



WHITEPAPER

Otcrit

Platform

WWW.OTCRIT.ORG

2018



CONTENT

ABSTRACT AND MISSION	3
OTCRIT EXPERT REPORTS	4
COMMUNITY REPORTS	5
ADDITIONAL REPORTS	8
OTCRIT TOP 100 INDEX	15
OTCRITEX.....	16
ADVERTISEMENT REWARDS	23
OTC MARKETPLACE.....	24
BUSINESS PLAN.....	25
THE OTC TOKEN	29
OTCRIT DATABASE	31
TOKEN SALE	32
LEGAL NOTICE.....	34

ABSTRACT AND MISSION

The new crypto-economy is growing exponentially with unprecedented speed, and the market is soon to hit one trillion dollars market capitalization. However, the biggest issue in the cryptocurrency market is the lack of transparency and authentic information. Researching a company could take days, even weeks, and it's not guaranteed that investors will find any valuable data. We understand how difficult it is to spend time following all market changes and projects' development that are necessary to make a good investment. This is why we strive to give, not only in-depth analyses, but also a different independent perspective that investors can rely on and profit from. Otcrit will be their personal advisor and portfolio manager they can reach anytime, anywhere.

At the moment, individuals are issuing tokens with no business plans or actual prospects for realizing their ideas and most are reviewed by unexperienced and biased people usually endorsed for it. Exchanges only list companies that can afford their high entry fees and don't care about the assets being traded. Our solution is to make this process easier, faster, and more professional.

The platform allows serious investors to receive expert reports for the projects and companies they are interested in. It also allows less experienced users to get their hands on easy to understand material and not gamble with their money. We offer days and even weeks of quality research, including company assessments and audit reports. These papers will be published, not only in English, but in Russian, Chinese, Japanese, German, and we'll add more languages in the future. Everyone will have a quick and easy access anywhere in the world. No time wasted - only crucial information.

The Otcrit platform is also developing its own cryptocurrency exchange (Otcritex), where only projects reviewed and audited by our security experts and analysts will be available for trading. A percentage of the collected fees will be distributed between all OTC token holders. The Otcritex will also pay commissions to all companies listed on it and, by doing so, reward them for their transparency and dedication. We are against the current model where companies are required to pay, sometimes hundreds of thousands of dollars, to be listed on other exchanges and not get a share of the profits that they could put into development.

OTCRIT EXPERT REPORTS

The ultimate purpose of our reports is to inform and educate the community of traders and investors on subjects that are crucial before making an investment decision. These reports will reduce their risk and provide them with summarized information about many blockchain projects. In addition, our reports will give a professional and objective third-party view on the companies' services and products to enable them to determine their strengths and weaknesses.

Otcrit plans to issue different reports and analyses regularly in many categories, like company assessment reports, community-based reports, technical analyses and more. These works will be prepared by experienced specialists and available on our platform. Most reports will have a free version for all uses, but the more in-depth materials will require a subscription or a one-time purchase. Our team will constantly strive to update the information we provide, and all updates of the purchased analyses will be sent to the customers via email at no extra cost. We will publish these papers, not only in English, but also in Russian, Chinese, Japanese and other languages.

Our users can also publish their own reports, findings, and technical analyses for any projects on the market and receive comments and ratings from the rest of the community. Members with high rating will then be given the opportunity to set a price for their work in OTC tokens and profit from the information and analyses they share and even become a part of Otcrit's team. Our proof-readers must approve everything before it is officially published to confirm everyone is following our guidelines and writing objective materials.

Because we want to provide the best possible service in this space, our experts and community members must follow special guidelines we have created to ensure our reports are always solid and recognizable. Each category the experts write on will load a unique template on the website that will direct and help the authors. This guidance is the best practice for setting out the Report in a user-friendly and easy to understand way. Our customers can follow different projects and reports categories, so they can be notified as soon as a new work that may influence their portfolio has been published.

COMMUNITY REPORTS

Everyone with an account on our system can publish their own findings, reports or analyses, regarding a certain project, and other users can then comment and rate our member's work. These opinions will be based on examinations of the social media interactions, the whitepapers, and the background of the projects' founders. If there is a crucial bit of information to be added regarding a certain project (suspicious team past, discreditable marketing strategy, allegations made by third parties etc.), the community researchers could help us get the full picture. Our members will have the chance to warn potential investors if there are any problems requiring the attention of the community. In this sense, the platform will resemble Reddit – with the difference that the 'whistleblowers' will be rewarded for their contribution.

We will reward the best authors with the highest ratings with the opportunity to sell their reports for OTC tokens. This way, we will create a larger community that will benefit from the valuable information regularly published on the platform. Every other member can also join this community by translating published reports and split the profit from the sales (if the content is paid) with the original author. The translations will also be rated by us and other users to distinguish the best works.

Otcrit will split the profit with the content creators by 90/5/5, where 90% goes to the author, 5% will be collected by Otcrit, and the rest will be shared with the top 10 community report writers from the leaderboard. To protect the platform from spam and fake accounts, the only people that can rate these reports must buy them first or be registered and active users.

Members eligible for selling their own work on the platform must have an average rating of 3.5/5 and at least 100 total votes for their published analyses. Any attempt to trick the system and create a fake score will automatically result in a ban from our community. We'll create a special group only for authors and translators, where they can work in teams and publish more professional work to earn more tokens from the community and get a higher rating. If some community members prove to be very valuable, then we might officially invite them to become a part of Otcrit's team. This way, we will incentivize the creation of more reports, more demand, and more sophisticated research papers from our users and customers.

Guidelines

Making sure all reports and analyses are well-structured and easy to read is one of our highest priorities. That's why users will have to follow our guidelines and choose between the pre-selected projects and categories. In the process of their work, they will be using the website's templates. The key point is to help authors be more objective and make sure they don't miss important bits of information in their reports. This will also make the research process much faster and easier for the analysts.

Hiring community experts

Our users can hire other experienced traders and experts to perform technical analyses or review a project or an ICO for them. They can select the project and the category they are interested in, set a price they are willing to pay, and then hire this expert. If the expert agrees to do the job, a smart contract will be created and he will get his tokens after the report is ready. The analysis can be available for the public if the authors choose this option.

Request analyses

Making a *community request* will be helpful for users who need to hire someone for a technical analysis or a project review but are not sure which expert is best for the job. They can post a public request on the website and then wait for the applications from our community and their price offers. This way, the requester can choose the expert with the highest rating after looking at everyone's profile. Once you have received the complete analysis, the expert will get the OTC tokens for the job.

Feedback

These reports will give important feedback to every project and its co-founders. They can get a clear perspective of what the public opinion is about their company and what they can do to improve and win the community's approval.

