



White Paper

Investing under real high liquid liens?
- Now it is available to every investor!



SHIFT.CASH

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SUMMARY

SHIFT.cash – IS A NEW
PRODUCT CREATED
BY SECURED LENDING
PROFESSIONALS.

SHIFT.cash is:

- A collateral based credit platform for the issuance of quick loans secured by vehicle title loans (car title loans) on the basis of technology blockchain.
- A tool without geographical barriers. It unites Borrowers possessing collateral with Investors all over the world due to the simplicity, speed and transparency of the "movement" of assets in the blockchain.
- With the help of the **SHIFT.cash** platform and the technology of blockchain, investors are given the opportunity to invest precisely the amount for which there is real collateral, and automatically adjust it to a greater or lesser extent.

POSSIBILITIES FOR BORROWERS

Loans secured by car titles are an effective financial solution for modern society, when an amount greater is needed than what can be otherwise obtained in normal microfinance institutions (instant loans). Likewise secured loans provide an acceptable interest rate, which is usually unacceptably high when providing instant loans. The SHIFT.cash platform allows you to make the process of issuing a loan as quick and understandable as possible.

SHIFT.cash opens opportunities for obtaining quick loans through access to global finance, and as a result, provides the most favorable rates, connecting the participants directly. A well-thought-out interface makes the process of obtaining a loan as simple and straightforward as possible: from the borrower, the user only needs a loan secured by his car through the application or at the office of numerous representatives of the system. The borrower will then receive the money directly to his/her bank account or **SHIFT.cash** virtual or bank card.



OPPORTUNITIES FOR INVESTORS

ACCESS TO LOW-RISK INVESTMENT

For investors, this platform provides a unique opportunity to access a huge and growing credit market with a turnover of more than \$ 30 billion. At the same time, the return of their investments is secured by highly liquid assets. This is available due to blockchain technologies and tokenization of collateral. The platform opens up an opportunity for investors to make money in the credit market of the whole world in the lowest risk area – security based.

History of the SHIFT.cash platform from the real sector to blockchain

The company's CEO – Tomas Novak – and his team of partners began developing the SHIFT.cash platform in early 2015 in Vienna (Austria). Based on extensive experience in the field of loans secured by cars, they created and implemented the first version of the CRM system in the work of local companies. Over the following years, similar systems were introduced in the auto pawnshops of Germany and France.



So, for four years of work in the field of loans secured by cars, they have accumulated colossal experience in this business. The result of the IT component development was the creation of SHIFT.Appraisal, an automated system for assessing collateral (car), based on the aggregation of all market information of each region, its analysis by a uniquely developed algorithm, determination of cost, liquidity terms and recommendations for acceptance as collateral. The application of this software platform allows you to maximize business automation, significantly increase the speed of evaluation and processing of collateral, reducing to an absolute minimum the human factor in this process.

HISTORY OF THE SHIFT.cash PLATFORM



The road to the crypto-world was laid in early 2017. It became clear that the distance from hundreds of thousands of investors to the borrower and his collateral could be reduced to a measure of a couple of clicks on the smartphone, thanks to the possibility of smart contracts and a system of payments in crypto-currencies. Then the team joined with high-end blockchain developers. The result was the development of an integrated platform SHIFT.cash based on blockchain technology, which is based on the module for processing and analysis of large data on the car market (BigData) - SHIFT.Appsal, a convenient mobile application, a unit for the exchange of crypto-currencies and their instant transfers on the basis of an internal payment system and plastic cards.

As a result, very soon investments in the issuance of loans under a highly liquid collateral will be possible for an investor anywhere in the world.

A close-up photograph of a person's hand reaching out from the bottom left towards a stylized globe of the world map. The globe is overlaid with a complex network of thin white lines connecting numerous small, glowing yellow and orange dots, suggesting a global network or connectivity. The background is a dark, slightly blurred blue.

**INVESTING UNDER REAL HIGH LIQUID LOANS?
- NOW IT IS AVAILABLE FOR EVERY INVESTOR**

PREREQUISITES

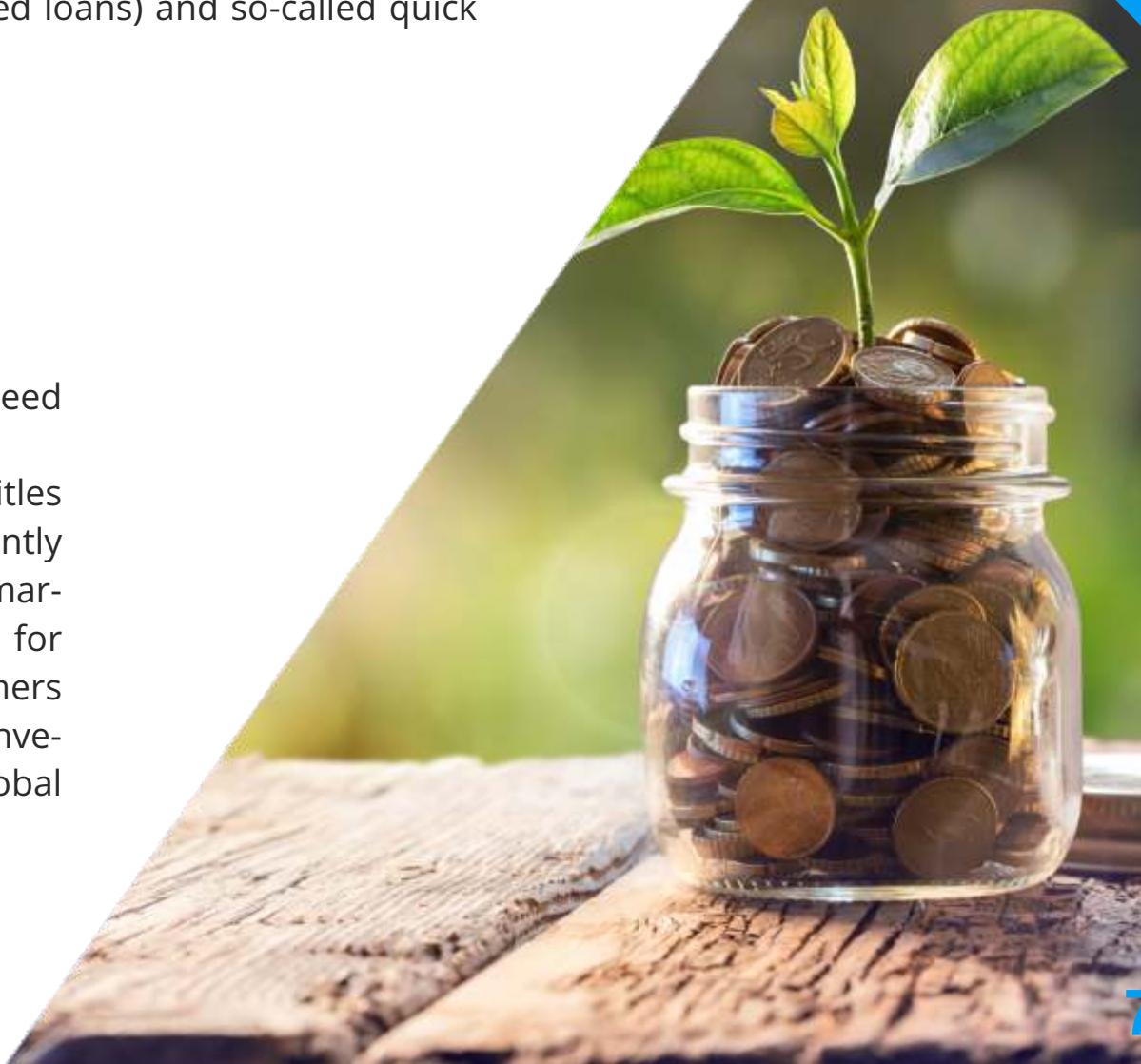
Why is the car title loan system so developed in the world?

Loans secured by car loans are a type of lending that takes place along with two alternatives: traditional bank loans (including secured loans) and so-called quick loans. At the same time, it has obvious advantages:

- **Volume of loan**
- **Speed**

Because of this, these types of loans have a guaranteed place in the credit market.

