cashaa

The next generation banking platform for the next billion

CRYP2NOVA

PLATFORM WHITEPAPER

Version : 2.1

This whitepaper is a working document that is subject to review and change

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1. Legal Disclaimer

The CAS Token Sale was completed in Jan 2018. This updated whitepaper is for informational purposes only and does not constitute any legal relations between you and Cashaa Holding OU and its affiliates (collectively referred to as “Cashaa”). This whitepaper is a working document that is subject to review and changes.

Translations

This whitepaper and related materials are issued in English. Any translation is for reference purposes only and is not certified by any person. If there is any inconsistency between a translation and the English version of this whitepaper, the English version prevails.

Eligible participants

Eligibility for participation in the initiatives described in this whitepaper (if and when completed) is not guaranteed and is likely to be subject to legal and regulatory restrictions. Citizens or residents of countries where crypto is illegal or regulated entities are ineligible to participate in Cashaa.com initiatives.

No representations

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No review by any regulatory authority

This whitepaper has not been reviewed by any regulatory authority.

Third party references

References in this whitepaper to specific companies, networks and/ or potential use cases are for illustrative purposes only. The use of any company and/or platform names and trademarks does not imply any affiliation with, or endorsement by, any of those parties.

All references to 'dollars', USD or '$' are references to United States dollars unless otherwise stated.

Graphics

All graphics included in this whitepaper are for illustrative purpose only. In particular, graphics with price reference do not translate into actual pricing information.

Risk statements

Cryptographic tokens may be subject to expropriation and/or theft; hackers or other malicious groups or organizations may attempt to interfere with our system/network in various ways, including malware attacks, denial of service attacks, consensus-based attacks, Sybil attacks, smurfing, and spoofing which may result in the loss of your cryptographic tokens, the loss of your ability to access or control your cryptographic tokens. In such event, there may be no remedy, and holders of cryptographic tokens are not guaranteed any remedy, refund, or compensation.

The regulatory status of cryptographic tokens and digital assets is currently unsettled, varies among jurisdictions and subject to significant uncertainty. It is possible that in the future, certain laws, regulations, policies or rules relating to cryptographic tokens, digital assets, blockchain technology, or blockchain applications may be implemented which directly or indirectly affect or restrict cryptographic token holders' right to acquire, own, hold, sell, convert, trade, or use cryptographic tokens.

The uncertainty in tax legislation relating to cryptographic tokens and digital assets may expose cryptographic token holders to tax consequences associated with the use or trading of cryptographic token.

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Digital assets and financial products and services carry significant risks. Potential purchasers should assess the nature of, and their own appetite for, relevant risks independently and consult their advisers before making any decisions.

Caution regarding Forward-Looking Statements

This whitepaper contains certain statements that are forward-looking, by their nature, subject to significant risks and uncertainties. Our forward-looking statements are based on information currently available to us about the business that we operate. Forward-looking statements may involve estimates and assumptions and are subject to risks, uncertainties and other factors beyond our control and prediction. Accordingly, these factors could cause actual results or outcomes that differ materially from those expressed in the forward-looking statements.

Any forward-looking statement speaks only as of the date of which such statement is made, we undertake no obligation to update any forward-looking statements to reflect events or circumstances after the date on which such statement is made or to reflect the occurrence of unanticipated events.

Licenses and approvals are not assured in all jurisdictions

The Company and its subsidiaries intend to operate in full compliance with applicable laws and regulations and obtain the necessary licenses and approvals. This means that the development and roll-out of all the initiatives described in this whitepaper are not guaranteed. Regulatory licenses and/or approvals are likely to be required in a number of relevant jurisdictions in which relevant activities may take place.

It is not possible to guarantee, and no person makes any assurances, that any such licenses or approvals will be obtained within a particular timeframe or at all. This means that the initiatives described in this whitepaper may not be available in certain markets, or at all. This could require restructuring of these initiatives and/or its unavailability in all or certain respects. In addition, the development of any initiatives is intended to be implemented in stages. During certain stages of development, the project may rely on relationships with certain licensed third party entities. If these entities are no longer properly licensed in the relevant jurisdiction, this will impact the ability of the Company to rely on the services of that party.

No advice

This whitepaper does not constitute advice to purchase CAS Tokens nor should it be relied upon in connection with any other contract or purchasing decision.

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2.Executive Summary

The global financial crisis revealed significant weaknesses in the existing financial system and some of the vulnerabilities already have shown their impact on the interconnected global market. The world economy is still struggling with absolute slow growth rates today. Transferring money for remittance, money lending across international borders is still very complicated, time consuming and expensive. Existing systems running on traditional banking channels are slow and complex with full of intermediaries, higher exchange rates, counterparty risks, bureaucracy and extensive paperwork. More than 3.5 billion people are still unbanked or underbanked and have few opportunities to have a safe and secure way to participate in the global economy. On-boarding this missing population to the benefits of the global financial system is key in order to provide a sustainable solution for their future economic outlook.

The recent emergence of cryptocurrency tokens has shown a silver lining to evolve the legacy systems. However, it turns out that consumers and businesses are struggling to leverage the benefits of the blockchain infrastructure due to poor usability, non customer centric approach and improper legal implementation.

The Gap: Banking the Unbanked is primarily due to

- Traditional, expensive and complicated banking infrastructure
- Money has evolved over time during several civilizations and this change is happening again
- User's perspective towards the centralized systems and way to use them is changing
- Poor and incomplete crypto solutions in terms of usability and legal framework

This whitepaper fills the gap between the existing financial system and emerging non-user friendly technologies by presenting a secure and simple way to use payments and banking architecture that aims to lower the financial inclusion barriers and provide financial services to the banked and unbanked.

Cashaa Holding completed a token sale in Jan 2018. This is not a fundraising document; the project will be funded by Cashaa Holding. The objective of the Cashaa Whitepaper 2.1 is to present our vision, product and strategy.

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3. Vision and Mission

For the Next Billion users

Cashaa is about empowering the banked and unbanked business and individuals to enable them to participate in the global economy and develop the new outlook for this community by using open architecture. It is a great irony that the blockchain or crypto community has continuously been denied help from existing financial institutions who like to participate and sponsor blockchain events but in reality can not support the revolution due to some inherent problems.

