

ZIRCASH



ZIRCASH

WHITEPAPER

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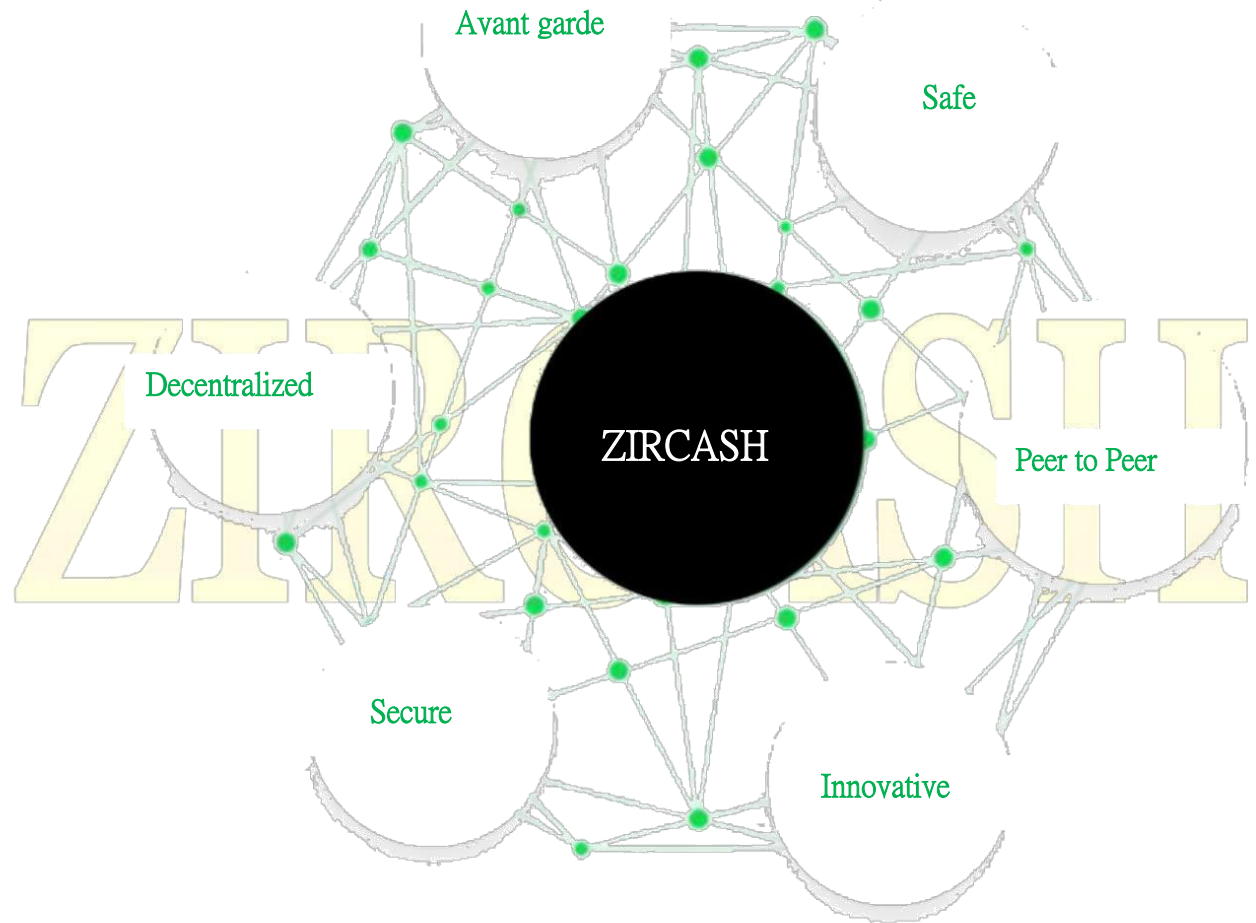
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ZIRCASH

About ZIRCASH



ABSTRACT

Urban population is growing all over the world. People tend to move from rural areas into cities searching for higher income and better infrastructure. According to the World Bank statistics 1 urban population has grown from around 33% in 1960 to more than 54% in 2016. Such urbanization leads to substantial challenges for the cities to provide enough available logistics options than can be fast and convenient.

The market is getting updated with new trends and so are the investors. The price of Bitcoin remains afloat with \$6000, wherein the initial amount was \$0.008. We have a tendency of predicting the future but what we are least concerned with the miles travelled so far to reach this point. The topics of blockchains and

cryptocurrencies have become one of the most talked about subjects and went far beyond the narrow circles of the IT world.

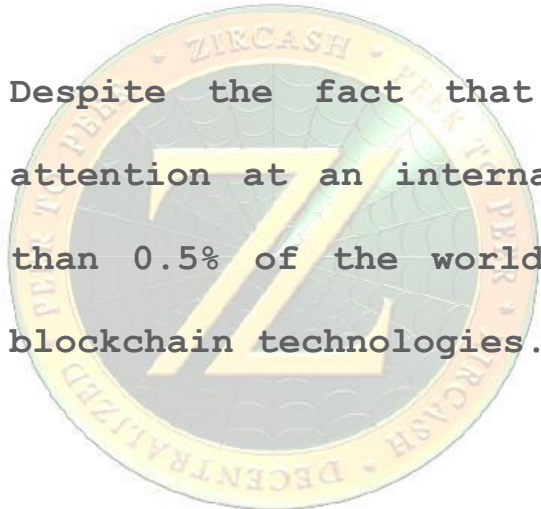
Zircash Whitepaper is intended to provide potential Zircash token holders, the information regarding the Zircash project and the Zircash tokens sale.

This Whitepaper is made for informational purposes only and is not intended to and should not be relied upon or construed as a legal opinion or legal advice regarding any specific issue or factual circumstance, including but not limited to a basis for any investment decision.



