

THE CYBERCREDITORS



CYBER
ENTERPRISE

WWW.THECYBERENTERPRISE.COM

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Current System

As a part of the “Cyber Enterprise Ecosystem”, we are laying the foundation for the infrastructure of projects within and outside the Cyber Team, where everyone can develop as a separate entity. The Cyber Creditors and future projects that require intense funding and man-hours will follow this plan execution strategy; whether it be this first project, or any future large-scale projects that require more funding (which CYBR cannot currently afford). The first ICO¹ presale will always be the cheapest and will be done through the CYBR token. As the CYBR token will act as a launchpad, it will allow CYBR holders the ability to not only partake in the first round of the ICO¹ presales, but also receive the best exchange price. The exchange of CYBR to another Cyber Enterprise token will have no negative effects on CYBRs price. CYBR is not sold and liquidity is not moved. The liquidity² for the new token is provided by the following ICO¹ sales.

On the contrary, as CYBR is the launchpad token, it will immensely benefit the token. One must purchase CYBR if they wish to get in on the first round of the ICO¹, which is also the most cost-effective price. This is because the valuation of CYBR will be at a higher price, than the standing MC² at the time of the ICO¹. Investors eager to get involved in one of our many projects within the Cyber Enterprise, will soon realize the beneficial use of CYBR as a medium. The CYBR received from these ICO¹ pre-sales is allocated towards the smart contract⁷ for rewards as well as other collaboration opportunities that may present themselves. This provides an incentive for individuals to lock tokens³ or provide liquidity⁴.

A consistent stream of revenue flow, through ICOs¹ and fees from these Tier 4 - Symbiotic projects within the Cyber Enterprise, will feed our reward redistribution system. There are two methods to earn rewards:

- ReCharging (Locking Tokens³).
- SuperCharging (Liquidity Providing⁴).



ReCharging

When one is ReCharging, they will have the option of a timed lock; thus, reaping better rewards depending on the time it is locked for.

This will yield fewer rewards than providing liquidity⁴; however, you are earning all the tokens working inside the CyberWorld ecosystem - Tier 4 - Symbiotic project.

SuperCharging

Providing liquidity⁴ will reap higher rewards; however, users will not receive the full portfolio of the Cyber Enterprise assets. Rather, rewards will be obtained from the respective token that one is providing liquidity for.

The Cyber Creditors

The Cyber Creditors project will be a cross-chain decentralized application (DApp) available as an app and website “TheCyberCreditors.com”. Working on both Ethereum Mainnet and Binance Smart Chain, at the start the Cyber Creditors will act as a platform that will allow its users to borrow money against various crypto assets as collateral. Items can be viewed as ERC-721s⁵, ERC-1155s⁶, tokens, and other assets that are on both ETH and BSC networks. The asset provided by those seeking funding will act as collateral for those lending the finances. The digital goods put on the platform, acting as collateral, will be split into shares amongst those lending the funds against that digital asset. The shares themselves will be allocated to the lender based on the percentage of the loan provided. Those who own shares of the digital item are able to sell their share at any time, for others to collect the interest upon repayment.

Our platform essentially enables its’ users to ‘Pawn’ their digital goods, and those lending liquid² assets to make a profit from the interest of the loan upon repayment. This platform resolves a major issue the crypto space faces within the realm of NFTs. Typically, this form of investment causes the investor’s money to become stagnant, because it requires them to wait long periods of time before they liquidate² their asset. If they don’t wait, they could miss out on potential gains of their original investment. Once repayment is made, the ‘Pawnd’ digital goods are returned to the original holder of the digital asset. If the repayment is not made, the lender(s) will keep their share of the item that was put up as collateral. The lender owns the share; therefore, they may do what they please with it.

