



Opticash

www.opticash.io

CONCEPT PAPER

Our concept paper serves as a valuable document for communicating the company's vision and goals to the general public

Audited By;



CERTIK



Send Fast Payment Worldwide using **Blockchain**

WORLD'S FIRST TICT (TRADE, INVEST, CHAT, TRANSFER PLATFORM)



What you will get to see in this document

A general overview of the proposed project, including its objectives, methods, and expected outcomes.

CONCEPT PAPER

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About Opticash!

A Well Secured Platform

Cloud-based secured network with Integrated Cyber security policy in-line with blockchain's promise of trust-less security applied to the ownership or exchange of almost any asset. In addition, Opticash smart contracts are 100% security audited to protect the clients from outlying risk factors.

Our Value

- For Individuals and businesses who have the problem of payment processing, Opticash is a fast and reliable social fintech platform with a decentralised banking feature to make payment processing faster around the world using blockchain. That provides banking, chat system, exchange, debit cards, mobile app, and multiple wallet feature. Unlike our competitors, our product/solution provides a Social interactive platform along with a decentralised banking and fast payment system around the world using Opticash (OPCH)

Our Mission

- To help individuals and Businesses carry out faster payments across different countries

Our Vision

- To be the best decentralised platform solving payment processing in the world.



OptiCash - A Next Gen Remittance Solution

- Opticash is everyone's bridge into the future of remittance. It provides a powerful, seamless and impactful fiat/crypto infrastructure for the entire world that enable users to send payments across the globe with a few steps.
- This platform allows trade, invest, chat and transfer fiat to crypto and vice versa very conveniently.
- It is a transparent service where you can trace your transactions 24/7 whether it is a blockchain transaction or bank deposit/withdrawals.
- It let people scale their business by accepting payments worldwide in a secure and transparent way.





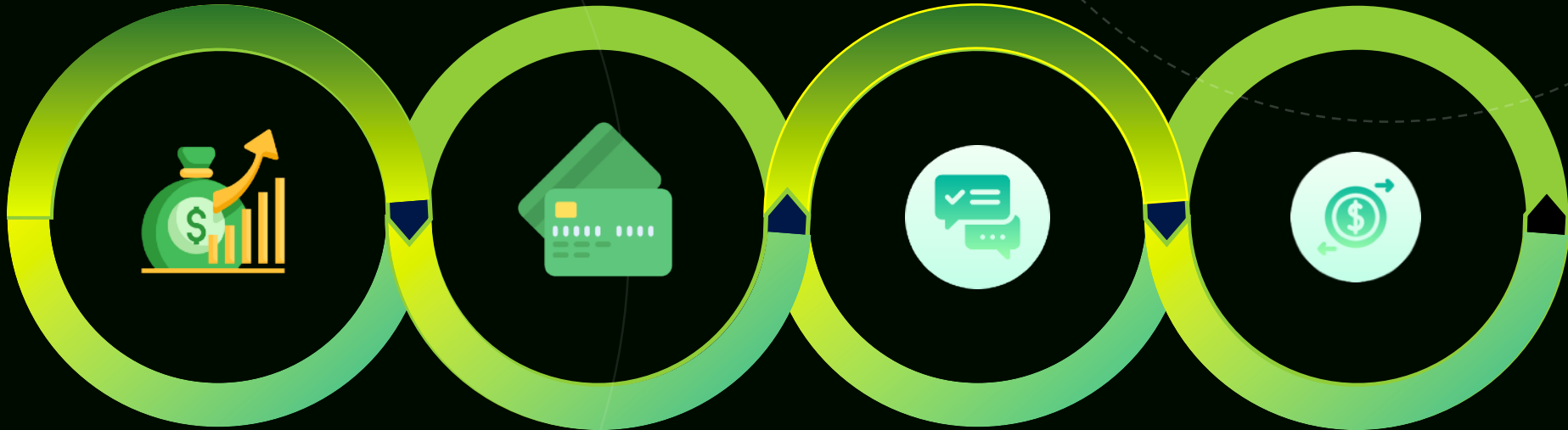
Why Choose Opticash?

