Create ICO script with lending platform, internal transfer and referral system.

Features:

- 1. Referral system: direct commission if user invite investor buy ICO token 5% and up to 8 level when lending.
- 2. Members must deposit to their BTC Wallet or ETH wallet to buy tokens from balance: admin can set minimum & maximum deposit amount
- On BTC & ETH wallet, show QR code for sending BTC & ETH from mobile wallet
- Only members already bought 100 tokens can withdraw BTC & ETH.
- Withdraw BTC & ETH enable/disable by admin, admin can set minimum & maximum withdraw amount
- Admin can set Auto or Manual deposit & withdraw
- 3. ICO function:

Admin can set whitelist members, whitelist members can buy tokens very easily. Unwhitelist members buy tokens so difficultly.

Follow clip: https://www.youtube.com/watch?v=9KeNtl_fkK4

- 4. Tokens Wallet: can transfer tokens, using Token Wallet Address
- 5. Improve security: look at Bitconnect security, require 2 FA when withdraw, when internal transfer, when enable/disable 2 FA