

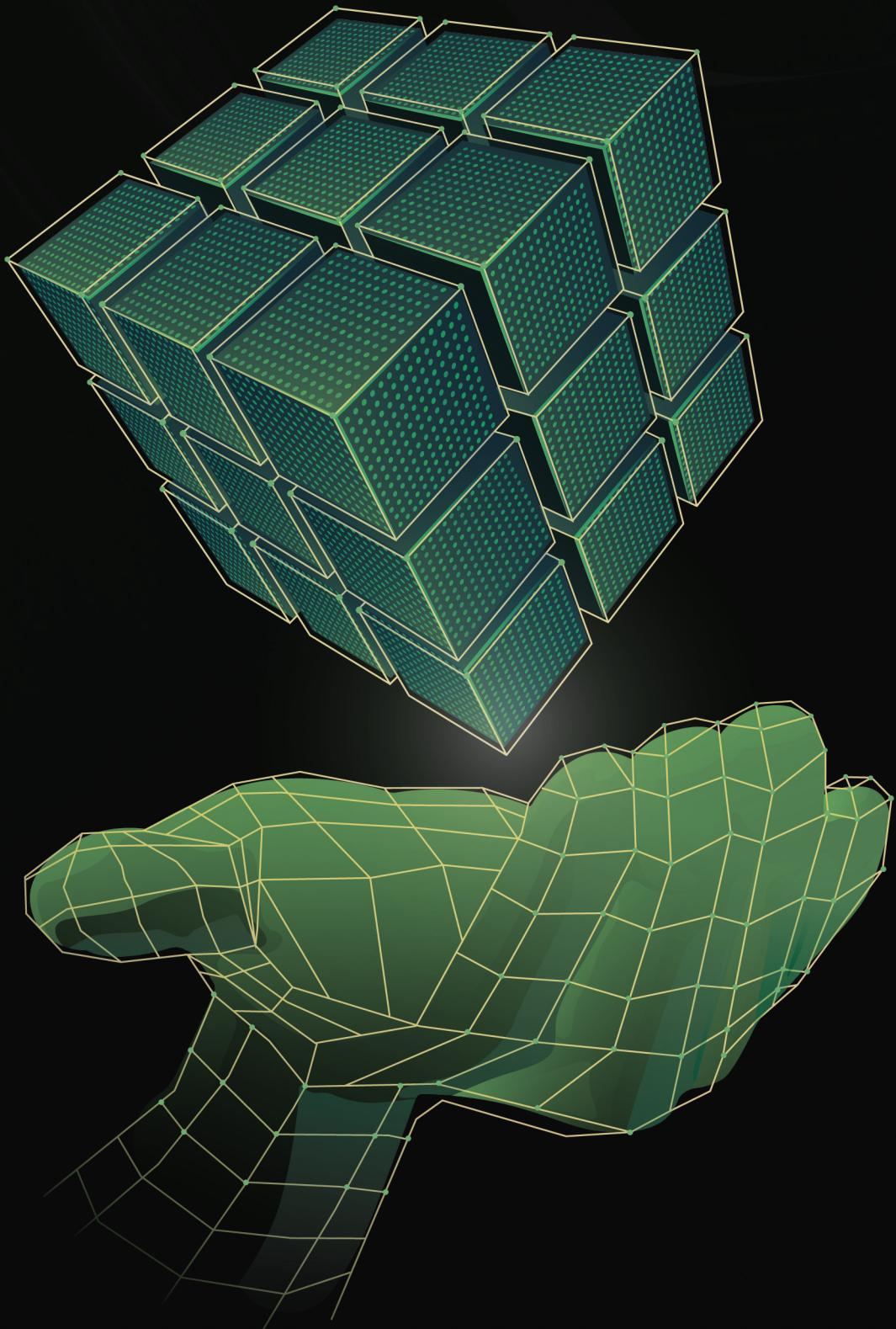


# Send fast Payments worldwide using Blockchain

Words First Trade, Invest, Chat,& Transfer Platform.



# Welcome to the future of global remittance powered by Blockchain



# Our value

For individuals and businesses with a problem with payment processing, Opticash is a fast and reliable social fintech platform with a decentralized banking feature to make payment processing faster worldwide using blockchain. Providing banking, chat system, exchange, debit cards, mobile app, and multiple wallet features. Unlike our competitors, our product/solution provides a Social interactive platform, decentralized banking, and a fast payment system worldwide 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.

# Disclaimer

Opticash makes every effort to ensure that the information provided on our platform is accurate, up-to-date, and reliable. However, cryptocurrencies constantly evolve, and the information provided may not always be complete or accurate. As such, we cannot guarantee the accuracy or completeness of the information provided on our platform, and we cannot be held responsible for any losses or damages that may arise from using this information. The world of cryptocurrencies is highly volatile and can experience sudden and significant fluctuations in value. Opticash makes every effort to ensure that our platform is stable and reliable, but we cannot predict or control market conditions. As such, we cannot guarantee the availability or stability of our platform during times of high demand or extreme market volatility. We encourage users to exercise caution when buying, selling, or transferring cryptocurrencies and to carefully consider the risks involved before making any transactions on our platform.

Cryptocurrencies and digital assets may be unregulated in your jurisdiction. The value of cryptocurrencies and digital assets are highly volatile and may go down as well as up. Any profits derived from cryptocurrencies and digital assets may be subject to capital gains or other taxes applicable to your jurisdiction.

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# Introduction

Today's world is characterized by unprecedented levels of mobility thanks to advancements in transportation and communication technologies. People constantly travel, work, and do business across borders; however, traditional financial institutions have been slow to adapt to this fast-paced global environment, particularly regarding global remittances.

Remittances are critical for e-commerce and trade; in 2022, remittances sent home by migrant workers rose to \$794 billion, according to the World Bank. For millions, sending money home through remittances is essential to sustaining their families and developing economies. However, lack of transparency, inadequate data, slow settlement, high transaction fees by banks, and costs due to regulatory complexities lead to an alarming 7.1% (\$33 billion) of funds not reaching their intended recipients.

