# BDCC COIN WHITEPAPER



#### **INTRODUCTORY NOTE**

The founders of the company BLOCK BEATS PROJECT MANAGEMENT SERVICES (hereinafter referred to as "Bitica team") believe their main mission is to build a society united by common desire to learn how to manage sophisticated technologies changing more and more our normal reality. From one side we see and accept the progressive role of digital technologies in the modern world. From the other side we understand not everyone has access to them. A big number of fully-fledged citizens are cut off from technological progress owing to financial, political, geographical, mental and other reasons. We see the digital divide as a global challenge to humankind and are ready to work on overcoming it. Our contribution to deal with this problem is our unique product, a high-tech platform making advanced technologies publicly accessible and promoting them, we developing a powerful platform based on advanced technologies. However, it's structured the way that every step made by every user is user-friendly and does not require any special knowledge and skills.

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- b) the risk that the Bitica team may not be able to execute or implement its respective business strategies and future.
- c) changes in the anticipated growth strategies and expected internal growth of Bitica.
- d) changes in exchange rates and interest rates of cryptocurrencies and fixed currencies.
- e) changes in the availability and salaries of employees required by the Bitica team to operate their respective businesses and operations.
- f) changes in user behavior and preferences of blockchain technology users or BDCC coin holders.

- g) changes in Bitica team's future capital needs and the availability of financing and capital to finance such needs.
- h) changes in the competitive conditions under which Bitica team operate, and its ability to compete in such conditions.
  i) Force Majeure events, such as natural disasters, wars or acts of terrorism, and any other cases that affect the business and / or operations of the Bitica team.

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#### MISSION

Our Mission is to provide innovative tools and solutions to spread the reach of digital currencies and integrate them into today's industries and people's daily lives. We understand the challenges currently faced in blockchain technology better than anybody else. Hence, we want to show people its full potential by giving them the power to buy, sell and send digital currencies with our private, secure and confidential products.

We want to offer financial inclusion and help fight against inflation and economic collapse by facilitating access to the new digital economy.

"BDCC Coin, giving people control over their investment"

#### VISION

Our vision is to provide digital currencies with accessibility and usability all over World. Eventually, we intend to expand to Worldwide by creating a vast Crypto-network with a variety of innovative and secure products to enable individuals to buy, sell and spend their cryptocurrencies. We are aware that over the next half decade, we will see crypto markets disrupt conventional stock markets, resulting in explosive growth. Economies are declining and global debt is rising, thus the need for a new economic system will cause an increase in demand. With our expertise, it will allow us to facilitate direct transactions between two willing parties, therefore avoiding high transaction fees, credit card fraud and theft on their data. "BDCC Coin, providing a unique, secure and innovative Digital Ecosystem"

#### **OUR CORE VALUES**

BDCCs team is guided by our core set of values, they are the foundation for every single decision that we make here and the way we behave as a company. We take our responsibility seriously to ensure that our values are the compass of everything we do and we will take action to always stand for them. In the same way, we value our investors, because they are part of our core and creating Coin purchasers value is a top priority within the company.

#### **OBJECTIVES**

Our main objective is to disrupt financial mass-adoption and to be aware of the impact on all aspects of our society, including economic, social and human factors. Despite the massive digitalization of our world, the majority of people does not have access to the banking system. Society is continuously developing and changing at great speeds and people are connected everywhere, anytime through globalization. The economic changes which the Fintech sector brought us, are enormous, while social and human behavior is changing due to our technical culture. Still, over 1 billion people will join the digital economic revolution in the following years and BDCC Coin will be there to welcome them - powered by its user-friendly and decentralized approach.

We are convinced that a user-friendly experience and easy trading functionalities are the key to involve new users in the crypto ecosystem. It is inevitable to meet the requirements of both new and experienced traders to be successful. Finding no such existing exchange, we created BDCC Coin - a new exchange experience combining all of the following features:

- An easy-to-use trading interface with the possibility of switching to a state of the art, professional trading experience
- Social trading, which provides inexperienced users with the ability to follow professional traders and participate in their profits
- Instant convert, a feature with which any coin can be converted into any other coin or token
- BDCC Coin Pay, a full-service payment provider with crypto to fiat conversion
- BDCC Coin TV, a news channel for crypto-related topics
- A native Blockchain providing us with the power to run a decentralized exchange

#### **GENERAL OVERVIEW**

#### **History of Blockchain**

Blockchain technology is, perhaps, the single most exciting innovation regarding its enormous potential for enabling innovative, disruptive products and services. The current state of the Blockchain technology is often compared to the invention and the establishment of the internet.