Only in 2016, the market for loans secured by car titles amounted to more than \$ 30 billion and it is constantly growing (for more details see "The volume of the market"). At the same time, there is a hidden potential for dynamic market growth at the expense of car owners who previously could not take advantage of the convenience of this type of financing, until there was a global and easy-to-use IT service like **SHIFT.cash**.





PREREQUISITES

Getting an immediate unsecured loan for urgent needs is not available to many people for various reasons. And even if such a loan is approved, the amount of instant loans is extremely low and can cover only a small range of urgent needs. A significant amount of money can be obtained quickly only if the loan is secured. The most common collateral that can be owned by a potential borrower in the modern world is a car.

To have a car, to continue to use it and at the same time have the opportunity to get a loan for urgent needs - that's why many people around the world choose loans secured by car titles!

RISKS

Risks for investors are always very significant in unsecured investment schemes.

In most cases, private investors can not count on the security of their investments. An ordinary investor is caught in a fork of risk-return. Only large players (banks) can afford the infrastructure for securing loans with collateral in the mass market. And these big players have the opportunity to earn themselves a large part of the interest margin.

SHIFT.cash solves this problem. Now, by providing a loan, the investor receives a highly liquid collateral - a car. And thanks to an accurate assessment of the collateral with the help of the SHIFT.Appraisal component, the system allows to issue a loan no more than 30% of the assessed value of the collateral, which reduces the risks to a minimum.

Investors have a unique opportunity to get a high monthly return with minimal risks, because investments are made exactly at the amount for which there is real collateral.



TOKENIZATION

TRENDS IN THE TOKENIZATION OF REAL ASSETS

Tokenization of real assets has deservedly become one of the key trends in the crypto industry.

2017 was marked by a number of large-scale projects on tokenization, which were actively supported by the cryptocommunity.

This is due primarily to the broadest prospects that are opening up for investment and asset owners. Tokenization erases geographical barriers, and the asset becomes available for trading to a multitude of investors from around the world, which means that its liquidity and value are increasing. In the near future, as more and more profound implementation of the blockchain technology into our everyday life, the broadest classes of objects, things that surround us, become tokenized. The SHIFT.cash project only accelerates this process and brings it into the sphere of automobile secured lending.



PRECISE ASSESSMENT

WHEN REGISTERING COLLATERAL, AN IMPORTANT ASPECT IS THE METHODOLOGY AND PROCEDURES ITS ASSESSMENT

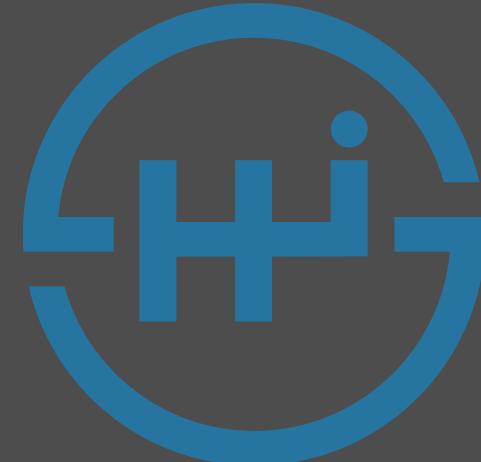
The algorithms used in the unique automated assessment system SHIFT.Appraisal, allows the auto pawnshops to achieve high efficiency. The basis of the algorithms was dictated by many years of practice of car dealerships, which the platform creators used. In the desktop version, it has already managed to optimize the work of a number of profile companies in the region.

The presence of such a software evaluation complex opens the possibility for the construction of a credit-security platform, which translates the development of the collateral market to a qualitatively new level.

BLOCKCHAIN

Never before connecting a borrower and an investor was such a feasible task! Never before putting up assets as collateral was so simple and transparent on the global scale! Until the introduction of blockchain.

SHIFT.cash is the world's first platform for issuing loans secured by car titles, in the management core of which is the architecture of Ethereum Smart-Contracts. The internal crypto currency of the platform - SCASH - is a unique valuable digital asset, secured by movable property. SCASH is a token that is created for the movement of assets in the system and is used by both the Borrowers and Investors who earn their loans in interest.



After the initial placement, this token will only be available on the secondary market. Token will be traded on all key exchanges.

All transactions within the system are also recorded in the blockchain, making fraud impossible. And the use of Smart contracts completely eliminates the human factor in the fulfillment of obligations.

DIVERSITY

At present, the car loan market is represented by small and medium-sized companies all over the world. They have difficulty accessing cheap bank money, which forces them to attract more expensive private funds. The manual processing of data used in these companies leads to an increase in salaries and overhead costs, and this, in turn, leads to an increase in the cost of loans (interest rate) for the end user.

This inefficiency of the market clears the space for SHIFT.cash, where all typical business processes are already automated, and access to finance is global.

SHIFT.cash now is a ready-made application. At the start-up period, it was tuned to the native Austrian market and the market of a number of European cities. As the international coverage of the system will simply connect to the information bases of all new regions.

With the help of the SHIFT.cash platform, the disparate small players will be able to become partners for a global system that will provide direct access to the large finances formed by the investments of thousands of investors (creditors, creditors, growers) around the world. And that means to earn much more.



UNIQUE ARCHITECTURE OF CREDIT SYSTEM

SHIFT.cash specializes in issuing loans secured by ownership of cars (car title). The architecture of the system is constructed in such a way that at each moment of time it controls the volume of property that was put up as collateral. At the same time, by issuing a loan to the client, the system simultaneously increases the limit on investing for investors by exactly the amount of the loan secured by a pledge.

Loans and investments are calculated in the following currencies: USD / EUR, etc. The loan is issued directly in SCASH at the current exchange rate. SCASH is automatically converted into fiat by the built-in module SHIFT.exchange and in the client's wallet, when you receive the loan, the amount in fiat is automatically shown. Thus, the client in the interface does not see the entire internal structure of transfers and exchanges of crypto-currencies, which ensures the operation of the system - everything is familiar and understandable for him.



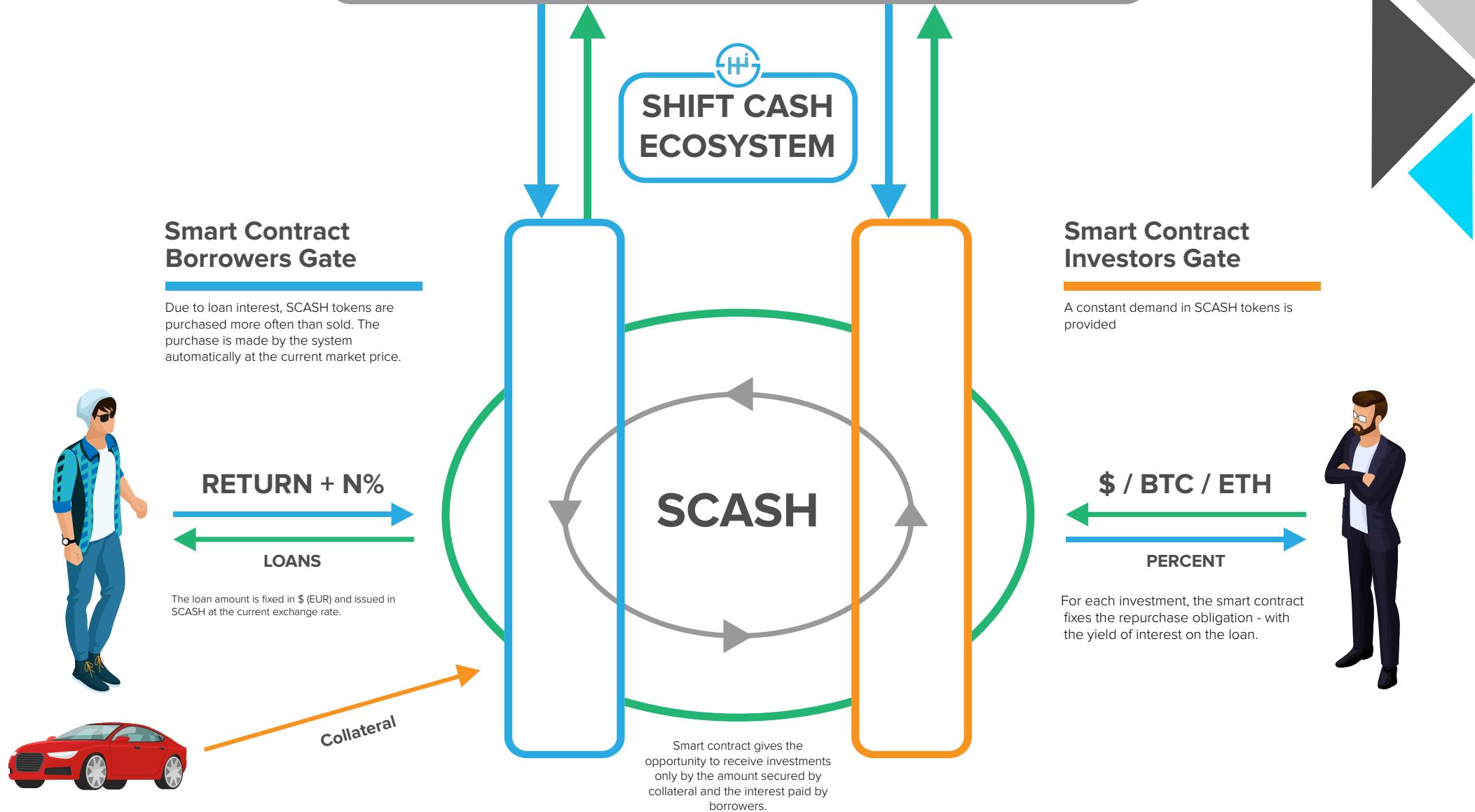
For investors, the calculation is also carried out in a fiat currency - the guaranteed income is also calculated at the same time in percent per month. To enter funds into the system by the amount of investments from exchanges, SCASH tokens are automatically acquired.

