



Whitepaper

This whitepaper provides a guide to understand the Bitto Token. This whitepaper is not an offer of securities or a collective investment scheme. Readers are advised to study this document thoroughly and do their due diligence.

REVOLUTIONISING CRYPTO CURRENCY EXCHANGE PLATFORM



First Innovative Cryptocurrency Exchange Platform.

Smart Trading, Lending, Proof Of Stake,
Borrow, Signal, Referral and Buy Back.

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BITTO EXCHANGE TOKEN SALE

One Stop Solution, Innovating Your Trade Experience



WHAT DOES BITTO EXCHANGE OFFERS?

Trading Buy And Sell Your Favourite Cryptocurrency	Signal Share your Profitable Trades and earn more	Proof of Stake Earn daily Bitto, as Bitto increases in value daily earnings increases
Cryptocurrency Backed Loan Lend and borrow using our P2P platform	Referral Refer other trades and earn a part of their trade commission	

OUR ROADMAP

Q4, 2017	Pre-sale: 22nd Dec 2017 ICO Start : 16th Jan 2018
Q1, 2018	Collaboration with NEO and Ethereum for User Airdrops
Q2, 2018	Support team implementation for exchange. Server testing and bounty reward for bugs. Request and registration of intent of Coins to be added on exchange
Q3, 2018	Launch of exchange Adding top 10 cryptocurrencies Referral Program Initiated Tier Users Phase 1 initiated Staking PoS reward interface
Q4, 2018	Testing signal interface Launch of lending program Setting up local offices with Support and Private Servers.
Q1, 2019	Pro-Active approach to marketing and promotion of the usage of BITTO to local merchants. Phase 1 Buyback Burn
Q2, 2019	Testing of ATM machines to utilise BITTO in legally permitted countries.
Q3, 2019	Development team to focus on App, wallet and platform

BITTO EXCHANGE COMPARISON TABLE

	BITTO	KUCOIN	BINANCE	SALT LENDING	BITTREX
COIN PRICE	ICO PRICE \$ 1	\$9.7	\$15.3	\$9	X
TOTAL CIRCULATING SUPPLY	19 Mill Coins	91 Mill Coins	99 Mill Coins	54 Mill Coins	X
TOTAL SUPPLY	33 Mill Coins	181 Mill Coins	199 Mill Coins	120 Mill Coins	X
24 HOUR VOLUME	est. \$ 20 Mill	\$ 12 Mill	\$ 2 Bill	X	\$ 624 Mill
MARGIN TRADING	✓	X	X	X	X
TRADING	✓	✓	✓	X	✓
LENDING	✓	X	X	✓	X
STAKING	✓	✓	X	X	X
REFERRAL	✓	✓	✓	✓	X
SIGNAL TRADING	✓	X	X	X	X
BORROWING	✓	X	X	✓	X
BUYBACK	✓	✓	✓	X	X

THE BITTO TOKEN

Creating a ERC20 utility token on ethereum platform by [Vitalik Buterin](#), with burn token mechanism. Cost of transfer is 10X cheaper and faster than Bitcoin. Value driven by a requirement to use Bitto Tokens for Signal trading, Lending backed loans. Referral fee will be paid in Bitto Tokens. Staking will reduce circulating supply. We will implement buyback and burning when supply is above 24million

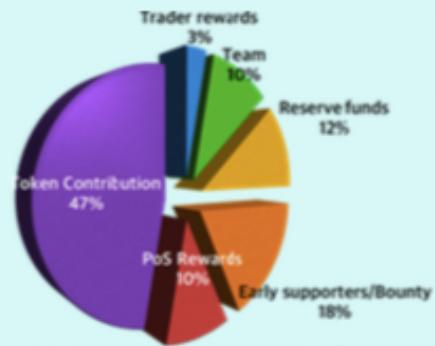
TOKEN SALE

Main Sale	16.01 - 03.04.2018
Price 1 BITTO	USD 1
Bonus each stage	up to 68%
Circulating supply	19,000,000 BITTO
Total supply	33,000,000 BITTO

SALES PARTICIPATION

We accept contribution with BITCOIN , ETHEREUM, BITCOIN CASH and LITECOIN

TOKEN DISTRIBUTION



TOKEN ALLOCATION



1.0. Abstract

We, at Bitto, are creating a hybrid exchange platform that provides multiple revenue streams for our users. Our goal is to create awareness on the benefits of crypto-currency and develop new technologies that support and sustains the ecosystem. We plan to expand globally, opening up new opportunities to pro-actively invite merchants to our Bitto lending, exchange and staking platform. We want to do this by growing along with you. Bitto is an exchange that depends on the community, for the community.

There are many advantages of joining the Bitto community. First is the Bitto exchange which allows free trading for ICO contributors. Traders can follow signals and increase the volume of their trading in the lenders pool. In addition, traders will have access to Bitto news. Notably, users who are unable to use other exchanges due to their inability to support new demands can use the Bitto Exchange.

Users may also follow and copy selected expert traders, imitating their profitable results. This usually guarantees as high as 90 percent chance of profit in trading revenue.

A unique value proposition for Bitto is the peer-to-peer lending platform, especially without the involvement of a third party trustee. Bitto allows users of the platform borrow money from another user without losing their cryptocurrencies. A lender on the platform is guaranteed a return on investment of at least 1 percent daily. No physical paperwork is required. Lenders also have access to confirmation and tracking system with an option to AUTO accept an interest rate or higher.

Borrowers use their cryptocurrencies as collateral and get loans in their fiat currencies deposited directly into their bank accounts. Borrowers get rewards for timely payments of their loans. A point system used to measure borrower behavior also ensures borrowers can enjoy credit advantages in future.

By Staking Bitto tokens in Bitto exchange platform for 15 days, users will be able to earn Bitto tokens daily, 3 million tokens will be given out in 2 years. Non ICO Contributors also get 20 percent commission for each referral to the Bitto exchange.

ICO contributors are provided access and free usage, that includes offline cryptocurrency wallet storage, direct access to high liquidity trade on exchange and Portfolio management. They may also get up to 60 percent in commissions from referrals.

This document elaborates on the Bitto Token and the framework of its operations.

2.0. Vision

- To create awareness and inspire the mass adoption of Bitto token resulting in everyday usage in the society.
- To provide funding for local businesses.
- To extend our reach through our global offices, which will help us build physical servers for faster and smoother trading, dedicated support team and ATM for Bitto platform users.