ZIRCASH

INTRODUCTION

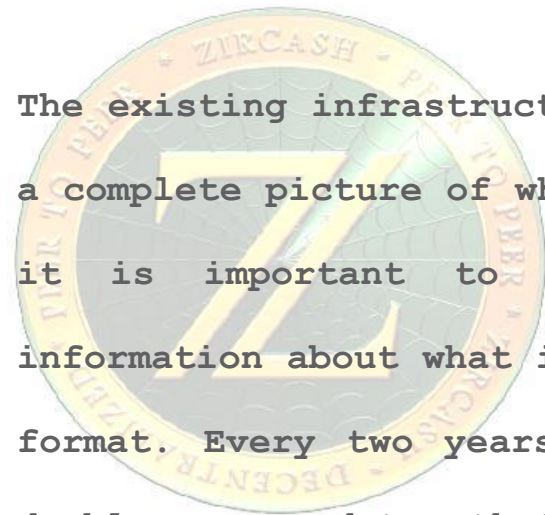


Despite the fact that cryptocurrencies are already attracting attention at an international level, only very few people, less than 0.5% of the world population, have taken advantage of the blockchain technologies.

Until buying and selling remains centralized, it will remain difficult, time taking and cost effective. Blockchain is the technology that can overcome all these issues. Decentralization is at the core of blockchains which makes it possible to exclude

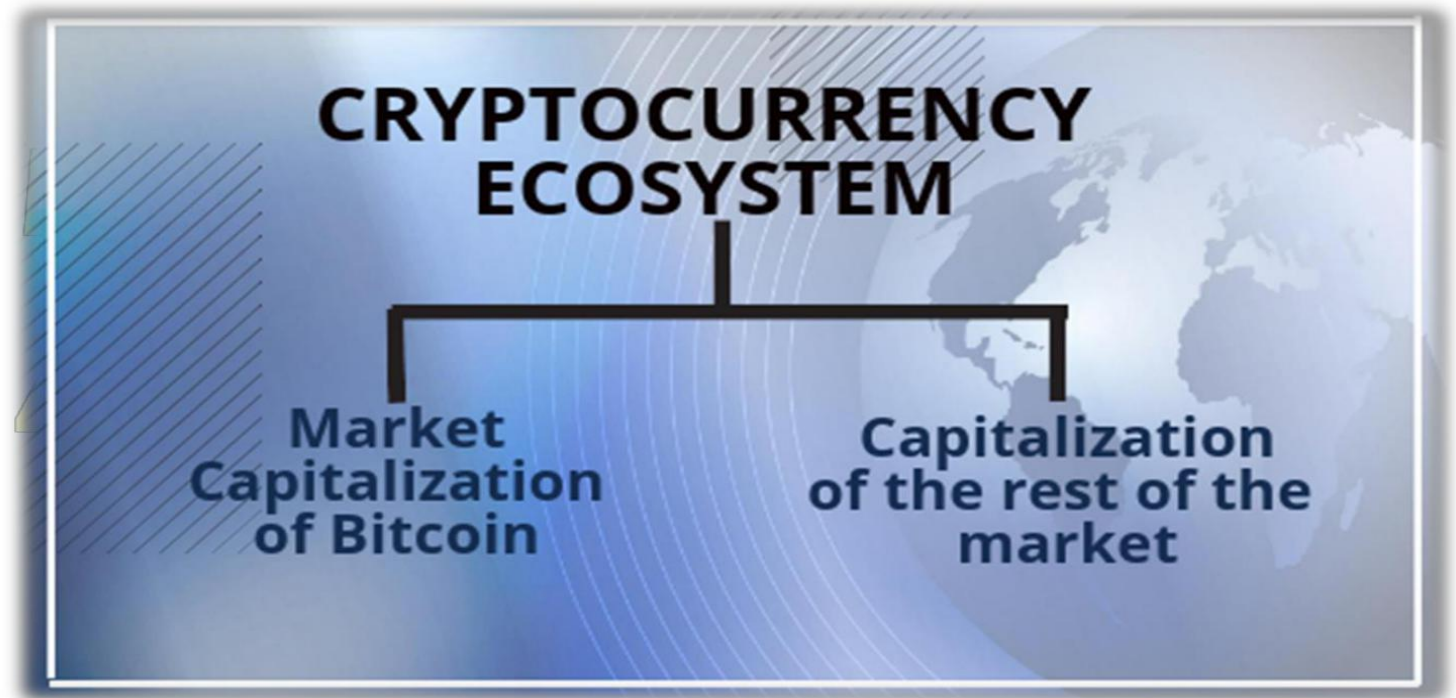
intermediaries, such as banks and other financial institutions when carrying out various transactions. Nevertheless, even with an excessive demand for cryptocurrencies, today there is no single paradigm for the development of this sector.

The existing infrastructure of the classical financial world gives a complete picture of what is necessary for our business. Firstly, it is important to have sources of relevant and reliable information about what is happening in the market, in a convenient format. Every two years, the amount of information in the world doubles, so data that is primarily analyzed and classified according to specified criteria becomes more and more valuable. Most of the existing information portals do not meet the basic investor requirements in terms of relevance and content of information. Therefore, we saw the need to build a new



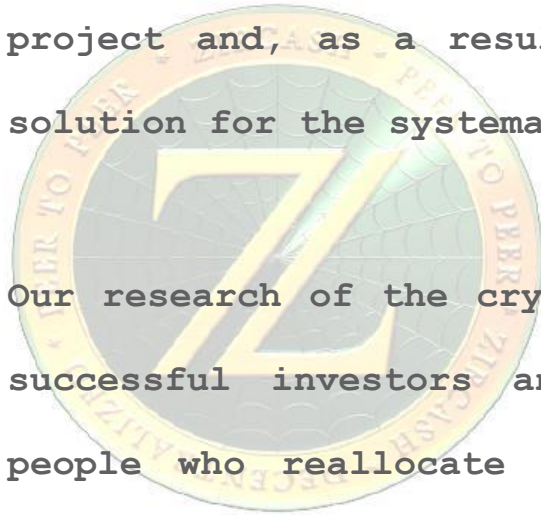
ZIRCASH

infrastructure for the collection and analysis of industry news and market data, based on which customized analytical products will be created.



