

Simplifying Crypto banking



White Paper | May 2019

Gulf Coin Gold

Built for crypto-community, GCG & GCGPay offers multitude of crypto-banking services that range from payment processing, buying & selling of the crypto, banking cards and investment instruments. Use GCG now to earn higher interests on your crypto-deposits.

Vision 2020

One Platform! **GCGPay**

Financial Inclusion of all is the clear vision of the GCG for the Year 2020. With GCG & **GCGPay**, cross-border banking will happen without any hassles. From online services, to neighborhood stores, GCG is set to simplify the cryptobanking industry across the globe.

Presence

UAE | UK | Africa | Europe

Connect

info@gcgpay.com

Web

www.gcgpay.com



We Stand
for one Payment
PLATFORM

Customers expect access to highly secured banking services across an ever increasing range of platforms, to be faster, without interruption, every single day, wherever they choose, whenever they choose. This is now true with GCGPay.

We live in a world of motion. Businesses are truly global. Even at a local level, many people travel across the boundaries in the course of everyday life. People are now more mobile than ever. The fact that people are all on the move means that they are not always familiar with the local banking and transacting policies.

GCGPay is cutting across the boundaries and bringing one payment platform.

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GCG Payment Ecosystem

GCGPay
The power of cross border payments

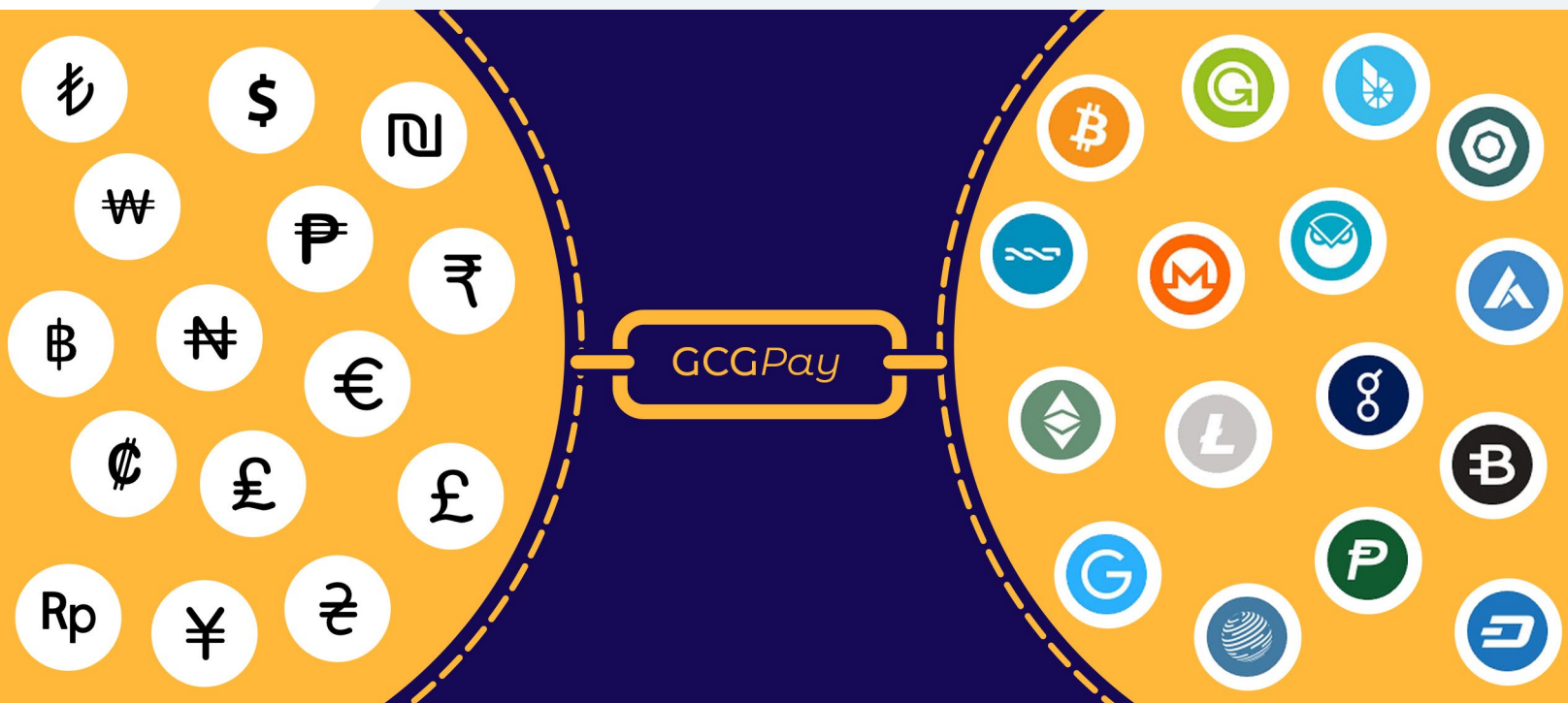
1. Top-up your GCGPay Card or Mobile Wallet using your local fiat or crypto
2. Visit any GCGPay Merchant Partner to make a purchase
3. Pay securely using your GCGPay Card or Mobile Wallet

GCGPay a ubiquitous
PAYMENT PLATFORM



THE INTRODUCTION

GCGPay



FinTech (Financial Technology) in the last 24 months has explicitly shown a phenomenal double-digit growth globally. Every person around the world accessing digital activities is a constant user of some or the other Fintech services. As per the recent survey, almost 65% users across 20 countries use digital payment services and other online transactions.

In a very short amount of time, advancements in digital technology have changed the way we live. In the not so distant past, forgetting your wallet meant a U-turn straight back home. Today, with a few swipes, taps or clicks on your smart-phone, you can make a money transfer, order a ride, go shopping and dine out. But how can we ensure to maintain a seamless connection of two worlds of traditional fiat currency and crypto currency?

Today, the demand for an integrated platform to connect the two worlds is extremely crucial for a user who is exposed to the cryptocurrency. With growing trend of local businesses and global

network, GCGPay is the solution that shall enable cross border transactions swiftly and seamlessly. Built on blockchain framework, GCGPay stands to be the leader in the segment of creating a one payment platform across the globe which is much faster, highly efficient and robust than traditional banking houses. With an advanced backend technology framework, the transactions will happen instantly between the stakeholders and shall eliminate any fraudulent or unwanted activities in the network thus offering a highly secured layer for the transaction.

GCGPay brings to you an integrated crypto-banking platform allowing users to register and open a crypto-bank account with GCGPay platform and utilize the complete range of crypto-banking along with traditional banking services.

GCGPay bridges the gap between the two worlds of crypto & traditional banking and brings you a seamless platform for payments & transactions, debit & credit cards, asset based loaning and many more.

With our growing network of merchant partners across the globe, GCGPay user can use this platform universally without any hassles.

GCGPay touch points shall include:



Card



Merchant POS



ATM



Web Crypto-
Banking



Mobile Crypto-
Banking



Currency
Exchange



Deposits



GCGPay
Lending



Trading Engine



Portfolio Management



Insurance



GCGpay with Alexa

GCGPay will lead the foray to provide its users with a bank for crypto-nation allowing users to pay & receive funds in their desired currency (crypto or fiat). With GCGPay it will be possible to maintain deposits, apply for loans and credits. GCGPay shall offer a robust infrastructure to allow merchants to accept payment for goods & services from the user.

GCGPay user shall receive a debit card which can be used at any partner ATMs and GCGPay ATMs which is coming across the world. One can use the GCGPay Card to pay in shops and dine at restaurants. For further convenience, it can be used online for the transactions and transfers.

Fintech

Market Analysis

The Global Fintech market's transactional value's CAGR is **8.6%** over the forecast period of **2019-2024**

A large majority of global banks, insurers, and investment managers are planning to partner with financial technology companies over the next 3-5 years, and expect a 20% average return on investment on their innovation projects.

Infrastructure-based technology, through platformification and open application programming interfaces (APIs), is reshaping the future of the financial services industry, while the operational advancements offered by robotic process automation (RPA), chatbots, and Distributed Ledger Technology (DLT) are enabling greater agility, efficiency, and accuracy.

Through innovative use of technologies, financial technology companies are delivering low-cost personalized products, which has a significant impact on the rising customer expectations, along with mounting pressure on traditional firms.