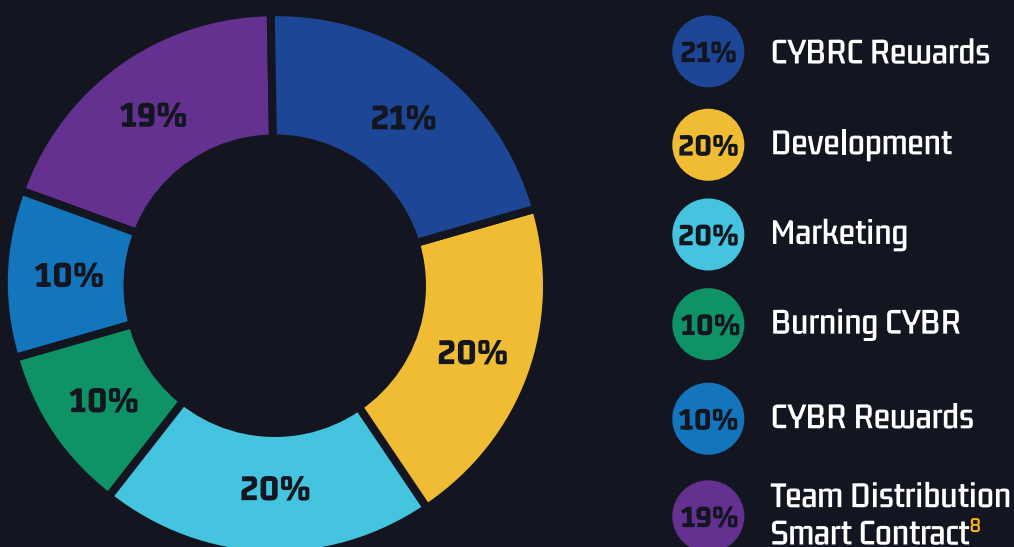


We will be acting as a real-world margin lending site, but on the blockchain. It will operate on the ETH and BSC networks, with more networks to be added in the future.



Fees on Platform - Own Smart Contract

All of our platform fees are subject to the Fee Tax⁷ Distribution Smart Contract⁸. New fees may be added to the platform as we develop and update the platform. The tax⁷ fee distribution splits remain the same for all fees on the platform, including potential future fees.



POSTING FEE

This tax⁷ is conducted when an individual puts their digital asset up as collateral. The payment is made when the user wishes to put up a digital asset they wish to get liquidity for.

LENDING FEE

This tax⁷ is conducted when an individual lends money to an individual who is putting an ERC-721⁵/ERC-1155⁶ up, which acts as collateral. The tax⁷ is conducted and taken out of the revenue the lender makes, upon the return of his money. If the lender doesn't receive his money, but rather receives the share of the NFT, there is no fee.

BOOSTING FEE

The boosting fee is an option that allows users to promote a request for a limited time, ranging from hours to days. Depending on the time they wish to be boosted, will determine the cost of the Fee. The offer made by a user will remain at the top of the website for that given time period.

⚠ Important

Everyone needs to be informed that when using our services they need to do their own research. We are not responsible for what the users post or lend.

BANNER FEE

We can create digital banners and advertisement areas for upcoming projects. Other projects will have the opportunity to rent out this space on our platform, which will act as a means of shilling. We also have the ability to post our own projects there.



How The Cyber Creditors Benefits (CYBR)

CYBR is a Launchpad Token

The first ICO¹ presale will be done through CYBR, as it is the Cyber Enterprise launch token for all Tier 4-Symbiotic Projects. This presale will not have any negative effect on the CYBR token. If anything, it will help with the disparity amongst token holders. The CYBR collected will not be sold and its' liquidity will not be relocated. The CYBR is simply transferred to a multi-signature wallet consisting of CYBR Team members. The CYBR will be used for rewards such as Locking³ and liquidity providing, as well as potential collaborations or partnerships.

Reduced Fees via CYBR

The Cyber Creditors platform will contain the list of fees, as presented above (i.e. posting, lending boosting and banner fees). People using the platform have the opportunity to reduce the cost of these fees by half, if paid in CYBR. This is specific to digital assets and requests made, as well as housed, on the Ethereum Mainnet (ETH).

Burning CYBR

As platform fees are fed through the Fee Tax⁷ Distribution Smart contract⁸, one of those reallocations is the 10% CYBR burn. Following our Revenue-Used-Buyback-Burn-Enforcement (RUBBE⁹) system, a constant flow of funds from the platform will be injected into the CYBR locked liquidity. Consequently, the purchased CYBR will then be burned out of circulation, thus creating scarcity.