We firmly believe that there should be an efficient alternative to the existing payments and banking system and are thereby working over some fundamental principles dedicated to **bank the unbanked** by providing better support for easy adoption of future money. Furthermore, we are committed to **accelerate the growth of digital innovation** by bringing Cashaa SDK and Open API into the ecosystem. **Thus, embracing the decentralisation.**

In the next 1 year

2019-2020

Empower 250 businesses and their community members including exchanges, token sales, ICO, STO and cryptocurrency businesses

In the next 3-5 years

2020-2023

To become the world's predominant and first choice banking platform for businesses and individuals involved in emerging technologies

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4. Problem

The primary role of blockchain technology was to solve coordination and synchronization problems amongst multilateral agreements between a network of participants, but it seems that these multiple blockchains are now giving a hard time to “real users” and have become a bottle-neck for mainstream adoption. The current attempts to provide blockchain-based solutions lack the workflow needs of small and medium sized enterprises.

4.1 For Banks & Financial Institutions

1. Operating on a traditional rail infrastructure, where moving money requires huge processing efforts. One of the main reasons for friction is that information is siloed between the players in the industry.

2. Lack of knowledge and functional understanding of digital assets; the existing banking industry stayed in denial mode for a long time to accept the revolution coming due to technologies like Bitcoin etc.

3. Lack of infrastructure to support crypto transactions: The existing centralized banking system running on mainframe is now facing the challenge to adopt to the sudden growth of decentralised assets.

4. Lack of AML and Compliance API for crypto transactions; the existing banking system was made for monitoring only national currency transactions which are not enough to ensure crypto transactions are compliant.

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4.2 For Businesses and Individuals

1

No crypto friendly banking system: Due to uncertainty in framework, infrastructure and denial from banks.

2

Accounting and auditing issues: Use of multiple unidentified addresses and accounts are becoming a nightmare for legit businesses and individuals.

3

Security of digital assets: Cryptographic tokens pose an irreversible threat if not managed properly, which has been the thickest hindrance to its adoption.

4

Convertibility of digital assets: We can not ignore the fact that we still need a bridge to move back and forth until we fully adopt the cryptographic money system.

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5. Solution

The world needs one account for the old and new emerging money system. A system which addresses the complexity and challenges of regulators, banks, central banks, individuals and businesses (banked or unbanked) to successfully help mankind to jump into a new era of trust.



