

Credit Passport Chain

Whitepaper v 2.4.5

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“CPC is a Fintech company which based on the BlockChain system. Our purpose are building worldwide financial data sharing project to identify the financial data is reliable, timely, and traceable. The CPC will promote inclusive financial by reduce cost of financing.”

– CPC

Market Forces

Background

- Business financing is more difficult for small companies.
- The financial data transaction is difficult, the data security is hard to guarantee, and the value distribution is unreasonable.
- “Information island” problem.
- “Costs” problem.

Data sharing Problem

- The data security of the centralization database. For example: Equifax data leaks
- Data authenticity problem.
- The value distribution of financial data is not reasonable. A lot of profits were taken away by the data platform.
- Information island problem.

Costs Problem

- High cost of government supervision.
- High risk control cost of financial institutions.
- Financing difficulties of SMEs.

Financing difficulties of SMEs

Lending Rate			
L1	Central Bank rate	Central Bank bills. Deposit reserve	0.72%~3.8%
L2	Interbank offer rate	Shibor、repo rate	3.8%~6%
L3	Lending rate	corporate borrowers rate	6%~12%
L4	P2P	usurious loan	12%~36%

Credit Passport Chain

Credit Passport Chain

Data Chain:

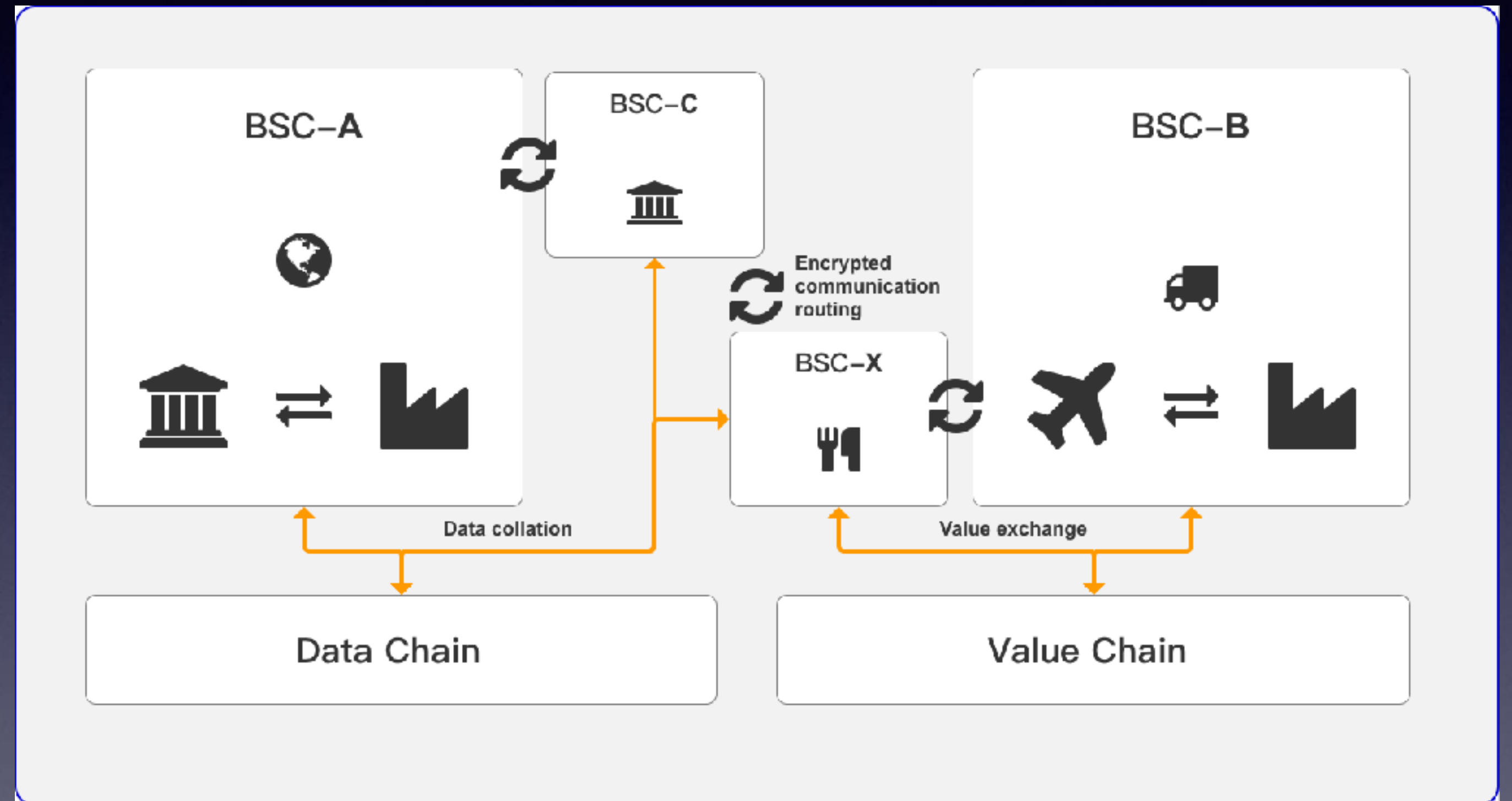
- The Chain which collect credit data from BSCs.