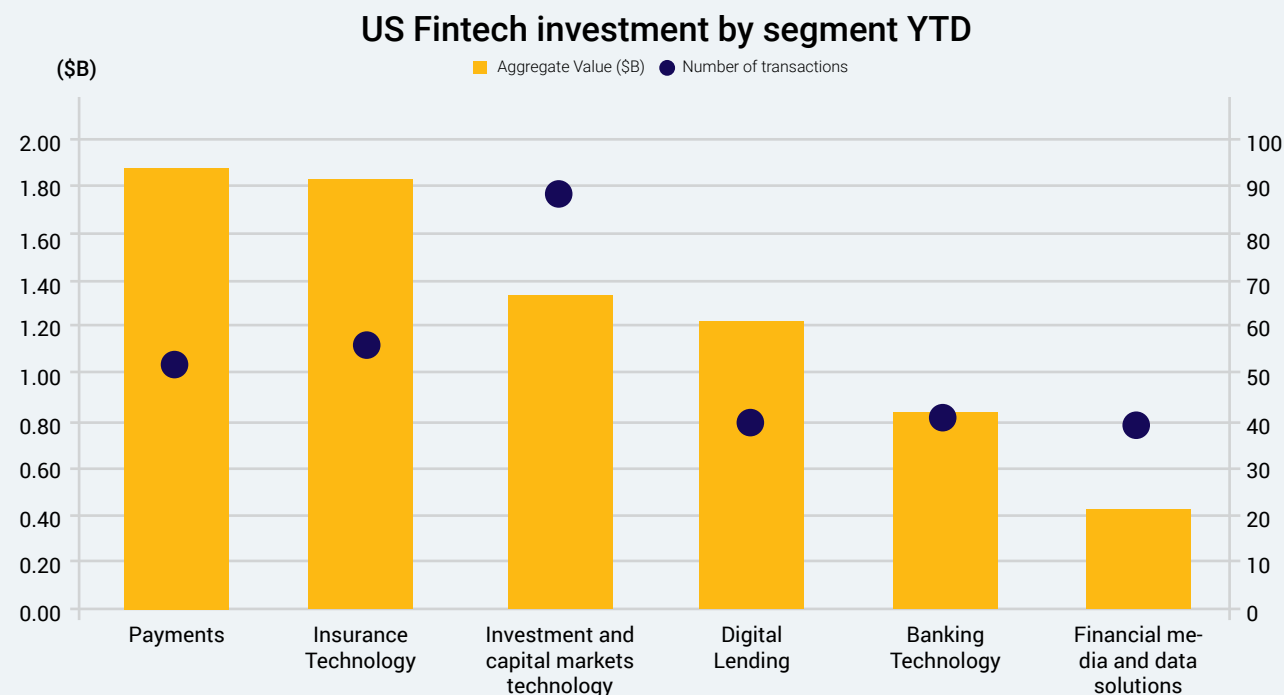
Total transaction value in the digital payments segment amounted to USD 3,403,168 million in 2018

Total transaction value is expected to register an annual growth rate (CAGR 2019-2024) of 13.2% by 2024.

The market's largest segment is digital commerce, which amounted to a total transaction value of USD 28,755.7 million in 2018.

Growing Personal Finance sector

The market's largest segment is Robo-Advisors segment



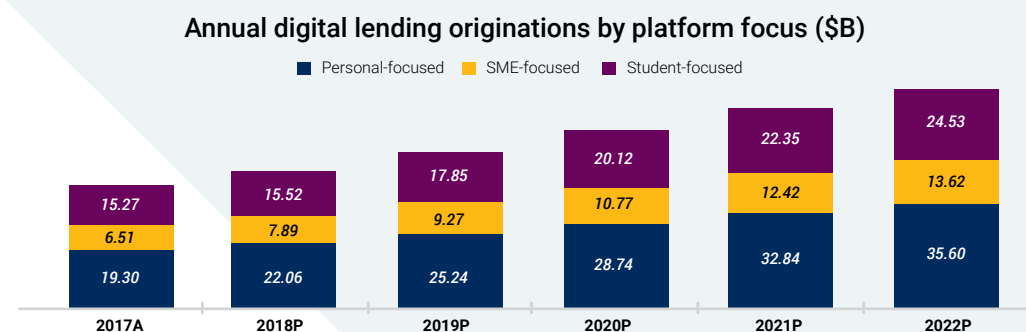
Data compiled as on Dec 2018

Includes private placements for private fintech companies

At this point, investors tend to be more concerned with the growth than profitability, and they tend to be tolerant of the startups experimenting with new ideas. GCGPay vision is aligned to both – growth & innovation.

While Global Fintech Market still expects a growth robo-advisory market; the estimates show that market should grow from roughly \$181 billion in AUM in the Year 2017 to \$608 billion by the year 2022, which translates to a compound annual growth rate of 27%.

The Digital Lending has found a solid foundation and a robust demand has come up in the digital lending space. From a market of \$41.1 billion in the year 2017, the industry is projected to grow at the rate of 12.4% to \$73.7 billion in annual originations by the year 2022.



Payment Industry

Just as digital lenders are broadening their service offerings, the largest and most popular mobile payment providers, which originally launched with a specific focus, are stretching into new use cases. Mobile payment applications serve two functions – storage and transfer of payment information.

Consumers use third-party payment apps primarily for purchasing goods and services from merchants (either in store or online) or directly transferring money to other accounts via person-to-person, or P2P, transfers.

Mobile apps have been able to introduce significant innovation into the payments process, for example with the evolving portability of payment data. The interoperability of code allows digital wallet applications to make a user's payment information available across various environments.

Interoperability between payment apps seems to be a growing trend. PayPal has been particularly aggressive on this front, integrating its mobile wallet into Google Pay, Samsung Pay and Facebook Messenger. Several mobile payment services – PayPal, Venmo and Square's Cash App – have begun to issue physical payment cards tied to in-app accounts. These cards can be linked to certain other payment apps while also offering an incentive for

users to keep their in-app accounts funded.

The rising popularity of P2P apps caught the attention of banking institutions that officially launched the Zelle platform in 2017. Zelle allows member banks to offer an almost real-time P2P service to consumers directly from their mobile banking app or a standalone app. Zelle uses a phone number or email to send payments. And instead of depositing funds in a separate account and requiring an extra step for users to transfer funds, Zelle payments move directly into the recipient's bank account. Zelle is the banks' bet that providing a service tied directly to users' primary bank accounts, with ease of use and speeds similar to third-party payment apps, will allow them to quickly gain back wallet share.

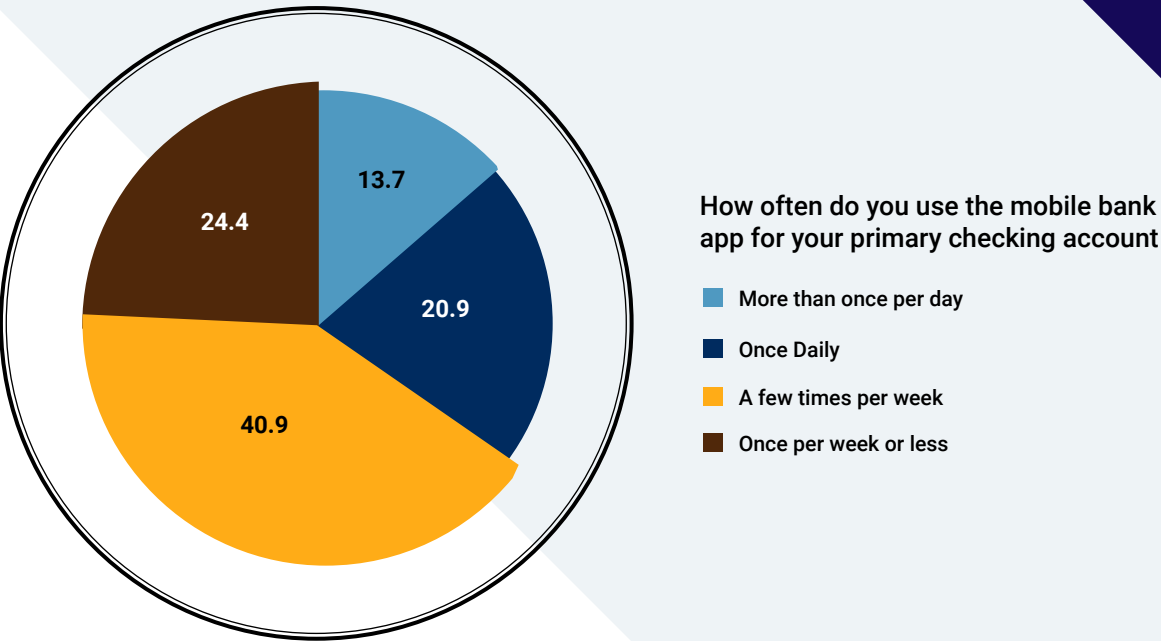
The bet seems to be paying off. The Zelle Network has reported payment volumes of approximately \$160 billion in aggregate since the first quarter of 2017, compared to \$77.8 billion by Venmo. Zelle's potential use cases go beyond P2P money transfers. For example, certain insurance companies currently use Zelle to disburse claims payments. Other payment possibilities include direct deposits for salary payments, or a formalized channel for service businesses such as fitness trainers or private tutors to accept consumer payments

Digital Banking Industry

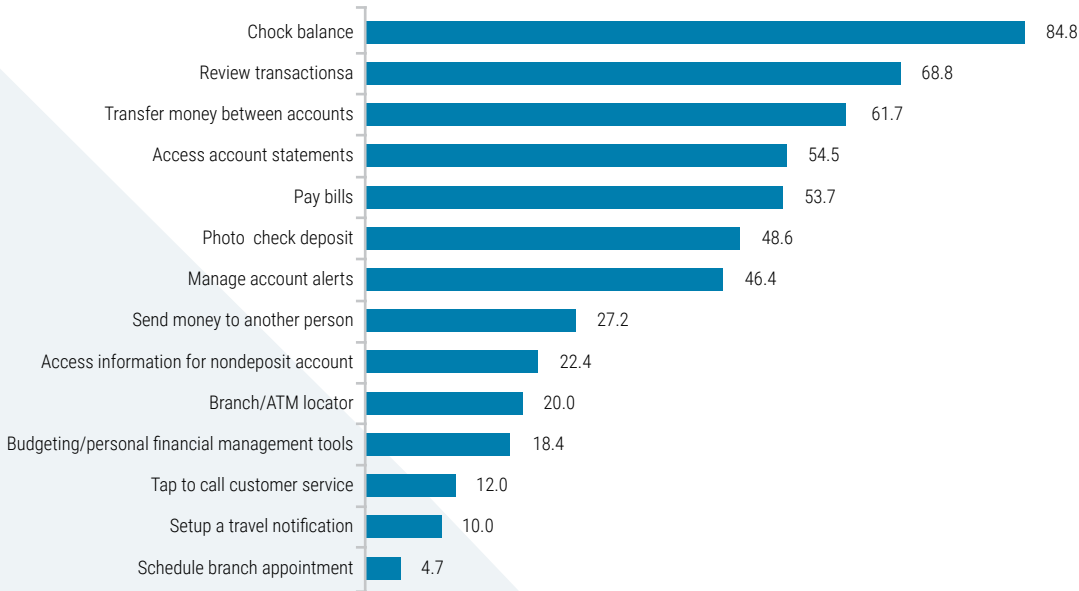
Payments are top of mind for many banks as they seek to develop digital tools that will give them an edge in a competitive environment for deposits and customer engagement.