Entrepreneurs

Individuals indulged in crypto transactions



Startups

Pre & post token sale startup

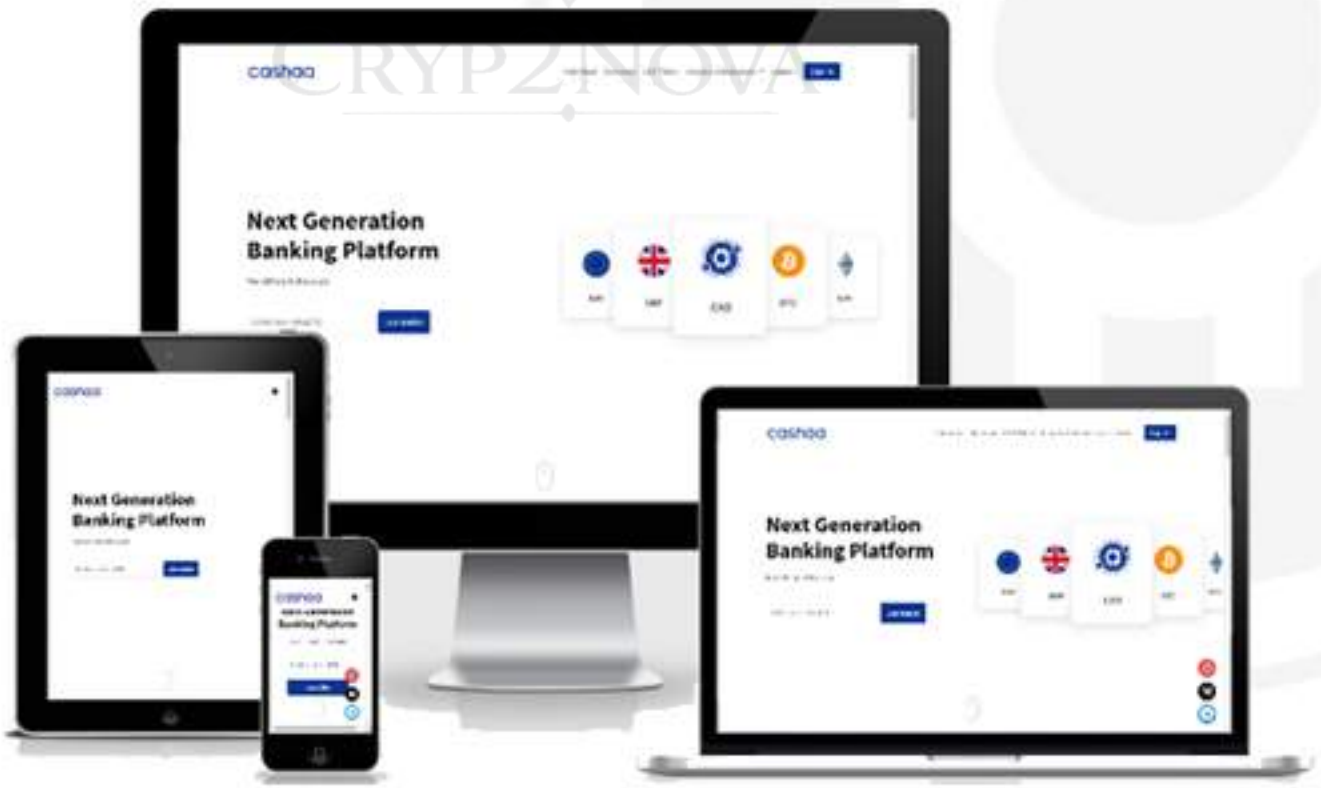


Enterprises

Established companies ready for crypto

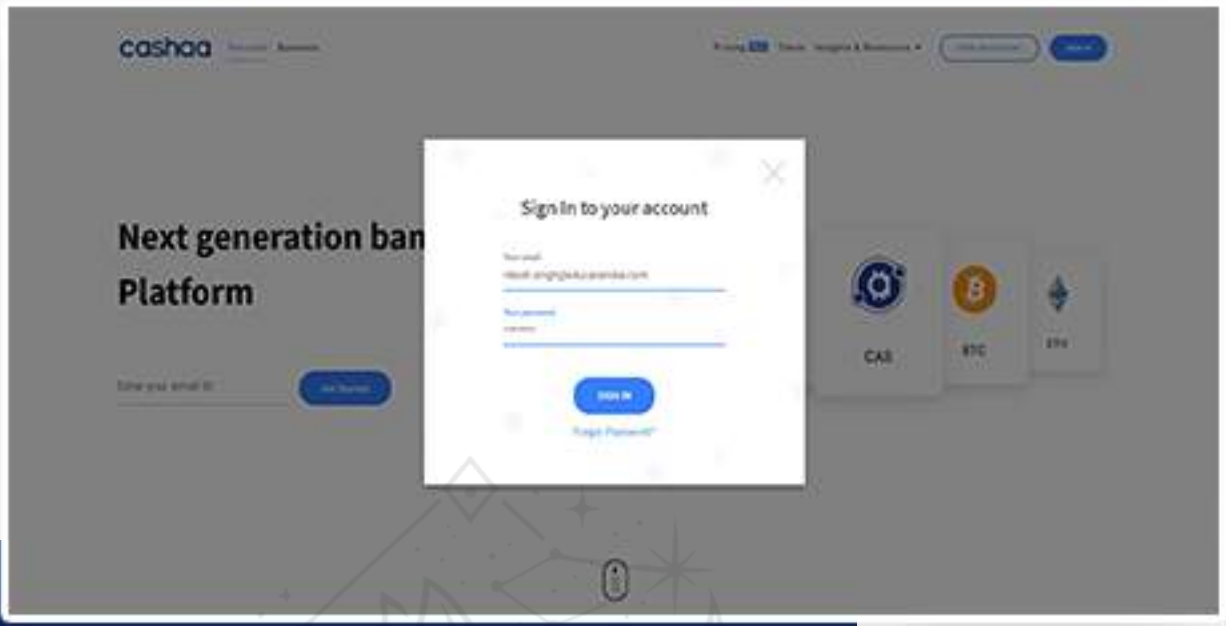
The World needs Cashaa's Solution!!

A global multi currency crypto-friendly banking platform

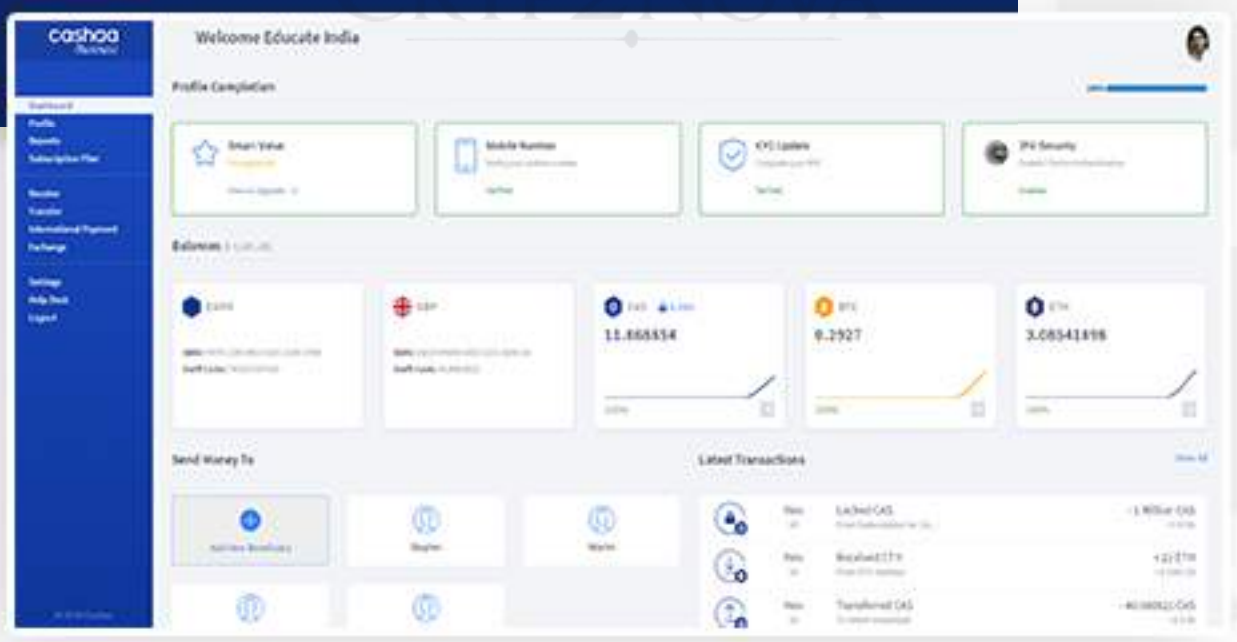


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6. Products - Individuals



As a product-driven company, our focus is to solve the problems using disruptive technologies to create products and services for simple and easy use. Cashaa's single sign-on website & mobile application will allow users to access all the products such as IBAN, CMC wallet, cards, and CAS-Invest. In the first version, a hosted web service will be released, followed by Android and iOS applications.

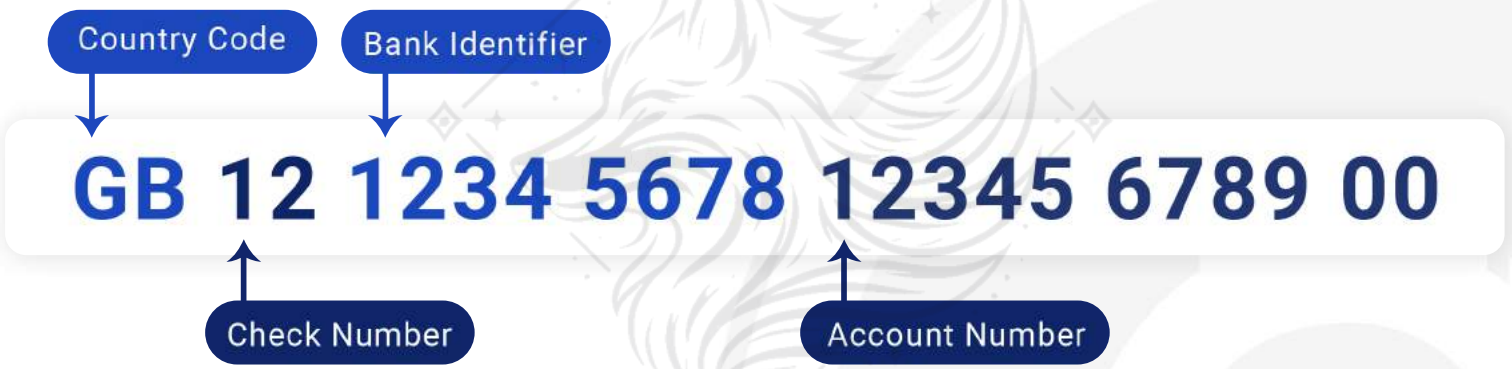


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6.1. International Bank Account (IBAN)

International Bank Account Number (IBAN) is an internationally agreed system of identifying bank accounts across international borders to facilitate the communication and processing of cross-border transactions with a reduced risk of transcription errors.

