



ENCRYPTED

ICO Whitepaper 2022

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Ticker: CASH or ENCH

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DISCLAIMERS

The Initial Cash Offering

This Initial Cash Offering (“ICO”) aims at raising funds to develop an Online Cryptocurrency Exchange, where customers from across the world can sign up and convert their fiat money or any other cryptocurrency to ‘Encrypted Cash’ aka ENCH, which can be utilized worldwide to facilitate sales and other money transfer transactions.

This ICO intends to be fully compliant with any tax obligations of the region where it is launched and its securities regulations. Trading of the tokens in the secondary market is expected to take place in the near future.

For prospective purchasers, the I C O brings a unique opportunity to fund and acquire equity or stake in the company. Each token sold will have a specific value and percentage of share assigned. The Token Holders can then expect an ROI based on the projections and accomplishing those projections, so they can be paid by the company through dividends or appreciate the value of their stake in the company which they can use to exit in the secondary market.

Eligibility

This I C O is intended for international purchasers based worldwide, excluding persons with residence/nationality from any other country where the purchase of cryptocurrencies is legally forbidden, such as, but not limited to, China, Algeria, Bolivia, Ecuador, Morocco and Pakistan, in addition to persons located in any of the jurisdictions blacklisted by the Organization for Economic Co-operation and Development and the United Nations.

Legal Disclosures

This Whitepaper provides information in connection to an opportunity for the acquisition of a utility token that will grant purchasers certain percentage of ownership or shares in the company. This Whitepaper does not constitute a prospectus, an offering memorandum and/or other offering document relating to the Issuer and has not been reviewed or approved by any financial regulator or securities commission in any jurisdiction. Investing in Tokens involves several risks. There can be no assurance that Tokenholders will be able to receive a payback of their capital or any positive returns on their purchase of tokens. Prior to investing in Tokens, prospective purchasers should carefully consider the section “Risk Factors” of this Whitepaper, which despite not providing an exhaustive list or explanation of all the risks purchasers may face when investing in Tokens, shall be used as guidance. Prospective purchasers should consider carefully whether a purchase of Tokens is suitable for them considering the information herein and their personal legal and financial circumstances. Unless otherwise indicated or the context otherwise requires, all references in this Whitepaper to “Issuer”, “we”, “our”, “ours”, “us” or similar terms refer to the Issuer or the company.

Forward Looking Statements

This Whitepaper may contain estimates and forward-looking statements which are mainly based on the current expectations and estimates of future events and trends that affect or may affect the business, financial condition, results of operations, cash flows, liquidity, prospects and the envisaged valuation of the Tokens. Although we believe that these estimates and forward-looking statements are based upon reasonable assumptions, they are subject to many significant risks, uncertainties and are made in light of the current available information. Forward-looking statements speak only as of the date they were made, and we do not undertake the obligation to update publicly or to revise any forward-looking statements after we distribute this document because of

new information, future events or other factors. Considering the risks and uncertainties described above, the forward-looking events and circumstances discussed in this document might not occur and future results may be materially different from those expressed in or suggested by these forward-looking statements.

Forward-looking statements involve known and unknown risks, uncertainties and other factors which may cause actual events or results, performance or achievements to differ materially from the estimates or the results implied or expressed in such forward-looking statements. These factors include, amongst others:

A - changes in political, social, economic and stock or cryptocurrency market conditions, and the regulatory environment in the countries in which the Issuer conducts its businesses and operations;

B - the risk that the Issuer may be unable to execute or implement its respective business strategy and future plans;

C - changes in interest rates and exchange rates of fiat currencies and cryptocurrencies;

D - changes in the anticipated growth strategies and expected internal growth of the Issuer;

E - changes in the availability and salaries of employees who are required by the Issuer to operate their respective businesses and operations;

F - changes in competitive conditions under which the Issuer operates, and the ability of the Issuer to compete under such conditions;

G - changes in the future capital needs of the Issuer and the availability of financing and capital to fund such needs;

H - war or acts of international or domestic terrorism;

I - occurrences of catastrophic events, natural disasters and acts of God that affect the businesses and/or operations of the Issuer; and

J - other factors beyond the control of the Issuer.

The Issuer disclaims any responsibility to update any of those forward-looking statements or publicly announce any revisions to those forward-looking statements to reflect future developments, events or circumstances, even if new information becomes available or other events occur in the future.