3.0. Introduction

It is pleasing that the amount of people using cryptocurrencies has skyrocketed. This has placed a lot of demands on cryptocurrency exchanges who are finding it difficult to keep up with maintaining their services.

The price of Bitcoin has been steadily growing since 2009. Even if you were introduced to Bitcoin just 3 months ago, its price has increased by a whooping 450%. This has placed Bitcoin as a major financial instrument in the world. and the rise in the value of Bitcoin among other digital currencies has inspired several millions of people to adopt the new technology. A rise in the usage of cryptocurrencies automatically places tons of demands on the exchanges leaving them under intense pressure. The exchanges are not available everywhere and the access to crypto-currency trade is limited.

Due to this uncontrolled rise in demand, current exchange platforms are now focused only on maintaining and controlling their support system. Many have closed doors to new users after they started struggling with catering to their current users. The overwhelming demand has identified a major need in cryptocurrency market. The market needs more exchanges for the market to continue to progress.

While they continue to manage their situations in the new clutter, Bitto offers a great exchange platform, that also offers six new services. Bitto stands clearly above its pairs. Another thing to note is that most exchanges only have one output, which is a cryptocurrency exchange. They do not have integrated system that works along with real world usage. Thus, we introduce Bitto Token as a cryptocurrency solution that allows efficient and rewarding exchanges while creating important services for the usage of cryptocurrency. Bitto will help improve the supply of exchanges to cater to the rising demand.

Below is how Bitto compares with several other competing exchanges. Our ability to create a lasting functional exchange able to support numerous services is our key value proposition.

					
Token PRICE	ICO PRICE \$ 1	\$9.7	\$15.3	\$9	X
TOTAL CIRCULATING SUPPLY	19 Mil Tokens	91 Mil Tokens	99 Mil Tokens	54 Mil Tokens	X
TOTAL SUPPLY	33 Mil Tokens	181 Mil Tokens	199 Mil Tokens	120 Mil Tokens	X
24 HOUR VOLUME	est. \$ 20 Mil	\$ 12 Mil	\$ 2 Bil	X	\$ 624 Mil
MARGIN TRADING	✓	X	X	X	X
TRADING	✓	✓	✓	X	✓
LENDING	✓	X	X	✓	X
STAKING	✓	✓	X	X	X
REFERRAL	✓	✓	✓	✓	X
SIGNAL TRADING	✓	X	X	X	X
BORROWING	✓	X	X	✓	X
BUYBACK	✓	✓	✓	X	X

4.0. Why Choose Bitto

We ensure that trades are done seamlessly, and support is given within reasonable time. Bitto's platform exchange provides you a one stop solution that is practical, stable and realistic. Users will have access to six core service models, which includes peer-to-peer lending, providing multiple sources for revenue for our users, increasing liquidity and encouraging financial progress.

The revenue potentials for users of Bitto is exciting. Revenue from trading is more guaranteed with Bitto as we provide expert traders for users to copy during trading. Income from referral commissions are also a major financial benefit for users who may accrue between 20 percent and 60 percent commission depending on whether the user is a contributor or a non-contributor.

Our support for local businesses through the peer-to-peer lending service allows users provide financial support for one another without jeopardizing the growth of their cryptocurrencies. We understand the volatility of local currencies, thus the disincentive to keep money in the fiat currency for too long. With Bitto, users may enjoy faster access to credit facilities.

If users are also concerned about the rising challenges of energy and the blockchain, Bitto provides an environmentally friendly option through its proof of stake based token. Instead of the proof of work mechanism which raises the cost of running blockchain transactions and consumes worrying amount of energy, Bitto employs proof of stake which also allows holders of cryptocurrency earn more by keeping the system trustworthy.

5.0. What is Bitto Token?

Bitto is a Proof of Stake token based on the Ethereum token ERC20 and is backed by the Ethereum blockchain. This allows for lower cost transaction and benefits from the rise in prices in both ETH and BTC. Bitto is an environmentally friendly Proof of Stake token and a form of digital asset for collateral lending.

Bitto token is the official digital asset of Bitto. The token will serve as the primary value transfer medium for users in the Bitto community. Contributors may purchase Bitto tokens at the ICO, especially to enjoy special privileges at the launch of the exchange. A total of 24 million Bitto will be in circulating supply and no more will be produced beyond the total supply of 33 million Bitto afterwards to protect the value of the tokens. 1 Bitto token will sell at \$1 with further incentives and tier benefits.

What is Proof of Stake?

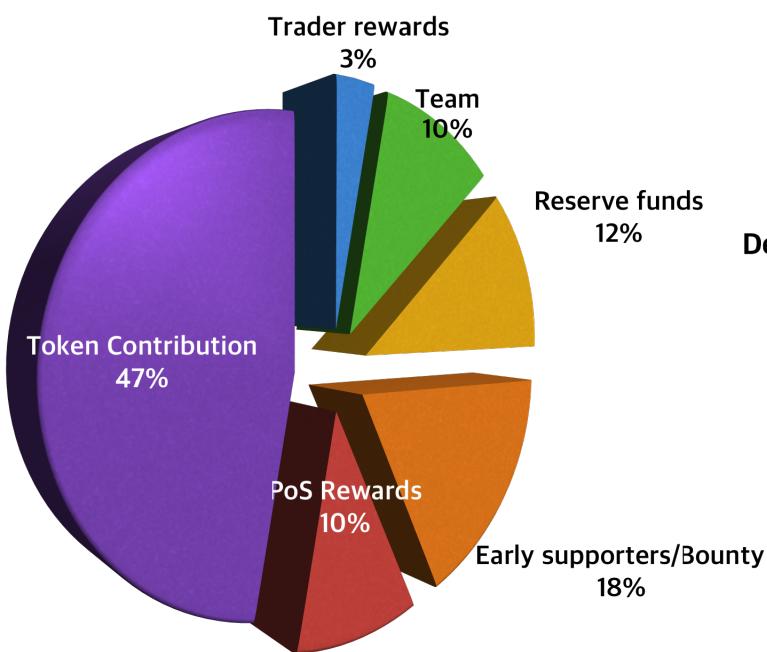
Proof of Stake (PoS) is a category of consensus algorithms for public blockchains that depends on a validator's economic stake in the network. In proof of work (PoW) based public blockchains (e.g. Bitcoin and the current implementation of Ethereum), the algorithm rewards participants who solve cryptographic puzzles in order to validate transactions and create new blocks (i.e. mining). In PoS-based public blockchains (e.g. Ethereum's upcoming Casper implementation), a set of validators take turns proposing and voting on the next block, and the weight of each validator's vote depends on the size of its deposit (i.e. stake). Significant advantages of PoS include security, reduced risk of centralization, and energy efficiency.

