



A Virtual Currency for the Real World!

<https://marketcash.io/>

Exchange, Marketplace, Payment Gateway and
CryptoCurrency

Whitepaper

v1.1

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Introduction

We know that the financial market and the economy are in constant transformation and most of the people are already inserted in the digital environment. In this context, blockchain technology comes to innovate and change radically how we make use of money to buy and sell products and services. Taking all this into account, our team intends to innovate using blockchain technology and thus, to reach a totally new level for the use of cryptocurrencies.

For this, we have the mission of being the largest platform for exchanging cryptocurrencies, being a reference for agility, ease and security. The first of our many goals is to accept numerous consolidated cryptocurrencies in our platform, as well as giving opportunities for new ones that are emerging.

Our next step will be to create Payment Gateways, exclusively to accept digital currency payments. This project will allow the integration into e-commerce systems and will be made available to products and services retail websites, thus breaking the barrier of which digital currency is only for investments.

In order to raise supporters for our project, we are launching our own virtual currency, called MarketCash with the acronym MKT, through ICO. Sales begin on March 28, 2018.

In addition, digital wallets for storage of cryptocurrencies will be made available on our exchange, as well as exclusive applications for Android, iOS, Linux and Windows platforms.

Our team is very experienced and has the necessary knowledge to overcome the great challenges of the project. In the same way, we are very excited to give a new usability to the blockchain and the virtual currencies.

What is MarketCash?

MarketCash came from the idea of bringing something different for our reality. It is a virtual currency that uses blockchain technology and aims to provide security, scalability and a near-zero transfer fee.

Goals

- Create an Exchange, supporting purchases and sales of various cryptocurrencies.
- Create the first Marketplace using Blockchain technology, inserting a new way of using cryptocurrencies.
- Create a cryptocurrency payment gateway.

Allocation

Distribution	%	Amount (MKT)
Emission Through Mining	70%	210,000,000
ICO	20%	60,000,000
Marketing	5%	15,000,000
Founders and Team	5%	15,000,000

ICO – Initial Coin Offering

ICO will be fulfilled in BTC, ETH, XMR, LTC and NBR, directly on our website.

ICO Schedule

All times are in Brasilia / Brazil Time (BRT), GMT -3 Hours

Date	Tasks
22/02/2018	ICO announcement and dissemination of the Whitepaper
28/03/2018	ICO begins
15/05/2018	ICO ends or until there are no more currencies available

A ICO will begin at 10AM (BRT) on March 28, 2018. ICO will be divided in four stages, in an increasing order up to the total of 60,000,000 coins available. At each stage the price increases and the amount of cryptocurrencies available on the stage as well.

Investors will receive MarketCash coins within 5 business days after the end of ICO. Below are the details of the stages:

ICO Stage	Value per Coin	Total Coins(MKT)
Special	\$0.05	1,000,000
1	\$0.08	10,000,000
2	\$0.10	24,000,000
3	\$0.20	25,000,000

Price in American dollars

By trading cryptocurrencies in our exchange, the user will benefit from:

- Withdrawal Fee
- Exchange Fee
- Listing Fee

Use of Funds

It is very important for us to be able to sell all the currencies available for ICO. How we will use the investment is as follows:

- 50% of the funds will be used to develop the platforms, recruit staff and training.
- 35% will be used to open our first headquarters and to acquire the IT structure. It may also be enough to attract new investors and consumers to know and use MarketCash platforms.
- 15% will be held to cover any eventual emergency or unexpected situation that may occur.

Exchange

What is an Exchange?

Exchange is a website where people buy and sell cryptocurrencies. These trading platforms enable users to conduct buy and sell transactions at their current value and ensure that buyers and sellers receive their traded values in a secure and transparent manner.

Benefits

- **Technical Architecture**

Problem: Poor Technical Architecture in some exchanges

Many exchanges are created quickly by people who have good mastery of technology but who have little or no experience in finance or in the administration of an exchange. Sometimes these people choose the simplest approach to get the system up and running, but while this might work well at the outset, as traffic grows, the system will not be able to cope with increased demand on the system and servers. Exchange systems need to be designed from the ground up with security, efficiency, speed and scalability in mind. This often slows down early development, but is critical to long-term success.