All in one platform

With the use of our OPCH Tokens, Debit card and mobile app, you have the opportunity to embrace a more simpler way of processing payment using Opticash

- Every day, people around the world make more than 2 billion digital payments through the traditional and centralized monetary system which relies on the central bank and financial authorities. These systems are subject to extensive regulation and despite progress, cross-border payments are still slow, opaque, and expensive.
- People view cryptocurrency as a path to a more equitable financial system and believe it to be the future of finance.
- The rise of the crypto economy promises a world where everyone has access to open and secure financial systems. But this future isn't guaranteed, the bridge to this new world must be built.
- Opticash is such a bridge that sets out an alternative vision for the future economy, Its innovative payment mechanism is fully compatible with programmability, composability, and tokenization to support faster, safer and cheaper payments and settlement, both within and across borders.

Our **Key** Features



Multiple wallet/Tokenisation:

With our multiple wallet and tokenisation feature, you are safe to transact in different currencies of your choice.

Debit Card

We offer a physical /Virtual debit card which makes it easy for you to carry out fast payments or online transactions

Chat

We have a chat system that allows you to communicate with each other and also enables quick sending through chats

Banking Platform

We provide a banking system that allows you to create new account, manage funds and make transfers easily



Smart Features

Exciting features where you can transact and trace your transactions 24/7 whether it is blockchain transactions or bank deposits/withdrawals.



OffRamp - OnRamp Solution

- Opticash's leading payment infrastructure connects traditional finance to world-leading and emerging blockchains, transforming how businesses and people send and receive money around the world.
- OptiCash connects the Crypto Highway and the Fiat Highway Bidirectionally.



TICT (Trade, Invest, Chat, Transfer)

- Opticash is an all-in-one platform that enables users to come with fiat money and do TICT quickly.
- Opticash users have complete control over the protocol.



Business Expansion Internationally

- Now users can easily expand their business across the globe and they don't need to panic about payment. No need to look at currency exchange cost and time.
- Access to the global talent pool for Cost-effective production.



Smart Trading Options

- Automated and easy-to-use interface with no minimum balance.
- Withdraw crypto and Fiat at any time. No lock-in period.
- Trade cryptocurrencies directly from a non-custodial, multi-chain wallet.
- Earn, borrow, trade and hold crypto all on one-platform.



Transparency

- More visibility into money movements with a fully auditable and valid ledger of transactions that are also verified by supportive chain consensus mechanisms.
- Business cannot be done without transparency and similarly transparency is necessary for financial transactions as well.



Cost and Time Efficient

- Get into action as quickly as possible with easy onboarding.
- Get more crypto for your money with low commission fees and instant pay-outs.
- Opticash allows users to send payments worldwide quickly with lowest cost.

Smart Features

Exciting features where you can transact and trace your transactions 24/7 whether it is blockchain transactions or bank deposits/withdrawals.



Security

- Cloud-based secured network with Integrated Cyber security policy in-line with blockchain's promise of trust-less security applied to the ownership or exchange of almost any asset.
- In addition, Opticash smart contracts are 100% security audited to protect the clients from outlying risk factors.
- The entire Opticash system runs on safe encryption of information, essentially putting a barrier between hackers and identifiable information.



Only Genuine Tokens are Available

- Buying cryptocurrencies and exchanging them has never been easier. Choose your favourite cryptocurrency, buy it instantly or exchange it back to EUR/USD and make a withdrawal to your personal bank account.
- Opticash's research team analyzes a token with certain parameters to judge its genuineness.

The **Future** of Digital Banking is here



Bank
Account



Mobile
App



Finance
Management



Blockchain Technology

Digital banking will increasingly adopt blockchain technology for faster, cheaper and secure transactions.

Traditional Banking Vs Opticash

	Traditional Banking	Opticash System
Regulatory Compliance	Regulation depends on your country law	No barrier to country restriction
Trace Your Money	Depending on your local bank for tracking	You can trace transactions anytime anywhere in Blockchain
Transaction Cost	Your bank and your destination bank both deduct transaction fees	Transaction cost is paid to Opticash only
Transaction Time	Sometimes it takes 2-3 working days to process payment	Opticash promise to deliver your payment within seconds
Weekends/Holiday Support	Support are most times available during working days (Mon-Fri)	Opticash is available to your 24/7!



Worldwide Payment

Transaction made easy!