In general, a proof of stake algorithm looks as follows. The blockchain keeps track of a set of validators, and anyone who holds the blockchain's base crypto-currency (in Ethereum's case, ether) can become a validator by sending a special type of transaction that locks up their ether into a deposit. The process of creating and agreeing to new blocks is then done through a consensus algorithm that all current validators can participate in.

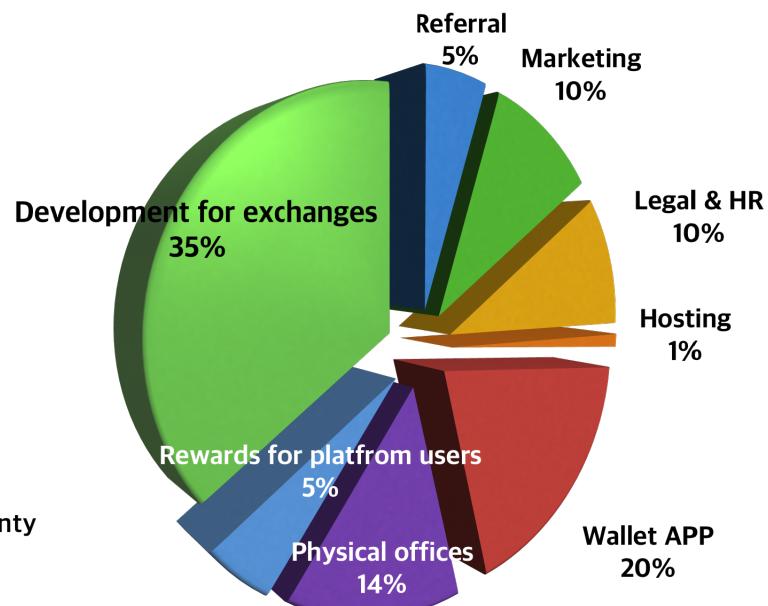
Proof-of-Stake (PoS) currencies can be several thousand times effective than Proof of Work in costs, which relies on energy usage. This also ensures that Hodlers will help provide a very strong foundation, by reducing the tokens circulating in market supply, which will support the value of Bitto.

6.0. Bitto ICO Details

TOKEN DISTRIBUTION



TOKEN ALLOCATION



TOKEN SALE

Main Sale	16.01 - 03.04.2018
Price 1 Bitto	USD 1
Circulating supply	19,000,000 Bitto
Total supply	33,000,000 Bitto
Token Symbol	Bitto
Hard Cap	USD 34 Millions (estimated 30,000 ETH)
Soft Cap	USD 1 Millions (estimated 1000 ETH)
Project Protocol	ERC 20 TOKEN

BITTO Token ADDRESS : 0x992B4E3C40557FfdDD482f47f646fEE43cCdF038

DECIMAL PLACE : 18

Bitto ICO Details

Main Offer for Bitto Token

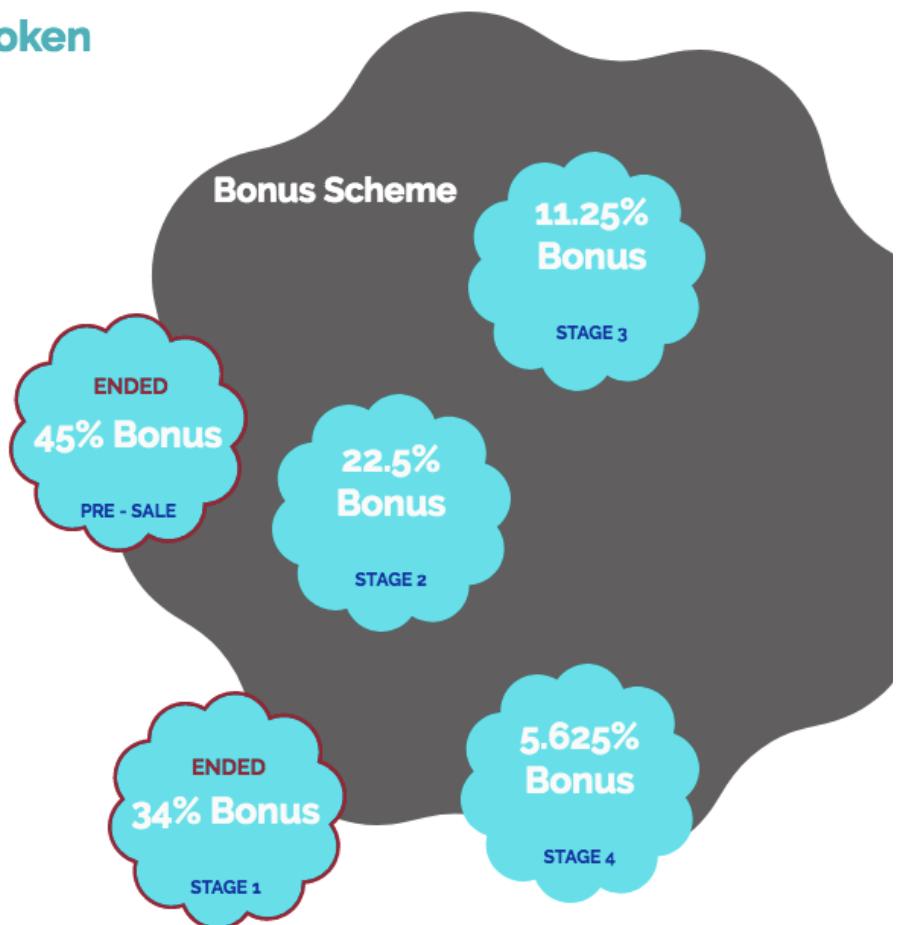
STAGE 1
COMPLETED

STAGE 2
5,000,000 COINS CAP

STAGE 3
5,000,000 COINS CAP

STAGE 4
6,000,000 COINS CAP

Stage 4 total token sale cap depends on the completion of Token sold in stage 1 - 3



7.0. Benefits of Bitto

7.1 | An Exchange that thinks about you

A unique integration that provides an eco-friendly proof of stake, lending platform, a dedicated support team, and a progressive organization. To show appreciation to our investors, we give back up to 3,000,000 of our tokens supply to our future platform users and our Hodlers by rewarding them with Bitto tokens.