Value Chain:

- The Chain which collect credit data from BSCs.

SideChain (BSC):

- The Blockchain system which focus on specific scenarios. eg: supply chain



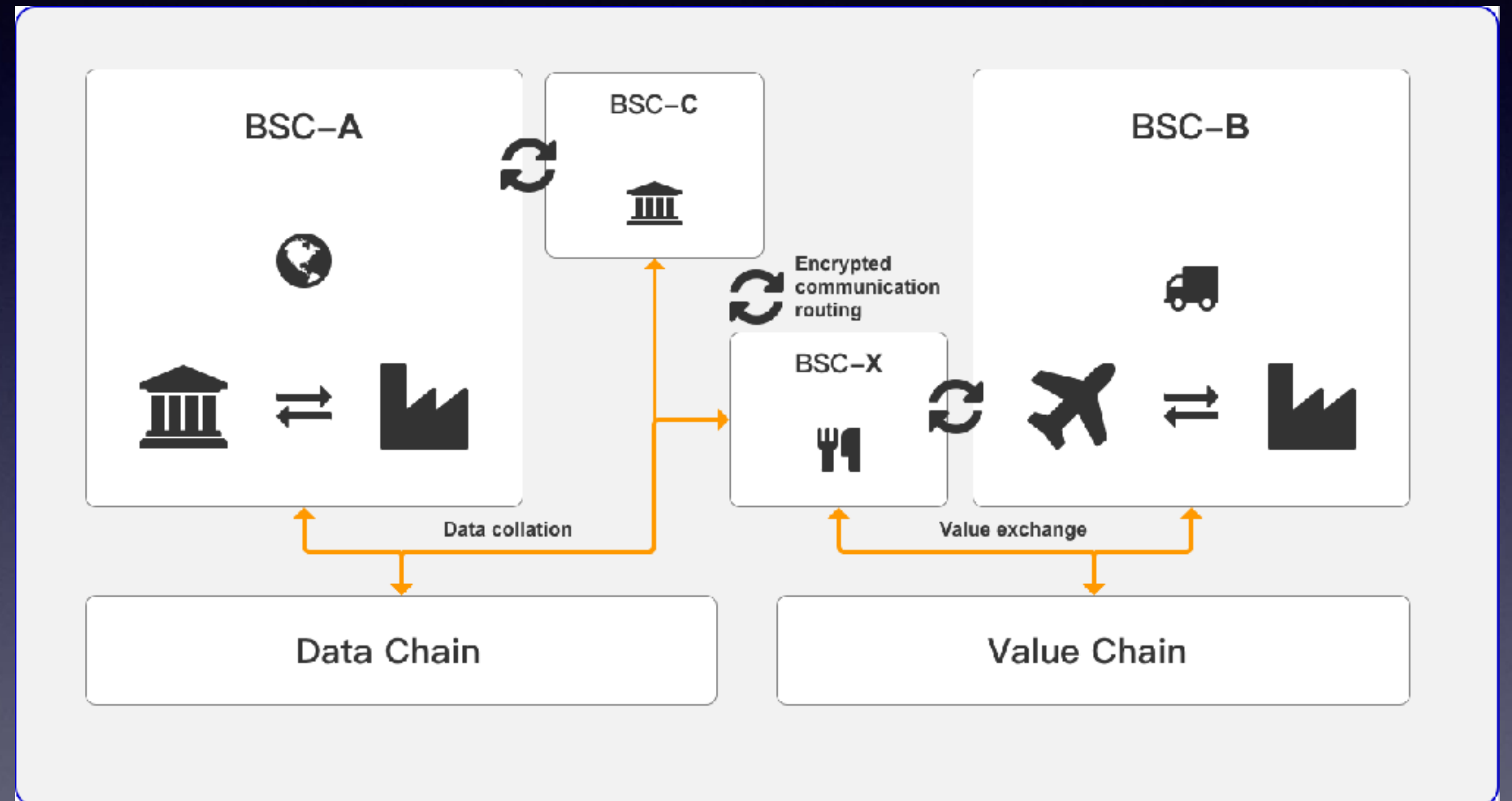
Credit Passport Chain