Promoted content

Users who wish to grow a bigger following quickly and share the content they create with more people can promote their analyses on the website's homepage by paying for this in OTC tokens. There will only be space for one promoted report per page, and it will be based on the content that the visitor is looking at.

Translating content

Anyone can contribute to the platform by translating community reports and analyses and earn OTC tokens for their effort. Translations must be approved by other users or our staff members before being officially published.

Rate and Comment

The most important thing when dealing with a lot of information is being able to hear the voice of the community and understand what they are looking for. We also have to protect them from spam and abusive messages, which will be achieved with the help of our staff and other Otcrit members.

Premium subscriptions

Once our platform is developed and we integrate weekly, monthly, and annual subscriptions for the most sophisticated reports, our top community content creators will still be able to sell their works and analyses to premium members, offering them a discount.

ADDITIONAL REPORTS

Company assessment reports

Otcrit experts without inside access to a company's private records will collect and analyze public information and carefully compose everything in their reports. This data will be collected from whitepapers, business plans, roadmaps, development progress, team, founders' interviews etc. Finally, they will evaluate the important aspects of the project, which include:

- Fundamental analysis
- Budget and cost analysis
- Industry analysis
- Legal analysis
- Technical analysis
- Marketing analysis
- Risk assessment
- Financial management
- Research
- SWOT analysis
- Partners
- Communication
- Product design
- Web applications
- Team and founders
- Community

Our specialists will then draw conclusions from the collected data and give their assessment in comprehensive statements. These reports will not only contribute to the high demand of authentic information on the market but also give important feedback to project founders and developers.

We were pleased to find out that, after contacting many of the blockchain companies, we realized they support our idea and believe a platform like this is necessary for our fast-growing community.

Otcrit will continue to monitor projects' development and notify its users of the progress a company has made after our inquiries. Once users have purchased any paid content, they will continue to get updates without extra cost.

All these methods are building a stronger bond between companies and investors that everyone benefits from. The whole crypto-community gains more confidence in organizations that are being transparent, and it's distinguishing the

legitimate businesses from all questionable projects. It also affects the growth of the cryptocurrency market by showing people outside this circle which projects are credible and straightforward. It saves people tons of time and provides valuable information for those with less experience and technical or business education.

PESTEL analyses

All big markets in the world are strongly influenced by political, economic, and social events. While the cryptocurrency market is headed towards the 1 trillion mark, the impact of these and other affairs will grow. This is why Otcrit plans to create PESTEL analyses to keep our community and investors informed about possible events or government decisions that could push the market in a certain direction. PESTEL stands for political, economic, social, technological, environmental, and legal analysis frequently applied by stock brokers for the strategic management of their portfolios. Digital asset traders must consider these factors, especially for long-term investments.

The price of the cryptocurrencies has been influenced by major events across the world. Fear of a nuclear war with North Korea led to the South Korean frenzy of buying digital assets, which are easy to transfer and liquidate. Economic changes are not to be neglected - the massive inflation in Venezuela led to many people putting their savings into Bitcoin and some of the altcoins. Legal shifts always leave a mark on the price charts, which we witnessed with China's ban of its native exchanges in September 2017 that resulted in a massive panic across the globe and led to a temporary Bitcoin price crash. These cases prove government policies affect the value of all cryptocurrencies.

Every lack of stability makes the crypto-assets more desirable by the public. The disarray can be caused, not only by human actions, but also by natural disasters, such as drought, earthquakes, or the rise of the sea level. All could put a strain on certain economies.

Otcrit considers both the near and the far future of this market and its progress. We firmly believe that, not only will the cryptocurrencies change the world, but that the world will change the cryptocurrencies - as we have witnessed. The only way to be prepared for the upcoming transitions is to consider as many factors as possible. The Otcrit platform will invite prominent trend researchers, who will facilitate the investors attempting to predict the upcoming development of the digital assets.

Audit result reports

Performing an audit is the most convincing way of classifying one project or company as legitimate and transparent. These audits protect organizations and investors by finding errors or inconsistencies in their cyber security, legal statements, and smart contracts. The main incentive for these companies to do an audit is it will convince the community how serious their team and project are while giving investors confidence. Some audits are required by the law in most countries, and this is another reason for companies to cross this from their checklist. Our cryptocurrency exchange will list only projects that underwent at least one audit. Otcrit's exchange will not be a place where you will find most assets on this market, but our customers will know every asset we list is low risk from a financial and legal viewpoint and it has active development, monitored by our research team.

Most services will be outsourced to highly reputable companies, so Otcrit cannot be accused of being subjective when it comes to the projects' auditing. It is crucial that we demand legal audits from existing projects and entities that plan to have an ICO campaign. Specialized attorneys will be looking into the potential liabilities or the gaps in coverage they might have. The growth opportunities will be examined, and the lawyers will point out what potential areas of exposure there might be. Legal audits will be primarily necessary when a company is set up, so we are sure it is within the legal frames of the country, where it is registered. Regulations vary greatly from state to state, and we'll be paying special attention to the projects, established in countries where the regulatory frameworks for crypto-assets and companies dealing with them have not yet been determined. Any major shifts in the government's regulations regarding crypto-currencies could mean a new legal audit must be undertaken.

Another key element is the cybersecurity, and many companies are neglecting to protect their web applications and databases from cyber-attacks. This has cost businesses and investors hundreds of millions of dollars. We will run regular tests for the companies that allow us to, and we will make sure the chances of a successful attack are brought down to a minimum. Besides the famous DDoS attacks and phishing scams, there are many other ways to undermine a digital entity. If any vulnerability is found by the company we are collaborating with, the organizations will be notified and assisted in dealing with the issue. The encountered problems will be presented to a third company to be taken care of, so there is no place for conflict of interests.

By performing smart contract audits and by making sure all funds are managed correctly on the blockchain, the community's trust will follow. The main purpose for this examination is to give the investors and community members a

reasonable assurance that all statements are correct and true. This will give more confidence to investors and will even attract new ones.

Competitive benchmarking reports

In this highly competitive market, gaining critical levels of insight is the key element for any long-lasting successful business. This would help organizations expand their standards and identify aspects on which they must improve.

Any company using blockchain technologies that offers some type of product or service can take advantage of our work to save time and effort, while receiving in-depth insights regarding competitors' markets and development. These studies will be summarized in categories and laid down in an easy to comprehend way by our team of experts.

The Otcrit Platform will perform competitive benchmark analysis for any company in the blockchain and crypto-space that wants to compare their results and processes to industry rivals. We will measure one's business model and process to industry bests and top practices from other companies. Our focus will be on performance metrics, examining and establishing critical customer requirements, setting clear goals with execution planning.