Our Solution:

The system architecture is designed to provide security, efficiency, speed and scalability, in order to meet growing demand.

- **Security**

Problem: Low Security Platforms

There are hundreds of exchanges that have already suffered attacks on their platforms and had a few thousand cryptocurrencies stolen. This caused some difficulties for the companies and even causing closure of some. These events end up generating a negative assessment of the cryptocurrencies and even create rumors about economic bubbles.

Our Solution:

The platform will use the best prevention and protection to provide a high level of transaction and system security. Servers with Anti-DDoS protection, scalable in the cloud to allow a greater uptime as it allows to increase server resources without downtime.

- **Transactions**

Problem: Low Market Liquidity

When creating an account in some exchange, we come across an almost empty order book with little purchase and sales orders. For the users of the platforms this becomes a negative point, as there is not enough demand to fulfill trades and, consequently, no profits in the transactions.

Our Solution:

Because our exchange platform supports multiple cryptocurrencies, the exchange of currencies will be easy and quick, allowing the trader to get the best opportunities of the moment. This allows you to increase market liquidity and volume in the order book.

- **Support**

Problem: Poor Customer Service

All users are priority. However, traders are vital to the success of an exchange. In some cases, some exchanges present poor customer service, not responding to calls or not solving the user's problem completely. There are cases, where robots are used to answer questions about certain problems, with vague answers and no immediate solution for the client.

Our Solution:

We have a team capable to provide support in real time through a chat that will be available on the platform, without red tape and with autonomy to fulfill user's requests.

- **Barriers**

Problem: Language Barrier

A portion of the exchanges platforms only has support in one language, also only accepting the local currency of the country. This makes it difficult for new users to enter the exchange because not all people speak a foreign language and do not have bank accounts abroad to work with foreign money.

Our Solution:

Our goal is to offer operations in different countries, using local currencies, to facilitate investments. We will start in Brazil and after some time, start operations in Europe with the Euro as the base currency (fiat).

Characteristics

Capacity

The platform will be developed to support several cryptocurrencies for purchase and sale, in addition, making it possible to execute more than 1 million exchanges at the same time.

Devices

The exchange application will be developed for various devices, such as for web, desktop and mobile. We will also develop a platform for traders to use directly on the Desktop, making operations quicker and easier to follow the market.

Supported Languages

Initially, the exchange will support two languages: English and Brazilian Portuguese. In the future other languages will be made available on demand.

Currencies

We will start operations with some virtual base currencies and, as we grow, we will add more cryptocurrencies to the platform. Some of the initial currencies we will accept are: Bitcoin (BTC), Ethereum (ETH), Monero (XMR), Litecoin (LTC), MarketCash (MKT) and Niobium Cash (NBR). Other cryptocurrencies will be analyzed and added to the platform over time.

Marketplace

What is Marketplace?

Marketplace is a business model based on traditional e-commerce, but the big difference is in the way it works. In traditional e-commerce, the shopkeeper sells his products on his own sales site, already in the marketplace, the company is a seller within the platform with many other sellers. In this last model, we can highlight many positive points for both sellers and consumers.

The marketplace platform is managed by a company. This company is responsible for maintaining and promoting the sales channel, driven the number of hits and the number of consumers who are browsing the site.

In addition, the company has an obligation to keep the entire infrastructure of the marketplace in full operation so it does not affect the negotiations of buyers and sellers.

For the seller, this business model can bring many advantages because its focus will be on sales and deliveries of its products. The profit margin may be lower because of competition, but because of the greater visibility of the marketplace among consumers, the shopkeeper will scale his sales, thus ensuring a much higher profit.

For consumers, the advantage is in the many product options available for purchase. The consumer can make comparisons between the goods offered by the sellers and choose the one that brings him the most cost benefit. This enables price competitiveness that benefits the end consumer.

In this case, the differential of our Marketplace is in accepting different cryptocurrencies. Our platform will allow you to receive in many different virtual currencies, convert to MarketCash and with that, buy any merchandise on the sales site. Our goal is to give cryptocurrencies more usability and bring them to day-to-day transactions.