This whitepaper presents OptiCash, a next-generation social fintech ecosystem powered by blockchain, \$OPCH token, and designed to revolutionize how people and businesses send and receive payments worldwide. The future of finance is increasingly linked to the rise of cryptocurrency, with many seeing it as a path to a more equitable financial system.

Opticash provides a powerful, seamless, and impactful fiat/crypto payment infrastructure to enable users to send payments across the globe in a few steps. By leveraging the power of blockchain technology, Opticash has created a secure, cloud-based network that integrates cutting-edge cybersecurity policy to provide the ultimate trustless payment solution. Opticash bridges the gap between traditional financial systems and the emerging crypto economy by offering a seamless and robust fintech infrastructure, such as transparent global transactions. Through decentralized banking, exchange services, debit card services, and multiple wallet features with an interactive chat system, Opticash provides users with a fast, reliable, and user-friendly money remittance experience. Thereby allowing anyone to easily trade, invest, chat, and transfer funds between fiat and cryptocurrencies.

The Opticash innovative platform offers various services and tools, including; multiple wallet/tokenization, debit card, chat, and banking platform for individuals and businesses across the globe. By connecting people and businesses worldwide through a transparent, efficient, and user-friendly platform, Opticash is ushering in a new era of global remittance fueled by blockchain technology's power and the crypto economy's limitless potential. Join us on our journey to create a more connected, inclusive, and financially empowered world with OptiCash.

## Our Key Features



# The Problem with Traditional Remittances System

The remittance industry is in dire need of disruption and is an excellent example of a legacy financial sector acting mainly as a toll collector for the unbanked. The market is facing several imminent and structural problems, including;

**Lack of reliable data on migration:** There is a lack of accurate and comprehensive data on global migration trends and remittance flows. This makes it difficult for companies and regulators to develop data-driven strategies and policies.

**Low settlement rate:** Many remittances are still settled through slow, complex, and expensive methods like cash and cheques. This results in delayed settlement and high fees for customers.

**Regulatory ambiguities:** Unclear and inconsistent regulations across countries create compliance challenges for remittance companies. This also limits collaboration between remittance companies and financial institutions.

**Obsolete Fintech infrastructure:** Much of the traditional banking infrastructure used for remittances is outdated. This results in inefficient processes, higher costs, and poor customer experience. Modernizing systems and leveraging new technologies like blockchain and digital payments is necessary.

**High costs:** Remittances come with significantly higher fees than domestic transfers within the same country. The World Bank estimates that the typical remittance company charges around 7% of the transfer amount for cross-border payments, meaning \$14 on average for a \$200 transfer. The number of middlemen involved in the traditional remittance process is a key factor driving these steep fees.

**Increasing compliance costs:** Stringent anti-money laundering and counter-terrorism financing regulations have increased costs for remittance companies. While regulations aim to prevent illegal activity, high compliance costs are often passed onto customers through higher fees.

**Limited transparency:** Traditional remittance systems need more transparency, with customers needing more visibility into the fees charged and exchange rates used by service providers. This lack of transparency can lead to confusion and mistrust among customers.

**Slow transaction times:** The traditional remittance system can take several days or weeks to complete a transaction, leaving customers waiting for much-needed funds.

**Currency exchange risks:** Customers who send and receive money across different currencies are subject to exchange rate risks, which can result in significant losses.

**Lack of security:** Another problem with traditional remittance systems is the need for more security and customer protection. Customers who use informal remittance providers or outdated banking systems may be at risk of fraud or theft. This is particularly concerning in areas with high levels of corruption, where remittance providers may be more vulnerable to fraudulent activities.

**Limited reach:** Traditional remittance providers often have limited reach, with many underserved regions and communities lacking access to affordable and reliable remittance services.

**Lack of system interoperability:** The lack of interoperability between different remittance providers and payment systems can create friction and inefficiencies in the remittance process, resulting in delays and higher costs for customers.

Addressing these problems requires a modern solution that leverages new technologies and innovative business models. Opticash aims to provide such a solution by using blockchain technology and \$OPCH token to create a secure and transparent remittance system that is accessible to everyone, regardless of their location or financial status. By doing so, Opticash hopes to provide a reliable and efficient remittance solution that empowers customers and promotes financial inclusion.

# Solution

## Opticash - A Next-Generation Fintech Social Remittance

**Solution powered by blockchain and \$OPCH token**



Opticash presents a novel fintech platform anchored on blockchain's immutability, security, trustlessness technology, and tokenization to bring a paradigm shift in the global remittance market. Opticash offers an innovative solution for the struggling global remittance market with its smart features, creating a payment mechanism that is fully compatible with programmability, composability, and tokenization, allowing faster, safer, and cheaper remittance across borders.

It's a bridge that lays out an alternative vision for the future economy. Unique features such as the TICT (Trade, Invest, Chat, Transfer) provide users with an all-in-one platform for remittance and fund transfer. The platform directly connects crypto and fiat highways, making it easier for users to expand their businesses globally without worrying about payment or currency exchange costs.

Opticash platform leverages fintech and blockchain tokenization to create a hub where traditional finance meets decentralized finance(DeFi) - tackling the problems of legacy remittance systems. Opticash is cost and time-efficient, offers smart trading options, and ensures users only trade with genuine tokens.

Its security is top-notch, with a secure network and smart contracts that protect clients from external risk factors and a robust cybersecurity policy. Additionally, Opticash transactions outperform traditional banking in several aspects, including regulations, tracking of funds, transaction costs, transaction time, and support during weekends and holidays. This shows that Opticash is a game-changer in the world of finance, offering unparalleled benefits to its users.

One of the critical solutions that Opticash offers to the global remittance market is its ability to provide faster and cheaper remittance across borders. With its smart features and technology, Opticash eliminates the need for intermediaries, which often result in high transaction fees and extended processing times. As a result, users can take advantage of faster and more cost-effective remittance services, which are crucial for people who depend on remittance for their livelihoods.

Another solution that Opticash offers is the integration of traditional finance with decentralized finance (DeFi). This integration allows users to take advantage of the benefits of both traditional finance and DeFi. Users can trade and invest in cryptocurrencies, chat with others, and transfer funds seamlessly. Moreover, the platform is designed to ensure that all transactions are secure and genuine, reducing the risk of fraud and scams.