Encrypted communication routing:

- A node which use to exchange specific data between Data chain and BSCs or other chains.

Value exchange routing:

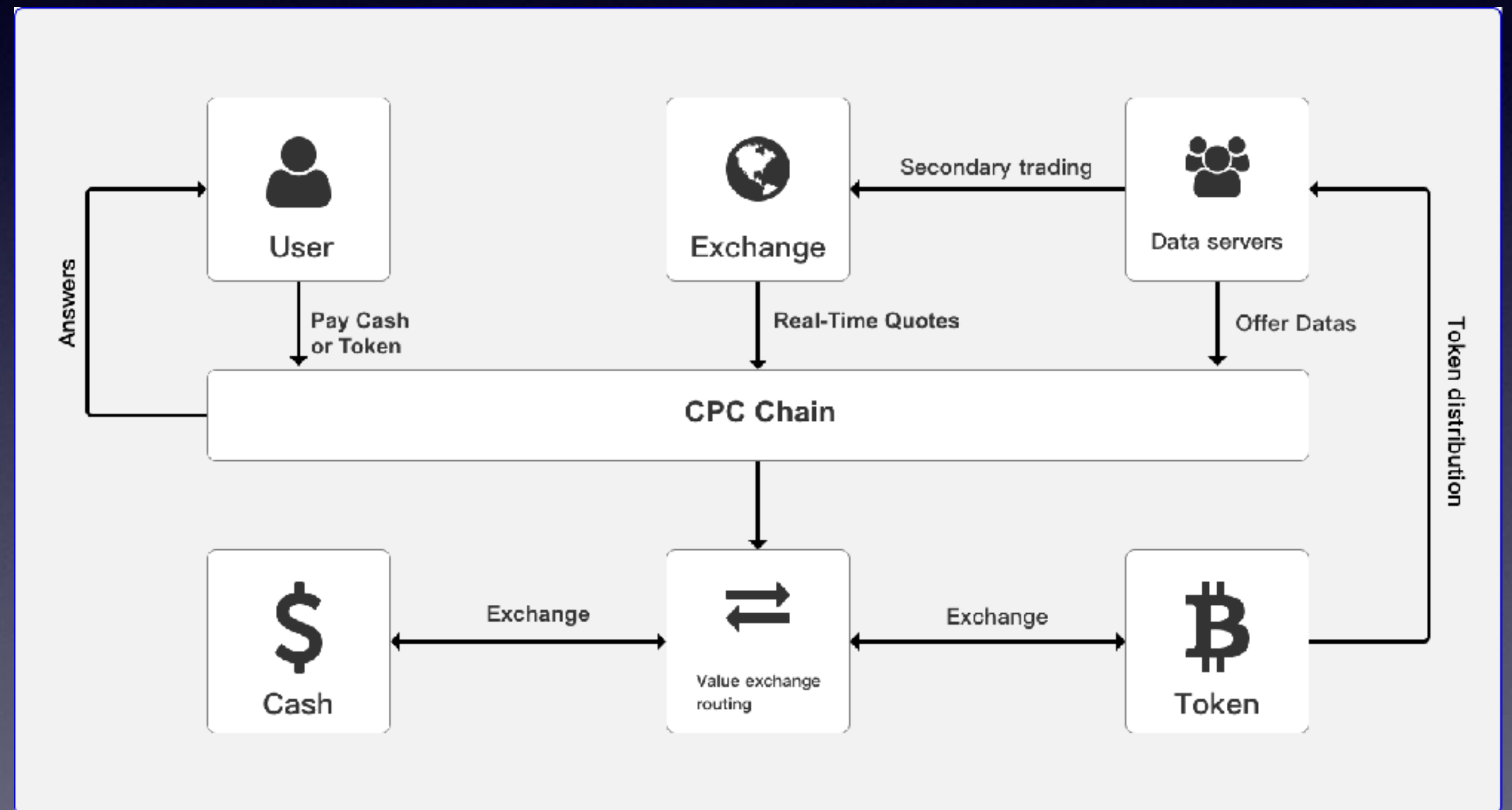
- A node use for multilateral clearing which cross BSCs.