Banks of various sizes are either planning to launch person-to-person payments with Zelle or seriously thinking about it, even if they already have a P2P solution in place. Some smaller regional banks are excited about becoming part of the growing Zelle network and are feeling customer pressure to get on board. But not all financial institutions, especially smaller ones, are sold on the value proposition. Zelle can be expensive to join, and it is not always compatible with core technology suites, which would have to allow near real-time transactions.

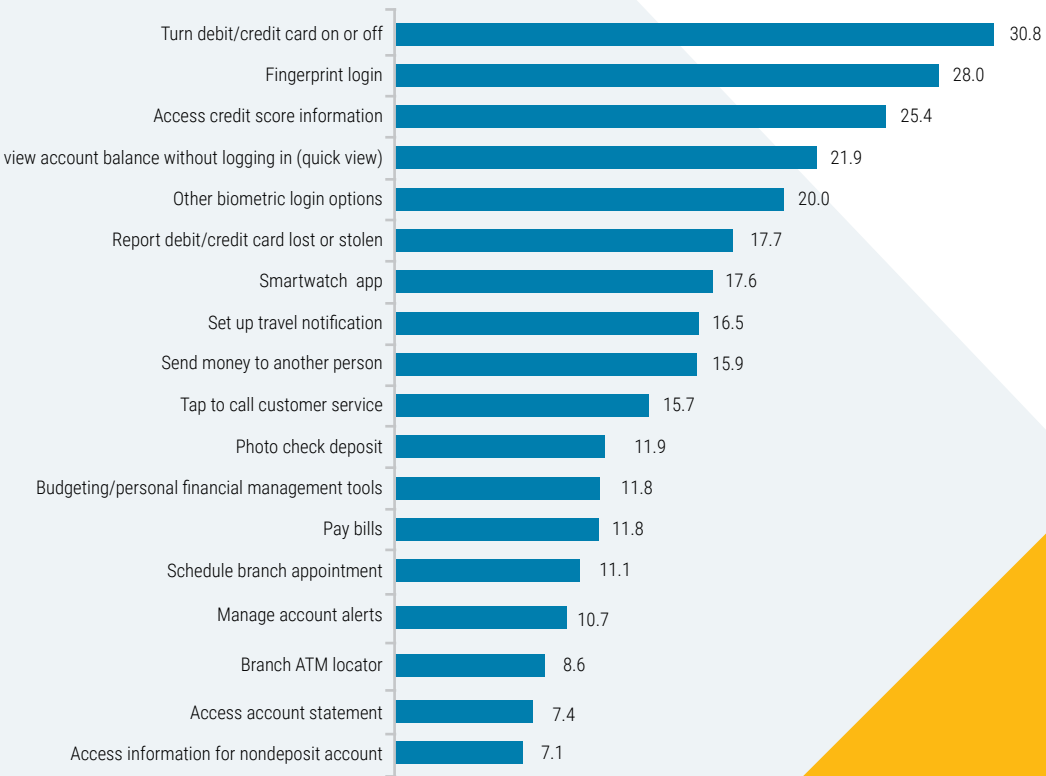
Mobile Bank App User Priorities



Which feature of your mobile bank app are most important?*



Which feature of your mobile bank app are most important?*



Taking banking products to the consumers used to mean that the institutions needed numerous brick-and-mortar branches. Then it evolved into providing robust phone and online banking services.

Now it may not even suffice to have a mobile-first strategy as customers expect seamless access to financial services and information no matter where they are or what device they are using.

Some banks are experimenting beyond the desktop and mobile channels. Close to 35 U.S. depository institutions had Alexa skills available through Amazon.com as of Nov. 9. Alexa is Amazon's cloud-based voice service that serves as a virtual assistant through various connected devices; Alexa skills are voice-driven capabilities that add functionality to Alexa-linked devices. But only 15 of the bank and credit union Alexa skills we reviewed give access to account information, and even fewer go beyond basic account inquiries to facilitate actions including transfers and payments. Most of the Alexa skills we reviewed provide only publicly available information such as branch locations, hours, product rates and routing numbers.

While various financial institutions are integrating artificial intelligence and other developing technologies into customer service and distribution channels, even more

experimentation is happening on the back end of financial services. One of the more high-profile and challenging areas in this regard is blockchain.

As blockchain projects evolve from proofs-of-concept to live implementations, so do the expectations around what the technology can accomplish. While wide-eyed evangelists still abound, in general there seems to be a growing recognition of the pros and cons that decentralized systems offer.

Based on feedback from enterprise blockchain users, a common theme seems to be that understanding the technology is not the only hard part of the equation. Developers are in demand, certainly, but integrating a blockchain into a company's established workflow can be a formidable challenge as well. A company might have to rework its internal processes for sharing information, for example, or consider the legal ramifications of smart contracts, which are digital agreements written to a blockchain that automatically execute based on certain conditions. In the end, a financial institution might be more

comfortable with a centralized system where it does not have to share information with its competitors and where an intermediary can resolve disputes.

Another commonly cited issue is

interoperability. A number of financial institutions have created their own blockchain projects that use permissioned networks, allowing access only to certain users. This is encouraging for the advancement and adoption of the technology, but it creates islands of information, a situation the technology was originally designed to avoid. The next logical step, it seems, is to create mechanisms for different blockchains to exchange information, or "talk" to each other.

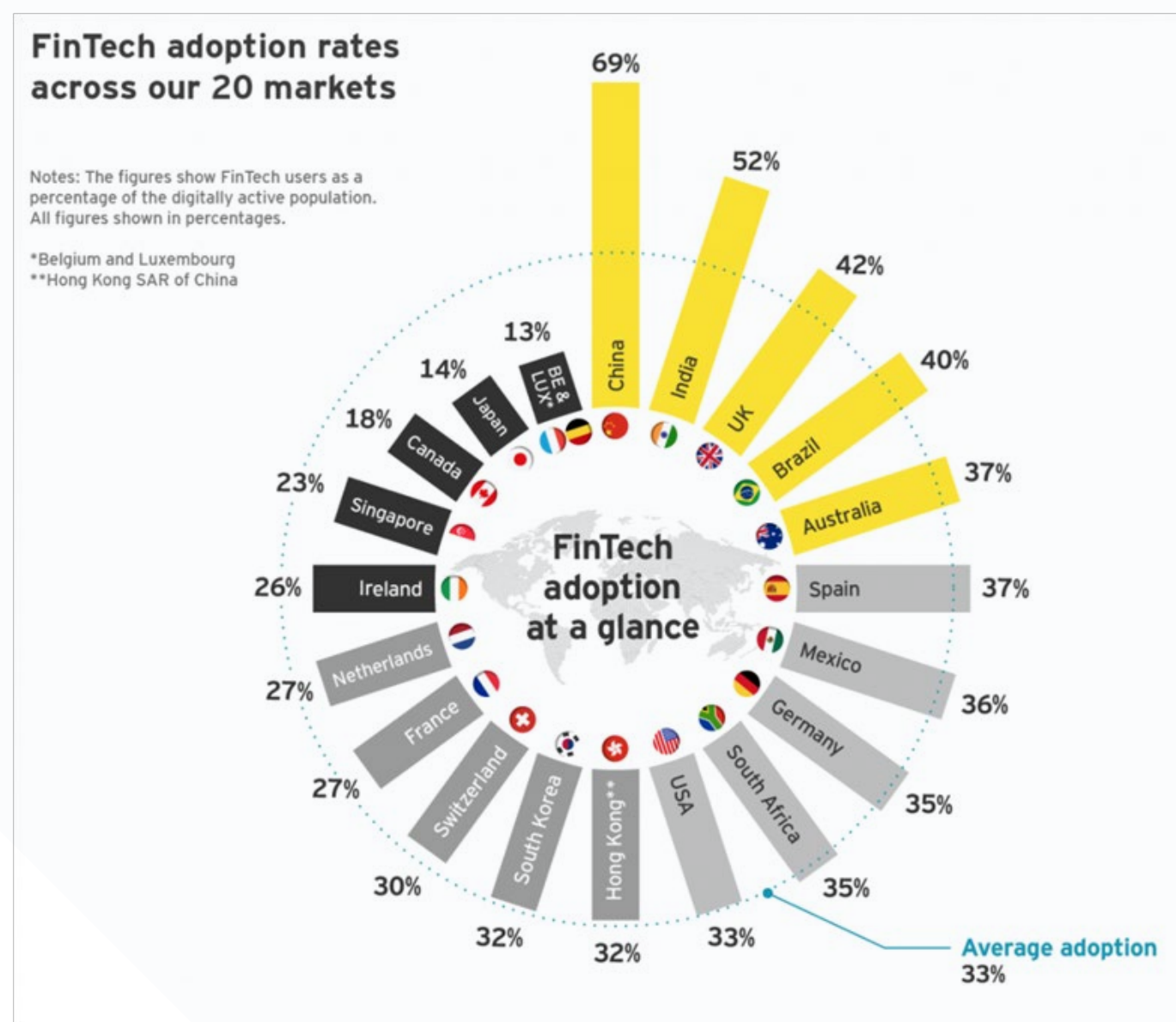
Meanwhile, issues such as speed, scaling and security remain challenges. But a host of companies, big and small, are working on solving these. Among publicly traded financial institutions, exchange operator Nasdaq remains an avid supporter, discussing blockchain often during conference calls. In addition to working on several proofs-of-concept, Nasdaq created a blockchain-as-a-service offering known as the Nasdaq Financial Framework. This refers to the technology architecture that it offers to market structure participants like clearinghouses and securities depositories.

