

cryptaur

Bye Bye, Mr.Middleman

Cryptaur Whitepaper
Draft V6

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Cryptaur is a decentralized applications platform with a mission to reinvent and transform a shared economic system. Rooted in its mission to bring person to person interaction to the forefront of consumerism, Cryptaur's platform is grounded in blockchain, a technology that can be employed to hone in on the benefits of decentralization while bringing it to mainstream audiences.

In short, Cryptaur aims to construct and expand on the availability of decentralized apps (dApp) by serving as an arena in which they can be housed, essentially acting as their ecosystem. As a result, the mission to bring products and services directly to the consumer via a decentralized mode of delivery can be done freely, void of any middle-man interference. This platform intends to be inclusive of all mainstream users and includes features such as Cryptaur Pay, a mechanism that facilitates the acceptance of fiat and cryptocurrency, Cryptaur Consumer Protection, aimed at

governing consumer disputes, and Cryptaur token (CPT), an ERC20 token which serves as GAS (platform fees for provider transactions) and serves as a reward system, incentivizing the community to contribute to the development and growth of the platform.

To achieve Cryptaur's mission, the shared economy dApps are built on several foundational building blocks:

- The base of the ecosystem is Ethereum's blockchain.
- The Cryptaur infrastructure, is comprised of two essential components including:
 - The crypto wallet; a conduit between crypto and the real world.
 - Cryptaur pay; an intermediary which allows for the seamless handling of fiat and crypto currencies.

Shared economy dApps, which are grounded in the notion of complete decentralization, are an ideal fit for this

utilization of this technology will begin with several dApps including RideSharing, MarketPlace, Food delivery, and Package delivery, all of which will help support and fund further growth and development of other dApps that align with Cryptaur's mission of consumerizing the blockchain.

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Decentralization, when leveraged by blockchain technology, has a tremendous potential to disrupt existing commercial and economic models. In turn, the benefits reaped through such a disruption can be transferred to the consumer. With that being said, despite years of developed blockchain technology, its use has been underutilized, most often limited to small populations, the question becomes - why?

One potential cause for the lack of widespread application of this technology, despite its clear advantages, has been outlined by a recent study. Specifically, according to the 2015 SCPC survey, the learning curve required to adopt blockchain technology and cryptocurrencies is still too steep compared to the perceived benefits:

Why not digital currency? ¹ :	
It is not easy to acquire or use	18.7%
I do not understand the technology	17.8%
Not accepted for payment very often	15.9%
My current payment methods meet all of my needs	14.4%
The U.S. dollar value of the digital currency varies too much	15.1%
It is not guaranteed by the U.S. government	12.9%
Other	5.2%

The Cryptaur project was born from this question: How can we bring to the forefront the benefits of blockchain technology and cryptocurrency, allowing for its adoption across all types of consumers, without requiring a change in the users' behaviors?

- To address this challenge, we decided to build a platform that:
- 1. allows its users to maintain their established behavior, without having to learn about blockchain or cryptocurrencies
 - 2. is relevant and useful for a large, global population
 - 3. leverages blockchain and cryptocurrencies, to promote transparency and security
 - 4. creates large viral networks that grow organically
 - 5. offers a clear and tangible benefit to the users as compared to existing models

1. https://www.dnb.nl/en/binaries/Consumer%20VC%20paper_DNB_FINAL_corrected_tcm47-344530.pdf?2016122916

Shared economy has been successful in unshackling the common man from the traditionally inefficient business models, and in turn, has provided both consumers and providers a more favorable model. With that being said, most services continue to remain centralized, with large, profit motivated corporations capitalizing on these products and services.

From these observations, and others like it, Cryptaur was born: a modern day, decentralized applications platform. Through the utilization and leveraging of a simplified blockchain transaction system, Cryptaur revolutionizes consumerism by allowing commerce to operate in ways that simply are not possible without this technology.

Current commerce models involve several moving pieces, including intermediaries that invoke a cost that is then carried over to consumers in the form of a markup. In addition, the playing field for suppliers can be described as uneven at best, favoring large players with monetary means to maximize product exposure to consumers, demonstrating that product favorability and success could

very well be a byproduct of exposure as opposed to preference.

