



CENTRA

WHITE PAPER

Version 2.0 - Product Line & Road Map



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EXECUTIVE SUMMARY

Centra Tech's Vision is to create a world connected by cryptocurrencies, allowing real-time conversion from digital assets to fiat currency. Centra began building its core product suite around the use cases it sought to solve before completing a successful token sale. This whitepaper was designed to give the user an understanding of the network, ecosystem, & product line built by Centra Tech.

CORE PRODUCT SUITE

Centra Tech's Blockchain-based cryptocurrency product line has eight Core Products:

Centra Card:

A Prepaid card that allows our users to spend or withdraw their supported digital assets in real-time anywhere in the world that accepts Mastercard®.

For More information please visit: www.Centra.Tech

Centra Wallet

A Multi-Blockchain Wallet that allows the storage of supported digital assets in a secure & safe environment. The Centra Wallet is the main wallet system for all products.

For More information please visit: www.CentraWallet.com

Centrachain

An open-source blockchain network with a Delegated Proof-of-Stake(DPoS) consensus. Centrachain will allow the building of Currencies, Smart Contracts, Decentralized Applications (dApps), Tokenization, Crowdfunding Contracts, & more. All assets/tokens created on Centrachain will be available in the Centra Wallet & Compatible with other Centra core products.

For More information please visit: www.Centrachain.org

Centra Market

A superstore consisting of over 100,000 items for sale that accepts payment by supported digital assets. The Centra Market will also allow users to set up their own store where they can accept digital asset payments for goods.

For More information please visit: www.CentraMarket.com

Centra Network:

A Centralized & Decentralized Exchange Platform designed for the buying/ selling or trading of supported digital assets with high liquidity alongside fiat-based trading pairs (US, EUR, GBP, KRW & more) in the future.

For More information please visit: www.Centra.network

Centra Merchant Services:

A patent-pending module designed for business owners, large corporations, and major retailers to accept all of our supported digital assets at their point of sale with no charge-back liability.

For More information please visit: www.CentraMerchantServices.com

Centra (CTR) Tokens/Coins:

The fuel and native currency of the Centra product line and ecosystem. CTR can be used, spent, bought, sold, and traded within our network or secondary peer-to-peer networks/exchanges. CTR also allows users to invest in the network's future blockchain and receive a network reward based on transactions that run through the Centra Card.

Currency Conversion Engine (CCE) Module:

A patent-pending protocol that is an off-chain multi-blockchain conversion engine that rapidly converts digital assets to fiat in real-time.



1. BACKGROUND

For over 150 years there has been an abysmal and notoriously vague trend in the finance industry. This reality stems from the fact that there must be a trusted third party for anyone to be involved in internet business, transactions, or money transfers. These third parties include; a central bank, government, or credit card company. However, these middle-men lack the ability to provide real-time, precise traceability of monetary transactions.

The first point of entry in a formal financial system is a bank account. Be that as it is, about two billion individuals around the world still do not maintain a bank account.

2 BILLION UNBANKED ADULTS WORLDWIDE

The finance sector now faces a mammoth task in guaranteeing financial services for the previously mentioned two-billion unbanked adults around the world. 10 million of these unbanked adults are U.S. family units, with huge portions of them being immigrants and ethnic groups.

To eliminate middle-men that stifle the financial-services supply chain, there must be a digitization of financial services, and it must be done now. These middle-men slow down the procedure of money transfers by taking a cut each time cash changes hands.

The World Economic Forum opines that "Digitizing payments, even for agricultural goods, could cut the number of unbanked by about 125 million, including up to 16 million in Nigeria."