A smart contract fixes an obligation to buy back SCASH from an investor for a loan term at a rate that provides a fixed monthly yield in fiat currency. Accordingly, the change in the rate of the token relative to the fiat is leveled, ensuring a guaranteed return to investors and a fixed favorable interest rate to borrowers.

The need for SCASH tokens will always be higher than the amount that is sold as a result of transactions. This is due to the fact that when you return a loan, you always get a larger number of SCASH tokens - by the amount of the interest rate. Also tokens are used to pay for fees for servicing plastic cards.

The SHIFT.cash system keeps 10% of interest payments on loans. So, if the loan rate is 4% per month, then SHIFT.cash will receive 0.4% per month from the loan pool, which will ensure the revenue component of the project.

EXCHANGES





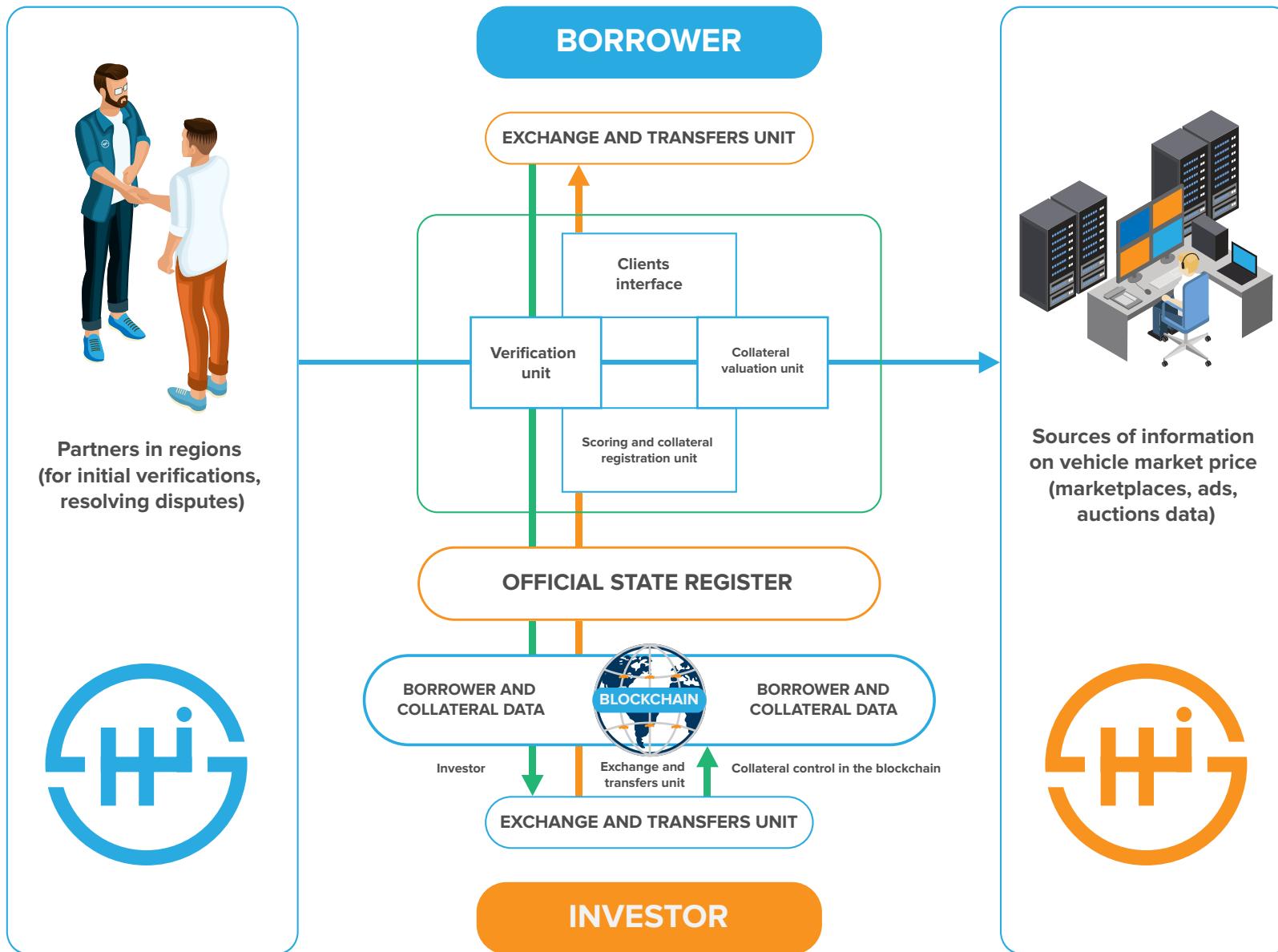
Borrowers have access to finance at the most favorable rates in the segment using a familiar mobile interface. Funding of credit activity is carried out by means of crypto-currency transfers from investors / creditors placing their money (either fiat or crypto) at an interest rate.

The money at entry and exit from the system is converted into the internal crypto currency SCASH for instant transfers and to the currency for issuance, respectively, thanks to the SHIFT internal payment system. The secured loans activity is carried out by smart contracts on the basis of Ethereum. And the integration of our payment system with VISA and Master Card allows ease of use of the loans in real life.

The movement of assets within the system is provided by the tokens SCASH ("SHIFT.cash") - the internal currency of the system. Thus, the token ensures the functioning of the entire system.

STRUCTURE

The system architecture includes the following blocks:



FUNCTIONALITY OF THE UNITS

► **Interface**

The interface is designed for user and system interaction. It is designed in a mobile version (for Andriod and IOS) and in a stationary desktop version. The interface is designed based on the extensive experience of the team in the field of auto loans and is familiar to the modern user.

► **Shift.Appraisal unit**

The unit processes large data sets from all applicable regional databases. In each region, the system will be adjusted separately to the relevant sources of market data.

The unit contains an automated system for assessing collateral (car), based on aggregating all market information in the region, analyzing it according to a uniquely developed algorithm and determining the cost, liquidity terms and recommendations on whether it should be used as collateral. The application of this software platform maximizes the automation of the business, maximizes the speed of evaluation and processing of collateral, reducing to an absolute minimum the human factor in this process. This system in the desktop version is successfully used by a number of specialized companies.

FUNCTIONALITY OF THE UNITS

► The verification unit

In this unit, standard forms of verification are used, supplemented by a uniquely developed method for verifying the collateral - the car. Verification of the borrower is done by sending a scanned passport image and confirmation via SMS. All data is entered by the borrower into text forms. The owner of the car also scans the relevant ownership documents.