Technical Features

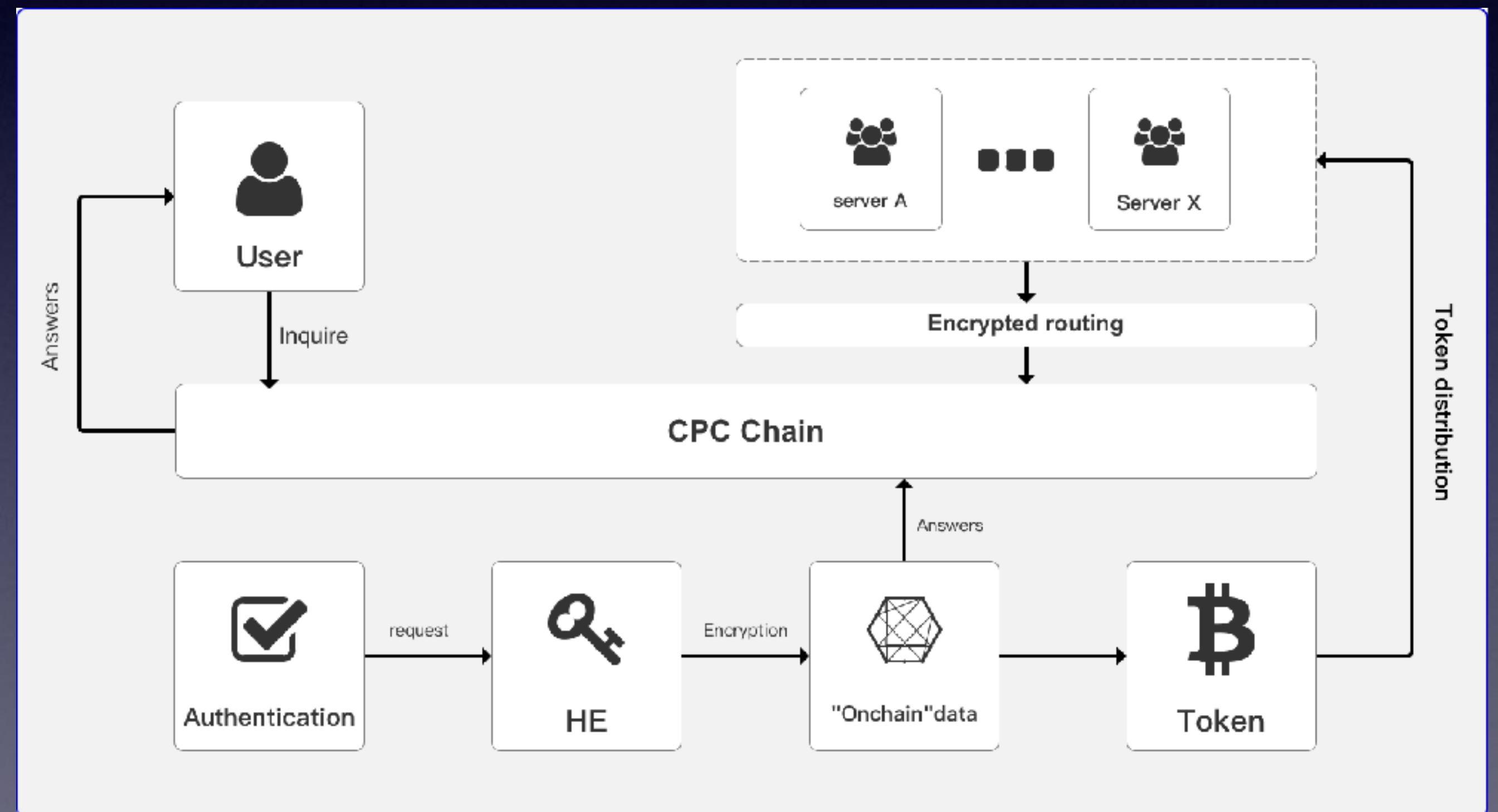
Value Exchange Routing

- User pays cash or token to inquire
- Data servers sale their Token in Exchanges or Value exchange Routing
- Exchanges like “Dealer” give Real-time quotes to Routing as exchange rate.



