# CTCWTF TOKEN

## BEP-20 (BINANCE SMART CHAIN) WHITEPAPER 2021

## Cashless Tap Card
## We Transfer Funds


CTC INTERNATIONAL SERVICES PTY LTD

Level 36, Gateway,
1 Macquarie Place,
New South Wales, 2000,
Australia

+61 (02) 8075 4599
token@ctc.wtf | https://ctc.wtf

# Table of Contents

# Introduction

Over time, fiat currency has served as the means through which people initiate and execute financial transactions.

Its introduction into the financial world has linked various institutions.

For institutions to successfully work together, there would be the need to interact with fiat currency. However, the trend in the use of fiat currency by administrators has changed how people use it.

While it was once the only primary medium of value used for daily transactions, the problem associated with its accessibility has led to the development of the digital currency.

While there have been different attempts at creating digital currencies, the 2008 global financial crisis launched the first widely accepted digital currency introduction.

The crisis affected the world's economic system; institutions were severely hit, banks announced bankruptcy, and many people lost their money to the effect.

The centrality of the effect of the crisis was in the fact that people trusted an intermediary with their funds while giving them total control over it.

At other times, bank administrators could freeze financial assets for any reason without legal proceedings.

Every bank account owner had to deal with the slow transaction process, excessive card maintenance fees, the high cost of local and international transactions, and card theft and data fraud possibilities.

To this end, cryptocurrency spawned as a revolutionary approach to the inadequacies of fiat currency.

It developed a more operational way for people to engage in financial transactions without being accountable to centralized authorities.

It helps people reclaim the sole right to online transactions while still ensuring that their transactions are well secured and encrypted.

Unlike fiat currency built on client-server infrastructure, cryptocurrencies encompass blockchain technology.

By being built on blockchain technology, transaction details are encrypted, time-stamped, and unalterable.

Peers involved in transactions execute transactions without the need for a third party or validating node to confirm the transaction's validity.

The widespread acceptance of cryptocurrencies birthed the need for a cryptocurrency wallet.

There was the need for a wallet that could safely keep digital assets and ensure easy access to them at any time.

Therefore, this established the need for exchange platforms.

Exchange platforms provide an in-app wallet that could allow people to save their tokens and easily trade them among traders.

However, the first set of exchange platforms were centralized and developed. They did accept the trading of encrypted digital currencies - however, the platforms did not establish features that support the specific aims of cryptocurrencies.

Amongst other things, users have no control over funds kept in the in-app exchange. Moreover, since transaction activities are not transparent, many centralized exchanges create fake trading volume, insider trading, and price manipulation.

Having opaque control over the network, they charge high transaction fees and place a high withdrawal limit on transaction.

Since the acceptance of centralized exchanges, many exchanges have experienced several hacks, leading to the loss of funds on the in-app exchange wallet.

In 2012, Bitfloor, a Bitcoin exchange in the US, kept encrypted keys and unencrypted backup keys on its server. By September, a hacker hacked the server and stole 24,000 bitcoins.

Mt.Gox was once known as the largest cryptocurrency exchange in the world. It accounted for over 70% of bitcoin transactions in the world.


However, in 2011, bitcoins were transferred from its platform with stolen credentials. In 2014, hackers also stole 840,000 bitcoin from the company and its traders.

IN 2016, Bitfinex also lost 120,000 bitcoin to hackers.

In 2018, Coincheck lost $500 million worth of XEM, and in 2020, the Kucoin exchange lost over $270 Million in cryptocurrencies to hackers.

The Italian cryptocurrency Altsbit also lost approximately $70,000 worth of cryptocurrencies to hackers.

As these centralized exchanges have become unsafe, external decentralized wallets created have led to direct trading transactions while putting holders in charge of the tokens.

CTCWTF (Cashless Tap Card | We Transfer Funds) and CTCADI (Advanced Digital Intelligence) aim to provide a more operational way to initiate and execute transactions with cryptocurrencies without giving up control or privacy.

While CTC specializes in mobile encryption of debit and credit cards in mobile devices to prevent bank card fraud, the organization also aims to develop a multi-platform decentralized wallet that would allow users to engage in peer-2-peer encrypted transactions.

While it eliminates the possibility of fraud with debit and credit card encryption, CTC ADI (Advanced Digital Intelligence) also aims to eliminate cryptocurrency fraud by providing a safe and easily accessible decentralized wallet for holders.

Rather than have an individual mobile wallet application to facilitate better cryptocurrency transactions, CTCADI peripheral input, output, storage hardware will be the next revolutionary adaptive smartphone.

CTC aims to develop a mobile phone that would implement both software to provide an all-inclusive, easily accessible transactional device for users.

The CTC mobile will primary objective is to be used for daily consumer payments and peer-2-peer cryptocurrency-based transactions. As it solves all internet-based transactions, users can initiate and execute transactions with the mobile phone without losing control over their funds or having their data leaked to a third-party network.

# The Problem

*Centralized Exchange*

Centralized exchanges are third-party platforms used to conduct cryptocurrency transactions.