The verification of the car is done through the QR-code technique - SHIFT.QR-Proof. The client prints the QR-code given to him by the application (either by himself or in the office of any SHIFT partner), put it under the glass and take a photo from specified angles. The intelligent system automatically recognizes the code and provides confirmation to the operator. The operator additionally checks the car on a verified photo with the data stated in the questionnaire.

► Blockchain scoring unit

The scoring and registration of the collateral unit combines two functions - checks the collateral for encumbrances in the official databases of each region (upon entering each new market SHIFT organizes integration with official databases) and passes the acceptance of the collateral if it passes the check.

By itself, the process of checking a car on official databases is well practiced in most countries of the world, and it can even be done manually, by requesting relevant data from government agencies. We simply automate this process and logically build it into the process of issuing a loan.

IMPORTANT ASPECT

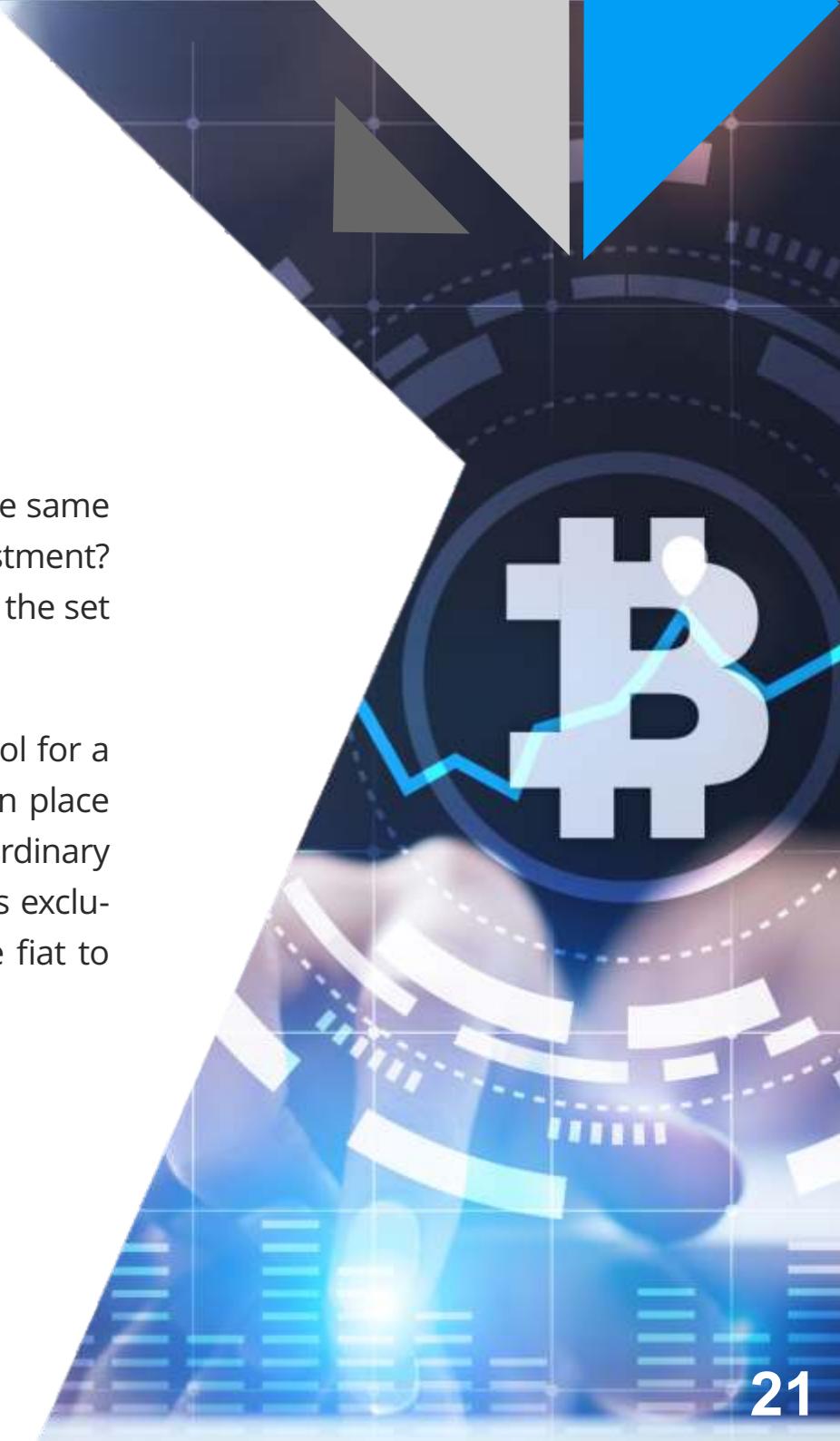
When accepting collateral, the system automatically registers it both in official databases and in the blockchain. Thus, information on the availability of collateral and its encumbrance, together with all relevant information about the conditions and the history of the loan, is in the blockchain, and, accordingly, can be checked by investors at any time. This is one of the important aspects for investors who are interested in guarantees for their investments and who want to be able to independently verify the availability of collateral for them.

FUNCTIONALITY OF THE UNITS

► Money transfers in the blockchain and tokenization unit:

How can we make a simple and quick transfer of investments and at the same time automate the process of calculating profitability and return on investment? Smart contracts and transfers in the crypto currency allow for achieving the set goal.

In the **SHIFT.cash** platform, the internal crypto currency is used as a tool for a quick and inexpensive means of transferring funds. Thus, investors can place their funds for issuing secured loans both in the crypto currency and in ordinary fiat currencies, but the movement of all funds within the system occurs exclusively in the crypto currency, which, if necessary, will convert from the fiat to crypto to send funds to the operational smart contract platform.



ECOSYSTEM

The profit of the SHIFT.cash platform consists of:

- ▶ Interest from the loans
- ▶ Commission for servicing plastic cards

The unit for payment for the platform services is its token - SCASH (SHIFT.cash). In order to place funds through the platform for interest and participate in the formation of funds, a potential investor must acquire an internal crypto currency - **SCASH**.

The demand for SCASH tokens is always greater than their amount sold as a result of transactions, as they are required at least by the amount of interest payments (as well as by the amount of fees for servicing plastic cards).

The presence of many investors from around the world who are interested in earning interest on the issuance of loans secured by cars, provides its part in the stable demand for the SCASH token. The Token SCASH will increase in demand. The increase in the value of the SCASH token is guaranteed, among other things, by the desire of investors to earn on secured loans.

At the same time, Borrowers also use the SCASH token to pay interest on loans.

The purchase and sale of tokens for Borrowers and Investors will be simplified as much as possible by the SHIFT.exchange system built into the platform interface, connected to all key crypto-exchanges (the list is in the application). Therefore, for them, the process of buying tokens will be almost invisible in terms of time taken: the first will only take a loan and repay it from their account, and the second will only invest in a fund for issuing secured loans

HOW IT WORKS

WHY IS IT CONVENIENT FOR BOTH THE BORROWER AND THE INVESTOR TO USE THE SHIFT.CASH PRODUCT?

We use all the tools of the usual online services - this is convenient for the Borrower. But we reduce the risk by having collateral, we send information about the pledge to the official registers. In the event of a non-repayment of the loan, we sell the debt to the relevant collection agencies. The collateral can only secure loans that are no greater than 35% of its market value which is convenient for the Investor. A FEW SIMPLE STEPS:

- ▶ **THE BORROWER INSTALLS THE APPLICATION SHIFT.CASH ON HIS SMARTPHONE.**
- ▶ **THERE IS A REGISTRATION PROCEDURE COMMON TO TRADITIONAL ONLINE BANKING:**

Entering personal data:

Filling in personal data forms

- Adding photos of passport pages made from the application.
- Then the borrower can apply for a plastic card SHIFT.cash. It will be delivered to the specified address, or it can be received at the offices of the company representatives around the world. If a representative is received at the office, the client verification procedure can be performed immediately, which transfers the client's account to the "verified client" status. The status of a "verified client" will enable citizens of most regions of the world to receive loans remotely – straight from the app.
- The option will be available in a number of countries (such as the US, European countries and others), in some countries, as a result of the analysis of the law enforcement and judicial systems, a decision will be made on mandatory initial verification of the client. This makes it the most secure for the investor and at the same time is not burdensome for honest borrowers (verification is done in a matter of minutes in offices or by courier representatives).
- Further information about the collateral is entered.

