BITTO

ALL IN ONE CRYPTOCURRENCY EXCHANGE PLATFORM

FULL-FEATURED SYNERGY



Whitepaper v 1.3

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CONTENTS

3 **Abstract**

3 **Vision**

4 **Introduction**

6 **Bitto Exchange Comparison**

7 **Why Choose Bitto**

7 **What is Bitto**

8 **What is Proof of Stake?**

9 **Bitto TGE Details**
- a. Token and Funds allocation
- b. Bitto TGE Timeline

10 **Benefits of Bitto**
- a. User-centric Exchange
- b. Global services
- c. Bitto Buyback
- d. Bitto Estimate Value

11 **What Does Bitto Offer**
- a. Lending and Borrowing
  - For Lenders
  - For Borrowers
- b. Staking
- c. Signal Trading
- d. Referral Program
- e. Smart Trading

15 **Risks**
- a. Security
- b. Market Competition

16 **Roadmap**

17 **Future Development of Bitto**
- a. Global Offices
- b. ATM Machine
- c. Exchange Platform on a Secured Bitto Wallet Future Implementation

18 **Future Implementation**

18 **FAQ**

20 **Team**

21 **Terms & Conditions**

21 **Conclusion**

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01

Abstract

Since the introduction of the Bitcoin, the world of cryptocurrency has drastically expanded. Cryptocurrency exchanges began to feel estranged from a sudden boost in demand and have difficulties keeping up with the sudden market growth.

As a result, many of them turned to maintaining and supporting their system rather than development. Some even closed down the registration being afraid to handle new users, as the number of the current ones started to become unbearable. However, in order for the market to grow brand-new exchange platforms should be developed.

That is why we would like to introduce you to Bitto - a reliable and easy-to-use exchange platform where anyone can quickly trade, buy, and sell any cryptocurrencies through a single convenient interface. Our goal is to help people that believe in the power of cryptocurrency maximize their profits on-the-go without any effort.

Here users can utilize multiple sources to get income from passive earning to lending. Also, we have raised a team of professional traders to help users without any trading experience by providing trading insights and give head ups on building their own Investor Portfolio.

No matter what user role a person decides to take while interacting with Bitto, be it a contributor, a trader, a lender, borrower, or a referrer - our primary concern is making sure they are guaranteed to enjoy the Bitto experience and make the most out of it (in monetary terms, of course).

This whitepaper describes the essence of the Bitto Platform, how it works, and how it will be developed.

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02

Vision

Our goal is providing users a synergetic platform for all their cryptocurrency operations.

Our mission is to further develop the Bitto Platform following the user-centric approach and therefore play a part in the raising the world's awareness about the benefits of cryptocurrency. We strive to inspire the mass adoption of the Bitto tokens resulting in its everyday usage in society.

We plan to extend the reach of Bitto by using our global offices to help build physical servers that would provide faster and smoother trading. Currently, we are working on gathering a dedicated support team, and because we believe in decentralized, our whole team are internationally based and committed by a one believe that Bitto will be the next top Exchange.

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03

Introduction

Exchanges are one of the first and the most popular services that have emerged in the cryptocurrency industry and remain the largest one regarding the number of companies and hired employees.

Exchange entities provide users with services to buy and sell their cryptocurrencies or any other digital assets for the first currency of their choice or other cryptocurrencies. They play an essential role in the economy of the cryptocurrency as an available marketplace for trading, liquidity, and price monitoring.

While the potential of the cryptocurrency market has been long ago recognized, only in 2017, it has finally made a hit. However, even with the huge capitalization and increased interest in this sector, the number of market players remains low, forming an opening for new all-encompassing and innovative solutions.

Now the world has only 51 cryptocurrency exchange platforms in 27 countries. According to the Global Cryptocurrency Benchmarking Study by Cambridge Center for Alternative Finance, 52% of small exchanges have a license issued by the government, while this percentage is only 35% among the large ones. 85% of exchanges in Asia-Pacific have no license whatsoever when the North American exchanges are licensed.

