1st day of every month. Then, within the 24 hour window, your ATC Coins will be returned to your wallet. You will be able to accumulate your voucher each month and spend the amount you collected over the 6 month period in the ATC's ecosystem. Each month's collected ATCC voucher will be viable to spend for the upcoming 6 months. Unclaimed/unused revenue from vouchers will be put in a pool for the next month.

The ATCC voucher is not compare to the ATC Coin. The voucher is not transferable, cannot be sold and can only be used for purchasing discounted goods on the ATC Platform.

The duration of this incentive program will stay at full discretion of ATC, but will at least last for the first 24 months starting from the first purchasing activity on the platform.

Budget:

Field	Portion of budget	Activities
Legal	10%	Company establishment, contracts with merchants, etc.
Product Development	50%	Product development according to development roadmap
Operations	10%	Management, employee salaries.
Marketing, sales, merchant acquisition & partnerships	30%	Expenses for attracting merchants, making partnerships with payment providers, loyalty program



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