7.2 | Global services

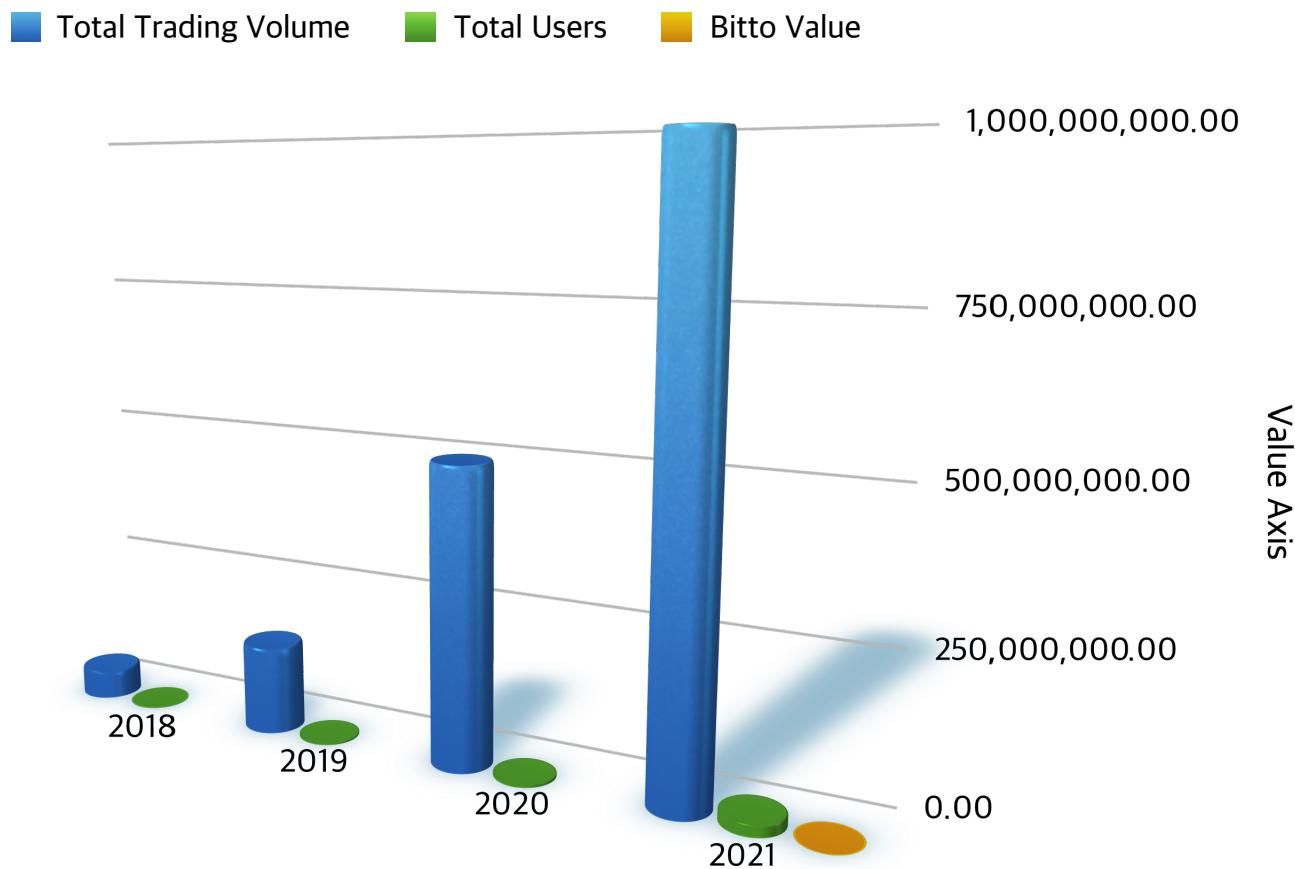
We are an exchange agency that wants to shape the landscape of the current crypto exchanges, which not only provides dedicated servers around the globe, but ensures precision timing of your trades. We aim to provide you the quality of security required against DDOS attack. Our customer supports is also impeccable.

Realistic rewards and profits for our platform users and Hodlers gives them a one stop solution for all their requirements. We aim to integrate live usages of Bitto tokens with proactively partnering with local merchants, giving Bitto tokens an even better appreciation in value.

7.3 | Bitto Buyback

Certain percentage of profits will be allocated for buybacks and Burn programs. This will be verified and audited using Blockchain as a form of accounting system. Trans- actions that are used for buybacks will be published to ensure public's confidence on Bitto Prices. These buybacks and burns will slowly reduce market supply, increasing staking and hodlers' Bitto tokens value over time.

7.4 | Bitto Estimate Value



	2018	2019	2020	2021
Total Trading Volume	5,000,000	150,000,000	500,000,000	1,000,000,000
Total Users	1,000,000	3,000,000	5,000,000	20,000,000
Bitto Value	\$20	\$50	\$100	\$500

In a conservative scenario, we are expecting to grow our yearly user base by 1 million. This is considered a very conservative amount as it is less than 0.02% of the current top exchanges. We believe with the integration of an all in one platform, our growth rate will exceed our expectations to ensure rapid growth and competitive edge over the next few years. We believe our reward system of \$20 within a years' time. This along with our Buyback and Staking will provide a positive rise in Bitto's token value.

8.0. What Does Bitto Offer?

Why **Bitto** is your one stop
solution Cryptocurrency **Exchange Platform**



Signal

Follow top professional traders on Bitto exchange and copy their trades and earn as they earn.



Staking

Stake on the exchange to earn passive Bitto Coins daily.



Trading

Buy & Sell cryptocurrency in our exchange with an opportunity to earn passive income by being a profitable signal provider.



Referral

Earn Live commission from each trade your friend make on our platform.