Accuracy of information, no consent of parties referenced in Whitepaper

This Whitepaper includes technical, market and industry information and forecasts that have been obtained from internal surveys, reports and studies, where appropriate, as well as market and academic research, publicly available information and industry publications. Such surveys, reports, studies, market research, publicly available information and publications generally state that the information that they contain has been obtained from sources believed to be reliable, but there can be no assurance as to the accuracy or completeness of such included information.

Save for the Issuer and its respective directors, executive officers and employees, no person has provided his or her consent to the inclusion of his or her name and/or other information attributed or perceived to be attributed to such person in connection

therewith in the Whitepaper and no representation, warranty or undertaking is or purported to be provided as to the accuracy or completeness of such information by such person, and such persons shall not be obliged to provide any updates on said information.

The Issuer has not conducted any independent review of the information extracted from third-party sources, verified the accuracy or completeness of such information or ascertained the underlying assumptions relied upon therein. Consequently, the Issuer makes no representation or warranty as to the accuracy or completeness of such information and shall not be obliged to provide any updates on said information.

Terms Used

To facilitate a better understanding of the Tokens being offered for purchase by the Issuer, and the businesses and operations of the Issuer, certain technical terms and abbreviations, as well as, in certain instances, their descriptions, have been used in the Whitepaper. These descriptions and assigned meanings should not be treated as being definitive of their meanings and may not correspond to standard industry meanings or usage.

No Further Information and Update

No person has been or is authorized to give any information or representation not contained in the Whitepaper in connection with the Issuer and its business and operations or the Tokens and, if given, such information or representation must not be relied upon as having been authorized by or on behalf of the Issuer. The continuing sale of Tokens shall not, under any circumstances, constitute a continuing representation or create any suggestion or implication that there has been no change, or development reasonably likely to involve a material change in the affairs, conditions and prospects of

Issuer or in any statement of fact or information contained in the Whitepaper since the date hereof.