Cryptaur challenges the notion of enhanced market investments and product preference by offering the opportunity to connect providers and consumers in a manner that facilitates the development of a level playing field; characterized by an environment where products and services are vetted by the community consensus and their perceived value, rather than advertising and paid product placements. Challenging the costlier traditional marketing approaches, Cryptaur brings the consumer's influence back at the center of commerce.

Using blockchain technology, Cryptaur allows for purchasing decisions to be made based on fully transparent information from the buyer's circle of influence - their personal networks. This decentralized platform ultimately provides merchants and consumers the opportunity to be connected through trusted influencers rather than advertising dollars.

This, to us, is the future of commerce.



How can we bring
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We believe that technology is more than a means to an end, and should be accessible to all regardless of their technical knowledge. We believe that consumers are entitled to transparent information to make better decisions, and as a result, our socially driven ecosystem ensures that consumer's interests are at the core of commercial transactions.

The Cryptaur vision is to make decentralized technologies available to consumers. Cryptaur is building an ecosystem for dApps ("decentralized applications") that benefits the consumers the most. This ecosystem is owned by the community of consumers themselves.

BLOCKCHAIN FOR ALL

Bridging the decentralized and traditional economy, Cryptaur allows anyone with a computer or a smartphone to transact on the blockchain without having to change their payment habits, buy cryptocurrencies, or learn about the technology.

COMMUNITY DRIVEN TRUST

Cryptaur leverages the social connections between users to curate products and services, ensuring that information and reviews come from trusted sources of influence, rather than advertising and paid product placements.

MULTI-USAGE

The Cryptaur ecosystem is the ideal environment for any commercial activity where trust and transparency are key to protect the consumers. This includes peer-to-peer commerce, business to consumer exchanges, sharing economy applications.

FULL TRANSPARENCY

Blockchain technology allows Cryptaur to provide users with real-time and fully transparent information on the products and services of our dapps, allowing them to make better purchasing decisions.

BEHAVIOR DRIVEN REWARDS

Cryptaur used social and behavioral psychology to create attractive user incentives to support the growth of the ecosystem and reward contributions to a better consumer experience for the community.

SUPPORTING CONSUMER DAPPS

With its developer toolkit and its dapp incubator, Cryptaur opens its ecosystem to existing and future dapps to bring decentralization to the consumers.

CORE PRINCIPLES - Consumer Driven



Cryptaur's
payment
gateway
leverages
decentralization
providing a
simple
on-boarding
process.

Decentralization offers compelling benefits to consumers, but the efforts required to adopt this method, as demonstrated by the steep learning curve and the need for dramatic behavioral changes, far outweigh the benefits, resulting in low adoption. The current decentralized applications expect consumers to become acquainted to the cryptocurrency ecosystem, setup a wallet to purchase cryptocurrencies, and install specialized browsers, plugins, and apps, before starting to avail the products and services.

Assuming a consumer or provider does make this painful upfront investment in time and efforts, the hard journey is still not complete, as there are no price guarantees due to cryptocurrency volatility.

In an effort to address these issues, Cryptaur's payment gateway leverages decentralization while providing a simple on-boarding process for both the

masses and the crypto-enthusiasts. Cryptaur makes the consumer's purchasing experience as seamless as buying on a centralized service such as Uber, Eat24, Amazon or Alibaba, with the added benefits of decentralization, thereby eliminating the hassle.

Cryptaur allows for consumers to purchase products from the various dApps with fiat or cryptocurrency. When a user buys an item with fiat (cash, credit or debit card), the platform uses the Cryptaur hosted Ethereum wallet to purchase the cryptocurrency on behalf of the user. Should the user have linked wallets and decide to pay directly in cryptocurrency, he or she simply transfers the sales price amount to the Cryptaur hosted wallet. The ETH is immediately sent to execute the relevant smart contracts, protecting the receiving provider against price volatility. This ensures a seamless transaction and experience that will bring crypto to the forefront with the masses.