Exchanges fall into three categories according to offered services:

- **Order-book exchanges**
- **Brokerage services**
- **Trading platforms**

72% of small exchanges specialize in one type of exchange activity (where brokerage services lead), while the same percentage of large exchanges provide multiple exchange activities like an order-book exchange, trading, and brokerage. However, there is a shortage of platforms that cover all of the services at the same time.

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Most of the exchanges follow a traditional architecture, carrying out a centralized approach to handling user's funds. Meaning that users have to trust their money to the third parties, which can be very dangerous and lead to the risk of possible security breaches and loss of hundreds if not thousands of millions of dollars.

Peer-to-peer (P2P) transaction system helps mitigate the risks. However, platforms that utilize such services usually deal only with trading. As even if P2P does bring users together, it cannot solve other fundamental security issues. Therefore, the best way to avoid the risks is by putting up high commissions and increase currency rates. And that is where we follow a stringent guideline of working with BitGO to hand.

We offer users to try the Bitto Platform that utilizes smart contracts that help both parties of any transaction securely pass their cryptocurrency assets. We will also be implementing.

- **Websocket API and high frequency trading support**
- **OAuth - KYC - 2FA**
- **Cloudflare to prevent DDOS attacks**
- **Multiple Offline and online Backup to files to prevent hacking**
- **Cloud servers and multi tier security implementation**
- **Cold Wallet integration with multi-signature protocol**



Secure. BitGo pioneered multi-signature technology, key recovery solutions, zero confirm transaction services and other safety and usability protocols that have enabled businesses to use digital currencies



BitGo provides a platform and services for payments, processing, treasury management, risk, compliance, logistics, B2B and B2C applications



BitGo makes digital currency usable in a regulated economy, empowering businesses to work with digital currency easily at scale alongside its other currencies

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04

BITTO Exchange Comparison

	Bitto	Kucoin	Binance	Salt Lending	Bittrex
Coin Price	Ico Price $ 1	$9.7	$15.3	$9	◇
Total Circulating Supply	12 Mil Coins	91 Mil Coins	99 Mil Coins	54 Mil Coins	◇
Total Supply	23 Mil Coins	181 Mil Coins	199 Mil Coins	120 Mil Coins	◇
24 Hour Volume	Est. $ 20 Mil	$ 12 Mil	$ 2 Bil	◇	$ 624 Mil
Margin Trading	✓	◇	◇	◇	◇
Trading	✓	✓	✓	◇	✓
Lending	✓	◇	◇	✓	◇
Staking	✓	✓	◇	◇	◇
Referral	✓	✓	✓	✓	◇
Signal Trading	✓	◇	◇	◇	◇
Borrowing	✓	◇	◇	✓	◇
Buyback	✓	✓	✓	◇	◇

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05

Why Choose BITTO

Our team ensures that trades seamless and secure. Users will have access to six core service models:

- **Peer-to-peer lending and borrowing**
- **Increasing liquidity and encouraged financial progress**
- **Referral program**
- **Signals from professional traders**
- **Multiple sources of revenue**

Therefore, the amount of potential profits for users of Bitto is infinite. Even having close to zero experience in trades doesn't affect their trading opportunities. They can be sure to have successful trades with Bitto's team of professional trading experts. Users can watch their trades and copy their success.

Moreover, the income from referral commissions is also a significant financial benefit. Users may gain up to 35% in commissions depending on whether the user is a contributor or a non-contributor.

We also offer support for local businesses through the peer-to-peer lending service. It helps users provide financial support for one another without jeopardizing the growth of their cryptocurrencies.

We understand the volatility of local currencies, so we do not encourage to keep money in the fiat currency for too long. Instead, we invite them to contribute to the Bitto growth by acquiring Proof-of-Stake (POS) based Bitto tokens.

In a case our users are concerned about the rising challenges of energy and the blockchain, the Bitto team has also thought about that. Instead of the proof of work mechanism that consumes lots of energy resources and, therefore, raises the cost of running blockchain transactions, Bitto token utilizes the POS to stabilize their income with passive Bitto earning in an environmentally-friendly way.