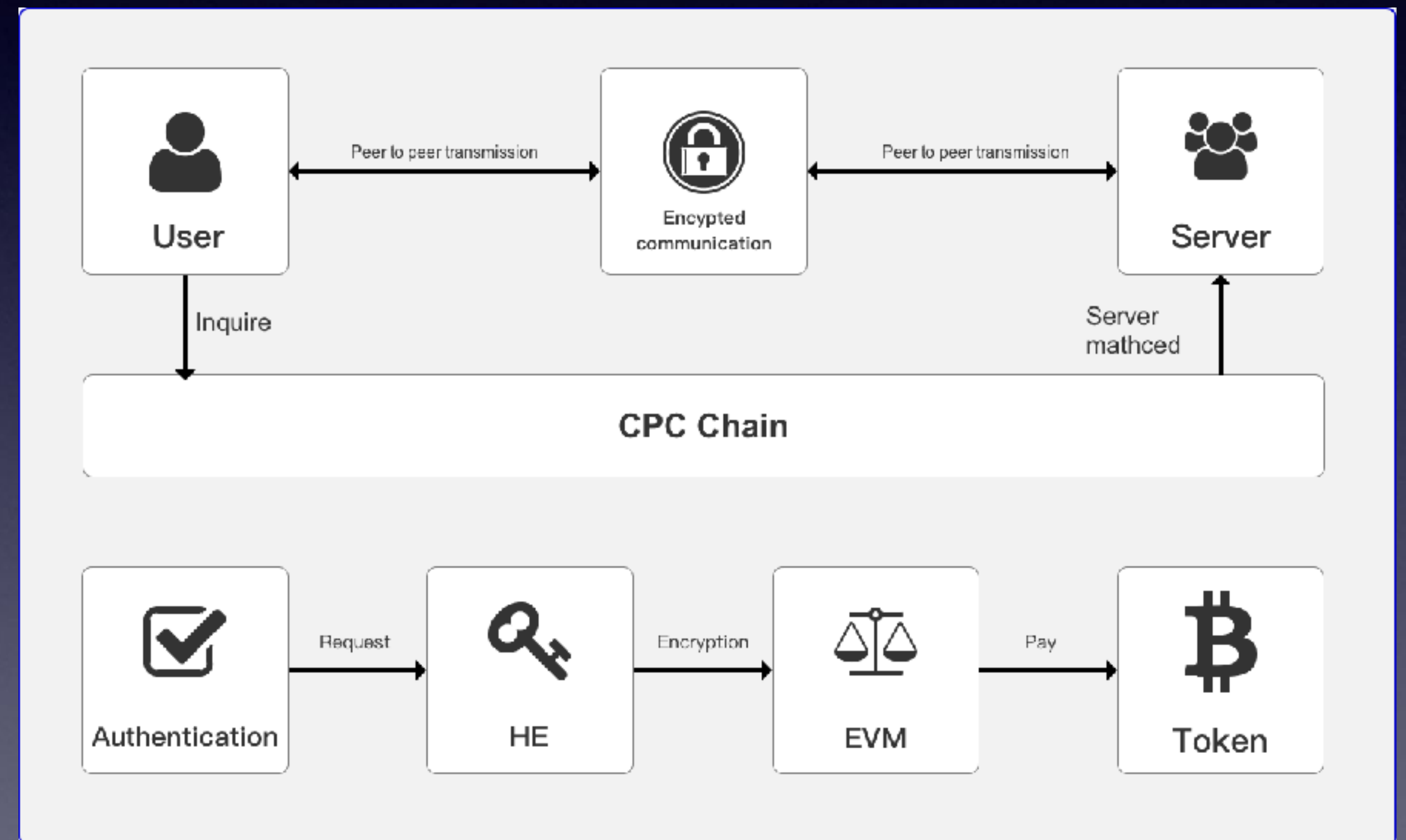
Encryption routing

- Onchain data are particular data from many data servers. eg: dishonest list, lending amount.
- All Onchain data are homomorphism encrypted.
- Token distribute among servers who provide data.



