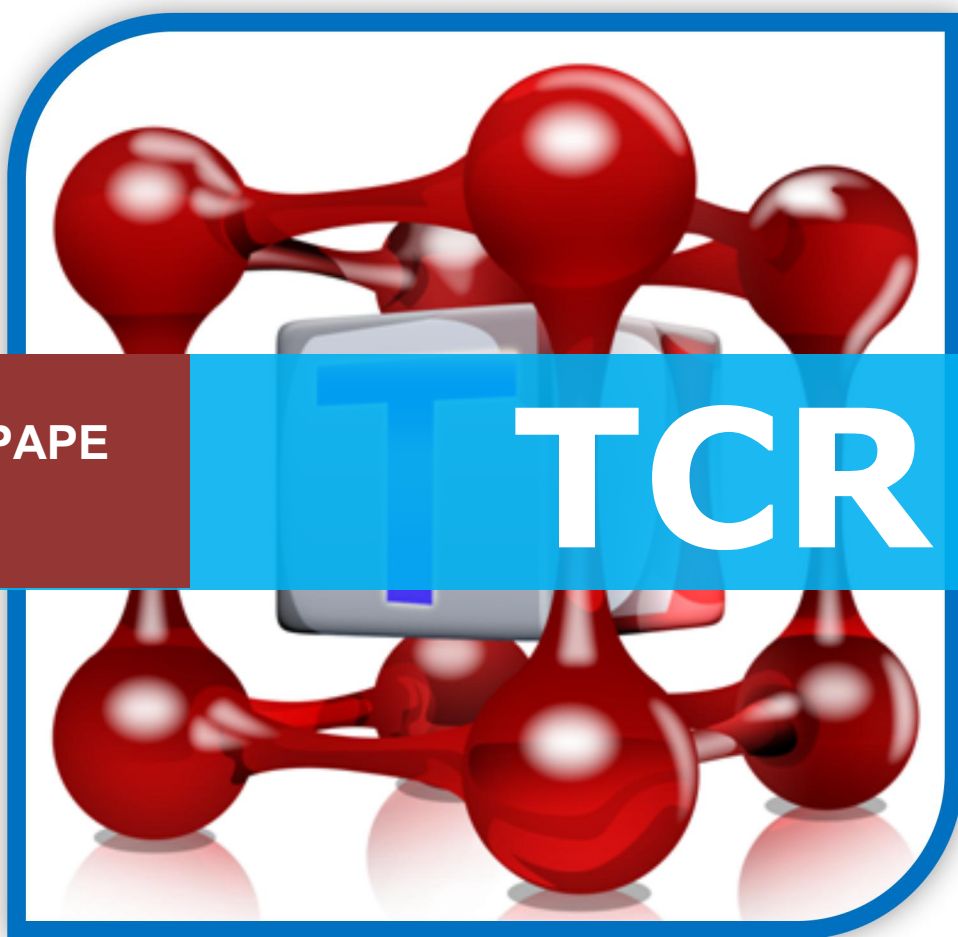


TCR  
ICO

WHITEPAPER

TCR





# TCR

## Initial Coin Offering

### WHITEPAPER

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## Abstract

This whitepaper describes how Transboundary Credit Rating, also called as TCR, is going to disrupt and transform ID verification market with the launch of a smart blockchain based personal ID verification and authentication platform. It will have positive impact on the overall cryptocurrency market as well. TCR aims to create a truly democratic and decentralized blockchain based ID verification platform, enabling the common users to benefit from super fast ID verification process, completed quickly in the most secure manner and the easiest way possible.

TCR is a service that is used to authenticate users and prevent fraud. It is based on high potential blockchain technology as a tool to authenticate and verify Internet users' personal data and their identity to prevent fraud. The TCR service and platform has many state-of-the-art features viz. personal information is protected by encryption and biometric data, data is hosted on the user's device, unique digital tokens are provided to customers and service users, and an ecosystem that enable the users to interact efficiently. Moreover, the users can choose information services that are provided as well as document verification and digital signatures.

With the awesome initiatives of TCR, the ID verification would become very quick, cheap and easy. TCR's technological leap would not only enable the users to get the personal ID verification easily, quickly and cheaply; but it would also boost the confidence of the common users to participate in the, e-commerce, cryptocurrency market, and the overall digital economy. The cryptocurrency market has shown amazing growth in 2017 crossing half a trillion mark in market capitalization. Yet, after scaling new heights, the market declined recently, partly due to a narrow base of cryptocurrency users that are grappling with various issue including KYC and personal verification. TCR is going to change this with the introduction of a superfast blockchain based personal ID verification and authentication system.

With the introduction of TCR tokens (TCR) as the digital currency, TCR will be uniquely positioned to utilize its token and its revolutionary ID verification platform to solve the problems hampering the ID verification, digital currency and online markets. We plan TCR ICO to fund our futuristic and pioneering platform. Our meticulous business plan, financial strategy and committed management would produce enormous gains in value for ICO investors in the coming future.



## Introduction

We increasingly create and manage our identities in the online digital world to avail various services and transactions. Consequently, the users' credentials and their sensitive data become easy targets for hacking, theft, and impersonation. More than half of the world's population uses numerous apps, online services and digital payment systems which require user identification.

Present ID verification systems have many problems like multiple IDs, overlapping jurisdictions or authorities, non-transparent processes, time consuming bureaucratic procedures, inordinate wait for approval, middlemen, complexity, dubious processes, loss of privacy, data breach, hacking, never-ending fees, slow speeds, fragmented and scattered identity systems, and many other imperfections.

Know Your Customer (KYC) is the main identification processes that is widely prevalent and has been adopted by global businesses and organizations as well as the national governments. But, the KYC process is very slow, painful and inefficient, causing huge losses in terms of money, effort and time as well as poor customer experience. KYC is still stuck in the cumbersome paper work and physical office visits. It has negative impact and puts a huge cost on both the individuals as well as the organizations.

Transboundary Credit Rating (TCR) is now proposing an optimized solution in the form of a decentralized, automated and transparent ID verification service based on Blockchain for ID verification. It's a new solution that creates a transparent and efficient Blockchain-based service for users and service providers. It will focus on improving the processes to cut costs and improve the customer experience.

TCR Project features are as follows:

- Protect and validate personal data for internet users.
- Personal information is protected by encryption and biometric data.
- Data is hosted on the user's device with better safety.
- Users can choose information services that are being provided as well as document verification and digital signatures.



- Unique digital tokens are provided to customers and services.
- Ecosystems that enable the users to interact seamlessly.

Transboundary Credit Rating (TCR) is a service that is used to authenticate users and prevent fraud. Cross-border credit rating is a crucial aspect of the boundless world of digital currencies and online transactions. It is based on blockchain technology as a tool to authenticate and verify Internet users' personal data and their identity to prevent fraud.