Cashaa will provide each individual a dedicated IBAN which can be accessed through their Cashaa account. Your International Bank Account Number (IBAN) is your account number written in a standard, internationally recognised format. It helps us to process your international payments automatically, making them faster, safer and cheaper. We will issue IBAN starting with GB issued for UK accounts.



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Competitive Advantage

1. Multi-currency IBAN allows your account to handle multiple national currencies
2. Use your IBAN and BIC to make it easier to receive payments from abroad
3. Avoid extra charges when receiving or sending most EU payments
4. Make local and international payments directly from your account
5. Benefit from an automated system with no delays or queries

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CAS Token Utility

CAS tokens can be used and/or earned in connection with this product by eligible individuals in the following key ways:

1. Enables customers to open an IBAN account (for free) by staking CAS tokens
2. Increase your monthly account limit
3. Enable customers to make free local and international transfers
4. Free foreign exchange (Forex)

Pricing & Limits

	World Traveller	Premier	Smart Value	Basic	Blue
	1,000,000 CAS Stake	500,000 CAS Stake	50,000 CAS Stake	25,000 CAS Stake	0 CAS Stake
Onboarding Fee	Free	Free	Free	Free	£ 25
Monthly Fee	Free	Free	Fee	Free	Free
Cashaa to Cashaa Transfer	Free	Free	Free	Free	Free
Currency	Multi-currency	Multi-currency	GBP	GBP	GBP
Local Transfer	Enabled	Enabled	Enabled	Enabled	Enabled
International Transfer	Enabled	Enabled	Enabled	Enabled	Enabled

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6.2. Cashaa Multi-sig Compliance Wallet (CMC-Wallet)

Safe and secure storage with transaction flexibility

Security, compliance and decentralisation are fundamental principles of our design architecture. Cashaa's vision is to remove any single point of failure. Our multisig wallet for digital assets will give our users security and trust which is fundamental to the blockchain revolution. Our muti-signature key management removes any single point of failure and advanced security configurations ensure that assets are secure as they move in and out of the wallet.

We have built a secure, 3 key architecture which allows ease of use with full security, all keys are stored on a dedicated cryptographic servers (DCS) specifically designed for protection of the lifecycle of cryptographic keys that secure transactions.



CASHAA KEY

Enables you to sign transactions from your Cashaa account.

SHARED KEY

Encrypted with your password

USER KEY

Stored by you and can be used to sign transactions

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AML and fraud detections on address: Cashaa multisig wallets come with an inbuilt AML and compliance system, which analyze transaction patterns on the blockchain address. It uses multiple risk indicators, behavioral analysis and data science techniques, to prepare a report which warns you before you start communicating with any address involved in any crime or suspicious activity.

Grade (C Score)	Reason	Action
A+	Not related in any suspicious activity	Allowed
A	Not directly related in any suspicious activity	Allowed but flagged
F	Involved in suspicious activity	Not allowed

*We recommend our users to use our Send tool to generate the grade of the address before receiving any payment from it.

Buy and Sell Cryptocurrencies

Digital exchanges require a lot of intermediaries and thereby include a very cumbersome process. Cashaa's CMC Wallet integrated with world highest liquidity pools will allow our user to convert digital assets directly from their accounts.

Competitive Advantage

1. One account to store and convert digital assets and transfer across the globe
2. Our technology will make all cryptocurrencies ultra-safe and secure
3. Easy to use without worrying of losing keys with full control of crypto
4. One account to access your cryptocurrencies and IBAN funds
5. Checks on each transaction to protect you from transacting with any risky address
6. Crypto wallet integration with banking removes accounting & auditing issues
7. No fee for Cashaa community members on buying or selling digital assets
8. High liquidity due to integration with multiple exchanges
9. Multiple payment options including Cashaa IBAN accounts
10. Bank transfer or credit/debit cards

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CAS Token Utility

CAS Tokens are able to be used in connection with this product by eligible individuals in the following ways:

1. Enable Customer to upgrade their membership by increasing the stake of CAS tokens.
2. Reduce the fee for the Multisig Send transactions.
3. Fee free reversal of the transactions received from the address involved in criminal activity.
4. Ongoing CAS Stake is required to get the reduced Exchange fee.
5. Ongoing CAS Stake is required to get reduced fees for credit and debit card purchase
6. Vote for your favorite tokens to be added in the CMC wallet. Coming Soon

Pricing & Limits

	World Traveller	Premier	Smart Value	Basic	Blue
Monthly Fee	Free	Free	Free	Free	Free
Send (Cashaa address)	No Fee	No Fee	No Fee	No Fee	No Fee
Send * (External address)	Free	Free	Free	0.1%	0.2%
Receive	No Fee	No Fee	No Fee	No Fee	No Fee
Fraud Protection	Enabled	Enabled	Enabled	Enabled	Enabled
Fee Reversal (Monthly)	Free (unlimited)	Free (unlimited)	Free up to 20 Transactions	Free up to 10 Transactions	Free up to 5 Transactions
Exchange Fee *	No Fee	No Fee	1%	1.25%	1.49%
Purchase through Bank	No Fee	No Fee	1.5	1.5	1.5
Purchase through Card *	3.50%	3.50%	3.75%	3.75 %	3.99%

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6.3 Cashaa cards Coming Soon



Cashaa Debit card will complement the IBAN and wallet which will allow to connect virtual assets with global payment networks. Our Cards will be accepted by more than 39 Million merchants as well as POS terminals, the adoption of which is growing exponentially with **3 Million** existing ATMs which enable to withdraw cash worldwide.

Competitive advantage

1. No annual fee.
2. Allow you to access your funds in IBAN and CMC wallet
3. Spend your crypto currencies when you need
4. Worldwide access with higher withdrawal limits
5. Attractive cash back and reward programs
6. Spend overseas at perfect interbank exchange rates

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CAS Token Utility

CAS Tokens are able to be used in connection with this product by eligible individuals in the following ways:

1. Enables customers to upgrade membership plan to higher tier by staking more CAS token
2. Enables customers to order Cashaa cards (for free) by staking CAS Tokens.
3. Customer receives card cashback in CAS token each time they transact with their card

Pricing & Limits

	World Traveller	Premier	Smart Value	Basic	Blue
Monthly Fee	Free	Free	Free	Free	Free
Cashback *	1%	0.50%	0.25%	0.10%	0
ATM Withdrawal (2% onwards)	£ 800	£ 600	£ 400	£ 200	£ 200
Foreign Exchange fee* (0.5% above)	Free (unlimited)	£ 10,000	£ 6,000	£ 4,000	£ 2,000

**Depending on the country, product manuals will be issued including details such as the exact fee of each service.*

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6.4 CAS-Invest Coming Soon



Cashaa will provides a simple way to invest in cryptocurrencies with a few clicks in a bundle of 5 cryptocurrencies which include BTC, ETH, XRP, LTC and CAS.