THE GLOBAL CRYPTOCURRENCY MARKET

Global Cryptocurrency Market Size and Growth

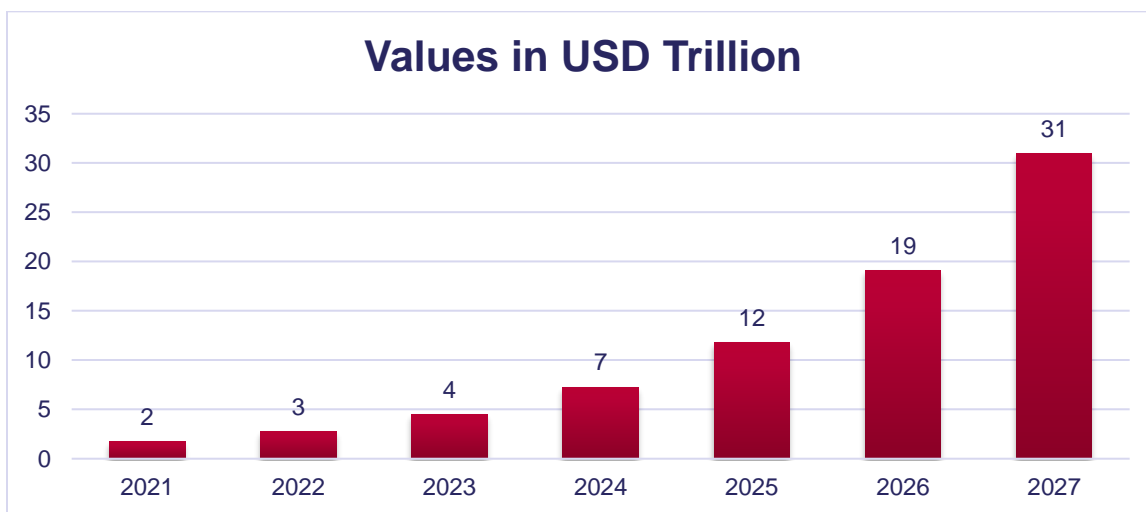


Fig 1. Global Cryptocurrency Market Size and Growth

Global Cryptocurrency Market

Market forecast to grow at a CAGR of 62.2%

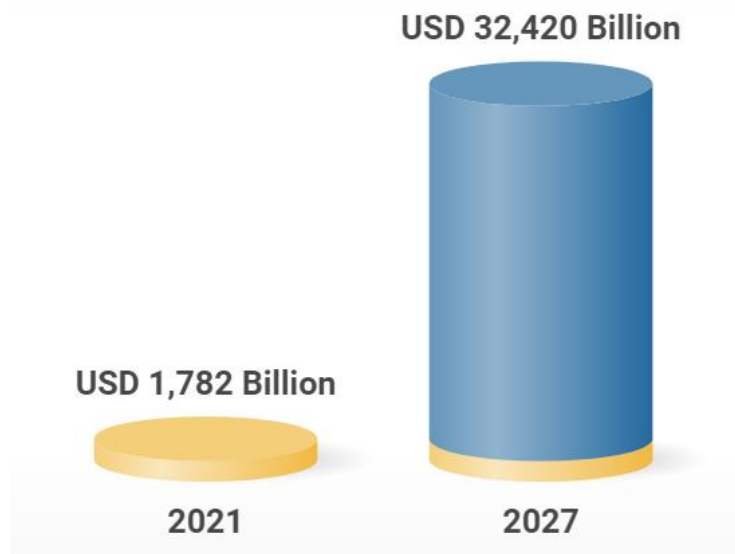


Fig 2. Global Cryptocurrency Market Illustration

As seen in fig 1 and fig 2, the global cryptocurrency market reached a value of US\$ 1.7 trillion in 2021. Looking forward, the market is projected to reach US\$ 32 trillion by 2027, exhibiting a CAGR of 62.2% during 2022-2027.

Increasing digitization across industries represents one of the key factors driving the growth of the market. In line with this, easy accessibility to and rising penetration of high-speed internet connectivity in daily activities is also creating a positive outlook for the market.

Furthermore, legalization and approval of purchase, sale or trade of virtual currencies in various developed countries are also driving the market growth. With the immense transparency of distributed ledger technology or blockchain, there is minimal risk of fraudulent or unwanted transactions due to human or machine error or data manipulation. This enables all the parties to monitor any changes that are being made during the transaction in real-time, thereby offering enhanced data security and

immutability of the transactions. Additionally, convenient access to online trading platforms that can be used through smartphones is contributing to the market.¹

Key Market Trends

- Cryptocurrency Market Size Forecast to 2026 With COVID-19 Impact Analysis-** The COVID-19 pandemic has had a huge impact on the global economy. Against the backdrop of the uncertainty raised by COVID-19, Bitcoin, Ethereum, and other digital currencies have garnered significant attention. Even banks have started buying crypto for the first time. Banks in the US are creating their own blockchain-based systems, including digital currencies, to enable B2B cryptocurrency payments between their customers.
- Transparency of distributed ledger technology-** Issues related to lack of transparency arise when transactions take place without the knowledge of stakeholders, especially in Asian countries where several instances of fraudulent or unwanted transactions, such as deduction of scheduled charges, are frequently observed. This may be caused by human error, machine error, or data manipulation during the transaction process, and may result in customers losing huge amounts of money. Moreover, in most cases, financial institutions do not accept their fault. This lack of transparency in the current monetary system leads to dissatisfaction among the public.
- Uncertain regulatory status-** The cryptocurrency market is not yet regulated. At present, the lack of regulations and the uncertainty regarding the same are among the major factors restraining the adoption of cryptocurrencies. While

<https://finance.yahoo.com/news/global-cryptocurrency-market-report-2022-120800380.html#:~:text=The%20global%20cryptocurrency%20market%20reached,58.4%25%20during%202022%2D2027.>

financial regulatory bodies across the world are working to find common standards for cryptocurrencies, regulatory acceptance remains one of the biggest challenges. As the distributed ledger technology is still in the nascent stage, it raises a number of questions for regulators and policymakers at national and international levels.

- **Significant growth opportunities in emerging and developed markets-** Emerging economies (such as India, China, and Brazil) and developed countries (such as the US, Germany, and Japan) are expected to offer significant growth opportunities for companies operating in the cryptocurrency market. For instance, in 2020, Brazilian crypto companies have signed a code of self-regulation that aims to legitimize and boost the adoption of crypto assets in the country. The document was signed under the auspices of Abcripto, the country's association of cryptocurrency companies. The objective of the agreement is to establish operational practices and compliance standards that all members must adhere to.

THE PRODUCT AND THE SERVICE

Product and Service Description

- **The Problem-** When it comes to cryptocurrencies, there is a large range of cryptocurrencies in existence and more are emerging as the trend of cryptocurrency being used for business transactions. As of March 2022, there are 18,465 cryptocurrencies in existence. However, not all cryptocurrencies are active or valuable. Discounting many “dead” cryptos leaves only around 10,363

active cryptocurrencies. There are upwards of 300 million cryptocurrency users across the globe.²

Consequently, there is a large number of people who are not familiar with these cryptocurrencies and their names as only crypto enthusiasts are expected to know more in detail, as a result, the former group of people (the noobs) find it complicated to use cryptocurrency for wealth management and business transactions.