TCR platform will provide the following benefits:

- ✓ Smooth and fast verification process
- ✓ control over provided data,
- ✓ digital signature for document verification
- ✓ Increased data privacy
- ✓ Enhanced security
- ✓ Diffused risk
- ✓ Streamlined verification processes
- ✓ Ultra fast tool to verify users and prevent fraud
- ✓ Efficient and integrated ecosystem for service providers/token holders to interact with customers.

TCR provides self-verification of personal data, document verification, digital signature, verification through certified agents within 45 minutes, and third-party verification services, etc. Our revolutionary tool permits users to confirm their identity remotely in a hassle-free manner, satisfying the compliance needs of KYC regulations.



## ID Verification Market and Challenges

The market for the ID verification is simply huge and gigantic. Moreover, it is expanding at a great pace. With the current trend of introduction of ID verification in almost all human interactions and transactions, the market is at present is extremely supplier market, with so many users making errands here and there to get a personal ID.

Moreover, with the authorities and governments introducing more new IDs for specific purposes, even the persons already having personal IDs have to queue up for a still newer ID. Many countries and industries have specific provisions for customer relationship maintenance. For example, it is very difficult to open a bank account or to ask for an uncommon prescription medicine without proper identification, which is virtually impossible. In the United States, the concept of ways to address this problem is known as a "Cross-border credit rating",

According to a recent Markets and Markets report, Blockchain technology market size will be worth 2.3 billion by 2021, increasing at a compound annual growth rate (CAGR) of 61.5 percent. The digital identity market is estimated to grow at the highest rate as the Blockchain would make digital identities more secure and efficient, resulting in seamless sign-on and a reduction of identity fraud. The global Identity Management market is projected to be worth \$14.82 billion by 2021, up from \$8.09 billion in 2016.

The market for the digital currency is expanding rapidly. The cryptocurrency market has shown a meteoric rise in the value and volume, particularly since 2017. Digital currencies have become increasingly popular among the individuals, businessmen, and financial institutions. Investing is increasingly taking place through crowdfunding and cryptocurrency ICOs. In June, Coinbase added 1 million new users. The number of Blockchain wallets has reached approximately 15 million in September 2017.

As the world increasingly becomes digital, ID verification is required by all. All the organizations and industries need identification with reliable data security with the rapidly growing user volume and value, e.g. \$923B in insurance services in 2016, \$580B in credit cards in 2016, \$146B in online investing in 2016, \$165B in E-wallets in 2017, and so on. There is an increased importance being given to ID verification by the governments. The General Data Protection Regulation (GDPR) has been ratified by the European Parliament and will take effect in May 2018. It puts emphasis on



responsibility for personal data management, record of all actions of personal data proceeding, etc.

The ID verification market is facing the following challenges:

- ✚ Bad and annoying user experience
- ✚ Multiple registrations and multiple IDs
- ✚ Overlapping jurisdictions or authorities
- ✚ Time consuming bureaucratic and non-transparent processes
- ✚ Inordinate wait for approval and Middlemen
- ✚ Complex and dubious processes
- ✚ Loss of privacy
- ✚ Data breach
- ✚ Hacking
- ✚ Never-ending fees
- ✚ Fragmented and scattered identity systems
- ✚ High user verification costs: User verification on average costs between \$10 and \$1500 per KYC, depending on the service.
- ✚ Loss of efforts and time inefficiently. It also takes up to 2+ days on average and at times amounts to 6 weeks in processing.
- ✚ Implementation of complex personal data verification algorithms
- ✚ Same verification process over and over again
- ✚ Financial and other distresses to business and customers
- ✚ Data storage security and identification costs
- ✚ Storage of personal data in multiple databases with increases risks of fraud, hacking and illegal distribution of user data.

The ID verification market is characterized by the fact that ID verification has become indispensable, and market is clearly large and rapidly growing. We believe that current state-of-art ID verification solutions represent a promising opportunity:





## **Blockchain Technology for ID Verification**

Organizations need ultra fast Customer Due Diligence (CDD) or know your customer (KYC) facilities. Blockchain technology can provide ultrafast and cost-effective services for personal identification with high data quality and security. Blockchain technology, utilizing decentralized data ledger storage, can handle CDD/KYC. Blockchain, along with smart contracts, provides secure and automated solutions for complying with the KYC regulations.

### **Blockchain**

Blockchain is an open, transparent, and distributed ledger that can record the transactions in an efficient, permanent and verifiable way. Blockchain is a continuously growing list of digital records, called blocks, which are linked and secured using the cryptography processes. Each block contains a hash pointer as a link to a previous block, transaction data and a timestamp. Blockchains are secure by design and inherently resistant to the modification of the data.

For use as an effective distributed ledger, a blockchain is managed by a peer-to-peer network that collectively adheres to a specific protocol for validating the new blocks. Once recorded, the data stored in any given block cannot be changed retroactively without changing all the subsequent blocks, which requires collaboration of the network majority. Thus, any unilateral or unauthorized changes are next to impossible. Decentralized consensus is achieved with a blockchain. This makes blockchains suitable for the recording of secured documentation identity management, etc.

### **Smart Contracts**

Smart contract refers to self-executing computer program or protocol to digitally facilitate, verify, and enforce the performance of a contract automatically as per the rules defined in the contract without third parties under specified conditions. Smart contract has become very popular with the advent of decentralized blockchain network. A smart contract is a special protocol intended to contribute, verify or implement the negotiation or performance of the contract. Smart contracts allow performing credible





transactions without third parties. These transactions are publically traceable and irreversible.

Smart contracts contain all the information about the contract terms and execute all envisaged actions automatically. The terms of the agreement between buyer and seller are directly written into the lines of code existing across a distributed and decentralized blockchain network.

At first, contract terms are coded and put into the block of a Blockchain. This contract is distributed between the nodes of the platform. After the trigger happens, the contract is performed in accordance with the contract terms. The program checks implementation of commitments automatically.

Smart contracts provide various benefits of blockchain technology such as:

- **Speed:** The various processes are automated and provide fast execution.
- **Economy:** The costs are reduced as intermediaries are eliminated.
- **Security:** Smart contract is encrypted and distributed among network nodes, ensuring that it will not be lost or changed without proper authorization.
- **Standardization:** There is a very wide range of various types of smart contracts available at present and they have been standardized as well.
- **Customization:** You can choose a standard smart contract template and change it according to your needs.

TCR is doing a lot of R&D for your convenience and perfecting the smart contacts to provide the maximum benefits in terms of the fast execution speed, cost-effectiveness, security, standardization and customization. TCR aims to create an ultrafast and cost-effective mechanism for ID verification.