Nasdaq discusses blockchain frequently on conference calls

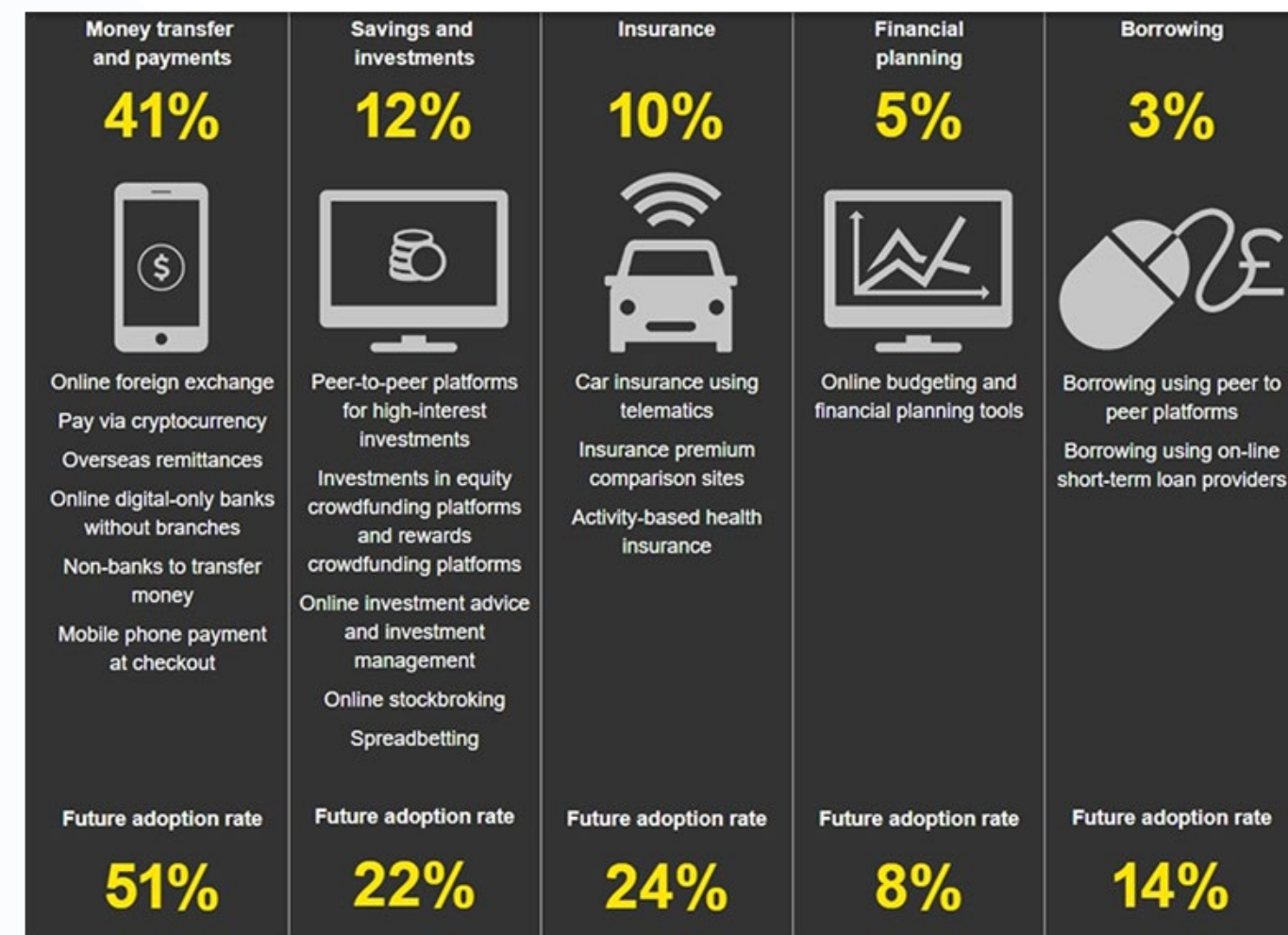
Limited to companies that discussed blockchain on more than 10 calls

Company name	Industry sector	Subsector	Country	Calls where blockchain was discussed
Nasdaq Inc.	Financials	Financial exchanges and data	U.S.	32
International Business Machines Corp.	IT	IT consulting and other services	U.S.	23
Broadridge Financial Solutions Inc.	IT	Data processing and outsourced services	U.S.	18
Overstock.com Inc.	Consumer discretionary	Internet and direct marketing retail	U.S.	17
SAP SE	IT	Application software	Germany	16
Mastercard Inc.	IT	Data processing and outsourced services	U.S.	16
Visa Inc.	IT	Data processing and outsourced services	U.S.	15
SBI Holdings Inc.	Financials	Asset management and custody banks	Japan	14
Luxoft Holding Inc.	IT	IT consulting and other services	Switzerland	12
Bank of New York Mellon Corp.	Financials	Asset management and custody banks	U.S.	11

With an advent of growing interest towards blockchain and various startups coming up with various disruptive and innovative solutions, it is important to understand the adoption of the fintech solution across various boundaries.



To further narrow down the metrics, the following diagram would help to understand the most sought after features in the umbrella of fintech solutions.



Mobile banking, international money transfers, financial planning, savings and investments, stock trading and other international financial markets, receipt of loans, credits and mortgage loans, insurance – now, all these processes mostly function within FinTech sector company products and developments.

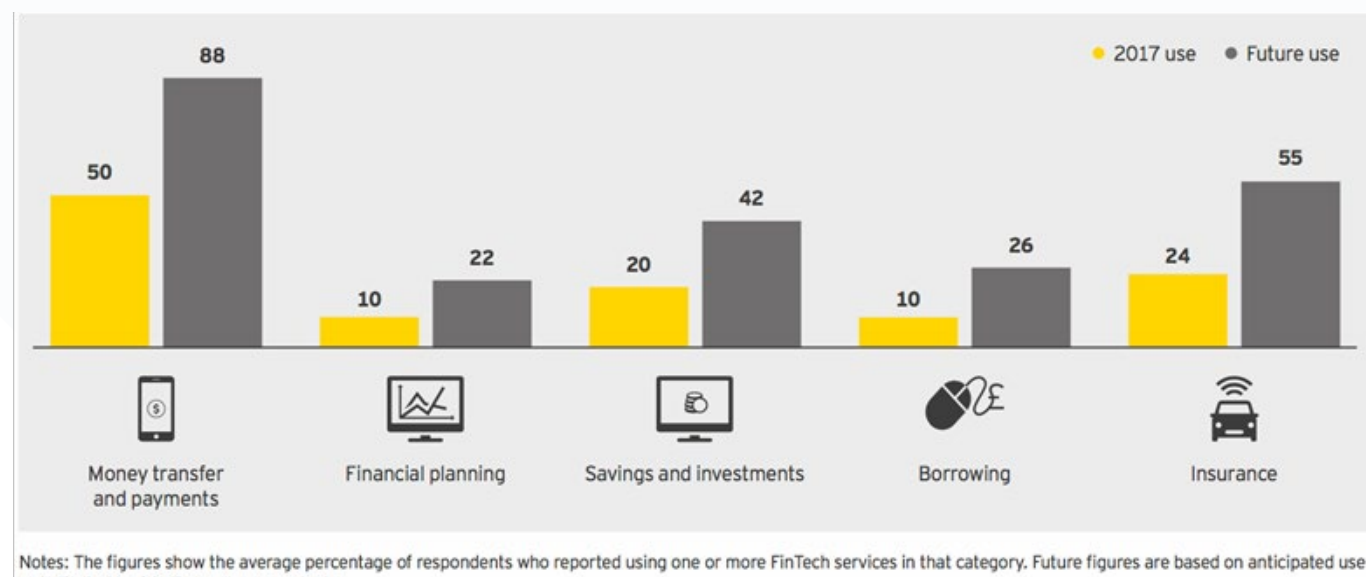
Economically active users, younger than 25 years old, most likely have never practiced the above mentioned capacities outside online space. So, it's not difficult to assume that in next 10 years Fintech startups will represent not only active and significant players of financial market, but will also set the bar for all traditional companies and financial institutions in the sphere of approaching to work with consumers.