Bitcoin was created by Satoshi Nakamoto who had the vision of creating a completely decentralized system - his identity remains unknown ever since. It was never made public on whether it was one person or an entire team. Ultimately, the design of Bitcoin is one that makes its creator irrelevant as it operates in a decentralized manner with no middle men. The idea of Bitcoin aired in 2009 with the generation of the Bitcoin genesis block.

The innovation of this new currency is that it is not issued by a government or any single entity. It is based on a cryptographic algorithm and is created during a process called mining. During the mining process, a network of computers compete to produce new BTC. This competition involves solving complex mathematical equations.

The second crypto protocol worth mentioning, Ethereum, is a cryptocurrency platform that established the concept of smart contracts in 2014. This, in turn, has led to forming the foundation of numerous other cryptocurrencies and additional complex developments. Taking into consideration the limitations of Bitcoin, ETH has become the second most valuable cryptocurrency in existence at the time of writing.

Moreover, Ethereum also started as an innovative project. "Whereas most technologies tend to automate workers on the periphery doing minimal tasks, Blockchains automate away the center. Instead of putting the taxi driver out of a job, Blockchain puts Uber out of a job and lets the taxi drivers work with the customer directly." stated Vitalik Buterin, Founder of Ethereum.

Over the last decade the crypto industry has reached immense dimensions, involving millions of people around the world. At the core of this new ecosystem are the crypto exchanges, led by the largest amongst them, Binance and Bitfinex.

This development of rapid growth reached its tipping point at the end of 2017, when ICOs raised an astonishing amount of capital (often in seconds) and the prices of nearly each crypto currency reached their all-time highs (with Bitcoin at 20,000 USD). Over the following months the price and volume declined steadily, resulting in a so called "crypto-winter".

As a result, many ICOs were unsuccessful in completing their funding rounds, resulting in an overall low number of new ICOs and many projects stopping business operations.

Despite the harsh market conditions, we approach the current developments as a chance. We believe that Blockchain technology will eventually attract more users once again and that the regulated Security Coin Offering (STO) will be the future of fundraising for start-ups. This creates the possibility, amongst others, of established middle-class companies to facilitate funding rounds in a very quick and easy manner. BDCC Coin strongly believes that the current market phase, poses the perfect entry space to set up our infrastructure for the bright years of Blockchain and STO's ahead.

#### **Blockchain Industry vs. Traditional Fin-Tech Industry**

#### Traditional Fin-tech Industry

The traditional Fin-Tech sector emerged in the 21st Century, where the term was initially applied to technology integrated within the back-end systems of established financial institutions. However, since then, there has been a broad shift towards a more consumer-oriented service within the traditional market environment. Fin-tech has expanded and evolved, including technological innovation of the financial sector, progressions in financial literacy, education, as well as the development of wealth management, lending, retail banking, fundraising, transfers/payments and investment management.

The traditional fin-tech market is based on four main regulatory aspects: The establishment of a trusted marketplace; to ensure that markets run fairly and effectively; the insurance of solvency of financial institutions and the protection of consumer assets. Business conduct legislations protect consumers and investors throughout this sector.

Within the fin-tech industry however, regulatory authorities are struggling to keep up with the rapid pace of technological disruption. Fin-tech regulation is traditionally targeted at the institutional industry players including banks, insurance companies and asset managers. Over- regulation is in turn prohibiting innovation in the long run, but a lack thereof may lead to uncertainty, missed possibilities and financial damages. The current marketplace represents the debate of limiting the risk that comes with new technology (hackers, cyber-attacks, money laundering and terrorist financing) and completely oppressing innovation through strict fin-tech compliance - specifically referring to the Cryptocurrency sector. At the core, financial technology is utilized to help companies, consumers and business operators to improve the management of their individual financial operations and processes through the utilization of software used on computers and in the current era: smartphones.

Fin-tech also includes the development and use of cryptocurrencies such as Bitcoin. This segment within the sector is currently acquiring the highest share of growth, however the traditional global banking industry proceeds to remain the market leader with \$8 trillion market capitalization.