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CORE PRINCIPLES - Consumer Driven

Consumer Experience

Cryptaur dApps are designed around simplicity and focused around user experience. It is Cryptaur’s mission to onboard mainstream consumers without the need to jump through crypto hoops. To that effect a wallet will be baked into the dApp, which will house credit cards and a light crypto wallet.

The light crypto wallets are intended to allow users to make payments with credit card or cryptocurrencies for the services offered by the providers within the dApp. Users will have be able to view their crypto balances, pay with cryptocurrencies, and cash out their Cryptaur Tokens. This light wallet is not intended to be mimic a standard wallet, and instead, will be enhanced in lockstep with the demands of the dApps, various cryptocurrencies onboarded onto the platform, and local regulations. When a user chooses to use their credit card as a payment method, the centralized nature of the broad credit card industry serves as a barrier to the platform’s full

decentralization. As a commercial entity, Cryptaur dApps are designed around simplicity and focused around user experience. It is Cryptaur’s mission to onboard mainstream consumers without the need to jump through crypto hoops. To that effect a wallet will be baked into the dApp, which will house credit cards and a light crypto wallet.

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nature of the broad credit card industry serves as a barrier to the platform’s full decentralization. As a commercial entity, Cryptaur Pay will be utilized to perform the credit card transaction on behalf of the user, serving as a mode of exchange for cryptocurrency. Finally, the newly purchased cryptocurrency is transferred to the provider, who is fully vetted and verified.

All transactions within the Cryptaur platform are performed utilizing cryptocurrency, that of which is removed from the buying experience. Instead, Cryptaur Pay ensures that any cryptocurrency purchased on behalf of the user is handled on the back end, solely as a payment method for the provider, and thus, simplifies the onboarding experience for mainstream consumers. This abides fully with the regulations.

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Cryptaur Pay

Cryptaur Pay (CP) allows for consumers to buy from providers anywhere in the world. For fiat paying customers, their own currency is converted to ETH, which moves freely across the globe and can be converted to the currency of the provider's choice. For crypto buyers, the cryptocurrency flows with Cryptaur Pay and is only converted to another currency if the provider chooses to settle in another form of currency.

Without the service of a third party escrow agent, existing decentralized apps do not provide any guarantees for the providers or products, nor does it offer any recourse to the consumer once the payment has been made.

The incumbent centralized apps adhere to a customer code of conduct that is completely lacking in decentralized apps. Consumer protection, dispute resolutions, and product guarantees are fundamental to any consumer facing products and services.

Cryptaur Consumer Protection

Cryptaur Consumer Protection (CCP) guarantees that the consumer's interests are protected. CCP will be built into the core platform and spans all parts of the Cryptaur ecosystem including provider onboarding and the consumer experience. When providers are onboarded, they are expected to follow Cryptaur's terms of service guidelines or lose the privilege to transact with Cryptaur's consumers.

During dispute resolution, if it is deemed that the provider was at fault, and if the provider refuses to correct the situation, the Consumer guarantees will be funded from the provider deposits. If a provider fails to deliver, CCP will work with the provider to ensure a full refund or a satisfactory product delivery. Failure to achieve satisfactory remediation will result in the immediate termination of the provider.

In the opposite case where consumers are taking undue advantage of these

privileges, they may be removed from the platform and the Cryptaur ecosystem. Provider's might refuse service to high risk disputers or repeat offenders of wrongful disputes.

It is our strong belief that Providers and Consumers will act in good in faith, under the assumption that the loss of the privilege of conducting commerce on the platform and the fear of losing deposits is motivation enough for all players to be good citizens.

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Blockchain technology allows for the immutable storage of transaction data. Cryptaur leverages this opportunity to provide fully transparent information to its users. This information includes volumes of sales, returns or complaints, previous buyers and repeat customers, etc. Due to the fact that each transaction recorded on the blockchain is verified by an independent public, the consumer can trust the accuracy and validity of the quantitative information of each product, service, or provider.

The reputation system and incentives of the **Contribution Engine** further encourage users to share honest information with their peers, allowing for more informed commerce to flow.



