



SmartCash

smartcash.cc

The Merchant Orientated and Easy To Use Cryptocurrency

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Where to Find Us - Engagement Options



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SmartCash

Brief Introduction and Technical Details

SmartCash is a peer-to-peer digital currency that can be used without having to trust a third party, which makes it possible to be your own bank.

SmartCash is meant to be a currency and our vision is to replace centralized fiat currencies. Our strategy is to make SmartCash as easy to use, fast and secure as possible to build a foundation that can support daily transactions for people everywhere.

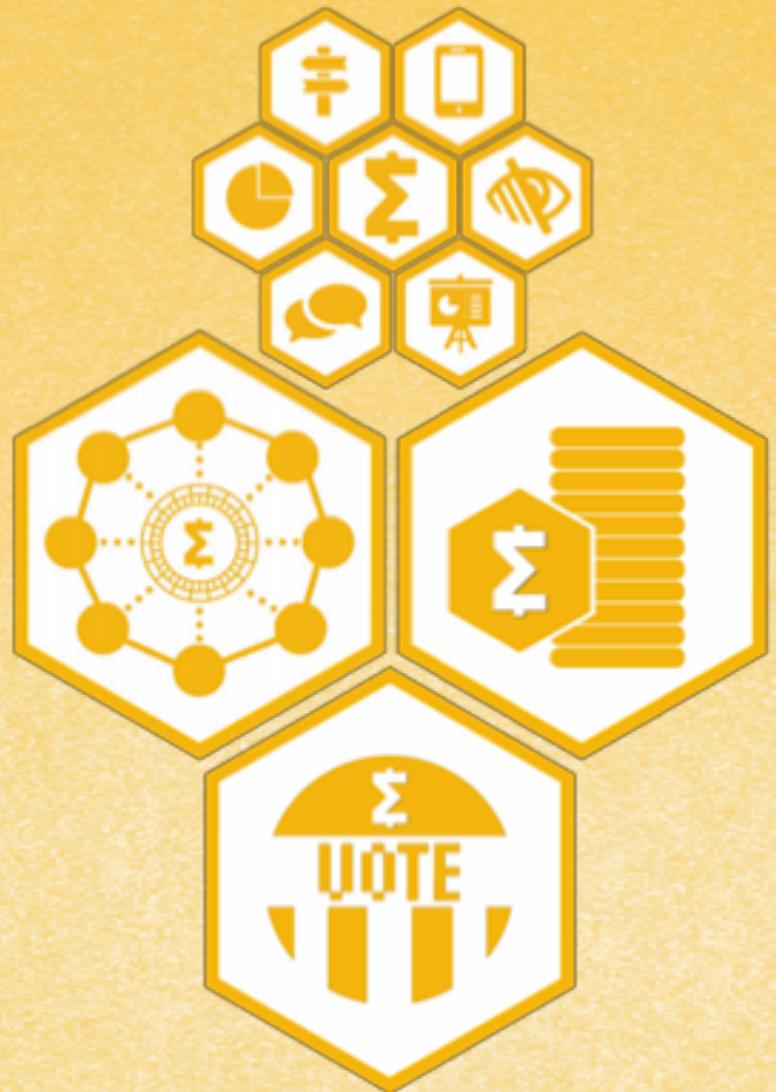
We aim to grow our platform by supporting community and third party projects, hiring developers, gaining merchant acceptance, and using both grassroots and established marketing methods.

SmartCash is a coin with its own blockchain that uses Bitcoin 14 core. The launch date was July 11, 2017 and the Coin Ticker is SMART.

SmartCash never held an ICO nor was any money raised from private investors. SmartCash is self-funded using block rewards only.