Bitcoin is known to almost everyone, whilst the vast majority of the remaining cryptocurrencies are almost unnoticed. They are also running the same bull race. Market participants need to spend considerable time and resources in order to understand the key features of each blockchain project and, as a result, minimize the risks of investing. We provide a solution for the systematization of information on cryptocurrencies.

Our research of the crypto market and the feedback from a large number of successful investors and talented entrepreneurs show that the flow of people who reallocate real capital in cryptocurrencies is significantly increasing. The main obstacle for current experienced and potential investors is the poorly developed asset management infrastructure. Today, there is no convenient, reliable, and safe way to place funds under management on the cryptocurrency market.



ZIRCASH

ZirCash is an online investment fund platform, aimed at people who would like to trade on the cryptocurrency market but due to a lack of experience or skills, don't know how to get started. Today Cryptocurrency is becoming mainstream. As a result, the profits to be made from trading Cryptocurrency have become very well known, through friends, colleagues and the media.

To trade on the crypto market, major players require solutions, enabling them to manage their portfolios and execute large-volume transactions. All the necessary systems are developed by Zircash and presented as a single trading terminal. The Zircash trade terminal provides access to a universal and multifunctional platform for buying/selling digital assets on the largest crypto exchanges.

ZIRCASH: BREAKING BARRIERS

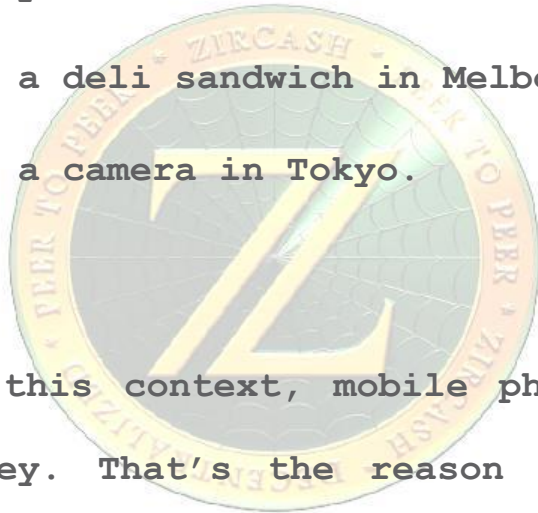


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As Satoshi Nakamoto envisioned the first blockchain use case as a "peer-to-peer electronic cash system," people all over the globe have been increasingly using not only bitcoin, but also cryptocurrency, as a means of payment.

With cryptocurrency you can now:

- Buy a Subway sandwich in Buenos Aires.
- Buy a painting in Paris.
- Pay your children's tuition fees in New York City.
- Buy a deli sandwich in Melbourne.
- Buy a camera in Tokyo.



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In this context, mobile phones are the new banks. And cryptocurrency is the new money. That's the reason we've also shaped the Zircash map as a decentralized solution for any physical store willing to accept ether as a means of payment.

The Cryptocurrency market is dynamic and volatile, like any young currency market but for all that volatility the appetite for the market continues to grow.

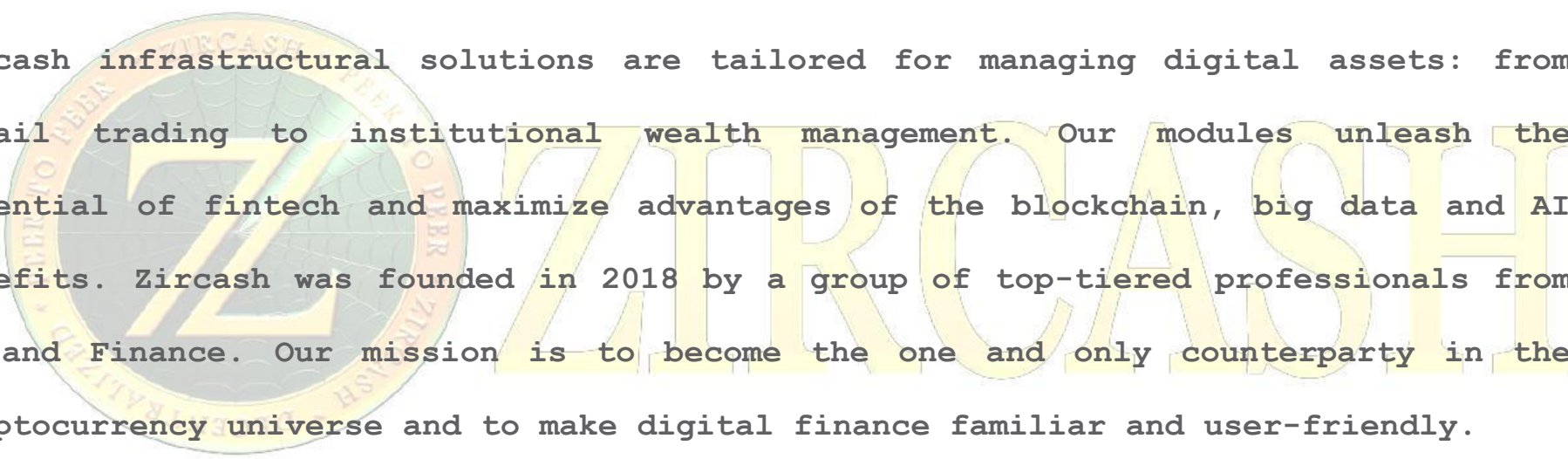
Investment demand doesn't diminish. Profitability continues to rise. Seasoned traders continue to make profits.

However, new entrants to the market, people without the seasoned experience continue to make mistakes. Without a good understanding of how trading works, this results in losses.

During our research, the Zircash team interviewed multiple traders to gather expert opinions. We identified the common factor for long term sustainable profit in Cryptocurrency, was purely down to the level of experience in the traders themselves.

The research also showed that the financial loss sustained by non professional traders could and did have a major impact across multiple areas of their lives. This showed how important it was that amateur people, wanting to enter the space of Cryptocurrency, need to fully understand the system in order to do so. These people need the expertise and wisdom of the professional traders.

So, ZirCash developed an entry level trading platform that is a safe environment for people to invest their money. How do we achieve this? By supplying a team of experts, professional traders and risk analysts, who will diligently plot the investment course and monitor the investment strategy 24/7.