CORE PRINCIPLES - Shared Economy

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The world as we know it is moving at a rapid pace from large centralized business models to more distributed, decentralized and peer-to-peer models. These new models are more efficient, scale better and provide more freedom for the voluntary participants. Uber/ Lyft and airbnb are the most successful businesses built around distributed and voluntary peer-to-peer actors. The sum total of these businesses are commonly referred to as “shared economy” apps.

Shared economy apps have scaled to billions of dollars in revenues in extremely short periods of time. Integrated payments, peer review systems, and ease of on-boarding and access to these frequently used services have made them extremely popular and viable. The shared economy has paved ways for brand new business models and sources of income.

The time is ripe for the next evolution of the shared economy, decentralization, no middlemen, whatsoever. The provider and the consumer of a service connect peer-to-peer in a trusted, transparent and reliable manner deeming the intermediaries, obsolete.

Cryptaur’s vision is to pioneer the decentralized shared economy and the first app will be bundled within the Cryptaur platform.

CORE PRINCIPLES - Social

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Cryptaur's technology models the real life social influence among peers. Using behavioral and social psychology, the social graph is used to curate products, services and providers for the users, to create accountability for product and services reviews, and to reward the contributors to a transaction.

Through the Contribution Engine algorithm, the network issues Cryptaur tokens (CPT) as a reward to consumers involved with transactions that benefit the growth of the network and build trust within the platform. These rewards, will be distributed over a period of years to the users of the Cryptaur platform, reflect the growth of the platform and the increase in commercial transactions.

The Contribution Engine rewards virtuous behaviors of the users who participate or influence transactions.

These behaviors include:

- Inviting friends to the platform
- Recruiting new providers
- Using the dApps to purchase products and services
- Share honest reviews of the product or service purchased
- Promote products or services to the community

For more details on how Cryptaur models and rewards community driven trust, read our Social Whitepaper.



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Foundation

Cryptaur's founders saw strong benefits in establishing the Cryptaur Network as a non-profit foundation and complement the decentralized nature of its governance model. The Cryptaur Foundation is an independent Singaporean entity whose goal is to promote and foster the use of the Cryptaur network, its technology and its ongoing development. Since the early days of the Cryptaur network are critical, the Cryptaur foundation will retain a veto power over protocol upgrades for a period of one year. However, the Foundation does not and will not have any privileged power in proposing protocol upgrades. Any protocol upgrade proposed by the Foundation will need to be vetted and agreed upon by the stakeholders just as any other proposal would.

Cryptaur Corporation

The Cryptaur decentralized platform is being managed by Cryptaur Pte Ltd, a Singaporean company. Its engineering subsidiary, Bunker Software Engineers LLC, is located in San Francisco, CA. These firms are contracted via the Cryptaur Foundation to build and manage the Cryptaur Protocol.

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Team Members

Remy Jacobson - Remy Jacobson is a well established business man, real estate mogul, and one of the very early bitcoiner. Remy lives by “work hard, play harder”.

Dmitry Buriak - A heavy-weight businessman with vast entrepreneurial experience in a number of industries—from ferrous metallurgy to wellness. Dedicated follower and advocate of healthy lifestyle. He can think big, express his thoughts in right words and turn words into successful projects. A virtuoso motivator and business visionary.

Jean-Marc Jacobson - Our Canadian team leader is an experienced financial services entrepreneur and real estate investor. He orchestrates the internal and external relationships of the company.

Greg Bachrach - Computer engineer and one of the early Bitcoin professional miners, we suspect his well-documented energy drink consumption are due to the constant fueling needs of an ASIC chip brain implant.

Satish Ambati - Entrepreneurial engineer and a long term crypto enthusiast who has been acquired by Cisco Systems and Nortel Networks. Founded two on-demand startups, GroceryMan, a grocery delivery service and OnMyWay, an on-demand ride sharing service.

Alvin Yang - Alvin’s capabilities comprise of managing and forging strategic alliances between conglomerates, state owned enterprises, and private equity funds at a multinational level.