2. PROBLEM

Is the multiplication of blockchain technology proof of another payment platform that will exist parallel to usual payment channels? Or, on the other hand, can blockchain assume an important role in empowering a large number of under-banked and unbanked individuals to transfer, receive and save payments utilizing the blockchain platform, and therefore, help clients lower transaction charges, or avoid them all together? We strongly believe that products can be bought and sold by clients at a significantly lower cost when they utilize Centra's cryptocurrency marketplace and the Centra Card. The platform can work as a solution to the following problems:

2.1 Value lost in monetary translation

In every national entity account records are kept in the country's local currencies. During online payments or cross-border transactions conducted through traditional third parties, a foreign entity's statements of accounts must first be converted from a foreign currency to a domestic currency by a domestic firm. For example, a UK company's pound sterling (£) would have to be translated into dollars (\$) by a U.S. company. This procedure is known as foreign currency translation. There is usually a huge loss of financial value during this translation.

This has caused customers who frequent internet business centers and other sales platforms to be overly cautious. Blockchain technology can help eliminate the information asymmetries and offer a superior currency conversion rate, without compromising the shopping experience. Centra Tech's CCE (Currency Conversion Engine) aims to eliminate the issue of vague exchange and obscure conversion scale techniques and practices.

2.2 Associated problems

In 2015, developing nations gained about \$432 billion worth of imported currency from about \$582 billion worth of international exchanges, called remittances. These exchanges served as a vital source of income for the families. Remittances empower them to pay for food, education, and medical services while supporting productive investments in business and agriculture. However, the frameworks that handle these cross-border remittances are appallingly wasteful.

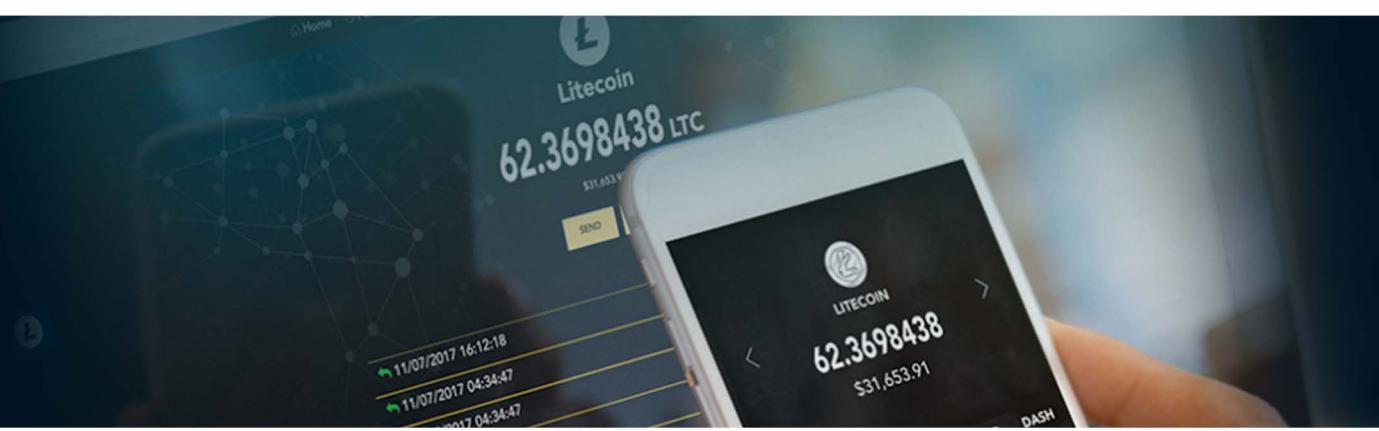
Below is a brief look at how the current system of banks and third parties ends up over-charging the end-users (both senders and recipients, as well as individuals utilizing ATMs to withdraw small amounts of cash).

2.3 Cross-border payment inefficiencies

There is a complex progression in cross-border payments between middle-men, including card networks, issuers, vendors, acquirers, processors and more. This complex process is made worse by the fact that, if the sender and recipient's banks don't hold complementary records, the regional correspondent banks at each side of the transaction will take a cut, dragging the process out and adding to the costs. A cross-border transaction done through banks commonly requires two transactions in two national payment frameworks. Sometimes, six or more parties apart from the sender and the receiver are included in this transaction, and each party touching the money will take a cut. This cost can be substantially decreased by blockchain. The World Bank estimates that "Cutting costs by at least five percentage points can save up to \$16 billion a year."