CYBR Rewards

In addition to the 10% CYBR burn, another 10% of the revenue fees are allocated towards CYBR rewards. These include the previously mentioned SuperCharging(Liquidity Providing⁴), as well as ReCharging (Locking Tokens³). It is a necessity for us to secure a constant stream of rewards, as one of our services will be the Cyber Swap, housing pairs for all of the Cyber Enterprise ventures in one place.

How The Cyber Creditors Benefits Charge (CYBRC)

Reduced Fees via CYBRC

The Cyber Creditors platform will contain the list of fees as presented above such as the Posting, Lending, Boosting and Banner fees. People using the platform have the opportunity to reduce the cost of these fees by half, if the user pays in CYBRC. This is specific to digital assets and requests made, as well as housed on the Binance Smart Chain (BSC).

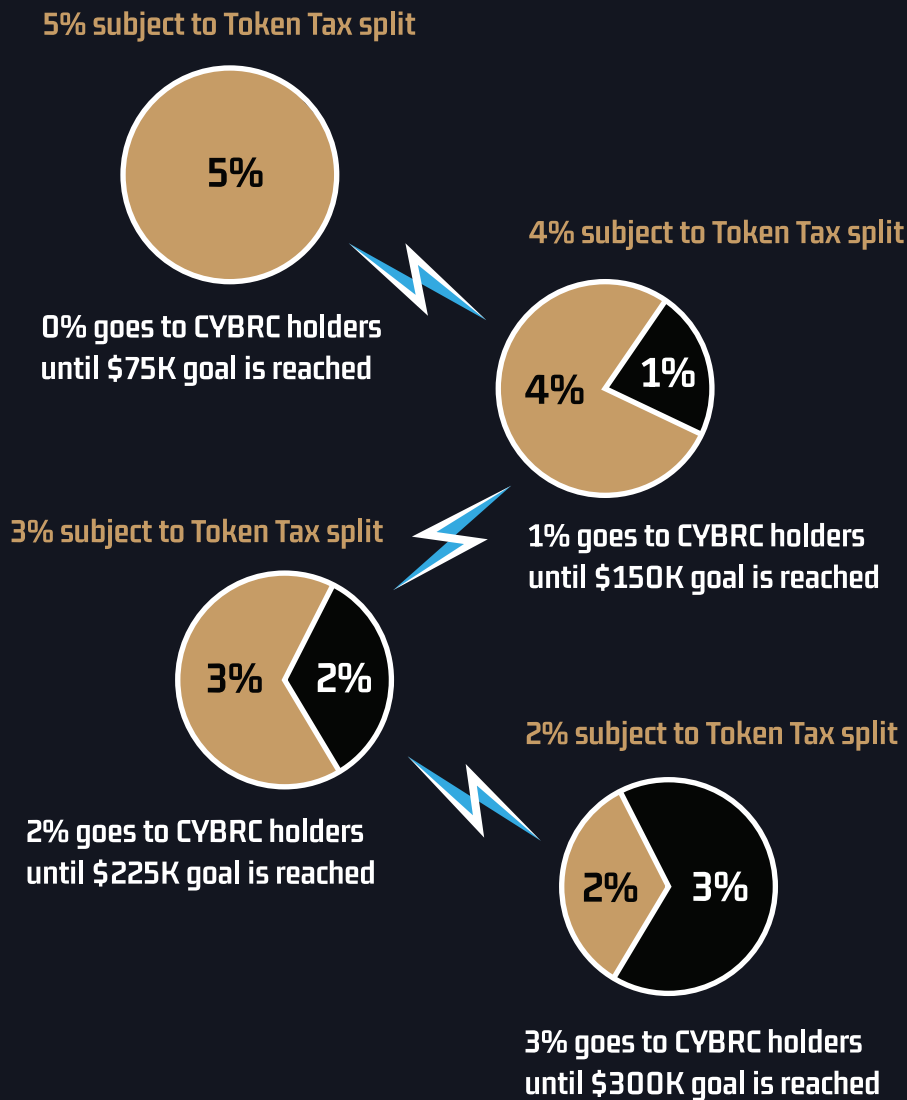


CYBRC Rewards

Additionally to the reduced fees, CYBRC will have 21% of the revenue fees allocated towards CYBRC rewards. These include the previously mentioned SuperCharging(Liquidity Providing⁴) as well as ReCharging (Locking Tokens³). It is a necessity for us to secure a constant stream of rewards, as one of our services will be the Cyber Swap, housing pairs for all of the Cyber Enterprise ventures in one place.