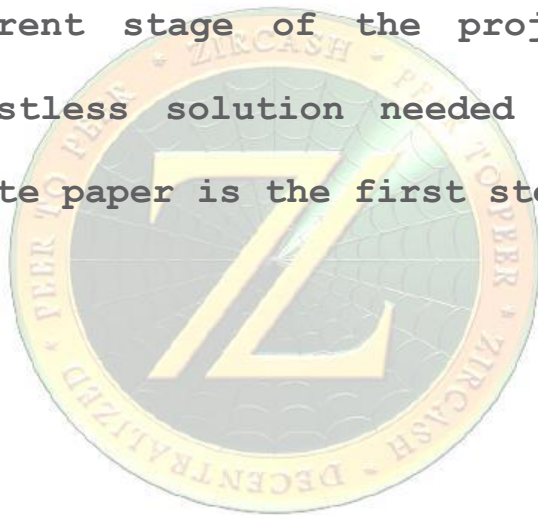
The image contains a large, semi-transparent watermark of the ZirCash logo. It features a circular emblem on the left with a stylized 'Z' and the word 'ZIRCASH' around it, and the word 'ZIRCASH' in large, bold, yellow capital letters across the center and right.

Zircash infrastructural solutions are tailored for managing digital assets: from retail trading to institutional wealth management. Our modules unleash the potential of fintech and maximize advantages of the blockchain, big data and AI benefits. Zircash was founded in 2018 by a group of top-tiered professionals from IT and Finance. Our mission is to become the one and only counterparty in the cryptocurrency universe and to make digital finance familiar and user-friendly.

We are living in a turning point in history when Ethereum has the power to change the societies we live in, and therefore, the world. And one of its challenges is mass adoption. By mass adoption, we mean that anyone in the world should be able to

interact with its network and have the ability to build or participate in trustless organizations without a middleman or fiat currency barriers.

Thus, this white paper aims to give the necessary explanation about Zircash, its context, its technology, its market, its targets, its tokens, its team, and its current state and future development. It sums up our thoughts and strategy in the current stage of the project and may evolve in the future. We're building a trustless solution needed worldwide to foster Ethereum mass adoption, and this white paper is the first step.



ZIRCASH

ZIRCASH TOKEN SUMMARY

MAINNET	ETHEREUM (ERC20)
TOKEN NAME	ZIRCASH
TOTAL SUPPLY	24 MILLION
SYMBOL	ZRS
LAUNCH PRICE	US\$ 0.05
TOKEN DECIMAL	18

HOW ZIRCASH WORKS?


1. User opens a new account.
2. User invests in an 'Investment Plan'.
3. User deposits capital into their account (i.e. \$10- \$300).
4. User's capital is now locked for the time period of the plan (30 days).
5. User will receive an interest of 10% (9% interest plus 1% admin charge will be deducted from the amount) on the 31st day of the investment.
6. This amount will be self executed in the user's logged in account.
7. If the user wishes to continue the investment he will have to re-deposit the amount to the Zircash wallet.



8. After re-investment the user will get 10% interest on it for another 30 days.

9. User also gets a 5% bonus in each direct reference that gets added through him.

We aim, with our platform, to offer Users the most flexible and safe way to profit from trading by:

- Enabling Users with small deposits to leverage being part of a collective investing group, with the skill of professional traders, to deliver stable rewards.
 - Enabling trading transparency whilst being able to remain completely anonymous.
 - Enabling buying and selling across multiple established exchanges (Gdax, Cex.io, Poloniex, Kraken, Binance).
 - Enabling multi currency deposits and withdrawals.
 - Take no commission.
- 

ROADMAP

Q2 (2018)

PLANNING AND STRATEGY

BUILDING

Analysis of market trends.
Legal and technical studies.

Q3 (2018)

TOKEN GENERATION EVENT

Generation of the token
with all the needful
formalities.

Q4 (2018)

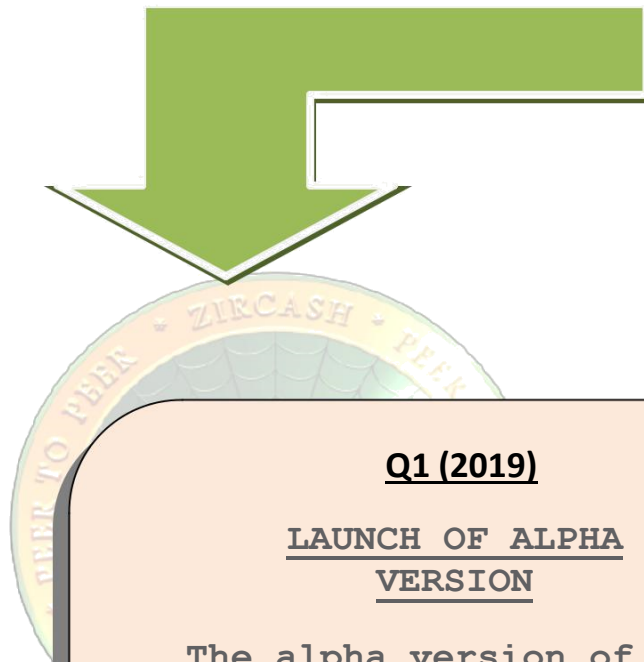
EXCHANGE LISTING

Listing of Zircash crypto
coin officially on the
trading exchange
platform using the
required set of rule.