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06

What is BITTO

Bitto token is the official digital asset of Bitto. The Bitto token will serve as the primary value transfer medium for users in the Bitto community.

Bitto is a Proof of Stake token based on the Ethereum token ERC20. It is backed by the Ethereum blockchain to provide for lower transaction costs and benefits from the rise in prices on both ETH and BTC. Contributors can purchase Bitto tokens at the time of TGE, мand later enjoy special privileges at the launch of the Bitto exchange.

Bitto plans to distribute a total of 12 million Bitto tokens (depending on the number of tokens sold, it may be less). Afterward, no more Bitto tokens will be produced beyond the total supply of 23 million Bitto to protect the value of the token.

The price for Bitto token is $1 with further incentives and tier benefits.

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07

What is Proof of Stake?

Proof of Stake (PoS) is a category of consensus algorithms for public blockchains that depends on a validator's economic stake in the network.

The Proof-of-Work-based public blockchains have the algorithm rewards participants who solve cryptographic puzzles to validate transactions and create new blocks (i.e., mining). On the contrary, the PoS-based public blockchains allow a set of validators to take turns proposing and voting on the next block, and the weight of each validator's vote depends on the size of their deposit (i.e., stake).

Significant advantages of PoS include security, reduced risk of centralization, and energy efficiency. In general, proof of stake algorithm looks as follows.

The blockchain keeps track of a set of validators. Therefore, anyone, who holds the blockchain's base cryptocurrency can become a validator by sending a special type of transaction that locks up their currency into a deposit. The process of creating and agreeing to new blocks is then done through a consensus algorithm that all current validators can participate in.

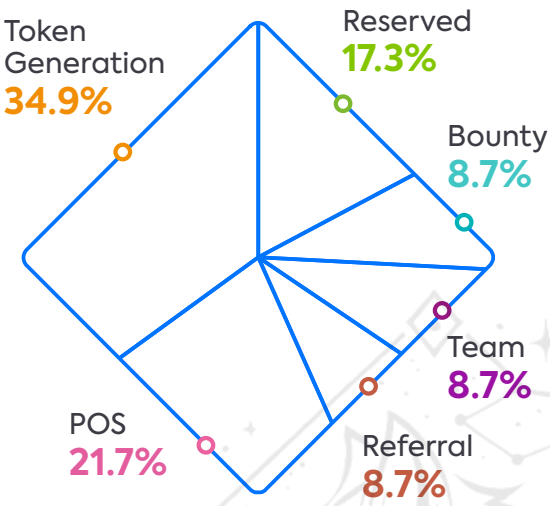
As a result, PoS currencies can be several thousand times more effective than Proof of Work in costs, which relies on energy usage. It also ensures that the holders of Bitto tokens will support the value of Bitto by reducing the tokens circulating in market supply.

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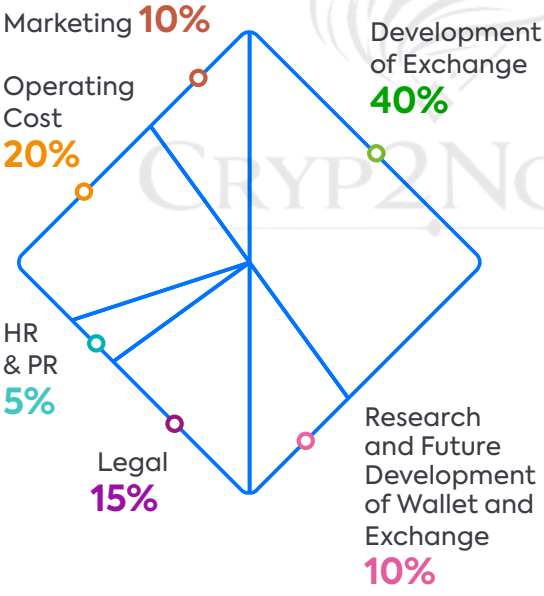
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08 BITTO TGE Details

Token Distribution



Token Allocation



Volume of token issuance:
23,000,000 Millions Coins

Number of token to be distributed:
12,000,000 Millions Coins
(excluding 5,000,000 BITTO for POS & 6,000,000 BITTO for Team Reserve)

Project protocol: **ERC 20**

Hard cap:
USD 12,000,000 Millions

Soft cap:
USD 1,000,000 Million

Price 1 BITTO: **USD 1**

Token symbol: **BITTO**

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10

Benefits of BITTO

a. User-centric Exchange

Seamless exchange based on an environmentally-friendly proof of stake, containing a lending platform, a dedicated support team, and a progressive organization in one platform.