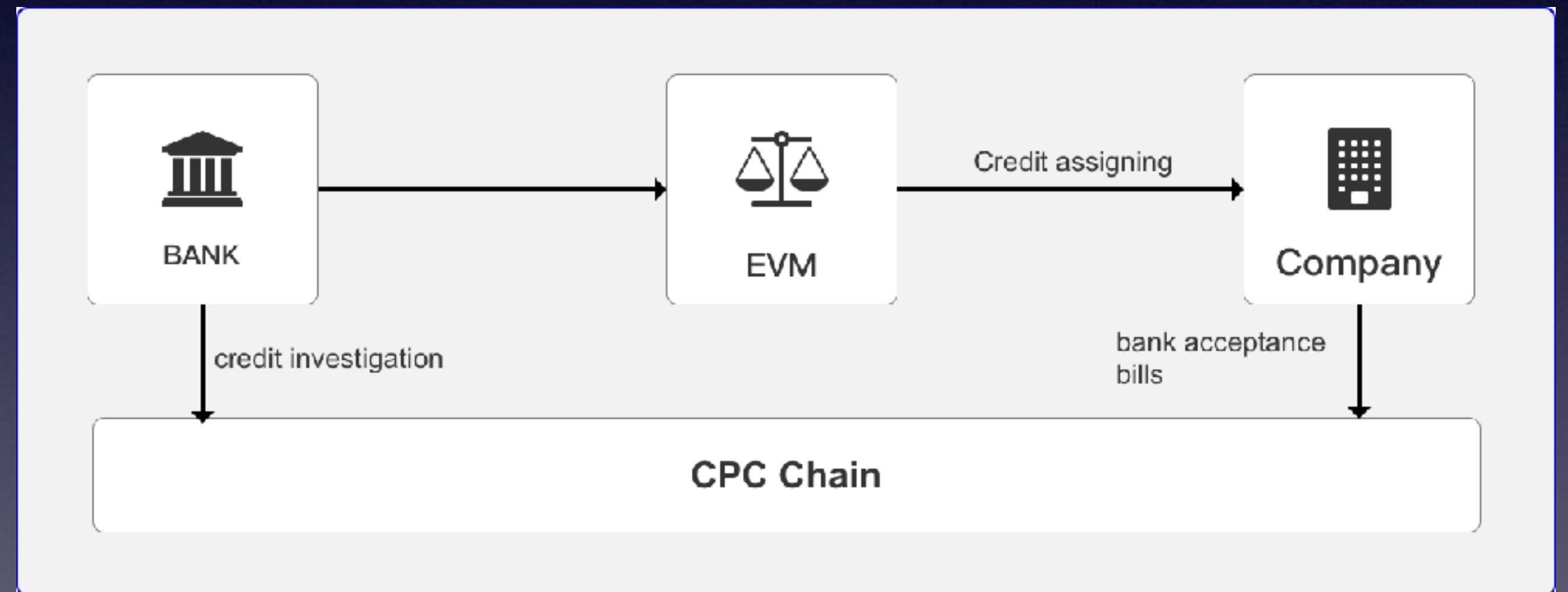
Encryption routing

- Offchain data are private data for data server. eg: mortgagee information.
- Smart Contract as EVM in Ethereum.