When it comes to benchmarking, speed and accuracy are important. To give a business owner meaningful insights, we must be sure our information is accurate and transferring it to our customers is executed on time. This is why we will constantly improve and expand our database to stay on track with the most recent information about every company on our radar and on the OTC 100 Index (Otcrit's Top 100 Companies Index).

Otcrit will provide every project traded on the exchange with valuable information about its investors and fan base, like trading habits and location. This information will help organizations to market their products and have insights on who is buying their digital assets. Our users will also be **rewarded** for the fact that we share this information with third parties in OTC tokens.

Some additional features on the platform, like **surveys**, will help us speed this process and be another way for our users to earn rewards. If companies decide to, they can gather additional information from their investors by making them fill a survey on our platform that will reward each user with tokens for completion. This way, anyone can make an easy marketing research and get feedback from the public and use the Otcrit platform to distribute the rewarded tokens.

We will also be the first to build a strong bond with all companies we approve for listing on the exchange and share **5% of our revenue** from all trading that includes

the digital assets of this project. Advantage of this option can take any company that shows transparency and serious development progress.

More categories

Team and founders' reports

The analysis of the teams' background and experience is the key factor to understand how capable the developers, management, and founders are to succeed with their project.

Business plan analyses

This will be an in-depth look at the project's expectations, market research planning, needed to achieve the desired market share, and customer traction. Companies without a public business plan should be avoided.

Competition analyses

The cryptocurrency market is full of many different teams taking unique marketing and development approaches to accomplish their goals. This over-saturation of similar projects means investors must be very aware of this before they can decide which organization has the best strategy to penetrate this market.

Undervalued Assets Reports

Find out which digital assets are on the radar of our analysts and why they consider them "undervalued" and would recommend you adding them to your portfolio.

Industry/market analysis

Here, we'll be focusing on the project's understanding of their position relative to the competitors with similar services; define the industry and the technology behind it and what factors may affect it.

Partnership reports

Some project founders exaggerate the extent of the business relationships they have. Our job will be to investigate whether all the partnerships are real by contacting the listed companies and people. If they prove to be collaborating, we will analyze how these partnerships can stimulate the project's growth and development.

Marketing reports

These analyses will require evaluation of the company's marketing strategies and success. It's important to outline who is doing a professional campaign and which projects are focusing on spam or fake news.

Execution analysis

We'll be evaluating if the founders are dedicated to creating a recognizable product/service that aims for mass adoption that can gain a significant percentage of the targeted market.

High-rated Assets Reports

Discover the highest rated cryptocurrencies and tokens that are here to stay and change the blockchain industry. These are low-risk and high-value assets that would be suitable for long-term investment.

Mining analyses

You will find in this category the latest news, updates, and guides on the best coins to mine, how to do it, and the returns.

Otcrit's monthly top 5

Each month, you can follow our recommendations for the top 5 most promising digital assets or even ICOs we believe are worth considering for long-term investment.

Whitepaper analysis

One of the most important representations of a project is its whitepaper, and how well-written it is. Even simple grammatical and spelling errors would raise suspicions, since it would mean the creators did not double-check everything

with proficient editors. Ideally, a Whitepaper should be both sophisticated and easy to read by the majority of the community.

Low-cap promising projects

The market capitalization is not always the biggest factor when we evaluate the projects' potential and future. We will research all projects on this market, even if they are not listed on the OTCRITEX or have a small capitalization.

"Beware" assets reports

The title speaks for itself. Some companies are there you scam you, not to build a great project or a company. We won't hesitate to point them out.

Audio & Video reports

When the platform is developed, we plan to issue some of our most important reports in an audio podcast or a video blog. Anyone could listen to them while driving or doing any other activity.

Psychological strategy

In this section, we will focus on the extreme importance of the psychological factors that may affect our trading or investing strategy. FUD and FOMO are well-known terms in the crypto-space, but they also represent a serious issue that many people neglect to work on. The traders' mindset is one of the key elements of success when it comes to cryptocurrencies.

Requested categories

Additionally, with the feedback of our users, we will create more categories and focus on the ones with the highest demand and value for the Otcrit community.

OTCRIT TOP 100 INDEX

Otcrit's Top 100 Companies Index (OTC 100 Index)

Similar to the United States' S&P 500 Index, Otcrit will introduce our Top 100 Index where we will include only reputable high-ranking companies with market cap equal or over \$100m. This will lower the total cryptocurrency market cap but will give more reliable information concerning how big the top 100 trustworthy projects are overall.

When contemplating a new addition to this index, Otcrit's board will use these main criteria: market capitalization, liquidity, financial transparency, company's history, team and advisory board, technology, development, business opportunities, investors' rating.

Our team of professional traders will recommend assets mostly from the OTC 100 Index when doing technical analyses and training videos for unexperienced traders and investors.

Successful long-lasting businesses treat every user like they are special and take every possible measure to protect them. We understand our customers will be the backbone of this enterprise, and we want to give them the most satisfying user experience and possibilities for good investments and successful trades.

We feel a great responsibility for all our customers and the community in the crypto-space, and because of this, the OTCRITEX exchange will only list prominent projects that have been analyzed in great detail by our experts and certified partners. This process will include writing extended reports about their development, business plan, and execution, and direct contact and interviews with their team and founders. We realize how important the tech behind them is for these projects' success. Therefore, a big part of the process will be dedicated to auditing the technology.

Overview and listing

Adding new assets to the platform will be free, but as mentioned above, these companies must pay for the security audits if we feel they are needed. We are certain this practice will benefit, not only our users who will be much more confident to buy and sell assets from transparent projects, but also the companies that will make sure their management didn't miss any significant issues.

We want to build great awareness of how we manage and run the platform. This goes to what tokens and coins we list on it and why. Each listing decision we make will be officially announced, and we will explain the reason behind adding a certain project or why we refused to let it on our platform. These decisions will be followed up with a report from our experts. The Otcrit project is a community oriented organization, and we will set an example of how a company can be honest and open to its investors and customers while creating a strong bond between them.

The final decision we will make, after the analyst and experts have done their job, will be based mainly on the fact that these companies were transparent and serious enough to take this important step into having an outside perspective on their business. We believe that, if our team and partners find any major issue in the process, it will be taken very serious by the companies' founders and fixed as soon as possible. Any company or project will have its minor problems and inconsistencies that are easy to correct, and this will not be an obstacle that will make us decline a listing request. We see any security audit as an investment for

a better future of the company's development, growth, and credibility. Our goal is to make the Otcrit's name associated with transparency and trust, and this will be passed on to all companies we work with.

Everyone who joins the Otcrit platform in 2018 will automatically have an account on the exchange and be able to use it when we complete its development.