- **The Solution-** Encrypted Cash's solution to the aforementioned problem is quite simple and straightforward which is to introduce a new crypto currency based on cash concept known EncryptedCash (volatile and/or stable) and then make the name as ubiquitously popular worldwide as possible. As one can see in the nomenclature 'EncryptedCash' the word 'Cash' is already in it, which enhances the recall value and memorability of the cryptocurrency, enabling even the non-experts or the so called 'noobs' to use it more easily as it is more readily recognized by vendors and customers alike.

Therefore, any customer with fiat money or any other cryptocurrency can go to the online platform 'encrypted.cash' and exchange their money (cash or coin) to EncryptedCash, abbreviated as CASH or ENCH as its ticker symbol.

Customer Segmentation

Business to Consumer (B2C)

Business to Business (B2B)

² <https://explodingtopics.com/blog/number-of-cryptocurrencies#:~:text=As%20of%20March%202022%2C%20there,cryptocurrency%20users%20across%20the%20globe.>

EncryptedCash can be utilized by any individual across the globe except countries where cryptocurrencies are banned. The individuals, as mentioned before, can convert their fiat money or any other crypto currency into EncryptedCash from the exchange encryptedcash.io. There the coin owner can use ENCH in any business transactions as well as for wealth management purposes.

EncryptedCash can also be utilized by business organizations to complete their transactions through cryptocurrency. For instance, as adoption of cryptocurrency as preferred option in business is increasing, quite soon there will be local businesses- retailers for example, big and small, that will accept cryptocurrency as mode of payment.

Competitive Advantages

EncryptedCash's core competitive lies in its ability to be more readily recognized and acceptable across the globe as the nomenclature of the cryptocurrency will have higher recall value and people will be able to associate 'Cash' with EncryptedCash more easily. Furthermore, the exchange will be able to provide both volatile and stable tokens. For people into swapping business, they can use the volatile ENCH for earning profits as the value fluctuates from low to high. Last but not the least, it is to be noted most online platforms that will accept cryptocurrency will use blockchain technology that ensures data integrity and security.