#### **Blockchain Industry**

Blockchain technology is the true driving force behind the ever-growing crypto sector, where over the next 10 years a large part of cryptocurrencies will likely catapult to dramatically higher prices - where Blockchain technology will remain the latest disruptive and revolutionary change in history.

The global Blockchain technology market size was valued at over USD 600 million in 2016. Blockchain technology is one of the most promising advancements in the information technology sector. This innovative technology holds the ability to change the way the financial sector works and several financial institutions and banks are developing a keen interest in this particular technology, considering its innovative and unique structure. A broad range of players in the industry are looking out for investment opportunities and many have participated in first investments to develop products and services within the industry. Though the market may be having problems with regulatory uncertainties and security concerns, the coming years are expected to witness a bigger role in financial transactions based on Blockchain.

Apart from the financial sector (Fin-tech), Blockchain technology holds enormous opportunities across multiple application areas. This technology has the potential to challenge economic, political and social foundations of society. Predictions are based on the next few years where the Blockchain industry will experience a great boost, as institutional money enters the market. The revolution will be taken forward with those supplying big enough investments. The number of daily cryptocurrency interactions shows substantial growth and great potential for the future, during what represents 'the next Internet'.

#### The Evolution of the Crypto Market

At this moment in time, we find ourselves in the early phase of the information age with new technology reaching the market on an annual basis. We can expect the digital revolution to extend into the next 10 years, growing immensely along the way. Blockchain - a game changer within the digital revolution.

Interestingly enough, Blockchain technology is still in its beginning stages - where in approximately 20 years it will be fully functional within the global economic environment. Blockchain technology will alter consumer behavior and the way we travel, work, communicate with each other and even educate ourselves.

Blockchain technology's strong point is the elimination of the middle-men, often standing between the supplier and consumer of products and services. This sector will with no doubt continue to be a growing factor in today's economy and go down in history as one of the strongest disruptive forces in the worldwide market.

BDCC Coin has optimally positioned itself with its state-of-the-art Crypto Exchange, innovative features such as Instant Convert and Social Trading as well as a wide pool of global expertise within this growing industry, aiming for further growth parallel to the Blockchain market.

#### THE BITICA PROJECT

The main idea came up in 2014 by a group of professional traders and entrepreneurs. In the early days of the beginning of the crypto industry, crypto trading was only accessible for a certain group of highly skilled IT experts that acted as early investors. Large-scale traders holding millions of Dollars' worth of coins, are so called 'BDCC within the industry.

The idea of bringing this opportunity to the masses, resulted in the creation of the Block Beats Exchange. An easy-to-use trading platform for everyone and everywhere!

We believe BDCC Coin will not only deliver a high-quality exchange but also a wide range of ground breaking products and services, that will help to position the BDCC Coin brand on a global scale. Services such as BDCC Coin Paý, Bitica Crypto Bank and the Stable coin BDCC Coin EURO, will offer a synergetic range of products that meets the expectations of modern cryptocurrency traders from any skill level.

But first! In order for us to reach all of the objectives that we think the vast majority of the community needs, we have first created our native state-of-the-art blockchain. So, what is the Bitica Block Chain?

#### WHAT IS BITICA BLOCK CHAIN SMART TECHNOLOGY?

The Bitica Block Chain is a public chain that is specially designed as a blockchain infrastructure for a wide range of highly advanced applications. The Bitica Block Chain inherited the advantages of the traditional blockchain technology, such as decentralization, open source, tamper-proof and anonymous, to solve the current challenges faced by the advanced technologies, and making them easily accessible to anyone. However, different from other blockchains that are strictly constrained by data size and programming languages, the Bitica Block Chain uses state-of-the-art technologies to allow larger data set and different programming languages. Moreover, as the ability to attract applications, users and developers

remind the key challenge for all competing blockchain platforms, Bitica Block Chain has gained a strong competitive advantage by having reached strategic partnerships with multiple applications teams to kick start the ecosystem among data supplier, application developers, platform resource providers and consumers.

Our vision is to create a platform that can facilitate the communication, cooperation and data sharing among participants by enabling data transaction, protecting data security and disrupting data concentration, therefore improving the efficiency and productivity of the AI industry and allowing everybody, not just the tech giants, to gain the most out of the digitalization era.