To appreciate the help of our investors, the Bitto team gives back up to 3 million Bitto tokens to our future platform users and our contributors.

b. Global Services

We are an exchange agency that wants to shape the landscape of the current crypto-exchanges to provide dedicated servers around the globe and ensure precision timing of trades.

We aim to deliver the impeccable customer support and security against the DDOS attacks to all our users.

Realistic rewards and profits for our platform users and contributors offer them a one-stop solution for all their needs.

We aim to integrate live usages of Bitto tokens by proactively partnering with local merchants, and raising the value of Bitto tokens.

c. Bitto Buyback

A certain percentage of profits will be allocated for Buybacks and Burn programs. It will be verified and audited using Blockchain as a form of an accounting system. All the transactions committed for buybacks will be published to ensure public's confidence in Bitto Prices.

These buybacks and burns will slowly reduce market supply, increasing staking and the value of contributors' Bitto tokens over time.

d. Bitto Estimate

Value In a year we expect the growth of user base up to 1 mission. It is considered a very conservative amount as it is less than 0.02% of the current top exchanges. We believe that by integrating an all-in-one platform, our growth rate is going to exceed our expectations to ensure rapid growth and competitive edge for the next few years.

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11

What Does BITTO Offer

Bitto is a convenient user-centric platform for comfortable and secure cryptocurrency exchange and trading. We offer our users a set of features developed to make the most out of each crypto-experience:

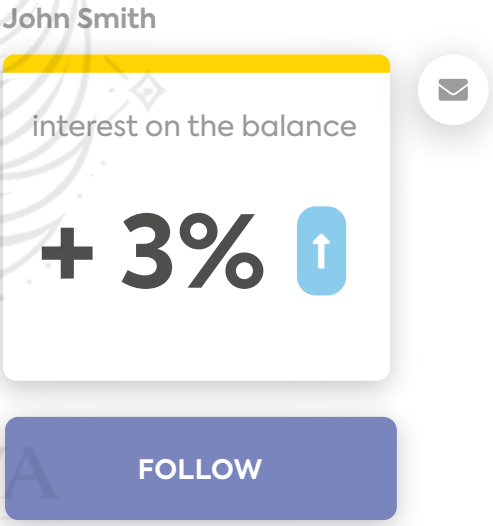
- **Staking**
- **Lending and Borrowing**
- **Signal Trading**
- **Referral Program**
- **Smart Trading**

Staking



Bitto team invites users to stake their coins into Bitto Exchange Platform and begin passively earning Bitto Tokens 15 days after the contribution has been made. This makes Bitto Exchange the first exchange to implement an ERC20 Proof of Stake token that can be implemented and rewarded even on private wallets such as Myetherwallet.

It is an environmentally friendly option that allows the members to earn while saving energy resources. It only requires them to have a computer and a wallet in a staking mode instead of computationally intense hashing that consumes enormous power capacities.



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Lending and Borrowing

a. For Lenders

Every user has an opportunity to make additional income by temporarily lending their cryptocurrency assets to other members of the platform. To become a Lender, the user has to fill in a form with an appropriate set of terms under which they are willing to lend out and then wait for a member to select their offer.