Cryptocurrency Backed Loan

Lend to Traders and Users to earn daily interest up to 18%

Borrow money on your local currency without having to sell your cryptocurrency.

trade
lend
borrow
refer

auto trade using
professional trade
signals

earn daily bitto
coins

• a hybrid exchange with 6 core services

CLICK HERE: TO WATCH WHAT IS BITTO

8.1 | Lending

Bitto platform can be used to secure loan contracts without any additional fees. External lenders will be required to pay a small Member fee. Lending, once selected, is restricted to a country, it will be locked as default to avoid money laundering. Bitto hodlers (Premium) after 15 days staking can contribute to the lenders pool.

Large Borrowings - Users can pool together to lend to a larger borrowing fund, providing an incentive for everyone to have the opportunity to share funding opportunities anonymously.

Higher Tier ICO contributors are also given an option to automatically be selected for higher interest rate loans.

Backed and secured with cryptocurrency for a safe and seamless lending experience.

As lending is one of our core services, Bitto intends to create a safe and secured lending platform that is backed by cryptocurrency. It is safe for both lenders and borrowers, with a simple to use interface that is market driven. For borrowers, a maximum of 70% of their cryptocurrency value that will be “mortgaged” will take into account the volatility of the market. These Cryptocurrencies will be safely stored in a secure cold wallet.

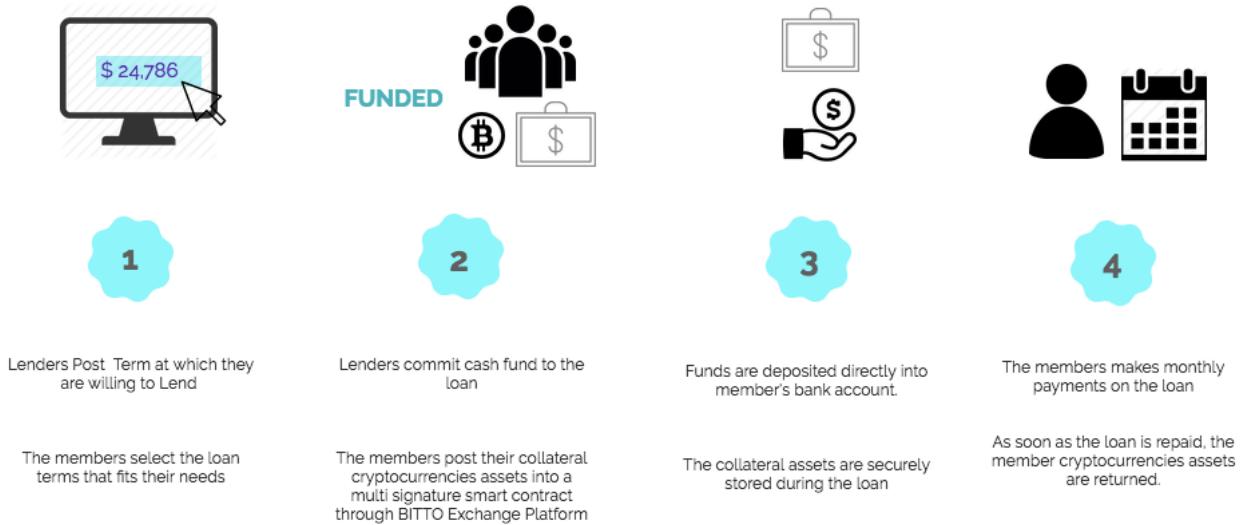
Borrowing

Bitto allows users become part of a lenders pool as well as borrow money from peers on the platform.

Borrowers: Platform users that want to keep their cryptocurrency and obtain Fiat currency, can use our lending system to get loans which will be directly deposited into their local bank. This can also be done by staking Bitto tokens, giving users an opportunity to earn Bitto tokens while spending in their local currency.

Borrowers are also given incentives for repayments made on time, and are being monitored using a point system. Priority lower interest listing will be given to borrowers that are good creditors.

Cryptocurrency Backed Loan Infographic



Lending Platform

Lending Your Summary

Total Interested Earned

Amount	Client	Details
£ 262.50	edwaxxx.1@gmail.com	Paid ✓
£ 577.50	dilxxx@gmail.com	Pending ✎
£ 577.50	katyxxx@gmail.com	Paid ✓
£ 300.50	boyzxx@gmail.com	Paid ✓
£ 788.50	billgxxxx@gmail.com	Paid ✓

Automated investing \$450,000.00

Min 1% **Term Monthly** 1 **AUTO** Success!

Deposits Main Balance **Withdraw**

Filters

Base currency BITTO **Rating** select all

2 loan listings

% P.A.	TERM	COUNTRY	BC	AMOUNT	FUNDING STATUS	DAYS LEFT	INVEST
T1 24.8%	6W	UK	BITTO	10,000 BITTO (\$120,000 MAX)	\$53,000 / \$75,000	60D	PLACE BID

2017 Bitto copyright 2017-12-15 16:05:28 24h Volume: 800,000.13 BITTO/106,72 BTC/4213.72 ETH/238,860,74 USDT

Borrowing Platform

Borrowing

Initial Value

10,000 (\$1,000)

Credit Score 620 Good +20 Points

Next repayment

Total Outstanding	Next installment	Due date	Pending confirmation from lender
£ 262.50	£ 262.50	Sun Dec 24	

2017 Bitto copyright 2017-12-15 16:05:28 24h Volume: 800,000.13 BITTO/106,72 BTC/4213.72 ETH/238,860,74 USDT

8.2 | Staking

Being a new exchange, we want to push things further by giving Bitto platform users an opportunity to take advantage of our POS blockchain system. Hodling Bitto Tokens gives you an opportunity to passively earn Bitto tokens every day just by keeping them on the Bitto exchange. An interface for you to stake will be provided and a secured wallet will be generated. It is environmentally friendly as it does not require a mining machine, but it serves to increase Bitto token prices higher in the near future.

Three Million tokens will be awarded to Hodlers that stake 5000 Bitto tokens on our exchange. Monthly Bitto tokens awarded is 125,000. It will be approx. 4,200 daily. This will be shared among Hodlers. If there are 2 Hodlers on day 1. It will be 4,100 tokens divided between 2 Hodlers. The tokens must be held by our exchange for 15 days to start getting stake rewards.