The needed ingredients, from accounting and validation to payment frameworks and currency platforms, have been set up in the blockchain. Therefore, any application built on top of the blockchain can work as a centralized clearing and settlement platform.





2.4 Ten-year high ATM Fees

It is the habit of banks to charge ATM fees based on where a customer lives. For example, if you live in Phoenix, Atlanta, or Cleveland, and you use the ATM, it will cost a lot more than when you use the ATM in Boston, Philadelphia, and Los Angeles.

A certain amount is usually paid by clients who keep accounts in traditional banks. This money is usually set aside as maintenance charges. In contrast, however, maintaining an online account costs a client 40% less.

2.5 Location-based and credit surge in fees

If a client maintains a minimum balance for a particular month, the client's bank waives that month's maintenance charges. However, in contrast to an online account, a conventional bank account requires roughly \$7,400 more to offer the waiver. Furthermore, charges can significantly surpass those of typical banks depending on the type of credit rating an individual has and the country they live in.

In summary, millions of people are left out of the financial services chain as a result of high bank charges, which are also a result of how big the bank is. The bigger the bank, the more fees it charges, and the more it excludes millions of people from the financial services chain. Concerning international money transfers and the payment processing industry, the statistics demonstrate clear inefficiency, to the point of being outright exploitation.

The existing framework in the finance industry rewards inefficiency with side effects such as; excessive cost for international transfers, out-of-network ATM withdrawals, and location-based surcharges for managing an account. Blockchain technology eliminates third parties and changes the idea of a 'network' by building one that is decentralized and is location-independent. However, there are different components that stifle advancement in the finance related sector.



3. MARKET DYNAMICS

Digital forms of money have been growing by leaps and bounds in the last three years.

The Blockchain, which was ranked one of the top 10 emerging technologies in 2016 by the World Economic Forum, is predicted to hold 10% of worldwide gross domestic product (GDP) by 2025. In 2015 alone capital investments surpassed \$1 billion. It has also been predicted that every entity in the finance sector, whether moving, storing, lending, trading, or attesting to money, will be affected by the Blockchain.

Due to the fact that individuals outside of the cryptocurrency industry generally don't know how to utilize Blockchain, Centra Tech has come up with a series of applications that they can use as a mobile/web account to utilize cryptocurrencies.

Centra Tech will combine both fiat and digital assets into one product. Whenever a person transacts with a Centra Card or the Centra Wallet App, they can spend their digital currencies in real time without any fees charged by Centra Tech, leaving only a market exchange rate. Additionally, because user acquisition is at the core of Centra's product, users are guaranteed significant savings on their transactions versus other providers.

3.1 Cryptocurrency holders

One of Centra Tech's main customer-base is cryptocurrency holders.

These are individuals who confront difficulties in shopping and executing transactions online using cryptocurrencies despite the fact that they already have access to alternate currencies. These people are frequent global clients and would be the ones taking the most advantage of Centra's CCE (Currency Clearance Engine) and its capacity to, in a flash, offer them the best exchange rates.

3.2 Fiat-only customers

Fiat-only clients naturally want to leverage the speed, low cost, security, and anonymity of the Blockchain framework because of the excessive bank charges they frequently encounter when trading and conducting transactions through conventional frameworks.

3.3 Growth Potential

"**Jonathan Vaux, Visa® Card's VP of innovations and strategic partnerships, noted that "blockchain has received a significant amount of analyst and press attention over the last few years, as this emerging technology holds significant potential."**

The growth potential of the market can likewise be evaluated by the fact that market capitalization of cryptocurrencies attained a new height of \$102 Billion as of June 15, 2017, an increase of 1363% since Feb. 19, 2016. Bitcoin and Ether (the cryptocurrency of the Ethereum Blockchain platform) have a market capitalization of about \$42 billion and \$25 billion, respectively.