The platform enables the purchase of cryptocurrency for fiat currency or another digital asset.

Traders who trade on a centralized exchange allow and trust the platform to gain total control over their funds and data.

As the exchange platforms function as intermediaries in trades, they function as custodians of assets and funds.

Asides from trading, exchange platforms offer digital wallets for users to store their cryptocurrencies. Hence, if a cryptocurrency holder chooses to store the cryptocurrency on the exchange, they trust the exchange to hold their private keys and secure the funds.

Likewise, this means that investors will have to take sole responsibility for whatever happens to the tokens in the wallet.

*Problems of using In-app Centralized Exchange Wallet*

- Insecurity: The centralized functioning of centralized exchanges puts their wallets at risk of theft and fund loss. Since most exchange platforms control the use of wallets, they usually serve as the target of hackers.
- By building the exchange on a single server, a single point of system failure could compromise all sensitive information and holdings in the wallet. Much more, traders' activities and account details can be discovered and tracked by hackers within the database.
- Accessibility: Leaving cryptocurrencies on an exchange wallet means a transfer of control to the exchange administrators. Traders do not own private keys; instead, the platform's Administrators do.

# The Solution

*Blockchain Technology*

Blockchain technology is a distributed, time-stamped series of immutable and unalterable data managed by a computer network owned by separate entities.

It functions as a shared, immutable ledger for recording transactions and tracking assets while enhancing trust in the underlying network.

As a permissionless structure, blockchain technology stores transactional records of the public in many databases in a network connected through peer-to-peer nodes.

Every transaction in the blockchain is authorized and authenticated by the digital signature owner, thus preventing tampering.

When a transaction is authorized and approved:

- the details accepted via the nodes in the network are then added to the chain
- (stored) across the net, thus creating a specific record with a unique history.

Hence, falsifying a record means falsifying the entire chain.

Blockchain technology provides immediate, shared, and fully transparent information saved on an irreversible ledger that can be opened only by permission network members.

The transparent feature of blockchain technology makes it possible for users to share a single view of every transaction detail. As a result, the software blocks the long process associated with transactions and facilitates easy financial activities, thus helping users save time and resources.

Blockchain technology works with cryptographic keys, peer-to-peer networks, and computing to share transactional records. The cryptography keys (public and private keys) aid in a successful transaction between peers. The private key is considered the digital signature to control transactions. Both keys enact the financial transactions over the peer-to-peer network.

To make hacking and cybercriminals obsolete and protect people against identity theft, CTCWTF incorporates blockchain technology into its operational affairs.

With the security layers for fiat currency, the platform provides an all-inclusive secured transaction for users who make transactions with fiat currencies and digital currencies.

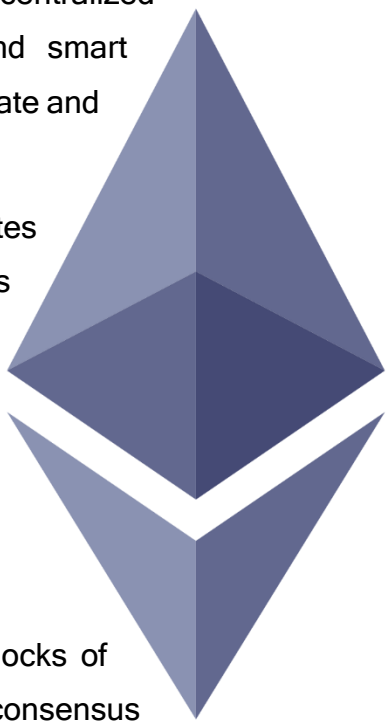
# Why Blockchain Technology

- Decentralization: Blockchain technology has no core authority to dictate transactional processes to other participants in the network. Every participant can track transactions and access the history of transactions.

- Transparency: Users' identity is hidden through complex cryptography and represented by the given public address transactions done by these users (are shared) in the public network.
- Immutability: The immutable feature of blockchain technology makes it impossible for people to tamper with validated transactions. When nodes have validated transactions, they are permanently recorded and impossible to be edited or deleted.
- Effectiveness: When a transaction validates on a blockchain network, users can be sure that the transaction will complete within seconds. When the distributed ledger (is also shared among members of the network), time-wasting record reconciliations are also eliminated. With the incorporation of smart contracts on the blockchain, peers can engage in more secure and transparent transaction processes.

# Ethereum Blockchain

The Ethereum Blockchain technology is a community-built decentralized computing platform that enables decentralized applications and smart contracts. Smart contracts function as computer protocols that facilitate and enforce the negotiation and performance of an agreement.



Rather than the traditional legal contract, the smart contract mandates the applications to create contract-specific responsibilities of parties and automated flow of value all through the transaction process.

As an auto executing programmed agreement recorded on the Ethereum blockchain, the smart contract operates on the; if, then basis.