8.3 | Signal

Signals Trade Managers - Opportunities are given to Professional Traders that have a track record of profits on our exchange. This will provide transparency and confidence to Followers that our data is accurate and secure. Earn up to 35% in fees with successful trades by allowing others to copy your trades. Giving an opportunity to increase income while doing the exact same thing you do best.

Signal Followers - An interface shows top screened profitable traders that will provide you with options to choose from. A percentage of your profit is to be shared anonymously to provide incentives for your selected Signal Trader. All this can be done automatically while you have the confidence that your trades are backed by proven track record profits of your signal.



Every trade that Traders open will be automatically copied to the Follower/Investor's Trading account in Bitto Exchange.

8.3.1 | Bitto Signal Platform

To provide a safe and secure Signal environment for our users, here are some of our solutions and concerns addressed. This will periodically be altered and improved to further provide confidence in our Bitto Signal platform.

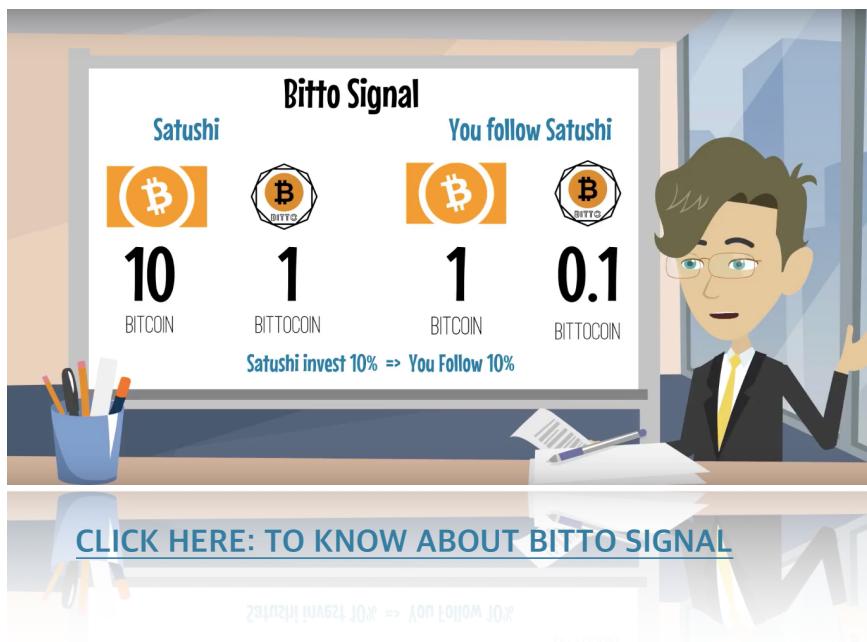
Tier Classification For Signal Traders - Signal Pool fund size depends on Period, Volume, % Profit and % Losses of the Signal Provider. This is to ensure that we will only increase the pool fund size following depending on these factors. This will help us minimizing risk and mitigate unforeseen circumstances.

Bitto Monitoring System - We will monitor traders that are not performing consistently, and in turn alert and provide followers with this information. We understand followers may not be actively tracking their Signal's Performance all the time, and there is always a chance for ups and downs. This is where our Bitto monitoring system will protect your investments.

Copy Trades Made Easy - Signals are auto traded, your input would be the amount you would like to invest, and the amount of commission you are willing to share. The default percentage is 18%.

Limited Amount Of Followers - Each Signal is given an X number of followers. This is to avoid a massive spike in price and a massive dump on the exchange.

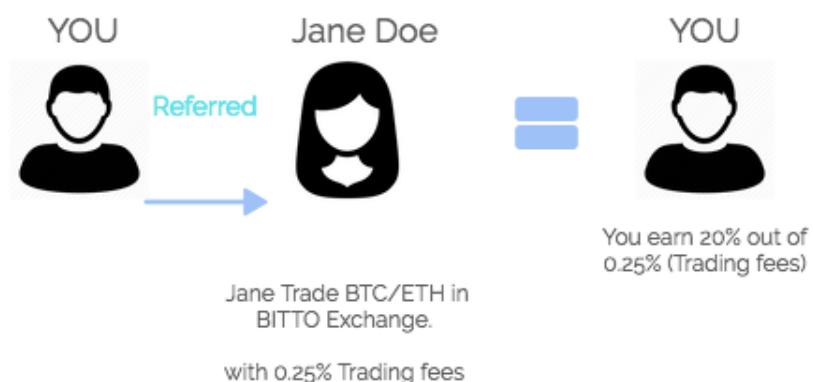
Systematic Buy-Ins - To control volatility and to ensure fair copy trading, a bot will be implemented to ensure fair price entry for all followers.



8.4. | Referral

Referral will be provided with a highly beneficial three-tier referral system to give incentive for platform users to encourage others to use Bitto platform, while allowing marketers and merchants to gain incentives through Bitto as their preferred currency. For more info, please view our referral plan below.

According to the current performance of the exchange business and latest medium term projections, the suggested referral commission is equal to a competitive passive income on publicly available investment schemes. Our referral systems returns between 20% and 40% consistent revenue for users.



8.5. | Trading

Trade and secure yourself a position as an excellent profitable trader. Rewards and incentives are given out for our highest volume market trader. We will also monitor, and track profit percentages and volume traded.

Top Trade Managers will be listed exclusively and anonymously to allow them to cater to followers that want to benefit from their expertise.

Trading full time is now a possible reality for users who have no capital but are excellent and safe profitable traders.

Free Trading - To provide incentives for ICO contributors, Tier benefits are given and some will be allowed to trade with no fees charged for the first one year. Diamond and Platinum contributors are given exclusive benefits of never having to pay on our exchange platform. These are tracked using our smart Email and Blockchain identification.

The screenshot shows the Bitto (BITTO) trading platform. At the top, it displays current prices: BITTO = \$21, BTC = \$17000, and ETH = \$700. The user profile shows "John Smith" with "Premium" and "VIP" status. The main navigation menu includes links for Dashboard, Profile, Exchange, Signal, Lending, Borrowing, and Referral. The dashboard features a summary section for BITTO (Last Price: 0.00200146 BTC, 24hr Volume: 644.00773 BTC), followed by six market cards: BITTO/BTC (-0.36%), ADA/BTC (58.09%), IOTA/BTC (-7.34%), XRP/BTC (40.90%), LTC/BTC (-12.34%), and XLM/BTC (40.90%). A prominent "BiTTo Referral Program" banner with the text "Refer now and get live commission" is visible. Below these are sections for "FAVOURITES" and "BITTO MARKETS", "BTC MARKETS", "ETH MARKETS", and "USDT MARKETS". A search bar and a date/time stamp (2017-12-15 16:05:28) are at the bottom. The footer includes copyright information (2017 Bitto copyright), a timestamp (2017-12-15 16:05:28), and social media links (Twitter, LinkedIn, Facebook).