Q1 (2019)

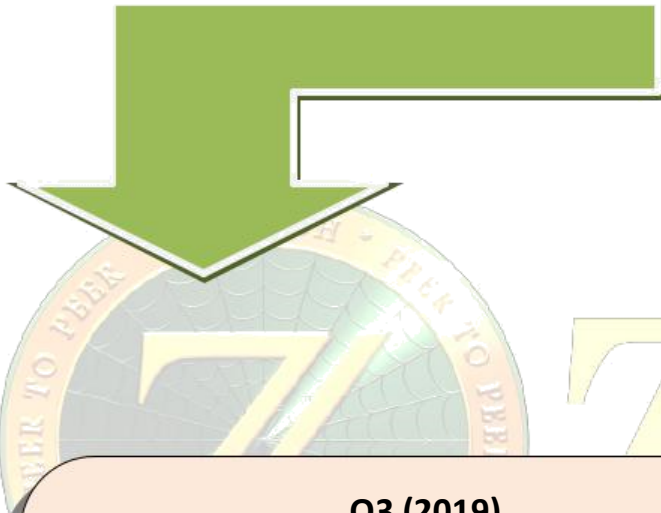
LAUNCH OF ALPHA
VERSION

The alpha version of the
trading platform to be
launched supporting major
cryptocurrency in a
single terminal.



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Q2 (2019)

CRYPTO BASED DEBIT CARDS

Launch of Crypto-based
debit cards under Zircash
wallet services.

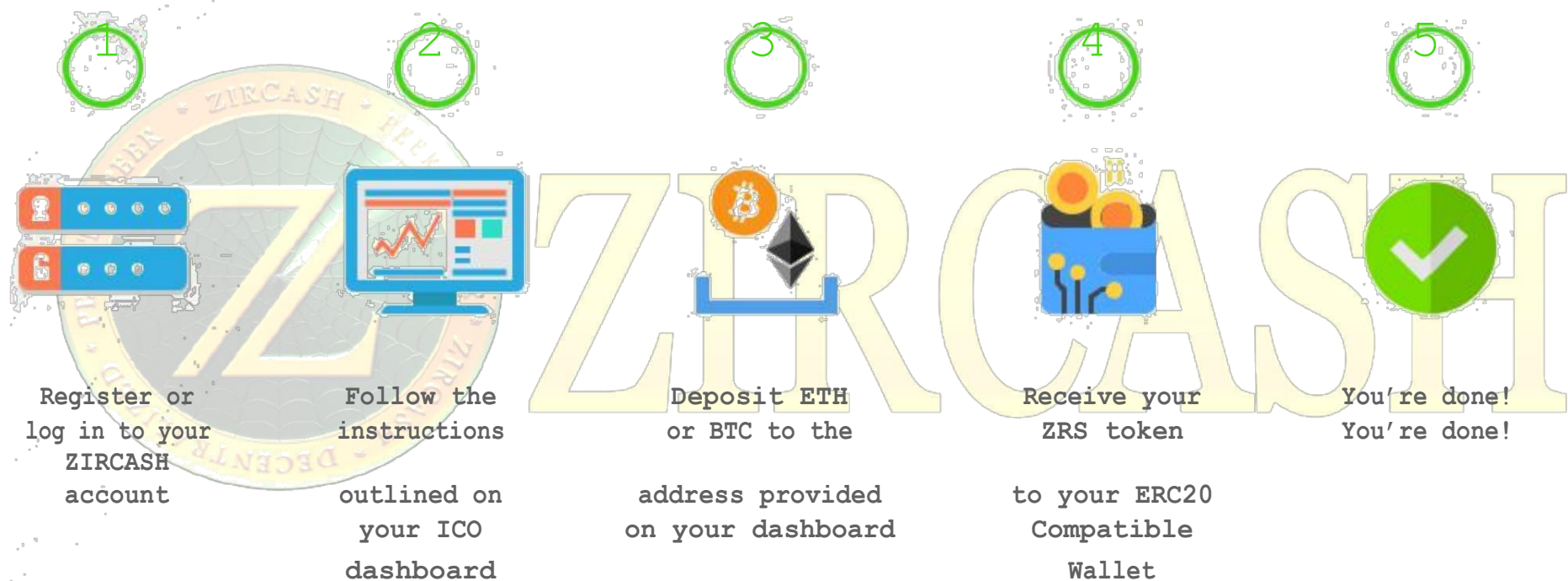
Q3 (2019)

COLLABORATION WITH OTHER ENTITIES

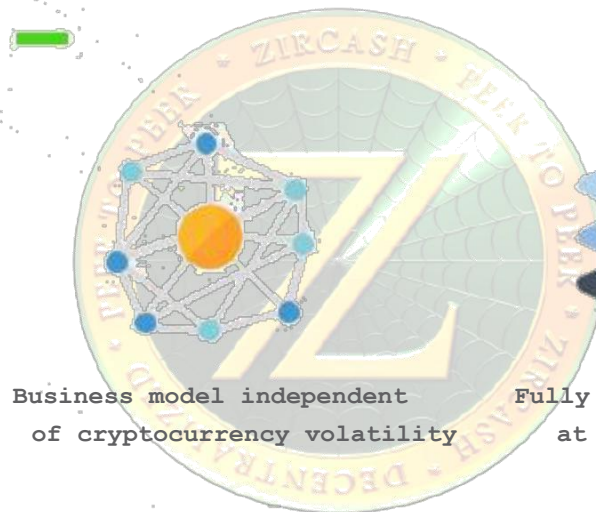
Agreement distribution with
international partners.

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How to Participate in ICO



What Makes us Unique from the Rest



Business model independent
of cryptocurrency volatility



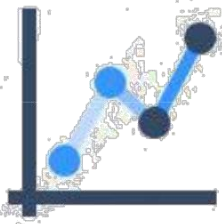
Fully developed platform
at the close of ICO



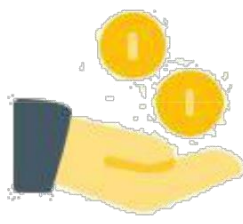
Daily communication via email
and active social media platforms



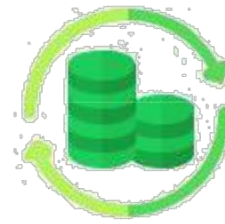
No hold on to your Bitcoin
or Ethereum during
or after the ICO



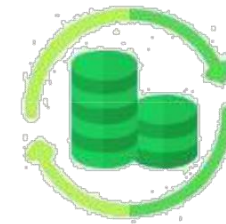
Lower and higher purchase
cap range during ICO



Generous
Bounty Program



Monthly return on
your own investment



Clear and openness on
ICO funds allocation

OBSERVATION AND CURRENT CHALLENGES

1. THE MISSING PIECE TO MAKE CRYPTOCURRENCY A TRUE "PEER-TO-PEER ELECTRONIC CASH SYSTEM"

Decentralization is at the heart of blockchain; it is even viewed, in the words of Vitalik Buterin , as "blockchain's entire raison d'être." On the one hand, Bitcoin paved the way for the first use case of blockchain technology; an "electronic peer-to-peer cash system" as described by Satoshi Nakamoto. What's more, Ethereum enables anyone to build unstoppable applications: a trustless digital world where its applications don't have any kind of censorship, fraud or third party interference. The world where you can participate in a democratic and autonomous organization without previously knowing any participants.