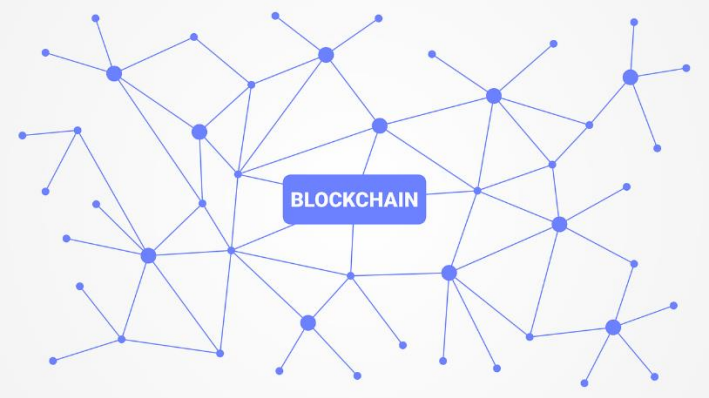
Hence, if A happens, then B action occurs.

The Ethereum blockchain also works on the technical building blocks of cryptographic tokens and addresses, peer-to-peer networking, consensus algorithm, and Turing virtual machine:

- Cryptographic Tokens and Addresses: The cryptographic tokens function as the key to building assets on the existing blockchain network. They also function as payment for goods and services, while the addresses represent the mathematically secured and anonymous identity on the decentralized network.
- Peer-to-peer networking: This feature allows individual users to connect their networks to exchange data without the need for a third party.
- Consensus Algorithm: The Etheruem consensus algorithm permits the network users to reach an agreement about the state of the blockchain in 15seconds.
- Turing virtual machine: The Turing virtual machine is run as a layer of abstraction to implement any program.

These pillars of the Etheruem blockchain enable the smart contract to work effectively on any applicable network. Furthermore, the Ethereum blockchain idea of decentralized applications helps to remove the idea of intermediaries in various traditional financial institutions. At the same time, its smart contract introduces more trusted transactional activities among peers.

Therefore, by building its secured features on the Ethereum blockchain technology, CTCWTF aims to provide seamless transactional activities for users.




# Cryptocurrency Wallets

Cryptocurrency wallets are cryptocurrency-based applications used to keep digital assets safe and accessible. They are used to send and receive cryptocurrencies with various compatible blockchain networks while putting wallet owners in charge of their funds and data.

There are cryptocurrency wallets created for single cryptocurrency use. In contrast, other wallets predominately are designed to accommodate several digital assets in a single space.

The cryptographic money holder sees their balance/s and chooses to hold or exchange with the advanced resource/s.

The core of cryptocurrency wallets is the private and public keys. Both keys help wallet holders make seamless transactions.

The public address function as the cryptocurrency-specific account number used to receive cryptocurrencies.

Wallet holders share it publicly to peers to receive from them.

Every address relates to all the transactions associated with it on the blockchain.

Wallet holders can view the balances on the address and allow wallet owners to transfer funds at will.

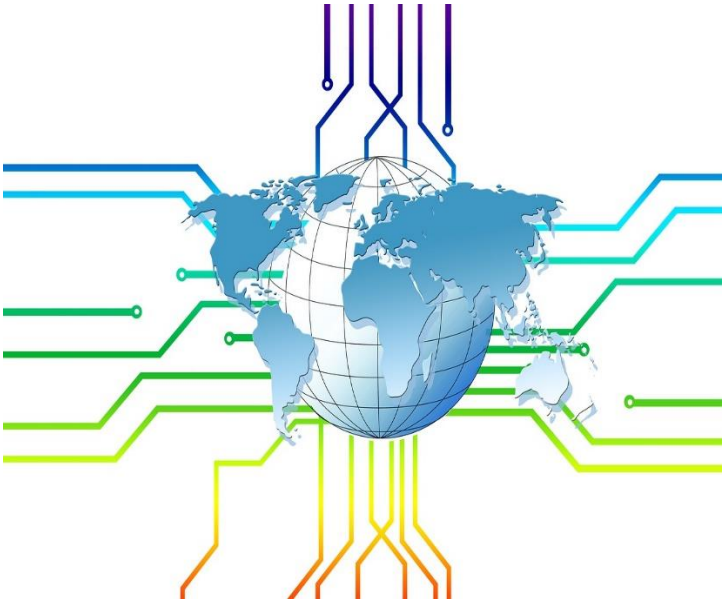
The private key is the cryptographic key used to confirm the ownership of the public key in a non-custodial wallet.

In contrast to public keys, private keys should not be shared, as whoever acquires responsibility for the private key will be seen as the proprietor of the cryptographic wallet.

Private keys are used to authenticate asset ownership and used to encrypt funds.

Contrary to popular beliefs, cryptocurrencies are not stored in the wallet as they are tallies on the blockchain. Instead, they are stored on the coin's blockchain.

The cryptocurrency wallet simply functions as the application/software designed to interact with the blockchain. As these wallets only store addresses and not the coins, they aid in the movement of cryptocurrencies between addresses. There are different kinds of cryptocurrency wallets, but the most accessible wallet is the software wallet.



# CTC Multichain Wallet

With the persistent acknowledgment of digital money - CTC plans to make exchanges more operational and safer for digital money clients.