Not surprisingly, in such a situation large market players quickly acknowledged see change in the market and do not cede to young companies in rate of development of Fintech products inside its corporate R&D structures.

According to McKinsey estimates, in the nearest future, large technologic companies, which capacity anyhow is directly related to financial markets or within partnerships with large market players, will set trends in the Fintech market.

Of all industries where Fintech developments are mostly popular, banking and fund transfers demonstrate the highest level of use activity.

The global research and the market trend is symbolic and aligned to the vision of the GCGPay and with flawless execution of the plan, it is set to provide the best of the services to its users.



Consumer banking will be the centre of all-round explosion of traditional business processes in the financial industry.

In order to satisfy the demands of the basic users, suppliers of such services should be focused on product intuitive design, simplicity, 24/7 accessibility and speed of application handling, transaction performance etc.

Fintech developments help to increase the total number of bank service users because of its accessibility all over the world, comfort of use and absence of minimal requirements to capital and other requirements of regulative nature, which should not be bypassed without use of innovative technologies.

According to PwC forecasts, almost half of current companies in such industries like online retailing, finances, informational technologies, social networks and mass medium will intensively develop in direction of Fintech technologies. It's worthy of note that 3 of 4 startups, appearing in our time, are anyhow related to the Fintech industry.

Simultaneously with the activity of large companies at young market, specialists of Fintech startups understand that to achieve success of their products they need not only capital but client base too. If the first one can be found through investment attraction from business-angels, incubators or institutions, then increase of user quantity (that's critically important for new technology where client confidence takes a significant part) is a complex task in the actively developing (and as a result intense) market. These circumstances are for large companies with any capital, client base and willing to apply new technologies and startups with finished constantly developing product. Obvious win-win exists in the form of partnership which most often finishes as M&A.

THE SIGNIFICANCE

GCGPay

In the sphere of Fintech there are a lot of blockchain-startups, an idea of cryptobank is investigated many times by different teams, some of them have already performed their own ICOs. At the same time, its creation attempts always become unrealized up to the end, we may declare that now, no one crypto-business fully functions in the world.

The largest part of these projects failed at the stage of bank license receipt for work with cryptocurrency in the Euro-zone – these countries choice was conditioned by any wish to demonstrate its reliability before the users.

However, local regulators do not give banks any licenses for work with cryptocurrency.

GCGPay complies with the rules & regulations as set by the banking industry and has been granted with the banking license and license to operate cryptocurrency banking which enables us to work legally for both the worlds of crypto & fiat currency.

Banking & Crypto Currency License

<License copy>

The receipt of banking license of Madagascar enables GCGPay to proceed legally and receive credit account, integration with SWIFT, agreements with VISA & Master Card and partnering with processing banks worldwide.

	Traditional Banking	GCGPay
Operational Geography	As per the legislation of country of residence	Cross border
User Volume	Limited	Unlimited
Setup	Slow & Capital Extensive	Fast & Relatively less expensive
Cross Border Transfers	Limited & Time Consuming	No Limits and Instant
Fee	As high as 10-12%	Upto 0.5%
Security	Centralized	Decentralized
Working Hours	As per the legislation of country of residence	24x7x365
Physical Office/Center	Necessary	No requirement

THE DESCRIPTION

GCGPay

One Payment Platform

GCGPay is a full-fledged banking platform built on a secured & robust blockchain framework integrating both fiat & crypto currencies and providing range of banking services across all verticals.

Making 100% accessible, the GCGPay platform is completely mobile and can be accessed anywhere anytime on your mobile or computer using internet.

Offering multifunctional platform of plethora of banking services and bridging the gap of fiat & crypto currencies, GCGPay shall make the transactions faster & cheaper. GCGPay shall remain accessible across the globe, it will provide all the services of a banking institution without having any physical interaction center but all online with support centers to help users with any issues.

THE FEATURES

GCGPay

GCGPay – One Platform shall provide its users with a benchmark in the field of banking with its cutting edge platform, offering following services:

- ▶ GCGPay Web Crypto-Banking
- ▶ GCGPay Mobile Crypto-Banking
- ▶ GCGPay Card
- ▶ GCGPay Merchant POS
- ▶ GCGPay ATM
- ▶ GCGPay Currency Exchange & Trading Engine
- ▶ GCGPay Deposits
- ▶ GCGPay Lending
- ▶ GCGPay Portfolio Management
- ▶ GCGPay Insurance
- ▶ GCGPay with Alexa

GCGPay web & mobile crypto banking



User shall register themselves to open an account with GCGPay and shall be on boarded the platform post fulfillment of the KYC.

On-boarding & KYC shall utilize the artificially intelligent underlying layer of identity verification to prevent any un-authorized usage.

Post registration, the user shall be able to maintain multiple currency wallets within one GCGPay Account.

User activities:

- (a) Conversion of currencies within the wallet
- (b) Maintaining Deposits
- (c) Managing external beneficiaries
- (d) Money Transfer across boundaries
- (e) Manage GCGPay Card

GCGPay rewards

- (a) Interest on maintaining minimum balance
- (b) Spend analysis

Equipped with NFC Technology, GCGPay Card shall be available physically along with the Virtual Card which can be added in the GCGPay Mobile App.

The Card can be used to pay at the Partner Merchants by selecting the preferred wallet of the payment. With banking license in place, the GCGPay Card shall be accepted at the terminals accepting VISA/MasterCard. The Card can also be used at the ATMs to withdraw cash in equivalence to the sum of the amounts held in the multiple wallets.

The Virtual GCGPay Card shall further enable the user to pay at Merchant POS Terminals using the GCGPay Mobile App and shall allow enabling & disabling the GCGPay Card from the App itself thereby maintaining a high grade security.

Spends with GCGPay Card will reap users loyalty points which can be redeemed for various merchandise and coupons.

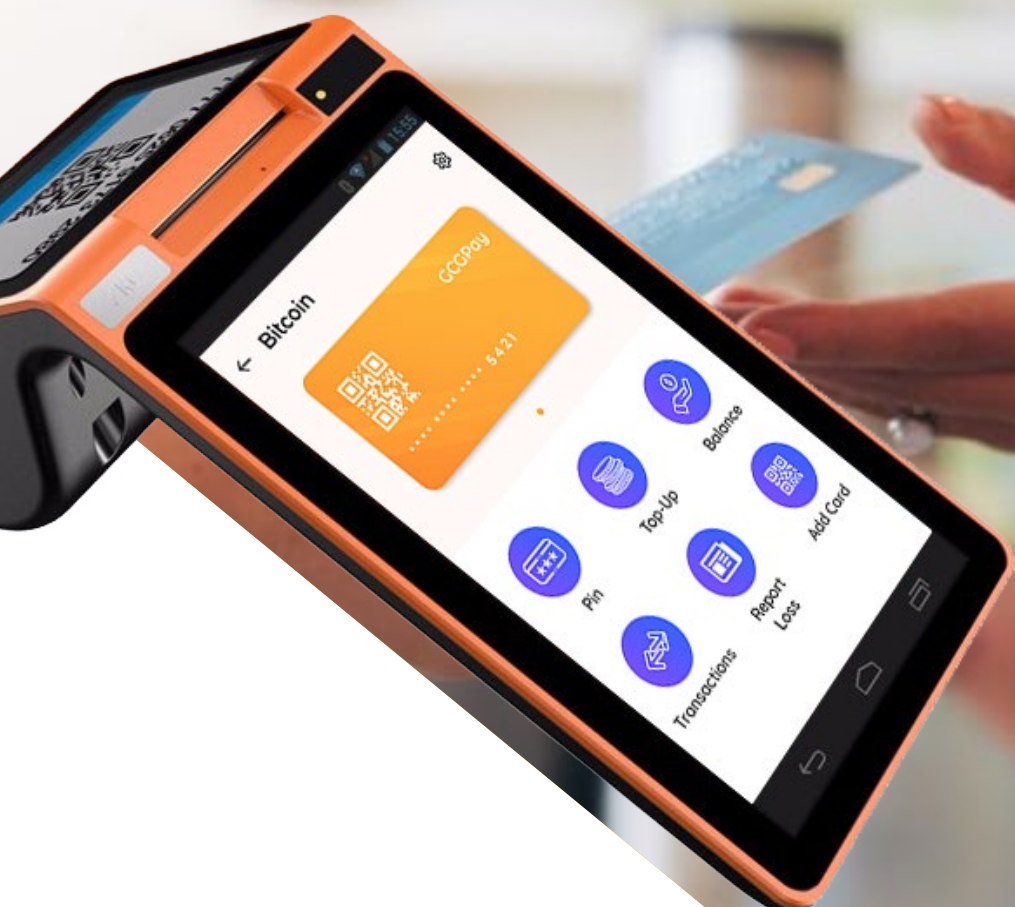
GCGPay card



GCGPay merchant POS

GCGPay Merchant POS shall be installed at the Partner Merchants to enable them to accept the GCGPay Card/ Virtual Card.