Customer Journey

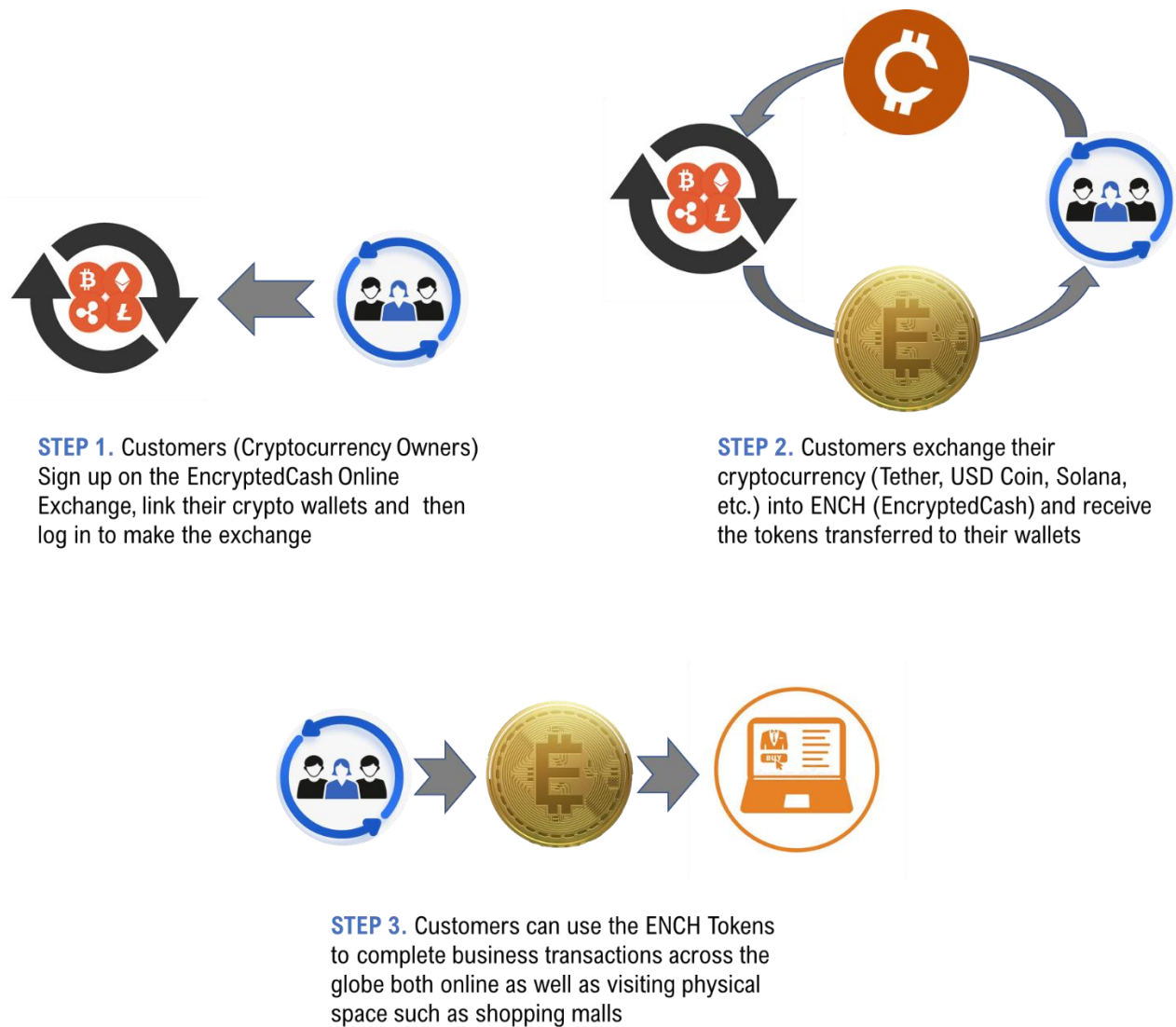


Fig 3. Customer Journey

As seen in fig 3, all customers (Cryptocurrency Owner) have to do is connect their crypto wallet to the EncryptedCash Online Website then log in order to exchange the cryptocurrency, they possess into ENCH tokens. Once exchange is complete, the customers now possess an easily recognizable and identified cryptocurrency, which they can use to make payments online as well as in certain retail stores that accept crypto payment.

TOKENOMICS AND TOKEN OFFERING

Blockchain, Tokens and ICOs

A blockchain is a decentralized and immutable public database of transactions. The database is organized by connecting a chain of blocks together. Each block contains a group of transactions and the blocks are ordered chronologically and linked together, using cryptographic hashes. Large quantities of computational resources must be expended to create each block, and each one contains the previous block's hash. This is how they are chained.

Tokens/Crypto Tokens are digital assets that are built on another cryptocurrency's blockchain. A blockchain is a digital ledger that stores information in blocks that are linked. This information can be transaction records or full-fledged programs that operate on the blockchain, which are called smart contracts.

“STO” offers a token with the promise of a return (by way of profits, assets or both) as opposed to the promise of utility, purchasers of such tokens are better protected from project failure or fraud as is the case with several “ICOs”.

Finally, it is important to emphasize that, in contrast to many ICOs, the funds raised during the ICO will not be retained by the Issuer or any other participant of the ICO and shall only be used to invest into Target Assets.

The general Structure of an ICO is as follows:

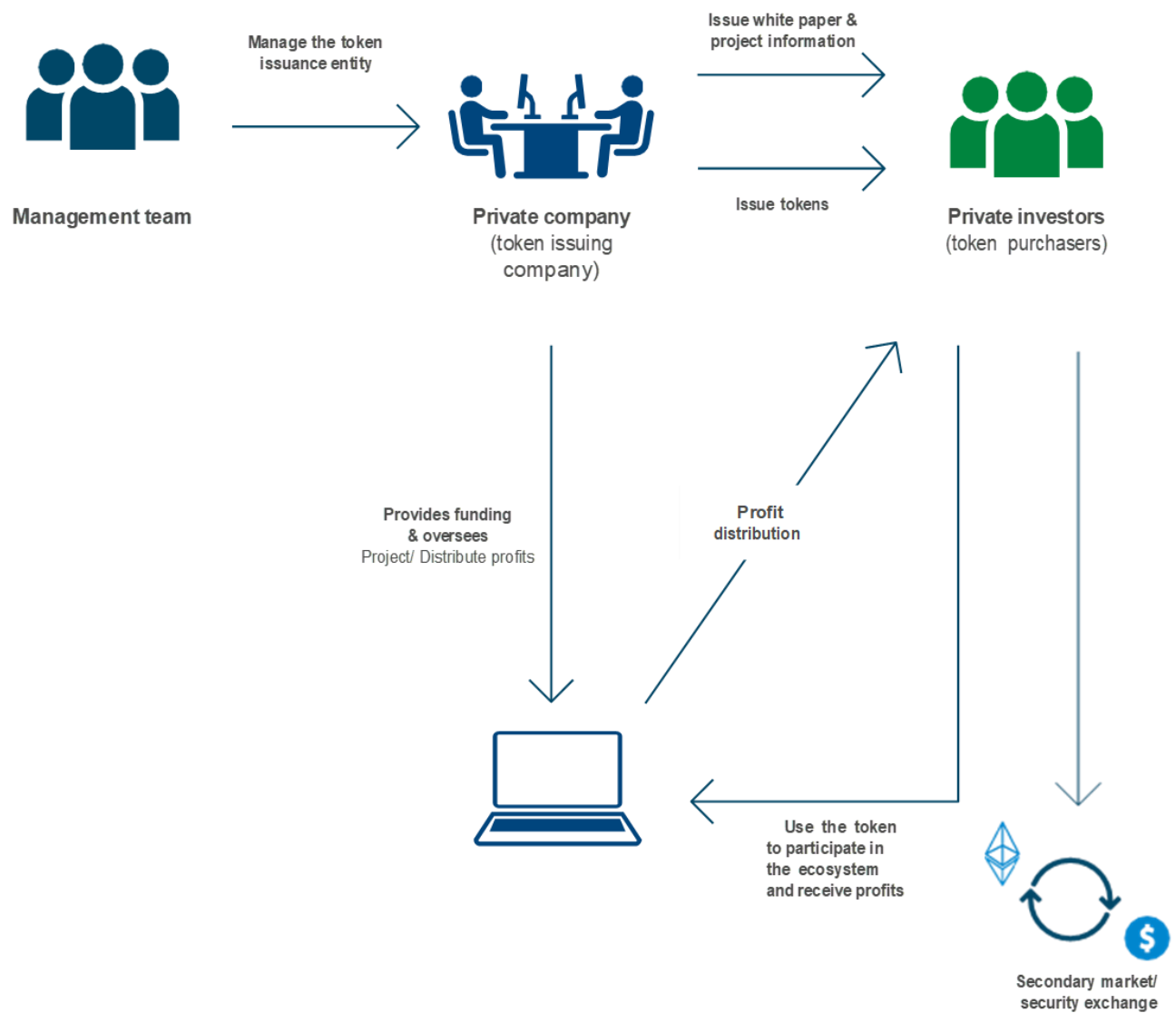


Fig 4. ICO Process Illustration

As seen in fig 4, an ICO offers security tokens at a fixed price representing specific share or ownership in company. The Tokenholders/Shareholders then receive returns in the form of profit sharing and/or dividends.

Client Perspective and User Experience

As our ambition is to make all the benefits of the blockchain accessible to the public, we are designing a visually, intuitive and user-friendly interface to for purchasers to access our offer. Information will be presented and organized in a straightforward manner.

Benefits for Tokenholders

Our token intends to provide Tokenholders with the following benefits, namely:

- An asset-backed token in a market currently dominated by tokens lacking intrinsic value
- An evergreen vehicle that reinvests all or a large part of the cash flow from operations into new opportunities
- Future liquidity in a secondary market
- The ability to get paid periodic distributions of profits in the form of token airdrops based on the number of Tokens held.

The terms above are a general overview of the terms of designation of beneficiary to be determined by the directors of the Issuer at its sole discretion, and may not be relied upon by potential purchasers or Tokenholders for any reason or for any claim.