By incorporating cryptographic CTCADI wallet (on the stage's blockchain-based cell phone):

- The cell phone proprietors get all-inclusive digital space security through the mobile encryption of debit and credit cards and a cryptocurrency-linked digital wallet to aid indirect payment of goods and services and peer-2-peer transactions.

The CTCWTF crypto wallet is a multi-coin and multi-asset wallet that supports more than one cryptocurrency/digital asset.

Wallet holders do not have to own many wallets to keep their cryptocurrencies. Instead, they can keep all their coins in a single wallet that interacts across many blockchains while still in total control over virtual funds.

Although cryptocurrency investors usually have to buy coins on exchanges to own some coins, CTCWTF multichain wallet provides a medium through which users can transfer the accessibility of their purchased tokens to the wallet.

On the decentralized wallet, integrated mobile phone users can:

- Earn, swap and hold different cryptocurrencies.
- Store stable coins to avoid market volatility.
- Earn interest on stored cryptocurrency and pay for goods purchased with the crypto-enabled credit card.

With the CTCWTF currency wallet, users can engage in peer-2-peer transactions across multiple platforms with an exit strategy into CTC's debit/credit cards.

The wallet aims to provide cryptocurrency enthusiasts with a more secure way to transact and spend their cryptocurrency funds without the limitations of cross-border fees, localized and decentralized transactions for consumers.

The CTC multi-coin wallet is accessible to every cryptocurrency holder who aims to make seamless transactions. In addition, it is often made for individuals and business entrepreneurs who travel regularly and find their local transactions expensive.

With a cryptocurrency wallet that provides access to crypto-linked debit/credit cards. Users can easily spend their cryptocurrencies in their local currency and without going through third-party exchange platforms to exchange the tokens.

*Features of the CTCWTF Multi-chain Wallet Platform*

- Long-term Investment Plan: CTC WTF mobile phone owners can access the digital wallet for long-term investment solutions. They can buy and hold coins for the long term or keep making daily transactions with them for as long as they desire.
- Easily Accessible: The CTCWTF multi-coin wallet is a customizable wallet that allows users to customize the wallet to their taste. As the wallet is compatible with many tokens and various blockchain networks, users can use the features to suit their needs.
- Multi-coin and multi-asset: The wallet is compatible with various ERC-20 and non-ERC-20 based tokens. The wallet facilitates the seamless integration of altcoins and tokens based on business needs. For example, users can send tokens from exchanges to the wallet for better security and accessibility.
- Enhanced Privacy and Anonymity: The decentralized wallet is built on the Ethereum blockchain. Hence, transactions are cryptographically encrypted. Users do not need personal registration or (Know Your Customer: KYC) registration to access funds. As a non-custodial wallet white-label wallet, users solely own and control the private keys (12-word mnemonic phrases). The wallet servers do not store users' data; users are solely responsible for their digital assets.
- Simple interface: The wallet interface provides easy navigation for users. Users can quickly initiate and execute transactions by clicking on icons on the space.

- QR Code Scanner: The QR code scanner simplifies the exchange process for users. With just a single click, the code scanner scans the wallet address and redirects the user to another processing space. Users can enact transactions in few seconds.
- Easy Portfolio Management: As a multi-asset digital wallet, users can add many tokens to the wallet. The wallet's portfolio management allows users to keep tabs on current transactions and view transaction history at will.
- Near Field Communication Support: The decentralized wallet has NFC support that helps users choose from the list of beneficiaries to accelerate the exchange process. When the user taps the NFC icon, the support automatically fetches the buyer's wallet to process the transaction.
- Auto-denial of Duplicate Payment: By being built on blockchain technology. It denies the receiving wallet and prevents any chargebacks.
- Link to Crypto Exchange: Users who aim to trade on a more extensive exchange platform can link their wallets to any cryptocurrency exchange without paying extra fees.