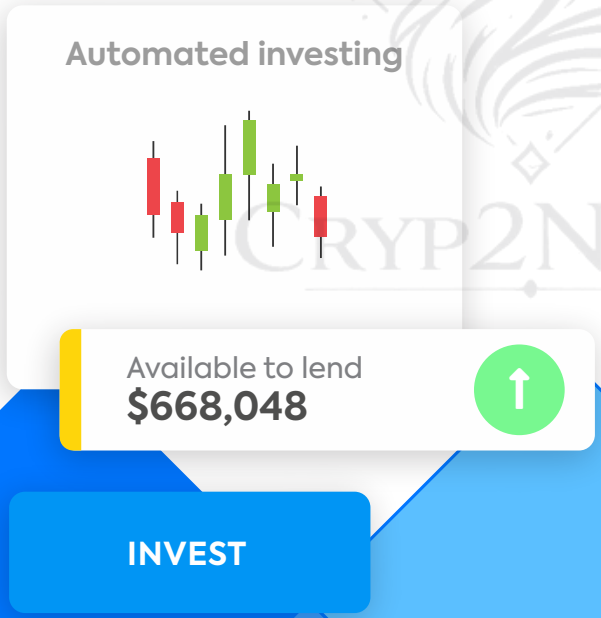
Cryptocurrency assets of each member are protected by a smart contract that confirms the terms of the loan, foresees for the timely monthly repayments and guarantees the Lender a return on their investment.

b. For Borrowers

Users that want to take part in trades without selling their cryptocurrencies have an opportunity to borrow using cryptocurrency assets as collateral to receive loans. They can browse among the offers placed by potential Lenders to choose the one with the most suitable terms and interest rates.

Once they have selected and agreed to the Lender's terms, they sign a smart contract that is going to put the Borrower's cryptocurrency assets as collateral. In return, the Borrower receives a loan in their local fiat currency directly into their bank account.

As the Borrower makes each payment on time, the Bitto team tracks their credit behavior and awards points that can be used for credit advantages in the future.



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Signal Trading

Bitto Exchange Platform offers new members with no experience in trading to rely on the signals of the carefully selected and approved professional trade managers. Their trades, analytic skills, and trade predictions are going to help users set up their Investor Portfolio from scratch. Future implementation of further customized Signal Following will be an option to allow users to decide themselves on occasion via mobile app notification on whether to follow the signal or not. We will be recruiting top Telegram Signal providers to provide the next alternative V2 Bitto Signal Trading option.

Bitto Signal platform

To provide a safe and secure Signal environment for our users, we have come up with solutions for several common concerns. They are going to be continuously improved and altered to secure user's confidence in our Bitto Signal platform

Tier Classification For Signal Traders

Signal Pool fund size depends on Period, Volume, % Profit and %Losses of the Signal Provider. Therefore, it is going to minimize the risks and mitigate unforeseen circumstances.

Bitto Monitoring System

We monitor traders that are not performing consistently, and alert and provide their followers with this information. We understand followers may not be actively tracking their Signal's Performance all the time, and there is always a chance for ups and downs. That is why our Bitto monitoring system looks out and protects user's investments.

Copy Trades Easily

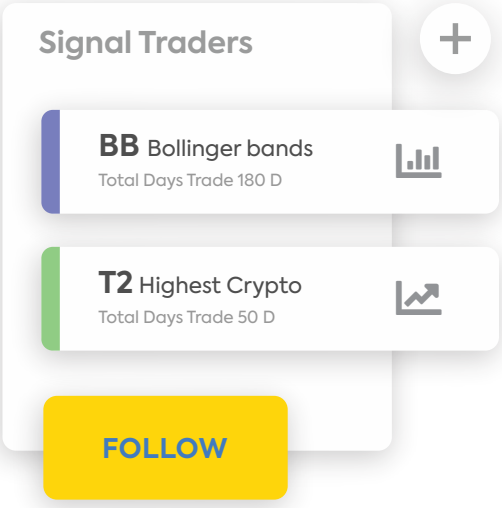
Signals are auto-traded, user's input would be the amount one would like to invest, and the amount of commission they are willing to share. The default percentage is 18%.

Limited Amount Of Followers

Each Signal is given an X number of followers to avoid a massive spike in price and a massive dump on the exchange.

Systematic Buy-Ins

To control volatility and to ensure fair copy trading, a bot will be implemented to guarantee fair price entry for all followers.