3.4 Regulatory Environment

It is still unclear how Blockchain-based startups and services regulate their services and ethics. This, therefore, makes it potentially risky for people to venture into the world of cryptocurrencies. Be that as it may, the affirmation of Blockchain and cryptocurrencies as alternate payment solutions can be done using isolated factors and a trustless process because Centra Tech is a regulated company.



4. SOLUTIONS

4.1 Overview of The Centra Prepaid Card & Wallet

Our mission to connect the world and cryptocurrency is fulfilled with our invention of the Centra Card and Centra Smart Wallet.

Just like it is done in conventional banks and debit card, Centra Tech is making all Blockchain assets spendable in real time via the Centra Wallet & Centra Card. Our most prominent milestone has been the establishment of a global method of banking that is accessible around the world for users to have the capacity to spend & store cryptocurrencies.

The Centra Card will connect to the Centra Wallet, which permits storage of Ethereum, Bitcoin, Centra, Dash, Litecoin, Ripple, Zcash, and Monero, with additional assets being included in the near future.

The Centra Wallet App permits the secure hosting of multi-blockchain assets while making the assets spendable through customers' smartphone or Centra Cards.

4.2 Centra Wallet

A multi-asset Blockchain Wallet that is secure, insured, allows the purchasing/selling of digital assets, and connects to your Centra Card

The first step in creating a global account is to download the Centra Wallet application, which will be accessible in the iOS App Store, Google Play Store, and soon, on desktop/web.

Once the client, who will be addressed as "user", has installed the Centra Wallet App, they will enter their essential information. For example, name, phone number, email address, home address and a password, to create an account.

After the user has created an account, a multi-blockchain wallet will be automatically created after our system passes a KYC check. The funds that are associated with the Centra Wallet account holders will be stored safely by means of an industry-approved hot and cold storage solution. These assets will be insured from employee theft & network hackers, giving users peace of mind.

Once a customer has assets in the Centra Wallet, they can be securely stored, transferred, or spent via the Centra Wallet App or the Centra Card. The user has the ability to select a default currency at any time. A user can likewise withdraw blockchain assets to transfer them to another Centra wallet without dealing with any exchange fees at any time.

4.3 Centra Card

A Prepaid card that allows users to spend their digital assets in real time that accepts Mastercard®.

To order a Centra Card, the user can place the request directly inside the Centra Wallet App or Centra Tech website. All Centra Prepaid Cards issued will be connected to CCE and Centra Wallet. Clients will have the ability to order a virtual card and/or a physical card.

Using Centra Tech's CCE Module, Centra Card enables all supported cryptocurrencies to become spendable in real-time, in view of the government fiat being used at the time the card is used at a participating location.



4. SOLUTIONS

4.5 Centrachain

A Hyper Speed, Scalable, Blockchain of the future

Centrachain has been developed as an open-source project designed for lightning transactions and a scalable infrastructure while supporting a Delegated Proof-of Stake(DPoS) consensus.

Centrachain will allow users of the network to build Smart Contracts, Decentralized Applications (dApps), Tokenization, Crowdfunding Contracts & more. All assets/tokens created on Centrachain will be available in the Centra Wallet & Compatible with other Centra products in the future. CTR tokens will become CTR Coins running on the Centrachain blockchain in Q1 2018.

The Centrachain white paper will be released in Q1 2018 at www.CentraChain.org

4.6 Centra Market

Centra Market is the world's first marketplace for buying and selling thousands of daily-use goods via 8 supported cryptocurrencies.

Users will be able to utilize their Centra Wallets, Centra Cards, or external wallets to checkout and pay for their purchases. Centra Market offers an item guarantee, understanding the dangers that some perceive when making purchases with cryptocurrencies. Centra Tech offers a 14-day return policy on all products that are indicated on a return list.