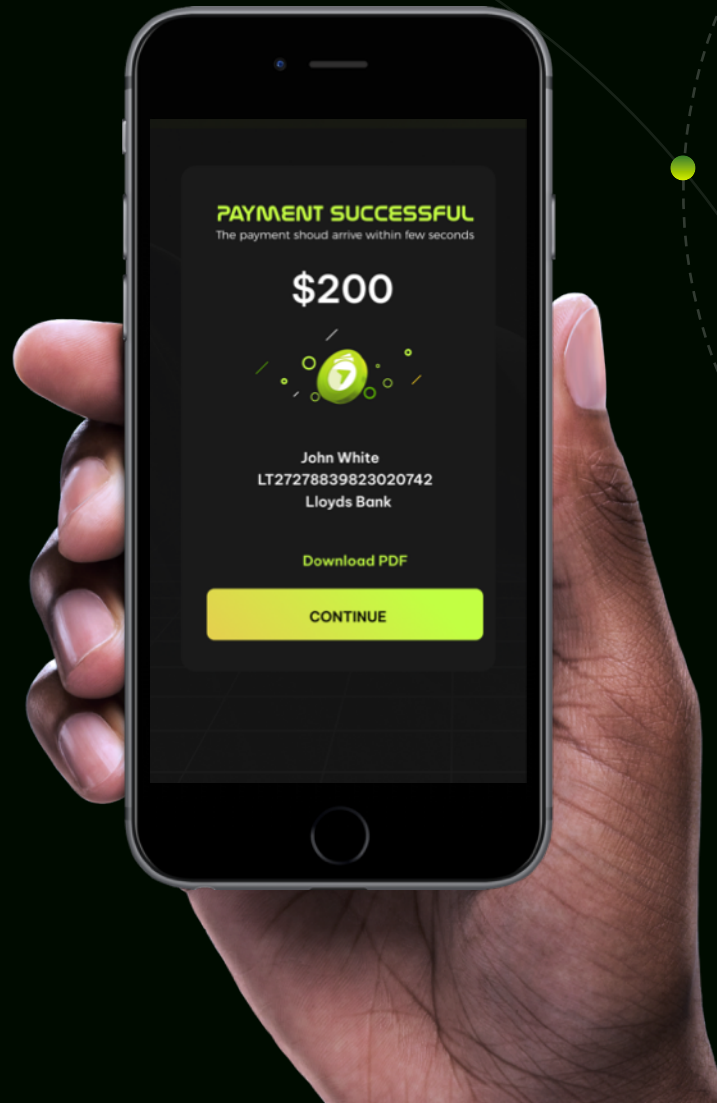
Our system allows you to transact & communicate with businesses, friends & Family anywhere in any location which guarantees your financial safety



Mobile Friendly

Use on any mobile device!

Using Opticash provides you with a decentralized platforms that allows you to carry out all your transaction and fast payments **at your fingertips**



Banking System

We provide a banking system that allows you to create new account, manage funds and make transfers easily



Social Interactive Platform

We have a chat system that allows you to communicate with each other and also enables quick sending through chats



Multiple wallet/Tokenisation:

With our multiple wallet and tokenisation feature, you are safe to transact in different currencies of your choice.

Opticash Token **Ecosystem**

\$OPCH is the native ERC20 token for the Opticash ecosystem built on the Ethereum blockchain.