Furthermore, Opticash offers a user-friendly automated interface with no minimum balance requirement, allowing users to withdraw crypto and fiat anytime without any lock-in period. Users can also directly trade cryptocurrencies from a non-custodial, multi-token wallet and perform other financial activities such as earning, borrowing, trading, and holding cryptocurrency on the same platform.

This integrated approach makes Opticash a comprehensive and convenient platform for managing one's financial activities. And finally, Opticash is powered by its native token, \$OPCH, which provides users with several benefits, including reduced fees, access to exclusive features, and the ability to earn rewards. The platform's tokenization enables users to optimize their financial transactions and take advantage of the benefits of blockchain technology.

# Key Features

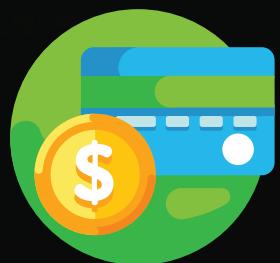


## Multiple Wallet/Tokenisation

Opticash offers a multiple wallet and tokenization feature that enables users to transact in different currencies. This feature provides users with a high level of flexibility and convenience when conducting transactions across multiple currencies. This feature allows users to easily manage their funds and seamlessly optimize their financial transactions.

## Debit Card

Opticash offers a physical/virtual debit card that makes fast payments or online transactions easy. This card provides users a convenient and secure way to access their funds and make payments at any point of sale or online retailer accepting debit cards. Users can also use the card to withdraw cash from ATMs worldwide, making it an essential tool for managing their finances.



## Chat System

The Opticash chat system allows users to communicate with each other and also enables the quick sending of funds through chats. This feature eliminates the need for traditional remittance methods and enables users to send and receive funds instantly. The chat system is secure, and the platform ensures that all transactions are genuine, reducing the risk of fraud or scams.

## Banking Platform

Opticash platform provides a banking system that allows users to create a new account, manage funds, and make transfers easily. This feature provides users a comprehensive platform to manage their finances, including traditional banking services such as deposits, withdrawals, and fund transfers. The platform is secure, and users can enjoy high convenience and flexibility when managing their funds. Additionally, the platform adheres to all regulatory requirements, ensuring that users' funds are safe and



# Smart Features

## TICT (Trade, Invest, Chat, Transfer)

Opticash's TICT feature is an all-in-one platform enabling users to easily trade, invest, chat, and transfer funds. This feature provides users with a comprehensive platform to manage their finances and engage in various financial activities without leaving the platform. TICT ensures that users can easily transact, leveraging blockchain technology's power.

## OffRamp-OnRamp Solution

Opticash provides an OffRamp-OnRamp solution that directly connects the Crypto and the Fiat highways. This feature enables users to transact seamlessly between cryptocurrencies and fiat currencies, eliminating the need for intermediaries and reducing transaction fees. The OffRamp-OnRamp solution is secure, fast, and cost-effective, making it an essential feature for users who want to optimize their financial transactions.

## International Business Expansion

Opticash enables users to quickly expand their businesses across the globe without worrying about payment or currency exchange costs. This feature provides users with a high level of flexibility and convenience when conducting international business transactions. With Opticash, users can transact globally with ease and efficiency, making it an essential feature for businesses looking to expand their operations.

## Transparency

Opticash provides more transparency into money movements with a fully auditable and valid ledger of transactions verified by supportive chain consensus mechanisms. This feature ensures that all transactions are genuine and transparent, reducing the risk of fraud and scams. Opticash users can enjoy a high level of trust and confidence when conducting financial transactions on the platform.

## **Cost and Time Efficient**

Opticash is a cost and time-efficient platform that enables users to send payments globally quickly and at the lowest possible cost. This feature provides users with a high level of convenience and flexibility when managing their finances, reducing transaction fees, and optimizing financial transactions.

## **Smart Trading Options**

Opticash provides an automated interface that is simple to use, with no minimum balance requirement. This feature enables users to manage their funds and seamlessly optimize their financial transactions. With Opticash, users can enjoy a high level of convenience and flexibility when trading, investing, and managing their finances.

## **Genuine Tokens Only**

Opticash ensures that users only trade with genuine tokens by examining tokens using specific parameters to determine their authenticity. This feature provides users with a high level of trust and confidence when conducting financial transactions on the platform, reducing the risk of fraud and scams.

## **Security**

Opticash provides a secure system that uses secure information encryption, effectively preventing hackers and identifiable information. This feature ensures that users' funds and personal information are safe and secure, providing users with a high level of trust and confidence when conducting financial transactions on the platform.

# Why Opticash

**Fast Payment:** Opticash offers ultra-fast payment remittance using blockchain technology. The use of blockchain ensures that transactions are processed quickly, with transfers completed within minutes. This makes Opticash a great option for individuals and businesses looking for a fast and reliable way to send and receive payments.

**Low Commissions:** Opticash offers low transaction fees compared to traditional banking systems. This means that users can earn more crypto for their money and pay less for trade and transfers. This makes Opticash a cost-effective option for individuals and businesses looking to save on transaction fees.

**Secure Platform:** Opticash employs industry-leading security standards to protect user data and money. The use of blockchain technology ensures that transactions are secure and transparent, reducing the risk of fraud and other financial crimes. Opticash uses multi-factor authentication and encryption to protect user accounts and data.

**User-Friendly:** Opticash offers a user-friendly interface that is easy to use and adapt to. The platform offers handy features that make it easy for users to send and receive payments. Opticash also offers 24/7 support and customer service, ensuring that users can get the help they need when they need it.

**Taken Bridge:** Opticash offers a cross-chain token bridge that enables users to bridge their ERC-20 tokens to the Opticash ecosystem. Cross-chain bridges work by wrapping tokens in a smart contract and issuing native assets that can be used on another blockchain.

# Market Opportunity

The global remittance market is experiencing a surge in demand for a platform that can offer solutions to the problems associated with sending funds across borders, providing a massive opportunity for Opticash to make significant inroads. According to a report by Research & Market, the Global Remittance Market is estimated to reach \$948.99 billion in 2023 and is expected to be valued at about \$ 1250.91 billion by 2028, growing at a compound annual growth rate (CAGR). This presents a huge opportunity for Opticash to tap into the growing demand for cross-border remittance services, which provide numerous economic benefits, including increased financial inclusion and economic development.