We will allow vendors to set up their own shops in Q2 2018 where they can offer products for remittance of our supported digital assets.

The Centra Market white paper will be released in Q4 2017 at www.CentraMarket.com

4.7 Centra Network

A Centralized & Decentralized Exchange Platform

Centra Tech has designed as a centralized exchange that will have trading pairs for all supported Centra Wallet assets, with future margin trading available as well as a decentralized exchange that allows users to trade ERC20 tokens vs ETH and CC tokens vs CTR. There will be fiat pairs added which will originally include: USD, EUR, GBP, and KRW once all licenses are set up.

The Centra Network white paper will be released in Q4 2017 at www.Centra.Network

4.8 Centra Merchant Services (CMS)

Creating an ecosystem where all retailers can accept Centra's supported digital assets are their point of sale.

Eliminating chargebacks, creating an additional revenue source for payment acceptance, and growing the retail industry to merge with the \$250+ billion-dollar cryptocurrency market is what Centra Merchant Services aims to accomplish. Providing retailers our patent-pending NFC enabled device will allow seamless plug-and-play capability to existing POS systems to begin accepting digital assets as a regular form of payment. We will also offer plugins for online retailers

The CMS white paper will be released in Q1 2018 at www.centramerchantservices.com

4.9 Currency Conversion Engine (CCE) Module

A system protocol designed for converting digital assets to fiat.

Centra's Currency Conversion Engine (CCE) Module is a patent-pending protocol system that utilizes our liquidity pool and platform to rapidly convert any supported Blockchain asset to the appropriate fiat currency at market value in real-time. This allows blockchain assets to become spendable anywhere in the world that accepts Mastercard or Centra Merchant Services.



5. CENTRA TOKEN/COIN

CTR Tokens/Coins are **NOT securities, shares, investments, or ownership** of Centra Tech, Inc.

They are utility-based ERC20 token/coin currently on the Ethereum Blockchain and are designed to work in our ecosystem and product line. CTR Tokens/Coins already function in our ecosystem and will be swapped for CTR coins (1:1 ratio) on the Centrachain blockchain platform in Q1 2018 with all features below.

5.1 Summary

Centra (CTR) Tokens/Coins are considered the fuel and utility currency of the Centra ecosystem and product line.

5.2 Benefits of Centra (CTR):

- Spendable asset within the Centra Wallet & Centra Card
- Required for access to the Centra Wallet for non-ICO contributors
- Redeemable for Centra Cards (Black, Gold, and Blue)
- May be used towards Centra Market & Centra Network fees
- Users receive a 50% discount on fees when using CTR as the payment method
- Ability to stake on Centrachain for block rewards
- Receive 0.8% of the network reward that is received from the Centra Cards if you are both a card & token/coin holder based on the percentage of coins owned in the ecosystem
- Trade-able asset (You own the token/coin and full rights to it)





5. CARD ISSUANCE

5.1 CARD ISSUANCE

The Centra Black™ Card

In order to receive a Centra Black Card, you must hold 100,000 CTR in your Centra Wallet. These tokens become locked while you have your Centra Black card. Centra Black cards come with up to \$100,000 daily spending limit and a \$3,000 daily ATM withdrawal limit. Centra Black holders also receive 2% CTR Rewards back on every purchase. Centra Black cards can be upgraded to metal for a 5,000 CTR fee. Limited by Supply

The Centra Gold™ Card

In order to receive a Centra Gold card, you must hold 10,000 CTR in your Centra Wallet account. These tokens become locked while you have your Centra Gold Card. Centra Gold cards come with a \$20,000 daily spending limit and a \$1,000 daily ATM withdrawal limit. Centra Gold holders receive 0.5% CTR rewards back on every purchase. Limited by Supply