Adam Everton - Multimedia genius and design virtuoso, Adam is the swiss army knife of branding. 15 years experience in Visual Design, Web Development, Art Direction, Animation, Motion Graphics, Advertisement, Project Management and much more.



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Advisors

Oleksii Matiasevych - Smart contracts engineer. Oleksii has 10 years in mission-critical software engineering and has been writing Ethereum smart contracts full-time over the last year. During his engagement with Ambisafe, he has developed five DAOlike tokens with the most advanced features you can find on these kinds of contracts.

Brian Snyder - Background in enterprise computing solutions and consulting. Currently focused on blockchain technology projects since 2012. Focused on the emerging blockchain technologies and providing solutions.

Andrey Zamovsky - The founder of Ambisafe has been involved in cryptocurrency development since early 2010. Andrey has founded or took leading technical roles in multiple first of their kind projects, such as BitMerch (first bitcoin merchant service), HolyTransaction, Tether and several cryptocurrency exchanges.

Early Backers

The first phases of the Cryptaur development received funding from early backers who were strong believers in the Cryptaur vision and funded the initial development. In order to value the contribution of the early backers, the Cryptaur foundation will allocate of Cryptaur Tokens (CPT) equivalent to their contributions at a 40% discount, the equivalent of the maximum discount offered during the initial days of the token sale.

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The Singapore-based Cryptaur Foundation will oversee the Cryptaur fundraiser. It will recommend a token allocation based on contributions in Bitcoins and Ethers.

Schedule

Following the example set by the Ethereum Foundation, there is no cap on the amount of contributions that will be accepted by the Cryptaur Foundation. This is done in order to ensure that participation is not limited only to insiders or the “fast-fingered”. Though the amount of CPT Tokens allocated is denominated in ethers, contributions may be made in bitcoin, that will be implicitly converted at the prevailing rate on a best effort basis.

The fundraiser will last for a period of two months, starting on November 1st, 2017 at 00:00:01 UTC and ending on December 31th, 2017 at 23:59:59 UTC. Throughout this period, a contribution of \$1.00 USD will lead to an allocation of CPT Tokens plus a time dependent discount. This discount is meant to incentivize contributors not to delay their participation. The discount starts at 40%, meaning that a contribution of \$1.00 USD will yield an allocation of 166.67 CPT and decreases progressively to 0%.

The discount will be at 40% for the first day, 33% for the first week, and 20% for the first month, and decreasing by 5% for each subsequent week until the last week at 0% discount. The Cryptaur Foundation will manage the proceeds of the fundraiser and sell contributions progressively throughout the fundraising period in order to reduce the risk inherent of holding cryptographic tokens.

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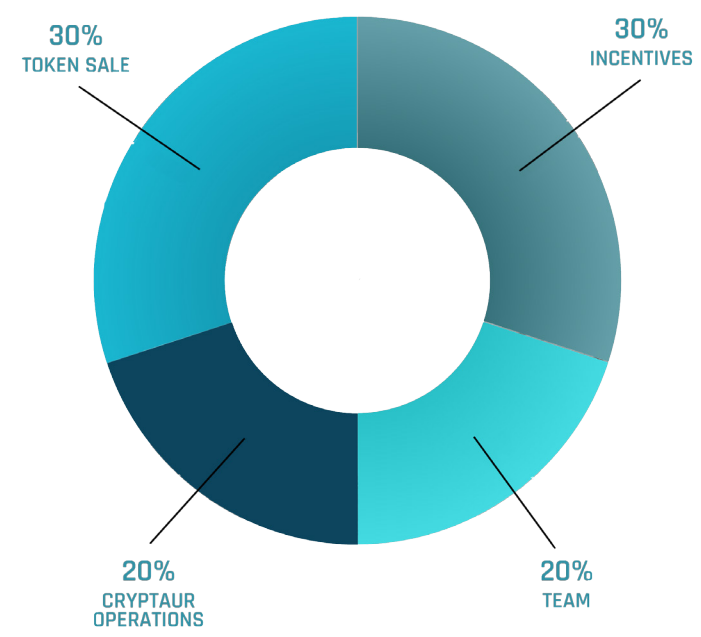
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FUNDRAISER