In fact, when one buys ether (Ethereum cryptocurrency), it then becomes possible to access and interact with the Ethereum blockchain. While we're living in an important time in history, where blockchain technology, and especially

Ethereum, is changing the world, one of its greatest challenges remains mass adoption.

2. CURRENT PROBLEMS FACING ETHEREUM MASS ADOPTION

Nevertheless, mass adoption cannot happen if:

1. Buying crypto-currency remains a long and difficult process. Registering online, depositing money and getting verified can take weeks. And time is money.

Cryptocurrency's volatility is sometimes presented as a barrier. But as we've seen in the past few months, volatility can also be seen as an opportunity, especially when ether's value can rise dramatically within hours or even minutes during a single day. In order to interact with the Ethereum blockchain, people should be able to quickly and safely buy ether, without having to pay high fees when they want to do so.

Financial institutions still play a major role when it comes to buying and selling ether through cryptocurrency exchanges. The most common way to buy cryptocurrency remains online exchanges that require bank transfers, despite the fact that the technology's core purpose is to bypass central institutions.

There are systemic risks of having these giant central institutions that are single points of failure. This current use is far from Satoshi Nakamoto's vision to create "a purely peer-to-peer version of electronic cash that would allow online payments to be sent directly from one party to another without going through a financial institution."

2. Going through financial institutions or using credit cards creates barriers to mass adoption. This problem becomes massive when over 2 billion people are unbanked.

These people, who are mostly located in Africa, South Asia and South America, are usually living in societies sensitive to abuses of government power and corruption where democracy is not the rule and where corruption exists.

OPPORTUNITIES IN MARKET

We can see immense potential in the use of Blockchain technology and in cryptocurrencies in particular. A new wave of the technological revolution will be based on artificial intelligence, machine learning and blockchain. The latter will automate many processes and make them safe, transparent and reliable. In the financial industry, blockchain technologies and the cryptocurrencies have been subjects of heated debates over the last few years. Today, they are seen as revolutionary innovations that can change the basics of the modern world economy. Rapid technological progress provided universal access to information and brought on globalization, but it failed to provide global prosperity. The widespread use of blockchain and cryptocurrencies will open the economy to millions of people who do not have access to traditional financial instruments or even do not have a bank account. It will completely transform the way they live and manage their finances letting them to make payments, manage their properties and receive loans.

Despite the rapid growth of cryptocurrencies, the digital asset management industry lags far behind the growth rates of the broader market. According to Autonomous NEXT estimates, there are from US\$8 to US\$10 billion of assets under management in the cryptocurrency market. This figure includes the funds of more than 370 hedge funds that invest in cryptocurrencies, asset management platforms, such as ICONOMI, as well as funds built on Blockchain.



ZIRCASH

SAY HELLO TO ZIRCASH

A CUTTING-EDGE Platform FOR Crypto currency MASS ADOPTION

Zircash is the world's first peer-to-peer ether network. It enables anyone who has a smart phone to buy and sell ether using cash and spend it at physical stores listed on the Zircash map.

Zircash creates a worldwide ecosystem of ether buyers, sellers and physical stores willing to trade ether for fiat cash and accept it as a means of payment. Zircash provides the infrastructure for people to embrace Ethereum technology in their everyday lives. Zircash is available on any smart phone. No bank account is needed to buy and sell ether. No credit or debit card is needed to spend ether at physical stores.

MODERATION AND ARBITRATION

To preserve quality of service and adhere to the legalization of a zone's state governance, users may report physical stores for bad behavior or non-compliance with local laws. Initially, the Zircash team will oversee this activity. In the future, the Zircash project wishes arbitration to be handled completely through decentralized arbitration services currently under development by other teams in the blockchain ecosystem. An escrow service for especially large trades may be provided in a similar manner: first by the Zircash project, but eventually by specialized projects aimed at solving those specific problems.

A user may dispute any of their transactions by hiring an arbitrator for a fee. Zircash will first provide built-in arbitration services, but will eventually support third-party arbitration projects such as kleros.io.

PRINCIPLES

Our mission is to break barriers to foster Ethereum mass adoption. In other words, Zircash aims at making Ethereum accessible to anyone on Earth who wishes to interact with it. Zircash is built on features that guarantee its use by anyone who owns a smart phone and has internet access.

Fully decentralized

Peer-to-peer trading: buyers and sellers are able to trade together directly from one Zircash Wallet (D-Wallet) to another. When they meet up, sellers are able to scan the buyer's wallet QR Code or copy his/her address to transfer the either Buyer's hand deliver the cash in the exchange.