The Centra Blue™ Card

Centra Blue cards can be purchased with 50 CTR directly from your Centra Wallet. Centra Blue cards come with a \$5,000 daily spending limit and a \$500 daily ATM withdrawal limit. Centra Blue cards also come with a 0.2% CTR rewards back on every purchase



	Centra Black	Centra Gold	Centra Blue
	Per Day	Per Day	Per Day
Spending	\$100,000*	\$20,000*	\$5,000*
ATM Withdrawal	\$3,000*	\$1,000*	\$500*
Token Rewards	2%	0.5%	0.2%
Transaction Fees	FREE	FREE	FREE
Benefits	<ul style="list-style-type: none"> • 24/7 Worldwide Concierge • Works any where that accepts Mastercard® • Chip EMV Technology • Mobile App • Security Settings • Member exclusive rewards • Metal Upgrade Available 	<ul style="list-style-type: none"> • 24/7 Worldwide Concierge • Works any where that accepts Mastercard® • Chip EMV technology • Mobile App • Security Settings 	<ul style="list-style-type: none"> • 24/7 Worldwide Concierge • Works any where that accepts Mastercard® • Chip EMV Technology • Mobile App • Security Settings

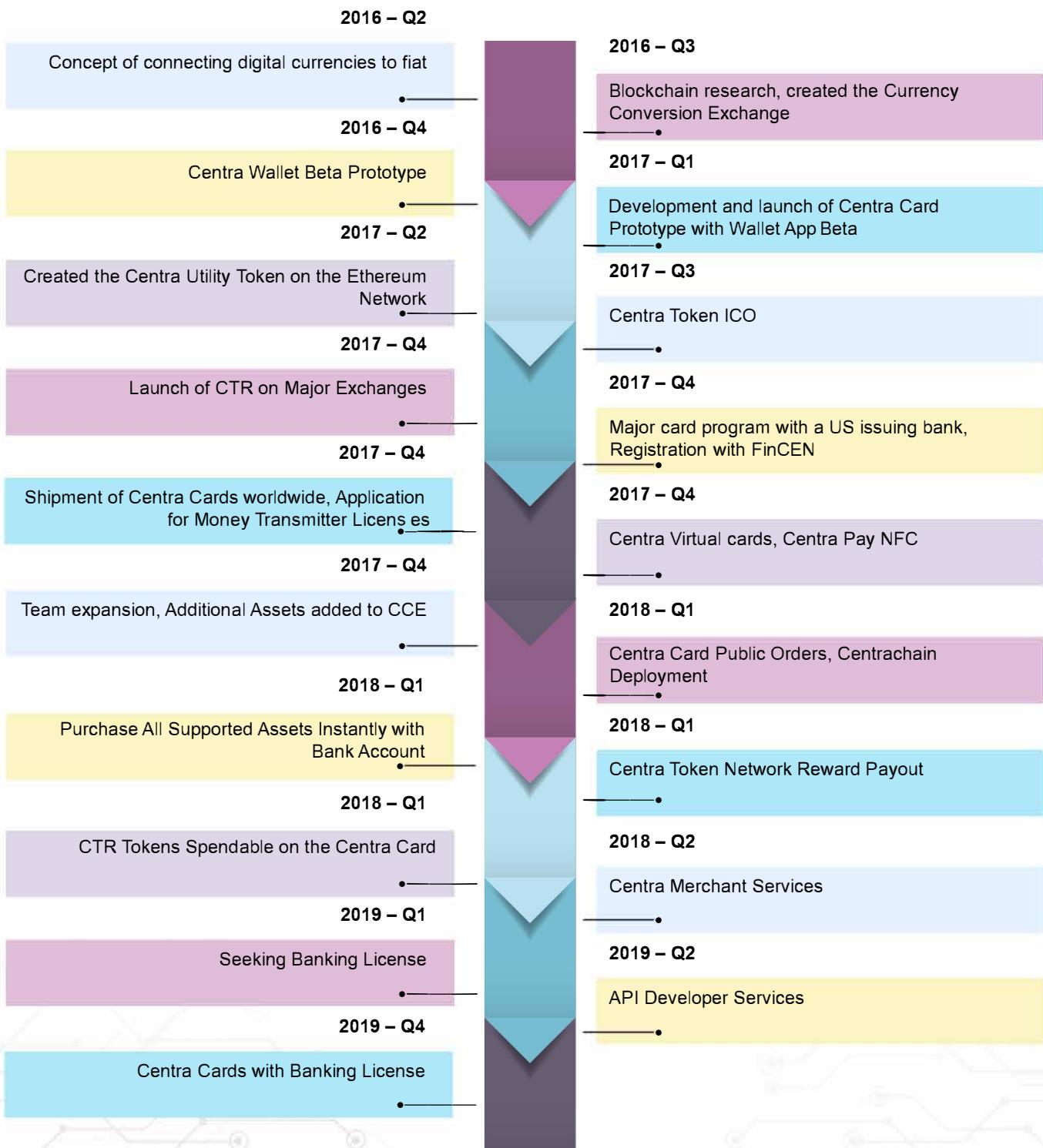
*ALL CARD LIMITS MUST BE ACTIVATED THROUGH KYC & ADDITIONAL DOCUMENTATION. VISIT <https://www.centra.tech/card-limits/> FOR FULL DETAILS