## **TCR - A Revolutionary Company**

Transboundary credit rating, which is called as TCR, is a service that is used to authenticate users and prevent fraud. It is based on blockchain technology as a tool to authenticate and verify Internet users ' personal data and their identity to prevent fraud.

TCR is one of those revolutionary and innovative companies that have been trailblazers by their vision and actions; and have made the world a better place to live and work with state-of-the-art technologies.

TCR is headed by John, the Founder, along with brilliant executives with a deep knowledge of cryptocurrencies, blockchain, latest technologies, marketing, legal processes, etc. TCR has a strong track record and hands-on experience of the digital currency space, marketing, ID verification market and cutting-edge technologies.

TCR is going to launch a unique and ground breaking platform for personal ID verification. Thus, it will remove or at least reduce the need for multiple IDs and complex and lengthy procedures. It would not only be beneficial to the common users, but also help the firms and organizations.

The Company has perceived many problems in the personal ID verification market as it exists and functions presently. The present problems need innovative solutions with out-of-the-box thinking. This has spurred TCR to take some visionary steps to make the personal ID verification market truly democratic, decentralized and future-ready. TCR's visionary steps include smooth personal ID verification processes for the common users.

### **Vision Statement**

TCR aims to create an ultrafast decentralized blockchain platform and ecosystem for personal ID verification market. The company will deploy the cutting edge technologies and continuous innovation to enhance the blockchain capabilities and serve the users in the best manner.

### **Mission Statement**

TCR will provide the latest technologies and facilities, so that users can have smooth and fast personal ID verification in the easiest way possible.



## TCR Solution

TCR provides effective and efficient solution for the various problems related to the personal ID verification market.

Our products can establish and record the identities of the users, so that users can register any service requiring such authentication only by providing the required information for each individual service.

Our solutions will help the users to become certified quickly and easily. We have developed products that can more easily meet customers' identity authentication requirements.

This product has two parts:

- Independent self certification: This feature applies to services that only require users to independently enter their information without any additional validation. It allows the user to verify provided data through a simple code generation process to confirm the validity of an entry.
- Verification through certified agents: This is through the mobile end of the document and paper certification and with the assistance of the TCR agent for identity and document certification. The whole process will take no more than 45 minutes for completion, which is an unprecedented record in the industry.

There are many KYC verification cases which require a third party or a certified agent to prove a user's identity or verification. We intend to address this problem by creating a global network of verified and certified agents capable of providing verification on demand.

We also intend to provide various services like digital signature, document verification in simple, fast, safe and low-cost authentication processes.

In the near future, we will release the completed version and practical application for handling the various matters related to the personal ID verification.



The technology ensures that there is no central control over users' personal data distribution.

Blockchain-based technology enables the creation of a separate hash for each and every user data parameter, while securely storing name, age, address, insurance, and various other data points and information separately.

Personal data will not be affected as it is stored only on the user's device.

Existing ID Verification Service	TCR ID Verification Service
User frustration over long waiting time	Fast process completion in under 45 mins
Secretive and within the four walls	Free software and open-source infrastructure
Complex and manual process	Simple and automated process
Subject to human error	No humans and thus no errors
Security issues	No security issues like fraud/malware
Is an obligation for users and service providers - no interest in adoption	Is a single integrated solution to hundreds of websites for users and a revenue opportunity for service providers - high adoption potential
Dubious ways of doing things	Transparent processes
Security Breaches	User controls, manages and protects his/her own data
Time consuming third-party verification	Fast and Certified agents on-demand
Incapable to prevent hacking	TCR technology capable to prevent hackings, leaks and breaches

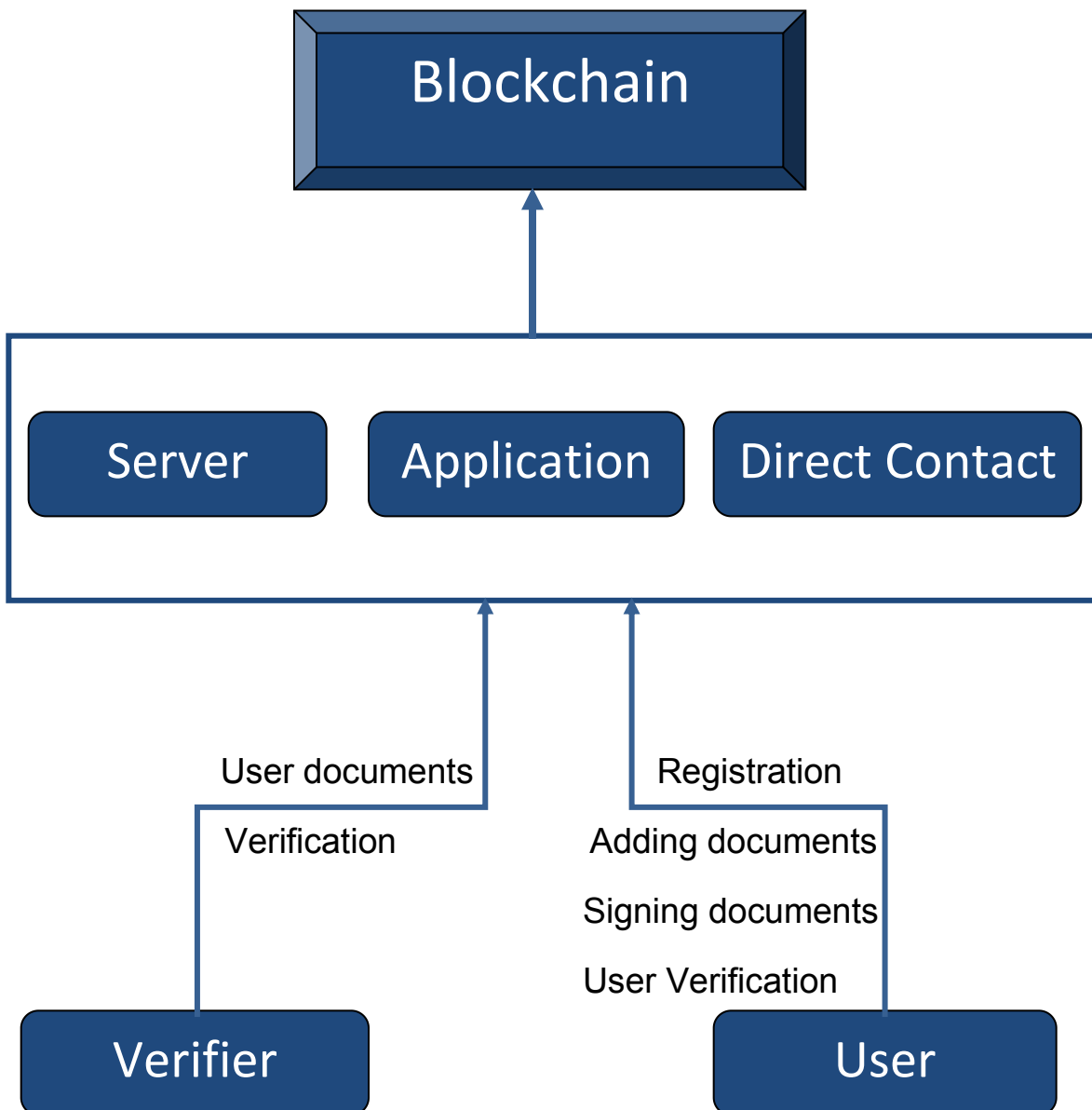


## Technology

TCR technology and token are fully built on the Ethereum platform.