#### **Overview of Bitica Block Chain**

The Bitica Block Chain will focus on the development of technology that will create a userfriendly experience for its users when interacting with the projects developed within the ecosystem. The purpose is to make usage more effective, easy and secure, to benefit everyone's life. In the future where new project technology supplies new productivity, blockchain will be used to maintain production, interaction and usage relationship. The purpose of Bitica Block Chain is to build a platform with blockchain as an underlying ledger. Under the protection of data ownership, data owners are encouraged to share data, and therefore, application developers will have more data to create more valuable applications to meet the needs of all participants and the market, making the entire ecosystem richer and more robust.

Bitica Block Chain prioritizes security, stability, extensibility. By introducing cutting-edge designs of virtual machines, smart sandbox, value exchange protocol, and forking mechanism, Bitica Block Chain creates an evolving, user-friendly, low-cost, and customizable blockchain network. The optimization of block interval, block volume and consensus algorithm also helps Bitica Block Chain reach a performance rate of up to 1000 TPS. Bitica Block Chain believes that as the technological innovation creates a new production relation network, it will solve the problem of trust in interpersonal communications and organically integrate societal consensuses, individual behavior, and value exchange into an inseparable whole.

On most current exchanges, the trading part (order-book, the settlement, etc.) is executed in a centralized manner on the servers of the exchange. In addition to this, a KYC process often has to be completed by the customer should he wish to withdraw funds. The process centralization makes an exchange a potential hacking opportunity and there have been numerous security breaches on most prominent exchanges, leaving them with a loss of millions of dollars.

While BDCC Coin is centralized exchange at first, the aim is to introduce a so-called decentralized exchange (or "DEX") in the following years. This means that users would have the ability to trade without the need to trust anyone but themselves. An account on the Block Beats Exchange is not even required and full control of funds is made possible. Additionally, a DEX can be accessed worldwide with no exceptions.

To achieve this goal BDCC Coin aims to develop a native Blockchain that is tailor made for our needs. The advantages for using this Blockchain will be:

Protecting large amounts of data through encryption and access management

- Easier verification of data reference points
- Reduction or avoidance of unnecessary costs for the IT infrastructure
- Reduction of costs for internal and external financial transactions, financial reporting and administration

The result will be that there is no central-controlled server(s), and the networks' nodes are distributed.

Ultimately, we hope the Bitica Block Chain platform will transform the traditional industry by redirecting the power from monopolistic companies to autonomous communities, so as to attract more people to participate in the development of cutting-edge technologies and truly realize the sound ecological development of co-construction and sharing.

#### **Ecosystem Overview**

The native blockchain technology developed by our team allows the creation of a whole ecosystem of community dedicated, automated, fully integrated and independent products and services.

#### **BLOCK BEATS EXCHANGE**

The Block Beats Exchange aims to render an easy and simple, yet highly professional centralized trading platform for beginners and advanced users on a global scale. Bitica brings beginners and advanced traders together, where starters and newcomers can follow the big traders and copy their trading expertise.

This system documentation describes the functionalities, operations, processes and infrastructure of the Block Beats Exchange platform. The platform itself has the following core functionalities:

- Crypto exchange (trading platform) with modern and intuitive graphical trading and financial interfaces
- High frequency matching processes for exchanging assets between users
- Double-entry bookkeeping for all financial transactions on the platform
- Crypto Coins and BDCC Coin stable coins can be deposited and withdrawn
- A dynamic KYC process, to present the identity of customers, fully manageable by the compliance team
- A redundant and scalable micro-service infrastructure, for high availability

Users can buy and sell different currencies over the platform. Limits can be used to do so, as well as market orders, that are matched in high frequency. The P2P exchange platform allows one to trade various assets such as cryptocurrencies or fiat currencies (currencies which are valued by the strength by their issuing government) on a high performing and scalable platform. Thanks to the High Frequency Trading Architecture, thousands of trades per second can be processed. Fiat currencies such as Euro, US Dollar or similar can be added as required and added as a trading currency. Furthermore, the integration of new Blockchains is possible at any time.

Thanks to the integrated innovative KYC-Processes, it is possible to reproduce any process to ensure the identity of the users. The platform contains a dual accounting system that records all financial transactions and allows you to generate an excerpt at any time.