Issuance/Fund Allocation Roadmap

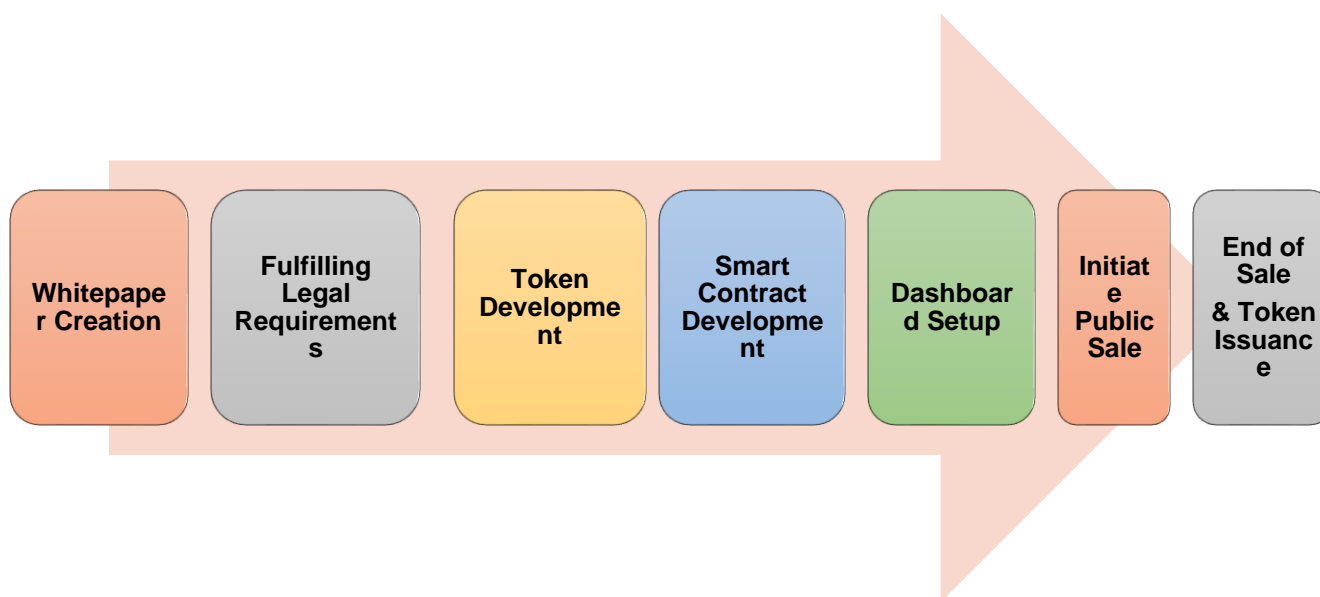


Fig 5. ICO Roadmap

As seen in fig 5, the schedule of all major events and tasks to accomplish the ICO is illustrated in sequence. The distribution of profits or dividends to the tokenholders is contingent on business performance which can take 12 to 18 months after the end of the ICO. At the inception of the ICO, no secondary market trading of the Tokens will be available. We intend to create a marketplace with strategic partners to provide Tokenholders with the ability to exchange their assets, thus potentially increasing liquidity. ICO buyers will have a 4 month hold of funds after pre sale to help avoid pump and dump scams though collusions.

A contracted third-party Financial Services Company such as BTG Pactual will provide liquidity (including through equivalent market making activities) to Tokenholders that intend to dispose of their investment in Tokens by means of periodic repurchases, which will take place at the request of interested Tokenholders. Further down the road, and subject to any legal or regulatory requirements, the Issuer intends to list the Tokens on the main security token exchanges around the world.