Additional Benefits:

- Creates a worldwide account for clients to manage their assets and funds
- Ability to create Centra Virtual Cards in Centra Black, Gold, and Blue
- Gives worldwide clients who don't have access to banks a safe and secure method of saving money
- All cryptocurrency stored will be insured from employee theft and network hackers.
- Multi-Blockchain compatible
- All assets stay in cryptocurrency and only get converted when funds are spent with the Centra Card, etc.
- Access to 36+ million points of sale, in 200+ countries, where Mastercard® is accepted



6. CENTRA TECH ROADMAP AND MILESTONES





7.2 Centra Insurance

Centra Tech has their clients at heart. Therefore, all computerized money that Centra Tech holds online is completely guaranteed. This means that if Centra Tech were to endure a disruption of its online storage, any client stores lost as a result would be paid out by the insurance policy. The insurance policy covers any misfortunes coming about because of a failure of Centra's physical security, digital security, or employee theft.

7.3 Know Your Customer

Centra Tech created, authorized, and refined controls to affirm that Centra Tech activities consent to important anti-money laundering commitments and KYC laws. These are not the slightest bit restricted to the accommodation of required reports on a timely basis. Steps are taken to affirm the character of clients and end users, the reporting of suspicious activity, and accommodation of required reports are for the most part cases of inside controls. Centra Tech will guarantee that it finds a way to distinguish every customer using Centra Tech's platform. Numerous techniques might be employed to confirm user identity.

7.4 Centra holds less than 1% of customer funds online.

The rest is held in offline storage. The policy employed by Centra Tech does not cover any losses that arise if a customer's individual account is compromised. The customer has the sole obligation to use a solid password and take control of all login credentials they use to access Centra.





7. USE CASES

7.1 Funding travel with cryptocurrencies

If a customer is making travel plans, digital Token and Blockchain technology can be used to finance the arrangements. This is one instance where Centra Digital Wallet and Debit Card can be used. What this means is that travelers can feel free to use the Centra Card to spend without having the worry of exchange rate cuts. It is an equitable, straightforward, and frictionless process. Centra Card is not limited to a single aspect of travel spending. Purchasing air miles, paying for vacation rental accommodation, and peer-to-peer travel planning are among the many different aspects of the travel business in which the Centra Card can be extended.