8.6.1 | Tier Membership & Services

Platinum Package	Diamond Package	Gold Package
VIP Tag (100,000 Bitto)	Partner Tag (200,000 Bitto bought)	Purchase During ICO
Earn 1% Share of Bitto Global Pool From Exchange Trading Commissions Quartely.(Limited to First 50 Contributors)	Earn 2% Share of Bitto Global Pool From Exchange Trading Commissions Quartely.(Limited to First 25 Contributors)	N/A
Priority Lending Listing for High Interest Loans (Home country + 1 Other Country)	Priority Lending Listing for High Interest Loans (Home country + 1 Other Country)	Secondary Priority Lending Listing for High Interest Loans (Home country + 1 Other Country)
If Lending listing above 10% Interest is listed, Priority is Automatically given	If Lending listing above 10% Interest is listed, Priority is Automatically given	If Lending listing above 5% Interest is listed, Priority is Automatically given
Priority support	Priority support	Priority support
Invite friends, get 40% commission on each trade they made	Invite friends, get 40% commission on each trade they made	Invite friends, get 40% commission on each trade they made
Stake for minimum 10 days to start earning Bitto Tokens (Required 5000 Tokens)	Stake for minimum 10 days to start earning Bitto Tokens (Required 5000 Tokens)	Stake for minimum 15 days to start earning Bitto Tokens (Required 5000 Tokens)
Higher Limit investment for auto trading (Please refer to the video on auto trading)	Higher Limit investment for auto trading (Please refer to the video on auto trading)	Higher Limit investment for auto trading (Please refer to the video on auto trading)

8.6.2 | Tier Benefits For ICO Contributors

Contributors will get the following benefits according to the amount of tokens they purchase.

Number Of BiTTo Tokens Purchased during ICO	0	500	1000	2000	5000	10000	20000	50000	100000
Tier Benefits TBA	Standard	Premium	Premium	Premium Plus	Premium Plus	VIP-2	VIP-1	Ambassador	Partner
Referral For a year	20%	21%	25%	30%	40%	40%	40%	40%	40%
Staking Bitto Coins Needed	15,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Early Access To BITTO News Update						Yes	Yes	Yes	Yes
Early Access to Bitto Exchange Mobile App		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Free Usage of Bitto exchange Mobile App						Yes	Yes	Yes	Yes
Free Trading Period (Months)		1	3	6	12	24	Free	Free	Free
Signal Commission- On Profits Realised	10%	10%	10%	9%	8.5%	8.0%	7.0%	7.0%	6.5%
Auto Monitor and Insurance for Signal Trading		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Priority Selection For Top Signals					Yes	Yes	Yes	Yes	Yes
Priority Access To Higher Lending % Payout						Yes	Yes	Yes	Yes
Profit Sharing From Bitto Trading platform	-	-	-	-	-	-	-	-	1%

9.0. Security

Complete Hosting Security strengthened by Biometrics

Dedicated Cloud Based Solution & Physical Servers located in Key Geo-Locations in U.S, Europe & Asia

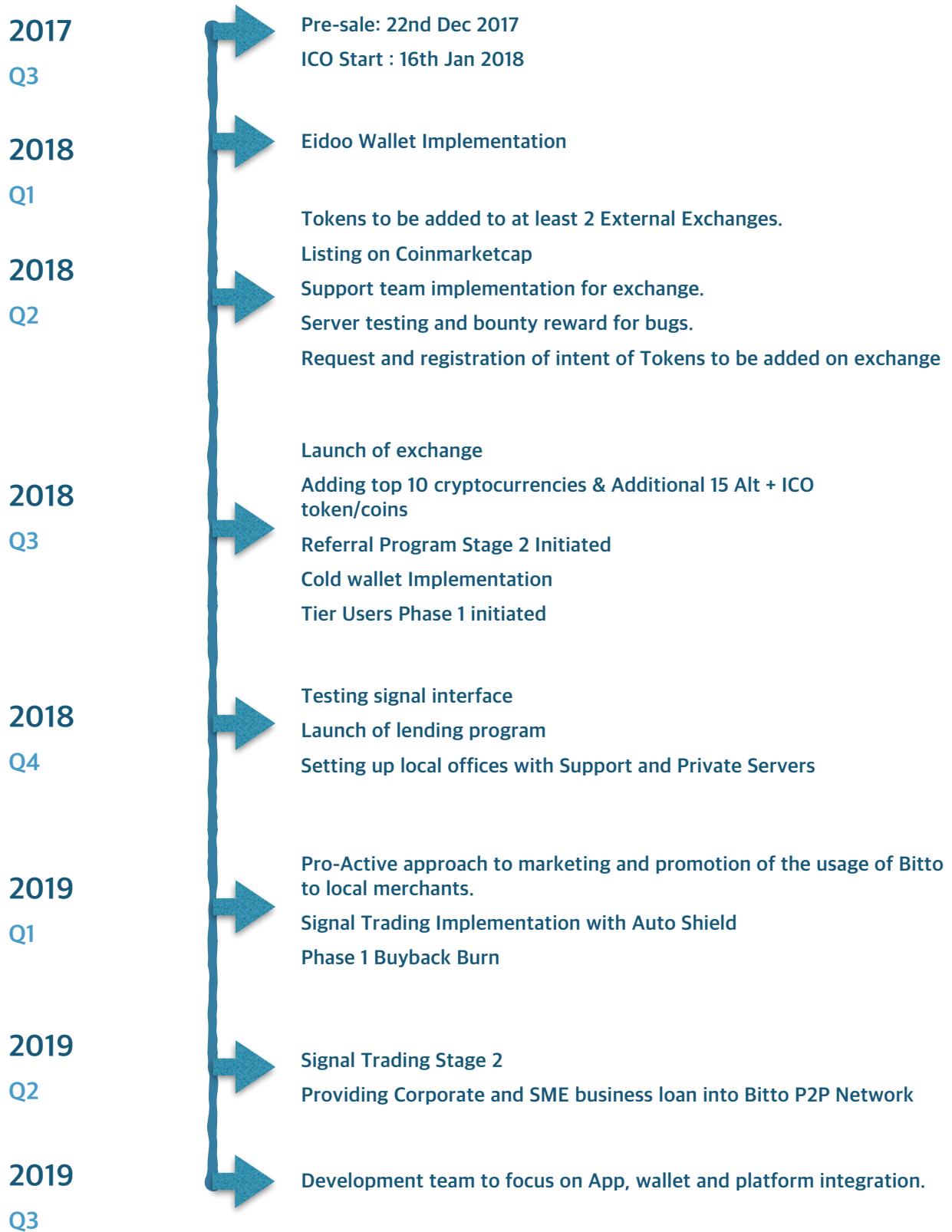
Robust real time error checking KYC, AML & 2FA