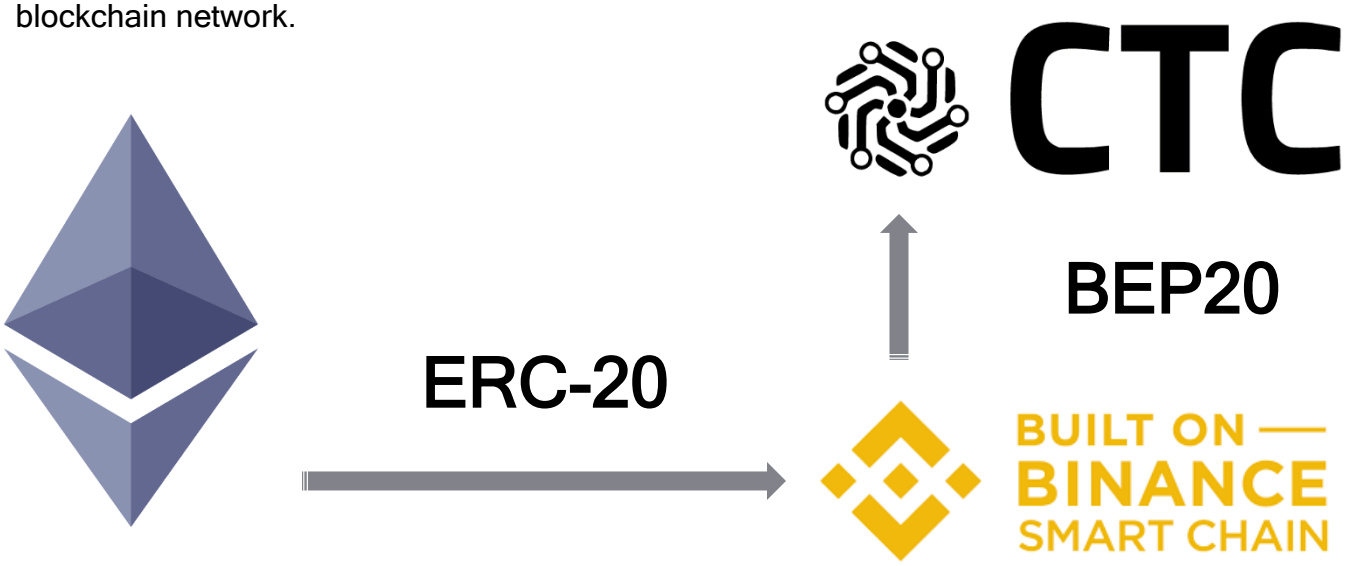
CTCWTF provides a decentralized security protocol and serverless key management, thus providing users with complete control over their digital assets.

Every feature on the CTC WTF wallet uses CTCADI (Advanced Digital Intelligence) to provide individuals and business owners with the best experience.

Furthermore, the CTC multichain wallet is built on the Ethereum Blockchain to provide more improved services for users.

# ERC-20 Tokens – Ethereum Request for Comment

ERC-20 is a blockchain-based standard asset used to create and issue smart contracts on the blockchain network.




Binance Smart Chain has a **BEP20** token standard that functions similarly to Ethereum's ERC20 standard. **BEP20** is a developer-friendly token standard that allows anyone to deploy fungible digital currencies or tokens on Binance Smart Chain.

Ether, Bitcoin, and Bitcoin cash, ERC-20 tokens can hold value and can be used as a medium of transactions on the Ethereum blockchain network. However, unlike Bitcoin, which is the native currency of its blockchain, ERC-20 tokens are only created and hosted on the Ethereum blockchain.

The ERC-20 standard contains functions that a compliant token must be able to implement.

The ERC-20 token standard outlines established rules that apply to every token built on its standard, making it possible for the tokens to interact effortlessly on cryptocurrency exchanges.

Over the years, the token standard has become the leading standard for many tokens built on the Ethereum blockchain. Among other token standards hosted on the Ethereum Blockchain,

the ERC-20 standard provides the solution to providing a set of commands for tokens on the blockchain to communicate by providing interaction rules and purchase rules between tokens.

Like other Ethereum tokens, ERC-20 tokens are employed as smart contracts and completed on the Etheruem Virtual Machine (EVM).

To make the features of its network more accessible and interactive with other tokens, CTCWTF employs an ERC-20 based token standard that serves as a medium of transactions in the decentralized wallet.

Users who own the tokens can check their balance and transfer funds from a user to another with appropriate authorization.

The CTCWTF ERC-20 based token provides holders with easy transactional access to decentralized payment services while making it easy to relate with other tokens in the network.

As speed and efficiency are the core aspects of cryptocurrency trading, CTCWTF leverages the ERC20 token standard to make transactions fluid and swift.

# CTCWTF Mobile Phone

The development of a mobile phone is one of the innovative core decisions of CTCWTF.

The organization aims to provide a secured means through which people can securely use the internet to perform transactions with fiat currencies or digital currencies.

To this end, the organization develops mobile and credit card encryption on a mobile device while still integrating the mobile device with a digital wallet to engage in various secured transactions.

Furthermore, the organization aims to restore online privacy through its easy online payment.

# Sydney Fintech Launches Approved Payment App, After Consulting ILGA NSW For Pubs, Clubs and Hotels.

https://asx.einnews.com/pr_news/532486689/sydney-fintech-launches-approved-payment-app-after-consulting-ilga-nsw-for-pubs-clubs-and-hotels


https://play.google.com/store/apps/details?id=com.ctc.wtf

While there is a payment solution that allows users to utilize:

- Their own debit/credit/gift card, registered on the application.
- Provides an added layer of security when used at online stores.
- There is also a digital wallet solution developed for cryptocurrency holders to make transactions with their tokens and spend the tokens at any time, at will.

CTCWTF integrates financial security services on its customized mobile phone as two different security measures on separate applications.

CTC members can purchase the mobile device and use it for day-to-day purchases or peer-to-peer transfers. In addition, the mobile device has a high technological feature that allows mobile phone holders to transfer funds by tapping each device together automatically.

The mobile device will be sold globally with a preloaded digital wallet connected to local fiat currencies and CTC ERC-20 tokens.