Entering vehicle data:

- Filling out data from relevant ownership documents.
- Loading photos of the vehicle's passport made by the camera directly from the application.

Upload photos of the car, made according to the instruction on the camera directly from the application. One of the photos should be made with a special QR code installed under the glass, previously printed on a sheet of A4 paper. This code is generated by the system, and it allows you to conduct remote automatic verification of the fact of presence of the car that was previously filled out.

In some cases personal verification in the SHIFT.cash representative office may be required. These are the cases when the system itself could not determine the reliability of the data or it revealed suspicions.

Also, depending on the region of the world, a certain threshold for the sum of the loan will be established, before which the loan can be issued without additional personal verification (for example, up to \$ 1000 and not more than 10% of the cost of the car).

Requirements for personal verification are configured in each region of the world separately. For example, in Austria, in the homeland of the project, where alpha testing of the system units was carried out, due to high security standards and the judicial system, personal verification is not required at all. In each new region, the verification policy will be based on local specifics.

** before passing all of the verification procedures, the borrower has the opportunity to use all the functions of the vehicle evaluation unit. This allows you to see in advance the possible amount of the loan and the terms and, accordingly, to decide whether to request a loan.

The calculation of the possible loan amount and terms is made in the "Loans" section. The interface allows you to set the brand of the car and all other parameters for accurate identification of the car. The system starts the integrated module SHIFT.Appraisal, which, based on regional databases, determines the market value of the car and its liquidity ratio. The maximum loan amount that a borrower can receive for a given car is calculated as 35% of the market value if there is a high car liquidity ratio.

To calculate the interest rate, an "intelligent" algorithm is used that corrects it depending on the loan amount. So, the maximum loan amount approved for the indicated collateral will be given at the maximum interest, and the lower the amount, the lower will be the interest rate.



- ▶ AFTER PASSING PREVIOUS STEPS, THE BORROWER MAY RECEIVE THE SUM OF THE LOAN TO HIS WALLET IN THE SYSTEM ALREADY CONVERTED INTO FIAT CURRENCY.

PAYMENT OF LOAN AND TOKENIZATION

Loan characteristics are its cost (interest) and urgency. When the loan is received, the system calculates the payment schedule that the borrower must observe. All this data along with data on collateral are put in the blockchain. In case of delays in payment of a loan, penalties are added, which is additional income for investors.

Penalties can be charged up to 1 month of delay. If the delay is longer, it is considered that the borrower did not return the loan (more details in the next section).

Interest in the SHIFT.cash ecosystem is paid using the internal crypto currency - the SCASH token. The token is used in all of the transactions made in the platform ecosystem.



WHAT IF THE BORROWER DOES NOT RETURN THE LOAN ?

In this case, the SHIFT.cash platform and investors working in its ecosystem are fully protected. That is because the maximum issued loan amount is 35% of the estimated value of the car. Overdue debts are immediately sold to profile collection agencies. Thus, the amount of the loan granted and the potential interest and interest, as well as the potential costs of selling the debt, are guaranteed to be covered. The platform and its partners do not independently seize the collateral.

HOW TO USE THE RECEIVED MONEY ?

The Borrower receives money from his / her wallet (account), created in the SHIFT.cash system. Money is immediately converted into the selected fiat currency. Payments can be made with the support of mobile services such as Apple Pay, Samsung Pay and Android Pay.

Two types of bank cards can also be attached to the account:

Virtual card SHIFT.cash:

► This is a bank card, just not plastic. It makes it possible to make purchases only on the Internet, like with traditional payment systems VISA, MasterCard, UnionPay, etc. At the same time, the amount of payment is debited from the wallet, because the wallet and card have common balance.

Plastic card SHIFT.cash:

► A traditional bank card is the most simple and convenient way to manage your received money. The card is issued in international payment systems VISA, MasterCard, Union Pay. Thus, you can withdraw cash at any ATM that supports these systems. Also with its help you can receive cash at partner offices without commission.

SHIFT.cash has agreements with a number of banks to issue these cards and link them to their processing, as well as to connect to international payment systems VISA and MasterCard.





THE ROLE OF PARTNER COMPANIES

- With global expansion, many partners in each region of the world will connect to the SHIFT.cash system. They will act as brokers in the placement of loans (borrowers), and they will perform a number of verification functions when required (depending on the region).
- For them, connecting to the system will mean the possibility of substantial earnings due to access to virtually unlimited finance for the issuance of loans and, accordingly, the commission for attracting each new borrower. From the point of view of the Borrowers, our system is a kind of "Uberization" of loans: when the whole process of obtaining a loan can go directly to your smartphone (in most cases and in some regions) or when you visit the nearest partner office for quick verification.
- Partner offices are accredited in our parent organization and are registered in the relevant jurisdictions of their location.
- The tasks of partner offices include: verification, the functions of the depositary and the functions of selling the seized pledges (sales of overdue debts to collection companies).

THE MARKET OF SECURED CREDIT

The huge market with a turnover of more than 30 billion dollars with a hidden potential for dynamic growth!

Currently, the auto loan lending market is more than 30 billion dollars, which is about 1/3 of the total volume of the world microcredit market. Most of all, this market is developed in the US, where auto pawnshops are a familiar element of the city's landscape almost everywhere.

The size of this market is inextricably linked with the dynamics of growth in the number of cars in the world, and it is growing at a high rate.

The number of drivers is colossal in the modern world. Only in 2010 there were 1 billion cars, and the growth is only increasing. All these are potential borrowers, which form the market!



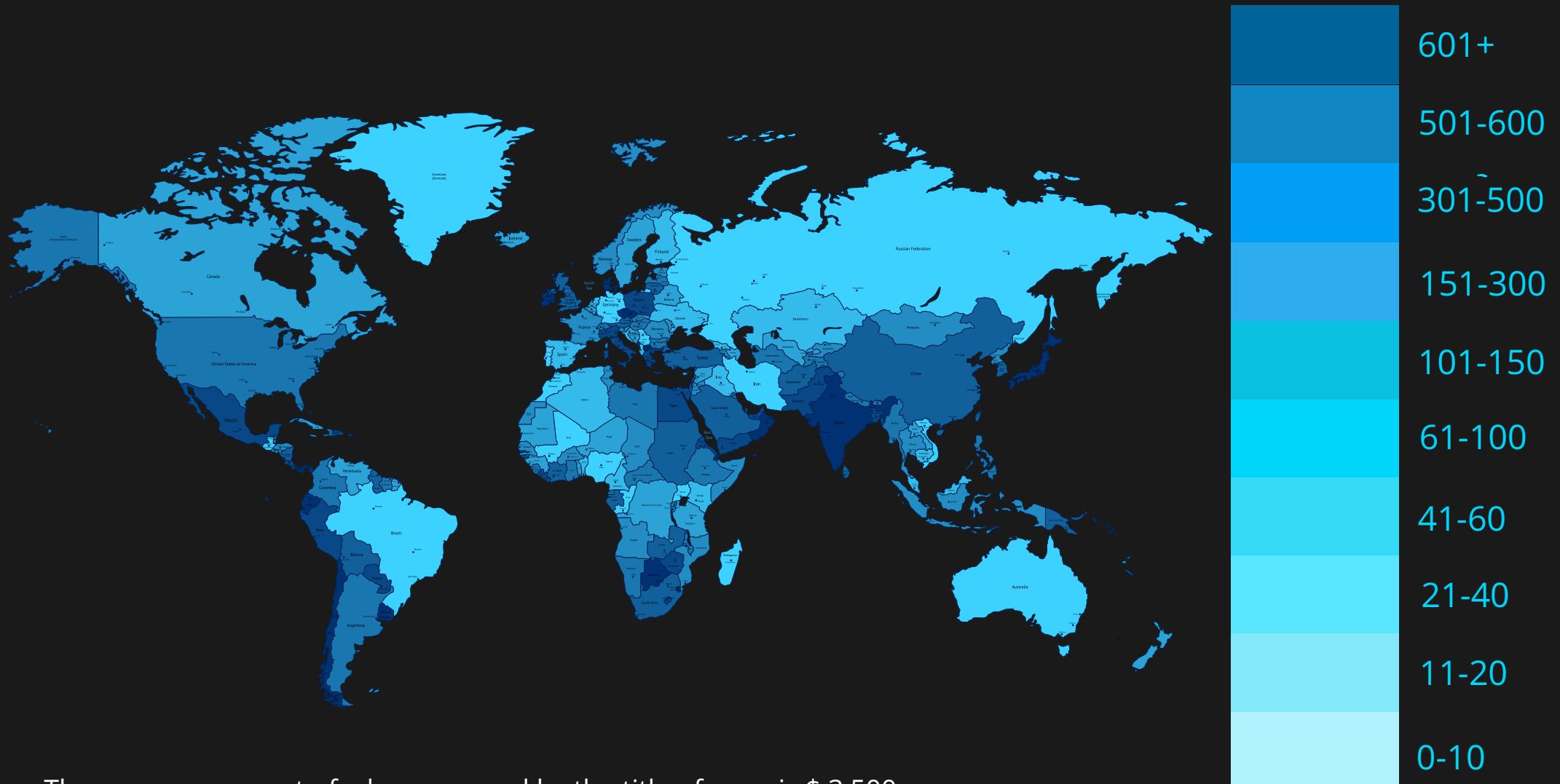
It should be noted that at present, a significantly smaller percentage of people use loans secured by car titles than they could. Given the lack of globalization of existing proposals, obtaining such a loan involves a number of technical difficulties and red tape. Many car owners who need a loan still do not even consider such a financing option for their needs. But as soon as this service will become more convenient, faster and more affordable - a lot of potential borrowers will instantly show themselves as a hidden high growth potential for an already large market.