10% Rewards for our token holders

10% of the digital coins, collected from fees on the platform will be distributed to our token holders. These rewards will be sent out simultaneously every week via a smart contract, and users must have their tokens either on an ERC20 wallet where they hold the private keys or on the Otcritex exchange. These rewards will be issued in Ether (ETH). Every token will receive the same share of the rewards, no matter how often it's being sold or moved to a different wallet.

With the growth and scaling of the company, these rewards will become bigger, but this share will never change or go under 10%, no matter how big our company becomes. The moment someone agrees to our terms and conditions on the token sale and buys the OTC token, we are committed to distribute this reward. In addition, another 10% of the digital assets the Otcrit platform receives from purchased *reports, analyses, and subscriptions* will be shared as a bonus to OTC token holders.

5% Commissions for listed projects

We are against the current model where companies must pay, sometimes hundreds of thousands of dollars, to be listed on other exchanges and not even get a share of their profits.

This creates a lack of fair competition on the market and obstructs genuine projects with less financial backing to compete with well-funded blockchain projects. For us, it is extremely important that we set clear rules for listing in advance and apply them for all projects on this market.

This is why, in appreciation of all genuine and transparent projects, we decided to share 5% of the fees we collect from their trading pairs, with the companies listed on the exchange. We will constantly monitor if these companies reach their milestones on time and if they are living up to the promises they have made during their ICO campaign (if they had one). If all these conditions are met and we see their development is going in the right direction, they will be rewarded with their 5% share at the end of every year.

Affiliate program

If one user invites other people to join the platform, we will reward both with 10% return of their fees for 6 months and a 25% discount if they subscribe for our reports and analyses for 1 year.

Fiat currency overlay

We will introduce this unique option on the trading platform that will benefit people new to bitcoin and to the whole cryptocurrency market in general. It will also be attractive to traders used to buying or selling stocks or trading on the FX market. When this mode is active, users will no longer see the price of coins and tokens in Bitcoin (0,00028309 or 0,0922800 for example) but will have everything automatically converted in fiat currency. This method is only on the surface of the interface, and you will not actually buy or sell your holdings with fiat, but it will be much more convenient to see the price this way. Let's take for example the trading pair Lisk/Bitcoin. If the price at a certain moment is 0.00099543 Bitcoin for 1 Lisk, this might be confusing for most people and you must wonder what the actual value is. It is much easier if you see the price as \$8, for example, converted in real time for you, so everyone can have a clear idea at any moment how much they are willing to spend for these assets. You can set up your whole Bitcoin balance to be shown in dollars, instead of the digital currency. Doing so will make new Bitcoin traders have a much better user experience, knowing the cost of the coins they trade in fiat currency.

Fees

Our exchange gives users 3 ways to pay fewer to no fees. This is possible by being active, by inviting friends, and by using our tokens. Otcritex will have a fixed 0,18% taker fee and 0,1% maker fee for all users on the platform. However, after the second month of trading, the system will know the average monthly volume of every customer. Our algorithm will decrease their fees in half when they reach 80% of their average trading volume. Then all trades will be charged a 0,09% fee for buying and 0.05% for selling digital assets until the end of the current 30-day period.

If our users go over their average monthly volume, we will remove their fees until the end of the month or when they go over it by 50%. Then, all fees will go back to half their initial cost.

Example:

Average volume after the first 30 days: \$10 000

Fees: $\$10\,000 \times 0.18\% = \18

Volume 2nd month: \$10 000

Fees: $(\$8000 \times 0.0018) + (\$2000 \times 0.0009) = \$14.40 + \$1.80 = \$16.20$

This is 10% fewer fees paid for the second month, and if your trades equal \$15 000, you will still pay only \$16.20, which saves you 40% of what you would normally pay.

For every new invited user, the person who sent the invitation link will get 10% of the fees paid by the new customer, deposited to their account instantly. This way, if someone paid \$100 in fees, you will be rewarded with \$10 you can use to decrease your fees even more for the next 6 months after they have joined the platform.

Another way to pay less is by switching your fees completely to OTC tokens. If you hold our tokens in your wallet on the platform, you could activate the option to be charged only in OTC tokens. This way, the trading fees will be: 0.10% for buying and 0.05% for selling assets. All rules for monthly volume and inviting friends still apply, which could make you pay as low as 0.025% or 0 if you go over your monthly volume.

User experience and interface

Customer experience and user-friendly interface is very important, especially for a trading platform where traders must make quick decisions and have all-in-one interface. We have spent a lot of time planning and talking with traders and investors about their needs, and we combined all this information in our platform. Our developers found a way to switch between 4 trading pairs instantly and track their price in real time. We are excited to show you this method.

Quick and easy access to the platform is one of our top priorities for a great user experience. To ensure our platform is developed in a modern, fast and proven way, we emphasized strong cyber security and high scalability by using hybrid cloud technologies and industry's best practices and standards for coding, securing network communication, and infrastructures.

The Otcritex is easy to navigate, and it provides users with all the tools and data plus some valuable features like:

-Newsfeed

Everyone will have access to a completely customizable newsfeed module where you can set what news or/and tweets to show directly on the exchange. This will give end users real-time updates about what is happening with their favorite trading pairs and help them predict the trend.

-Alarms

If users must be notified when the price of a certain trading pair goes up or down, they can do that on our platform. They will be notified by an alert on the webpage and with an email if they are not online.

-Training

We will provide a training section where people can learn how to use many important tools, indicators, and trading strategies for a better and more profitable experience.

-ROI portfolio

Every asset you buy will be automatically added to your personal portfolio, so you can track its price change and your profit/loss. You'll be able to add different tokens or coins you own in your private wallets and track their change.

- Charts

Advanced charts with adequate technical analysis tools and informative indicators are essential for quick decision-making and successful trading. Different charts and tables, like depth charts, open and filled order books, market mood indicators etc., can assist traders in creating a better, more profitable strategy.

-Trading pairs and Watch lists

Easy and fast access to all listed trading pairs is important in the rapidly changing and volatile cryptocurrency market. Our advanced search filters with real-time information about the markets will be available for smooth user experience. Watch lists can help users keep track of trading pairs they have special interest in.

-Mobile App

Mobile applications make it much easier to access Otcritex at all times, even on the go, without access to a personal computer. They also add an additional layer of security and convenience.

Events calendar

One of the main factors influencing a token and its price is the news about it. Since the information regarding upcoming events is scattered all over the Internet and is not always easy to encounter, we made matters simpler for our users. As they browse the coins on the Otcritex exchange, they will be presented with an events calendar for each of them. Those include upcoming forks, milestone achievements, expected airdrops, and listings on other exchanges. Regulations with an impact on the crypto-currencies, in general, will be included. Otcrit will add interesting upcoming ICOs we see as promising projects.