Real-world examples: Forbes Magazine reported that programmer Felix Weis was able to travel for 18 months spending only bitcoins. Though it might seem an isolated example of the use of tokenized traveling, the use case will only grow as the time passes. Per Forbes Magazine, Weis used "no banks. And that meant no western union, no money exchanges, no converting us dollars to Euros, no Euros to Yen." Weis is reported to have avoided all the currency conversion trappings and high fees levied by financial services intermediaries.

7.2 Cross-Border Online Shopping in Cryptocurrency

Some clients desire to acquire items that need to be sent across borders. However, due to the effect of middlemen on cross-border payments, these products can cost substantially more than they retail for. Centra's Blockchain-based debit card and wallet solution can be used. It eliminates the tedious and vigorous effect of Cross-border payments.

Buying product becomes an option with Centra Market online marketplace, which allows the use of Centra Card in transactions. There are instances where importers need to pay their suppliers, but with local banks charging heavily, and several annoying effects of middlemen, the payments can be prohibitive and difficult. The Blockchain has become an effective tool for reliable financial transactions. It can be used to settle several international payments within a couple of hours.

Blockchain is one such technologies that bypass existing infrastructure and links purchasers directly across the world. The fundamental incentive is that it also gives an alternative mechanism of settlement. Therefore, speed, cost, and haziness are the real issues that Centra's cryptocurrency debit card and wallet will help resolve for individuals engaged in cross-border online payments.

7.3 Inbound Remittances

There will be huge effect for cryptocurrencies and Blockchain-enabled payment solutions on the international remittance industry. It is notable that the most widely recognized way migrant workers send money back home is by using Western Union, regional/local remittance outlets, or agents, and that these payment solution providers have high international transfer rates.

New companies are beginning to leverage on the Blockchain to offer remittance services in various nations. Some typical examples are Rebit in the Philippines, ArtaBit in Indonesia, and BitPesa in Africa. These organizations acknowledge the use of Bitcoins as payment from the nation of origin of a payment and convert them into the local currency. Without going through the near-illogical banking channels, the recipients can have access to the local currency. They do not have to part with hundreds of dollars as exchange or service charges. Centra Market integration solution consists of a debit card, wallet, and software fit for changing over currencies at the lowest possible transformation rates. It can be used to manage inbound remittances.

Small businesses have a lot to gain, although, remittances require some time to get a decent amount of transfer in the form of cryptocurrencies. These organizations have no, or constrained, access to credit extensions, associations, or contracts that can enable them to exchange and send funds internationally. The payments they might need to make are small, yet it is hard to find a practical approach to send cash. Centra Tech's answer will help fill the hole.

7.4 Cross-Border B2B Payments

An important benefit of our platform will be cross-border B2B payment. As of now, the platform is established with only the consumer market in mind. However, there is a solid motivating force to present new items and solutions for the B2B market. This will be done as the platform continues to mature, and the procedures are being streamlined for existing target markets.



8. CONCLUSION

Centra Tech offers an integrated cryptocurrency and commerce overall solution:

- Use Centra Card to spend cryptocurrencies
- Centra Marketplace to purchase goods with supported assets
- CTR Token as the fuel and reward currency of the network
- Centra Wallet to safely store and use your digital assets
- Currency Conversion Engine to convert assets to fiat
- Decentralized & Centralized Exchange Platform
- Centra Merchant Services for retailers to scale their business
- Centrachain Blockchain for a full-service solution

Blockchain technology has proven to be a disruptive revolution and innovation for many industries, particularly the finance industry. With its presence as one of the main 10 developing advances in 2017, its maturity has seen blue-chip companies recognize it as a potential disruptor. The Blockchain revolution, however, can only remain if it is embraced by every industry.

Leveraging on the over-\$250 billion market capitalization of cryptocurrencies, Centra Tech has brought ease of use to the world for utilizing digital assets, as customers can use Centra Card anywhere in the world that accepts Mastercard® and throughout the Centra product line.

Customers will also have the capacity to use their CTR on Centra Card, Wallet, App, or other Centra Products.





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