The Crypto Exchange Platform is hosted on our High Security Servers and monitored by our team of experts 24 hours a day, 7 days a week. The integration of third-party software such as Trading Bots is possible via the API of the Exchange at any time and in High Frequency mode. Fees are charged at various points. For example, for user deposits on the Exchange, payouts, or trading. (API = Application programming interface)

The main aspect of BDCC Coin is that traders are able to copy and follow the BDCC (the early investors in cryptocurrencies and big large-scale traders) and follow their profit generation. Traders can follow a successful trader and make money by copying the trades.

Investors and traders will generate fees when trading on the Block Beats Exchange, in detail, when buy and sell orders are submitted and executed. The platform also charges a small fee on any user withdrawal, whereas a listing fee will be generated for new coin offerings, together with a marketing package for such listings. Income through fees will result in profit share and dividends for Coin holders.

The software is made in Germany, a fully regulated exchange operated by industry professionals and early adopters of the crypto industry. It is backed by successful private investors and top international technology partners. The BDCC Coin Cryptocurrency Trading Platform allows investors and traders to trade and monitor accounts.

#### **Social Trading**

Start following the expert network, and copy the leading global traders on their trading successes. A smart and interactive way to trade. Where traders can automatically follow the best performing traders, monitor their statistics and profitability in a quick and simple way. Join the worldwide community, connect with fellow traders on a global basis and discuss features and ideas. Top traders can be found on the Block Beats Exchange, on the expert board - where followers can choose from the leading global traders. Always stay up to date with their performance and profits and follow the whale in one click. Become an expert yourself and have others copy you too!

#### **Instant Convert**

This feature is essential for trading beginners, as it allows to convert any coin into any other coin without the hassle of managing an advanced trading interface. It is directly integrated into the platform so beginners can open the website and instantly convert one coin to another coin or Coin.

#### **BITICA SWAP**

Alternatively, peer-to-peer trading enables individual parties to trade with each other directly. Most of the transactions we make day to day are peer-to-peer: buying coffee at a cafe, selling shoes on eBay, or buying cat food on Amazon. Because these are private transactions between people or businesses, each party knows and ultimately chooses with whom they transact.

Peer-to-peer trading scales. Orders are transmitted between individual parties and are one and done as opposed to orders on a public exchange with no guarantee to completely fill. This makes cancels on an order book a regular occurrence, whereas peer-to-peer orders are likely filled because they are provided to parties that have already expressed interest. Additionally, peer-to-peer supply and demand matching can be solved through lightweight peer discovery as opposed to expensive algorithmic matchmaking regardless of whether on or off chain.

Peer-to-peer trading is private. Once two parties have found and chosen to trade with each other, no third parties are required to negotiate. The communication between these parties remains private for the duration of the negotiation, removing the opportunity for other parties to act on order request behaviour. Only when the order is submitted to be filled will it become public knowledge.

Peer-to-peer trading is fair. Because orders are created and transmitted directly between two parties, no outside participants can have an advantage. As long as they are working with multiple independent parties, participants can get prices that are comparable to or better than what they would achieve on an exchange. Additionally, those pricing orders can do so aggressively without fear of being taken advantage of by automated, low-latency trading strategies.

The scalability, privacy, and fairness constraints imposed by blockchain order books have necessitated an alternative. Today's Bitica ecosystem needs an open peer-to-peer solution for asset exchange.

#### **Introducing Bitica Swap**

Swap is a protocol to facilitate a true peer-to-peer ecosystem for trading tokens on the Bitica Block Chain. The following is an extensible specification that supports efficient counterparty discovery and negotiations. These protocols are intended to become a foundation for the asset trading ecosystem and to accelerate Bitica ecosystem growth. By publishing this paper and opening for discussion, we seek comments from ecosystem stakeholders with the aim to produce high-quality protocols to enable a wide variety of real-world applications.

#### Peer Protocol

With only a few messages passed between counterparties, trades can be negotiated quickly, fairly, and privately. For the purposes of this document, a Maker is the party that provides an order, and a Taker is the party that fills it. Because each party is a peer, any party can assume the role of Maker or Taker at any time. Tokens in the

following specification are Bitica Block Chain compliant and any token that implements the standard can be traded using this protocol.

The core protocol is sequenced in the following diagram. The Maker and Taker perform trade negotiation off-chain. The Contract below is an Ethereum smart contract, which the Taker calls when ready to fill an order on the blockchain.