This way, traders and investors can make better predictions about the future price movements of the assets on the market. Otcrit's objective is to become a platform that is a collection of every type of data for existing crypto-currencies. Without the need to browse through multiple websites, researchers will save themselves multiple hours when trying to get the whole picture about a project.

Order types and attributes

<u>Available Order Types</u>	<u>Supported Attributes</u>
+ Market	
+ Market by Value	+ Time In Force
+ Limit	+ Immediate Or Cancel
+ Stop Market	+ Good Till Canceled
+ Stop Limit	+ Fill or Kill / All or None
+ Hidden	+ Good Till Time
+ Reserve (Iceberg)	+ Display Quantity (Hidden)
+ Trailing Stop	+ Executable Quantity
+ Trailing Limit	

Technology

Having developed the right technology is one of the main reasons behind trading platforms' success and scalability. On one hand, it's important to provide robust, efficient, and secure solutions, but on the other, it is necessary to make sure these solutions are easy to maintain and scale.

In this ever-changing world, any application should be built quickly and with a high degree of confidence that it will achieve the desired goals of its developers. This is the reason our team is betting on proven, secure, yet flexible technologies. Some examples of the industry's best standards and tools we are using are:

Java, Scala, Kotlin, Spring, Hazelcast, Tomcat, MySQL, RabbitMQ, Redis, SSL, High level data-encryption with standards like AES and Public Key Cryptography, Cloud Computing and Microservice architecture. We are also integrating modern web technologies and frameworks, like JavaScript and React, CSS3 and HTML5, PHP7, Laravel, and many others. We use Agile methodologies to stay in step with the constantly evolving business environment.

To ensure the highest level of security, we follow the best practices and standards, such as SSL, PKI, OAuth2, Perfect Forward Secrecy, Open Network Principles and regular security audits. Trading with crypto-assets comes with its own challenges, and this is why we are convinced that developing our own solutions will provide the highest grade of security needed in this industry.

API access is essential for integration with other exchanges, services, and third-party development, which we'll do through standards like SSL, OAuth2 and PKI. Active traffic and abnormal activity monitoring will add to the security of our exchange and any external communications. High availability will be maintained through **Hybrid cloud** - a mix of private and employed infrastructures (like Amazon WS, Google Cloud, and Pivotal Cloud Foundry). This helps keep Otacrit's services accessible to our customers and keeps the most important data private.

ADVERTISEMENT REWARDS

Being a big platform involved in every important element of the cryptocurrency world will create a lot of marketing opportunities. Most social media and web platforms rely heavily on income generated from ads. Otcrit will integrate advertising space for promising projects and useful services and create another way for the community and our company to make a profit. Most news outlets and crypto-oriented blogs have only one source of income, advertising and PR. The high demand and growing traffic brings companies in this space hundreds of millions of dollars every month from endorsements. However, it is hard for the digital businesses to turn down offers, and they must accept ads from anyone without the proper due diligence to protect their customers.

Our company will have very strict rules for advertising on our website and through our mailing list, which will be made public for everyone. We will only work with projects and companies that our experts have evaluated as low-risk, promising, and transparent. Considering this will not be our only source of income, we can afford to have high fees for ads and high demand. This is based on the fact that not everyone can advertise on the platform, making it an exclusive service, because our credibility is more important than the money we could make if we allow anybody to work with us. Projects and companies that wish to be promoted on the Otcrit platform and have been approved can pay for the service in OTC tokens.

Active content creators with high ratings will be rewarded with *20% of the ad revenue* generated on the platform, and all tokens-holders will receive 20% of the same earnings generated from ad-space and paid email advertisement. Unlike the rewards from fees on the exchange and subscriptions that token holders receive in Ether, the ad revenue will be distributed in OTC tokens to reward our valued authors and analysts.

Members of the Otcrit community can also use the OTC tokens to promote their reports and analyses on the website's homepage and bring more viewers to their work. As mentioned in the "Community reports" chapter, users with high ratings can set a price for the valuable and authentic information they provide to the community. Our proofreaders will be constantly making sure the reports being issued are of high quality, with no serious grammar mistakes, and that they follow the Otcrit guidelines.

OTC MARKETPLACE

The situation on the exchanges does not allow for big private investors to purchase great amounts of digital assets at once. The order books are thin, and this would cause a huge negative slippage when a market order for hundreds of thousands of dollars is placed. This makes trading a lot of the assets very difficult and time-consuming. We are going to focus heavily on developing a great OTC marketplace, not only for top cryptocurrencies, but for all assets on the market we list on our exchange.

Launching the over-the-counter marketplace on our exchange will allow investors to trade cryptocurrencies in large quantities, without influencing the order books, by directly dealing with other big traders on the platform.

For example, you could place an order of \$100 000 worth of Bitcoins or other assets and set your price for the total number of coins you are looking to get. You could also add the option for “Make best offer” where other investors can negotiate the deal with you. It is unnecessary that the trade must be executed only between two users, since if more people with fewer holdings agree to this price, they can join the deal and complete your order much faster.

Our high-level customers will chat between each other and agree on what terms they want to proceed. The privacy of everyone is guaranteed, but to protect us and the users, a KYC identification will be required to access the OTC marketplace.

Otcrit will have attractive fees for this service, starting from a 0,08% maker fee and 0,10% for the order taker. We will also introduce the option to subscribe, which will benefit investors planning to execute a lot of deals on a given 30-day period. Paying this subscription gives you access to the whole trading platform, where no additional fees will be charged. This subscription can be purchased only with the OTC token.

ICO campaigns on the OTC market.

We plan to offer legitimate ICO campaigns to run their crowdfunding using our platform. This way, we can provide any serious business with low fees and a secure way of accepting any digital currency for their campaign while attracting investors with verified identity.

BUSINESS PLAN

Market

In 2017, the market grew from \$17 billion dollars to over \$650 billion at the end of the year. This is a massive 3700 % growth and experts' projections show we could see the numbers double and even triple in 2018. If these expectations come to reality, this will bring a lot of opportunities for new businesses in the cryptocurrency space and much bigger demand for fast and secure exchanges and more authentic information for investors and traders. The founder of Standpoint Research - Ronnie Moas, shared his opinion while giving an interview on CNBC in December 2017 that Bitcoin could be valued as high as \$400,000 per coin, with a market cap eventually reaching \$1 trillion.

Industry trend

The daily trading volume of all cryptocurrencies and tokens in December 2017 was around \$25 billion, which does not include ICOs and over-the counter-trading, where some speculate the daily volumes exceed \$20 billion but could be much higher. The launch of Bitcoin futures by CME had been hailed by many as the moment Bitcoin reached the investment mainstream and should be considered as another sign of where this market is headed.