The presence of undeniable advantages of the SHIFT.cash project over traditional auto pawn shops will lead to a rapid growth of the market coverage. Already two years after the launch of the project, we expect to receive a 15% share of the current volume of the global secured loan market and, at the same time, to increase this market by 30%, due to the fact that we will make this service as accessible as possible for everyone who needs it.

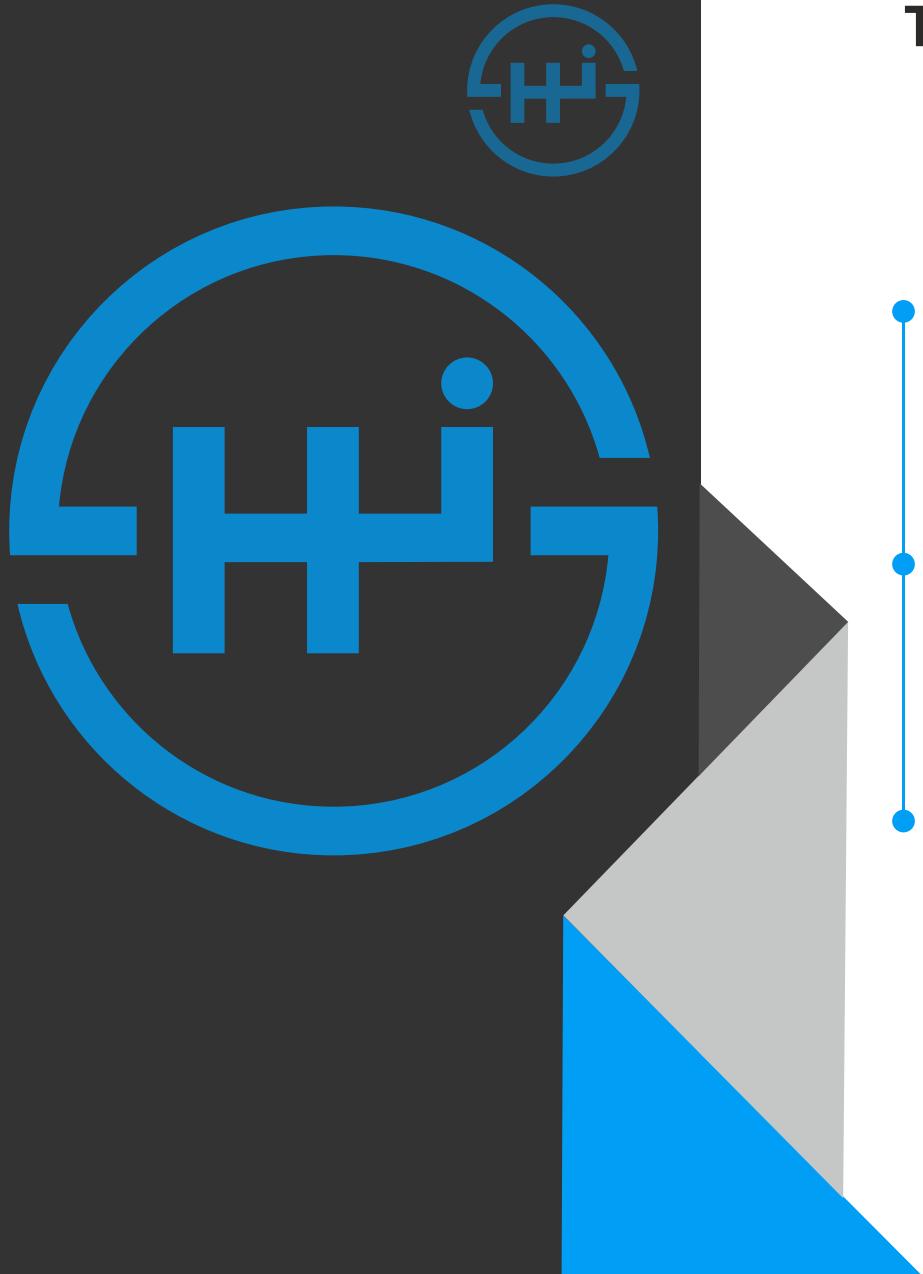
This will be about 9 billion dollars, which will pass through the secured loans platform – SHIFT.cash. The interest rate at the initial stage of development will be about 4% per month (48% per annum), that is substantially lower than the rates for microcredit organizations, but as the growth in the number of investors in the system and the natural market competition between them, it will decline to 3-4% per month.

MOTORIZATION IN THE WORLD

The number of cars per 1000 people.



The average amount of a loan secured by the title of a car is \$ 3,500.



SHIFT.cash TOKEN

Token - SCASH

The SCASH Token has the following properties:

- released on the Ethereum platform using the ERC20 protocol. Is the utility token of the SHIFT.cash ecosystem, is in demand more than is used during transactions due to monthly interest on loans.
- has a reason for the growth of the exchange value at the expense of interest, which is constantly accrued on loans. Borrowers always purchase more tokens for loan repayment than they received initially.
- will trade on exchanges, giving the opportunity to openly buy them to residents of countries where the purchase of tokens does not violate local laws.

INVESTMENT POTENTIAL OF THE TOKEN

The Token is used in the SHIFT.cash ecosystem of loan circulation and will be constantly in demand by the participants of the system - Borrowers, Investors, payment service users, as well as traders on stock exchanges for investment purposes.

SCASH token is the unit for payment of services. Accordingly, in order to place funds to gain interest through the platform and participate in the formation of the fund, a potential investor must acquire an internal crypto currency - SCASH. The presence of many investors from all over the world who are interested in obtaining interest on the issue of funds for loans secured by cars, provides its component of a stable demand for the SCASH token.