#### **Order API**

The following APIs are transport-agnostic remote procedure calls (RPC) used to communicate among peers and services. Examples use token tickers instead of addresses, but the actual calls require addresses of Bitica Block Chain compliant tokens. The call signatures below are for discussion purposes as further technical details are to be published in a separate document. The Order API is off-chain and specifies asynchronous calls made between counterparties during trade negotiation. An implementor may choose to serve a request-provide cycle as a synchronous request-response. Because an order is signed by the Maker, the Taker is able to later submit it to the smart contract to be filled.

#### **Quote API**

Quotes are for indicating price information between parties and are not executable. Quotes can be later turned into orders if the conditions are met for both counterparties.

#### **Indexer Protocol**

An Indexer is an off-chain service that aggregates and matches peers based on their intent to trade: whether prospective Makers and Takers wish to buy or sell tokens. Indexers are off-chain services that aggregate this intent to trade and help match peers based on intent to buy or sell specific tokens. Many prospective Makers can signal intent to trade, and when a Taker asks the Indexer to find suitable counterparties, there may be multiple results. Once the Taker has found a Maker with whom they would like to trade, they proceed to negotiate using the Peer Protocol above. Once agreement is reached between a Maker and Taker, the order is filled on the smart contract.

#### **BITICA PAY**

Similar to payment providers like Bitpay or Paypal, Bitica Pay aids in the settlement of payments for online stores and local businesses that are able to accept multiple cryptocurrencies through Bitica Pay.

The payment service provider allows the integration of payment options into online shops, but also within physical shops. Payments can be confirmed in the shortest possible time, so as not to interrupt the flow of sales. A customizable point of sale (POS) is provided, to enable customers to pay in their familiar environment. In a Multi-Merchant instance, the payment service can be used to manage as many merchants as needed, in the system. In doing so, merchants who use the payment service as a payment basis can calculate a percentage of the turnover, but also fixed monthly amounts. Sales are automatically settled with the merchants.

#### **BITICA CRYPTO BANK**

Bitica Crypto Bank will be a fully licensed bank, offering bank accounts and payment options to BDCC Coin clients. Users can open a bank account, as with the traditional banking sector and hold, move and withdraw currencies. This account will have integrated crypto and fiat options where all holdings (crypto and fiat) can be stored in one place.

Bitica Crypto Bank will be linked to all other BDCC Coin products such as the Block Beats Exchange, Bitica Pay, etc. The mission of Bitica Crypto Bank is the merging of both worlds, the accessing of cryptocurrencies through one's bank and making instant converts between cryptocurrencies.

The banking identity will offer accounts to individuals and corporations for traditional banking services such as current and saving accounts. Customers will pay fees for opening, account management, wire transfers (incoming and outgoing) and premium services. The premium services will be offered to high net worth accounts, it will include but not limited to private broker and private banking services. Bitica Crypto Bank will generate fees which will result in profit share and dividends for the BDCC Coin holders.

#### **BITICA TRAVELING PORTAL**

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#### **BITICA STAKING POOL**

The Bitica team hopes to be able to continuously bring best-in-class automated strategies for users at minimal and reasonable costs. Each pool might employ the use of different strategies, many of which use our proprietary dynamic optimised auto-compounding strategy.

When you add liquidity to the pool, you will get LP tokens. When someone makes a token swap, a transaction fee of 0.1% will be charged. 0.05% will be returned to liquidity providers in the form of a fee reward. The liquidity pool will also allow you to stake your LP tokens to earn BDCC Coins in different "Farms". Hence, apart from earning income from token swap transactions, a user will be able to stake LP tokens and earn BDCC Coins.

#### **APY vs APR**

The strategies designed by Bitica perform optimally over a long period of time, when the effect of compounding can be really noticed, thus being APY the most accurate to display. It is also important to notice this displayed APY is dynamic and can change (increase and decrease) through time mainly by two factors:

- Price of the reward token farmed and compounded into the principal
- Amount of people or value locked inside the pool (usually rewards are fix so more people or TVL implies that this reward is diluted)

#### Annual Percentage Rate (APR)

Refers to the simple interest accrued from a particular investment over a 1-year period.

#### Annual Percentage Yield (APY)

Refers to the compounded interest accrued from a particular investment over a 1-year period. APY reflects more accurately the expected yearly returns of that investment.