Although many of the big names in the financial industry gave very negative opinions about the crypto-market in 2017, Bloomberg's terminal service now has, not only Bitcoin, but also ethereum, ripple, and litecoin. This will give more confidence to many investors who have been keeping their money away from the crypto-market.

Market segment

As the crypto-economy continues to grow and receive higher than ever interest, it becomes apparent that the exciting models of how people research projects and companies will change. With thousands of currencies and tokens on the market, it is no longer enough for investors to read the whitepaper of the

company but also receive a professional and objective analysis of their business plan, execution, and strategy.

As clearly evident in the previous year, many people learned the hard way they cannot invest based on the projects' marketing campaigns and promises. This is why platforms and individuals providing valuable information and expertise on the market trends will experience high growth throughout the upcoming years. Exchanges that value the user's experience and security will have the opportunity to gain a big share of the market by filling the holes and providing better services based on the customers' feedback and by fixing everything wrong with trading platforms today.

Otcrit's targets involve all these aspects, making the project likely to succeed and receive the community's approval. The company's services will fill the urgent and dissatisfied need for information, technical analyses, and trust.

Customers

Our initial target customer at the beginning was the serious and experienced investor with knowledge of the market and understanding of the trading business. Since then, we have discovered that Otcrit can help anyone who wants to join this industry by providing authentic and objective information that is meaningful to the community. New users who have never been involved in trading or investing in assets will find the guidelines to prevent losing money, like most people do while making their first steps into trading. We have also acknowledged that existing and startup companies need quality services that will help them better penetrate their targeted industry and achieve mass adoption. Our management team is planning to have a strong connection with every team, focused on professional development and execution, giving them valuable feedback they can use for improving their services or product.

Otcritex exchange will satisfy traders looking for advanced charts and indicators, responsive interface, and many extra features in one place. New traders in this space can enjoy the basic layout of the platform without too many confusing options they won't need at the beginning. What our team is developing will be the best user experience and interface the crypto world has seen so far.

Marketing

Otcrit's marketing strategy brings a lot of possibilities to attract many people who have their own way to contribute to the community and help with the education and awareness of the less-experienced user. Bloggers, journalists, and technical

analysts will have another platform where they can, not only provide information, but also profit from it. Our guidelines and report templates will help them improve their writing skills and direct them into the most important elements of their research that they may otherwise forget to highlight.

When it comes to our founders, even though they will be busy with the company's management, they will stay active on social media, constantly creating new content about our development, goals, and the crypto-space. YouTube, Twitter, and other social media channels will be updated daily. We will not forget to listen to the customer and make sure they appreciate what we do and approve our decisions. During the first twelve months, our marketing team will be effectively promoting the project and establishing contacts with valuable target customers and users to make sure everyone involved in this industry knows about our services. Regarding the budget of our marketing campaigns, a smart and innovative plan has been laid out by our advisors and partners, and we are confident in their execution.

Sources of income

Otcrit will have 5 main income sources:

- *Trading fees*
- *Premium subscriptions*
- *Audit services*
- *Benchmarking services*
- *Advertisement*

All these elements assure the lifespan of our company and create many opportunities for scaling with the option for adding services for our customers. The Otcrit business model incentivizes for more trading on the platform, which brings more digital assets to us and rewards for our users and listed companies. The more valuable and objective information we provide, the more we'll benefit from all premium subscriptions we sell, creating more space for our audit and benchmarking services. An essential part of our business plan is the existence of the exclusive advertisement program, where following our company's ethics, we will only promote highly-valued projects with a dedicated team and founders.

Staff requirements

The Otcrit Company will begin its operations and expansion with 10 lead team members, all of whom are skilled developers, marketing experts, and advisors. After completing our presale, the company will increase in size to at least 20 people, most being researchers and developers. Finally, when we reach our funding target of 10 000 ETH, we expect to grow our team to 50 people at the end of 2018.

Budget

From the first year of operating, Otcrit expects to have a positive net income and gain a stable market share of the trading cryptocurrency volume, and the analytical services are expected to generate a lot of traffic. Our management team spent months planning the budget and execution strategy of the company and believes the initial funding of 10 000 ETH will be sufficient to lead the company through wide acceptance in the industry. No additional financing will be needed to complete the development of the platform and implement our marketing strategy. Unfortunately, due to legal and regulatory boundaries, we cannot publicly announce any profit projections and market capitalization expectations, and Otcrit Ltd does not promise any return on investment for our initial supporters or any subsequent benefits that they may receive for purchasing the OTC token.

Tokens ownership

All founders, employees, and advisors of Otcrit will be rewarded with token positions in the company. There are no outside investors, and half of everyone's token holdings will be locked for 6 months to 2 years. This can be seen in our official sale smart contract published on GitHub.

An ownership breakdown is as follows:

Team and Founders – 10%

Advisors – 4%

Partners – 3%

THE OTC TOKEN

Purchasing capabilities

The OTC token will be extensively used in our eco-system. It will be possible for the creators of crypto-assets to pay for their audits with it and purchase benchmarking services from Otcrit.

Our customers and visitors of the platform can buy single analytical reports or pay for our weekly, monthly and annual subscriptions with a discount through our token. Community authors of informational analyses on the platform that have high rating can sell their own reports for OTC tokens and promote their work on the platform.

ETH Reward & OTC Rewards

All OTC token holders will be rewarded with 10% of the collected digital assets from the trading fees on the Otcrit exchange and 10% of the collected digital assets from selling reports and subscriptions. This process will be automatic, and anyone with tokens in their ERC20 wallet will receive these rewards. Users who keep their tokens on our exchange will also get their share, without the need to move their holdings to a private wallet.

Every token holder will be granted with Ether (ETH), corresponding to the amount of OTC tokens that one possesses. The reward distribution will be monthly. Later, as revenue gradually increases, Otcrit will attempt to distribute the rewards more regularly.

Otcrit Ltd cannot lower the percentage of rewards we share with our token holders and is obligated to distribute them with no exceptions.

ADS REVENUE REWARDS

Additional 20% of the ad revenue on the platform will be distributed to all token holders every month. Unlike the rewards from fees and subscriptions, the ad revenue will be distributed in OTC tokens.

Hiring community experts

Users can hire experienced traders, who have signed up on the platform, by paying them in our own crypto-currency (the OTC token). The professionals who provide technical analyses will first be evaluated for their work by other community members. Their papers must be well-grounded, based on multiple chart indicators and factors. After having issued at least ten reports or 50 technical analyses, and receiving high ratings, they can set their own prices and charge for the information they publish.

We are well-aware that most people in the crypto-space are primarily interested in the financial gains the market has to offer. At the same time, there are numerous great experts who offer technical analyses and are scattered among their own private websites, Telegram, Facebook or Slack groups. Otcrit will be the place where these two sides will connect easily.