Ethereum is a great technology. It has been used for various applications like mobile payment systems, distributed exchanges, micropayment systems, crowdfunding, and document verification, etc.

General overview of the TCR system:





TCR system uses the following as the project nodes:

- Server
- Smart-contract based on Ethereum
- Client mobile application
- Agent mobile application

Blockchain base can be accessed in three different ways:

#### Direct Appeal

It is the direct contact to a smart contract. Our Smart Contract has a communication interface that can be interacted with or without a server or an app, for example, to check another user or see a list of verifiers.

#### Appeal through the server API

The various services can communicate with system users via an API in order to verify their own users through KYC. The API provides a QR-code to the service that allows you to request personal information from the service and identify it.

#### Mobile Application

The mobile application exchanges the data with the specific database through the server API. This is used as the primary way to interact with the system and is available to all the users.

The TCR platform provides you all these facilities in a fast and smooth manner. TCR is introducing a revolutionary and pioneering product involving the use of highly sophisticated technologies to simplify and speed up the complex and time consuming processes related to the personal ID verification.

The need for such a product or technological advancement has been felt in the market for a long time. As more and more users are coming to the online platforms, this need has intensified.



TCR's pioneering product is developed on the basis of the highly sophisticated technologies in order to smoothen and accelerate the process of ID verification.

To get our tokens running on a vast decentralized network, we'll create smart contracts on the basis of the Ethereum blockchain and other futuristic blockchain. Ethereum is highly programmable and an Ethereum smart contract can be used to accomplish most of the computational task. Similarly, our contracts would work over any blockchain that has smart contracts in its ecosystem.

As far as the technology for TCR platform is concerned, we are committed to deploy the latest, advanced and state-of-the-art technology for our ID verification related operations. We are also committed to augment our technological capabilities to stay ahead of competitors.

Our easy to use and low cost automatic ID verification and certified agent based ID verification would enable the users to get their IDs verified cheaply and securely.

TCR believes in perfection. It helps us in ensuring the highest level of customer satisfaction. We intend to follow the strategy of continuous improvement with regard to TCR systems and technologies.





## **Business Model & Competitive Landscape**

Transboundary Credit Rating (TCR) provides a service that is used to authenticate users and prevent fraud. We put forward the concept of our token, which is used while the real currency and the token currency are all being used. Further, when the TCR agents go to the certificate identity of customers, they need TCR tokens as collateral, and request customers to pay a certain amount of cash at the same time.

TCR agent is the basis to connect user authentication and all the chains. We divide the agent into a total of seven types. Each type of agent's commission and guarantee of the TCR token is higher one times than the next level's agent's. The credit rating of natural customers is increased accordingly.

In the case of high prestige users interacting or trading with each other, the credibility value is an important reference part, and even directly related to the real interests of individuals.

For Example:

Agent Level	Commission	Guarantee Token (TCR)	User Initial Reputation
Junior Agent	5	1	Primary
Level One agent	10	2	Level One
Level Two agent	20	4	Level Two
Level Three agent	40	8	LevelThree
Level Four agent	80	16	Level Four
Level Five agent	160	32	Level Five
Top agents	320	64	Reliable Users

All the ratings of TCR agents are in order to show their strength and reputation value, the user's reputation value and the number of interactions. The single evaluation in one interaction also has a very important relationship. The guarantee of TCR agent can make users quickly and credibly integrate into the whole TCR interactive community.

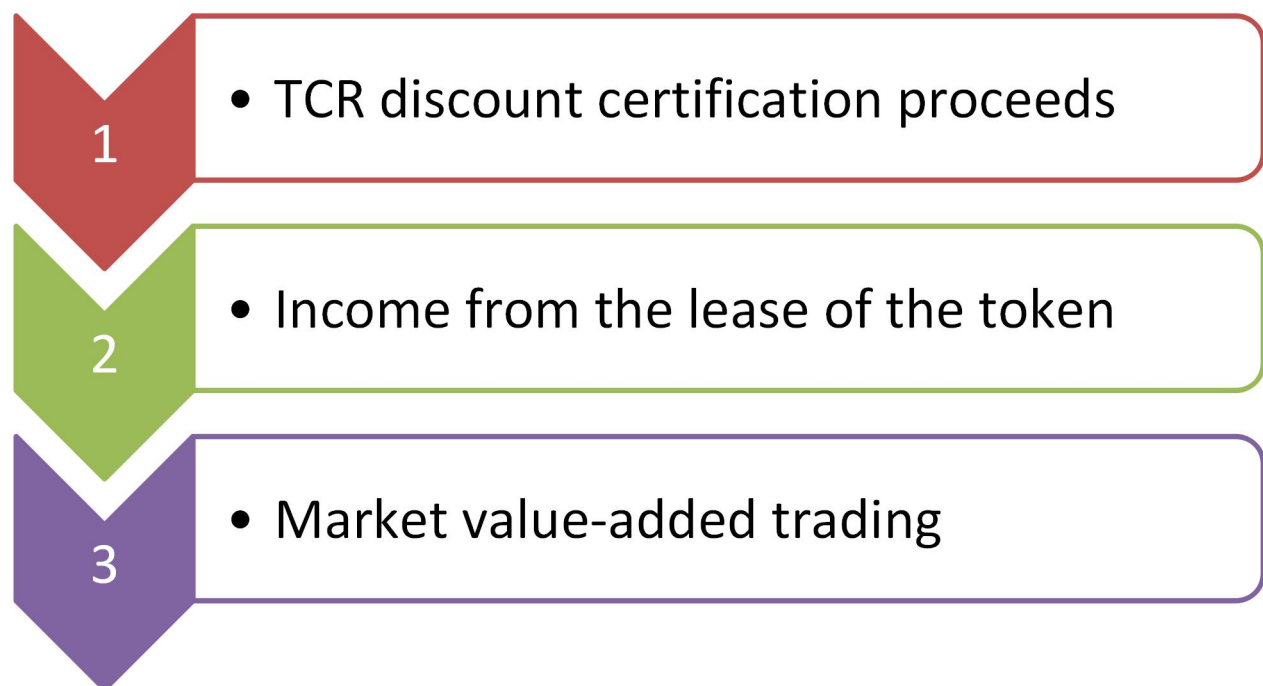


TCR has formulated an optimized business plan with defined business development tasks for a steady source of profit. TCR provides different levels of certification requirements of a large amount of business for each agent holding a certain number of tokens. So that agents and the certified people can obtain different benefits.