The mobile phone uses the CTCADI Protocols, developed to be adaptable to various currencies, making it easy for users to use anywhere.

CTC aims to work with proven manufacturers to deploy CTC applications at the manufacturing stage of mobile phone development. Hence, these applications will function as in-built applications.

Users can integrate the mobile phone with their existing personal mobile phones for quick accessibility of certain features.

The CTC blockchain-based mobile phone will be purchased using the CTCWTF tokens. By incorporating blockchain technology in the mobile phone, the safety and discretion of users are more enhanced. Much more, it provides more layers of identity and customers' data security. By having a secured partition in its layers, users get to use their digital wallets without hindrances from the android or iOS operating system. Its blockchain operating system makes it possible for users to send data to the blockchain.  CTC aims to provide a tool for access to secured universal basic finance with its blockchain encrypted mobile phone. The mobile phone integrated digital wallet has a server-free infrastructure that allows users to store their private keys on the local device rather than the server. Aside from making decentralized payment transactions, the blockchain-based mobile wallet can also access decentralized applications. Users with access to the mobile phone can convert their tokens to fiat currency without the need for a third-party exchange platform. Users can also use the integrated debit/credit card to make direct payments for local transactions.

Much more, the mobile phone includes a market chart feature that allows users to see the market statistics of cryptocurrencies. For example, they would be able to see when the price of a cryptocurrency is high or low. It also incorporates an alert system that informs users of market changes and trends.

*CTCWTF Mobile Wallet Usage*

CTCWTF mobile wallet can be downloaded on the mobile phone as an application or at the manufacturing stage for different security protocols built into the mobile device.

Therefore, anyone who owns a mobile phone will access the mobile wallet anywhere and at any time.

*CTCWTF Wallet Processing*

- Users can create a New Wallet.
  - CTC Crypto
  - CTC Debit Card
- Alternatively, import an existing wallet, multi or single-asset wallet.
- The user is required to create a new pin for access to the wallet.
- The user can convert their digital asset to see how much it is worth in USD.
- Users can either select their cryptocurrency or debit card as the payment option to pay for a service.
- The user clicks on the amount to send.
- The user clicks on the available address book option to choose from available addresses.
- The user proceeds to pay by scanning the selected QR code.
- The user proceeds to initiate the transaction.
- The user views transaction history in the transaction space.