The allocation will be done on the percentage of market cap of the above 5 currencies. Users can decide to adjust the ratio and are able to set monthly goals.

CAS Token Utility

CAS Tokens are able to be used in connection with this product by eligible individuals in the following ways:

1. Receive a discount on all fees if you stake CAS Tokens
2. CAS-Invest includes an allocation of CAS Tokens to your portfolio

Pricing & Limits

	World Traveller	Premier	Smart Value	Basic	Blue
Fees	100% Discount	50% Discount	33% Discount	25% Discount	0% Discount

**Details regarding fee will be released once the product is launched*

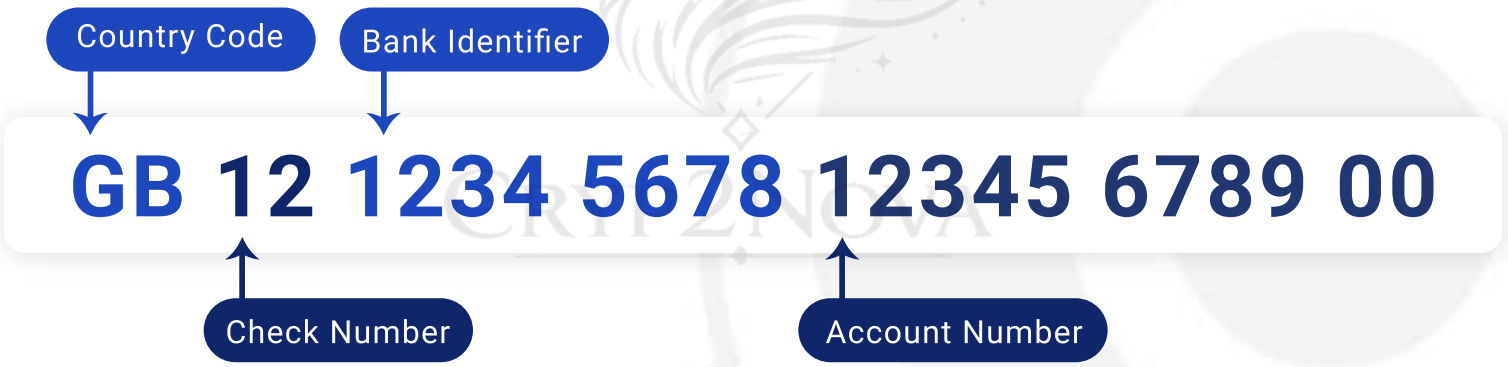
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7. Products (Business)

Empowering businesses is very essential for the development of an ecosystem and overall growth of the blockchain community. Cashaa's single sign-on web & mobile app will allow businesses to access all the products such as IBAN, multisig business wallet, corporate cards, CAS-Exchange, CAS-Invest and Open Banking API. Business accounts will be only delivered and accessed through the web based portals and through APIs.

7.1 International Bank Account (IBAN)

Cashaa will provide each business a dedicated IBAN or UK current account with a sort code which can be accessed through their Cashaa account. An International Bank Account Number (IBAN) is an account number written in a standard, internationally recognised format. It helps us to process your international payments automatically, making them faster, safer and cheaper. We will issue IBANs starting with GB issued through the UK banking system.



For businesses dealing in cryptocurrencies, we offer two types of accounts

How Cashaa defines cryptocurrencies:

The recognition of a cryptocurrency as a medium of exchange, unit of account, and store of value occurs only by agreement within the community of users of such cryptocurrency. For the avoidance of doubt, legal tender or virtual currency issued by a government or centralized banking system is not considered as cryptocurrency.

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7.1.1 Corporate account (Blue, Basic, Super Saver)

Corporate accounts are issued to the businesses who want to get an account for their day to day business operations, like **vendor payments, collecting payments from merchants for non-regulated services, employees salary processing, collecting payment from customers**.
This business must not be about trading cryptocurrency or doing any business involving buying or selling of cryptocurrencies through this account.

Ex: A crypto exchange that can use this account for its operational needs; a shop or e-commerce store that wants to accept cryptocurrencies

Note **Businesses are not permitted to process an active ICO, either their own or for another party in the Corporate account.**

7.1.2. Merchant account (Premier, Advance)

This account is especially designed for Cryptocurrency merchants, exchange, Money service Business, Forex Business. Merchants who are selling or trading with different cryptocurrencies, e.g. Bitcoin, Ethereum, Litecoin, etc OR for companies conducting Token sale, ICO, STO for their own or in behalf of their customers OR involve in money transfer business. This will allow all the business activities including collecting payments from Token sale participants, traders' funds, receiving and paying money to conduct money transfer operation.

Business with Merchant account will get an integrated "Corporate account" based on their requirement.

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Businesses looking for this account must be legal both in the country of the merchant as well as in the country of the buyer.

Merchants that do either of the following:

- Offer CFDs (Contract For Difference) or other financial derivatives
- Financial spread betting
- Offer Exchange-traded funds (ETF)
- Do not allow client withdrawal of purchased cryptocurrencies
- Show other signs of highly speculative trading such as sign-up bonuses, guaranteed profits, managed accounts etc.
  will be considered to be operating Forex/CFD business, and therefore will be required to submit an applicable EU-issued Forex license together with the application form

Funds Security: As a transparent Fintech company and clear in our vision we decided to go with a **100% fund protection scheme with European Central Institutions**.