CYBRC Redistribution

The Cyber Credit(CYBRC) token holders will act similarly to shareholders of a venture. Written within the Cyber Credit token contract are already passive redistribution rewards implemented upon reaching development milestones. After each milestone is reached, more tokens are redistributed to the holder. Upon completion of the development goals, a dead wallet will be allocated that will also take its share of the redistribution rewards, reducing the usable amount in circulation.



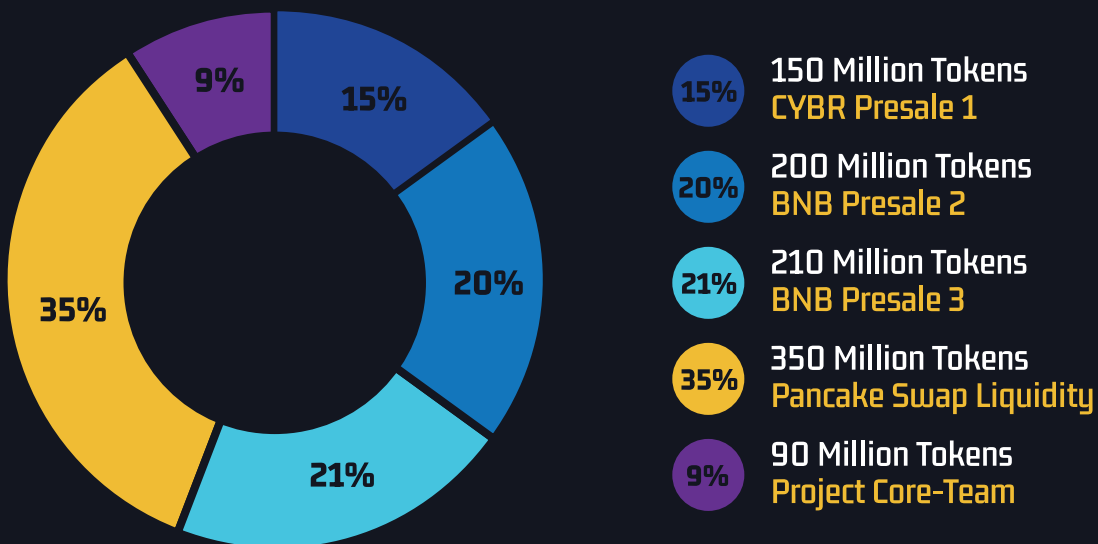
ICO¹ Presales

There is a total supply of 1 Billion Tokens (1,000,000,000) available on the open market.

⚠ Important

The max amount of tokens purchased by a user participating in the presale is 5 Million (5,000,000) tokens, equivalent to 0.5% of the supply.

Token Supply:
1,000,000,000



The first presale is conducted via CYBR on the Ethereum Mainnet (ETH). The native CYBR token is being used as a launchpad for all Tier 4-Symbiotic Projects. Our price evaluation of CYBR will be higher than the Market Cap² at the time of the first ICO¹ presale launch. The CYBR collected is allocated to a core team multi-signature wallet, where it will be used for a means of cost-affected rewards on the swap, as well as potential collaborations and partnerships.



The second and third presales are conducted via BNB on the Binance Smart Chain (BSC). This presale is what will be making up the liquidity for the pairing of the Cyber Credit (CYBRC) token. From these presales, we will also allocate a portion of the funds for the initial development.