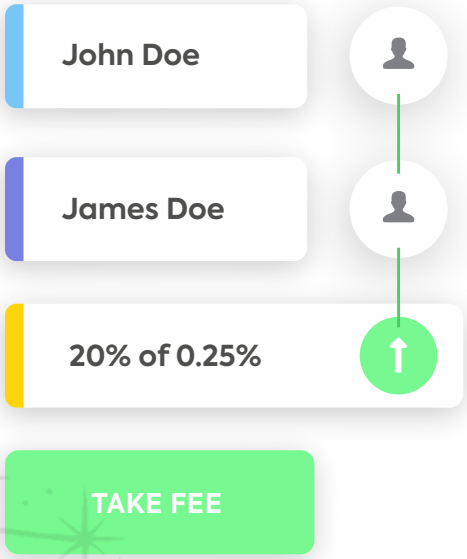
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Referral Program

The referral program is based on a highly beneficial three-tier referral system to give incentive for platform users to encourage others to use Bitto platform.

Users can earn up to 35% in commissions for referring the Bitto Exchange Platform to their friends, colleagues, acquaintances, and so attracting new users. To take part in Bitto Referral Program the user has to:

- **Become a member of the Bitto Platform**
- **Receive unique referral link**
- **Post it on their site, social network feed, etc.**
- **Wait to receive the % in commission fort-weekly**

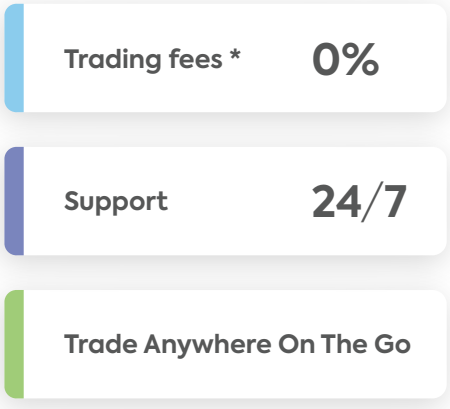


Smart Trading

Bitto is a global exchange platform that assists users to trade any cryptocurrency with one simple interface. It presents all necessary information on one screen that helps users raise profits through trading within a Peer-to-Peer environment.

Currently, the Bitto team works on attracting and establishing connections with merchants to develop all mentioned above platform's features. We put a lot of efforts to make sure users can have multiple sources of income by merely using Bitto.

Users that decide to contribute to the development of the Bitto get to use offline cryptocurrency wallet storage, direct access to high liquidity trade and portfolio management and receive a No Trading Fee privilege that can last up to 12 months.



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BITTO Token Usage

Lending

The amount the user can lend depends on the amount and value of Bitto Tokens they hold. (For example, $1000 worth of Bitto allows borrowing up to $1000 in fiat currency)

Proof of Stake

Bitto Tokens can be staked to earn more Bitto tokens. It is planned to reward 5 Million Bitto Tokens in 2 years.

Signal Trading

Bitto Tokens will be used to pay commission to Signal Providers as well as a membership method to prioritize fill orders for Signal Followers. In case users want to follow Bitto Signal Providers they have to use Bitto Tokens.

Bitto Tokens can also be used to reduce trading fee commission for non-TGE contributors.

12

Risks

a. Security

As with any business, running a cryptocurrency exchange has risks. Bitto team understands this, but our expertise and experience are going to help us avoid and overcome them.

Lots of exchanges had difficulties troubleshooting the security breaches that came as a result of poor precaution measures. We have developed Bitto putting security above all. We have incorporated the industry's best practices to build a genuinely secure infrastructure,

including ISO/IEC 27001:2013 and the CryptoCurrency Security Standard (CCSS):

- **Complete Hosting Security strengthened by Biometrics**
- **Dedicated Cloud-Based Solution & Physical Servers located in Key Geolocations in U.S, Europe & Asia**
- **Robust real-time error checking KYC, AML & 2FA**
- **DDOS attack prevention**
- **Both Hot & Cold Wallet Implementation, providing the highest level of security for staking & medium to long-term funds.**
- **Providing a decentralized exchange service using peer to peer system to allow participants to take loans and borrow directly using the platform without any third party involvement in the process.**

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b. Market Competition

The market of exchanges is currently the largest and the most competitive sector in the economy of the cryptocurrency. We understand that, and we are ready to face the extreme competition the process of shaping our exchange platform.