Competitive Advantage

1. Get the benefits of international banking system with compliance and security
2. Multicurrency IBAN allows your account to handle multiple national currencies
3. Use your IBAN and BIC to make it easier to receive payments from abroad
4. Avoid extra charges when receiving or sending most EU payments
5. Make local and international payments directly from your account
6. Benefit from an automated system with no delays or queries

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CAS Token Utility

CAS Tokens are able to be used and/or earned in connection with this product by eligible individuals in the following key ways:

1. Enables customers to open an IBAN account (for free) by staking CAS Tokens
2. Increase your monthly account limit
3. Enable customers to make free local and International transfers
4. Free Foreign Exchange (Forex)

Pricing & Limits

	Advance	Premier	Smart Value	Basic	Blue
	1,000,000 CAS Stake	1,000,000 CAS Stake	100,000 CAS Stake	50,000 CAS Stake	0 CAS Stake
	Crypto Account		Corporate Account		
Onboarding Fee	Free	Free	Free	Free	£ 500
Maintenance Fee (Monthly)	£ 1500	£ 800	£ 350	£ 50	£ 20
Account Limit	Up to £ 1,000,000,000	Up to £ 10,000,000	Up to £ 1,000,000	Up to £ 100,000	Up to £ 100,000
Currency	Multi -currency	Multi -currency	GBP	GBP	GBP
Cashaa to Cashaa Transfer	Free	Free	Free	Free	Free
Local Payment	✓	✓	✓	✓	✓
International Transfer (SWIFT)	✓	✓	✓	✓	✓

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7.2 Corporate cards Coming Soon

Corporate cards are great way to organise your teams and their spending. Cards will be linked to the IBAN and wallet which will allow your employees to access the funds at more than 39 Million merchants as well as POS terminals, with cash withdrawal through more than 3 Million ATMs worldwide.

Competitive Advantage

1. No annual fee
2. Manage cards from one business operating account
3. Allow you to access your Funds in International Bank account (IBAN) and Multisig wallet
4. Worldwide access with higher withdrawal limits
5. Spend money overseas at perfect interbank exchange rates

CAS Token Utility

CAS Tokens are able to be used in connection with this product by eligible individuals in the following ways:

1. Enables customers to upgrade membership plan to higher tier by staking more CAS token.
2. Enables customers to order Cashaa cards (for free) by staking CAS Tokens.

	Advance	Premier	Smart Value	Basic	Blue
Monthly Fee	Free	Free	Free	Free	Free
No. of cards	Multiple Cards	Multiple Cards	Multiple Cards	2	1

**Depending on the country, product manuals will be issued including details such as the exact fee of each service.*

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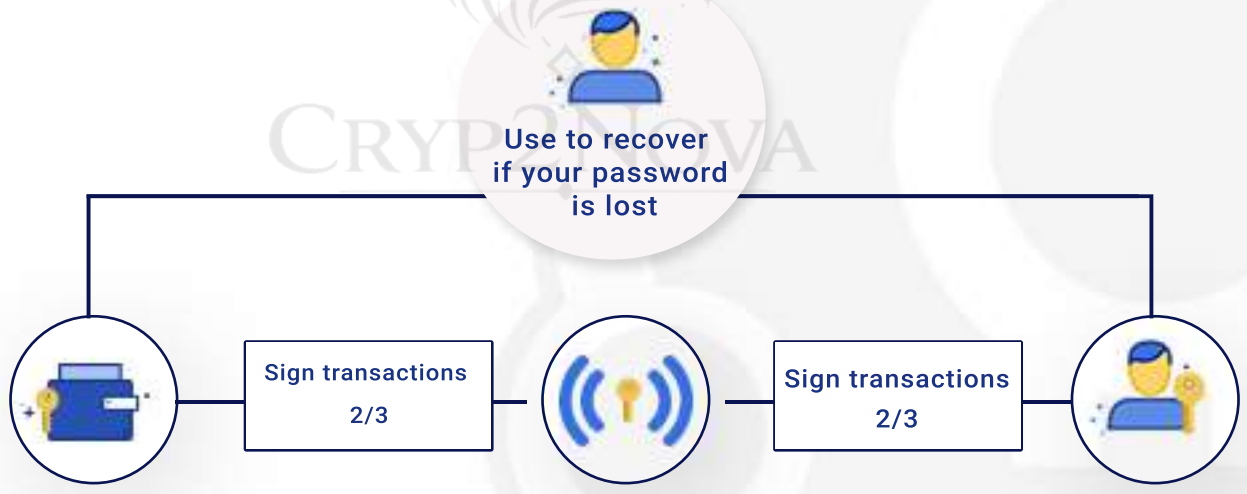
7.3 Cashaa Multi-sig Compliance Wallet (CMC-Wallet)

CMC wallet for businesses holds all the security and compliance features together with API access to integrate the features to business CRM and payment systems with advanced utility to create multiple admins, maker and checker option for a day to day business operation.

Safe and Secure storage with transaction flexibility

Security, compliance and decentralisation are fundamental principles of our design architecture. Cashaa's vision is to remove any single point of failure. Our multisig wallet for digital assets will give our users security and trust which is fundamental to the blockchain revolution. Our multi-signature key management removes any single point of failure and advanced security configurations ensure that assets are secure as they move in and out of the wallet.

We have built a secure, 3 key architecture which allows ease of use with full security, all keys are stored on a dedicated cryptographic servers (DCS) specifically designed for protection of the lifecycle of cryptographic keys that secure transactions.



CASHAA KEY

Enables you to sign transactions from your Cashaa account.

SHARED KEY

Encrypted with your password

USER KEY

Stored by you and can be used to sign transactions

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AML and Fraud detections on address

Cashaa Multisig wallets comes with inbuilt AML and Compliance system, which analyze transaction patterns on the Blockchain address. It uses multiple risk indicators, behavioral analysis and data science techniques, to prepare a report which warns you before you start transacting with any address involve in any crime, or suspicious activity. For Business users this feature will help them to save from suffering from business discontinuity loss, lawsuits etc. due to involvement with a criminal or suspected address.

Grade (C Score)	Reason	Action
A	Not related in any suspicious activity	Allowed
B	Not directly related in any suspicious activity	Allowed but remained flagged
F	Involved in suspicious activity	Not allowed

We recommend our users to verify the address before receiving payment from it.

Buy and Sell Cryptocurrencies

Digital convertibility is one of the major challenges which the crypto industry is facing. Digital exchanges require a lot of intermediaries and thereby a very cumbersome process. Cashaa CMC Wallet integrated with world most high volume exchanges to get the best price and availability.

Competitive Advantage

1. One account for store, convert digital assets and transfer across the globe
2. Our technology will make all cryptocurrencies ultra-safe and secure
3. Easy to use without worrying of losing keys with full control of crypto
4. One account to access your cryptocurrencies and IBAN funds
5. Check on each transaction to protect you to transact with risky address

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6. Crypto wallet integration with banking Removes accounting & auditing issues
7. No Fee for Cashaa community members on buying or selling digital assets
8. High liquidity due to integration with multiple exchanges
9. Multiple payment options including Cashaa IBAN accounts, Bank transfer or Credit/debit cards.