Merchant POS shall further help to buy & sell the crypto currency associated with the User's wallet. The transaction between User & Merchant can happen in Fiat/Crypto as per the requirement of the stakeholders.



GCGPay ATM

GCGPay ATM shall serve to the user with all the functions & services in a similar manner as the physical office of the bank would have done.

A user can undertake following services:

1. New User can register to open account with GCGPay
2. Existing User can request for GCGPay Card
3. GCGPay Card User can use the ATM to withdraw fiat against the crypto in his wallet
4. GCGPay Card User can use the ATM to deposit Fiat into his wallet (deposits can be taken in fiat or in crypto as per the user's selection)
5. User can buy/sell the crypto and can opt to withdraw cash or deposit fiat or other crypto in the wallet



GCGPay currency exchange & trading engine

GCGPay Currency Exchange shall enable users to trade in Crypto-Crypto/Crypto-Fiat with various AI based algorithms to help make bigger profits out of trades.

Current GCGPay Currency Exchange lists more than 70 Crypto Currencies along with USD, EUR, AED as the fiat currency



GCGPay deposits

With GCGPay Deposits – user deposits an amount of Crypto/ Fiat with GCGPay for a specified term and gain profits in terms of interest for the period of deposits.

GCGPay lending

Users can avail instant loans against their wallet balance or the GCGPay Deposits.

In order to avail loan, the crypto/fiat in the user's GCGPay Wallet will be transferred to GCGPay and equivalent loan amount shall be given (as per the market rates) to the user at an interest.

Once the loan is repaid, the Crypto/Fiat of the user shall be credited back.

Breadth of the GCGPay Lending Verticals shall be:

- (a) Personal/Consumer Durable Loan
- (b) Mortgage
- (c) Business Loan
- (d) Student/Education Loan
- (e) Patient Loan

GCGPay Portfolio Management

With GCGPay Portfolio Management, our executives shall help the users to plan and invest in various crypto investment instruments.

These executives would be highly trained fund managers with rich experience in handling the crypto investment instruments.

This will enable the user to anticipate higher returns out of their crypto in their wallet.

GCGPay insurance

Insurance is one of most sought after and the growing vertical of the banking segment. With GCGPay, this would be the first step of the crypto-community to get into Insuretech with Crypto.

With GCGPay Insurance, users can opt for:

1. Health Insurance
2. Travel Insurance
3. Insurance of Fixed Asset
4. Insurance on Transit
5. Insurance on Investment/Deposits



GCGPay with alexa

GCGPay with Amazon Alexa will be an all new combination of bringing much more ease into the field of crypto & fiat banking.

GCGPay integrated with Amazon Alexa shall help the users to instantly obtain the balance of their wallet and know the spend analysis by just asking from Amazon Alexa.

THE PROJECT TOKEN

GCG

Gulf Coin Gold

is now

ERC 20

compliant

GCG (Gulf Coin Gold) an ERC20 token forms a significant & robust instrument to associate with the GCGPay. GCG holders shall obtain a privileged usage of the GCGPay platform & associated services and an added advantage of low transactional costs as per the amount of GCG.

GCG shall form an integral part of the GCGPay and shall be the base currency for the transactions.

Advantages that a GCG holder shall receive:

1. Early bird access in priority for the GCGPay services
2. Lower transaction fees
3. Free issuance of GCGPay Cards

4. Special interest rates on deposits

Demand for GCGPay Banking & Insurance services shall drive the price of the GCG. With limited supply of GCG, the price tends to rise quickly as the number of services of GCGPay increases. With growing number of users of GCGPay, the demand and hence the price shall appreciate quickly.

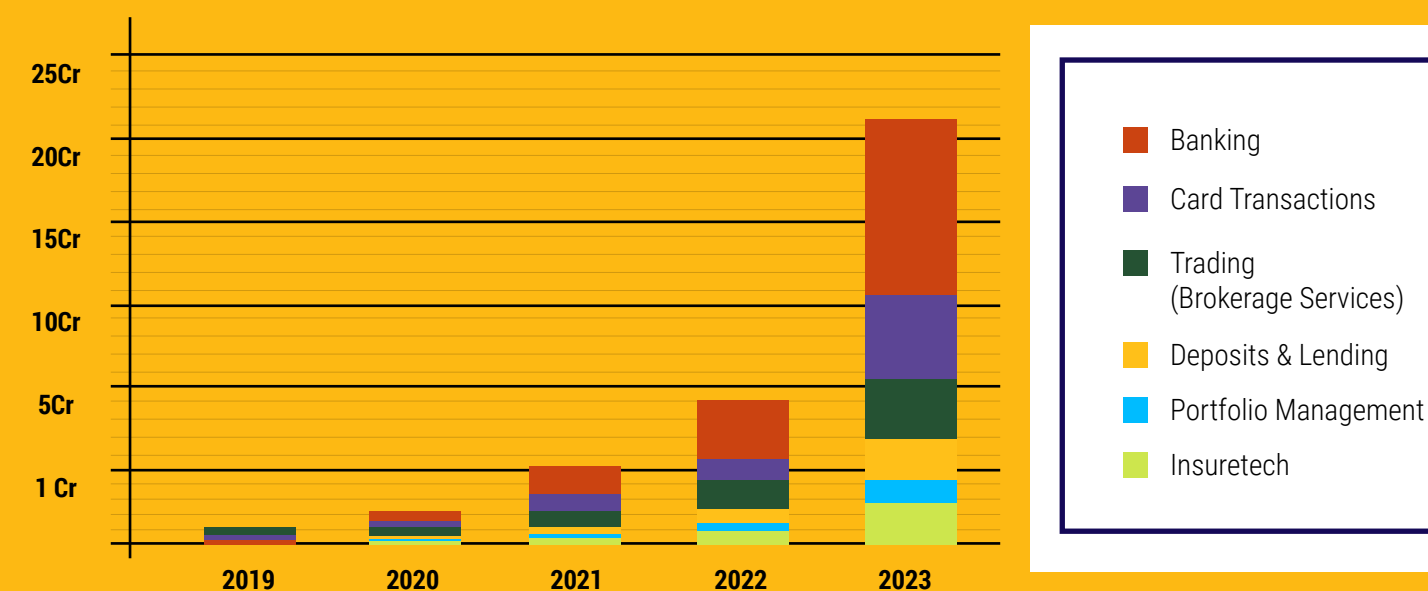
Built on blockchain framework, GCGPay Smart Contract which forms an integral part of the solution, the ecosystem will enable rule based settlements assuring low cost of the transactions with high transparency secured by distributed ledger system.

THE FINANCIAL PLAN

GCGPay

Based on the consensus forecasts planned for the development under GCGPay, the below table describes a five-year financial plan.

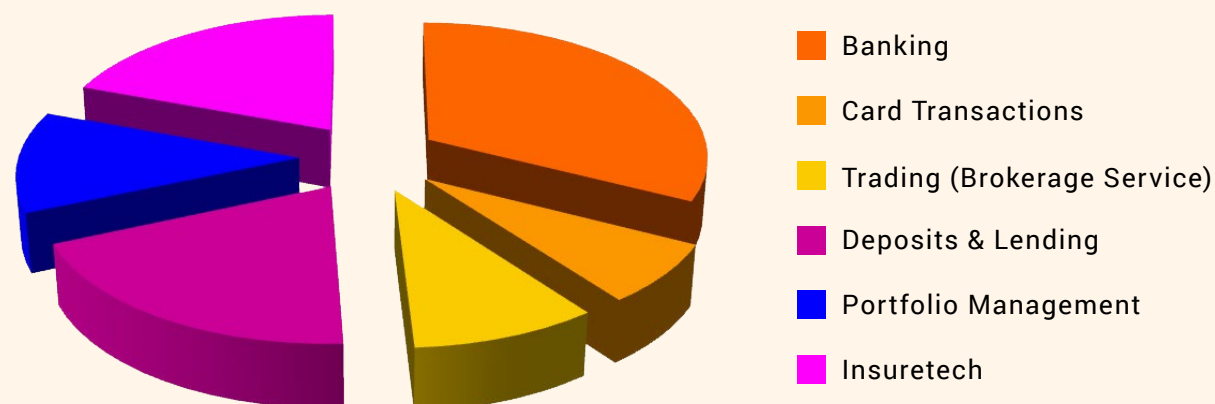
#	Revenue (EUR)	2019	2020	2021	2022	2023
1	Banking	582,000.00	1,527,750.00	5,238,000.00	15,714,000.00	73,332,000.00
2	Card Transactions	724,500.00	1,086,750.00	3,260,250.00	9,780,750.00	16,301,250.00
3	Trading (Brokerage Services)	950,000.00	1,425,000.00	4,275,000.00	12,825,000.00	21,375,000.00
4	Deposits & Lending	0.00	480,000.00	720,000.00	3,240,000.00	43,740,000.00
5	Portfolio Management	0.00	300,000.00	450,000.00	2,025,000.00	27,337,500.00
6	Insuretech	0.00	480,000.00	720,000.00	3,240,000.00	43,740,000.00
		2,256,500.00	5,299,500.00	14,663,250.00	46,824,750.00	225,825,750.00



Banking shall form the major portion of the revenue of GCGPay over the coming years:

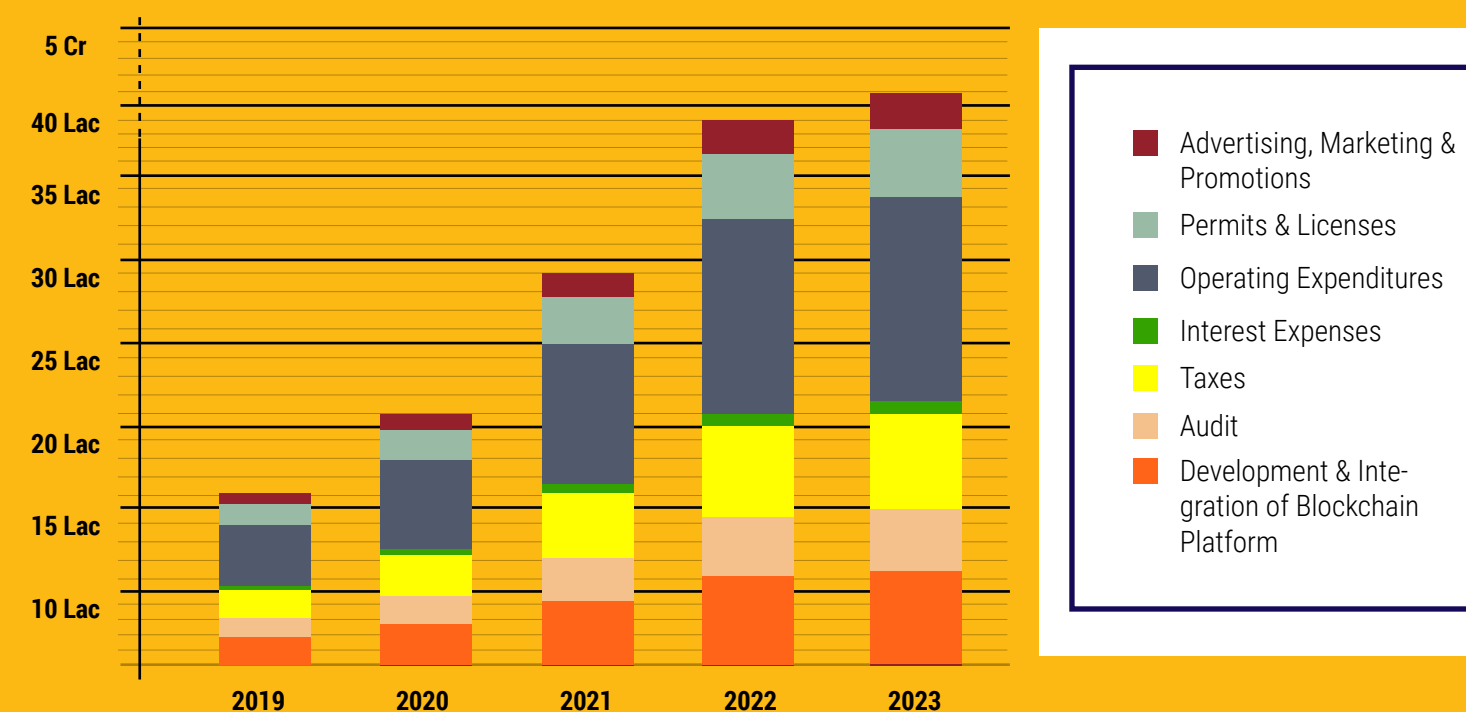
Year	2019	2020	2021	2022	2023
Revenue Contribution	26%	29%	36%	34%	32%

Revenue structure for the GCGPay services in the period of 5 Years:



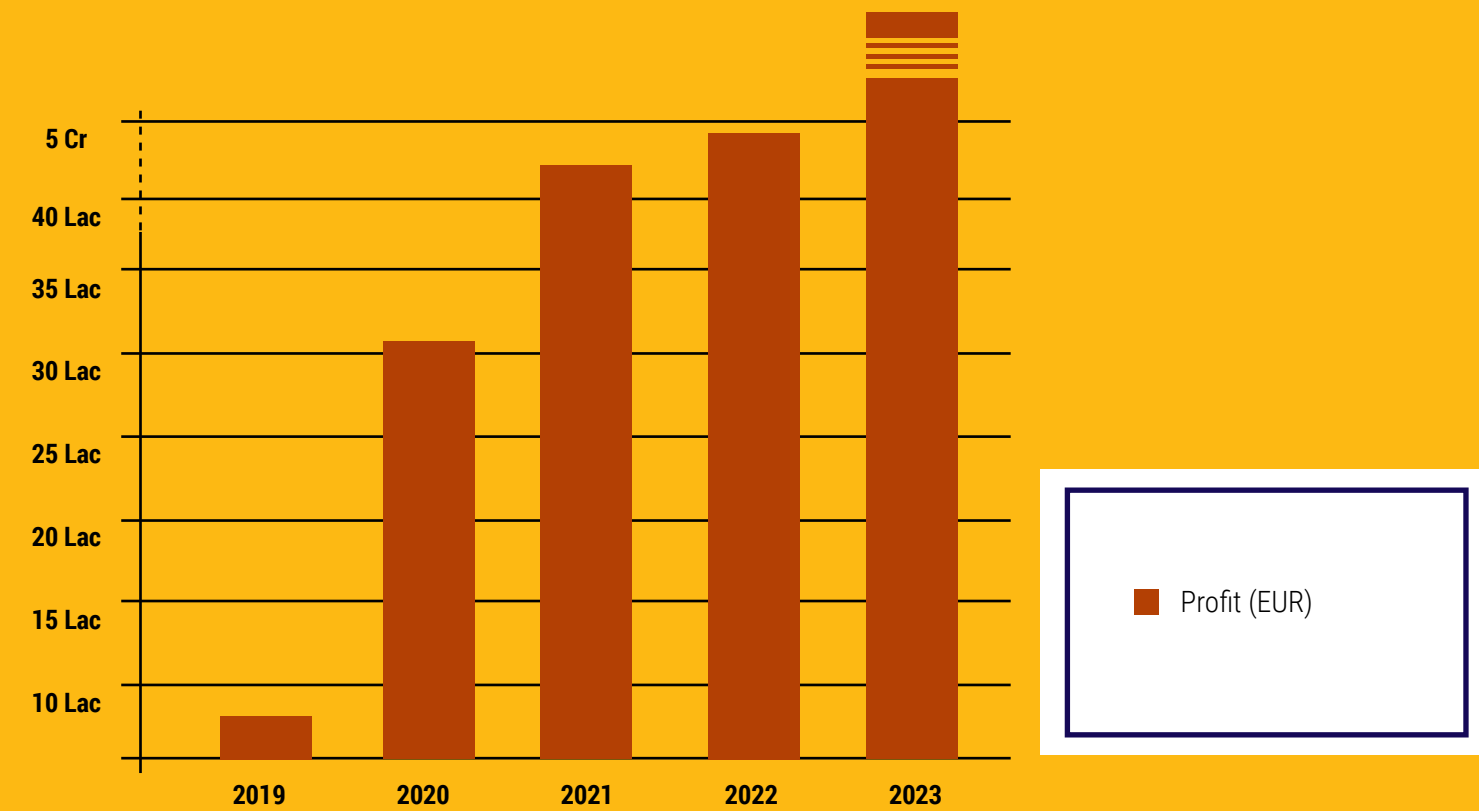
Banking	32%
Card Transactions	7%
Trading (Brokerage Services)	9%
Deposits & Lending	19%
Portfolio Management	12%
Insuretech	19%

#	Expenditures (EUR)	2019	2020	2021	2022	2023
1	Advertising, Marketing & Promotions	45,000.00	60,750.00	82,012.50	110,716.88	149,467.78
2	Permits & Licenses	115,000.000	155,250.00	209,587.50	282,943.13	381,973.22
3	Operating Expenditures	900,000.00	1,215,000.00	1,640,250.00	2,214,337.50	2,989,355.63
4	Interest Expenses	5,600.00	7,560.00	10,206.00	13,778.10	18,600.44
5	Taxes	200,000.00	270,000.00	364,500.00	492,075.00	664,301.25
6	Audit	150,000.00	202,500.00	273,375.00	369,056.25	498,225.94
7	Development & Integration of Blockchain Platform	200,000.00	270,000.00	364,500.00	492,075.00	664,301.25
		1,615,600.00	2,181,060.00	2,944,431.00	3,974,981.85	5,366,225.50



The most significant investments shall be made towards the development of the platform and marketing & promotion of the same in order to attract higher number of customers. With increased brand promotion coupled with cutting edge operational support through various channels for the customers will help in spreading the word-of-mouth for the platform and shall attract multiple customers.

Full scale launch of GCGPay shall happen by early 2020 when the customers shall gain access to all the GCGPay services.



Profit (EUR)	2019	2020	2021	2022	2023
	640,900	3,118,440	11,718,819	42,849,768	220,459,524

Profit so generated shall be distributed among savings, consumption, contingency & other distribution to the stakeholders in terms of dividend.