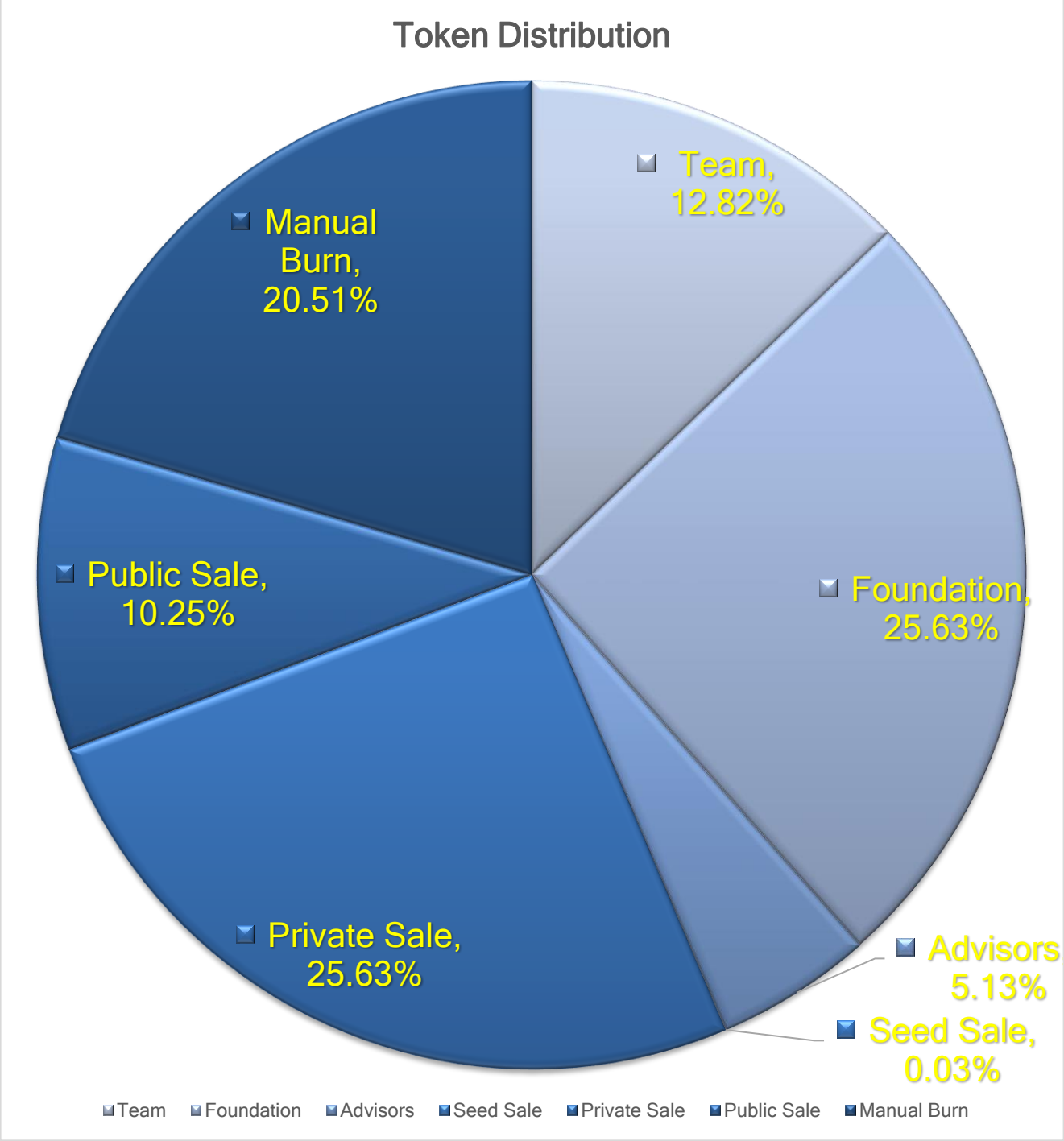
# Tokenomics

*Funds Usage*

- Environmental Full-cost Accounting – The CTC token will be coded to be a transparent tool for accounting economic and social costs. CTC users will require a KYC authentication of identity to access some features of the ecosystem. While the authentication will not be compulsory, only KYC verified users would be allowed to take advantage of the added features of the CTC ecosystem. By incorporating total cost into its financial service ecosystem, community-based solutions can be implemented faster according to usage.
- Close contact Relationship: Both consumers and merchants can access CTC payment services. Hence, both parties will get to know themselves through specific requirements. Much more, the CTC ecosystem will allow both parties to match their alignment through token-based economics.
- Triple Entry Accounting System: The use of the CTC advanced digital Intelligence protocol makes it possible to seal any type of bookkeeping on every entry cryptographically. With the added features of blockchain technology, transaction receipts are verified and redistributed in the public network, thus reducing the high administrative cost related to auditing.
- Structured Incentive System: The CTCWTF tokenomics is built on the Ethereum open-source, decentralized software platform. Hence, there is an expected exponential increase in transactions. Furthermore, by creating microeconomics using the CTCWTF ERC-20 based tokens, merchants and consumers can develop a safe environment for financial transactions and other financial goals.

*Token Statistics*

- Token Name - CTCWTF
- Token Symbol - WTF
- Token Decimal - 18
- Total Supply - 60,000,000,000



# RoadMap

**FEB 2019**

- Certification of Registration of Company (CT Checkout Australia Pty Limited) in New South Wales, Australia.

**FEB 2019**

- Registered with AUSTRAC www.austrac.gov.au/ - An organization that uses financial intelligence and regulation to disrupt money laundering, terrorism financing, and other serious crime.

**AUG 2019**

- August 2019 – DigiMarConv Australia 2019 – Digital marketing conference and exhibition at ANZ stadium.

**SEP 2019**

- Represented Australia Fintech to Lendit Mission Program in London via Tess Thomas, Director of Investment UK and representing Department of International Trade.

**DEC 2019**

- PWC (PriceWaterhouseCoopers) returns non-disclosure agreement.

**DEC 2019**

- Signed agreement with Acquirer/Processor for online payment solutions and distribution of specialized merchant accounts.

**DEC 2020**

- The development of CTC.WTF (https://ctc.wtf) Cashless Tap Card | We Transfer Funds. The mobile encryption specialist for debit/credit cards on mobile devices in Australia rolled out its first beta-testing location for mobile payment solutions in December 2020 as part of its efforts to transform businesses such as pubs, clubs, and hotels into a digital CTC.WTF platform

**MAR 2021**

- Registration with Dun and Bradstreet.

**MAR 2021**

- Listing CTC.WTF application (https://ctc.wtf) Cashless Tap Card | We Transfer Funds on Google Play Store.

**MAY 2021**

- Development of Initial Coin Offering (ERC-20 | BEP20 Binance Smart Contract) and the development of whitepaper.

**MAY 2021**

- Development as a Payment Service Provider for Telegram messaging application.

**JUN 2021**

- CTC.CASINO. Finalizing Software, Compliance and Fast Track Roll Out.

# Conclusion

Since the creation of the internet, the internet has served as the ecosystem for most financial transactions.

As these transactions/exchanges are made, information is kept on the internet. Programmers and cybercriminals obtain this data and use it to engage in fraudulent transactions and participate in deceitful exchanges.

CTC builds a payment ecosystem that keeps consumers and service providers safe from the inadequacies of the internet protocol.

By encrypting debit and credit cards in mobile devices, CTC provides increased financial data protection for online transactions.

Much more, its incorporation of blockchain-based digital wallets makes it possible for cryptocurrency holders to engage in more secured transactions with their digital assets.