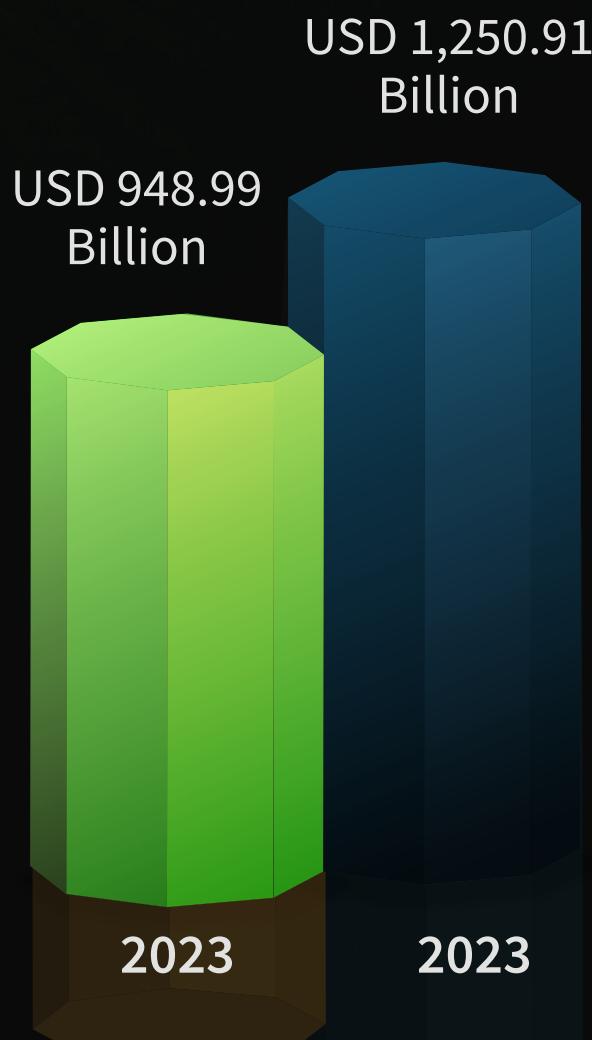
Cross-border remittances play a critical role in the lives of migrants and their families, with the money received in migrant households in their countries of origin typically spent on necessities such as healthcare, education, housing, and food. However, traditional remittance channels have long been characterized by high costs, long transaction times, lack of transparency, and manual paperwork, creating a significant opportunity for Opticash to provide a better alternative. Opticash's smart payment infrastructure offers a faster, safer, and cheaper way to send money globally, connecting traditional finance to leading and emerging blockchains through its off-ramp and on-ramp solutions. This allows users to expand their businesses globally without worrying about payment or currency exchange costs, providing a game-changing solution. Opticash's fully auditable and valid ledger of transactions verified by supportive chain consensus mechanisms provides transparency into money movements, putting users' minds at ease while sending money abroad.



With its innovative payment mechanism, cost and time efficiency, smart trading options, genuine tokens only, and security, Opticash is well-positioned to tap into the growing demand for cross-border remittance services, providing numerous economic benefits to migrants and their families and the wider economy. The platform's all-in-one solution, including the multiple wallet and tokenization feature, a physical/virtual debit card, and a chat system, makes sending money abroad more accessible and seamless for users. Opticash is a game-changer in the global remittance market, providing a reliable and user-friendly platform for sending money globally. It is poised to make a significant impact in the market.

## Global Remittance Market

Market forecast to grow at a CAGR of 5.7%



# Global Remittance Outlook

The global outlook for the remittance market in 2022 was significant, with the top five recipient countries being India, Mexico, China, the Philippines, and Egypt. These countries received a total of \$281 billion in remittances in 2022, accounting for over 40% of the total global remittance volume. However, it is worth noting that other countries such as Pakistan, Bangladesh, and Nigeria also received significant inflows, highlighting the importance of cross-border remittances in funding government fiscal shortfalls and contributing to the economic stability of these countries.

Remittance inflows represent a significant share of the GDP of many developing economies, making them a crucial aspect of their economic stability. For instance, in 2020, remittances to Bangladesh accounted for 5.5% of the country's GDP, 54.06% of total export earnings and 35.91 percent of total import payments, while in Pakistan, remittance inflows represented 8.6875 % of the country's GDP. This shows how vital the remittance market is to the economic well-being of these countries.

As the demand for cross-border remittance services continues to grow, platforms like Opticash are well-positioned to tap into this market and provide users with a faster, cheaper, and safer way to send money globally. Opticash remittance platform leverages the power of blockchain technology to facilitate cross-border remittances and offers users low transaction fees, instant transfers, and enhanced security and privacy, making it an attractive option for individuals and businesses looking to send money across borders. One of the significant advantages of using blockchain-based remittance platforms like Opticash is the elimination of intermediaries such as banks and other financial institutions. This not only reduces transaction fees but also provides users with greater control over their funds. Additionally, blockchain technology ensures that transactions are secure and transparent, reducing the risk of fraud and other financial crimes.

## World's Top remittance Receivers

Estimate of money sent to low-income and middle-income countries in 2022



Source: World Bank, KNOMAD

Bloomberg

# Market Comparison

The market comparison of Opticash and many remittance platforms shows that among the platforms compared, Opticash stands out for its low transaction fees, the availability of a debit card, and its robust security measures. While other platforms may offer competitive exchange rates or support crypto and fiat currencies, Opticash provides a versatile and convenient option for users looking to send money across borders. Additionally, Opticash's support for TICT is a useful feature for individuals and businesses looking to send money globally.