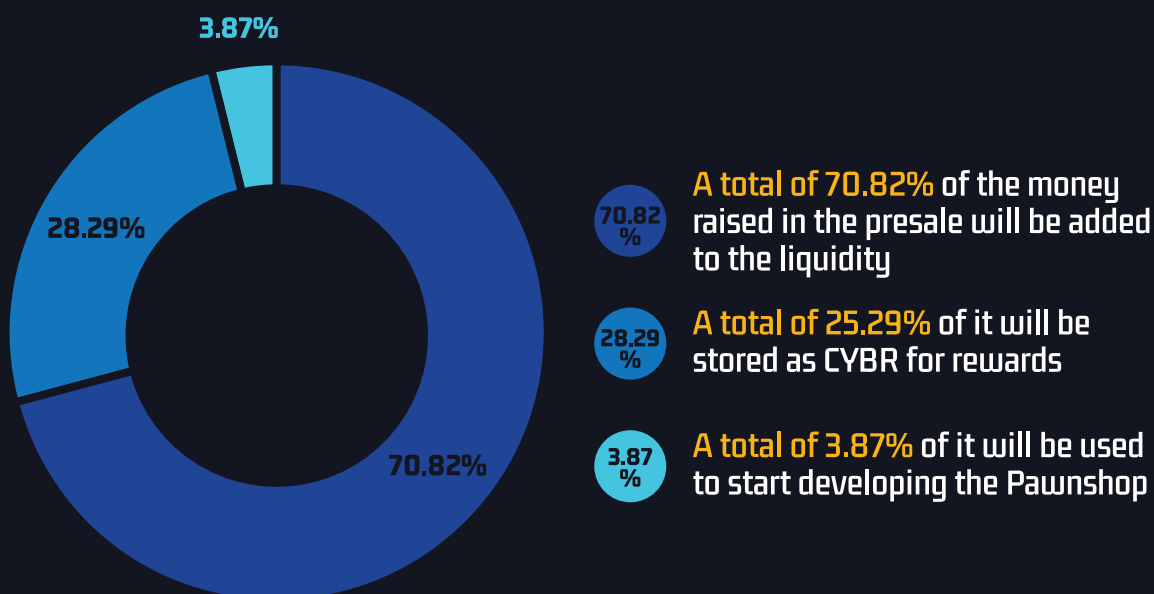
⚠ Important

The second presale will be more expensive than the first, and the third will be more expensive than both the second and first. Pricing will be released and disclosed closer to the date of the ICO¹. We have kept in mind that the disparity amongst the pricing cannot be too significant in order to prevent a sell-off from those participating in different stages of the presale.

⚠ Important

Team member wallets will be made public for the Cyber Enterprise community.

Fund Allocation from ICO¹



⚠ Important

The 3.87% accounted for, in BNB, will allow us to grasp a solid start to the PawnShop project.

The ICOs¹ are going to happen consecutively. Once one is completed, the other will start. After all the ICOs¹ are finished, a liquidity pair is made and ICO¹ investors will be sent their CYBRC.



A Dictionary of Crypto / Banking Related terms will be put in place.

Website has definitions when cursor is over, PDF has numbers.

ICO¹

An initial coin offering or initial currency offering is a type of funding using cryptocurrencies. It is often a form of crowdfunding, although a private ICO which does not seek public investment is also possible.

Liquidity²

Liquid assets; cold hard cash.

MC³

Market capitalization, commonly called market cap, is the market value of a publicly traded company's outstanding shares. Market capitalization is equal to the share price multiplied by the number of shares outstanding.

Locking Token⁴

Locking Tokens is the process of locking up crypto holdings in order to obtain rewards or earn interest, while having them locked under a contract.

Providing Liquidity⁵

Someone who provides their crypto assets to a platform to help with decentralization of trading.

ERC-721⁶

ERC-721 is a free, open standard that describes how to build non-fungible or unique tokens on the Ethereum blockchain. While most tokens are fungible (every token is the same as every other token), ERC-721 tokens are all unique. Think of them like rare, one-of-a-kind collectables.

ERC-1155⁷

ERC-1155 is a digital token standard created by Enjin that can be used to create both fungible (currencies) and non-fungible (digital cards, pets and in-game skins) assets on the Ethereum Network. By using the Ethereum network, ERC-1155 tokens are secure, tradable and immune to hacking.



What do token taxes mean⁸

Token taxes are hardcoded within the Cyber Credit (CYBRC) token smart contract. In our case, they are activated once an individual sells and are used for project development as well as Cyber Credit rewards.

What is a smart contract⁹

A smart contract is a computer program or a transaction protocol which is intended to automatically execute, control or document legally relevant events and actions according to the terms of a contract or an agreement.

Explain RUBBE system¹⁰

Revenue-Used-Buyback-Bun-Enforcement system was developed by the team to counteract the traditional tax, redistribution, reflections, present in many native token projects. Through our ventures, we are able to provide a stream of funds to lock liquidity by purchasing the CYBR token, all the meanwhile burning these tokens to add scarcity.