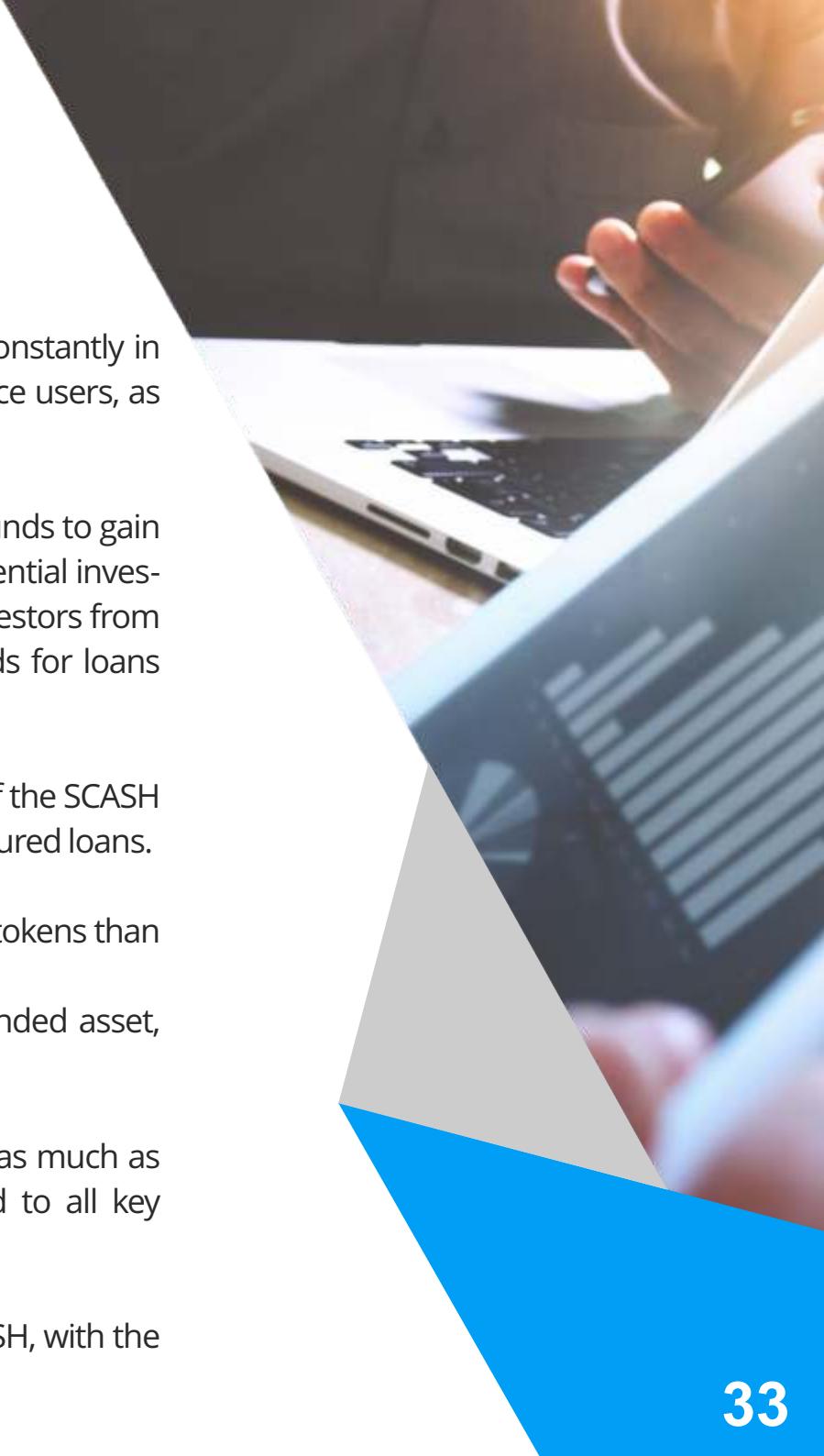
The Token SCASH will be more and more in demand. The increase in the value of the SCASH token is guaranteed, among other things, by the desire of investors to earn on secured loans.

At the same time, borrowers, for loan repayment, always purchase more SCASH tokens than they received initially, due to the constant accrual of interest on the loan.

Thus, the SCASH token in the SHIFT.cash ecosystem will be a constantly demanded asset, which will be extremely beneficial.

The purchase and sale of tokens for Borrowers and Investors will be simplified as much as possible by the built-in SHIFT.exchange exchange system, which is connected to all key crypto-exchanges (the list in the application).

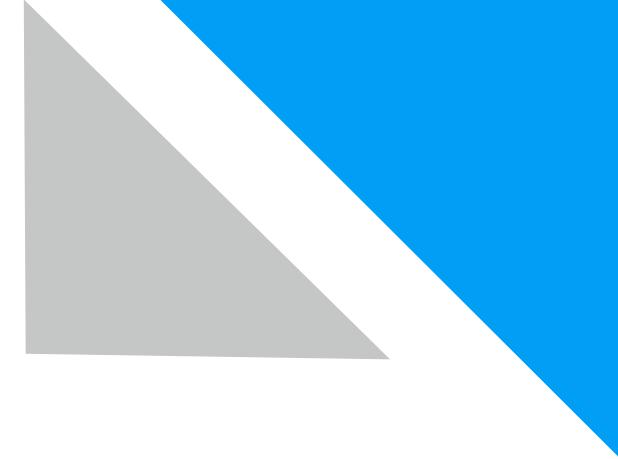
The company conducts its ICO, the initial release of internal system tokens - SCASH, with the aim of developing the SHIFT.cash system and global promotion of the service.



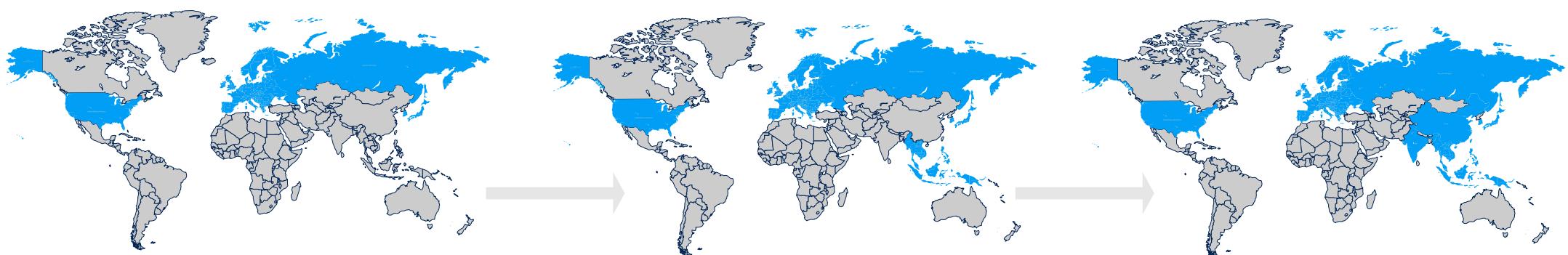
ROAD MAP

The global development program of the SHIFT.cash service assumes two components:

- ▶ technical development of the existing platform,
- ▶ marketing promotion.



THE GEOGRAPHIC COVERAGE OF THE MARKET IS AS FOLLOWS:



A successfully working pricing module allows you to easily scale the system to new markets using a standardized algorithm for connecting to local services and selecting partners.