We intend to create a platform for establishing a perfect system of credit globalization.

The holder of the token may also receive financial benefits from the lease of the token. Therefore, in order to regularly use the services of the platform and rent tokens, the token holder must buy enough tokens to meet their needs. Future Plan also includes the possibility of withdrawing token from the system and trading them on the platform.

#### **Investor Income structure:**



The project itself does not plan to create an agent staff team. Almost anyone who is willing to receive 5-25 of dollars to identify others and verify other's credentials can become an agent. Just like Uber drivers, the application can be used to place an order, and the agent only need to install our application. If you have customers who want to use this service in a specific area, we can find willing local people to be our agents and



provide them with a two-way service at different levels. Without geographical constraints, we plan to expand to a global scale in the future.

It also means that everyone on earth can be our specific customers and service providers.

## **Competitive Landscape**

TCR is standing at the grassroots of digital ID verification services. The current business landscape is comprised of a number of technologies and ideas at the nascent stage, but no real working products.

Thus, TCR currently has no dominant competitors in our proposed domain of business, as we are in a way creating a market of its own through a new innovative platform and processes for ID verification.

One of the emerging competitors is Civic - a blockchain-based ecosystem that releases identity verification and protection tools. Civic's ICO in June 2017 raised an amount of \$33M in crowdsale of token.

This only proves the high interest to the digital ID services industry.

TCR's goal is to tap the vast potential of the ID verification market with the deployment of the new technology for smart contract creation and satisfy the rapidly growing demand for ID verification across the world at low cost. This will help us to maintain our lead in the market in the long term.

We will also emphasize R&D and continuous improvement in the various technologies in order to keep our customers delighted and loyal.



## Initial Coin Offering (ICO)

### **The Offering**

280,000,000 TCR tokens (TCR)

Due to the ever-expanding growth in demand for cryptocurrencies, TCR aims to cater to the market with a highly futuristic platform for smart contract creation, powered with latest technologies. We plan TCR ICO to fund this platform.

TCR token is designed to remove or reduce the existing digital currency and ICO problems, and address the needs of investors by combining the convenience of digital currencies with the stability of traditional asset-backed financial instruments. TCR is a strong business model backed cryptocurrency token with steady and visible future cash flows and profits.

In the long term, the TCR token may be developed and adopted by the people for third party transactions, particularly in the blockchain and related industries in the overall blockchain-based marketplace ecosystem.

TCR token aims to function as a convenient digital currency with limited amounts of speculative trading due to an intrinsic value derived from its steady future revenues. Therefore, TCR token is much less likely to be subject to the same degree of price volatility which characterizes the coins/tokens in the cryptocurrency market.

TCR tokens (TCR) are used to run the TCR network. A portion of the minted TCR tokens will be sold to the TCR community in a public sale. Before the public sale, a pre-sale will occur.

The majority of the funds raised from the presale will be used to facilitate all activities needed to launch the larger follow up public sale.

Inspired by the success of the fundraising crowdsale, we want to raise money with the help of an ICO, which has emerged as an efficient and fast way to raise money for new age entrepreneurial ventures. The details of the TCR ICO are shown hereunder.



Crowdsale of TCR	Value
Total Number of TCR tokens (in units)	280,000,000
Value of One TCR token	0.0001 ETH
Minimum Acceptor Unit	0.01 ETH
Minimum Raise Standard	0.01 ETH
Hardtop	20000 ETH
Softtop	10000 ETH

Note - Failure to reach maximum collection: Destruction of surplus TCR

#### Presale

The TCR presale will occur as Private Placement in the period from March 28, 2018 to June 28, 2018.

#### Public Sale

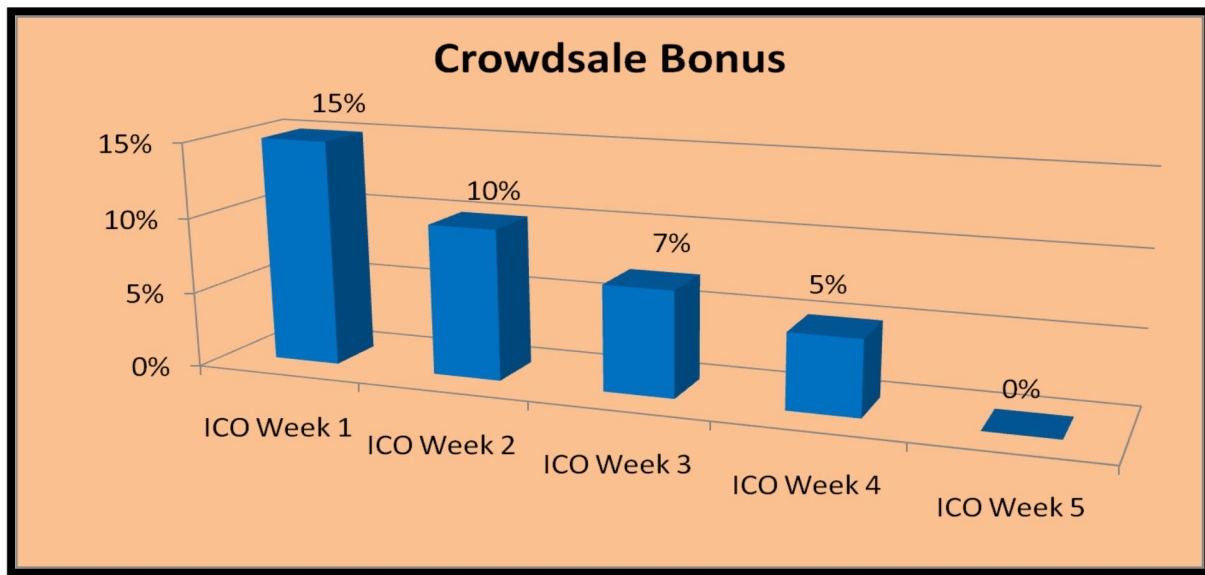
The public sale will occur directly after the pre-sale and will allow individuals to purchase the remaining TCR tokens over 5 weeks starting on June 29, 2018.