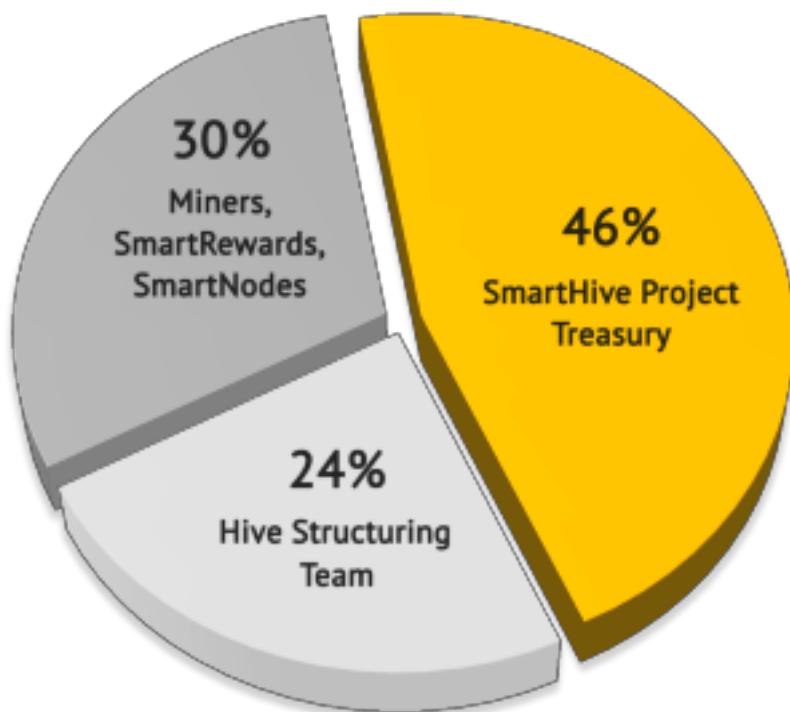
Blockchain consensus's uses Proof of Work based methods and new blocks are mined using the Keccak algorithm. The average block time is 55 seconds and the Maximum Supply is 5 Billion SMART. The current Block size is 1 MB and Adaptive Blocks will be used for capacity scaling as needed. The block reward is calculated as follows:

$$\text{BlockReward} = 5000x \frac{143,500}{\text{BlockHeight}} (\max. 5000)$$



The SmartCash Concept

Early cryptocurrencies, like Bitcoin, only reward miners while neglecting other actors that play an active role in maintaining, developing and promoting the project. SmartCash prioritizes block rewards to additional areas that matter for ongoing success of global cryptocurrency networks, including projects, development, outreach, support, nodes, and price stabilization



Currently, 70% of the block reward is allocated to fund Community Development: SmartHive Project Proposals (46%) and Hive Teams (24%). The remaining 30% of the block reward goes towards Mining (5%), SmartRewards (15%), and SmartNodes (10%).

SmartHive Governance and Hive Teams

The intrinsic value of SmartCash is the SmartHive governance model and how the community can vote to fund the best projects with block rewards stored in the SmartHive Project Treasury and administered by the SmartHive.

The idea is that the SmartHive Governance Portal engages community members and other 3rd parties interested in growing SmartCash into a global worldwide currency. Everyone can create a proposal that helps SmartCash in some way with a fee of 100 SMART. Then every SmartCash holder also can participate in the voting process and help decide if its worth getting funded or not by the SmartHive Project Treasury.

All users have the ability to vote; 1 SMART equals 1 vote. Proposals are open to vote for 14 days and payments will be made in accordance with the delivered milestones. Proposals open to vote can be found at:
vote.smartcash.cc

A major difference compared to other cryptocurrencies is that we believe core teams can ultimately lead to inefficiency and centralization. In order to create and maintain a decentralized governance structure SmartCash has Hive Structuring Teams. These teams are in charge of vital project areas, such as development, outreach and support and consist of people directly involved in the project. Every Hive Team runs independently, but cooperatively resulting in organic growth.

SmartNodes, SmartRewards and Miners

SmartNodes are servers that run a SmartCash wallet and enable the next generation features to be added. One of the key features is InstantPay, which enables transactions to be locked in about a second and allows instant point-of-sale in-store and online purchases.

SmartNodes are required to have 100,000 SMART collateral, a dedicated VPS (IPv4 address, 2GB RAM, 20GB drive), and be able to run 24 hours a day.

SmartRewards are a price stabilization mechanism and a way to encourage long term holding. Long term holders are a key to the project's success since the SmartHive proposal budget needs SmartCash to appreciate in value in order to fund meaningful 3rd party proposals and help grow SmartCash into a successful global cryptocurrency.

Each individual SmartCash address holding at least 1000 SmartCash over the period of one month, will be paid on the 25th of the next month shortly after the new snapshot of the blockchain is taken.

To support the blockchain network we have launched three official SmartCash 0% fee mining pools for anyone to join free of charge.

The Mining Pools Overview can be found at: mines.smartcash.cc



SmartCard and POS Solution

Debit and credit card payments have become the dominant way for many to carry out most, if not all, of their daily transactions. Adoption of card payments became increasingly simple for small businesses and now quick and affordable smartphone-powered solutions have widespread adoption.

SmartCard emerged offering to solve many of the problems traditional payment systems are facing such as long settlement times, chargebacks, and high fees. SmartCard is a blockchain-based solution that aims to improve on the digital payment card model. Our main goals are to streamline crypto transactions and make them practical for use in real-life payment scenarios. At the same time we aim to drastically reduce fees and confirmation time frames over those found in current solutions.