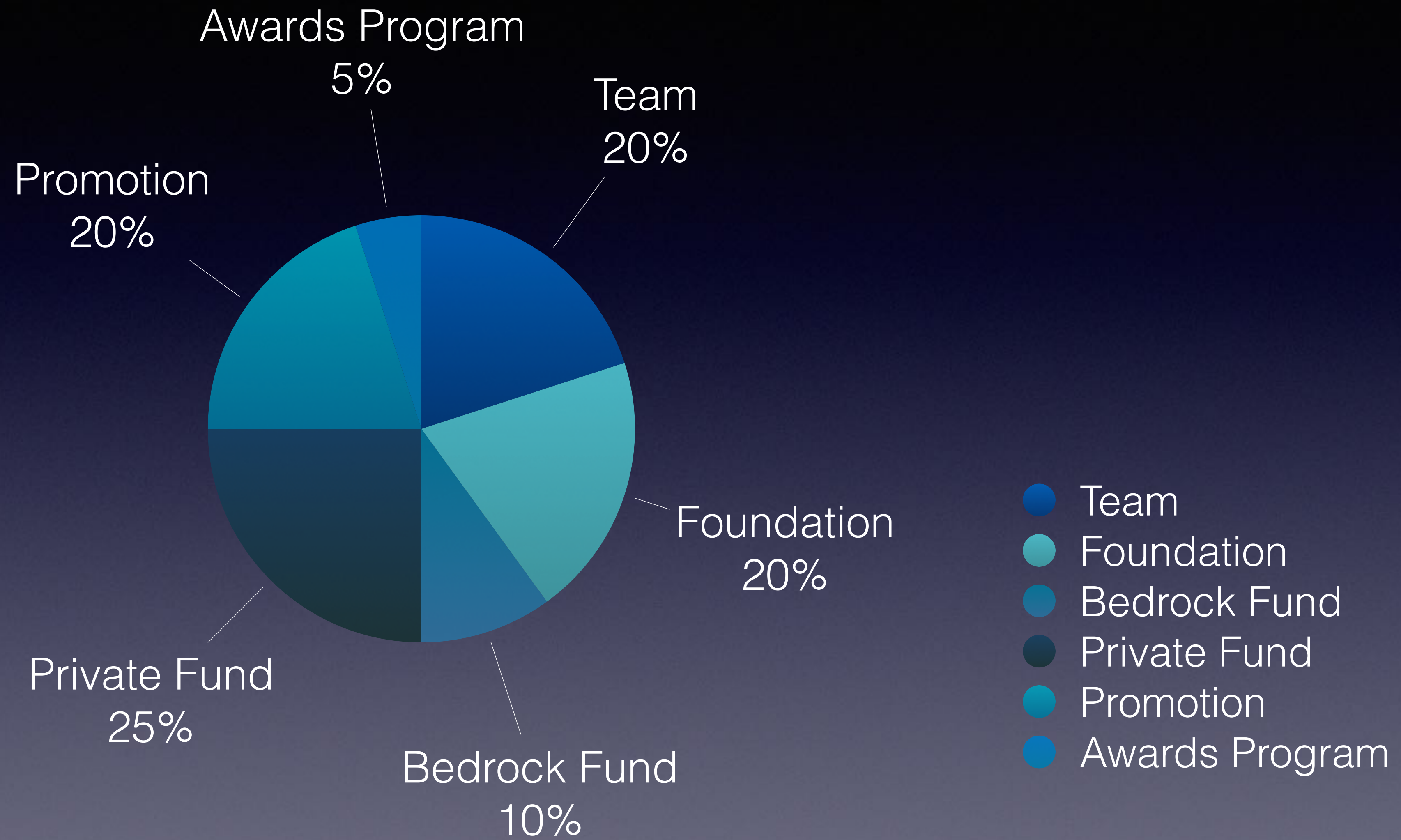


Business SildChain (BSC)

- The Blockchain system which focus on specific scenarios. eg: supply chain
- BSC's exchange data among others by Encryption routing.
- All BSCs also worked as node of CPC chain to increase stability, availability, security.



Crowd-Sale Plan



Exchange

	Bedrock Fund	Private Fund
ETH	8000	6000
BTC	100000	75000
Limit: 35000 ETH		

The CPC Team

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has been CTO, Chief Architect and/or Technology Founder at companies including Jit, eSky, Pinnaclesports and is currently CTO at Bolywin an customer service software company.	an investment banker with more than 5 years of experience advising on cross border transactions. He holds a Master of Finance and is passionate about the blockchain's promise to democratize finance.	Senior bitcoin investors, engaged in financial work in the country for many years. Rich experience in capital operation of listed companies. Senior experts in the market value management of Tsinghua University.	CEO of “WeiYangx.com” Chairman of yisanban.com

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<p>Master of CS, Tsinghua University.</p> <p>10 years in PBC, 1 year in HKMA.</p> <p>North America chain association NABA consultant.</p>	<p>BSc in Computer Science with Management Science from Peking University.</p> <p>has been CTO, or Technology Founder at companies including CSII, Lakala. Kaola.</p>	<p>BSc in from Tsinghua University. Master of CS in Ottawa University.</p> <p>10 years of architect experience at companies including Huawei, Tencent.</p>	<p>MBA in Tsinghua University.</p> <p>Senior management in Bank, e-commerce, and financial leasing company.</p> <p>Expert in supply chain finance, credit investigation.</p>

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<p>BSc in Zhejiang University. Master of CS in the National Defense University of science and technology .</p> <p>10 years experience in the field of cryptography, high performance computer simulation, network and information security</p>	<p>BSc & Master in CS from Dongnan University. MBA in Shanghai Jiaotong University.</p> <p>10 years experience in hardware and software, has worked at NOKIA, Ericsson.</p>	<p>BSc in Tongji University. Master in BUPT. PHD in Chinese Academy of Fiscal Sciences.</p> <p>Serving as a commercial bank for nearly 10 years, participating in the construction of the foreign currency payment system for large commercial banks, the liquidation and anti money laundering system</p>	<p>BSc in EE from University of Birmingham. Bachelor of Commerce in Accounting & Finance from Saint Mary's University.</p> <p>10 years Product manager experiences in supply chain company.</p>

Thanks