The token distribution is predominantly in the favor of the public investors as given below:

Token Distribution (%)		
<b>22%</b>		<b>78%</b>
17%	5%	<b>Investors</b>
TCR Studio	Operating Costs	



We would provide a generous crowdsale bonus to the common investors and users. The crowdsale bonus would be the maximum at 15% in the first week of the planned crowdsale. It would encourage the investors to buy the maximum amount of the TCR tokens in the first week itself. The crowdsale bonus would decrease in the second week to 10% and finally end with the start of the fifth week.



Each token holder would be expected to receive a share in the future profit of the company proportionately. The individual share of net profit depends on the number of TCR tokens held by the individual investors. So, in addition to the appreciation in the value of the TCR token due to the rising price of the token, the token holder can also expect to receive net profit from the operations of the company.

Our strategy regarding the ICO is focused on getting the maximum attention on the right type of platforms, suitable to our image of a professional and high potential company.



## **TCR: A Transforming Token**

TCR tokens (TCR) are used to run the TCR platform and network.

TCR Token (TCR) is a cryptocurrency token based on blockchain technology. The TCR token is built on the Ethereum blockchain. TCR allows people to invest profitably and earn returns securely. With the value of the TCR token being based on the steady income of the TCR platform; the investors who purchase TCR tokens will be protected with a more stable price. TCR would be listed on the leading cryptocurrency exchanges giving TCR tokens high liquidity, and thus, benefiting token holders with a wide range of uses. TCR token holders can avail ID verification benefits.

Decentralized token exchange facilitates trading and exchange of the financial instruments and currencies on the blockchain. The Ethereum platform will facilitate the launch of our currency for use as a common standard. The ERC20 standard allows TCR to immediately work with all the apps that conform to the standard, which means that any digital currency wallet can hold TCR. It also means that TCR is easily exchangeable with other cryptocurrencies that comply with the ERC20 rules. TCR will be exchangeable with other currencies on various cryptocurrency exchanges.

### **Token Features:**

- ❖ **Token Name: TCR**
- ❖ **Symbol: TCR**
- ❖ **Ethereum - ERC20 compliant.**
- ❖ **Available for purchase with ETH only.**
- ❖ **Base token price of TCR upon the launch of crowdsale will be set at 0.0001 ETH.**





## Road Map and Milestones

TCR has the following roadmap along with various milestones for the ICO and post ICO periods.

Sep to  
Oct  
2017 -

Jan  
2018 -

white  
paper

March  
28,  
2018

to  
June  
28

June  
2018

Market

2020

2022 -  
Compl

2023 -  
Versio  
Of

Promo

The management of TCR would strive to achieve these milestones in a time bound manner. The implementation of some of these milestones may depend on the total funds raised through the ICO. The operations and the management of TCR would be fully transparent and accountable. We aim to run the operations with best management practices to ensure high growth and progress in future.



## Marketing Plan

TCR company will implement a comprehensive plan for marketing. We will list the ICO on the major cryptocurrency exchanges. We will also place ads on the various popular and relevant digital platforms.

Our strategy is focused on getting the maximum attention on the right type of platforms suitable to our image of a professional digital currency domain company. We will list our ICO on the leading cryptocurrency. This will help us in attracting the desirable number of investors for our ICO. TCR will constantly review the exchanges and partner with them to increase the liquidity of TCR worldwide.

TCR executive have solid reputation and excellent relationships with a number of influential people. They would act as a source of word of mouth publicity for our ICO. The media and press would be used to help us in attracting sufficient number of investors in our ICO.

For the pre-ICO, we will focus on the wealthy investors, whose investments will help in attracting other investors to our ICO.

We have well thought out sales plan for pre-ICO and ICO. There would be bounty campaigns to ensure an exceptional response to the pre-ICO and ICO. This will encourage the campaigners. We plan to offer up to 10% of all the coins released during the ICO for the bounty campaigns. This large bounty pool would spur the various stakeholders and affiliates for the sale and marketing of our coin sale. We also have an attractive referral plan. We will provide a referral bonus up to 10%.

We have lucrative bounty plan/scheme to attract the investors, users, and campaigners. We have earmarked 5% of the ICO funds for bounty. The details of the allocation of the bounty plan/scheme are as follows:

Facebook Campaign (25%)

Twitter Campaign (15%)

Instagram/ Youtube/Google Plus Campaign (15%)

Thread Support / Bloggers Exclusive Campaign Support (15%)

Other Campaign/Miscellaneous (30%)

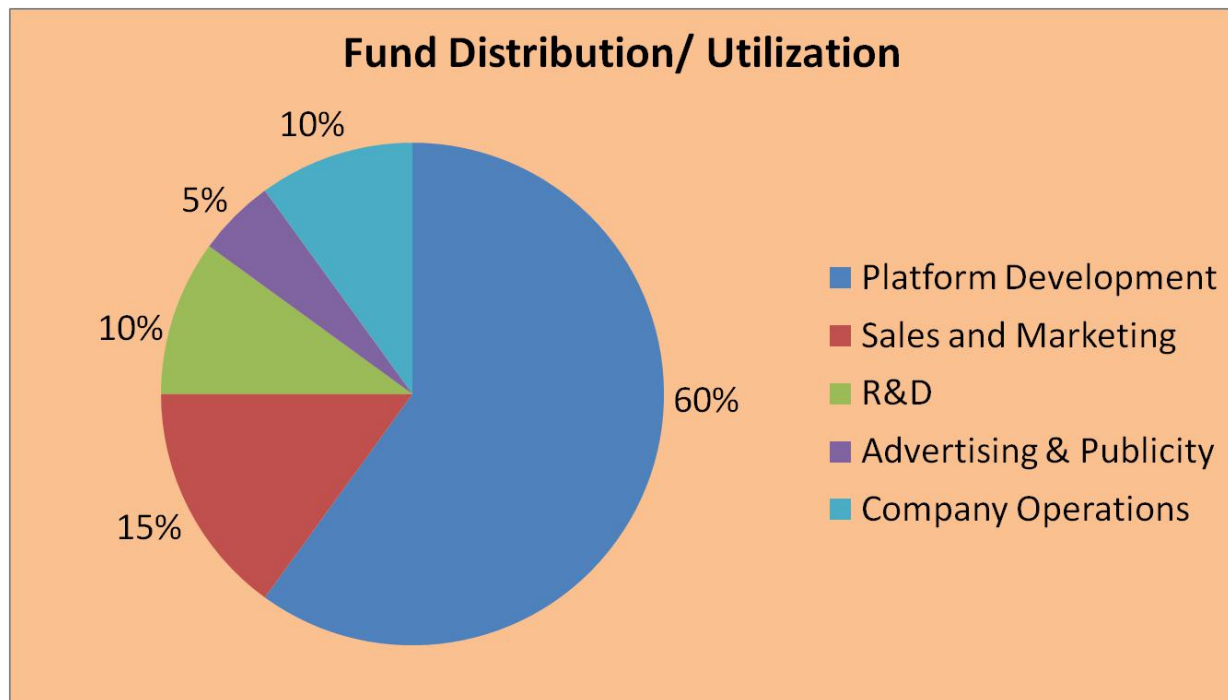


## Financial Plan

TCR company has a sound financial plan as a part of the overall strategy. In its operations, TCR will focus on the bottom-line from the very beginning to achieve the profitable growth and sustainability. The pricing strategy of Virtual Reality Games is fine-tuned to capitalize on the marketplace reality and competitiveness.