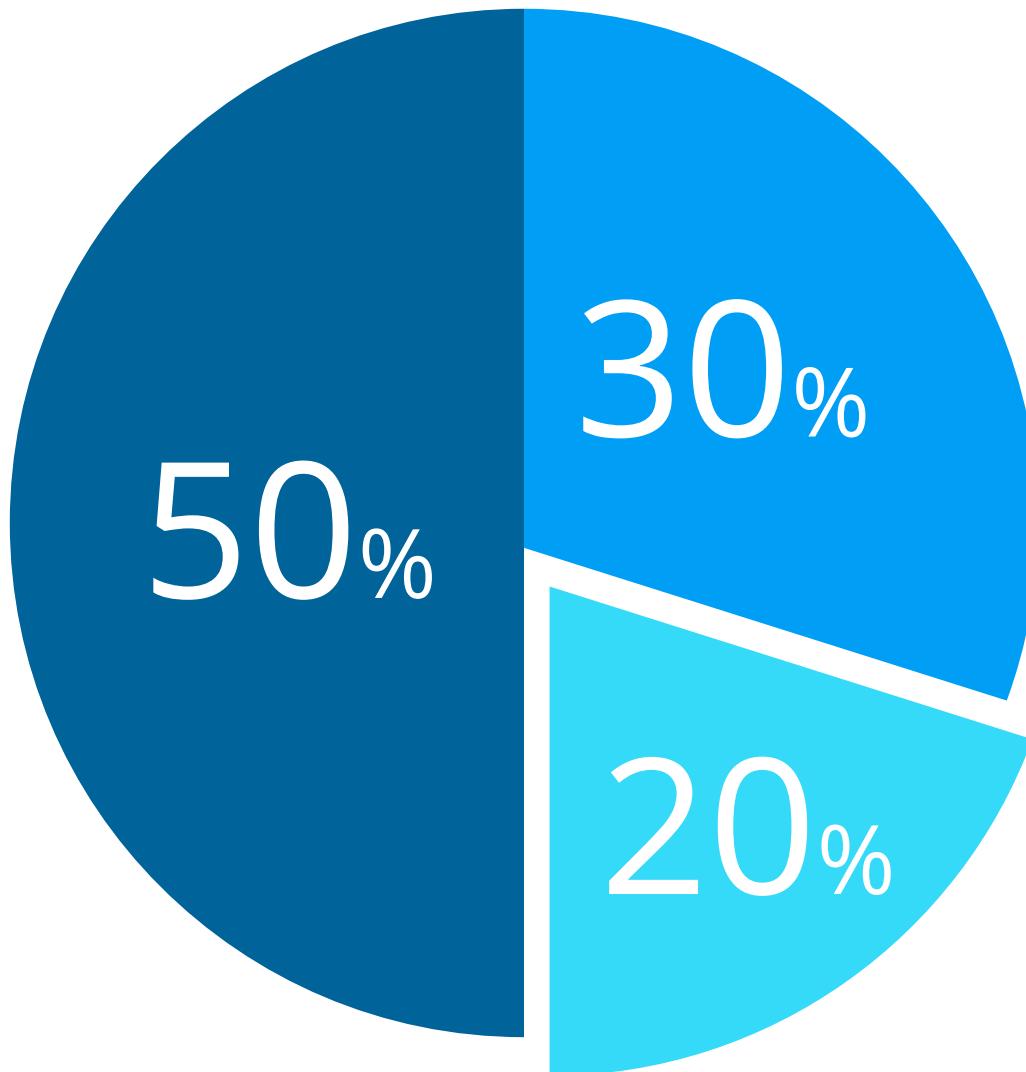
THE COMPONENTS OF GLOBAL DEVELOPMENT INCLUDE THE FOLLOWING TASKS:

- Service transfer to new jurisdictions across all key countries.
This includes:
 - ▶ connection to the local databases of market information on cars,
 - ▶ registration of the legal scheme of work in the region,
 - ▶ connection to the local bases of registration of automobile pledges.
- Connecting the plug-in module to the evaluation platform.
- Launch the SHIFT.exchange crypto currency exchange and translation unit to ensure global access of investors to investments based on the tokenized platform.

ROAD MAP

1Q 2018	<ul style="list-style-type: none">• Implementing the blockchain architecture to the system / Development of the blockchain module.• Preparation of technical infrastructure for launching in the US, Latin America, Western and Eastern Europe, Russia, South Korea, Japan:<ul style="list-style-type: none">- Integration of the valuation module with local data aggregators of the car market.- Integration of the scoring unit with local official motor vehicle bases.
2Q 2018	<ul style="list-style-type: none">• Completion of the installation of the system on the blockchain platform.• Start connecting local partner companies in the target countries.
3Q-4Q 2018	<ul style="list-style-type: none">• Testing the system of issuing loans and interacting with partners.• Preparation of technical infrastructure for launch in target markets of the second stage China, India, Southeast Asia:<ul style="list-style-type: none">- Integration of the valuation module with local automotive data aggregators.- Integration of the scoring block with local official vehicles bases
1H 2019	<ul style="list-style-type: none">• Launching operational activities in target markets of the first stage.
2H 2019	<ul style="list-style-type: none">• Launching operational activities in the target markets of the second stage.
2020	<ul style="list-style-type: none">• Achieving a dynamic pool of loans within the SHIFT.cash system - \$ 9 billion.

FUNDS ALLOCATION



- ▶ 30% - system development
- ▶ 20% - internal revolving fund
- ▶ 50% - marketing and promotion

CROWDFUNDING

The company conducts an ICO, the initial release of internal system tokens - SCASH, with the aim of developing the SHIFT.cash system and global promotion of the service.

- Crowdsale is organized by the primary sale of 100% SCASH tokens.
- ▶ During PRE-SALE is carried out for limited number of SCASH tokens with a 33% bonus.
- ▶ The value of the token SCASH = 1 \$

- The address of the smart contract SHIFT.cash Crowdfunding for the purchase of tokens in ETH, as well as the relevant details for purchase in other crypto-currencies, will be published only on the official site – shift.cash and nowhere else. Please be careful!



ICO CALENDAR

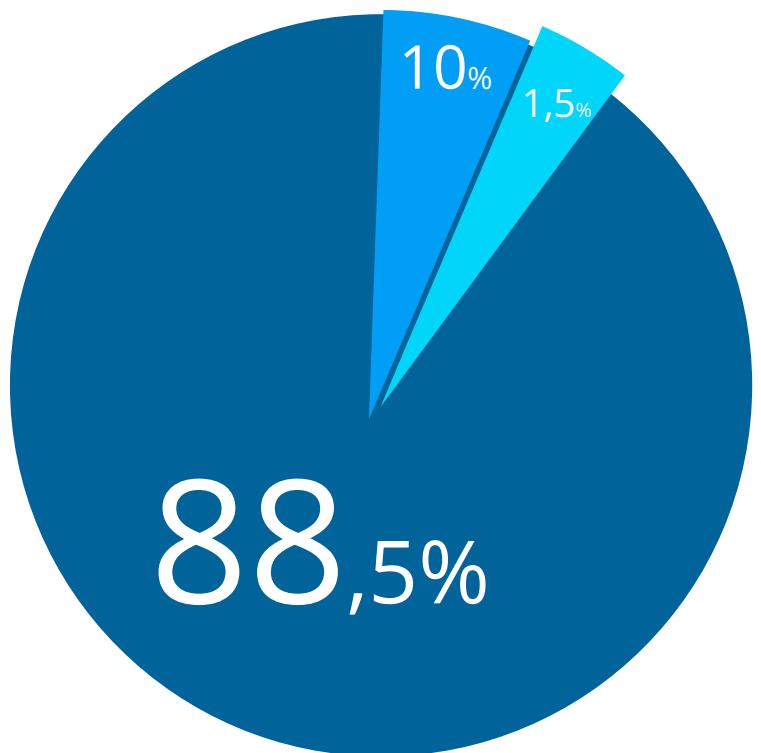
Total Pre-Sale Hard CAP 500 ETH

ICO Hard Cap 10700 ETH

Total ICO Hard Cap 11200 ETH

Total supply - 7 946 730 SCASH

PRE-SALE ICO bonus on the presale - 33%:



- ▶ 10%-Team
- ▶ 1,5%- Corporate partners (including Bounty)
- ▶ 88,5%- ICO investors



OUR TEAM

Tomas Novak

CEO

Ideologist for creating SHIFT.cash More than 5 years in the car loan business. Serial entrepreneur. In the track record, such companies as Allianz Versicherungs, Autobelenhung Häfner GmbH, WeBuyAnyCar.

Eric Hofer

CTO

Provide executive leadership as head of global IT. Responsible for all aspects of strategic IT planning, implementation, and support worldwide as an integral component of business plan.

Franz Huber

Blockchain developer

Specialist in developing cross-platform applications. 6+ years of experience as software engineer. 2+ years leading / managing software engineering teams. Expert in: JavaScript, Blockchain, Ethereum/Solidity, Scalability.

Walter Kern

Backend developer

Expert in C++, Java, RDB, Big data, ANNs, Hadoop. 7 years experienced in software development.

Philipp Schwarz

Frontend developer

10+ years of experience in software development. Professional in environments: Angular, React, Node.js.





Fabio Ricci

Project manager

More than 7 years in sales of credit products, as well as in sales of CRM solutions. The expert on the market of the European Union. Worked with project participants in such companies as Deutsche Bank Österreich AG (2010-2013) as part of the loan department, Oracle Austria GmbH - medium-sized business sector.

Martin Steiner

CMO

Performance driven marketing executive with over 8 years of experience in development of marketing programs and advertising campaigns in finance and banking. Directed the marketing campaign for GM Corp. in 2013.

Giovanni Dilon

PR and Marketing

An experienced professional in Digital PR, SMM. He has successfully promoted a number of IT projects, as well as a number of FMCG projects, both in Italy and Austria, and global coverage.



SHIFT.CASH