CAS Token Utility

CAS Tokens are able to be used in connection with this product by eligible individuals in the following ways:

1. Enable Customer to upgrade their membership by increasing the stake of CAS tokens.
2. Reduce the fee for the Multisig Send transactions
3. Fee free reversal of the transactions received from the address involved in criminal activity.
4. Ongoing CAS Stake is required to get the reduced Exchange fee.
5. Ongoing CAS Stake is required to get the reduced the fees for credit and debit card purchase
6. Vote for your favorite tokens to be added in the CMC wallet. Coming Soon

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Pricing & Limits

	Advance	Premier	Smart Value	Basic	Blue
Monthly Fee	Free	Free	Free	Free	Free
Send (Cashaa Address)	Free	Free	Free	Free	Free
Send* (External address)	Free	Free	Free	0.1%	0.2%
Receive	Free	Free	Free	Free	Free
Fraud Protection	Enable	Enable	Enable	Enable	Enable
Reversal fee (F Grade Address)	Free (unlimited)	Free (unlimited)	Free up to 20 Transactions	Free up to 10 Transactions	Free up to 5 Transactions
Exchange Fee*	No Fee	No Fee	1%	1.25%	1.49%
Purchase through Bank transfer	No Fee	No Fee	No Fee	No Fee	£ 1.5
Purchase through Card	N/A	N/A	N/A	N/A	N/A

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7.4. CAS-Credit Line Coming Soon



Cashaa Credit Line makes it possible for business to unlock the value of their digital assets without selling. Using them as collateral, they can obtain an instant crypto-backed loan. Thus, they get to keep ownership of their assets and enjoy the upside of any value appreciation, while gaining access to liquid funds to meet their immediate financial needs to run their business.

Cashaa do not provide all the approved funds at the same time, but based on installment and progress of the project and actual requirement of the Company. This allows company to stop the future installment payment if there business idea gets profitable earlier than expected.

Credit Line will be given for the following reasons

1. Pay the Employee salaries
2. Vendor payment
3. Starting a new business idea or project

Businesses have to submit following document

1. Requirement letter (Describing the usage of the funds)
2. Business plan projection
3. Regulatory approval or roadmap to obtain it (if required by the project, task for which credit line is granted)

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How we managed the funds for the crypto loan (Credit Line)

Cashaa is Working on building a separate fund to provide credit line for companies. Cashaa credit lines will be funded by accredited investors who want to earn profit in a secure manner, but do not want to expose them with crypto holdings.

Competitive advantage

1. Unlock the value of digital assets without losing holdings
2. Backed by institutional funds, help your business grow even in bear market.
3. Huge Discount on Interest rate for community members.

CAS Token Utility

CAS Tokens are able to be used in connection with this product by eligible Business in the following ways:

1. Enable Business to upgrade their membership for the higher limits by staking more CAS token.
2. In replaying loan interest amount with discounted price.

Pricing & Limits

All Cashaa services will be given at discounted prices based on the membership plan.

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	Advance	Premier	Smart Value	Basic	Blue
Interest rate ^	50% Discount	50% Discount	50% Discount	25% Discount	0% Discount
Approval Duration	24- 48 hours	24- 48 hours	24 - 48 hours	24 - 48 hours	72 hours
LTV *	10 % Higher	10 % Higher	10 % Higher	2.5 % Higher	Net Decided LTV

^ (Paid in CAS)

**LTV for each asset will be adjusted based on market condition, business plan and duration of payments.*

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7.5. API Banking

At Cashaa, one of the foundational principles is to be open and build an ecosystem, and that is only possible when we are able to provide our service from our customers environment, to help businesses automate their processes and reduce risks. An API, or application programming interface, is a technology protocol that allows diverse software components to communicate. More to the point, it allows even non-geeks to develop applications that make use of whatever software components a given API taps into.

7.5.1.Account API

Coming Soon

This will help users to integrate Cashaa accounts directly in their ERP systems or customise applications according to their own needs.

7.5.2.KYC API

Cashaa will provide the API for business to on-board their customers and make sure they are also enough complaint to transact with the business. This will reduce the huge regulatory risk which businesses have especially when they accept cryptocurrencies. Companies doing token sales have to use this API to be compliant and retain their Merchant account.

Competitive advantage

1. Remove the risk of business in relation with dealing with crypto currencies
2. Help them to integrate the various Cashaa features in their ERP or customised application.

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CAS Token Utility

CAS Tokens are able to be used in connection with this product by eligible Business in the following ways:

1. Enable Business to upgrade their membership for the higher limits by staking more CAS token.
2. Access to KYC and AML API to on-board token sale participants for companies doing token sale.
3. Ongoing CAS stake is required to receive the Free on boarding through KYC and AML API

Pricing & Limits

All Cashaa services will be given at discounted prices based on the membership plan.

	Advance	Premier	Smart Value	Basic	Blue
Account	Free	Free	Free	Free	Free
Token Sale AML & KYC*	£ 3 Each participant	£ 3 Each participant	N/A	N/A	N/A

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8.About Cashaa

Cashaa, founded in 2016, has built a Blockchain-powered fintech platform to bank the under-banked.

cashaa | *Started in 2016*

Based in Europe top fintech accelerator in London, UK | L39

Offices

Level 39,
One Canada Square,
Canary Wharf,
London E14 5AB

Cashaa Holding OÜ,
Tina 9, 10126
Tallinn,
Estonia

ATL CORPORATE PARK,
614, 6TH FLOOR,
Mumbai,
Maharashtra 400076

Community

6,196 Members

16,733 followers

10,600 followers

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8.1 Team

Our team is comprised of the best, brightest and most passionate people in the industry sharing the same vision of making blockchain applications simple and accessible for the masses. Our team has more than 200+ years of payments and banking experience combined, which includes executives from Fortune 100 technology companies, a central bank and top academic institutions.



*Team of **22** experienced engineers & bankers from*

HSBC BNP PARIBAS BARCLAYS CapitalOne amazon

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Lead by Kumar Gaurav, Founder & CEO

Kumar is an Indian serial entrepreneur who was awarded an extraordinary status by the United States government for excelling his work on Blockchain technology. He is currently the CEO of Cashaa and the Chairman of Auxesis Group.

Kumar is a popular international speaker and innovator who has grown his own suffix of technology and was felicitated by **IIT, IIM, ISB, YPO, Money2020, TechCrunch, EU Parliament** and many conferences and universities across the globe. He was recently nominated among the World's Top 50 Innovators from the Industries of the future market and tech era.