We have prepared a detailed strategic plan with regard to the future operations of our company. We are raising the resources through our ICO and would implement our strategy depending on the amount of the funds raised through the ICO. Our strategy has a built-in flexibility. This would help us in case of the less funds being raised through the ICO. We will deploy each dollar of the funds raised in the productive and profitable use.

The deployment of the financial resources raised through ICO is:



Transparency: All project expenditures will be listed on the website for anyone to see.



## TCR Management

The TCR comprises of highly experienced and qualified professionals. The management has a great depth and breadth of exposure and hands-on experience across various domains in cryptocurrency/digital currency space, latest technologies, finance, marketing, etc.

Some of the brilliant minds of the TCR are as follows:

John - Founder with extensive, in-depth and enriched experience in digital currency, cutting-edge technologies with vast and hands-on experience in the business and start-up domain. He has a great acumen and ability to decipher the future trends in business and technologies.

AD: Former Senior IT executive with vast experience in the internet domain and investing in the technology field.

DK: Former project executive and with hands-on experience of the business and start-up world. He has excellent experience in marketing, sales and product development

MR: Former marketing executive having sharp marketing acumen.

SE: A brilliant software engineer with hardcore experience in the technology arena and software development.

MF: Astute leader and strategist with in-depth experience in consulting.

TK: Great cryptocurrency enthusiast with outstanding track record. He has many years of experience in the Blockchain world, working on the integration and deployment of different Blockchain technologies.

TCR is capable of handling the digital currency and personal ID verification platform effectively and efficiently with the financial resources obtained from the ICO.

The manpower would be increased further taking into account the evolving needs with the expansion of the operations and the platform. This will help us in keeping the overall costs under control and achieve profitability on an early date.



## Conclusion

The digital ID verification market is developing at a great pace, and is poised for much more growth as a result of the many potential use cases of blockchain technology. However, some technical issues prevent the common users and citizens from benefiting from the blockchain technology. Personal ID verification is one such issue.

TCR is planning the creation of a new innovative and user-friendly ID verification ecosystem that will not only disrupt the existing practices of the ID verification industry, but will also introduce super levels of efficiency and effectiveness. We will particularly focus on the digital ID verification and certified agents.

TCR's new pioneering technology will enable anyone to get his or her personal ID verified in a very easy process and smooth manner. Thus, no person will get struck due to technological issues or complexities any more. It will also speed up the process of availing of any service with require ID verification, along with reduction in the costs in terms of money, time, and effort spent.

The users will benefit in a number of ways. The users would be able to complete their ID verification through our innovative and state-of-the-art platform at the minimal cost in an accelerated mode. The users will now have super level of ease of access to the online services, e-commerce, digital currency space, and so on.

Moreover, the end users would be able to create a kind of virtual personal ID, stored online, for many other purposes like transfer of money, financial instruments, fulfillment of non-monetary obligations, etc. The users would be able to tap the immense potential of the multi-faceted blockchain technology in a superb manner.

We have a well planned financial strategy in place to achieve higher profitability from the beginning. We would be very meticulous in deciding about the development, expansion and operations of our new digital personal ID verification platform, taking into account the top-line in terms of the total amount of revenue, as well as the bottom-line in terms of net profit.

Thus, all the investors in the TCR ICO can look forward to major gains in value in the coming future.



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The only purpose of this White Paper is to present information related to the TCR project by the TCR to potential token holders in connection with the proposed token generation event. The information given in this whitepaper may not be exhaustive and does not imply any elements of a contractual relationship. Its sole purpose is to provide relevant and reasonable information to potential token holders in order for them to determine whether to undertake a thorough analysis of TCR token generation with the intent of acquiring them from TCR.

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## FAQ

What is the purpose of the TCR project?

Many countries and industries have specific provisions for customer relationship maintenance. For example, it is very difficult to establish a bank account or to ask for an uncommon medicine without proper identification, which is virtually impossible. In the United States, the concept of ways to address this problem is known as a "trans credit rating", TCR. Our products can establish and record the identities of the users, so that users can register any service requiring such authentication only by providing the certain required information for each individual service. Our solutions will help them become certified users quickly and easily. We have developed products that can more easily meet customer's requirements of identification. This product consists of two parts: document certification by using the mobile end and identity and document certification with the assistance of the TCR agent. The whole process is no more than 45 minutes, which is an unprecedented record in the industry. In the near future, we will release the completed and practical application.

What kind of service can TCR provide to the customers?

Transactions of individuals and businesses, cryptographic currency transactions, brokerage offices, banks, funds, online lending, online services, etc .In the next stage, TCR will include more functions such as online ordering service for prescription drugs, or a user's age certificate, such as buying alcohol or tobacco. In short, any service that requires identity authentication will be in demand and provided by TCR.

Is there a geographical limit to the TCR service object?

There is no limit in the whole world. We have started a trial operation in the English-speaking and Russian-speaking countries/markets. We plan to expand to a global scale in the future.



How is the block chain ID authenticated?

This product consists of two parts. The first part is independent self certification. This feature applies to services that require users to independently enter their information without any additional validation. The second part is suitable for the situation, wherein our agent get to the location that users have chosen and confirm the information entered. At the same time, through the TCR online customers' interaction, the users can do self verification. Looking ahead, our think-tank will compare a large number of databases to check such information, and users receive the greatest degree of certification and authentication.

Is TCR certification limited to city operations?

The project itself does not plan to create an agent staff team. Almost anyone who is willing to pay 5-25 of dollars to identify others and verify his or her credentials can become an agent. Just like an Uber driver, the application can be used to order, and the agent only needs to install our application. If you have customers who want to use this service in a specific area, we can find a local who will be our agent, and we will provide them with two-way services in different dimension.

In the process of certification, will there be an issue of fake identity? What should we do about this?