#### BITICA REAL ESTATE UTILITIES PROJECT

What are the Benefits of Blockchain in Real Estate?

Commercial real estate constitutes a significant portion of world economic asset and transaction activity. According to an MSCI report, the size of the professionally managed global real estate investment market increased from \$7.4 trillion in 2016 to \$8.5 trillion in 2017. Today's real estate market however, consists of many siloed and independent networks with transactional friction and opacity between existing systems. The Bitica Block Chain presents a practical solution to realize the following industry benefits:

- Tokenization of real estate assets
- Process efficiency for underlying industry operations
- Reduced costs from process automation
- Access to global asset distribution
- Access to broader investor pools due to ownership fractionalization
- Access to secondary market opportunities
- Data accessibility to increase transparency and inform better investment decisions and portfolio management

#### BITICA CRYPTO ATM MACHINE LAUNCHING WORLDWIDE

In its most basic form, crypto ATMs are a simple and familiar way for individuals to convert fiat currency (general government currency like dollars, Euros, or pounds) into cryptocurrency. A person simply walks up to a stand-alone kiosk to purchase crypto by inserting cash or their debit card and completing a few basic steps. They aren't nearly as intimidating as going online, accessing a crypto exchange, and dealing with next gen concepts like crypto wallets. Indeed, these crypto ATMs may be more approachable for certain individuals who may not be as comfortable with technology or are distrustful of digital banking.

"Most people are familiar with crypto ATMs. You can probably find one in your local convenience store or gas station," Sattler says. "Cryptocurrency kiosks are the Red Box of crypto transactions," referring to the popular stand-alone DVD rental kiosks found in many convenience and grocery stores.

And, the more ubiquitous cryptocurrencies become, the more average citizens become comfortable using it, at least to an extent. Which is why a crypto ATM kiosk provides a happy medium for those who aren't tech-savvy yet demand privacy for these types of financial activities.

#### MARKET ANALYSIS

BDCC Coin is aware that there a many existing exchanges on the current market and that main competitors will be established exchanges such as Bitfinex and Binance. In the following section a closer look will be taken and elaborate in which way BDCC Coin differs from the current exchange market.

#### Bitfinex

Bitfinex was established in 2012 and is based in Hong Kong. While open to everyone for quite some time, Bitfinex decided to aim its business at larger investors in 2017 and has implemented a mechanism that requires new accounts to deposit fiat or cryptocurrency amounts above 10.000 USD upon account activation. The user interface is quite complex, has several options to place orders and allows the user to do margin trading and lending. During its history, Bitfinex was hacked twice and paid back the lost funds via a recovery Coin that could be converted into shares. Despite this, Bitfinex is still one of the largest exchanges by volume and holds the leading, premium BTC/USD trading pair of the market.

#### Binance

Binance was established in China and is currently the biggest exchange based on overall volume. Binance was founded in July 2017 and has acquired spectacular growth since then. Binance's user interface is aimed at the everyday user but is, compared to the one of Bitfinex, quite unstructured (based on subjective opinion). Recently, Binance has launched its own Initial Coin Offering launchpad, via which it will introduce new projects to the community.

On a general note, there are currently many smaller exchanges, of which a large number utilizes fake volume and wash-trading mechanisms to attract attention, thus damaging the entire ecosystem.

5.0 Go-to Marketing Strategy

Preferably, BDCC Coin uses the word of mouth to announce and sell the product. The BDCC Coin team has acquired excellent knowledge in PR on different areas, during everyday working practices under the management of our marketing department.

Furthermore, we encourage our customer to refer our product to their network of partners and friends - full customer satisfaction guarantees word of mouth. We also inform Coin sale investors on a monthly basis on upcoming releases and ongoing developments.

#### **MARKET GROWTH**

#### **Target Market / Clients**

BDCC Coin focuses on an international market, with a special focus on Blockchain Technology and the financial business (Fin-tech market). The target market is investors and traders who wish to make use of a simple yet highly professional trading platform and follow the BDCC in the industry.

#### **Breaking Barriers to Entry**

At Bitica we are confident that our products are the best in the market and work on spreading the word through effective marketing strategies. With our team of lawyers, marketing professionals, online exposure, high standard and consistency, we plan to expand our operations on a vaster international scale. BDCC Coin offers a simplistic user interface, and innovative features - always aiming towards 100% customer satisfaction.