CTC creates a blockchain-optimized mobile phone with integrated features to access both local payment services and digital payment services through a single device.

CTC eliminates online fraud by providing a sustainable solution to every user.

# TEAM

### Daniel Manu – Chief Executive Officer

**Daniel** is an entrepreneur with extensive experience in Business and International Markets. His educational background in accounting has aided his engagement in a wide variety of businesses. He is a former International rugby player who has represented New Zealand in the junior age groups and the Australia Rugby Union team - the "Wallabies." Currently, he is the CEO of CTC International Services. At this moment in time, this new software company has no competitors and a trailblazer in the credit card encryption industry. Daniel is expanding the services that CTC International Services can offer and currently lives in Sydney, Australia.

### Stavroula Karmaniolos - Director

Eirini is the director at CTC.WTF. With her strong business acumen, she brings into the company years of experience in strategy, finance, and marketing techniques. Eirini has proven abilities to negotiate complex private, commercial contracts and military procurement. In addition, she has unique business development skills, discovering new technology and implementing this into current and future projects. She also has a comprehensive network throughout Europe and Asia for various commodity trading companies and refineries. Her ability to create, nurture and develop business in emerging markets has helped her contribute to the ongoing projects in the tech market.

### Michael Butterworth – Director

**Michael** is a seasoned investment and international trade professional with over ten years of experience in alternative investing, offshore banking, and extensive international trade links in Latin America, Africa, the Middle East, and South-East Asia.

Working with investment banking specialists, fund managers, real estate professionals, humanitarian and regeneration agencies, he has developed a strong focus on the Fintech sector. He has developed an international network emphasizing oil, gas, and mineral industry financing and alternative investment and Fintech arenas while developing relationships with professional collaborative partners within the global emerging market. Michael is exceptionally excellent at sourcing emerging markets and providing alternative development and investment opportunities on behalf of private clients.

### Aamer Beg Humayun – Chief Operating Officer

**Aamer** is an ex-military officer with over 25 years of experience managing security, anti-terrorism operations, incidents, training, emergency response, workplace business continuity strategies, customer & stakeholder relations in multicultural and complex environments.

He has extensive experience working with various multinational organizations all over the globe by successfully managing and ensuring regulatory requirements, risk management & compliance for various organizations. Aside from his leadership skills, he is passionate about customer service, and he is capable of building strong relations and rapport with stakeholders.

### Ali Mehboob – Chief Finance Officer

Ali is a talented business professional with extensive knowledge in accounting and finance. He is a decisive leader whose proven integrity has helped to build a strong team and whose versatility has produced successful projects, initiatives or and various work functions.

As a business leader, he has established a track record of achieving solid results while implementing corporate strategies, including an entry into new markets. Moreover, his ability to combine his skills uniquely has greatly benefitted CTC. No doubt, his expertise in business restructuring, delivery of sustainable productivity, revenue programs, and disciplined financial management will be an essential contributor in facilitating the growth of CTC towards evolving customers and investors.

### Aidan Kelleher – Chief Investment Officer

Having worked with investment giants like Rothschild, Merill Lynch, and UBS, Aidan brings his wealth of knowledge to CTC. His exposure to the wealth management and private banking world also significantly understood Local and International Markets. In addition, it brought him extensive knowledge of strategies in the equity, fixed income, currency, and commodities markets.

# References

ASX. (2021, May 22). *Australian Securities Exchange News Today*. Retrieved from https://asx.einnews.com/pr_news/532486689/sydney-fintech-launches-approved-payment-app-after-consulting-ilga-nsw-for-pubs-clubs-and-hotels

Chan, M. (2018, November 28). *Hackernoon*. Retrieved from https://hackernoon.com/its-time-to-address-the-massive-problems-of-centralized-exchanges-ac2cfb66bef8

Fontinelle, A. (2021, January 5). *Investopedia*. Retrieved from https://www.investopedia.com/articles/pf/09/debit-card-fraud-at-risk.asp

Jokic Stevo, A. S. (2019). Comparative Analysis of Cryptocurrency Wallets vs. Traditional Wallets. *Ekonomika, 65*. doi:10.5937/ekonomica1903065J

*Self Key*. (2020, February 13). Retrieved from https://selfkey.org/list-of-cryptocurrency-exchange-hacks/

Staff, C. (2021, April 6). *Cryptopedia*. Retrieved from https://www.gemini.com/cryptopedia/centralized-exchanges-crypto

Team, C. (2020). *CTC*. Retrieved from https://www.ctc.wtf/about/

Team, S. (2021, April 1). *Simplilearn*. Retrieved from https://www.simplilearn.com/tutorials/blockchain-tutorial/blockchain-technology#:~:text=Blockchain%20technology%20is%20a%20structure,to%20as%20a%20'digital%20ledger.

Team, T. (2019, June 19). *TechnoLoader*. Retrieved from https://www.technoloader.com/blog/what-is-erc20-token-advantages-and-benefits/#:~:text=Advantages%20of%20ERC20&text=It%20optimizes%20the%20usages%20of,very%20careful%20about%20their%20duplication.