The information originally entered can be any information, even the wrong information. However, we will verify the cardholder and the payer when processing the order. The bank card would have been issued by the bank after a certain degree of verification was carried out at the bank. The potential agents also have to pass a thorough certification process: things that can prove their identity, like recipient with their name, bills sent to their address of the utilities, passport or other identity documents, at least 45 days of the bank account details, etc. These will be powerful evidence (which ensures reliability; we do not need unreliable agents).

At the same time, the proxy's token guarantee lock is also to increase the authenticity of the TCR service. We will review in the future to check our customer information agent. The certification system will be used to check



the documents submitted during the user verification period. Moreover, we will also implement a think-tank to check and use various other internal and external services that will allow us to verify the documents submitted. In the second phase of the document check, we will use the services of the agent, who must verify that the user is present and that the documents submitted are indeed his or her. This is similar to receiving credit cards from a bank. The bank dispatches couriers who verify the receivers' credentials. Anyone in any part of the world can be an agent if he/she satisfies our demand. TCR's agent will receive a commission for each visiting for TCR users. One might say that this is a "TCR Uber". Of course, if it comes to the situation that users' fake information lead to serious problem, the users and agents will have strict penalties, and the person who violate the law will be entrusted to the local functional departments to deal with.

How do you use user ratings to measure commissions and agency guarantees?

TCR Agent in the development process is not only an essential link, but also the basis to connect user authentication and parts of the chain. We divide the agent into a total of seven types, each type of agent Commission is twice higher, and the guarantee of the TCR token is also twice higher than that of the lower level. The credit rating of natural customers is increased accordingly. In the case of high prestige users interacting or trading with each other, the credibility value is an important reference part, even directly related to the real interests of individuals.

For example:

<b>Agent Level</b>	<b>Commission</b>	<b>Guarantee Token (TCR)</b>	<b>User Initial Credibility</b>
Junior Agent	5	1	Primary
Level One agent	10	2	Level One
Level Two agent	20	4	Level Two
Level Three agent	40	8	Level Three
Level Four agent	80	16	Level Four
Level Five agent	160	32	Level Five
Level Top agent	320	64	Reliable Users



All the ratings for TCR agent are in order to show their strength and reputation value. The user's reputation value and the number of interactions, and interaction during the evaluations, are also important. The guarantee of TCR agent can make users truly and quickly integrate into the whole TCR interactive community.

Who's in charge if there's a sudden problem?

Our agent is responsible for ensuring that all customer information has been carefully verified. At the same time, the agent is utilizing the token used with cash, when helping the new customer certificate; we will mortgage part of the TCR token as a guarantee, and the more guaranteeing TCR tokens are given through a new customer certification, the higher credibility the user has. If there are problems, it will be solved through the courts and local functional departments. Identifying potential fraudsters is very simple, because we will know a lot about him or her through our background processes.

TCR token has a limited circulation, can it meet the demand?

According to the economic level of different regions of the world, our customers need different level and price of TCR service. We will make certain and reasonable rules for different areas. The tokens issued by TCR are limited, with the generation of the value of circulation, TCR tokens can be used as a token used with cash, its value will increase as users' using degree, For example: The initial phase of agent certification needs to lock 1 TCR tokens, when the market value increase, a week after only 0.1 TCR token is in need.

How long will the token are locked?

Locking TCR token is only for TCR agent, when the agent finishes the user certification, a certain amount of token will be locked. At the same time, the agents will get the commission corresponding with the users choosing degree. The in-date of token locking will be 30 days, after that the token will be automatically unlocked into their ETH wallet.



How was the idea of the project born?

About a year ago, when our team was working on the creation of a microfinance product in financial markets, we came up with this idea. We want to make the process as simple, fast and reliable as possible. But the customer authentication solution on the market is too complex and difficult. There is really no convenient solution. We have to design and develop the system ourselves. The idea of applying crowd funding and external agents to the TCR project makes it possible to ensure its simplicity and rapidity. We also make sure that the transaction trust between the enterprise and the individual is ensured.

Where are your headquarters?

Project developers work in Copenhagen. The project has offices in Rabat, Asuncion and Kuala Lumpur. TCR is an international project focused on global markets.

How long do you have in the block chain industry experience?

We have been working in the information technology industry for a long time - now for more than 10 years. The core members of our team have worked together for over 5 years to develop projects to meet our existing business needs and to provide Business-to-business solutions: project management, goal setting, auditing, etc. We have been paying close attention to the blockchain since 2016, and now we have the power to decide that we have to have our own ICO.

How much money do you plan to raise through ICO? What is the purpose of the fund?

Through ICO, TCR is providing useful service for the market. At present, the industry does not have a simple and easy to operate customer certification solution. We will release the completed version, the application that can be run. Currently, only the first part of the Project (self certification) is started, but both are necessary to comply with TCR requirements. The



second part (agent authentication) will be on-line in the near future. We expect to need 15 million dollars to achieve the business objectives of the project and to expand the scope of the service.

What does the project provide for the token holder?

The following tokens have been proposed. TCR is a token used with cash that offers many benefits to its holders. The main benefit is the possibility of obtaining a 50% discount on the TCR certification services provided by the platform. This discount does not apply to people who do not have tokens. To get the discount, they need to rent the project token of the holder. In this case, a 50% discount will be split between the hirer and the token holder, for example, each party receives a discount of 25% of the total service price. Thus, in addition to making full use of the discount opportunity for service 50%, the holder of the token can also receive economic benefits from the lease of the token. Once used, the number of tokens people used will be temporarily deactivated or locked. Therefore, in order to regularly use the services of the platform and rent tokens, the token holder must buy enough tokens to meet their needs. Future plans also include the possibility of extracting and withdrawing tokens from systems and trading them on a trading platform.

TCR business model is more of a business-to-business (Enterprise to Enterprise) or a business-to-customer model?

Both. Businesses need our solutions because they need to meet the needs of customers that apply for TCR requirements. It is very difficult to implement this certification at the moment, and the time to complete the certification process can sometimes leave customers waiting for weeks. On the other hand, customers need a variety of services, but they can only be used after completing the entire certification process. Now, with the help of our platform, it will be easy and convenient for everyone. And all the crew will obey all the laws.





What are the main differences between your product and other solutions that are gradually being introduced into the marketplace, such as Micromoney?

As far as we know, Micromoney is not directly involved in TCR. They collect data from mobile phones and work with credit institutions to assess microcredit clients' credits. This is far from what we are doing. Our solution focuses on customer identity certification. Our slogan is "Fast and simple". Receive TCR quickly and simply. Using our platform, user authentication, from the installation of the application and the registration in the system to the arrival of the agent, it takes less than 30 minutes. This solution will apply to all different classes of businesses, not just some businesses.