Allocation

POOL A - (30%) Token Sale
Pool A will represent the contributions made during the fundraiser and be allocated at a rate of 100 CPT per \$1.00 USD plus a discount depending on the time at which the contribution is made.
As mentioned above, Cryptaur Pte Ltd accepted a small amount of backing to fund development. These backers are thus being allocated a specific number of tokens based on the initial price (discount included). An additional allocation of 5% of tokens sold in this pool will be allocated to Advisors and other partners who aided in the token sale. The total number of tokens issued in this pool will represent 30% of the total Cryptaur tokens (CPT)

POOL B - (20%) Cryptaur Team
This pool will represent 20% of the total number of tokens issued. These tokens will vest over a period of 1 year.



POOL C - (20%) Cryptaur Operations and Development Funds
An allocation of 20% of the total Cryptaur tokens (CPT) will be allocated to The Cryptaur Foundation Budget for implementing projects voted on by staked token holders. The projects must be within the charter of the foundation to facilitate the growth and development of the Cryptaur Protocol.

POOL D - (30%) Incentives
30% will be issued to encourage the growth of the Cryptaur ecosystem. Some example transactions that would incentivise the use of the network.

- Sponsors who bring new consumers or providers and therefore new transactions to the network will receive a life long CPT token incentive for every transaction that the new user/dApps performs on the network.
- Influencers, connectors and promoters who contribute to a transaction on the network may receive CTP token incentives.

GOVERNANCE & BUDGETING

Governance

Cryptaur provides governance rules for stakeholders to approve protocol upgrades and or projects that promote the growth and adoption of the Cryptaur protocol. This approach provides a strong incentive to contribute efforts towards development of the Cryptaur protocol and further decentralizes the maintenance of the network. The Cryptaur protocol maintains the decentralized aspect of blockchains while introducing a mechanism to enable collective decision making.

Constitution

The content of the constitution defines obligations among the users which cannot be entirely enforced by code and facilitates dispute resolution by establishing jurisdiction and choice of law along with other mutually accepted rules. The constitution also defines the human-readable intent of the source code protocol. This intent is used to identify the difference between a bug and a feature when errors occur and guides the community on what fixes are proper or improper.

The Cryptaur protocol defines a process¹ by which the protocol and/or its constitution may be changed. Staked Token holders may propose a change. The proposed change will require a supermajority (75% or higher) of Staked Token holders to implement

Budgeting

Cryptaur tokens not only power dApps in the network, but also allow votes on protocol amendments. The Cryptaur protocol recognizes that power originates with the token holders. Token holders will have the power and responsibility to maneuver the direction the platform takes. Staked token holders also have the ability to enact constitution or protocol changes.

A monthly budget for implementing projects will be established and voted on by staked token holders. The proposed projects must be within the charter of the foundation to facilitate the growth and development of the Cryptaur Protocol.

The budgeting process also allocates funding for the Cryptaur Fund. This fund is the venture wing of the foundation which provides funding to the developers and aids them to build successful dApps while promoting and furthering the Cryptaur Protocol.

1. The Cryptaur Foundation may accelerate the process if a software change is required to fix a harmful bug or security exploit that is actively harming users.

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CRYPTAUR FUND

Cryptaur platform is built around the altruistic vision of transitioning as many mainstream consumers on to the blockchain as possible. That's a big vision and it will take a lot of visionaries, dreamers, coders, marketers, consumers and providers to bring decentralization to the forefront. We at Cryptaur are firm believers of this grand vision and will support anyone who shares and is willing to contribute to the same. We are also realistic about what it takes to pull off something of this magnitude, foundational pieces, perseverance, time, money and talented teams. To support truly groundbreaking ideas that can further our mission and promote our platform, we will set aside an allocation of tokens which can fund these projects.