The SmartCard makes it possible to pay with SmartCash using a physical card where no mobile wallet or phone internet access is required. Since the SmartCard doesn't use a bank or a credit card processor, transactions are not subject to any restrictions. Merchants will have a point of sale (POS) app, so they transmit transactions for you but can't initiate the payment without your permission.

For further information about how the system works and how both merchants and customers will benefit from using the SmartCard and SmartCash POS App please visit: smartcash.cc/smартcard/

SmartBand

The SmartBand is a partnership between Stratum, ATAR, and SmartCash. ATAR launched a wristband which is linked to an account where people in Brazil can deposit fiat and pay with it for their daily needs using NFC technology built in the band at over 2.5 million merchants.

The partnership with Stratum, an international exchange, makes it possible to link your exchange SmartCash wallet with your SmartBand to load the ATAR account with SmartCash. Stratum automatically converts SmartCash to the local currency required for purchases. Once a payment is done, you will receive a notification on your phone for each transaction.

With over 85% of all point of sale terminals in Brazil accepting the ATAR Band, this pioneering cooperation allows SmartCash to be accepted broadly by merchants with no additional steps, technology, or training required

Benefits of Accepting SmartCash for Merchants

- **No processing fees**

Traditional forms of digital transactions include a processing fee which is paid to the intermediary (e.g. credit card processor). Since SmartCash is a peer-to-peer system that uses a decentralized ledger, there is no additional cost involved for the merchant.

- **Fast transactions**

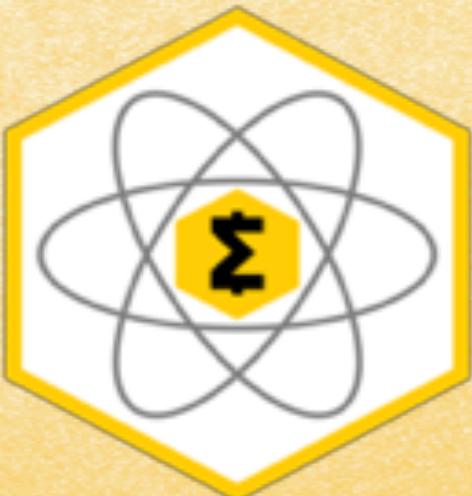
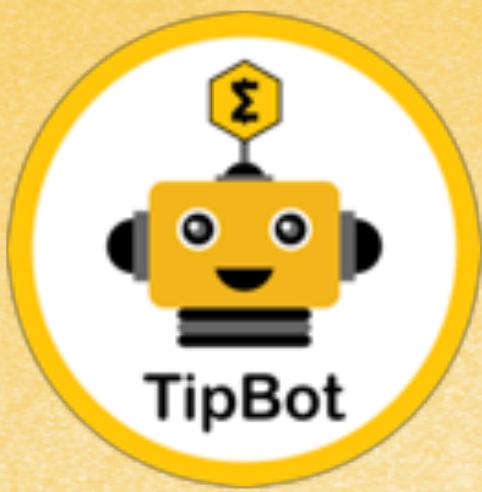
Receiving payments from a customer using SmartCash takes less than 5 minutes till they show up in the wallet of the merchant. We also offer an instant payment solution by using our InstantPay feature.

- **No restrictions**

Transactions sent within the SmartCash ecosystem are irreversible. Merchants can accept payments from all over the world and be sure that they will receive the money and that it won't be charged back for whatever reason. Merchants have a better control of their return policies and this process helps eliminate customer fraud.

- **Customer Privacy**

Because we eliminate the intermediary and transactions are irreversible, there is no need to collect private information from your customers to accept their payment if they are using SmartCash.



SmartCash Wallets

Please note: Download wallets from SmartCash.cc only and be sure to backup your wallet.dat file offline in a secure location. Do not copy the file while the wallet is running! Encrypting with a strong password that is not easily accessible to others is recommended.

- **Web Wallet**

With the SmartCash Web Wallet we provide an easy to use option to store your coins with a user friendly interface. The Web Wallet offers a *Pay to Username* feature, donation QR code for receiving, export your private keys, and you can easily vote on SmartHive Project Proposals using the Web Wallet.

To access the SmartCash Web Wallet visit: wallet.smartcash.cc

- **Desktop Wallet**

SmartCash provides a full node wallet for Windows, Mac, and Linux users. The Desktop QT Wallet stores the whole SmartCash blockchain and requires basic understanding on how-to use. It needs to be synchronized before users can see recent transactions on the blockchain. You can start a SmartNode and vote on proposals using the Desktop Wallet. We only recommended using it to experienced users or if you run a SmartNode.