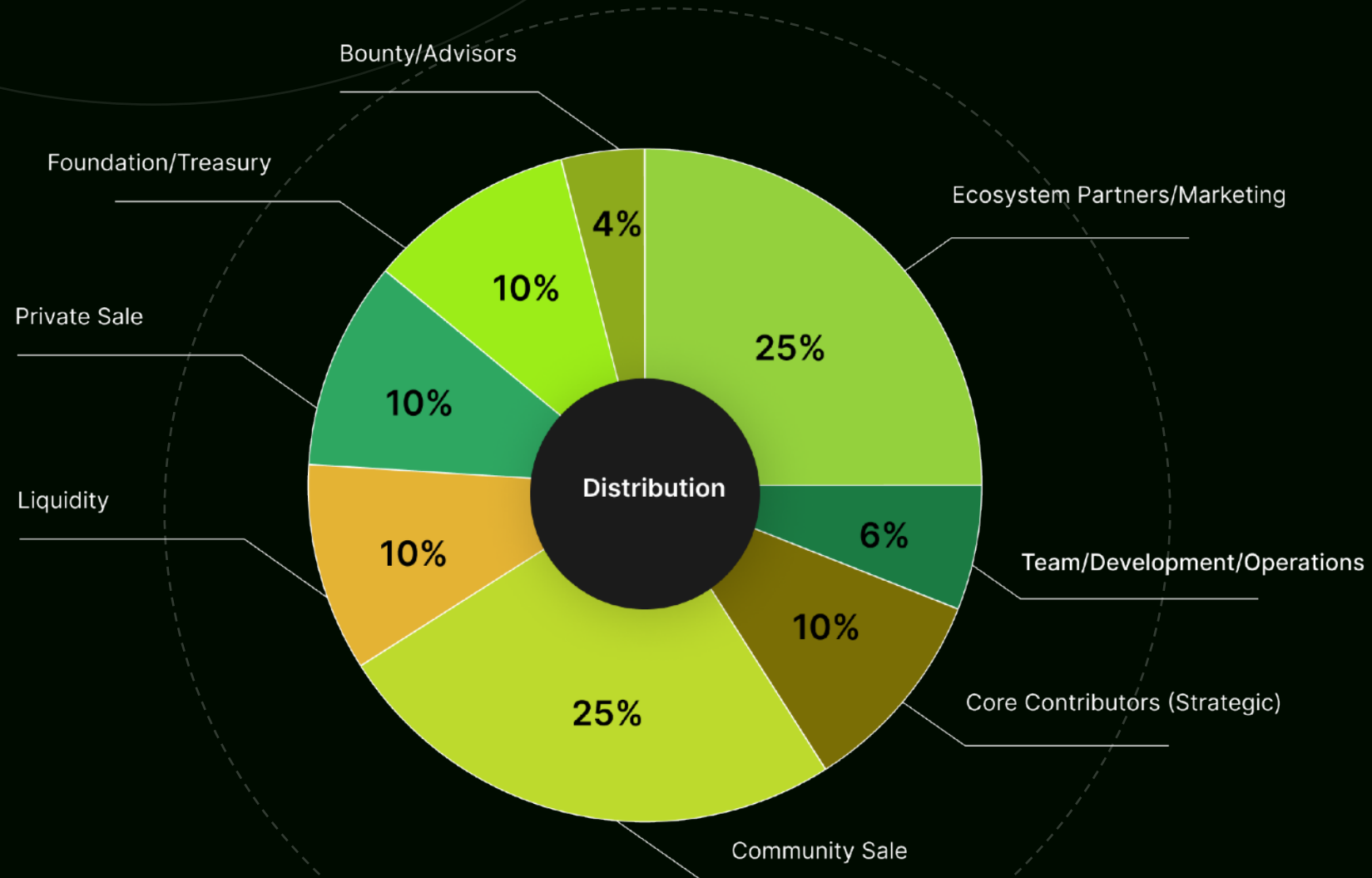
The total Supply of the token is fixed at 1 Billion which is distributed to 6 buckets (separate contracts) at the time of creation.



Each bucket has certain vesting logic to ensure fair distribution and avoid market dumping.

The Token supports the Opticash ecosystem by ensuring community and investor participation to ensure that the project remains well-funded and well-distributed.