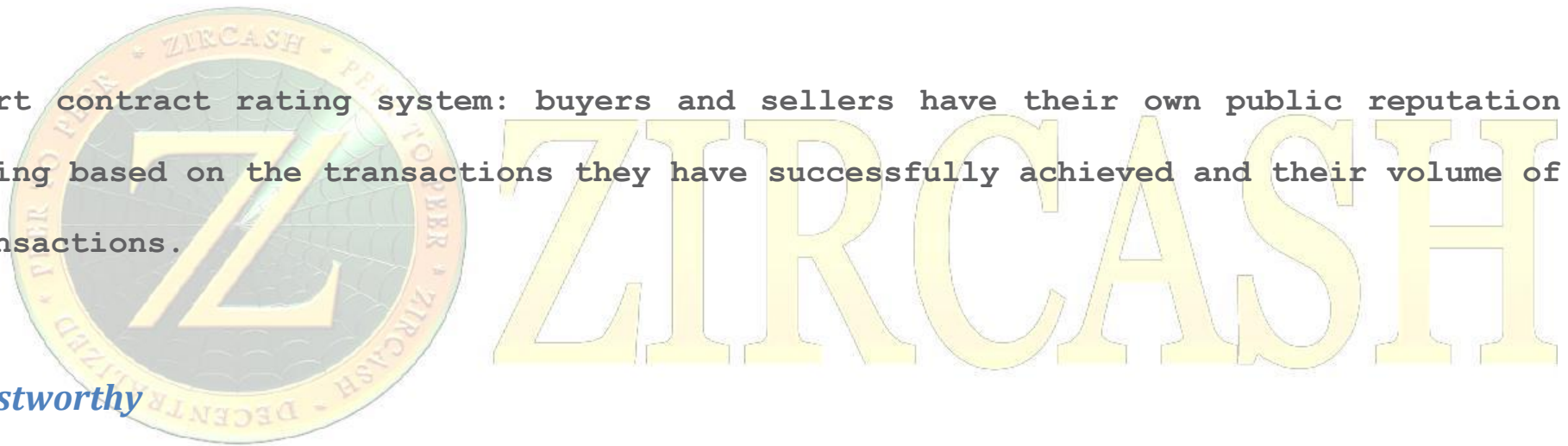
Powered by Ethereum smart contracts

Keys stored encrypted on device: when creating a Zircash account, users' keys are created and stored encrypted on their local device. Users retain full and exclusive control of their wallet.

Smart contract rating system: buyers and sellers have their own public reputation rating based on the transactions they have successfully achieved and their volume of transactions.

Trustworthy

Secured local transactions: Zircash never holds a user's funds. Sellers are free to transfer ether to their D-Wallet. When they do so, buyers are able to see the amount of ether the sellers are willing to sell. Only the user has the ability to fund his wallet, sell or withdraw his ether.

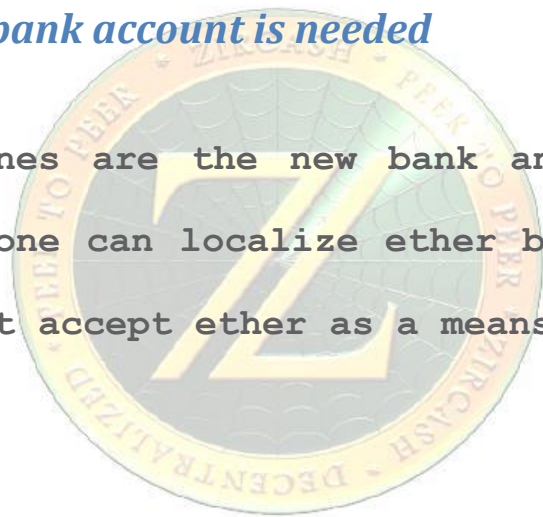


Mobile first and responsive design

Individuals move and need solutions adapted to their needs. That's the reason Zircash is a mobile first solution with a mobile responsive design.

No bank account is needed

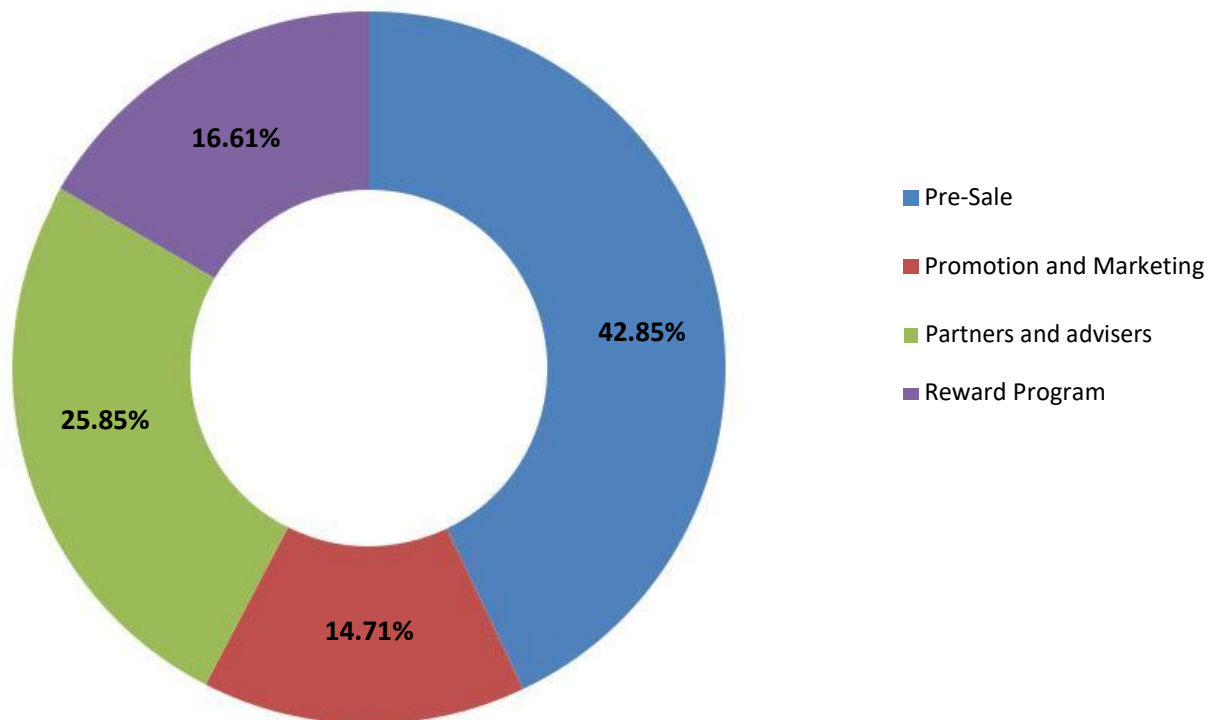
Phones are the new bank and ether is the new currency. By using a smart phone, anyone can localize ether buyers and sellers on the Zircash map, as well as stores that accept ether as a means of payment.