The download links can be found at: smartcash.cc/wallets/

- **Electrum Wallet**

With the SmartCash Electrum Wallet we are supporting mainstream usage. It's a Desktop Wallet which can be used without having to wait

for the blockchain to download. Support Voting and SmartNode starting. This also provides compatibility with more 3rd party wallets.

- **Mobile Wallet**

Android users can find our SmartCash Wallet App for download at the Google Play Store and Apple users can access their Web Wallet through the official URL and will get an optimized mobile experience. This uses the secure Web Wallet for functionality in a mobile experience.

Direct link for Android users: [SmartCash Mobile App](#)

Direct link for iOS users: [SmartCash Mobile App](#)

- **Paper Wallet**

A Paper Wallet generator can be found at: [paperwallet.smartcash.cc](#)

There you will find details instructions on how to use it and how to spend SmartCash using it. You can generate addresses securely while offline.

- **Third Party Wallets**

Please note: When using 3rd party wallets you need to trust the vendor's server that payments were sent or received.

Coinomi

Coinomi offers a Multi-Asset Wallet App available for iOS and Android.

Find Coinomi at: [coinomi.com](#)

edge

Ethos is Wallet where you buy, store, trade, dozens of cryptocurrencies.

Find edge at: <https://edge.app/>

SmartCash Services

SmartCash offers additional services that are pushing the boundaries of innovation for blockchain technology. We want SmartCash to be accessible to everyone, whether that be a regular cryptocurrency enthusiast, everyday merchants and entrepreneurs, or the world's unbanked.

- **Send SmartCash by Email**

Send SmartCash in 3 simple steps, auto-return your SmartCash after seven days if not claimed, and no login/account required for sending.

For further information and FAQs, visit: mailsmart.smartcash.cc/

- **Send SmartCash to Web Wallet Username**

In order to ensure ease of use and widespread adoption you can send SmartCash to another SmartCash Web Wallet username easily. There is no need to search and copy the long string of a public address anymore.

- **SmartCash Tipbots**

The SmartCash Tipbots are services that allows Reddit, Twitter, Steemit, and Discord users to send SmartCash directly to each other.

For further information visit: smartcash.cc/tip/

- **SmartNode Monitor Bot**

The SmartNode Monitor Bot allows you to monitor your SmartNode(s) without logging into your server nor your wallet. It sends notifications once your status changes or you have received a reward.

For further information visit: [SmartNode Monitor Guide](#)



Exchanges - Where to Buy SmartCash



SmartCash Roadmap For 2018

	InstantPay It allows instantly confirming point-of-sale purchases for merchants both in-person and online
	Core Upgrades Core code updates for the desktop wallet for faster syncing and wallet stability.
	Upgraded Explorer Improved explorer with a better UI, full transaction transparency, and better transaction statistics.
	Adaptive Blocks Blocks will increase in size based on the average block size required to scale the network capacity as needed.
	24 Hour Support Center The support team is ramping up to a round the clock support center to support merchants and new users.
	Electrum Wallet Use SmartCash with a lite desktop wallet without waiting for the full blockchain to download.
	SmartCard Pay merchants SmartCash with a physical card that safely encrypts and stores your private key.
	Mobile Wallet with Currency Exchange The native mobile wallet will allow you to trade other cryptocurrencies with SmartCash.



SmartNode Starting from Web Wallet

Start your SmartNode from the SmartCash Web Wallet for easier node management that does not require the QT Desktop Wallet and full blockchain download.

Completed Features

	SMARTREWARDS		MULTISIG
	SMARTHIVE VOTING		HARDWARE WALLET
	SMARTHIVE		UPGRADED EXPLORER
	SMART WEB WALLET		24HR SUPPORT CENTER
	MOBILE WALLETS		SMARTNODE STARTING FROM ELECTRUM
	SMARTNODES		ELECTRUM SMARTVOTING
	ELECTRUM WALLET		SMARTCARD AND MERCHANT READER
	ELECTRUM WALLET PAY TO EMAIL		COLLATERAL CHANGE TO 100K TO ENABLE BETTER QUALITY SMARTNODES
	INSTANTPAY		SMARTSHIFT
	CORE UPGRADES FOR FASTER SYNCING		SMARTREWARDS TAB IN NODE AND ELECTRUM WALLETS
	SMARTVAULT		SMARTNODE STARTING WITH TREZOR



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