To know more about his life and work visit www.kumargaurav.com

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8.2 Awards & Recognitions

Ranked top 20th
Most Influential
Blockchain Company

Top 3
Finalist of BBVA Open
Talent for “Fintech for people”

Top 50
Emerging Fintech
business in 2018

Europe Hottesh
Crypto Finance
Project in 2018

Featured
as upcoming Fintech
Startup from Europe in 2018

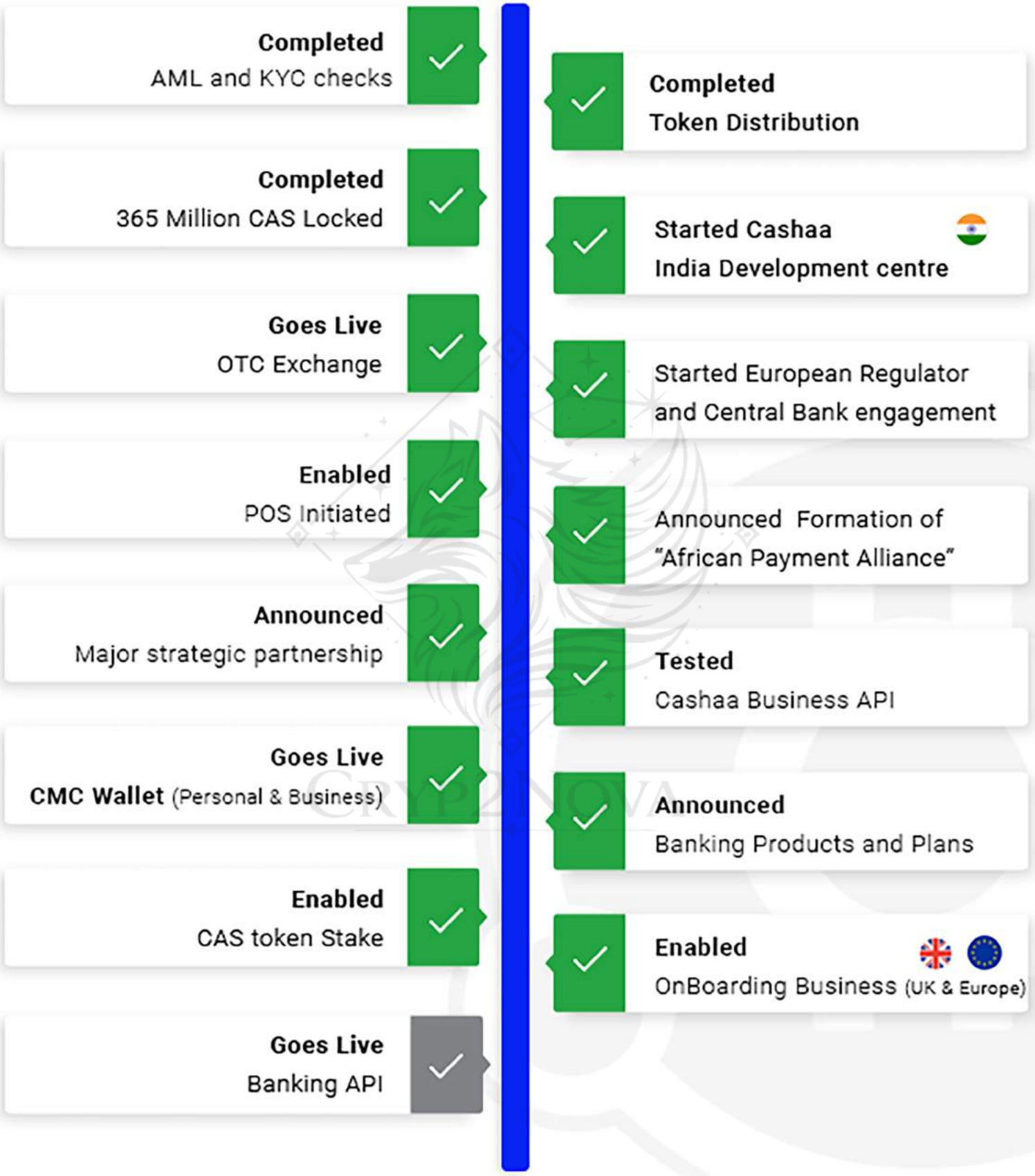
Awarded technology
Technology Provider of
the Year for SME in 2018

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8.3. Media Appreciation

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9. Roadmap (2018)



Note This roadmap is indicative of our future plan. The implementation of our initiatives may be subject to factors that are beyond our control; in such case, there may be changes or delay to the delivery timeline.

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10. Token

Token Symbol	CAS
Token Contract Address	0xe8780b48bdb05f928697a5e8155f672ed91462f7
Token Decimals	8
Token Total Supply	1,000,000,000
Total Available Supply	635,000,000
Total Locked	365,000,000

10.1. Exchanges Listed

CAS Token is now listed on 7 exchanges, including HitBTC, Cashaa OTC, FUBT, Exrates, IDEX, TopBTC, KoinOK. Coin with available pairs in ETH, BTC, USDT

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10.2. CAS Token Utility

International bank Account (IBAN)

1.Enables customers to open an IBAN account (for free) by staking CAS Tokens

2.Increase your monthly account limit

3.Enable customers to make Free local and International transfers.

4.Free Foreign Exchange (Forex)

Cashaa cards

1. Enables customers to upgrade membership plan to higher tier by staking more CAS token
2. Enables customers to order Cashaa cards (for free) by staking CAS Tokens
3. Customer receives Card Cashback in CAS Token each time they transact with their Card

CMC Wallet

1. Reduce the fee for the Multisig Send transactions
2. Allow fee free reversal of the transactions received from the address involved in criminal activity.
3. Vote for your favourite tokens to be added in the Multi-sig wallet
4. Enable customers to upgrade their membership for higher limits by staking more CAS Tokens
5. Ongoing CAS Stake is required to get the reduced exchange fee
6. Ongoing CAS Stake is required to get the reduced the fees for credit and debit card purchase

CAS-Invest

1.Receive a discount on by staking CAS Tokens

2.CAS-Invest include an allocation of CAS Tokens to user portfolio

CAS-Credit Line

1. Enable Business to upgrade their membership for the higher limits by staking more CAS token.
2. In replaying loan interest amount with discounted price.

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11. Information

Cashaa and CAS token Information available at:

https://cashaa.com/

https://medium.com/cashaa

https://twitter.com/cashaaLTD

https://www.reddit.com/r/cashaa

https://www.facebook.com/cashaaLtd

https://www.linkedin.com/company/cashaaLTD

https://www.instagram.com/cashaaofficial/

https://t.me/CashaaNews

https://t.me/cashaaLTD (Community managed, not official)

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