The Cryptaur Fund will be part and parcel of the Cryptaur Foundation and its sole charter will be to fund and

support dApps which are truly groundbreaking. These dApps will be provided with funding, dApp development environment, best practices for being successful in the decentralized world and most importantly a large thriving user base. In a centralized world, one could compare this to an incubator plus an app distribution and user acquisition engine, on steroids. The advantages to both parties is rather apparent, the Cryptaur foundation benefits from more teams building and promoting the platform. Whilst, the developers can focus on building great products and not worry about fund raising, marketing, perfecting token structures/sales, user acquisition and iterating until they succeed or fear of running out of capital.



...one could
compare this to
an incubator
plus an app
distribution
and user
acquisition
engine,
on steroids.



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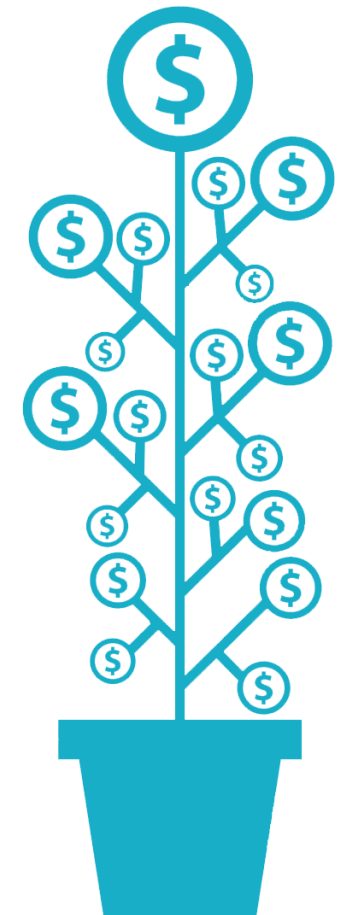
Core Team Funding

The community at large decides on what projects should be funded and what doesn't cut the mustard. The staked token holders vote on the projects based on the idea and the value it adds in furthering the eco-system. The projects that the foundation selects to fund will be budgeted, audited and held accountable.

The nature of the projects can range from salaries for development, product engineering, marketing and public relations. If the on-going audit results are not satisfactory, funding can be halted and projects shut down at the sole discretion of the staked token holders.

The foundation also recognizes that to truly fulfil its mission of blockchain for the masses, the community at large needs to own and operate the dApps. Developers and innovators from all walks of life are critical to the success of the platform. To help promote the platform dApps will be funded which may arise from internal core team members or external developers/groups. The staked token holders will vote on which dApps to fund based on team's competence, validity of the idea and value it brings to the platform.

An initial round of funding will be provided to develop and test the product. Along with this seed funding a small user base may also be provided as beta test and finally released to the entire community. Follow on rounds of funding may be provided as the project milestones are being met and as



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Funding Milestones

Milestone 1: 10 million US dollars

Fund the development of Cryptaur platform and the first dApp.

Milestone 2: 20 million US dollars

Fund the development of a decentralized market place (dMP)

Milestone 3: 30 million US dollars

Fund a decentralized on-demand food delivery (dFD) and a house sharing (dHS) applications.

Milestone 4: 40+ million US dollars

Grow the existing dApps to as many geographies as relevant and strategically fund up to 10 dApps across the globe.

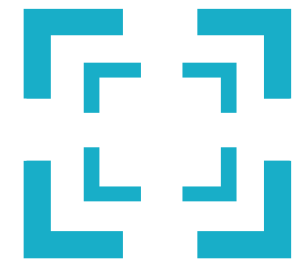
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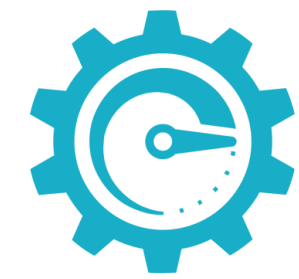
Frontier
Includes building the foundational blocks required to build the first dApp.



Homestead
Further enhancing the foundational blocks to sustain reputation indexes, social layers, curation and other virality features required to enhance cRS experience and build a social marketplace.



Pioneer
Grow to 10s of geographies, languages, cultures and localize the dApps to reflect local and cultural etiquettes.



Brave New World
Banking licenses and regulatory support for AML and KYC to relinquish mainstream banks, business and remove in the way commerce flows.