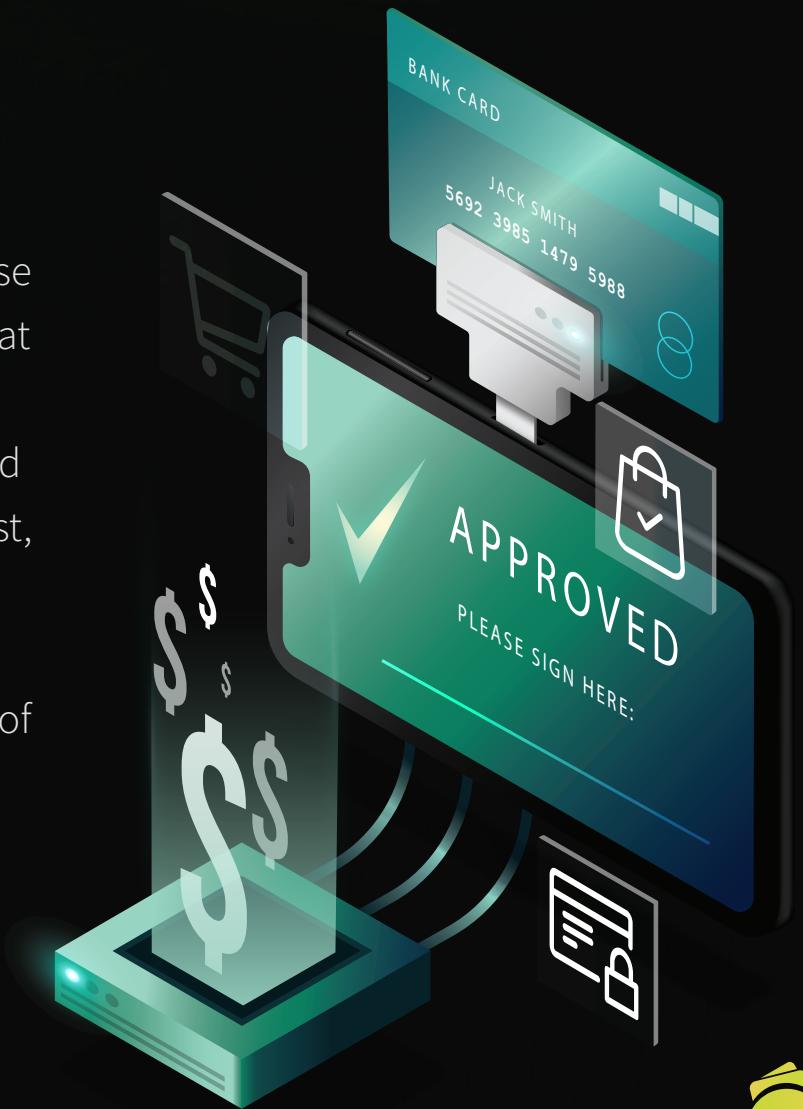
	Opticash	BitPesa	Circle	TradFi	Wyre	Ping	PayPal	ARYZE	Sentbe
Native Token	✓	✗	✓	✗	✗	✗	✗	✓	✗
Supports Crypto/Fiat	✓	✓	✗	✗	✓	✓	✗	✗	✗
Transparency	✓	✗	✗	✗	✗	✓	✗	✗	✓
Support TICT	✓	✗	✗	✗	✗	✗	✗	✗	✗
Security	✓	✓	✓	✓	✓	✗	✓	✓	✓
Debit Card	✓	✗	✗	✓	✗	✗	✓	✗	✓

# Traditional Banking and Opticash System

Compared to traditional banking systems, Opticash offers several advantages for sending remittances. The Opticash advantages over traditional banking systems make it a compelling option for individuals and businesses looking to send and receive remittances. They include;

**Adequate Regulatory Compliance:** Opticash is a blockchain-based remittance platform that operates in compliance with regulatory requirements. It adheres to Know Your Customer (KYC) and Anti-Money Laundering (AML) regulations, ensuring the security and legitimacy of transactions. Traditional banking systems also comply with these regulations, but the process can be cumbersome and time-consuming.

**Seamless Money Tracing:** Opticash offers a high level of transparency, allowing users to track the status of their transactions in real-time. The use of blockchain technology ensures that transactions are secure and transparent, reducing the risk of fraud and other financial crimes. In contrast, traditional banking systems may not offer the same level of transparency, making it difficult to track the status of transactions.



**Low Transaction Cost and Time:** Opticash offers low transaction fees compared to traditional banking systems. The use of blockchain technology eliminates intermediaries such as banks and other financial institutions, reducing transaction fees and processing time. Additionally, Opticash offers fast and secure transactions, with transfers completed within minutes, compared to the several days required for traditional banking systems

**Weekend Availability and 24/7 Support:** Opticash operates 24/7, including weekends, making it a convenient option for individuals and businesses looking to send and receive remittances. Traditional banking systems typically have limited operating hours and may be unavailable on weekends, making sending and receiving remittances outside business hours difficult. Below is a table depicting the key Opticash features over traditional banks;

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

# How Opticash Works

Opticash is a suite of products that provides a seamless experience for converting between fiat currencies and cryptocurrencies. It offers both an on-ramp and an off-ramp for users to buy and sell cryptocurrencies easily.

To get started with Opticash, users can choose from various payment methods, including debit and credit cards and local bank transfers. This allows for a quick and convenient way to fund their Opticash account with fiat currency.

Once the account is funded, users can easily convert between fiat currencies and cryptocurrencies. Opticash supports many cryptocurrencies, including popular ones like Ethereum, Bitcoin and Litecoin, and many others. This makes it easy for users to diversify their cryptocurrency portfolio without having to go through the hassle of signing up for multiple exchanges.

In addition to buying and selling cryptocurrencies, Opticash supports transfers between Opticash accounts bridging of crypto assets and DeFi native operations. This means that users can easily send and receive cryptocurrency from other Opticash users without worrying about exchange rates or other complications.