However, it is an ordinary risk that any growing company or a startup goes through. It always takes a little risk to do something bigger.
If you believe in our experience and our platform, please join our Token Generation Event.

13

Roadmap

Q3 2017

- Pre-sale: 22nd Dec 2017
- TGE Start: 16th Jan 2018

Q1 2018

- Eidoo Wallet implementation
- Bitto ERC20 Token upgrade to version 2 PoS by the end of March, 2018
- Website UI and landing page redesign and development with clean PHP by the end of March 2018

Q2 2018

- Add Bitto tokens to at least External Exchanges
- Get listed on Coinmarketcap
- Acquire a support team for exchange
- Test servers and offer bounty reward for bugs
- Add to exchange the request and registration of intent of Tokens
- Launch MVP 2.0
- Announce Dev Team and update Bitto Team Members

Q3 2018

- Launch exchange
- Add TOP-10 cryptocurrencies & Additional 15 Alt + TGE token/ coins
- Start the 2nd stage of the Referral Program
  Implement Cold Wallet

Q4 2018

- Test signal interface
- Launch lending program
- Set up local offices with Support and Private Servers

Q1 2019

- Proactive approach to marketing and promotion of the Bitto usage to local merchants
- Implement Signal Trading with Auto Shield
- Start phase 1 of Buyback Burn

Q2 2019

- Start the 2nd stage of Signal Trading
- Provide Corporate and SME Business Loan into Bitto P2P Network

Q3 2019

- Focus the Development team on App, Wallet and Platform integration.

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14

Future Development of BITTO

We are focused on providing services online and offline as well. While the current trend today is to bring all services and support online, we believe in having a traditional approach to customer interaction. By bringing a Brick & Mortar solution service to our clients, we believe we can raise the interest in the cryptocurrency market.

a. Global Offices

Local support teams shall help users and minimize backlogs of any issues users might face on the platform.

We are going to hire Global Business Development Managers to promote and increase acceptance and usage of Bitto as a cashless currency among local merchants where it is legally permitted.

We know that the acceptance of the Bitcoin and cryptocurrency in real-world is already happening. So Bitto aims to be at the forefront, contributing to a rapid and positive growth of the way crypto will be viewed and accepted in the future.

b. ATMs

Physical offices with Bitto ATMs nearby will provide borrowers with fiat currency, and also give an opportunity to keep their tokens in the form of a loan at the same time.

We plan to launch of Bitto, ETH And BTC blockchain physical ATMs in countries where it is legally acceptable, increasing further awareness of the exchange and the Bitto Cryptocurrency.

it is also going to increase merchant's acceptance of using Bitto, with low transaction fees as its major attractions.

c. Launch secured Bitto Wallet Application

We plan to launch the First ever Token exchange App where users can trade Major Cryptocurrencies on our Exchange and keep it safe and secure in their Bitto Cold Wallet.

Using the 2-step verification services that implement the Time-based One-time Password Algorithm by Google is another way we are improving our security measures.

d. Blockchain technology that has the benefit of both ETH & BTC

Using the ERC20 Ethereum network as our backbone, we hope to ensure low and quick fee transactions. (Approx. $0.30 compared to Bitcoin $10 at peak levels).

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15

Future Implementation

There are several initiatives we plan to implement in the future:

- **Voting for Signal Providers to show appreciation and raise their rate.**
- **Bitto tokens will be used as an intermediary currency to buy and sell Merchant products on Bitto Exchange.**
- **There will be a mobile wallet Bitto exchange app with online and offline access. (Currently, we are still testing a backup wallet in case if user's mobile phone goes missing, so their tokens are safe.)**
- **ATMs and local offices are going to be established to provide further exposure and ease of accessibility to users and Merchants.**

16

F.A.Q.

1.0 How are lenders given priority queue?

The precedence is given to the Premium Lenders on a 'first come; first serve' basis via system arrangement. The system queues premium Lenders through FIFO.