OPCH Token Distribution Chart

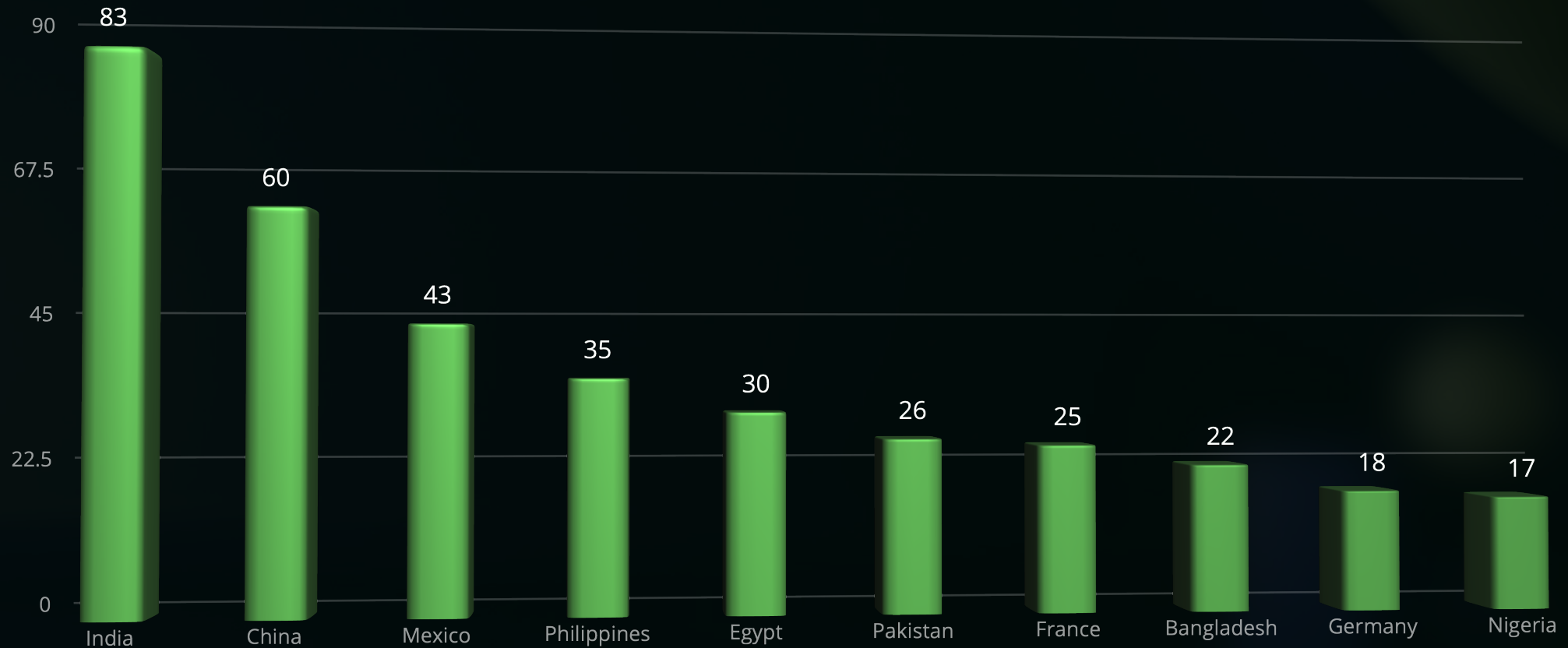


OPCH Token Distribution

Bucket name	% Age of Total Supply	Locking & vesting
Ecosystem Partners/Marketing	25%	10% on allocation then vesting of 365 days
Team/Development/Operations	6%	Locking for 1 year, then vesting of 365 days
Core Contributors (Strategic)	10%	Locking for 1 years, then vesting of 365 days
Community Sale	25%	20% unlocked on allocation, then monthly release of 20%
Liquidity	10%	Unlocked for providing liquidity on Dex/Cex/Bridge
Private Sale	10%	10% Unlocked on allocation then vesting of 365 days
Foundation/Treasury	10%	Locking for 1 year, then vesting of 365 days
Bounty/Advisors	4%	10% Unlocked on allocation then vesting of 365 days

Remittance Stats

The world's Top Remittance Recipients Billion U.S Dollars



Source: KNOMAD via World Bank

Our Positioning

	Current Market	OptiCash
TICT	✗	●
Security	● ▲	●
Simplicity	✗	●
Transparency	● ▲	●
Support	● ▲	●
Professional Team	● ▲	●



Our **Future Vision** Coming Soon!

Opticash envisions grasping the global remittance market which is estimated to reach \$1200 billion soon with its state-of-the-art and unique product offerings.

It expects nearly 10k+ users actively use the service very soon and the token price to raise to 1\$, which makes the overall project valuation 1 billion USD.

A few compelling services in the pipeline are:

- 01 Opticash Banking and Digital Payment Cards
- 02 Token Staking and Yield Farming
- 03 Mobile App for Ease and Access
- 04 Cross-Chain Accessibility of Tokens
- 05 Listing on major exchanges and DEX





Simple to use & User **Friendly!**

It allows users to easily navigate and perform tasks without needing extensive training or technical knowledge.

www.opticash.io





Find Out More

Official Website

www.opticash.io

Email

Info@opticash.io

Twitter

[@opticash_io](https://twitter.com/opticash_io)

Discord

<https://discord.gg/R27c2yDjuV>

Telegram

<https://t.me/opticashofficial>

Telegram Announcement

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LinkedIn

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