DDOS attack prevention

Both Hot & Cold Wallet Implementation, providing highest level of security for staking & medium to long term funds.

Providing a decentralised exchange service using peer to peer system. This allows participants to take a loan and borrow directly using the platform without any third party involvement in the process and transfer of funds.

10.0. Roadmap



11.0. Future Development of Bitto

We are focused not only on providing services online, but offline as well. While the current trend today is to bring all services and support online, we believe in having a traditional approach to customer interaction. By bringing a Brick & Mortar solution service to our clients, we believe we can ensure more inclusion in the cryptocurrency market.

11.1 | Global Offices

Local support teams will give you reassurance and minimize backlogs of any issues that are faced by clients on our platform. We will be getting Global Business Development Managers to promote and increase acceptance and usage of Bitto as a cashless currency among local merchants where legally permitted. We know that bitcoin and cryptocurrency acceptance in real world implementation is already happening. Bitto aim to be at the forefront, contributing to a rapid and positive growth of the way crypto will be viewed and accepted in the future globally.

11.2 | Bitcoin ATM Machines where offices are based

Bitcoin ATM machines have already been in the market for some time, but there just isn't enough around the world. Physical offices with Bitto ATM machines nearby will not only provide borrowers with fiat currency, they will also provide an opportunity to keep their tokens in a form of a loan at the same time. Launching of Bitto, ETH And BTC blockchain physical ATM machines in countries that are legally accepting, increasing further awareness of the exchange and the Bitto Cryptocurrency. This situation will also increase merchant's acceptance of using Bitto, with low transaction fees as its major attractive practical point of a currency.

11.3 | Developed on a blockchain technology that has the benefit of both ETH & BTC

Using the ERC20 Ethereum network as our backbone, we hope to ensure low and quick fee transactions. (Approx. \$0.30 compared to Bitcoin \$10 at peak levels) Leverage on the best characteristics of both Bitcoin rise in price and the Ethereum blockchains low cost and fast transaction technology.

11.4 | Bitcoin Exchange Platform on a secured Bitto integrated wallet App.

Launch of the First ever Token exchange App where you can trade Major Crypto currencies on our Exchange and keep it safe and secure in our Bitto Cold Wallet. Using the two-step verification services that implements the Time-based One-time Password Algorithm by Google is another way we are improving on our security measures.

12.0. Future Implementation

In the future, followers will be given the opportunity to vote their Signal Providers to show appreciation. Bitto tokens will be used as an intermediary currency to buy and sell Merchant products on Bitto Exchange.

A mobile wallet Bitto exchange APP that is offline, is highly secured. Currently we are still testing a backup wallet in the event your mobile phone goes missing so your tokens will still be safe.

ATM and local office will be established to ease the users. ATM machines are to provide further exposure and ease of accessibility to Merchants. Bitto platform will implement incentives and reward tiers for Merchants.

More merchants provide benefits for Lenders, leading awareness to a larger community to provide funds. Users that want to keep their Cryptocurrency whilst getting fiat in exchange for a small sum of interest to Premium and normal members will also enjoy new benefits.



**SHAPING
OUR FUTURE
WITH YOU**

13.0. F.A.Q.

1.0 How are Lenders queued if there are so many of us that want to lend? Who takes precedence?

Premium Lenders are in a ‘first come; first serve’ basis via system arrangement. Premium Lenders are organized by the system through FIFO.

2.0 Will there be a limit to number of Stakers?

We will ensure the profitability ratio will be our main factor in deciding a limited amount of stakers.

3.0 When will we see ATM Machines implemented?

ATM machines will only be made available in countries that accept Cryptocurrency. This is due to regulations, thus prioritizing our offices in countries that accept Cryptocurrency.

4.0 How will Bitto tokens increase in price?

With our low circulating supply, staking and a successful one stop platform exchange, we are confident that the price of Bitto tokens will increase. Users of Bitto exchange are also provided a benefit of a lower trading fee by paying in Bitto tokens.

Buyback Funds are also arranged to buy and burn Bitto tokens, Reducing the circulation amount in the market gradually. We are also confident that our exchange platform supported by our referral system and the community will attract enough users to appreciate the value.

5.0 When will Bitto exchange be implemented?

While we understand that many of our investors are eager to see the launch of our exchange, be rest assured that we are already in the midst of setting up servers, platform, and implementation of what we promised.

Our platform is being upgraded and tested to ensure that when we go LIVE in the third quarter of 2018, we will be THE option to go to for a safe, secure, fast and rewarding experience. Sneak preview of our test exchange is shown.

Your patience will be rewarded with a highly valued Bitto token when we have done the proper groundwork and the launching of a great exchange platform. Thank you for seeing this through with us.

6.0 Who are the developers of Bitto?

We are a team of young and experienced entrepreneurs and developers that have come together to create an exchange platform that is for the community, by the community.

14.0. Conclusion

The Bitto team has already established a solid basis for sustainable medium term growth, grounding on the existing products and infrastructure. There is also a long term business plan for further product development. The demand for another exchange is obvious and Bitto will not only fulfil the role of providing users more option for trading, Bitto will provide the much needed infrastructure to be a market leader through its services and reliable network.

We believe that blockchain and cryptocurrencies are the payment method of the future. In order to make such payments possible for all consumers with maximum convenience, we aim to connect the blockchains in the background and offer an easy-to-use interface to any of the blockchain and traditional assets. Our goal is to ensure users enjoy the best blockchain technology has to offer.

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