2.0 Will there be a limit to the number of Stakers?

The main factor in deciding a limited amount of stakers is going to be the profitability ratio.

3.0 When will there be ATMs?

ATMs will only be made available in countries that accept cryptocurrency due to regulations, thus prioritizing our offices in countries that recognize cryptocurrency.

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4.0 Are you sure the price of Bitto tokens is going to increase?

With our low circulating supply, staking and a fruitful one-stop platform exchange, we are confident that the price of Bitto tokens is going to increase. We are also going to provide the users of Bitto exchange with a benefit of a lower trading fee by paying in Bitto tokens. Buyback Funds are also arranged to buy and burn Bitto tokens, so reducing the circulation amount in the market gradually. We are also confident that our exchange platform supported by our referral system and the community will attract enough users to appreciate the value.

5.0 When will Bitto exchange be implemented?

While we understand that many of our investors are eager to see the launch of our exchange, we want to reassure you that we are already in the midst of setting up servers, platform, and implementation of what we promised. The platform is being upgraded and tested to ensure that when we go LIVE in the third quarter of 2018, we will be the best option to go to for a safe, secure, fast and rewarding experience. Your patience will be rewarded with a highly valued Bitto token when we finish the proper groundwork and launch our exchange platform. Thank you for seeing this through with us.

6.0 Who are the developers of Bitto?

We are a team of young and experienced entrepreneurs and developers that have come together to create an exchange platform that is done for the community and by the community.

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17

Team



NIC CHIN
Co-Founder
(Cryptocurrency Trader, Blockchain Developer, and Mining Enthusiast)



STEPH SIM
Co-Founder, Investment and Operation Development



ADAM RADIVOJEVIC
Marketing and Social Media Manager



STEVEN
Exchange Trade Manager
(5 Years Retail Private Forex Trader with a Portfolio of over $1 Million in management)



AKSHAY RAVI
Business Development Executive (U.S.A)



A.J LLOYD
Business development Manager (E.U)



BITTO EXCHANGE ADVISOR

ISMAIL MALIK
Blockchain R&D + TGE Strategist
Editor In Chief for TGE Crowd
TOP 100 Most Influential Blockchain People

Development team



RUSDY MASYKURI
Programmer and Security Specialist



SRDJAN ARAMBASIC
Web and Frontend Developer



MARKO RAJEVIĆ
Frontend Developer



TEDDY ZUGANA
Senior Web Developer



AJI SAPUTRO
Web Application Developer



RULLY ABDILLAH
Network and Security Engineer



DANIEL
Bitto Backend Exchange Lead Developer (Previous Binary.com Senior Developer)

Marketing Support Team



VIKTOR KONOVALOV
Marketing Advisor



ANDREW KOVALCHUK
Web Developer



EUGENE MEDVEDIEV
Web and Print Designer

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18

Terms & Conditions

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All of the information presented in this document is based on the data obtained from the sources Bitto team believed to be reliable. However, Bitto makes no guarantees or warranties regarding the accuracy or completeness of the presented information.

All opinions given in the paper are the author's' personal judgments and predictions and can vary from the actual opinion of the Bitto. Therefore, the opinions mentioned may change without prior notice.

Bitto is not obligated to update this document or notify the reader if any matter, forecast, or estimate changes or becomes imprecise.

Use of Bitto Exchange Platform may have financial risks. Bitto does not carry responsibility for any damages, claims, expenses, delays or the costs of business interruption or any other losses. Therefore, at this moment the Bitto is released by you from any liability for any damage.

19

Conclusion

The Bitto team has already established a solid basis for sustainable medium-term growth based on the existing products and infrastructure.

We have a long-term business plan for further product development. The current market situation demands a new synergic exchange solution, and Bitto is going to fulfill the role a secure trading provider and offer the much-needed infrastructure to become a market leader with the help of services and reliable network.

We believe that blockchain and cryptocurrencies are the payment method of the future. To make such payments possible for all consumers with maximum convenience, we aim to connect the blockchains in the background and offer an easy-to-use interface to our users.

Our goal is to ensure users enjoy the best the blockchain technology has to provide today.

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