As a visitor of our website, you could choose between the published price predictions of various crypto-currencies simply by selecting the asset you plan to invest in. Individual reports will have their own discussion boards, which will be visible for everyone, but only users who purchased the analyses can rate them.

Request analyses

If you are interested in how a certain asset will perform in the upcoming days, weeks, or months, then you'll be able to make a *community request*. Any member or expert can then apply to do the work for the price you have put on it or negotiate it. This way, the requester can choose the expert with the highest rating after looking at everyone's profile. Once you have received the file with the analysis, the smart contract will reward the author with OTC tokens for the job.

OTCRIT DATABASE

There is an abundance of information in today's world of blockchain and cryptocurrencies, but it is a nerve-wracking task to acquire the most substantial data about a crypto-project and its developers in one place.

Otcrit will present its users with a database of every team and its members that includes their background and different projects' involvement. Whether a project has succeeded or not, we will make sure each of its team members has a profile on our platform. The information will be based on the public information that the teams have presented on their official website, LinkedIn profiles, or Wikipedia. Our database will not only give basic information about the companies, their roadmap and development, but also show the connections these organizations have with other ventures and individuals. It will then be much easier for anyone to follow someone's progress development and engagement with other blockchain entrepreneurs and professionals.

This will become a place for networking and encountering the right experts for a certain blockchain project. It could also be a place for publishing one's skills and encountering jobs in the crypto space for developers, advisors, and founders. Users can contact them instantly and see their community rating and comments.

TOKEN SALE

The total tokens distributed to the public will be 83% of the total supply of 100m. Our main and pre-sale will collectively sell 70% of the tokens, and 8% will be sent out in bounties for the next 1 year, for content creators, authors, found bugs, and other initiatives, during and after both funding campaigns.

An additional 5% of the supply will be locked in a multi-signature wallet for future research, DEX development, education, and industry expansion, more business partner deals etc. They will be available 1 year after the main funding campaign has ended. Otcrit considers that giving away such a big portion of the total tokens to our participants is a sign of transparency and trust between both parties.

Total supply	100 000 000	100%
Total distributed to the public including bounties, community initiatives and over-the-counter.	83 000 000	83%
Total sold on the token sale	70 000 000	70%
Bounties and rewards	8 000 000	8%
Over-the-counter sold tokens for DEX research, future development, etc.	5 000 000	5%
Team	10 000 000	10%
Partners and advisors	7 000 000	7%

PRESALE

Our presale will issue 8,5% of the total supply with the intention to use the collected funds to expand the Otcrit team of developers and analysts and finance our marketing strategy and legal costs. The presale event will have the following rules:

1 ETH will give participants 5000 OTC tokens with a bonus of 20% for the first week. After this and until the end of the presale, the bonus will be set to 10%.

Example:

1 ETH = 5000 + 20% bonus (1000) = 6000 OTC tokens during the first week

1 ETH = 5000 + 10% bonus (500) = 5500 OTC tokens after the first week

Special “Perks” for our presale investors

If you decide to purchase any of the following amounts, you will be granted special privileges or “perks” on our platform.

Over 25 ETH

- 2-month free trading on the platform (up to equivalent of \$10m)
- 1-year full subscription for reports and analyses
- special lifetime tag on our platform “Platinum Otcrit Member”
- 5 free report translations in language of your choice
- 5 free report or analyses requests

Over 30 ETH

- 6-month free trading on the platform (up to equivalent of \$20m)
- 1-year full subscription for reports and analyses
- special lifetime tag on our platform “Platinum Otcrit Member”
- 10 free report translations in language of your choice
- 10 free report or analyses requests

Over 40 ETH

- 1-year free trading on the platform (up to equivalent of \$30m)
- 3-year full subscription for reports and analyses
- special lifetime tag on our platform “Platinum Otcrit Member”
- 20 free report translations in language of your choice
- 10 free report or analyses requests

OFFICIAL SALE

Our official token distribution event will start at least a month after the presale is over and will issue the rest of the OTC tokens to the public. Complete details about the rules, terms and conditions of the main sale will be available on our website before the official announcement.

LEGAL NOTICE

We urge you to get familiar with this section and the following ones carefully. We advise you to consult your legal or financial advisor(s) if you do not comprehend its contents completely.

This Whitepaper is not meant to form an offer of securities or an averment for investment in securities in any jurisdiction. No individual is obliged to enter into any binding legal commitment whatsoever and no cryptocurrency or other sort of payment is to be accepted solely on the basis of this Whitepaper.

Any agreement in relation to any sale and purchase of OTC tokens (as referred to in this Whitepaper) is to be governed only by the terms and conditions (also referred to as the “T&C”) of such an agreement and no other document. In case there are any inconsistencies between the T&C and this Whitepaper, the former shall be regarded as the prevailing one.

APPLIED TERMS

To help investors better comprehend the OTC tokens which are offered for purchase by the Distributor, and the businesses and operations of Otcrit and/or the Distributor, a number of abbreviations and technical terms have been utilized in the present Whitepaper. These descriptions and assigned meanings should not be considered definitive of their meanings and may not correspond to the standard industry significances or usage.

RISKS AND UNCERTAINTIES

Any purchases of OTC tokens ought to be taken into account and all the risks and uncertainties associated with Otcrit should be evaluated before the purchase of any OTC tokens. If such risks and uncertainties unfold into actual events, the business, financial condition, results of operations and prospects of Otcrit and/or the Distributor could be materially and adversely affected. In such instances, you might lose all or some part of the value of the OTC tokens.

IMPORTANT LEGAL NOTICE

The OTC tokens are not designated to constitute securities in any jurisdiction around the world. This Whitepaper does not constitute or form an opinion or an advice to sell or purchase any OTC tokens. The Distributor will be an affiliate of Otcrit Ltd., and will use all the earnings of the OTC token sale to fund the Otcrit project, businesses and operations. You are not eligible and you are not allowed to purchase any OTC tokens in the Initial Token Sale if you are a citizen, resident (tax or otherwise) or green card holder of the United States of America, a citizen or resident of the Republic of Singapore, or a citizen or resident of the People's Republic of China. No regulatory authority has examined or approved the information presented in this Whitepaper. No such action has been or will be undertaken under the laws, regulatory requirements or rules of any jurisdiction. The publication, distribution or propagation of this Whitepaper does not imply that the applicable laws, regulatory conditions or rules have been complied with. There are risks and uncertainties associated with Otcrit and/or the Distributor and their respective businesses and operations, the OTC tokens, the Otcrit Initial Token Sale.

DISCLAIMER OF LIABILITY

To the absolute maximum extent permitted by the applicable laws, regulations and rules, Otcrit and/or the Distributor shall not be liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection to any acceptance of or reliance on this Whitepaper or any part thereof by you.