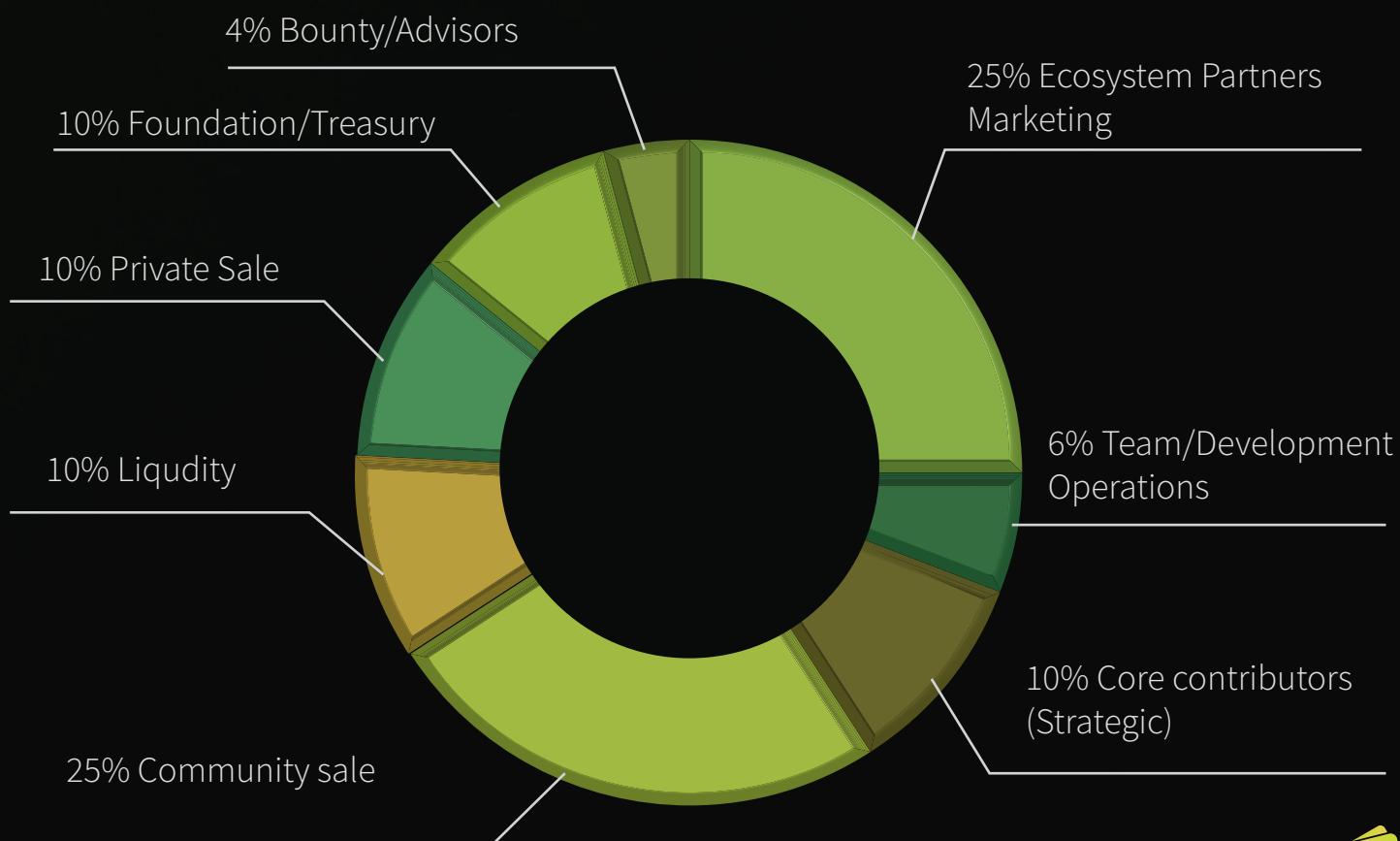
# Opticash Token Economy

## Token Information

<b>Name</b>	Opticash
<b>Token Ticker</b>	\$OPCH
<b>Protocol</b>	ERC-20 token standard
<b>Total Supply</b>	\$OPCH 1,000,000,000

## Token Distribution

Opticash token distribution will be six separate contract buckets; Opticash intends to bring transparency and fairness and avoid dumping into the global remittance market. The same goes for the internals of the project. Opticash, together with its structure, is built to grow and last. A total of 1,000,000,000 \$OPCH tokens will be supplied and allocated thus:

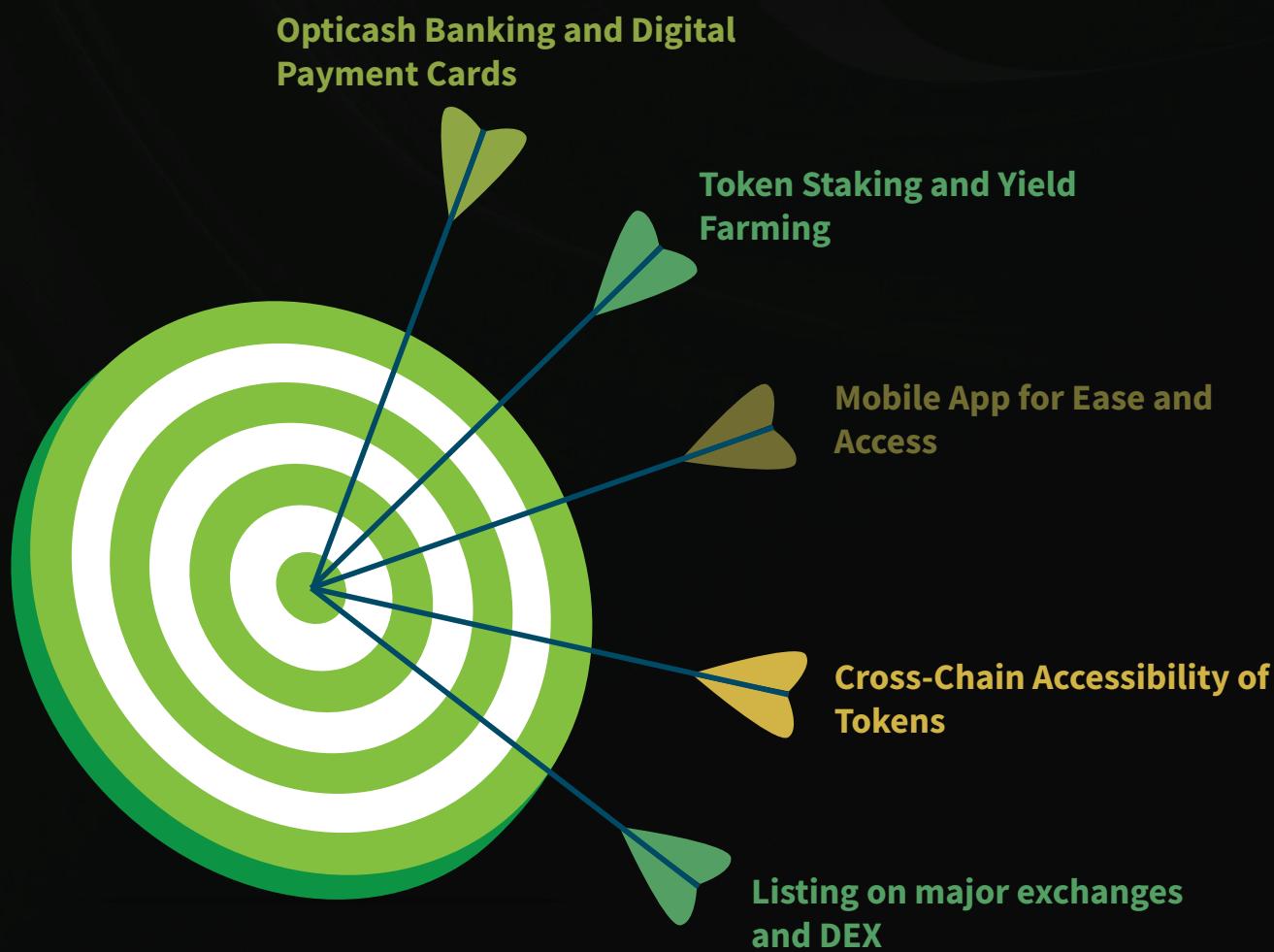


# Vesting Mechanism

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

# Future Vision and Key Future Milestones

Opticash envisions grasping the global remittance market, estimated to reach \$1200 billion soon with its state-of-the-art and unique product offerings. It expects nearly 10k+ active users and the token price to rise to 1\$, which makes the overall project valuation 1 billion USD.



# Opticash Bridge Tooling

The Opticash Bridge is a tool that enables users to bridge their ERC-20 tokens to the Opticash ecosystem. To use the bridge, users will need to link their Ethereum wallet to it through supported wallets or MetaMask. The Opticash Bridge allows users to bridge ETH, USDC, USDT, and DAI from Ethereum mainnet to any Layer 2 with a MetaMask or alternative wallet for low fees. This is useful for users who want to take advantage of the benefits of the Opticash ecosystem, such as faster and cheaper transactions. Cross-chain bridges for ERC-20 tokens on Opticash offer several benefits, such as ;

- Enabling users to transfer tokens between different blockchain ecosystems, which can be useful for taking advantage of the benefits of different ecosystems.
- Allowing users to exchange one cryptocurrency for another without changing it to fiat currency saves time and fees.

## How Opticash Bridge Works

The Opticash bridges for ERC-20 tokens work by wrapping tokens in the Opticash smart contract and issuing native assets that can be used on another blockchain. This process involves locking and burning crypto asset assets on the Opticash chain through a smart contract and unlocking/ minting the crypto assets on the new chain. For example, Opch-Eth is an ERC-20 token that is collateralized using Ethereum. To receive Opch-Eth on the Ethereum network, Ethereum must first be locked/burned on Opticash and then created on the Ethereum network using a cross-chain bridge. The Opticash bridges are fundamental in building an interoperable, open, and connected remittance ecosystem for cross-border payment infrastructure.

# Token Utilities

The Opticash token has multiple utilities within the Opticash ecosystem, making it an important component of the platform's functionality and economic system. These utilities include:

**Governance:** \$OPCH is used for governance within the Opticash DAO. Token holders are able to participate in decentralized governance decisions, such as proposing and voting on changes to the protocol and determining the allocation of funds for development and other activities. These decisions are automatically executed on-chain once passed, ensuring transparency and accountability.

**Payment Services:** \$OPCH is used as a means of payment within the Opticash platform. Users can pay for transaction fees and other services using OPCH, making it an integral part of the platform's economy.

**Incentives/Reward:** \$OPCH is used to reward users who contribute to the Opticash network. For example, users who provide liquidity to the platform's liquidity pools are rewarded with \$OPCH tokens. This incentivizes users to provide liquidity, which in turn helps increase the platform's efficiency and liquidity.

**Secure Bridge:** \$OPCH tokens provide a secure and reliable bridge between different blockchain networks, allowing users to transfer their assets quickly and easily without the need for intermediaries or third-party services.

**Staking:** \$OPCH token is used for staking and earning rewards. Staking involves holding OPCH tokens in a wallet for a certain period, which helps secure the network and earn rewards in the form of additional OPCH tokens.

# Marketing Strategy

Our marketing strategy will involve developing messages and marketing strategies that resonate with individuals and businesses. The campaigns listed below correspond to our target audiences. Throughout 2023, we will need to:

**Content marketing:** We strive to supply informative and interactive information with our online community on Twitter, Telegram, Discord and Instagram. It's about sharing announcements, updates, trends, our artwork and communicating with our agents. We write content at the hand of neuro-marketing aspects and ensure our messages include a prompt and a call to action. The goal is to strive after the core values of Opticash, especially community and transparency. We show authority, social proof, sympathy & unity. Through FOMO campaigns, we are trying to create a psychological scarcity. We analyze our data and pursue A/B testing and experimenting to find the right approach to our content marketing strategy.

**Entertainment:** By entertaining, providing information and interacting, we can reach our goals: growing our audience, keeping our audience engaged and spreading the vision of Opticash.

- Posting daily on our channels showcasing our agents & highlighting our utilities
- Running SMM & Google ads to generate traffic
- Initiating crypto influencers retweet, write & make content about Opticash to generate more traffic, awareness & trust
- Discord & Twitter mission event to generate extra activity & engagement
- Writing articles to give as much info as possible to our community

# Our Partnerships



## Opticash integration with Gnosis

Opticash integration with Gnosis Safe, a multi-signature wallet platform that uses smart contracts to support its multi-signature wallet, is a significant step towards Opticash's vision of becoming a fully active Decentralized Autonomous Organization (DAO). Gnosis Safe is a trusted and viable platform that allows users to securely store Ethereum and ERC20 tokens and interact with decentralized applications. Opticash believes that it is an ideal platform to manage its digital assets with its state-of-the-art multi-signature feature for DAOs and teams. With Gnosis Safe's multi-signature feature, a pre-defined number of signatures are required to confirm transactions to be executed within the safe, which helps prevent unauthorized access to company crypto assets and smart contracts.