ZIRCASH

Allocation of Contributed Funds

TOKEN SALE PROCEEDS



WSH

ZIRCASH TOKEN MODEL SUMMARY

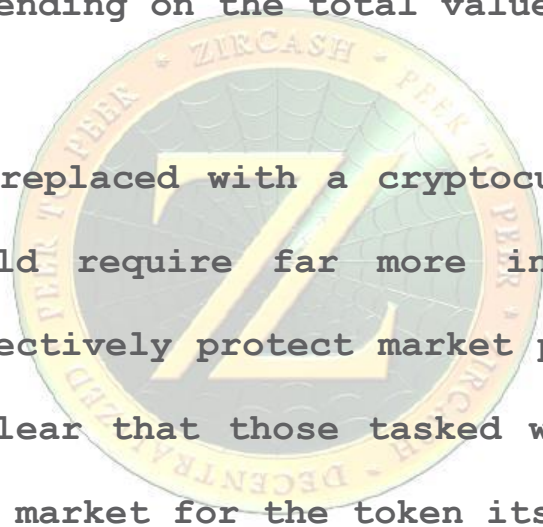
Zircash is a project that facilitates access to cryptocurrency marketplaces through a network of Tellers. Tellers become authorized to vend cryptocurrencies on the Zircash network by staking the ZRS token with amounts dependent on locality and monthly transaction volume requirements. The Zircash team has identified and is attempting to address the following network issues with the ZRS token: network congestion, lack of market safety, and network takeovers.

Reducing Network Congestion and Improving Market Safety

By allowing any party to easily register and vend on the Zircash network, it would be reasonable to expect significant counts of low-quality or fraudulent listings. To prevent this, a staking mechanism requires that participants have "skin in the game" by locking in a minimum amount of ZRS prior to transacting. Those with larger transaction volumes and therefore more potential to negatively impact the network through fraud or scams are required to have larger safety deposits.

The amount staked is subject to arbitration that penalizes bad behavior, as the most straightforward way to punish bad actors in cryptosystems is to take away their money. With a token, the stake amount is automatically correlated to network valuation, and therefore protection for market participants will rise or fall depending on the total value of the network.

If replaced with a cryptocurrency or fiat currency, these scaling staking amounts would require far more intensive price discovery and accompanying politics to effectively protect market participants as the network shrinks or grows. It is also unclear that those tasked with setting the new amounts would do a better job than the market for the token itself.



ZIRCASH

Protection Against Network Takeovers:

Network attackers may raise capital and attempt a network takeover by staking large amounts to create many fraudulent accounts, increasing network congestion and undermining the overall legitimacy of the network. With the ZRS token, any attempts to aggressively purchase en masse will be met with sharp price increases, which would make the attack far more expensive and likely unprofitable.

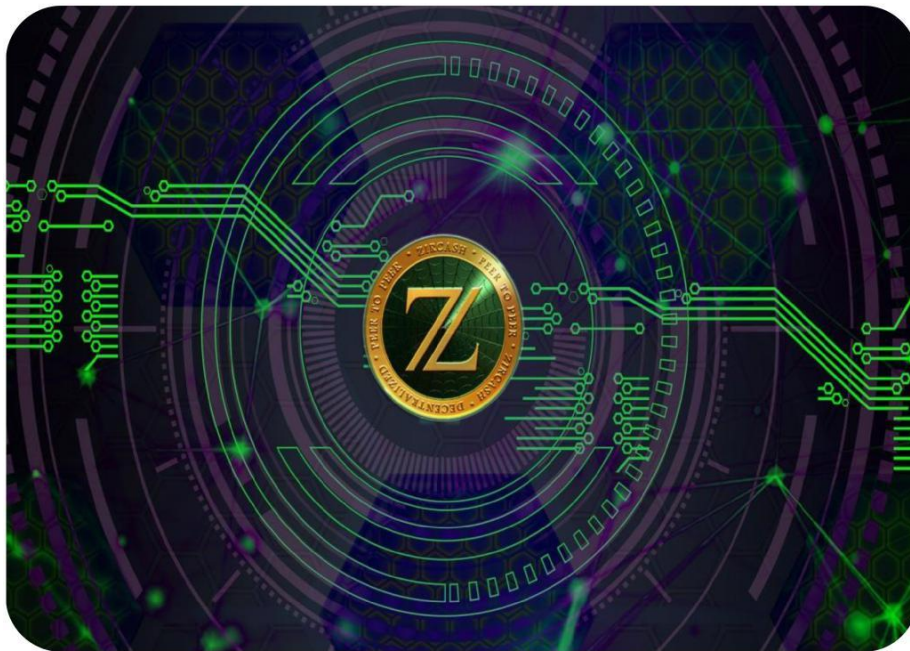
Consider the use of ETH instead of ZRS for staking in this situation. In the early stages of the Zircash project, its entire network valuation may be but a tiny fraction of the \$120 billion ETH market cap as of Q1 2018. As a result, the price movement of the staking currency would be unresponsive and unable to effectively counteract the aggressive amassing of resources for a network takeover.

Our Future Plans

We have a lot of plans for the immediate and long-term future of the ZIRCASH platform. Our initial focus is to establish solid and profitable ad campaign platform with a very strong and vibrant community base. Once this is achieved, we will roll out our phase two plans which includes:

1. Develop our External Ad Network to accommodate third party Advertisers and Publishers to run ads using CSTT tokens.
2. Promote hundreds of ad offers, with total ad spend target exceeding \$100million within our first full year.
3. Expand our Exchange platform with capability of trading CSTT tokens with 10 - 50 top cryptocurrencies on CoinMarketCap.
4. And much more

Disclaimer



ZIRCASH tokens are not intended to constitute securities in any jurisdiction. Our whitepaper does not constitute a prospectus or offer

document of any sort. Our team is dedicated to delivering on every item listed in this whitepaper in line with our stated roadmap. However, due to the volatility of cryptocurrencies, we

encourage our participants to make their own assessment and decision on information being provided.



Contacts



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