ROADMAP

Stage 1	2019	Launch of GCGPay Banking Web & Mobile Banking
Stage 2	2019	Launch of GCGPay Card <i>Launch of GCGPay Card integrated with Banking allowing users to store and transact with multiple wallets on one Card</i>
Stage 3	2019	GCGPay Merchant POS <i>Launch of Merchant POS System allowing merchants to onboard GCGPay ecosystem and start accepting payments</i>
Stage 4	2019	License & Permits Banking & Crypto Banking License for Madagascar, Canada & UAE
Stage 5	2019	Currency Exchange Launch of Crypto Currency Exchange & Forex Trading
Stage 6	2019	GCGPay ATM Launch of GCGPay ATM Infrastructure
Stage 7	2019	Deposits & Lending Launch of Deposits & Lending platform integrated with GCGPay ecosystem
Stage 8	2019	Portfolio Management Services Group of fund managers & experts shall be brought on a platform to give an advanced portfolio management for HNIs for creating a hybrid portfolio of Crypto & Fiat
Stage 9	2019	GCGPay Insurance Start of multiple insurance services under the umbrella of GCGPay



GLOBAL FOOTPRINTS

GCGPay is expanding its footprints rapidly to enhance the global reach and provide the one payment platform across the world!

With its committed & robust solution, we would witness the reach of GCGPay to every brick & mortar store and every household.

6*
Branches

5400+
Partners

Madagascar
26 Million

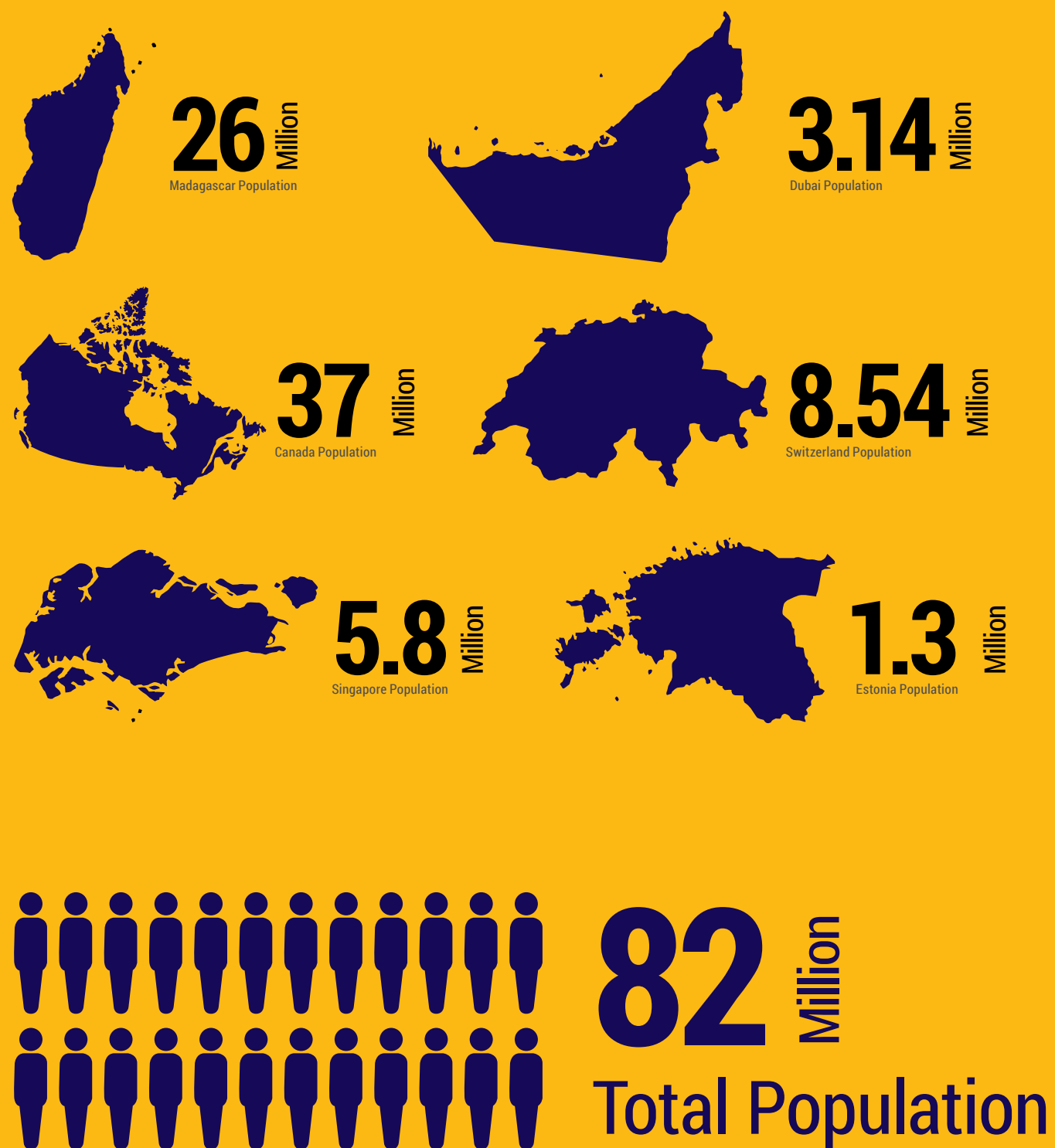
Dubai
3.14 Million

Singapore
5.8 Million

Canada
37 Million

Switzerland
8.54 Million

Estonia
1.3 Million



8.2 Million

Expected number of
GCGPay downloads

Average transaction value per user

USD 100

Total transaction volume

USD 820 Million

GCG Platform Fees

0.5%

0.5% of 820 M = 4.1 Million
Daily Income

With the growing network of GCG adopters – users & merchants; GCGPay is set to become a universal payment platform across the boundaries with low transaction fees and faster transactions.

Payment with GCG on GCGPay platform would be a breeze for the customers & the merchants where the payment remittance for the merchants would happen instantly to their GCGPay account.

Let's Pledge
 **Payment**
Platform with GCGPay
Transact Safely!
Transact Securely!

Team

Our Champions for delivering a world class technology

Mr Shasha Shubham

Founder

Mr Shasha Shubham, core business professional at heart, he is an insightful & successful business owner with an experience of starting and growing multiple business ventures from scratch and taking his ventures to millionth level. Person full of zeal, he inspires & leads his team to achieve the targets and shows them the roadmap to surpass the targets.

A visionary by his nature, Shasha knows what it takes to achieve success in life and build value & motivate everyone around him. Captivated by his passion and his belief in changing the world and contributing to the development & growth of the crypto community, the team admires his efforts and is aligned to his goals.

With more than 15 years of experience in Asset Management, Stock Market – Shasha believes in the strong potential of the blockchain technology which can revolutionize the way transactions will be done in the near future. It is his passion, belief, experience and unique vision of the crypto community that will enable him to bring enormous opportunities in this emerging & promising industry.

Ms Madhu

Co-Founder

Ms Madhu, marketing guru (expert), is a community manager with a wealth of invaluable work experience, working with top notch companies across the globe. She has participated in numerous public and private projects.

Madhu has several key roles with the Cryptobulls project. She is responsible for social network and blog accounts, brand management, community engagement, and scheduling meetings. Madhu is a master of building both on-line and off-line connections. Thanks to her analytical mind-set and aptitude in psychology, she understands the interests, wants, and needs of the aspiring community. She is an expert coordinator of people and ideas.

Madhu believes in the value of the Cryptobulls and is focused on communicating its message to the world.

An experienced speaker, Madhu has a strong sense of commitment and she is determined to keep up the

Harsh Kumar

Blockchain Advisor

Business Owner, Serial Entrepreneur and Executor; **Harsh** has more than 12 years of experience in the field of semiconductors, high-end computing & internet network. Harsh brings immense value to the project with his commendable analytical & problem solving skills.

An Electronics Engineer by education, Harsh is leading a team of techno-commercial enthusiasts and is playing an active consulting role in various Government & Private Organizations. He is an avid speaker and serves as a guest lecturer in various Institutions and talks on Management Principles, Blockchain, Next wave of Technology & others.

Lax

Blockchain Developer & Integrator

Lax is an expert smart contracts developer on the Ethereum platform (ERC20 tokens). He is a sophisticated Solidity user and has experience in development of smart contracts for several successful ICO startups. He has been interested in blockchain development and cryptocurrency markets for more than 2 years.

He is also an expert in back-end development of web

Mark

Design Architect

Mark can be described as the craziest UI Designer. With over 7 years of experience in developing design frames, Mark prepares beautiful architecture for the most thoughtful user experience. Bachelors in Fine Arts, he has an eye for detail.

Suryakant Shukla

Blockchain Expert

Software Expert & Web Developer, **Surya** has more than 10 years of experience. He has participated in the development & delivery of major projects involving critical application management & strict data security. Not only does he manage each stage of the product development and the team, he executes complex technical tasks with the highest attention to quality. He, together with the management & the team, has founded the idea of Cryptobulls, which eventually lead to the launch of the Cryptobulls Exchange.

Computer Engineer by education, Surya has a very strong hold on his trait and is a fast adopter & learner

Drake

Blockchain Developer

With over 5 years of experience, **Drake** is a passionate developer and is crazy for working on some of the wonderful blockchain applications. With Bachelors in Engineering, his main professional interest is to develop and support technology for decentralized applications.

Drake has been working on various PoCs for Government & Corporate to bring blockchain framework to best of

Adept at his visualization, Mark sketches the thoughts of a consumer and fills in with colors to bring life to the user's web experience. Clean and simple has been his motto in his life which is evident in his professional work



Simplifying Cryptobanking with GCG

Presence

UAE | UK | Africa | Europe

Connect

info@gcgpay.com

Web

www.gcgpay.com