LACK OF REPRESENTATIONS & WARRANTIES

Otcrit and/or the Distributor does not claim any representation, warranty or undertaking in any form whatsoever to any entity or individual, including any representation, warranty or undertaking in relation to the truth, accuracy and completeness of any of the information presented in this Whitepaper.

YOUR REPRESENTATIONS & UNDERTAKINGS

By accessing and/or accepting possession of any information in this Whitepaper, you assure Otcrit and/or the Distributor the following:

- you agree and affirm that the OTC tokens do not form securities of any kind in any jurisdiction around the world;

- you agree and affirm that this Whitepaper is not intended to form an offer of securities in any jurisdiction or an averment for investment in securities and you are not obliged to enter into any contract or binding legal commitment whatsoever
- you agree and affirm that this Whitepaper, the undertaking and/or the completion of the Otcrit Initial Token Sale, or future trading of the OTC tokens on any cryptocurrency exchange, shall not be interpreted or viewed by you as an indication of the merits of the Otcrit and/or the Distributor, the OTC tokens or the Otcrit Initial Token Sale
- you agree and affirm that no regulatory authority has investigated or approved the information presented in this Whitepaper, no action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction and the publication, distribution or propagation of this Whitepaper to you does not mean that the applicable laws, regulatory requirements or rules have been complied with;
- you agree and affirm that where any restrictions regarding the possession of this Whitepaper have been applied, you have examined and complied with all such restrictions at your own expense and without any liability to Otcrit and/or the Distributor;
- you agree and affirm that in case you desire to buy any OTC tokens, the OTC tokens are not to be interpreted, labeled or considered to be:

- 1) any other sort of currency besides a cryptocurrency
- 2) debentures, stocks or shares emitted by any individual or entity (whether that is Otcrit and/or the Distributor)
- 3) options, rights or derivatives
- 4) rights under any contract the aim of which is to secure a profit or evade a loss
- 5) units in a collective investment enterprise
- 6) any other security or class of securities
- 7) units in a common-law trust

You also agree and affirm that:

- 1) you are fully informed of and understand that you are not eligible to purchase any OTC tokens if you are a citizen, resident (tax or otherwise) or green card holder of the United States of America or a citizen or resident of the Republic of Singapore;

- 2) you are aware of the fact that in the case that you wish to buy any OTC tokens, there are unavoidable risks linked to Otcrit and the Distributor and their respective business and operations, the OTC tokens, the Otcrit Initial Token Sale;
- 3) you have at least a basic understanding of the functionality, operation, utilization, safe-keeping, transmission mechanisms and other traits of cryptocurrencies, blockchain-based software systems, cryptocurrency wallets or other related token storage mechanisms, blockchain technology and smart contract technology
- 4) neither Otcrit nor the Distributor is accountable for any indirect, special, accidental, consequential or other losses of any sort, in tort, contract or otherwise (including but not confined to loss of revenue, income or profits, and loss of data), arising out of or in connection with any acceptance of or reliance on this Whitepaper
- 5) all of the above representations and warranties are true, complete, precise and non-misleading from the time of your access to and/or acceptance of possession this Whitepaper or any part of it

IN REGARDS TO ANY FUTURE STATEMENTS

All statements contained in this Whitepaper, statements made in press releases or in any place accessible by the public and oral statements that may be made by Otcrit and/or the Distributor or their respective team members acting on behalf of Otcrit or the Distributor, that are not statements of historical fact, represent 'future statements'. These future statements include statements as to Otcrit's and/or the Distributor's revenue, prospects, future plans, expected industry changes and other matters discussed in this Whitepaper regarding Otcrit and/or the Distributor – they are to be perceived merely as predictions. These future statements involve risks, uncertainties and other factors that could lead to the actual future outcome, performance or achievements of Otcrit and/or the Distributor to differ from any outcome, performance or achievements, which have been outlined so far.

The above-mentioned factors are primarily comprised of:

- (a) the possible risk that Otcrit and/or the Distributor may not be able to execute their respective business strategies and future plans;

- (b) alterations in the economic, social, political, cryptocurrency or stock market conditions, and the regulatory environment in the states in which Otcrit and/or the Distributor manages its respective businesses and operations;
- (c) alterations in the preferences of the customers of Otcrit and/or the Distributor;
- (d) alterations in the expected growth strategies and expected internal growth of Otcrit and/ or the Distributor;
- (e) alterations in the fees payable to Otcrit and/or the Distributor in relationship to their respective businesses and operations;
- (f) alterations in the availability and salaries of employees who are required by Otcrit and/ or the Distributor to operate their respective businesses and operations;
- (g) alterations in interest rates and exchange rates of fiat currencies and cryptocurrencies;
- (h) alterations in competitive requirements under which Otcrit and/or the Distributor operate, and the ability of Otcrit and/or the Distributor to compete under such conditions;
- (i) alterations in the future capital needs of Otcrit and/or the Distributor and the availability of financing and capital to fund such needs;
- (j) warfare or any acts of international or domestic terrorism;
- (k) catastrophic event and natural disasters that affect the businesses and/or operations of Otcrit and/ or the Distributor;
- (l) other factors which are beyond the control of Otcrit and/or the Distributor

Given that risks and uncertainties that may cause the actual future results, performance or accomplishments of Otcrit and/ or the Distributor may differ from that expected, expressed or implied by the future statements in this Whitepaper, no expectations should be placed on these statements. Nothing in this Whitepaper is or may be relied upon as an assurance, representation or undertaking as to the future performance or policies of Otcrit and/or the Distributor.

THE PRESENTED DATA

Despite the fact that Otcrit and/or the Distributor have taken significant actions to be certain that the data in regards to the facts and statistics in this Whitepaper has been presented in its proper context, Otcrit and/or the Distributor have not

carried through any independent examination of the data extracted from third party sources, verified the accuracy or completeness of such information. As a consequence, neither Otcrit, the Distributor, nor any part of their team acting on their behalf submit any warranty as to the accuracy or completeness of such information and shall not be required to provide any updates on it.

NO ADVICE WHATSOEVER

No information in this Whitepaper should be viewed as business, legal, financial or tax advice regarding Otcrit, the Distributor, the OTC tokens or the Otcrit Initial Token Sale. You should bear in mind that you may face the financial risk of any purchase of OTC tokens for an indefinable period of time.

RESTRICTIONS ON DISTRIBUTION AND PROPAGATION

The propagation or distribution of this Whitepaper or any part of it may be forbidden or restricted by some jurisdictions. In the case where any restrictions of the sort have been applied, you are to comply with them, without any liability to Otcrit and/or the Distributor.