The integration helps to mitigate the owner centralization risk and keep Opticash's smart contract decentralized and safe. Two out of three signatures are required to carry out owner-specific transactions, ensuring that transactions are executed with the necessary approvals and preventing any single party from having total control. With Gnosis Safe, the \$OPCH token, its transfer and all its distribution bucket ownership rights will be through a multi-signature wallet from Gnosis Safe. This integration will help to promote transparency, security, and decentralization, making Opticash a more reliable and trusted platform for money remittance and investments.

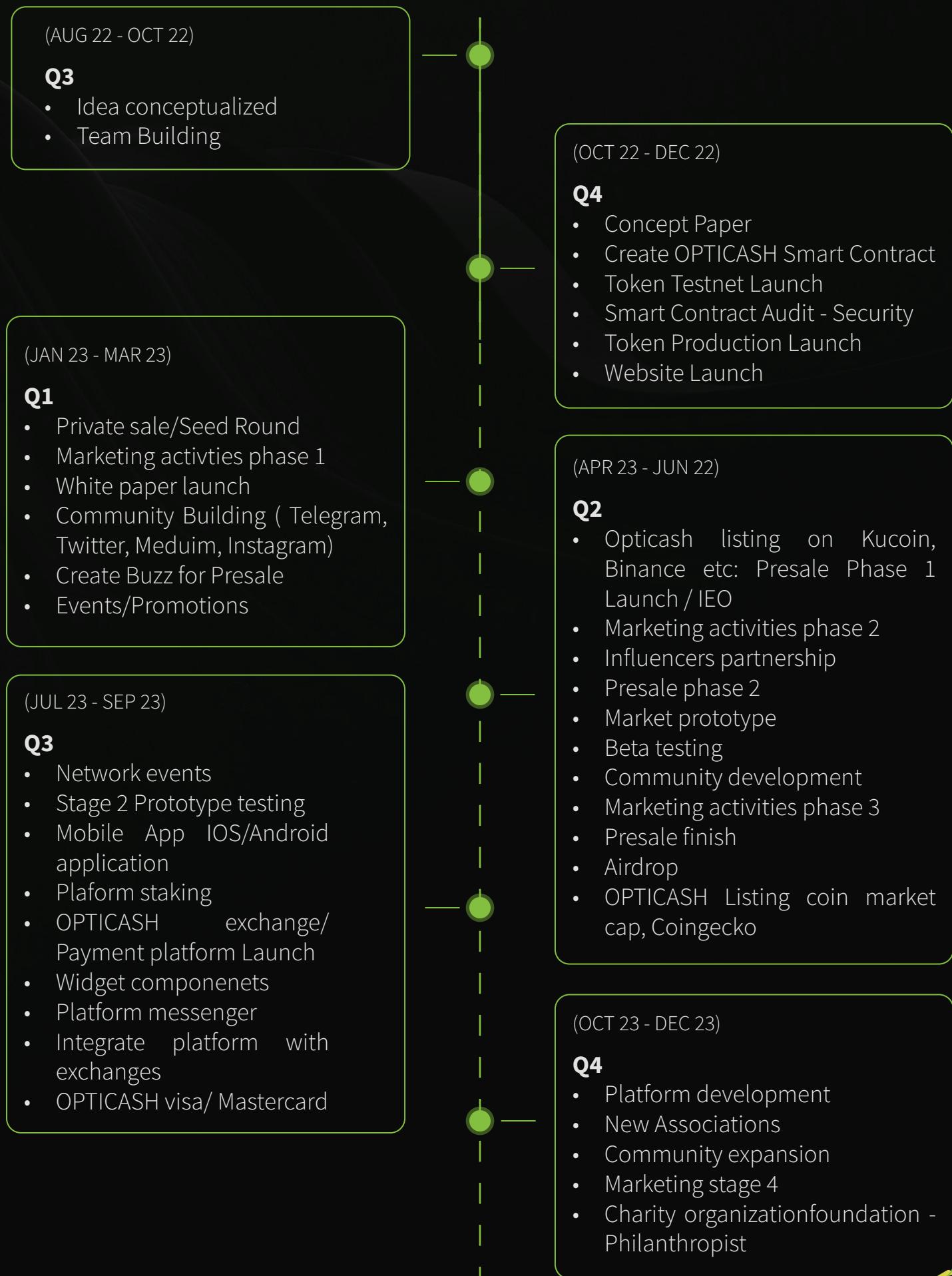
## **Listing and Audit Completion**

In addition to its integration with Gnosis Safe, Opticash has achieved several other important milestones. The platform has been listed on leading cryptocurrency tracking websites such as CoinMarketCap, Coingecko and Multi-Chain. These listings help to increase the visibility and awareness of Opticash and its \$OPCH token among the wider cryptocurrency community. Particularly, the listing on Multichain, which serves the cross-chain tool built based on the Multichain Cross-link Route Protocol (CRP), provides a significant advantage and competitive edge for Opticash over others.

Furthermore, Opticash has undergone a security audit by Certik Security, a leading cybersecurity firm specializing in blockchain technology. The security audit helps to ensure that Opticash's platform and smart contracts are secure and free from vulnerabilities that bad actors could exploit.

The listing on CoinMarketCap and Coingecko and the security audit by Certik Security are important milestones for Opticash. These milestones demonstrate Opticash's commitment to transparency, security, and reliability in its platform and operations. These also help to instill confidence in users and investors, making Opticash a more attractive platform for money remittance and investments.

# Roadmap



# Contact us

## Official Website

[www.opticash.io](http://www.opticash.io)

## Telegram

<https://t.me/opticashofficial>

## LinkedIn

<https://www.linkedin.com/company/opticash/>

## Telegram Announcement

[https://t.me/opticash\\_io](https://t.me/opticash_io)

## Discord

<https://discord.gg/R27c2yDjuV>

## Twitter

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