We also aim to be the first 100% digital Marketplace. At first, it will be possible to only convert the currencies as a currency exchange, but as the project progresses, it will be possible to register products and services as well as sellers and service providers.

Our marketplace will guarantee the delivery of the product, as it will act as intermediary of the negotiation. Sellers will have a reputation assessment profile where consumers will evaluate seller performance against various negotiation criteria such as agility, delivery, honesty, and product support.

Characteristics

Operational

In order to keep the platform functioning properly, the most current technologies will be used: such as cloud computing and dedicated servers, allowing to grow rapidly in scale without significantly affecting the good usability of the platform. Security will be an extra factor and will be treated as a strategic point, thus ensuring the safety of our customers.

It is the responsibility of consumers to make an assessment of the negotiation to determine the seller's reputation. At the end of each purchase, a small evaluation of the seller will be requested, with several qualification points such as commitment, speed, honesty and delivery.

Based on these informations the seller's reputation chart will be determined.

On the seller's side, it is very important to maintain the highest degree of reputation possible, as good and reputable ads tend to be better qualified and stay on top of the ads list. The seller's registration will be unique and non-transferable, so the seller must improve his reputation points in order to sell on a larger scale.

The Marketplace will act as an intermediary of the transaction, being triggered by consumers or sellers in case of claims or disagreements. It will also be Market's responsibility to keep MarketCash in its possession and to release the value of the sale when the consumer releases the purchase or when the established deadline is exceeded without triggering the divergence from either party.

Devices

It will initially be developed platform for web and soon we will make available applications for mobile, both Android, and iOS.

Supported Languages

Initially, Marketplace will support two languages: English and Brazilian Portuguese. In the future other languages will be made available on demand.

Currencies

We will start operations with some virtual base currencies and, as we grow, we will add more cryptocurrencies to the platform. Some of the initial currencies we will accept are: Bitcoin (BTC), Ethereum (ETH), Monero (XMR), Litecoin (LTC), MarketCash (MKT) and Niobium Cash (NBR). Other cryptocurrencies will be analyzed and added to the platform over time.

Risks

There are some risks when running a project and we know and understand it. Our team is formed by competent professionals who have

great knowledge in the areas of information technology. We have the experience and leadership to overcome all the challenges ahead.

According to the timeline, the initial offer of the cryptocurrency MarketCash and the mining will be released in the first quarter of 2018. The next step will be the launch of the currency in an exchange. As the project progresses, along with the initial offer funds, the development of Exchange and Marketplace to enable the negotiation and inclusion of products and services will begin. At the same time, a payment gateway will also be developed, running 100% with the use of digital coins.

The initial offer funds will be used to boost marketing and thus significantly increase the number of customers on the platforms. To encourage the project, developers will receive a share of the currencies as a productivity bonus, ensuring extra involvement and dedication to the currency and the entire ecosystem involved.

Security is Essential

Many exchanges failed in the security factor, because their platforms were hacked and invaded because they left preventive measures aside. Most safety issues can be avoided by observing simple safety procedures. Customer information as well as their portfolios and balances need to be secure. With that in mind, we are aware of the importance of focusing our forces on a safe and easy-to-use platform.

The use of security certificates, the implementation of two-step authentication and security standards for cryptocurrencies such as CCSS, is intended to be a set of requirements for all information systems that use cryptocurrencies, as they are determinant for the security of the currency, platform and the customers.

External audits and the necessary qualification of the developers as well as the hiring of outsourced companies for penetration testing are within the scope of the project. Everything to guarantee the success and security of the whole ecosystem.

Market Competition

We know of the great diversity and competition in the world of cryptocurrencies today. The competition can be tough, but it is a common risk in any startup or company that started the market someday. Our team

has the necessary experience and knowledge in the areas of information technology and financial system having the capacity to lead this great challenge.

We believe that our project is innovative and ambitious, since we intend to be one of the largest exchanges of cryptocurrencies in the world. In addition, our platform will be the first to use blockchain technology with a 100% virtual currency payment gateway.

If you believe in our ability, then participate in our initial coin offering (ICO), guaranteed thus, a large discount in advance and a great investment opportunity. Help revolutionize the financial and marketing future, believing in us, in our currency and also in our marketplace.