With a fully set up exchange, BDCC Coin will commence with a go-to-market strategy in the early stages of the STO. The first step ensures the exchange is tested within a testing environment, giving users the opportunity to familiarize themselves with the interface and all features.

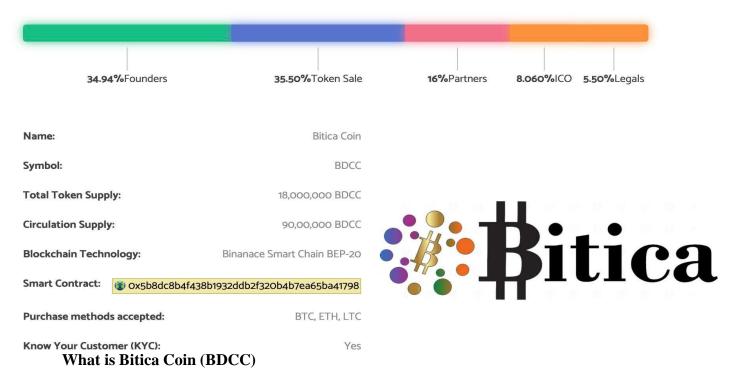
During the testing period there will be an extensive bug bounty program for all participants, as well as the possibility to participate in the BDCC Coin air-drop. This early access phase will be accompanied by an extensive marketing campaign (as outlined above). After the testing phase, there will be a short period of time in which adjustments of the platform will be made. We expect the exchange to kick-off with live trading in the third month after the STO has begun. During the start of BITWHALE, orderbooks must be filled and extensive trading competition is to be expected. To ensure a successful launch process, our market makers will provide liquidity from the very beginning.

#### TOKENOMICS

## COINMARKET CAP - https://coinmarketcap.com/currencies/bdcc-bitica-coin/

BDCC TOKEN

### **Token Distribution**



Bitica Coin (BDCC), created in 2018, was initially based on BEP-20 Smart Technology. Currently it has moved to its own native blockchain, which is currently distributed to the community by the Block Beats Company Registered in Estonia (the first country to legalize Cryptocurrency). At Bitica, we believe in financial freedom and economic independence, which is possible through BDCC Coin.

Total Supply: 18,000,000 coins Circulating Supply: 50% - 9,000,000 coins Name: Bitica Coin Symbol: BDCC

Project Budget and Distribution

- 34.94% to Founders
- 35.50% Token Sales
- 16% Partnerships
- 8.060% IEO/ICO/IDO/LAUNCH POOL
- 5.50 Legal

#### **INSERT VESTING SCHEDULES**

#### ROADMAP

Stage 1:

- Website launch
- Presale announcement
- CoinMarketCap and CoinGecko Listing

Stage 2:

- First ...
- First ....
- Merchandise
- Influencer Marketing Push
- Partnerships
- CEX Exchange listing
- Website Upgrade

Stage 3:

- Second phase of listings
- Certik audit
- 100,000 holders
- New Partnerships

#### APPRECIATION

The BDCC Coin mechanics are structured so that there are a multitude of influences for material appreciation. Starting with growing transactions and constant onboarding of new projects we start to build a higher use for the coin and a higher demand. With this kind of assistance to the velocity of the coin along with its use in crypto trading, it can measurably reach its true intrinsic value.

With the growing use of the coin by businesses on the platform we effectively reduce price risk relative to the dollar for all holders, setting a comfortable base for which we can assume, following price discovery on exchanges, our cryptocurrency will not fall through. This also sets the investment standard for traders to buy knowing that eventually, BDCC coins will reach certain support levels where there is only more upside as the project is community owned and grows.

We encourage the reader to do its own research, and decide whether to invest in our project.

#### THE TEAM

The Bitica team brings together members who are both prominent and experienced in the field of sofware development as well as blockchain technology. We all share the burning passion for decentralization and honesty, and dedicate our lives to creating and providing community owned and determined products and services that can bring the best experiences to the users. Through our mutual love for people, we are connected as a team and have

developed a habit of doing other wonderful things together. We have created ourselves an environment where challenges are sought after and welcomed. Every day should bring all members a new challenge to face and conquer. We do not accept the first solution so easily.

ADD THE TEAM MEMBERS AND SHORT PRESENTATION.