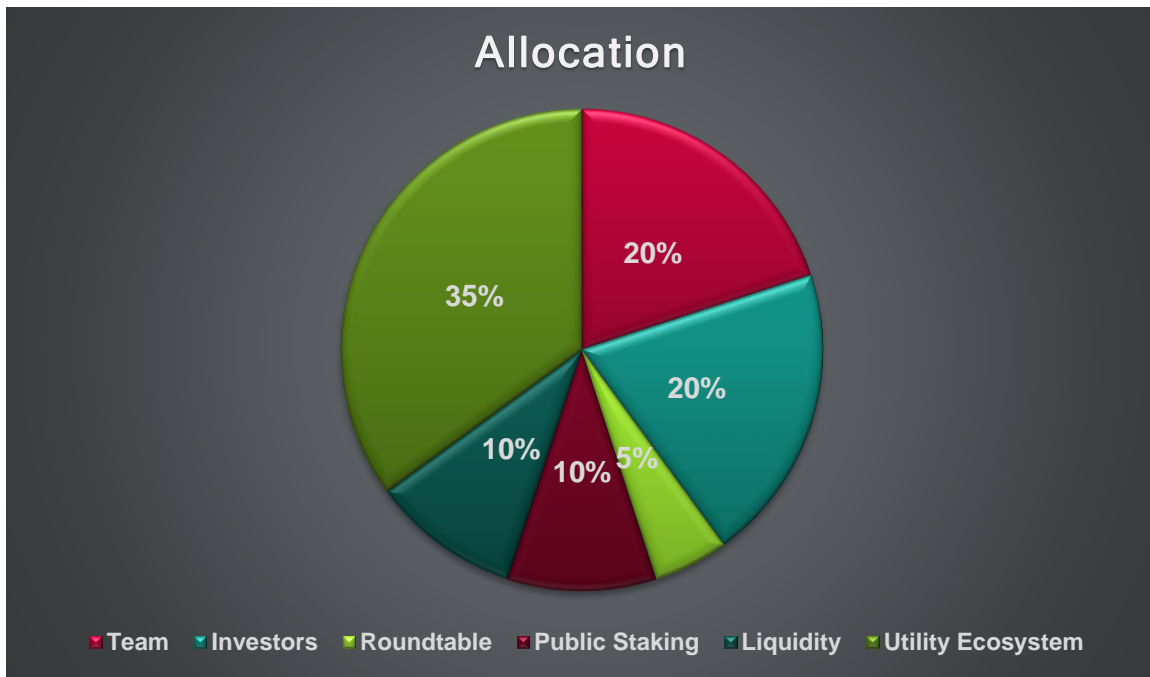


Fig 6. Token Allocation

Fig 6 illustrates the token allocation and accordingly the ICO funds will be appropriated. There are total of 6 categories top 3 being- Roundtable/The Board/Founders, the Team, and the Investors. There are other categories such as Public Staking, which is a process of locking up a token for a set time in exchange for a reward. This reward is often, but not always, more of the same token.

Staking is used in Proof of Stake consensus methods, in order to ensure the blockchain is validated by those with an economic interest in the chain. Staking increases the value of a token in two ways. Firstly, the staking reward means the token generates a passive income, so the floor value of the token is some multiple of future reward value. Secondly, the side benefit of locking the token up so it cannot be traded, reducing tradable supply and so increasing token price.

ICO Offering Specifications

Company Name: Encrypted Cash

Website: <https://www.encrypted.cash>

Email: Brian.Mc@encrypted.cash

SMS/Text: 603-991-3168

The utility token is a hybrid ERC 20/721. The platform has put blacklisting and other security measures in place.

Tokenholder/Buyer will have to upload identity verification other mandatory documents. Once the aforementioned is taken care of, the STO will open to public. The Pre-Sale will last for 50 days. The fig 7 below illustrates the specifications of the STO for buyer information.

Token Information	
Token Name:	Encrypted Cash
Token Symbol:	CASH
Token Decimal:	18
Address:	0x621060cE6fA5A84Aaf110336e7efD1b650C386ED
Sale Supply:	2000000 CASH
Pre-sale Information	
Token Rate:	0.00016
Softcap:	160.0 ETH
Hardcap:	320.0 ETH
Buy min:	0.2 ETH
Buy max:	50.0 ETH
Pre-sale Start:	16th of Jul, 12 AM UTC
Pre-sale End:	10th of Sep, 12 AM UTC

Fig 7. ICO Offer Specs

This is the 1st round of funding, where the ICO will open to the general public for utility usage, peer-to-peer, staking, and vesting. This project is a seed start for introduction to the idea of an encrypted cash blockchain. There will be a 2nd ICO round in the near future offered first to own our token holders to raise funds then for an additional blockchain project directed by a public round table. Any interested qualified individuals to serve on our round table, who are interested to be involved with the best name in programmable money, "Encrypted Cash", to come about since the words "Crypto Coin", please use the contact information provided above to participate.

THE TEAM

Founder

Info

Founder 1

Name- Brian McMinn

Designation- CEO

Background- Founder / CEO of CASH token project

Founder 2

Name- Helgge M.

Designation- CTO & Lead Developer

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Helgge M.

Designation - CTO Lead Developer

Background full stack developer with a bachelor's degree in Applied Mathematics
Expertise in - AWS, Azure (expert level)
 and Scientific Computer Programming,
 based in California, USA.

- Full stack system administration {CentOS, Cloud Linux, Red Hat Linux managing LAMP stack w/ ModSecurity, server backups, data recovery, iptables, Varnish, NGINX and CDN}
- PHP |JS |CSS |HTML |Ruby |Python |Golang
- ReactJS / AngularJS / VueJS / NodeJS (MEAN, MERN, MEVN)
- Wordpress / Joomla / Drupal / Codeigniter / Laravel / Yii
- Shopify |WooCommerce / Prestashop / Magento / Opencart
- Django / Flask / RoR
- Blockchain developer, specialised in custom cryptocurrency and blockchain based Enterprise solutions
- Mobile app development (ios/andriod, react-native and flutter)

